

Selected mortgage pool

Key characteristics of the pool of mortgage loans (amounts in Euro)

outstanding principal balance	665,000,000.00
Number of mortgages	5,961
Number of mortgage parts	7,663
Average outstanding principal balance	111,558.46
Minimum outstanding principal balance	4,537.80
maximum outstanding principal balance	340,335.16
maximum current interest rate	7.60
minimum current interest rate	4.50
weighted average current interest rate	5.33
weighted average original LtFV	98
weighted average current LtFV	73

Table 1: Distribution by Mortgage size

Size of outstanding loan balance (euro)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0 but less than 25,000	3,216,335.73	0.48%	181	3.04%
25,000 but less than 50,000	22,628,697.77	3.40%	566	9.50%
50,000 but less than 75,000	57,632,749.87	8.67%	903	15.15%
75,000 but less than 100,000	98,086,680.87	14.75%	1109	18.60%
100,000 but less than 125,000	133,001,325.57	20.00%	1178	19.76%
125,000 but less than 150,000	114,987,789.43	17.29%	835	14.01%
150,000 but less than 175,000	77,188,920.28	11.61%	477	8.00%
175,000 but less than 200,000	50,517,732.68	7.60%	272	4.56%
200,000 but less than 225,000	35,996,564.11	5.41%	172	2.89%
225,000 but less than 250,000	26,905,111.23	4.05%	114	1.91%
250,000 but less than 275,000	15,633,698.63	2.35%	59	0.99%
275,000 but less than 300,000	11,571,401.18	1.74%	40	0.67%
300,000 but less than 325,000	11,271,703.33	1.69%	36	0.60%
325,000 but less than 350,000	6,361,289.33	0.96%	19	0.32%
Total	665,000,000.00	100.00%	5,961	100.00%

Table 2: Interest rates Distribution

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
4.50 but less than 5.00	41,568,419.67	6.25%	423	5.52%
5.00 but less than 5.50	416,228,840.19	62.59%	4,745	61.92%
5.50 but less than 6.00	159,600,633.68	24.00%	1,792	23.39%
6.00 but less than 6.50	34,272,636.09	5.15%	484	6.32%
6.50 but less than 7.00	11,929,855.53	1.79%	193	2.52%
7.00 but less than 7.50	1,310,370.43	0.20%	24	0.31%
7.50 but less than 8.00	89,244.41	0.01%	2	0.03%
Total	665,000,000.00	100.00%	7,663	100.00%

Table 3: Interest Rate Reset Date Distribution

Interest Reset Dates	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Jun 2008 - Aug 2008	7,684,849.41	1.16%	87	1.14%
Sep 2008 - Nov 2008	11,937,108.53	1.80%	133	1.74%
Dec 2008 - Feb 2009	19,501,123.67	2.93%	207	2.70%
Mar 2009 - May 2009	113,283,460.54	17.04%	1,333	17.40%
Jun 2009 - Aug 2009	166,646,117.61	25.06%	1,960	25.58%
Sep 2009 - Nov 2009	104,878,368.28	15.77%	1,163	15.18%
Dec 2009 - Feb 2010	41,495,886.50	6.24%	474	6.19%
Mar 2010 - May 2010	30,809,199.73	4.63%	363	4.74%
Jun 2010 - Aug 2010	58,317,278.41	8.77%	633	8.26%
Sep 2010 - Nov 2010	30,637,705.12	4.61%	340	4.44%
Dec 2010 - Feb 2011	36,873,678.82	5.54%	461	6.02%
Mar 2011 - May 2011	24,520,164.00	3.69%	304	3.97%
Jun 2011 - Aug 2011	14,498,161.83	2.18%	155	2.02%
Sep 2011 - Nov 2011	3,101,908.30	0.47%	43	0.56%
Dec 2011 - Mar 2012	814,989.27	0.12%	7	0.09%
Total	665,000,000.00	100.00%	7,663	100.00%

Table 4: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	12,453,349.55	1.87%	303	3.95%
Interest only	612,753,028.96	92.14%	6,818	88.97%
Investment-based	38,627,793.31	5.81%	513	6.69%
Linear	1,165,828.18	0.18%	29	0.38%
Total	665,000,000.00	100.00%	7,663	100.00%

Table 5: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
10 yr fixed	450,199,384.10	67.70%	5,125	66.88%
12 yr fixed	214,800,615.90	32.30%	2,538	33.12%
Total	665,000,000.00	100.00%	7,663	100.00%

