

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	22,044	3,536,781,159	36,781,159	3,500,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	38,973
Average outstanding net principal balance€	158,773
Minimum outstanding net principal balance€	14,165
Maximum outstanding net principal balance€	2,000,000
Maximum current interest rate (%)	9.0
Minimum current interest rate (%)	2.0
Weighted average current interest rate (%)	5.0
Weighted average loan to foreclosure value (%)	87.2
Weighted average loan to market value (%)*	76.3
Weighted average loan to indexed foreclosure value (%)	80.1
Weighted average loan to indexed market value (%)	70.1
Weighted average seasoning (months)	48.7
Weighted Average Current Remaining Term to Maturity (yrs)	25.4

* 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)	% of Total	Number of mortgages	% of Total
0-50000	75,929,511.80	2.17%	2,144	9.73%
50000-100000	362,416,387.08	10.35%	4,839	21.95%
100000-150000	613,689,997.22	17.53%	4,986	22.62%
150000-200000	696,291,634.31	19.89%	4,035	18.30%
200000-250000	585,576,200.51	16.73%	2,638	11.87%
250000-300000	415,464,047.56	11.87%	1,533	6.95%
300000-350000	267,352,549.53	7.64%	835	3.79%
350000-400000	174,270,375.84	4.98%	470	2.13%
400000-450000	85,380,283.41	2.44%	204	0.93%
450000-500000	52,934,510.09	1.51%	112	0.51%
500000-550000	35,907,985.26	1.03%	69	0.31%
550000-600000	25,880,565.78	0.74%	45	0.20%
600000-650000	18,073,618.32	0.52%	29	0.13%
650000-700000	18,759,225.17	0.54%	28	0.13%
700000-750000	13,716,368.25	0.39%	19	0.09%
750000-800000	7,653,508.90	0.22%	10	0.05%
800000-850000	9,844,237.82	0.28%	12	0.05%
850000-900000	7,768,194.43	0.22%	9	0.04%
900000-950000	3,706,514.10	0.11%	4	0.02%
950000-1000000	1,928,492.95	0.06%	2	0.01%
1000000-1050000	5,005,000.00	0.14%	5	0.02%
1050000-1100000	2,155,850.00	0.06%	2	0.01%
1100000-1150000	2,200,000.00	0.06%	2	0.01%
1150000-1200000	2,318,059.52	0.07%	2	0.01%
1250000-1300000	1,272,500.00	0.04%	1	0.00%
1300000-1350000	1,311,472.39	0.04%	1	0.00%
1400000-1450000	4,227,909.76	0.12%	3	0.01%
1500000-1550000	1,515,000.00	0.04%	1	0.00%
1700000-1750000	1,700,000.00	0.05%	1	0.00%
1850000-1900000	1,850,000.00	0.05%	1	0.00%
1900000-1950000	1,900,000.00	0.05%	1	0.00%
1950000-2000000	2,000,000.00	0.06%	1	0.00%
Total	3,500,000,000.00	100.00%	22,044	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	22,876,756.26	0.65%	691	1.77%
Interest only	2,925,940,885.36	83.60%	31453	80.70%
Investment-based	232,936,472.15	6.66%	2391	6.14%
Linear	2,973,777.46	0.08%	71	0.18%
Savings	315,272,108.77	9.01%	4367	11.21%
Total	3,500,000,000.00	100.00%	38973	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	100,156,146.49	2.86%	1,350	3.46%
3 yr fixed	36,724,305.87	1.05%	394	1.01%
5 yr fixed	482,375,516.95	13.78%	5,158	13.23%
5 yr fixed + 2 yr refixing period	34,581,794.07	0.99%	418	1.07%
7 yr fixed	215,000.00	0.01%	3	0.01%
10 yr fixed	1,441,769,824.01	41.19%	14,774	37.91%
10 yr fixed + 2 yr refixing period	16,038,663.84	0.46%	256	0.66%
12 yr fixed	31,932,796.54	0.91%	369	0.95%
15 yr fixed	97,435,078.27	2.78%	1,180	3.03%
20 yr fixed	136,576,281.52	3.90%	1,719	4.41%
"Stabielrente" 1% band	51,756,167.33	1.48%	733	1.88%
"Stabielrente" 1.5% band	2,297,699.08	0.07%	28	0.07%
"Stabielrente" 2% band	12,252,273.38	0.35%	169	0.43%
"Stabielrente" 2.5% band	1,379,393.89	0.04%	19	0.05%
"Stabielrente" 3% band	3,402,175.83	0.10%	37	0.09%
"Stabielrente" 3.5% band	1,550,340.11	0.04%	10	0.03%
12 months "instaprente"	196,888.73	0.01%	2	0.01%
5 yr "plafondrente"	34,376,202.26	0.98%	413	1.06%
10 yr "plafondrente"	107,565,980.48	3.07%	1,156	2.97%
Ideal	21,262,155.78	0.61%	255	0.65%
