

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	6,938	1,031,334,169	17,634,169	1,013,700,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	13,211
Average outstanding net principal balance€	146,108
Minimum outstanding net principal balance€	8,122
Maximum outstanding net principal balance€	250,000
Maximum current interest rate (%)	7.90
Minimum current interest rate (%)	2.80
Weighted average current interest rate (%)	4.34
Weighted average loan to foreclosure value (%)	99.6
Weighted average loan to market value (%)*	87.1
Weighted average loan to indexed foreclosure value (%)	85.4
Weighted average loan to indexed market value (%)*	74.7
Weighted average seasoning (months)	32
Weighted Average Current Remaining Term to Maturity (yrs)	26.9

* 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	2,377,521.60	0.23%	64	0.92%
50000-100000	81,588,396.69	8.05%	995	14.34%
100000-150000	328,163,255.82	32.37%	2,597	37.43%
150000-200000	428,617,465.98	42.28%	2,481	35.76%
200000-250000	172,953,359.91	17.06%	801	11.55%
Total	1,013,700,000.00	100.00%	6,938	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	8,076,816.93	0.80%	177	1.34%
Interest only	546,382,775.31	53.90%	7680	58.13%
Investment-based	211,830,422.04	20.90%	2186	16.55%
Linear	1,662,554.41	0.16%	29	0.22%
Savings	245,747,431.31	24.24%	3139	23.76%
Total	1,013,700,000.00	100.00%	13211	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	25,165,510.99	2.48%	356	2.69%
3 yr fixed	13,071,435.79	1.29%	178	1.35%
5 yr fixed	107,944,093.95	10.65%	1,402	10.61%
5 yr fixed + 2 yr refixing period	45,260,098.18	4.46%	603	4.56%
10 yr fixed	235,552,972.67	23.24%	3,171	24.00%
10 yr fixed + 2 yr refixing period	3,458,214.99	0.34%	72	0.55%
12 yr fixed	4,875,824.25	0.48%	90	0.68%
15 yr fixed	8,710,552.42	0.86%	139	1.05%
20 yr fixed	20,877,282.31	2.06%	301	2.28%
"Stabielrente" 1% band	39,008,550.20	3.85%	537	4.06%
"Stabielrente" 1,5% band	1,773,973.67	0.17%	27	0.20%
"Stabielrente" 2% band	4,616,509.22	0.46%	71	0.54%
"Stabielrente" 2,5% band	680,093.38	0.07%	11	0.08%
"Stabielrente" 3% band	687,470.23	0.07%	13	0.10%
"Stabielrente" 3,5% band	155,102.08	0.02%	2	0.02%
12 months "instaprente"	230,614.00	0.02%	3	0.02%
5 yr "plafondrente"	57,063,982.52	5.63%	692	5.24%
10 yr "plafondrente"	94,186,643.12	9.29%	1,145	8.67%
Ideaal	14,891,474.45	1.47%	202	1.53%
Variable	60,146,469.53	5.93%	798	6.04%
6 yr fixed	207,330,852.11	20.45%	2,563	19.40%
"rentedemper" 5 year, 1% ban	27,873,788.71	2.75%	336	2.54%
"rentedemper" 10 year, 2% bai	27,287,476.22	2.69%	329	2.49%
"rentedemper" 15 year, 3% bai	6,132,174.50	0.60%	79	0.60%
"rentedemper" 10 year, 3% bai	5,704,053.15	0.56%	77	0.58%
"rentedemper" 5 year, 3% ban	311,827.36	0.03%	4	0.03%
"rentedemper" 5 year, 2% ban	702,960.00	0.07%	10	0.08%
Total	1,013,700,000.00	100.00%	13,211	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	2,469,284.00	0.24%	38	0.29%
3-3.5	76,039,084.37	7.50%	900	6.81%
3.5-4	262,115,051.16	25.86%	3,366	25.48%
4-4.5	284,691,155.37	28.08%	3,662	27.72%
4.5-5	199,532,512.90	19.68%	2,583	19.55%
5-5.5	98,353,730.02	9.70%	1,366	10.34%
5.5-6	61,065,697.34	6.02%	851	6.44%
6-6.5	25,284,161.83	2.49%	372	2.82%
6.5-7	3,876,443.35	0.38%	67	0.51%
7-7.5	193,355.77	0.02%	4	0.03%
7.5-8	79,523.89	0.01%	2	0.02%
Total	1,013,700,000.00	100.00%	13,211	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	28,262,041.32	2.79%	501	3.79%
2000	64,654,924.08	6.38%	891	6.74%
2001	47,960,849.83	4.73%	686	5.19%
2002	96,059,109.93	9.48%	1,276	9.66%
2003	164,651,377.30	16.24%	2,079	15.74%
2004	302,519,033.16	29.84%	3,876	29.34%
2005	266,766,580.95	26.32%	3,378	25.57%
2006	42,826,083.43	4.22%	524	3.97%
Total	1,013,700,000.00	100.00%	13,211	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	157,914,787.56	15.58%	1,224	17.64%
House	855,785,212.44	84.42%	5,714	82.36%
Total	1,013,700,000.00	100.00%	6,938	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	47,729,098.94	4.71%	361	5.20%
Flevoland	53,154,724.29	5.24%	351	5.06%
Friesland	21,547,704.04	2.13%	163	2.35%
Gelderland	183,067,269.58	18.06%	1,179	16.99%
Groningen	74,972,275.24	7.40%	633	9.12%
Limburg	161,903,646.49	15.97%	1,140	16.43%
Noord-Brabant	75,270,729.09	7.43%	465	6.70%
Noord-Holland	52,257,219.80	5.16%	327	4.71%
Overijssel	131,317,435.66	12.95%	904	13.03%
Utrecht	56,156,214.36	5.54%	338	4.87%
Zeeland	14,746,542.00	1.45%	117	1.69%
Zuid-Holland	141,577,140.51	13.97%	960	13.84%
Total	1,013,700,000.00	100.00%	6,938	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	40,121.59	0.00%	2	0.03%
10-19	561,235.40	0.06%	15	0.22%
20-29	3,206,414.85	0.32%	50	0.72%
30-39	9,437,001.16	0.93%	106	1.53%
40-49	18,175,019.66	1.79%	170	2.45%
50-59	29,241,321.51	2.88%	245	3.53%
60-69	41,138,439.15	4.06%	320	4.61%
70-79	58,953,396.02	5.82%	442	6.37%
80-89	91,372,402.09	9.01%	661	9.53%
90-99	119,443,891.53	11.78%	811	11.69%
100-109	293,731,407.97	28.98%	1,892	27.27%
110-119	239,259,346.26	23.60%	1,531	22.07%
120-129	109,140,002.81	10.77%	693	9.99%
Total	1,013,700,000.00	100.00%	6,938	100.00%