

Covered Bond Programme



Monthly Investor Report

20-8-2012

Bonds	ISIN	Currency	Initial Principal Balance (Own Currency)	Initial Principal Principal Balance(EUR)	Exchange Rate	Rate of Interest	Final Maturity
Series 01	XS0353943540	EUR	1.000.000.000,00	1.000.000.000,00		4.250%	19-03-2013
Series 02		EUR	20.000.000,00	20.000.000,00		5.610%	21-05-2048
Series 03	XS0368232327	EUR	2.400.000.000,00	2.400.000.000,00		5.250%	05-06-2018
Series 04		EUR	20.000.000,00	20.000.000,00		5.800%	08-06-2048
Series 05		EUR	25.800.000,00	25.800.000,00		5.800%	10-06-2048
Series 06		EUR	20.000.000,00	20.000.000,00		6.000%	18-06-2048
Series 07	CH0043432514	CHF	200.000.000,00	123.762.376,24	1,6160	3.750%	24-07-2012
Series 08	CH0043432548	CHF	150.000.000,00	92.821.782,18	1,6160	4.000%	24-04-2015
Series 09	XS0383944013	EUR	100.000.000,00	100.000.000,00		Euribor_3M + 23bp	19-08-2011
Series 10		CHF	30.000.000,00	18.564.356,44	1,6160	3.403%	05-01-2016
Series 11		CHF	30.000.000,00	18.564.356,44	1,6160	3.480%	05-01-2017
Series 12		CHF	30.000.000,00	18.564.356,44	1,6160	3.530%	05-09-2017
Series 13		EUR	20.000.000,00	20.000.000,00		5.555%	08-09-2048
Series 14		EUR	22.000.000,00	22.000.000,00		5.540%	14-09-2048
Series 15		EUR	55.000.000,00	55.000.000,00		4.740%	11-12-2023
Series 16		EUR	55.000.000,00	55.000.000,00		4.740%	11-12-2023
Series 17		EUR	117.500.000,00	117.500.000,00		5.313%	27-02-2024
Series 18		EUR	60.500.000,00	60.500.000,00		5.180%	10-03-2025
Series 19		EUR	190.000.000,00	190.000.000,00		4.265%	26-03-2029
Series 20		EUR	55.000.000,00	55.000.000,00		5.472%	30-03-2026
Series 21		EUR	110.000.000,00	110.000.000,00		5.000%	23-04-2021
Series 22	XS0430609296	EUR	1.250.000.000,00	1.250.000.000,00		4.750%	27-05-2019
Series 23		EUR	30.000.000,00	30.000.000,00		5.300%	30-06-2029
Series 24		EUR	85.000.000,00	85.000.000,00		4.855%	17-07-2024
Series 25		EUR	2.000.000,00	2.000.000,00		4.050%	17-07-2017
Series 26		EUR	85.000.000,00	85.000.000,00		5.050%	17-07-2029
Series 27		EUR	160.000.000,00	160.000.000,00		4.700%	31-10-2011
Series 28	XS0441116752	EUR	40.000.000,00	40.000.000,00		4.700%	21-07-2021
Series 29	XS0455122076	EUR	2.000.000.000,00	2.000.000.000,00		3.000%	30-09-2014
Series 30		EUR	50.000.000,00	50.000.000,00		4.560%	01-11-2039
Series 31		EUR	20.000.000,00	20.000.000,00		4.525%	06-11-2034
Series 32		EUR	20.000.000,00	20.000.000,00		4.520%	14-10-2039
Series 33		EUR	200.000.000,00	200.000.000,00		4.080%	03-11-2022
Series 34		EUR	40.000.000,00	40.000.000,00		4.440%	21-12-2029
Series 35		EUR	85.000.000,00	85.000.000,00		4.159%	21-12-2025
Series 36		EUR	44.000.000,00	44.000.000,00		4.535%	12-10-2040
Series 37	XS0479696204	EUR	1.250.000.000,00	1.250.000.000,00		4.000%	17-01-2020
Series 38		EUR	20.000.000,00	20.000.000,00		4.500%	05-03-2030

