

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	5,317	815,825,419	7,725,419	808,100,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	10,249
Average outstanding net principal balance €	151,984
Minimum outstanding net principal balance €	17,469
Maximum outstanding net principal balance €	250,000
Maximum current interest rate (%)	7.5
Minimum current interest rate (%)	2.7
Weighted average current interest rate (%)	4.2
Weighted average loan to foreclosure value (%)	94.4
Weighted average loan to market value (%)*	82.6
Weighted average loan to indexed foreclosure value (%)	84.1
Weighted average loan to indexed market value (%)*	73.6
Weighted average seasoning (months)	25.5
Weighted Average Current Remaining Term to Maturity (yrs)	27.1

* 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	2,956,408.39	0.37%	72	1.35%
50000-100000	60,800,450.24	7.52%	759	14.27%
100000-150000	216,543,606.48	26.80%	1,710	32.16%
150000-200000	316,345,767.68	39.15%	1,817	34.17%
200000-250000	211,453,767.21	26.17%	959	18.04%
Total	808,100,000.00	100.00%	5,317	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	8,923,888.17	1.10%	206	2.01%
Interest only	575,092,072.05	71.17%	7572	73.88%
Investment-based	124,548,014.75	15.41%	1207	11.78%
Linear	693,459.89	0.09%	13	0.13%
Savings	98,842,565.14	12.23%	1251	12.21%
Total	808,100,000.00	100.00%	10249	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	20,819,171.40	2.58%	299	2.92%
3 yr fixed	4,091,793.93	0.51%	54	0.53%
5 yr fixed	68,119,848.34	8.43%	894	8.72%
5 yr fixed + 2 yr refixing period	12,498,091.95	1.55%	157	1.53%
10 yr fixed	357,453,519.52	44.23%	4,385	42.78%
10 yr fixed + 2 yr refixing period	1,277,370.99	0.16%	22	0.21%
12 yr fixed	3,491,908.50	0.43%	47	0.46%
15 yr fixed	17,272,864.94	2.14%	243	2.37%
20 yr fixed	24,241,456.89	3.00%	320	3.12%
"Stabielrente" 1% band	9,291,301.78	1.15%	132	1.29%
"Stabielrente" 1,5% band	390,693.19	0.05%	4	0.04%
"Stabielrente" 2% band	1,977,014.03	0.24%	32	0.31%
"Stabielrente" 2,5% band	304,281.84	0.04%	3	0.03%
"Stabielrente" 3% band	292,688.24	0.04%	3	0.03%
5 yr "plafondrente"	16,888,557.28	2.09%	214	2.09%
10 yr "plafondrente"	27,350,741.08	3.38%	345	3.37%
Ideaal	3,636,927.76	0.45%	49	0.48%
Variable	27,399,373.24	3.39%	398	3.88%
6 yr fixed	173,831,616.97	21.51%	2,168	21.15%
"VariRust" 1% band	238,336.00	0.03%	3	0.03%
4 yr fixed + 1 yr refixing period	3,757,458.88	0.46%	60	0.59%
9 yr fixed + 1 yr refixing period	2,620,852.04	0.32%	44	0.43%
14 yr fixed + 1 yr refixing period	417,233.00	0.05%	7	0.07%
24 months "instaprente"	534,970.03	0.07%	10	0.10%
"rentedemper" 5 year, 1% band	10,122,669.68	1.25%	116	1.13%
"rentedemper" 10 year, 2% ban	10,903,206.04	1.35%	119	1.16%
"rentedemper" 15 year, 3% ban	2,102,369.98	0.26%	27	0.26%
"rentedemper" 10 year, 3% ban	4,050,163.98	0.50%	55	0.54%
"rentedemper" 5 year, 3% band	250,032.89	0.03%	3	0.03%
"rentedemper" 5 year, 2% band	195,870.84	0.02%	2	0.02%
1 yr fixed + 1 yr refixing period	1,386,998.55	0.17%	18	0.18%
Average interest rate	890,616.22	0.11%	16	0.16%
Total	808,100,000.00	100.00%	10,249	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	259,584.45	0.03%	4	0.04%
3-3.5	35,049,310.05	4.34%	442	4.31%
3.5-4	208,748,823.68	25.83%	2,635	25.71%
4-4.5	357,587,871.37	44.25%	4,377	42.71%
4.5-5	126,650,021.10	15.67%	1,709	16.67%
5-5.5	50,408,783.87	6.24%	678	6.62%
5.5-6	22,224,476.14	2.75%	299	2.92%
6-6.5	6,182,429.91	0.77%	89	0.87%
6.5-7	943,848.69	0.12%	15	0.15%
7-7.5	44,850.74	0.01%	1	0.01%
Total	808,100,000.00	100.00%	10,249	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	7,564,839.63	0.94%	123	1.20%
2000	16,448,661.48	2.04%	226	2.21%
2001	11,652,851.96	1.44%	172	1.68%
2002	32,771,916.54	4.06%	436	4.25%
2003	67,951,594.49	8.41%	867	8.46%
2004	150,867,167.40	18.67%	1,998	19.49%
2005	211,283,622.82	26.15%	2,715	26.49%
2006	302,433,799.60	37.43%	3,626	35.38%
2007	7,125,546.08	0.88%	86	0.84%
Total	808,100,000.00	100.00%	10,249	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	114,544,499.04	14.17%	859	16.16%
House	693,555,500.96	85.83%	4,458	83.84%
Total	808,100,000.00	100.00%	5,317	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	25,660,681.18	3.18%	186	3.50%
Flevoland	26,092,818.20	3.23%	172	3.23%
Friesland	17,583,463.66	2.18%	121	2.28%
Gelderland	113,212,109.00	14.01%	699	13.15%
Groningen	39,652,666.55	4.91%	312	5.87%
Limburg	158,319,282.34	19.59%	1,123	21.12%
Noord-Brabant	101,824,404.85	12.60%	619	11.64%
Noord-Holland	62,266,409.09	7.71%	376	7.07%
Overijssel	77,168,099.47	9.55%	502	9.44%
Utrecht	43,140,383.05	5.34%	257	4.83%
Zeeland	17,909,329.52	2.22%	130	2.44%
Zuid-Holland	125,270,353.09	15.50%	820	15.42%
Total	808,100,000.00	100.00%	5,317	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	29,120.52	0.00%	1	0.02%
10-19	2,055,802.42	0.25%	39	0.73%
20-29	7,324,269.31	0.91%	102	1.92%
30-39	18,727,214.51	2.32%	202	3.80%
40-49	28,874,268.20	3.57%	258	4.85%
50-59	44,354,576.18	5.49%	350	6.58%
60-69	47,488,185.77	5.88%	349	6.56%
70-79	61,520,397.25	7.61%	414	7.79%
80-89	67,989,523.16	8.41%	434	8.16%
90-99	89,845,444.77	11.12%	548	10.31%
100-109	176,554,533.25	21.85%	1,070	20.12%
110-119	164,142,371.29	20.31%	970	18.24%
120-125	99,194,293.37	12.28%	580	10.91%
Total	808,100,000.00	100.00%	5,317	100.00%