

Securities per 3 November 1999

| Classes | Rating Fitch/Moody's | Type of interest rate | Expected average life/ expected maturity in years | Amount (*1,000,000) | Pool factor | Reference |
|---------|-------------------------|--------------------------|---|------------------------|-------------|----------------|
| A1 | AAA/Aaa | Floating | 3.0/6.4 | €170 | 1.00000000 | 3-mnth Euribor |
| A2 | AAA/Aaa | Fixed | 7.9/6.7 | €65 | 1.00000000 | Interp. Bonds |
| A3 | AAA/Aaa | Floating | 9.7/9.7 | €173 | 1.00000000 | 3-mnth Euribor |

Prepayment (this information will be available as from January 2000)

| Collection Period | Repayments | Prepayments | Outstanding | CPR |
|-------------------|------------|-------------|-------------|-----|
| | | | | |

Mortgage pool per August 31, 1999

Key characteristics of the pool of mortgage loans

| | |
|--|----------------|
| Outstanding Principal Balance (euro) | 443,981,150.76 |
| Number of Mortgages | 4,441 |
| Number of Mortgage parts | 5,601 |
| Average Outstanding Principal Balance (euro) | 99,973.24 |
| Minimum Outstanding Principal Balance (euro) | 4,537.80 |
| Maximum Outstanding Principal Balance (euro) | 340,335.16 |
| Shortest Interest Rate Reset Date | 1 August 2006 |
| Longest Interest Rate Reset Date | 1 April 2009 |
| Maximum Current Interest Rate (%) | 8.10 |
| Minimum Current Interest Rate (%) | 5.00 |
| Weighted Average Current Interest Rate (%) | 5.72 |
| Weighted Average Loan-to-Value Ratio (%) | 96 |

Table 1: Distribution by Mortgage Size

| Size of outstanding loan balance (euro) | | Principal balance (euro) | | Number of mortgages | |
|--|-----------------------|-----------------------------|----------------|---------------------|----------------|
| | | | % of Total | | % of Total |
| 0 | but less than 25,000 | 3,582,218.28 | 0.81% | 190 | 4.28% |
| 25,000 | but less than 50,000 | 20,849,465.71 | 4.70% | 532 | 11.98% |
| 50,000 | but less than 75,000 | 52,245,814.11 | 11.77% | 813 | 18.31% |
| 75,000 | but less than 100,000 | 85,330,829.71 | 19.22% | 967 | 21.77% |
| 100,000 | but less than 125,000 | 87,941,299.60 | 19.81% | 784 | 17.65% |
| 125,000 | but less than 150,000 | 71,742,430.38 | 16.16% | 522 | 11.75% |
| 150,000 | but less than 175,000 | 44,921,177.44 | 10.12% | 278 | 6.26% |
| 175,000 | but less than 200,000 | 29,657,504.87 | 6.68% | 159 | 3.58% |
| 200,000 | but less than 225,000 | 14,096,383.98 | 3.17% | 67 | 1.51% |
| 225,000 | but less than 250,000 | 15,528,054.44 | 3.50% | 66 | 1.49% |
| 250,000 | but less than 275,000 | 7,961,137.31 | 1.79% | 30 | 0.68% |
| 275,000 | but less than 300,000 | 4,934,723.72 | 1.11% | 17 | 0.38% |
| 300,000 | but less than 325,000 | 2,846,336.41 | 0.64% | 9 | 0.20% |
| 325,000 | but less than 350,000 | 2,343,774.82 | 0.53% | 7 | 0.16% |
| Total | | 443,981,150.76 | 100.00% | 4,441 | 100.00% |

Table 2: Interest Rates Distribution

| Interest Rate (%) | | | Principal balance (euro) | | Number of parts | |
|----------------------|---------------|-----|-----------------------------|----------------|-----------------|----------------|
| | | | | % of Total | | % of Total |
| 5.0 | but less than | 5.5 | 181,539,357.71 | 40.89% | 2,159 | 38.55% |
| 5.5 | but less than | 6.0 | 142,849,985.40 | 32.17% | 1,836 | 32.78% |
| 6.0 | but less than | 6.5 | 62,008,541.98 | 13.97% | 791 | 14.12% |
| 6.5 | but less than | 7.0 | 47,069,729.72 | 10.60% | 654 | 11.68% |
| 7.0 | but less than | 7.5 | 9,348,645.47 | 2.11% | 144 | 2.57% |
| 7.5 | but less than | 8.0 | 1,051,643.43 | 0.24% | 14 | 0.25% |
| 8.0 | but less than | 8.5 | 113,247.05 | 0.03% | 3 | 0.05% |
| Total | | | 443,981,150.76 | 100.00% | 5,601 | 100.00% |

Table 3: Interest Rate Reset Date Distribution

| Interest Reset Dates | Principal balance | | Number of parts | |
|------------------------------|-----------------------|----------------|-----------------|----------------|
| | (euro) | % of Total | | % of Total |
| August 2006 – October 2006 | 4,962,367.63 | 1.12% | 66 | 1.18% |
| November 2006 – January 2007 | 9,219,409.87 | 2.08% | 125 | 2.23% |
| February 2007 – April 2007 | 7,755,716.69 | 1.75% | 120 | 2.14% |
| May 2007 – July 2007 | 20,579,990.41 | 4.64% | 288 | 5.14% |
| August 2007 – October 2007 | 19,527,569.73 | 4.40% | 236 | 4.21% |
| November 2007 – January 2008 | 24,288,354.66 | 5.47% | 303 | 5.41% |
| February 2008 – April 2008 | 31,940,529.74 | 7.19% | 391 | 6.98% |
| May 2008 – July 2008 | 57,559,519.35 | 12.96% | 724 | 12.93% |
| August 2008 – October 2008 | 72,825,529.76 | 16.40% | 950 | 16.96% |
| November 2008 – January 2009 | 115,053,372.97 | 25.91% | 1,429 | 25.51% |
| February 2009 – April 2009 | 80,268,789.95 | 18.08% | 969 | 17.30% |
| Total | 443,981,150.76 | 100.00% | 5,601 | 100.00% |