Series 39		EUR	15.000.000,00	15.000.000,00		4.430%	09-03-2040
Series 40		EUR	130.000.000,00	130.000.000,00		4.038%	15-03-2023
Series 41	XS0497141142	EUR	1.850.000.000,00	1.850.000.000,00		3.375%	23-03-2017
Series 42		EUR	10.000.000,00	10.000.000,00		3.825%	24-03-2021
Series 43		EUR	13.000.000,00	13.000.000,00		4.050%	31-03-2025
Series 44		EUR	22.000.000,00	22.000.000,00		4.480%	09-04-2040
Series 45		EUR	55.000.000,00	55.000.000,00		4.550%	13-04-2040
Series 46		EUR	50.000.000,00	50.000.000,00		4.040%	15-04-2025
Series 47		EUR	25.000.000,00	25.000.000,00		4.110%	22-04-2025
Series 48		EUR	35.000.000,00	35.000.000,00		4.452%	23-04-2030
Series 49		EUR	41.000.000,00	41.000.000,00		4.140%	04-06-2040
Series 50		EUR	51.000.000,00	51.000.000,00		4.120%	08-06-2040
Series 51		EUR	20.000.000,00	20.000.000,00		4.100%	22-06-2040
Series 52		EUR	31.000.000,00	31.000.000,00		4.310%	29-06-2040
Series 53		EUR	10.000.000,00	10.000.000,00		Euribor_3M + 64bp	27-09-2020
Series 54		EUR	25.000.000,00	25.000.000,00		4.060%	15-07-2030
Series 55		EUR	20.000.000,00	20.000.000,00		4.060%	15-07-2030
Series 56		EUR	8.500.000,00	8.500.000,00		4.060%	15-07-2030
Series 57		EUR	26.500.000,00	26.500.000,00		4.060%	15-07-2030
Series 58		EUR	5.000.000,00	5.000.000,00		4.060%	15-07-2030
Series 59		EUR	5.000.000,00	5.000.000,00		4.060%	15-07-2030
Series 60		EUR	13.000.000,00	13.000.000,00		4.060%	15-07-2030
Series 61		EUR	57.000.000,00	57.000.000,00		4.060%	15-07-2030
Series 62		EUR	115.000.000,00	115.000.000,00		4.060%	15-07-2030
Series 63		EUR	25.000.000,00	25.000.000,00		4.060%	15-07-2030
Series 64		EUR	100.000.000,00	100.000.000,00		4.150%	23-07-2030
Series 65	XS0537421736	EUR	2.000.000.000,00	2.000.000.000,00		2.250%	31-08-2015
Series 66		EUR	150.000.000,00	150.000.000,00		3.460%	15-09-2027
Series 67		EUR	32.000.000,00	32.000.000,00		3.465%	29-09-2023
Series 68		EUR	20.000.000,00	20.000.000,00		3.560%	29-09-2025
Series 69		EUR	68.000.000,00	68.000.000,00		3.500%	30-09-2027
Series 70		EUR	10.000.000,00	10.000.000,00		3.780%	21-10-2030
Series 71		EUR	10.000.000,00	10.000.000,00		4.000%	21-10-2030
Series 72	XS0552397118	NOK	500.000.000,00	61.812.337,74	8,0890	4.600%	27-10-2020
Series 73	XS0555431278	NOK	500.000.000,00	61.576.354,68	8,1200	4.715%	02-11-2020
Series 74		EUR	40.000.000,00	40.000.000,00		4.000%	09-11-2040
Series 75		EUR	63.000.000,00	63.000.000,00		3.010%	19-11-2018
Series 76	CH012041325	CHF	350.000.000,00	259.740.259,73	1,3475	1.875%	29-08-2018
Series 77	US449786AH59	USD	1.000.000.000,00	735.294.117,65	1,3600	2.500%	14-01-2016
Series 78		EUR	20.000.000,00	20.000.000,00		3.780%	25-11-2025

