

## 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	5,116	813,673,046	6,673,046	807,000,000

### Key characteristics of the pool of mortgage loans

Number of mortgage parts	9,871
Average outstanding net principal balance €	157,740
Minimum outstanding net principal balance €	25,000
Maximum outstanding net principal balance €	265,000
Maximum current interest rate (%)	6.9
Minimum current interest rate (%)	2.9
Weighted average current interest rate (%)	4.4
Weighted average loan to foreclosure value (%)	93.9
Weighted average loan to market value (%)*	82.1
Weighted average loan to indexed foreclosure value (%)	86.5
Weighted average loan to indexed market value (%)*	75.7
Weighted average seasoning (months)	20.8
Weighted Average Current Remaining Term to Maturity (yrs)	27.5

\* 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	1,972,486.99	0.24%	48	0.94%
50000-100000	51,364,742.45	6.36%	639	12.49%
100000-150000	198,706,308.21	24.62%	1,570	30.69%
150000-200000	297,747,497.29	36.90%	1,715	33.52%
200000-250000	225,364,541.00	27.93%	1,020	19.94%
250000-300000	31,844,424.06	3.95%	124	2.42%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>5,116</b>	<b>100.00%</b>

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	8,321,193.81	1.03%	174	1.76%
Interest only	573,228,588.22	71.03%	7269	73.64%
Investment-based	119,430,849.05	14.80%	1182	11.97%
Linear	527,382.51	0.07%	9	0.09%
Savings	105,491,986.41	13.07%	1237	12.53%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>9871</b>	<b>100.00%</b>

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	5,837,784.63	0.72%	79	0.80%
3 yr fixed	1,753,379.90	0.22%	24	0.24%
5 yr fixed	50,310,256.12	6.23%	659	6.68%
5 yr fixed + 2 yr refixing period	8,505,707.91	1.05%	115	1.17%
10 yr fixed	422,731,346.53	52.38%	5,085	51.51%
10 yr fixed + 2 yr refixing period	1,119,829.62	0.14%	18	0.18%
12 yr fixed	45,775,356.31	5.67%	533	5.40%
15 yr fixed	29,045,701.45	3.60%	367	3.72%
20 yr fixed	53,702,832.10	6.65%	639	6.47%
"Stabielrente" 1% band	4,188,109.69	0.52%	63	0.64%
"Stabielrente" 1,5% band	395,242.57	0.05%	5	0.05%
"Stabielrente" 2% band	789,129.46	0.10%	11	0.11%
"Stabielrente" 2,5% band	81,680.44	0.01%	1	0.01%
5 yr "plafondrente"	10,137,666.74	1.26%	128	1.30%
10 yr "plafondrente"	16,514,736.56	2.05%	209	2.12%
Ideaal	775,995.16	0.10%	12	0.12%
Variable	14,508,534.82	1.80%	206	2.09%
6 yr fixed	122,704,981.25	15.21%	1,478	14.97%
30 yr fixed	417,244.55	0.05%	5	0.05%
4 yr fixed + 1 yr refixing period	1,316,067.19	0.16%	21	0.21%
9 yr fixed + 1 yr refixing period	905,974.12	0.11%	15	0.15%
24 months "instaprente"	67,704.00	0.01%	1	0.01%
"rentedemper" 5 year, 1% band	4,899,026.49	0.61%	59	0.60%
"rentedemper" 10 year, 2% ban	5,265,779.77	0.65%	68	0.69%
"rentedemper" 15 year, 3% ban	1,293,072.38	0.16%	20	0.20%
"rentedemper" 10 year, 3% ban	2,280,364.47	0.28%	26	0.26%
"rentedemper" 5 year, 2% band	434,500.00	0.05%	5	0.05%
2 yr fixed	203,835.18	0.03%	4	0.04%
1 yr fixed + 1 yr refixing period	376,537.74	0.05%	4	0.04%
Average interest rate	661,622.85	0.08%	11	0.11%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>9,871</b>	<b>100.00%</b>

**Table 4: Interest rate**

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	167,704.00	0.02%	2	0.02%
3-3.5	20,565,826.25	2.55%	239	2.42%
3.5-4	129,742,015.96	16.08%	1,625	16.46%
4-4.5	346,710,748.44	42.96%	4,143	41.97%
4.5-5	228,391,779.89	28.30%	2,785	28.21%
5-5.5	56,798,090.71	7.04%	732	7.42%
5.5-6	21,091,356.38	2.61%	293	2.97%
6-6.5	3,070,123.72	0.38%	44	0.45%
6.5-7	462,354.65	0.06%	8	0.08%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>9,871</b>	<b>100.00%</b>

**Table 5: Seasoning**

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	1,817,907.53	0.23%	30	0.30%
2000	4,546,403.39	0.56%	67	0.68%
2001	3,570,738.30	0.44%	52	0.53%
2002	11,691,178.74	1.45%	159	1.61%
2003	49,636,830.78	6.15%	672	6.81%
2004	80,906,705.80	10.03%	1,053	10.67%
2005	123,632,209.07	15.32%	1,547	15.67%
2006	225,239,989.07	27.91%	2,759	27.95%
2007	305,958,037.32	37.91%	3,532	35.78%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>9,871</b>	<b>100.00%</b>

**Table 6: Types of property**

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	111,880,513.55	13.86%	799	15.62%
House	695,119,486.45	86.14%	4,317	84.38%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>5,116</b>	<b>100.00%</b>

**Table 7: Geographical distribution**

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	34,722,642.10	4.30%	249	4.87%
Flevoland	31,045,929.34	3.85%	185	3.62%
Friesland	28,237,094.08	3.50%	189	3.69%
Gelderland	120,018,370.86	14.87%	715	13.98%
Groningen	33,978,608.87	4.21%	254	4.96%
Limburg	118,755,568.53	14.72%	809	15.81%
Noord-Brabant	103,748,661.95	12.86%	625	12.22%
Noord-Holland	78,002,523.92	9.67%	456	8.91%
Overijssel	81,959,655.91	10.16%	533	10.42%
Utrecht	47,211,012.30	5.85%	264	5.16%
Zeeland	13,695,446.04	1.70%	102	1.99%
Zuid-Holland	115,624,486.10	14.33%	735	14.37%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>5,116</b>	<b>100.00%</b>

**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	66,500.00	0.01%	1	0.02%
10-19	1,059,038.94	0.13%	21	0.41%
20-29	7,678,794.77	0.95%	95	1.86%
30-39	19,020,303.77	2.36%	194	3.79%
40-49	34,844,361.32	4.32%	299	5.84%
50-59	43,893,058.89	5.44%	350	6.84%
60-69	43,323,874.34	5.37%	306	5.98%
70-79	62,952,575.09	7.80%	406	7.94%
80-89	81,867,266.75	10.14%	502	9.81%
90-99	88,970,198.84	11.02%	532	10.40%
100-109	156,729,559.29	19.42%	905	17.69%
110-119	161,600,331.48	20.02%	915	17.89%
120-129	104,994,136.52	13.01%	590	11.53%
<b>Total</b>	<b>807,000,000.00</b>	<b>100.00%</b>	<b>5,116</b>	<b>100.00%</b>