

Mortgage pool

Key characteristics of the pool of mortgage loans

Outstanding principal balance	1,511,281,793.65
Outstanding savings balance	11,281,792.72
	1,500,000,000.93
Number of mortgages	8,463
Number of mortgage parts	15,037
Average outstanding principal balance	177,242
Minimum outstanding principal balance	20,000
Maximum outstanding principal balance	400,000
Maximum current interest rate (%)	8.80
Minimum current interest rate (%)	2.80
Weighted average current interest rate (%)	4.22
Weighted average loan to foreclosure value (%)	106.7
Weighted average loan to market value (%)*	93.3
Weighted average seasoning	20

* 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	4,472,868.39	0.30%	120	1.42%
50000-100000	71,444,605.11	4.76%	908	10.73%
100000-150000	261,406,094.07	17.43%	2,066	24.41%
150000-200000	438,767,764.94	29.25%	2,545	30.07%
200000-250000	338,382,668.45	22.56%	1,537	18.16%
250000-300000	199,330,994.71	13.29%	739	8.73%
300000-350000	108,614,890.83	7.24%	340	4.02%
350000-400000	77,580,114.43	5.17%	208	2.46%
Total	1,500,000,000.93	100.00%	8,463	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	10,865,142.23	0.72%	218	1.45%
Interest only	977,269,048.90	65.15%	9830	65.37%
Investment-based	338,833,136.70	22.59%	2725	18.12%
Linear	2,218,026.07	0.15%	36	0.24%
Savings	170,814,647.03	11.39%	2228	14.82%
Total	1,500,000,000.93	100.00%	15037	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	155,057,380.41	10.34%	1,452	9.66%
3 yr fixed	76,949,398.52	5.13%	729	4.85%
5 yr fixed	289,439,959.33	19.30%	2,893	19.24%
5 yr fixed + 2 yr refixing period	132,202,922.85	8.81%	1,328	8.83%
10 yr fixed	129,089,494.42	8.61%	1,545	10.27%
10 yr fixed + 2 yr refixing period	2,088,929.10	0.14%	34	0.23%
12 yr fixed	6,606,078.28	0.44%	135	0.90%
15 yr fixed	4,511,568.28	0.30%	60	0.40%
20 yr fixed	10,234,789.27	0.68%	120	0.80%
"Stabielrente" 1% band	18,644,100.14	1.24%	233	1.55%
"Stabielrente" 1,5% band	713,899.15	0.05%	12	0.08%
"Stabielrente" 2% band	2,129,479.68	0.14%	37	0.25%
"Stabielrente" 2,5% band	96,796.45	0.01%	1	0.01%
"Stabielrente" 3% band	329,620.28	0.02%	6	0.04%
12 months "instaprente"	5,330,852.46	0.36%	52	0.35%
5 yr "plafondrente"	241,223,875.63	16.08%	2,329	15.49%
10 yr "plafondrente"	123,736,817.30	8.25%	1,180	7.85%
Ideaal	24,705,775.45	1.65%	264	1.76%
Variable	227,660,440.10	15.18%	2,124	14.13%
6 yr fixed	23,759,565.90	1.58%	256	1.70%
"rentedemper" 5 year, 1% band	12,916,874.66	0.86%	121	0.80%
"rentedemper" 10 year, 2% band	11,171,723.11	0.74%	114	0.76%
"rentedemper" 15 year, 3% band	1,399,660.16	0.09%	12	0.08%
Total	1,500,000,000.93	100.00%	15,037	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	38,177,134.68	2.55%	361	2.40%
3-3.5	299,347,312.81	19.96%	2,821	18.76%
3.5-4	286,056,833.38	19.07%	2,701	17.96%
4-4.5	286,348,255.02	19.09%	2,744	18.25%
4.5-5	276,051,424.70	18.40%	2,742	18.24%
5-5.5	190,864,773.25	12.72%	2,083	13.85%
5.5-6	77,628,427.55	5.18%	940	6.25%
6-6.5	29,339,087.09	1.96%	369	2.45%
6.5-7	11,592,474.25	0.77%	190	1.26%
7-7.5	3,334,342.16	0.22%	60	0.40%
7.5-8	937,084.77	0.06%	15	0.10%
8-8.5	201,769.67	0.01%	7	0.05%
8.5-9	121,081.60	0.01%	4	0.03%
Total	1,500,000,000.93	100.00%	15,037	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1995	9,233,160.27	0.62%	217	1.44%
1996	4,673,153.43	0.31%	102	0.68%
1997	8,721,424.17	0.58%	171	1.14%
1998	15,846,234.70	1.06%	251	1.67%
1999	20,853,729.69	1.39%	305	2.03%
2000	41,259,717.05	2.75%	465	3.09%
2001	45,853,719.01	3.06%	483	3.21%
2002	169,197,879.74	11.28%	1,703	11.33%
2003	652,483,337.73	43.50%	6,206	41.27%
2004	531,877,645.14	35.46%	5,134	34.14%
Total	1,500,000,000.93	100.00%	15,037	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	147,088,985.99	9.81%	952	11.25%
House	1,352,911,014.94	90.19%	7,511	88.75%
Total	1,500,000,000.93	100.00%	8,463	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	51,928,030.83	3.46%	346	4.09%
Flevoland	131,404,077.50	8.76%	751	8.87%
Friesland	38,619,983.18	2.57%	241	2.85%
Gelderland	264,063,213.80	17.60%	1,447	17.10%
Groningen	52,167,026.61	3.48%	400	4.73%
Limburg	157,654,479.60	10.51%	1,010	11.93%
Noord-Brabant	165,793,653.26	11.05%	831	9.82%
Noord-Holland	166,313,695.32	11.09%	840	9.93%
Overijssel	129,892,584.55	8.66%	804	9.50%
Utrecht	109,358,188.96	7.29%	571	6.75%
Zeeland	16,621,650.15	1.11%	101	1.19%
Zuid-Holland	216,183,417.17	14.41%	1,121	13.25%
Total	1,500,000,000.93	100.00%	8,463	100.00%

Table 8: Loan-to-Foreclosure Value Ratio

Loan-to-Foreclosure Value ratio (%)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-0.1	44,307.87	0.00%	2	0.02%
0.1-0.2	1,383,490.18	0.09%	33	0.39%
0.2-0.3	2,964,255.82	0.20%	50	0.59%
0.3-0.4	7,419,964.73	0.49%	86	1.02%
0.4-0.5	16,862,527.40	1.12%	174	2.06%
0.5-0.6	35,483,913.40	2.37%	290	3.43%
0.6-0.7	59,627,778.73	3.98%	426	5.03%
0.7-0.8	101,625,653.20	6.78%	662	7.82%
0.8-0.9	80,261,638.42	5.35%	478	5.65%
0.9-1	98,205,458.05	6.55%	547	6.46%
1-1.1	183,136,425.37	12.21%	964	11.39%
1.1-1.2	288,089,720.32	19.21%	1,502	17.75%
1.2-1.3	624,894,867.44	41.66%	3,249	38.39%
Total	1,500,000,000.93	100.00%	8,463	100.00%