

HERMES III

Securities per 28 June 2001

Classes	Expected average life/maturity in yrs.	Amount (*1,000,000)	Pool factor	type of interest
A (AAA/Aaa)	5.7 / 8.0	Eur 831.5	1.00000000	Floating
B (A/A1)	8.0 / 8.0	Eur 50	1.00000000	Floating
C (BBB/Baa1)	8.0 / 8.0	Eur 18.5	1.00000000	Floating

Provisional pool Hermes 3

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

outstanding principal balance	900,000,000.00
Number of mortgages	6,456
Number of mortgage parts	9,265
Average outstanding principal balance	139,405.20
Minimum outstanding principal balance	11,718.07
maximum outstanding principal balance	272,268.13
maximum current interest rate	7.40
minimum current interest rate	4.40
weighted average current interest rate	5.85
Current Loan to Original Foreclosure Value ratio	110
Current Loan to Indexed Foreclosure Value ratio	94
Current Loan to Original Market Value ratio	96
Current Loan to Indexed Market Value ratio	82
Weighted average seasoning in months	16

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	56,007.02	0.01%	3	0.05%
25,000 but less than 50,000	1,023,786.91	0.11%	24	0.37%
50,000 but less than 75,000	18,937,390.92	2.10%	283	4.38%
75,000 but less than 100,000	86,040,687.25	9.56%	957	14.82%
100,000 but less than 125,000	173,340,905.06	19.26%	1,530	23.70%
125,000 but less than 150,000	194,426,859.75	21.60%	1,410	21.84%
150,000 but less than 175,000	146,440,786.53	16.27%	904	14.00%
175,000 but less than 200,000	121,625,609.54	13.51%	654	10.13%
200,000 but less than 225,000	74,128,372.61	8.24%	351	5.44%
225,000 but less than 250,000	50,076,541.38	5.56%	212	3.28%
250,000 but less than 275,000	33,903,053.03	3.77%	128	1.98%
Total	900,000,000.00	100.00%	6,456	100.00%

Table 2: Interest rates Distribution

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
4-4.5	449,242.41	0.05%	3	0.03%
4.5-5	6,350,223.03	0.71%	58	0.63%
5-5.5	54,807,324.47	6.09%	527	5.69%
5.5-6	536,094,896.91	59.57%	5,550	59.90%
6-6.5	292,167,888.58	32.46%	3,009	32.48%
6.5-7	9,463,009.20	1.05%	106	1.14%
7-7.5	667,415.40	0.07%	12	0.13%
Total	900,000,000.00	100.00%	9,265	100.00%

Table 3: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Interest only	900,000,000.00	100.00%	9,265	100.00%
Total	900,000,000.00	100.00%	9,265	100.00%

Table 4: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
"Stabielrente" 1% band	416,271,182.17	46.25%	4,349	46.94%
"Stabielrente" 1,5% band	93,036,944.62	10.34%	946	10.21%
"Stabielrente" 2% band	269,322,397.83	29.92%	2,805	30.28%
"Stabielrente" 2,5% band	57,477,531.05	6.39%	552	5.96%
"Stabielrente" 3% band	57,052,017.58	6.34%	550	5.94%
"Stabielrente" 3,5% band	6,839,926.76	0.76%	63	0.68%
Total	900,000,000.00	100.00%	9,265	100.00%

Table 5: Current Loan-to-original Foreclosure Value Ratio distribution

Loan-to-Foreclosure Value ratio	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0.40 but less than 0.50	113,445.05	0.01%	2	0.03%
0.50 but less than 0.60	71,697.27	0.01%	1	0.02%
0.60 but less than 0.70	969,738.86	0.11%	11	0.17%
0.70 but less than 0.80	33,681,375.73	3.74%	282	4.37%
0.80 but less than 0.90	88,445,531.97	9.83%	702	10.87%
0.90 but less than 1.00	108,856,827.13	12.10%	810	12.55%
1.00 but less than 1.10	135,324,597.26	15.04%	972	15.06%
1.10 but less than 1.20	181,261,542.13	20.14%	1,264	19.58%
1.20 up to and including 1.25	351,275,244.60	39.03%	2,412	37.36%
Total	900,000,000.00	100.00%	6,456	100.00%