Table 4: Repayment Type

| Repayment Type | Principal balance | | Number of parts | |
|---------------------------|-----------------------|----------------|-----------------|----------------|
| | (euro) | % of Total | | % of Total |
| Annuity | 16,203,863.98 | 3.65% | 357 | 6.37% |
| Interest only | 400,683,936.94 | 90.25% | 4,855 | 86.68% |
| Investment-based mortgage | 24,799,651.33 | 5.59% | 340 | 6.07% |
| Linear | 2,293,698.51 | 0.52% | 49 | 0.87% |
| Total | 443,981,150.76 | 100.00% | 5,601 | 100.00% |

Table 5: Interest Type

| Interest Type | Principal balance | | Number of parts | |
|---------------|-----------------------|----------------|-----------------|----------------|
| | (euro) | % of Total | | % of Total |
| 10 yr fixed | 434,834,084.27 | 97.94% | 5,464 | 97.55% |
| 12 yr fixed | 9,147,066.50 | 2.06% | 137 | 2.45% |
| Total | 443,981,150.76 | 100.00% | 5,601 | 100.00% |

Table 6: Loan-to-Foreclosure Value Ratio Distribution

| Loan-to-Foreclosure Value ratio | Principal balance | | Number of mortgages | |
|---------------------------------|-----------------------|----------------|---------------------|----------------|
| | (euro) | % of Total | | % of Total |
| 0 but less than 0,1 | 162,293.20 | 0.04% | 15 | 0.34% |
| 0.1 but less than 0.2 | 1,548,036.17 | 0.35% | 68 | 1.53% |
| 0.2 but less than 0.3 | 5,056,777.73 | 1.14% | 158 | 3.56% |
| 0.3 but less than 0.4 | 9,412,321.38 | 2.12% | 210 | 4.73% |
| 0.4 but less than 0.5 | 12,653,038.26 | 2.85% | 224 | 5.04% |
| 0.5 but less than 0.6 | 20,559,483.41 | 4.63% | 300 | 6.76% |
| 0.6 but less than 0.7 | 30,117,768.79 | 6.78% | 375 | 8.44% |
| 0.7 but less than 0.8 | 46,590,818.50 | 10.49% | 500 | 11.26% |
| 0.8 but less than 0.9 | 33,414,825.72 | 7.53% | 310 | 6.98% |
| 0.9 but less than 1.0 | 39,768,436.70 | 8.96% | 355 | 7.99% |
| 1.0 but less than 1.1 | 57,872,467.14 | 13.03% | 471 | 10.61% |
| 1.1 but less than 1.2 | 74,971,219.74 | 16.89% | 590 | 13.29% |
| 1.2 but less than 1.25 | 111,853,664.03 | 25.19% | 865 | 19.48% |
| Total | 443,981,150.76 | 100.00% | 4,441 | 100.00% |

Table 7: Types of Property

| Type of Property | Principal balance | | Number of mortgages | |
|------------------|-----------------------|----------------|---------------------|----------------|
| | (euro) | % of Total | | % of Total |
| Apartment | 28,517,553.34 | 6.42% | 350 | 7.88% |
| House | 415,463,597.42 | 93.58% | 4,091 | 92.12% |
| Total | 443,981,150.76 | 100.00% | 4,441 | 100.00% |

Table 8: Geographic Distribution

| Region | Principal balance | | Number of mortgages | |
|---------------|-----------------------|----------------|---------------------|----------------|
| | (euro) | % of Total | | % of Total |
| Drenthe | 10,662,379.80 | 2.40% | 137 | 3.08% |
| Flevoland | 35,385,743.23 | 7.97% | 342 | 7.70% |
| Friesland | 13,124,861.80 | 2.96% | 141 | 3.17% |
| Gelderland | 98,704,289.87 | 22.23% | 944 | 21.26% |
| Groningen | 9,939,339.43 | 2.24% | 149 | 3.36% |
| Limburg | 73,122,241.81 | 16.47% | 832 | 18.73% |
| Noord-Brabant | 63,104,641.26 | 14.21% | 566 | 12.74% |
| Noord-Holland | 43,948,673.68 | 9.90% | 348 | 7.84% |
| Overijssel | 36,096,880.79 | 8.13% | 458 | 10.31% |
| Utrecht | 31,574,287.31 | 7.11% | 273 | 6.15% |
| Zeeland | 1,506,005.78 | 0.34% | 16 | 0.36% |
| Zuid-Holland | 26,811,806.01 | 6.04% | 235 | 5.29% |
| Total | 443,981,150.76 | 100.00% | 4,441 | 100.00% |

Table 9: Seasoning of Mortgages

| Year of origination | Principal balance | | Number of parts | |
|---------------------|-----------------------|----------------|-----------------|----------------|
| | (euro) | % of Total | | % of Total |
| 1995 | 8,329,726.39 | 1.88% | 122 | 2.18% |
| 1996 | 25,444,518.83 | 5.73% | 360 | 6.43% |
| 1997 | 82,533,152.62 | 18.59% | 1,099 | 19.62% |
| 1998 | 268,469,966.56 | 60.47% | 3,332 | 59.49% |
| 1999 | 59,203,786.37 | 13.33% | 688 | 12.28% |
| Total | 443,981,150.76 | 100.00% | 5,601 | 100.00% |