

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	5,785	1,012,103,774	12,103,774	1,000,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	11,674
Average outstanding net principal balance €	172,861
Minimum outstanding net principal balance €	20,000
Maximum outstanding net principal balance €	349,995
Maximum current interest rate (%)	6.7
Minimum current interest rate (%)	2.1
Weighted average current interest rate (%)	4.5
Weighted average loan to foreclosure value (%)	96.4
Weighted average loan to market value (%)*	84.4
Weighted average loan to indexed foreclosure value (%)	97.6
Weighted average loan to indexed market value (%)*	85.4
Weighted average seasoning (months)	14.6
Weighted Average Current Remaining Term to Maturity (yrs)	27.7

* 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 (euro)		Number of mortgages	
	(euro)	% of Total		% of Total
0-50000	1,958,666.36	0.20%	50	0.86%
50000-100000	38,763,990.51	3.88%	480	8.30%
100000-150000	195,512,439.09	19.55%	1,529	26.43%
150000-200000	336,085,355.11	33.61%	1,933	33.41%
200000-250000	276,411,427.38	27.64%	1,243	21.49%
250000-300000	123,949,878.40	12.39%	466	8.06%
300000-350000	27,318,243.15	2.73%	84	1.45%
Total	1,000,000,000.00	100.00%	5,785	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance (euro)		Number of parts	
	(euro)	% of Total		% of Total
Annuity	12,575,117.91	1.26%	288	2.47%
Interest only	606,002,774.00	60.60%	7360	63.05%
Investment-based	42,350,081.17	4.24%	411	3.52%
Linear	1,626,832.82	0.16%	29	0.25%
Savings	337,445,194.10	33.74%	3586	30.72%
Total	1,000,000,000.00	100.00%	11674	100.00%

Table 3: Interest type

Interest Type	Principal balance (euro)		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	1,087,351.82	0.11%	19	0.16%
3 yr fixed	1,214,873.04	0.12%	14	0.12%
5 yr fixed	46,410,127.16	4.64%	578	4.95%
5 yr fixed + 2 yr refixing period	604,988.24	0.06%	11	0.09%
10 yr fixed	352,091,702.68	35.21%	4,250	36.41%
10 yr fixed + 2 yr refixing period	1,077.00	0.00%	1	0.01%
12 yr fixed	4,126,776.44	0.41%	52	0.45%
15 yr fixed	11,404,961.20	1.14%	156	1.34%
20 yr fixed	17,820,687.74	1.78%	222	1.90%
"Stabielrente" 1% band	190,387.19	0.02%	5	0.04%
"Stabielrente" 2% band	58,647.25	0.01%	2	0.02%
5 yr "plafondrente"	220,605,493.68	22.06%	2,424	20.76%
10 yr "plafondrente"	286,221,976.86	28.62%	3,203	27.44%
Ideaal	250,112.66	0.03%	4	0.03%
Variable	21,117,025.91	2.11%	273	2.34%
6 yr fixed	30,339,091.59	3.03%	387	3.32%
30 yr fixed	1,507,818.62	0.15%	15	0.13%
4 yr fixed + 1 yr refixing period	63,529.00	0.01%	1	0.01%
9 yr fixed + 1 yr refixing period	686,428.03	0.07%	9	0.08%
"rentedemper" 5 year, 1% band	449,385.18	0.04%	5	0.04%
"rentedemper" 10 year, 2% band	2,830,843.16	0.28%	28	0.24%
"rentedemper" 15 year, 3% band	282,578.64	0.03%	4	0.03%
"rentedemper" 10 year, 3% band	296,649.85	0.03%	5	0.04%
"rentedemper" 5 year, 2% band	187,420.06	0.02%	4	0.03%
2 yr fixed	68,067.00	0.01%	1	0.01%
Average interest rate	82,000.00	0.01%	1	0.01%
Total	1,000,000,000.00	100.00%	11,674	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
2.1-3.1	21,087,135.31		2.11%	275
3.1-4.1	327,681,186.38	32.77%	3,740	32.04%
4.1-5.1	427,172,053.21	42.72%	4,919	42.14%
5.1-6.1	222,115,455.73	22.21%	2,718	23.28%
6.1-7.1	1,944,169.37	0.19%	22	0.19%
Total	1,000,000,000.00	100.00%	11,674	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
2000	221,554.34	0.02%	4	0.03%
2002	1,285,959.30	0.13%	16	0.14%
2003	1,996,182.55	0.20%	29	0.25%
2004	5,028,141.44	0.50%	65	0.56%
2005	12,086,305.68	1.21%	170	1.46%
2006	40,007,256.14	4.00%	528	4.52%
2007	54,382,865.39	5.44%	632	5.41%
2009	497,963,102.20	49.80%	5,720	49.00%
2008	204,741,163.87	20.47%	2,495	21.37%
2010	182,287,469.09	18.23%	2,015	17.26%
Total	1,000,000,000.00	100.00%	11,674	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	144,278,038.21	14.43%	949	16.40%
House	855,721,961.79	85.57%	4,836	83.60%
Total	1,000,000,000.00	100.00%	5,785	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	34,674,426.82	3.47%	213	3.68%
Flevoland	34,368,296.31	3.44%	200	3.46%
Friesland	23,557,395.71	2.36%	154	2.66%
Gelderland	158,010,467.18	15.80%	902	15.59%
Groningen	32,705,651.03	3.27%	222	3.84%
Limburg	118,122,831.20	11.81%	742	12.83%
Noord-Brabant	149,793,396.71	14.98%	821	14.19%
Noord-Holland	100,291,615.75	10.03%	555	9.59%
Overijssel	82,463,771.21	8.25%	481	8.31%
Utrecht	79,108,999.41	7.91%	412	7.12%
Zeeland	19,368,120.44	1.94%	125	2.16%
Zuid-Holland	167,350,110.69	16.74%	957	16.54%
unknown / country wide	184,917.54	0.02%	1	0.02%
Total	1,000,000,000.00	100.00%	5,785	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
6-15	1,008,061.01	0.10%	21	0.36%
16-25	5,666,652.64	0.57%	79	1.37%
26-35	13,989,721.82	1.40%	147	2.54%
36-45	28,002,674.07	2.80%	238	4.11%
46-55	44,059,004.89	4.41%	329	5.69%
56-65	50,146,019.14	5.01%	355	6.14%
66-75	62,536,540.23	6.25%	395	6.83%
76-85	80,961,796.03	8.10%	495	8.56%
86-95	108,125,131.58	10.81%	604	10.44%
96-105	142,178,982.10	14.22%	760	13.14%
106-115	196,913,721.14	19.69%	1,016	17.56%
116-125	266,411,695.35	26.64%	1,346	23.27%
Total	1,000,000,000.00	100.00%	5,785	100.00%