

## 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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>5,317</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>10249</b>	<b>100.00%</b>

**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%
Ideal	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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>10,249</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>10,249</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>10,249</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>5,317</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>5,317</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	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%
<b>Total</b>	<b>808,100,000.00</b>	<b>100.00%</b>	<b>5,317</b>	<b>100.00%</b>