Table 6: Current Loan-to-indexed Market Value Ratio distribution

Loan-to-Market Value ratio	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0.20 but less than 0.30	151,108.81	0.02%	2	0.03%
0.30 but less than 0.40	1,024,904.86	0.11%	13	0.20%
0.40 but less than 0.50	7,430,069.65	0.83%	70	1.08%
0.50 but less than 0.60	45,997,808.30	5.11%	383	5.93%
0.60 but less than 0.70	133,366,210.84	14.82%	1,035	16.03%
0.70 but less than 0.80	166,397,093.35	18.49%	1,214	18.80%
0.80 but less than 0.90	238,874,233.10	26.54%	1,674	25.93%
0.90 but less than 1.00	274,937,331.00	30.55%	1,852	28.69%
1.00 but less than 1.10	31,448,686.53	3.49%	210	3.25%
1.10 but less than 1.20	372,553.56	0.04%	3	0.05%
Total	900,000,000.00	100.00%	6,456	100.00%

Table 7: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	53,668,817.58	5.96%	450	6.97%
House	846,331,182.42	94.04%	6,006	93.03%
Total	900,000,000.00	100.00%	6,456	100.00%

Table 8: Geographic distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	33,596,018.53	3.73%	280	4.34%
Flevoland	82,621,690.47	9.18%	609	9.43%
Friesland	32,719,835.19	3.64%	284	4.40%
Gelderland	174,943,413.42	19.44%	1,186	18.37%
Groningen	42,780,040.79	4.75%	396	6.13%
Limburg	96,653,241.94	10.74%	709	10.98%
Noord-Brabant	105,080,782.33	11.68%	720	11.15%
Noord-Holland	76,983,537.76	8.55%	481	7.45%
Overijssel	66,709,882.78	7.41%	511	7.92%
Utrecht	80,469,614.73	8.94%	497	7.70%
Zeeland	7,015,924.51	0.78%	60	0.93%
Zuid-Holland	100,426,017.55	11.16%	723	11.20%
Total	900,000,000.00	100.00%	6,456	100.00%

table 9: Seasoning of Mortgages

Quarter of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Apr 95 - Jun 95	240,503.51	0.03%	2	0.02%
Jul 95 - Sep 95	334,824.38	0.04%	4	0.04%
Oct 95 - Dec 95	1,379,732.48	0.15%	13	0.14%
Jan 96 - Mar 96	355,841.12	0.04%	4	0.04%
Apr 96 - Jun 96	904,610.86	0.10%	8	0.09%
Jul 96 - Sep 96	885,036.21	0.10%	10	0.11%
Oct 96 - Dec 96	1,825,104.03	0.20%	19	0.21%
Jan 97 - Mar 97	1,616,562.20	0.18%	22	0.24%
Apr 97 - Jun 97	1,243,645.77	0.14%	12	0.13%
Jul 97 - Sep 97	2,002,758.98	0.22%	22	0.24%
Oct 97 - Dec 97	12,950,275.88	1.44%	134	1.45%
Jan 98 - Mar 98	7,808,698.51	0.87%	79	0.85%
Apr 98 - Jun 98	5,488,035.19	0.61%	58	0.63%
Jul 98 - Sep 98	6,023,932.37	0.67%	57	0.62%
Oct 98 - Dec 98	4,798,158.56	0.53%	48	0.52%
Jan 99 - Mar 99	1,408,443.03	0.16%	10	0.11%
Apr 99 - Jun 99	1,188,904.17	0.13%	11	0.12%
Jul 99 - Sep 99	19,673,868.61	2.19%	203	2.19%
Oct 99 - Dec 99	234,102,827.99	26.01%	2,468	26.64%
Jan 00 - Mar 00	243,745,190.68	27.08%	2,575	27.79%
Apr 00 - Jun 00	211,570,193.45	23.51%	2,128	22.97%
Jul 00 - Sep 00	116,011,636.08	12.89%	1,144	12.35%
Oct 00 - Jan 01	24,441,215.95	2.72%	234	2.53%
Total	900,000,000.00	100.00%	9,265	100.00%