Series 79		EUR	20.000.000,00	20.000.000,00		3.040%	29-11-2017
Series 80		EUR	20.000.000,00	20.000.000,00		4.350%	10-12-2040
Series 81		EUR	40.000.000,00	40.000.000,00		4.340%	10-12-2040
Series 82	XS0576072622	EUR	1.550.000.000,00	1.550.000.000,00		3.375%	11-01-2018
Series 83		EUR	42.000.000,00	42.000.000,00		4.400%	14-01-2041
Series 84	XS0586995442	NOK	500.000.000,00	63.572.790,85	7,8650	5.115%	01-02-2021
Series 85		NOK	500.000.000,00	63.532.401,52	7,8700	5.190%	03-02-2021
Series 86		EUR	10.000.000,00	10.000.000,00		4.060%	29-03-2021
Series 87		EUR	23.000.000,00	23.000.000,00		4.740%	01-03-2041
Series 88	XS0598250115	EUR	2.000.000.000,00	2.000.000.000,00		3.250%	03-03-2016
Series 89		EUR	50.000.000,00	50.000.000,00		4.223%	03-03-2028
Series 90	CH0126516043	CHF	125.000.000,00	97.450.689,95	1,2827	2.625%	23-03-2021
Series 91	XF0000B02994	EUR	100.000.000,00	100.000.000,00		4.125%	16-03-2021
Series 92		EUR	116.000.000,00	116.000.000,00		4.010%	25-03-2021
Series 93		EUR	15.000.000,00	15.000.000,00		4.300%	25-09-2024
Series 94		EUR	10.000.000,00	10.000.000,00		4.650%	25-03-2031
Series 95		EUR	21.000.000,00	21.000.000,00		4.250%	28-03-2023
Series 96		EUR	15.000.000,00	15.000.000,00		4.445%	30-03-2026
Series 97		EUR	30.000.000,00	30.000.000,00		4.550%	05-04-2027
Series 98		EUR	15.000.000,00	15.000.000,00		4.625%	22-12-2031
Series 99		EUR	16.000.000,00	16.000.000,00		4.260%	12-04-2021
Series 100		EUR	28.000.000,00	28.000.000,00		4.700%	18-04-2028
Series 101		EUR	10.000.000,00	10.000.000,00		4.300%	27-04-2022
Series 102		EUR	65.000.000,00	65.000.000,00		4.455%	12-05-2026
Series 103		EUR	25.000.000,00	25.000.000,00		4.280%	16-06-2026
Series 104		EUR	50.000.000,00	50.000.000,00		3.940%	01-07-2021
Series 105		EUR	110.000.000,00	110.000.000,00		4.090%	08-07-2021
Series 106		EUR	100.000.000,00	100.000.000,00		4.510%	08-07-2031
Series 107		EUR	100.000.000,00	100.000.000,00		4.190%	03-08-2026
Series 108		EUR	24.500.000,00	24.500.000,00		3.905%	25-08-2031
Series 109	XS0671362506	EUR	1.750.000.000,00	1.750.000.000,00		3.625%	31-08-2021
Series 110		NOK	500.000.000,00	63.979.526,55	7,8150	5.030%	07-09-2026
Series 111		EUR	40.000.000,00	40.000.000,00		3.950%	02-09-2031
Series 112		EUR	102.000.000,00	102.000.000,00		4.280%	07-09-2040
Series 113		EUR	4.000.000,00	4.000.000,00		4.280%	07-09-2040
Series 114		EUR	21.000.000,00	21.000.000,00		4.000%	20-10-2031
Series 115		EUR	185.000.000,00	185.000.000,00		3.500%	13-11-2026
Series 116	XS0728783373	EUR	1.750.000.000,00	1.750.000.000,00		3.375%	10-01-2022
Series 117		NOK	1.000.000.000,00	133.466.800,13	7,4925	4.700%	07-03-2027
Series 118		EUR	20.000.000,00	20.000.000,00		3.750%	22-03-2032

Series 119	EUR	20.000.000,00	20.000.000,00	2.790%	01-06-2027
Series 120	EUR	10.000.000,00	10.000.000,00	2.930%	11-07-2042
Series 121	EUR	100.000.000,00	100.000.000,00	2.875%	20-07-2029
Series 122	EUR	10.000.000,00	10.000.000,00	2.800%	20-07-2027

