

## 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	21,469	3,866,957,261	73,955,261	3,793,002,000

### Key characteristics of the pool of mortgage loans

Number of mortgage parts	42,552
Average outstanding principal balance	176,673
Minimum outstanding principal balance	10
Maximum outstanding principal balance	2,300,000
Minimum current interest rate	1.98
Maximum current interest rate	8.80
Weighted average current interest rate	4.60
Weighted average Current Loan to Foreclosure Value ratio (%)	88.8
Weighted average loan to market value (%)	77.7
Weighted average seasoning	55.4
Weighted average current remaining Term to Maturity (yrs)**	24.6

\* assuming that the foreclosure value is equal to 87.5% of the market value

\*\* extuding perptuals

Table 1: Mortgage size

Size of outstanding loan balance (euro)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-100000	329,296,084.69	8.68%	5,154	24.01%
100000-200000	1,383,132,572.21	36.47%	9,284	43.24%
200000-300000	1,156,751,132.47	30.50%	4,856	22.62%
300000-400000	444,024,845.75	11.71%	1,311	6.11%
400000-500000	195,632,438.24	5.16%	445	2.07%
500000-600000	103,078,262.08	2.72%	191	0.89%
600000-700000	68,734,218.67	1.81%	108	0.50%
700000-800000	37,083,818.65	0.98%	50	0.23%
800000-900000	21,012,412.10	0.55%	25	0.12%
900000-1000000	19,291,617.73	0.51%	20	0.09%
>1000000	34,964,597.62	0.92%	25	0.12%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>21,469</b>	<b>100%</b>

Table 2: Employee Loans

Employee Loans	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Yes	459,830,546.25	12.12%	2,046	9.53%
No	3,333,171,453.96	87.88%	19,423	90.47%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>21,469</b>	<b>100%</b>

Table 3: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	54,384,102.01	1.43%	1327	3.12%
Interest only	2,863,580,118.07	75.50%	31261	73.47%
Investment-based	242,747,144.53	6.40%	2270	5.33%
Linear	5,227,443.78	0.14%	123	0.29%
Savings	627,063,191.82	16.53%	7571	17.79%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

Table 4: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
"rentedemper" 10 year, 2% band	21,467,006.36	0.57%	214	0.50%
"rentedemper" 10 year, 3% band	12,105,117.92	0.32%	117	0.27%
"rentedemper" 15 year, 3% band	3,181,226.57	0.08%	43	0.10%
"rentedemper" 5 year, 1% band	7,621,596.04	0.20%	73	0.17%
"rentedemper" 5 year, 2% band	4,423,617.55	0.12%	35	0.08%
"rentedemper" 5 year, 3% band	583,953.00	0.02%	8	0.02%
"Stabielrente" 1% band	47,495,483.12	1.25%	665	1.56%
"Stabielrente" 1,5% band	1,794,120.35	0.05%	15	0.04%
"Stabielrente" 2% band	8,246,120.99	0.22%	142	0.33%
"Stabielrente" 2,5% band	484,246.20	0.01%	7	0.02%
"Stabielrente" 3% band	751,457.02	0.02%	14	0.03%
"VariRust" 2% band	260,469.87	0.01%	6	0.01%
"VariRust" 1% band	940,887.30	0.02%	16	0.04%
1 yr fixed	102,722,890.94	2.71%	1,503	3.53%
1 yr fixed + 1 yr refixing period	1,495,789.58	0.04%	16	0.04%
10 yr "plafondrente"	319,895,820.87	8.43%	3,627	8.52%
10 yr fixed	1,222,616,443.69	32.23%	13,262	31.17%
10 yr fixed + 2 yr refixing period	20,456,788.94	0.54%	249	0.59%
12 months "instaprente"	462,918.46	0.01%	3	0.01%
12 yr fixed	53,673,558.55	1.42%	646	1.52%
14 yr fixed + 1 yr refixing period	36,204,490.44	0.95%	781	1.84%
15 yr fixed	106,248,169.82	2.80%	1,252	2.94%
2 yr fixed	687,837.30	0.02%	10	0.02%
20 yr fixed	187,313,934.47	4.94%	2,200	5.17%
24 months "instaprente"	1,473,491.56	0.04%	20	0.05%
3 yr fixed	44,372,709.02	1.17%	526	1.24%
30 yr fixed	6,373,223.19	0.17%	88	0.21%
4 yr fixed + 1 yr refixing period	12,609,716.81	0.33%	194	0.46%
5 yr "plafondrente"	426,746,700.56	11.25%	4,669	10.97%
5 yr fixed	394,559,222.86	10.40%	4,420	10.39%
5 yr fixed + 2 yr refixing period	5,510,054.81	0.15%	91	0.21%
6 yr fixed	136,368,301.64	3.60%	1,448	3.40%
7 yr fixed	15,890,543.55	0.42%	156	0.37%
9 yr fixed + 1 yr refixing period	18,423,092.20	0.49%	318	0.75%
Average interest rate	8,667,736.82	0.23%	147	0.35%
Ideaal	11,439,256.48	0.30%	163	0.38%
Variable	549,434,005.36	14.49%	5,408	12.71%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

