

## Mortgage pool

### Pool overview

	Number	Amount	Savings	Net balance
Beginning principal balance				
Repayments/Prepayments				
Repurchases				
Losses				
Substitutions				
Savings Premiums received				
Interest due to participation				
Ending Balance	8,802	1,625,220,247	7,070,247	1,618,150,000

### Key characteristics of the pool of mortgage loans

Number of mortgage parts	14,355
Average outstanding net principal balance €	183,839
Minimum outstanding net principal balance €	5,000
Maximum outstanding net principal balance €	748,000
Maximum current interest rate (%)	7.3
Minimum current interest rate (%)	1.2
Weighted average current interest rate (%)	4.7
Weighted average loan to foreclosure value (%)	88.1
Weighted average loan to market value (%)*	77.1
Weighted average loan to indexed foreclosure value (%)	86.1
Weighted average loan to indexed market value (%)*	75.4
Weighted average seasoning (months)	44.1
Weighted Average Current Remaining Term to Maturity (yrs)	26.0

\* assuming that the foreclosure value is equal to 87.5% of the market value

Table 1: Mortgage size

Size of outstanding loan balance (euro)	Principal balance (euro)		Number of mortgages	
	% of Total	% of Total	% of Total	% of Total
0-50000	11,882,768.90	0.73%	352	4.00%
50000-100000	84,419,706.72	5.22%	1,105	12.55%
100000-150000	265,588,732.74	16.41%	2,141	24.32%
150000-200000	346,271,876.96	21.40%	2,013	22.87%
200000-250000	305,238,272.71	18.86%	1,381	15.69%
250000-300000	220,377,273.16	13.62%	816	9.27%
300000-350000	140,561,549.56	8.69%	441	5.01%
350000-400000	84,423,840.35	5.22%	229	2.60%
400000-450000	52,034,731.19	3.22%	124	1.41%
450000-500000	36,088,256.70	2.23%	77	0.87%
500000-550000	23,401,699.62	1.45%	45	0.51%
550000-600000	19,204,513.09	1.19%	34	0.39%
600000-650000	14,865,507.00	0.92%	24	0.27%
650000-700000	8,055,683.42	0.50%	12	0.14%
700000-750000	5,735,587.88	0.35%	8	0.09%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>8,802</b>	<b>100.00%</b>

Table 2: Mortgage type

Repayment Type	Principal balance (euro)		Number of parts	
	% of Total	% of Total	% of Total	% of Total
Annuity	16,414,254.94	1.01%	348	2.42%
Interest only	1,410,069,945.73	87.14%	12,080	84.15%
Investment-based	132,227,354.00	8.17%	1,163	8.10%
Linear	954,291.69	0.06%	21	0.15%
Savings	58,484,153.64	3.61%	743	5.18%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>14,355</b>	<b>100.00%</b>

Table 3: Interest type

Interest Type	Principal balance (euro)		Number of parts	
	% of Total	% of Total	% of Total	% of Total
1 yr fixed	17,193,426.84	1.06%	220	1.53%
3 yr fixed	6,462,665.33	0.40%	57	0.40%
5 yr fixed	157,280,771.05	9.72%	1,395	9.72%
5 yr fixed + 2 yr refinancing period	7,531,414.99	0.47%	86	0.60%
7 yr fixed	1,559,145.00	0.10%	13	0.09%
10 yr fixed	816,906,713.69	50.48%	6,984	48.65%
10 yr fixed + 2 yr refinancing period	2,648,368.43	0.16%	32	0.22%
12 yr fixed	23,671,111.85	1.46%	185	1.29%
15 yr fixed	95,831,397.64	5.92%	841	5.86%
20 yr fixed	99,515,249.71	6.15%	778	5.42%
"Stabielrente" 1% band	7,125,300.51	0.44%	84	0.59%
"Stabielrente" 1,5% band	476,469.23	0.03%	2	0.01%
"Stabielrente" 2% band	1,453,151.36	0.09%	14	0.10%
"Stabielrente" 2,5% band	341,615.53	0.02%	6	0.04%
"Stabielrente" 3% band	421,108.04	0.03%	3	0.02%
5 yr "plafondrente"	22,387,703.84	1.38%	230	1.60%
10 yr "plafondrente"	13,696,597.19	0.85%	141	0.98%
Ideal	2,794,085.88	0.17%	30	0.21%
Variable	93,309,729.80	5.77%	888	6.19%
6 yr fixed	212,377,710.84	13.12%	1,988	13.85%
30 yr fixed	42,500.00	0.00%	2	0.01%
"VariRust" 1% band	92,250.00	0.01%	1	0.01%
4 yr fixed + 1 yr refinancing period	6,971,240.71	0.43%	78	0.54%
9 yr fixed + 1 yr refinancing period	5,537,214.15	0.34%	58	0.40%
14 yr fixed + 1 yr refinancing period	124,000.00	0.01%	4	0.03%
"rentedemper" 5 year, 1% ban	4,480,909.08	0.28%	52	0.36%
"rentedemper" 10 year, 2% ban	9,777,785.76	0.60%	104	0.72%
"rentedemper" 15 year, 3% ban	637,922.49	0.04%	7	0.05%
"rentedemper" 10 year, 3% ban	2,851,957.75	0.18%	25	0.17%
"rentedemper" 5 year, 3% ban	581,600.00	0.04%	5	0.03%
"rentedemper" 5 year, 2% band	1,924,992.00	0.12%	19	0.13%
2 yr fixed	261,000.00	0.02%	3	0.02%
Average interest rate	1,453,891.31	0.09%	17	0.12%
4 yr fixed	197,000.00	0.01%	2	0.01%
8 yr fixed	232,000.00	0.01%	1	0.01%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>14,355</b>	<b>100.00%</b>