25.253.002.506,54

Total outstanding bonds

24.869.240.130,30

Summary

All amounts in EURO	Current
Reporting Date	20-08-2012
Portfolio Cut off Date	31-07-2012
Original Principal Balance	44.574.356.410,23
Principal Balance	42.065.115.823,00
Value of Savings Deposits	1.083.508.020,54
Aggregate Outstanding Notional Amount	40.981.607.802,46
Number of Borrowers	240.211
Number of Loanparts	438.834
Average Principal Balance (borrower)	170.606,71
Average Principal Balance (parts)	93.387,49
Coupon: Weighted Average	4,4
Minimum	0,1
Maximum	10,4
Weighted Average Loan to Indexed Market Value (LTIMV)	74,49 %
Seasoning (years): Weighted Average	7,22
Original Maturity (years): Weighted Average	29,54
Remaining Tenor (years): Weighted Average	22,32
Remaining interest period (years) Weighted average	5,45

Ratings Overview

Rating agency	Rating
Fitch	AAA
Moody's	Aaa
S&P	AAA

Asset Coverage Test

All amounts in EURO

A	32.624.387.139,99
B	0,00
C	1.247.534.917,49
D	0,00
E	0,00
X	2.049.080.390,12
Y	2.522.215.500,00
Z	0,00
TOTAL	29.300.626.167,35
Asset Cover Ratio	117,82 %

Parameters

Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	80,20 %
Calculation rate life mortgage	5,00 %
Calculation rate unit linked mortgage	8,00 %
% relevant insurers	50,00 %
% set-off	10,00 %
% of Index Increases	90,00 %
% of Index Decreases	100,00 %

Reserve Fund

Euro	247.529.917,49
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1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Annuity	452.400.635,73	1,10 %	11.740	2,68 %	5,01 %
Bank Savings Mortgage 1	56.615.352,46	0,14 %	594	0,14 %	4,71 %
Bank Savings Mortgage 2	1.692.859.719,95	4,13 %	17.220	3,92 %	4,67 %
Consumer Credit Mortgage	108.272.775,26	0,26 %	4.229	0,96 %	2,87 %
Credit Mortgage	1.336.727.953,80	3,26 %	33.758	7,69 %	1,52 %
Hybrid	588.941.432,83	1,44 %	6.693	1,53 %	4,86 %
Interest Only	26.341.340.975,14	64,28 %	264.207	60,21 %	4,43 %
Interest Only (Meerwaarde)	986.286.665,35	2,41 %	3.394	0,77 %	5,28 %
Investment	4.767.157.596,75	11,63 %	31.725	7,23 %	4,54 %
Life	1.030.497.884,58	2,52 %	11.237	2,56 %	4,88 %
Life (Standard and Unit Linked)	2.245.078.707,06	5,48 %	21.451	4,89 %	4,52 %
Life (Unit Linked)	31.770.360,02	0,08 %	286	0,07 %	4,78 %
Lineair	88.591.686,67	0,22 %	2.173	0,50 %	4,59 %
Savings	1.255.066.056,86	3,06 %	30.127	6,87 %	5,68 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