Table 6: Current 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	667,338.17	0.10%	48	0.81%
0.1 but less than 0.2	5,945,232.24	0.89%	195	3.27%
0.2 but less than 0.3	15,820,625.40	2.38%	325	5.45%
0.3 but less than 0.4	30,110,385.98	4.53%	434	7.28%
0.4 but less than 0.5	56,268,119.21	8.46%	656	11.00%
0.5 but less than 0.6	78,073,669.77	11.74%	756	12.68%
0.6 but less than 0.7	71,078,591.04	10.69%	584	9.80%
0.7 but less than 0.8	97,938,542.01	14.73%	739	12.40%
0.8 but less than 0.9	154,198,246.84	23.19%	1111	18.64%
0.9 but less than 1.0	123,707,909.60	18.60%	894	15.00%
1.0 but less than 1.1	29,548,441.16	4.44%	206	3.46%
1.1 but less than 1.2	1,642,898.57	0.25%	13	0.22%
Total	665,000,000.00	100.00%	5,961	100.00%

Table 7: Original 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	220,903.73	0.03%	17	0.29%
0.1 but less than 0.2	1,700,885.97	0.26%	87	1.46%
0.2 but less than 0.3	6,112,792.49	0.92%	172	2.89%
0.3 but less than 0.4	11,123,776.18	1.67%	226	3.79%
0.4 but less than 0.5	18,766,074.06	2.82%	296	4.97%
0.5 but less than 0.6	29,551,463.13	4.44%	390	6.54%
0.6 but less than 0.7	46,115,550.58	6.93%	517	8.67%
0.7 but less than 0.8	72,069,837.56	10.84%	707	11.86%
0.8 but less than 0.9	40,869,421.05	6.15%	330	5.54%
0.9 but less than 1.0	51,653,948.13	7.77%	410	6.88%
1.0 but less than 1.1	81,766,941.82	12.30%	619	10.38%
1.1 but less than 1.2	95,221,501.78	14.32%	686	11.51%
1.2 but less than 1.25	209,826,903.53	31.55%	1,504	25.23%
Total	665,000,000.00	100.00%	5,961	100.00%

Table 8: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	42,022,274.33	6.32%	465	7.80%
House	622,977,725.67	93.68%	5,496	92.20%
Total	665,000,000.00	100.00%	5,961	100.00%

Table 9: Geographic distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	16,953,943.73	2.55%	207	3.47%
Flevoland	72,186,150.39	10.86%	596	10.00%
Friesland	8,180,763.39	1.23%	89	1.49%
Gelderland	145,157,295.17	21.83%	1,258	21.10%
Groningen	14,280,900.59	2.15%	195	3.27%
Limburg	89,983,096.72	13.53%	892	14.96%
Noord-Brabant	67,695,256.94	10.18%	560	9.39%
Noord-Holland	91,016,085.43	13.69%	666	11.17%
Overijssel	51,294,393.26	7.71%	587	9.85%
Utrecht	62,129,792.16	9.34%	511	8.57%
Zeeland	1,879,308.08	0.28%	17	0.29%
Zuid-Holland	44,243,014.14	6.65%	383	6.43%
Total	665,000,000.00	100.00%	5,961	100.00%

table 10: Seasoning of Mortgages

Date of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Mar 95 - May 95	1,223,873.84	0.18%	30	0.39%
Jun 95 - Aug 95	1,385,542.40	0.21%	27	0.35%
Sep 95 - Nov 95	2,128,854.20	0.32%	28	0.37%
Dec 95 - Feb 96	1,529,630.99	0.23%	27	0.35%
Mar 96 - May 96	1,978,326.71	0.30%	34	0.44%
Jun 96 - Aug 96	2,920,660.52	0.44%	37	0.48%
Sep 96 - Nov 96	1,889,398.66	0.28%	23	0.30%
Dec 96 - Feb 97	3,805,746.62	0.57%	55	0.72%
Mar 97 - May 97	4,559,652.26	0.69%	75	0.98%
Jun 97 - Aug 97	5,106,552.36	0.77%	65	0.85%
Sep 97 - Nov 97	7,666,219.39	1.15%	99	1.29%
Dec 97 - Feb 98	17,329,110.40	2.61%	215	2.81%
Mar 98 - May 98	55,061,995.93	8.28%	603	7.87%
Jun 98 - Aug 98	70,570,256.34	10.61%	766	10.00%
Sep 98 - Nov 98	49,989,799.53	7.52%	563	7.35%
Dec 98 - Feb 99	54,910,655.02	8.26%	591	7.71%
Mar 99 - May 99	167,730,581.10	25.22%	1,979	25.83%
Jun 99 - Aug 99	115,716,747.71	17.40%	1,350	17.62%
Sep 99 - Nov 99	79,051,033.14	11.89%	879	11.47%
Dec 99 - Feb 00	20,445,362.87	3.07%	217	2.83%
Total	665,000,000.00	100.00%	7,663	100.00%