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1-1.5	1,686,044.85	0.10%	15	0.10%
1.5-2	574,747.29	0.04%	7	0.05%
2-2.5	2,414,678.31	0.15%	24	0.17%
2.5-3	3,727,337.42	0.23%	40	0.28%
3-3.5	57,585,702.25	3.56%	530	3.69%
3.5-4	129,377,936.40	8.00%	1,259	8.77%
4-4.5	208,934,320.23	12.91%	1,976	13.77%
4.5-5	609,002,289.67	37.64%	5,031	35.05%
5-5.5	493,934,958.39	30.52%	4,297	29.93%
5.5-6	91,265,223.03	5.64%	934	6.51%
6-6.5	16,141,235.75	1.00%	201	1.40%
6.5-7	3,346,217.68	0.21%	38	0.26%
7-7.5	159,308.73	0.01%	3	0.02%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>14,355</b>	<b>100.00%</b>

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	19,183,912.18	1.19%	237	1.65%
2000	11,540,416.86	0.71%	120	0.84%
2001	10,533,719.56	0.65%	102	0.71%
2002	28,803,059.81	1.78%	268	1.87%
2003	34,440,468.23	2.13%	374	2.61%
2004	111,675,031.66	6.90%	1,247	8.69%
2005	177,410,145.05	10.96%	1,862	12.97%
2006	254,016,320.48	15.70%	2,431	16.93%
2007	914,149,625.15	56.49%	7,228	50.35%
2009	41,213,609.52	2.55%	347	2.42%
2008	14,387,348.50	0.89%	131	0.91%
2010	796,343.00	0.05%	8	0.06%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>14,355</b>	<b>100.00%</b>

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	156,389,970.68	9.66%	1,015	11.53%
House	1,461,760,029.32	90.34%	7,787	88.47%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>8,802</b>	<b>100.00%</b>

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	58,006,690.45	3.58%	344	3.91%
Flevoland	47,272,655.57	2.92%	245	2.78%
Friesland	46,957,814.22	2.90%	295	3.35%
Gelderland	262,832,330.45	16.24%	1,338	15.20%
Groningen	45,958,563.96	2.84%	333	3.78%
Limburg	196,115,345.40	12.12%	1,311	14.89%
Noord-Brabant	308,465,679.88	19.06%	1,584	18.00%
Noord-Holland	206,197,563.89	12.74%	1,011	11.49%
Overijssel	104,513,530.78	6.46%	608	6.91%
Utrecht	109,772,388.60	6.78%	504	5.73%
Zeeland	24,501,385.71	1.51%	172	1.95%
Zuid-Holland	207,556,051.09	12.83%	1,057	12.01%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>8,802</b>	<b>100.00%</b>

Table 8: Loan-to-Foreclosure Value Ratio

Current Loan-to-Foreclosure Value Ratio (%)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-9	1,355,378.58	0.08%	56	0.64%
10-19	7,462,382.73	0.46%	173	1.97%
20-29	16,993,859.85	1.05%	262	2.98%
30-39	33,407,593.06	2.06%	341	3.87%
40-49	61,547,229.25	3.80%	501	5.69%
50-59	97,551,792.88	6.03%	679	7.71%
60-69	196,723,443.26	12.16%	1,164	13.22%
70-79	334,576,602.88	20.68%	1,790	20.34%
80-89	91,943,718.64	5.68%	456	5.18%
90-99	143,882,814.19	8.89%	643	7.31%
100-109	136,323,374.14	8.42%	584	6.63%
110-119	220,039,810.34	13.60%	962	10.93%
120-129	276,342,000.20	17.08%	1,191	13.53%
<b>Total</b>	<b>1,618,150,000.00</b>	<b>100.00%</b>	<b>8,802</b>	<b>100.00%</b>