2. Loan Coupon

average: 4,44 %

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0.00% - 2.5%	4.052.994.130,31	9,89 %	53.226	12,13 %	1,31 %
2.5% - 2.99%	907.890.435,73	2,22 %	14.607	3,33 %	2,66 %
3% - 3.49%	473.242.537,92	1,15 %	8.383	1,91 %	3,33 %
3.5% - 3.99%	3.072.683.853,57	7,50 %	26.825	6,11 %	3,86 %
4% - 4.49%	8.880.925.671,57	21,67 %	80.429	18,33 %	4,31 %
4.5% - 4.99%	10.882.071.361,80	26,55 %	101.780	23,19 %	4,79 %
5% - 5.49%	7.393.337.677,37	18,04 %	77.516	17,66 %	5,26 %
5.5% - 5.99%	3.637.120.077,76	8,88 %	47.386	10,80 %	5,75 %
6% - 6.49%	1.189.104.912,59	2,90 %	19.265	4,39 %	6,25 %
6.5% - 6.99%	381.569.940,18	0,93 %	6.909	1,57 %	6,74 %
7% - 7.49%	81.563.950,26	0,20 %	1.805	0,41 %	7,24 %
7.5% - more	29.103.253,40	0,07 %	703	0,16 %	7,83 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1975	266.663,81	0,00 %	13	0,00 %	4,09 %
1976	553.295,53	0,00 %	21	0,00 %	4,98 %
1977	1.448.708,28	0,00 %	37	0,01 %	4,90 %
1978	2.981.038,85	0,01 %	74	0,02 %	5,16 %
1979	3.285.884,81	0,01 %	76	0,02 %	4,87 %
1980	3.387.876,50	0,01 %	83	0,02 %	4,67 %
1981	2.849.504,16	0,01 %	83	0,02 %	4,62 %
1982	3.834.022,68	0,01 %	170	0,04 %	4,40 %
1983	8.352.593,93	0,02 %	389	0,09 %	4,68 %
1984	5.203.299,99	0,01 %	252	0,06 %	4,96 %
1985	7.062.755,25	0,02 %	303	0,07 %	5,08 %
1986	12.545.683,43	0,03 %	412	0,09 %	5,05 %
1987	19.702.245,33	0,05 %	562	0,13 %	4,91 %
1988	26.598.934,69	0,06 %	766	0,17 %	4,94 %
1989	38.464.147,40	0,09 %	1.052	0,24 %	4,91 %
1990	50.360.777,87	0,12 %	1.469	0,33 %	5,11 %
1991	50.730.054,29	0,12 %	1.407	0,32 %	5,17 %
1992	84.016.458,61	0,21 %	2.252	0,51 %	5,20 %
1993	146.613.900,27	0,36 %	3.720	0,85 %	4,99 %
1994	266.670.443,48	0,65 %	6.028	1,37 %	4,97 %
1995	277.808.112,38	0,68 %	5.957	1,36 %	4,94 %
1996	562.980.781,77	1,37 %	10.449	2,38 %	4,76 %
1997	824.555.722,18	2,01 %	13.789	3,14 %	4,85 %
1998	1.121.223.874,52	2,74 %	16.927	3,86 %	4,98 %
1999	1.633.958.255,90	3,99 %	21.732	4,95 %	4,82 %
2000	1.314.703.928,40	3,21 %	15.777	3,60 %	4,17 %
2001	1.492.587.909,07	3,64 %	15.638	3,56 %	4,44 %
2002	1.971.105.495,90	4,81 %	17.731	4,04 %	4,60 %
2003	2.622.821.226,32	6,40 %	24.684	5,62 %	4,44 %
2004	3.162.307.277,71	7,72 %	33.052	7,53 %	4,18 %
2005	5.068.229.507,94	12,37 %	51.302	11,69 %	4,02 %
2006	5.463.270.502,71	13,33 %	51.108	11,65 %	4,27 %
2007	3.943.622.457,97	9,62 %	35.465	8,08 %	4,71 %
2008	3.081.157.441,06	7,52 %	27.774	6,33 %	4,99 %
2009	1.733.651.161,99	4,23 %	17.669	4,03 %	4,22 %
2010	2.619.100.494,31	6,39 %	27.047	6,16 %	4,35 %
2011	3.301.106.233,78	8,06 %	32.591	7,43 %	4,34 %
2012	52.489.129,39	0,13 %	973	0,22 %	4,53 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2009	28.029,38	0,00 %	2	0,00 %	2,40 %
2010	68.067,00	0,00 %	1	0,00 %	4,60 %
2011	368.937,46	0,00 %	6	0,00 %	3,53 %
2012	11.516.361,46	0,03 %	606	0,14 %	4,29 %
2013	38.449.173,29	0,09 %	1.866	0,43 %	4,63 %
2014	55.038.789,50	0,13 %	2.048	0,47 %	4,91 %
2015	69.351.445,51	0,17 %	2.260	0,52 %	4,85 %
2016	109.451.981,07	0,27 %	3.078	0,70 %	4,74 %
2017	137.313.883,86	0,34 %	3.399	0,77 %	4,90 %
2018	170.916.443,53	0,42 %	3.927	0,89 %	5,04 %
2019	209.092.223,51	0,51 %	4.395	1,00 %	5,00 %
2020	182.234.726,94	0,44 %	4.088	0,93 %	4,99 %
2021	196.118.158,16	0,48 %	3.965	0,90 %	4,98 %
2022	234.728.187,62	0,57 %	4.313	0,98 %	5,10 %
2023	295.552.346,74	0,72 %	5.413	1,23 %	5,02 %
2024	398.605.614,67	0,97 %	7.147	1,63 %	4,98 %
2025	395.844.778,02	0,97 %	6.871	1,57 %	4,88 %
2026	646.366.202,33	1,58 %	10.321	2,35 %	4,74 %
2027	857.588.750,78	2,09 %	12.733	2,90 %	4,78 %
2028	1.081.035.358,35	2,64 %	14.911	3,40 %	4,88 %
2029	1.526.137.191,17	3,72 %	19.104	4,35 %	4,72 %
2030	1.484.867.131,62	3,62 %	17.023	3,88 %	4,19 %
2031	2.054.990.788,24	5,01 %	20.653	4,71 %	4,43 %
2032	2.161.137.608,26	5,27 %	18.797	4,28 %	4,58 %
2033	2.607.028.150,62	6,36 %	23.177	5,28 %	4,45 %
2034	3.006.766.279,57	7,34 %	29.522	6,73 %	4,19 %
2035	4.686.919.142,52	11,44 %	44.457	10,13 %	4,04 %
2036	5.017.520.684,05	12,24 %	44.091	10,05 %	4,28 %
2037	3.621.156.108,96	8,84 %	30.295	6,90 %	4,73 %
2038	2.829.327.108,00	6,90 %	23.980	5,46 %	5,01 %
2039	1.569.962.166,34	3,83 %	15.601	3,56 %	4,18 %
2040	2.203.162.678,59	5,38 %	22.259	5,07 %	4,26 %
2041	2.765.325.590,90	6,75 %	26.643	6,07 %	4,30 %
2042	36.801.123,56	0,09 %	733	0,17 %	4,26 %
2043	4.371.567,28	0,01 %	58	0,01 %	3,79 %
2044	3.731.261,54	0,01 %	43	0,01 %	3,17 %
2045	4.073.276,16	0,01 %	43	0,01 %	3,52 %
2046	6.992.866,00	0,02 %	65	0,01 %	4,24 %
2047	4.741.940,34	0,01 %	50	0,01 %	4,33 %
2048	624.411,54	0,00 %	5	0,00 %	5,02 %
2049	2.100.194,67	0,01 %	13	0,00 %	4,60 %
2051	200.000,00	0,00 %	1	0,00 %	4,80 %
2052	40.621,98	0,00 %	1	0,00 %	5,80 %
Until further notice (Credit mortgages)	293.960.451,41	0,72 %	10.870	2,48 %	2,87 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

