

Mortgage pool

Pool overview

	Number	Amount	Savings	Net balance
Beginning principal balance				
Repayments/Prepayments				
Repurchases				
Losses				
Substitutions				
Savings Premiums received				
Interest due to participator				
Ending Balance	14,358	3,006,306,848	6,306,848	3,000,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	23,919
Average outstanding net principal balance€	208,943
Minimum outstanding net principal balance€	16,896
Maximum outstanding net principal balance€	1,480,000
Maximum current interest rate (%)	7.2
Minimum current interest rate (%)	3.3
Weighted average current interest rate (%)	5.0
Weighted average loan to foreclosure value (%)	91.0
Weighted average loan to market value (%)*	79.6
Weighted average loan to indexed foreclosure value (%)	86.8
Weighted average loan to indexed market value (%)*	76.0
Weighted average seasoning (months)	14.5
Weighted Average Current Remaining Term to Maturity (yrs)	28.5

* 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		Number of mortgages	
	(euro)	% of Total		% of Total
0-50000	9,852,427.40	0.33%	284	1.98%
50000-100000	100,572,902.26	3.35%	1,313	9.14%
100000-150000	365,722,723.68	12.19%	2,936	20.45%
150000-200000	605,603,915.19	20.19%	3,517	24.50%
200000-250000	542,686,617.65	18.09%	2,452	17.08%
250000-300000	434,765,047.84	14.49%	1,609	11.21%
300000-350000	294,872,198.60	9.83%	927	6.46%
350000-400000	202,040,162.20	6.73%	548	3.82%
400000-450000	105,366,704.31	3.51%	252	1.76%
450000-500000	70,629,784.56	2.35%	150	1.04%
500000-550000	40,863,970.20	1.36%	79	0.55%
550000-600000	34,762,188.24	1.16%	61	0.42%
600000-650000	21,650,164.58	0.72%	35	0.24%
650000-700000	17,373,833.97	0.58%	26	0.18%
700000-750000	17,971,960.54	0.60%	25	0.17%
750000-800000	19,955,647.11	0.67%	26	0.18%
800000-850000	31,064,802.00	1.04%	38	0.26%
850000-900000	13,045,900.00	0.43%	15	0.10%
900000-950000	16,501,679.48	0.55%	18	0.13%
950000-1000000	11,647,967.88	0.39%	12	0.08%
1000000-1050000	2,076,905.57	0.07%	2	0.01%
1050000-1100000	4,260,000.00	0.14%	4	0.03%
1100000-1150000	6,708,500.00	0.22%	6	0.04%
1150000-1200000	4,641,000.00	0.15%	4	0.03%
1200000-1250000	2,400,000.00	0.08%	2	0.01%
1250000-1300000	5,028,000.00	0.17%	4	0.03%
1300000-1350000	3,918,450.47	0.13%	3	0.02%
1350000-1400000	6,830,754.11	0.23%	5	0.03%
1400000-1450000	2,805,792.16	0.09%	2	0.01%
1450000-1500000	4,380,000.00	0.15%	3	0.02%
Total	3,000,000,000.00	100.00%	14,358	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	23,609,820.69	0.79%	443	1.85%
Interest only	2,630,568,083.08	87.69%	20,167	84.31%
Investment-based	234,213,668.37	7.81%	1,890	7.90%
Linear	2,664,276.13	0.09%	55	0.23%
Savings	108,944,151.73	3.63%	1,364	5.70%
Total	3,000,000,000.00	100.00%	23,919	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	35,933,112.99	1.20%	345	1.44%
3 yr fixed	39,113,846.51	1.30%	273	1.14%
5 yr fixed	512,084,873.54	17.07%	3,978	16.63%
5 yr fixed + 2 yr refixing period	5,721,996.03	0.19%	62	0.26%
7 yr fixed	50,000.00	0.00%	1	0.00%
10 yr fixed	1,688,856,835.01	56.30%	13,557	56.68%
10 yr fixed + 2 yr refixing period	1,430,001.59	0.05%	15	0.06%
12 yr fixed	32,723,627.94	1.09%	237	0.99%
15 yr fixed	120,878,022.26	4.03%	929	3.88%
20 yr fixed	118,595,632.43	3.95%	864	3.61%
"Stabielrente" 1% band	1,622,474.22	0.05%	14	0.06%
"Stabielrente" 2% band	334,889.00	0.01%	3	0.01%
12 months "instaprente"	160,000.00	0.01%	2	0.01%
