

## 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%
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>5,785</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>11674</b>	<b>100.00%</b>

**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%
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>11,674</b>	<b>100.00%</b>

**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
4.1-5.1	427,172,053.21		42.72%	4,919
5.1-6.1	222,115,455.73		22.21%	2,718
6.1-7.1	1,944,169.37		0.19%	22
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>11,674</b>

**Table 5: Seasoning**

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

**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
House	855,721,961.79		85.57%	4,836
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,785</b>

**Table 7: Geographical distribution**

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	34,674,426.82		3.47%	213
Flevoland	34,368,296.31		3.44%	200
Friesland	23,557,395.71		2.36%	154
Gelderland	158,010,467.18		15.80%	902
Groningen	32,705,651.03		3.27%	222
Limburg	118,122,831.20		11.81%	742
Noord-Brabant	149,793,396.71		14.98%	821
Noord-Holland	100,291,615.75		10.03%	555
Overijssel	82,463,771.21		8.25%	481
Utrecht	79,108,999.41		7.91%	412
Zeeland	19,368,120.44		1.94%	125
Zuid-Holland	167,350,110.69		16.74%	957
unknown / country wide	184,917.54		0.02%	1
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,785</b>

**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
16-25	5,666,652.64		0.57%	79
26-35	13,989,721.82		1.40%	147
36-45	28,002,674.07		2.80%	238
46-55	44,059,004.89		4.41%	329
56-65	50,146,019.14		5.01%	355
66-75	62,536,540.23		6.25%	395
76-85	80,961,796.03		8.10%	495
86-95	108,125,131.58		10.81%	604
96-105	142,178,982.10		14.22%	760
106-115	196,913,721.14		19.69%	1,016
116-125	266,411,695.35		26.64%	1,346
<b>Total</b>	<b>1,000,000,000.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,785</b>