Variable	259,698,956.84	7.42%	2,933	7.53%
6 yr fixed	393,969,414.09	11.26%	4,087	10.49%
30 yr fixed	7,489,064.90	0.21%	95	0.24%
"VariRust" 1% band	7,587,990.14	0.22%	106	0.27%
"VariRust" 2% band	3,224,150.37	0.09%	44	0.11%
4 yr fixed + 1 yr refixing period	26,328,139.33	0.75%	406	1.04%
9 yr fixed + 1 yr refixing period	59,437,184.94	1.70%	983	2.52%
14 yr fixed + 1 yr refixing period	38,384,313.95	1.10%	746	1.91%
24 months "instaprente"	50,703.85	0.00%	2	0.01%
"rentedemper" 5 year, 1% band	23,558,348.78	0.67%	258	0.66%
"rentedemper" 10 year, 2% ban	22,818,061.68	0.65%	263	0.67%
"rentedemper" 15 year, 3% ban	2,922,514.32	0.08%	35	0.09%
"rentedemper" 10 year, 3% ban	9,744,081.43	0.28%	108	0.28%
"rentedemper" 5 year, 3% band	2,314,452.67	0.07%	31	0.08%
"rentedemper" 5 year, 2% band	3,854,351.09	0.11%	44	0.11%
2 yr fixed	2,725,025.27	0.08%	33	0.08%
1 yr fixed + 1 yr refixing period	1,374,909.50	0.04%	23	0.06%
Average interest rate	20,632,201.13	0.59%	331	0.85%
"VariRust" 3% band	41,451.29	0.00%	2	0.01%
Total	3,500,000,000.00	100.00%	38,973	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	45,749,648.22	1.31%	498	1.28%
3-3.5	67,074,866.70	1.92%	732	1.88%
3.5-4	223,299,984.73	6.38%	2,322	5.96%
4-4.5	545,503,418.05	15.59%	6,186	15.87%
4.5-5	635,411,357.02	18.15%	7,021	18.02%
5-5.5	780,015,301.77	22.29%	8,703	22.33%
5.5-6	849,293,068.56	24.27%	8,764	22.49%
6-6.5	290,949,735.77	8.31%	3,809	9.77%
6.5-7	57,415,281.43	1.64%	834	2.14%
7-7.5	4,917,845.86	0.14%	89	0.23%
7.5-8	171,200.09	0.00%	8	0.02%
8-8.5	118,045.11	0.00%	3	0.01%
8.5-9	80,246.69	0.00%	4	0.01%
Total	3,500,000,000.00	100.00%	38,973	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	391,345,998.81	11.18%	6,612	16.97%
2000	213,443,026.49	6.10%	2,789	7.16%
2001	163,625,214.43	4.68%	1,976	5.07%
2002	219,951,262.70	6.28%	2,561	6.57%
2003	305,420,460.60	8.73%	3,658	9.39%
2004	221,651,509.74	6.33%	2,602	6.68%
2005	295,963,079.40	8.46%	3,373	8.65%
2006	249,317,795.75	7.12%	2,735	7.02%
2007	286,815,493.41	8.19%	2,910	7.47%
2008	1,152,466,158.67	32.93%	9,757	25.04%
Total	3,500,000,000.00	100.00%	38,973	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	292,951,639.40	8.37%	2,021	9.17%
House	3,138,486,616.94	89.67%	19,757	89.63%
Farm	68,418,743.66	1.95%	265	1.20%
watervilla	143,000.00	0.00%	1	0.00%
Total	3,500,000,000.00	100.00%	22,044	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	110,482,572.67	3.16%	796	3.61%
Flevoland	102,244,932.21	2.92%	610	2.77%
Friesland	67,276,851.03	1.92%	438	1.99%
Gelderland	633,837,444.83	18.11%	3,759	17.05%
Groningen	103,147,168.00	2.95%	829	3.76%
Limburg	624,250,577.50	17.84%	4,856	22.03%
Noord-Brabant	545,233,507.37	15.58%	3,119	14.15%
Noord-Holland	365,572,286.65	10.44%	2,005	9.10%
Overijssel	260,405,941.57	7.44%	1,763	8.00%
Utrecht	244,891,249.53	7.00%	1,315	5.97%
Zeeland	43,514,651.36	1.24%	296	1.34%
Zuid-Holland	398,493,339.17	11.39%	2,255	10.23%
unknown / country wide	649,478.11	0.02%	3	0.01%
Total	3,500,000,000.00	100.00%	22,044	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	3,227,758.47	0.09%	119	0.54%
10-19	24,828,559.79	0.71%	617	2.80%
20-29	58,184,489.85	1.66%	982	4.45%
30-39	117,154,369.63	3.35%	1,478	6.70%
40-49	185,657,529.74	5.30%	1,854	8.41%
50-59	295,827,868.72	8.45%	2,416	10.96%
60-69	423,958,205.28	12.11%	2,871	13.02%
70-79	541,357,676.24	15.47%	3,225	14.63%
80-89	203,534,466.43	5.82%	1,106	5.02%
90-99	261,117,948.39	7.46%	1,230	5.58%
100-109	263,253,588.98	7.52%	1,197	5.43%
110-119	361,247,567.79	10.32%	1,592	7.22%
120-130	760,649,970.69	21.73%	3,357	15.23%
Total	3,500,000,000.00	100.00%	22,044	100.00%