5 yr "plafondrente"	6,574,140.60	0.22%	48	0.20%
10 yr "plafondrente"	4,934,865.41	0.16%	37	0.15%
Ideaal	2,589,470.15	0.09%	24	0.10%
Variable (blank)	66,704,367.88	2.22%	508	2.12%
6 yr fixed	2,967,345.00	0.10%	20	0.08%
30 yr fixed	320,870,806.43	10.70%	2,673	11.18%
"VariRust" 1% band	2,289,862.81	0.08%	21	0.09%
4 yr fixed + 1 yr refixing period	112,500.00	0.00%	1	0.00%
9 yr fixed + 1 yr refixing period	7,218,744.01	0.24%	47	0.20%
14 yr fixed + 1 yr refixing period	5,173,687.67	0.17%	42	0.18%
24 months "instaprente"	333,500.00	0.01%	4	0.02%
"rentedemper" 5 year, 1% bank	957,284.00	0.03%	11	0.05%
"rentedemper" 10 year, 2% bank	7,409,684.78	0.25%	62	0.26%
"rentedemper" 15 year, 3% bank	6,986,597.28	0.23%	61	0.26%
"rentedemper" 10 year, 3% bank	1,483,174.39	0.05%	15	0.06%
"rentedemper" 5 year, 3% bank	2,226,316.36	0.07%	25	0.10%
"rentedemper" 5 year, 2% bank	180,000.00	0.01%	3	0.01%
2 yr fixed	150,000.00	0.00%	1	0.00%
1 yr fixed + 1 yr refixing period	328,177.55	0.01%	7	0.03%
Average interest rate	405,000.00	0.01%	3	0.01%
4 yr fixed	2,434,164.16	0.08%	25	0.10%
Total	3,000,000,000.00	100.00%	23,919	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
3-3.5	2,181,802.55	0.07%	16	0.07%
3.5-4	60,222,059.52	2.01%	495	2.07%
4-4.5	222,058,041.86	7.40%	1,752	7.32%
4.5-5	787,957,959.62	26.27%	5,689	23.78%
5-5.5	1,547,640,534.75	51.59%	12,365	51.70%
5.5-6	338,614,660.35	11.29%	3,129	13.08%
6-6.5	34,162,018.06	1.14%	405	1.69%
6.5-7	6,666,546.13	0.22%	62	0.26%
7-7.5	496,377.16	0.02%	6	0.03%
Total	3,000,000,000.00	100.00%	23,919	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	3,086,973.34	0.10%	38	0.16%
2000	2,043,649.71	0.07%	8	0.03%
2001	5,604,140.43	0.19%	30	0.13%
2002	15,661,713.19	0.52%	102	0.43%
2003	44,781,778.32	1.49%	405	1.69%
2004	67,563,873.26	2.25%	737	3.08%
2005	158,120,662.90	5.27%	1,510	6.31%
2006	283,549,020.63	9.45%	2,358	9.86%
2007	757,392,078.30	25.25%	5,758	24.07%
2008	1,662,196,109.92	55.41%	12,973	54.24%
Total	3,000,000,000.00	100.00%	23,919	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	332,562,750.10	11.09%	1,931	13.45%
House	2,667,437,249.90	88.91%	12,427	86.55%
Total	3,000,000,000.00	100.00%	14,358	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	96,819,329.54	3.23%	530	3.69%
Flevoland	84,434,444.94	2.81%	425	2.96%
Friesland	77,955,403.40	2.60%	439	3.06%
Gelderland	479,387,864.70	15.98%	2,202	15.34%
Groningen	91,716,158.52	3.06%	563	3.92%
Limburg	324,651,383.49	10.82%	1,887	13.14%
Noord-Brabant	522,679,506.48	17.42%	2,335	16.26%
Noord-Holland	439,958,276.04	14.67%	1,868	13.01%
Overijssel	204,985,479.05	6.83%	1,049	7.31%
Utrecht	220,211,062.73	7.34%	925	6.44%
Zeeland	46,327,650.17	1.54%	269	1.87%
Zuid-Holland	410,542,709.94	13.68%	1,864	12.98%
unknown / country wide	330,731.00	0.01%	2	0.01%
Total	3,000,000,000.00	100.00%	14,358	100.00%

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	1,164,703.93	0.04%	38	0.26%
10-19	8,845,585.55	0.29%	181	1.26%
20-29	22,543,053.74	0.75%	301	2.10%
30-39	44,334,576.53	1.48%	455	3.17%
40-49	92,988,624.89	3.10%	695	4.84%
50-59	162,385,386.02	5.41%	987	6.87%
60-69	313,849,300.85	10.46%	1,647	11.47%
70-79	676,312,855.68	22.54%	3,407	23.73%
80-89	136,023,323.49	4.53%	595	4.14%
90-99	251,424,777.07	8.38%	1,030	7.17%
100-109	266,824,307.30	8.89%	1,022	7.12%
110-119	370,604,384.36	12.35%	1,449	10.09%
120-125	652,699,120.59	21.76%	2,551	17.77%
Total	3,000,000,000.00	100.00%	14,358	100.00%