Table 5: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<2	60,000.00	0.00%	1	0.00%
2-3	53,531,242.06	1.41%	587	1.38%
3-4	565,962,712.31	14.92%	6,195	14.56%
4-5	2,047,664,920.73	53.99%	21,739	51.09%
5-6	1,029,300,484.78	27.14%	12,414	29.17%
6-7	95,409,855.36	2.52%	1,589	3.73%
7-8	915,951.81	0.02%	22	0.05%
8-9	156,833.16	0.00%	5	0.01%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

Table 6: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1996	3,866,221.01	0.10%	86	0.20%
1997	8,974,090.66	0.24%	102	0.24%
1998	190,714,335.22	5.03%	3,620	8.51%
1999	94,321,911.05	2.49%	1,441	3.39%
2000	119,511,451.86	3.15%	1,422	3.34%
2001	69,585,355.70	1.83%	819	1.92%
2002	111,146,708.76	2.93%	1,253	2.94%
2003	146,440,286.10	3.86%	1,586	3.73%
2004	140,471,398.25	3.70%	1,714	4.03%
2005	240,584,093.62	6.34%	2,814	6.61%
2006	290,246,712.45	7.65%	3,159	7.42%
2007	464,960,666.84	12.26%	4,267	10.03%
2008	334,181,816.33	8.81%	3,357	7.89%
2009	306,179,418.42	8.07%	3,209	7.54%
2010	574,063,328.61	15.13%	6,246	14.68%
2011	697,754,205.33	18.40%	7,457	17.52%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

Table 7: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	331,792,617.68	8.7%	2,150	10.01%
Farm	86,231,342.40	2.3%	331	1.54%
House	3,317,094,559.67	87.5%	18,477	86.06%
Recreation house	57,578,379.91	1.5%	508	2.37%
Watervilla	305,100.55	0.0%	3	0.01%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>21,469</b>	<b>100%</b>

Table 8: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	119,816,420.24	3.16%	815	3.80%
Flevoland	97,861,102.11	2.58%	590	2.75%
Friesland	83,623,331.73	2.20%	503	2.34%
Gelderland	650,918,338.68	17.16%	3,605	16.79%
Groningen	116,094,908.37	3.06%	853	3.97%
Limburg	519,406,518.79	13.69%	3,823	17.81%
Noord-Brabant	572,849,048.34	15.10%	2,945	13.72%
Noord-Holland	501,679,777.29	13.23%	2,320	10.81%
Overijssel	286,905,052.94	7.56%	1,745	8.13%
Utrecht	308,876,116.75	8.14%	1,447	6.74%
Zeeland	67,303,701.75	1.77%	420	1.96%
Zuid-Holland	467,667,683.22	12.33%	2,403	11.19%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>21,469</b>	<b>100%</b>

Table 9: Loan-to-Foreclosure Value Ratio

Current Loan-to-Foreclosure Value Ratio (%)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-9	2,602,487.89	0.07%	134	0.62%
10-19	19,397,764.54	0.51%	460	2.14%
20-29	53,507,345.22	1.41%	816	3.80%
30-39	104,384,857.67	2.75%	1,155	5.38%
40-49	175,667,747.81	4.63%	1,550	7.22%
50-59	268,875,166.81	7.09%	1,963	9.14%
60-69	338,268,647.29	8.92%	2,043	9.52%
70-79	454,049,232.51	11.97%	2,501	11.65%
80-89	350,036,303.48	9.23%	1,776	8.27%
90-99	450,914,395.18	11.89%	2,093	9.75%
100-109	483,946,487.51	12.76%	2,253	10.49%
110-119	631,820,334.25	16.66%	2,753	12.82%
120-129	459,531,230.05	12.12%	1,972	9.19%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>21,469</b>	<b>100%</b>

Table 10: NHG

NHG	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Yes	1,309,169,150.40	34.52%	16,659	39.15%
No	2,483,832,849.81	65.48%	25,893	60.85%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

Table 11: Interest Type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Variable	549,434,005.36	14.49%	5,408	12.71%
Fixed*	3,243,567,994.85	85.51%	37,144	87.29%
<b>Total</b>	<b>3,793,002,000.21</b>	<b>100%</b>	<b>42,552</b>	<b>100%</b>

\*: defined as all other types of mortgages in the pool with the exception of variable