5. Seasoning

average: 7,22

Current Period

In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	40.315.852,92	0,10 %	783	0,18 %	4,54 %
0.5 - 1.0	757.011.389,58	1,85 %	7.604	1,73 %	4,56 %
1.0 - 1.5	2.194.540.174,46	5,35 %	21.412	4,88 %	4,31 %
1.5 - 2.0	1.756.724.484,04	4,29 %	18.415	4,20 %	4,22 %
2.0 - 2.5	1.026.752.031,01	2,51 %	10.426	2,38 %	4,44 %
2.5 - 3.0	1.140.593.746,73	2,78 %	11.460	2,61 %	4,33 %
3.0 - 4.0	1.884.385.226,68	4,60 %	18.273	4,16 %	4,73 %
4.0 - 5.0	3.444.679.544,84	8,41 %	30.873	7,04 %	4,91 %
5.0 - 6.0	4.209.176.749,52	10,27 %	38.327	8,73 %	4,54 %
6.0 - 7.0	6.260.548.954,42	15,28 %	59.720	13,61 %	4,09 %
7.0 - 8.0	4.007.924.445,69	9,78 %	42.358	9,65 %	4,10 %
8.0 - 9.0	3.014.791.812,56	7,36 %	29.664	6,76 %	4,27 %
9.0 - 10.0	2.204.944.779,07	5,38 %	20.191	4,60 %	4,59 %
more - 10.0	9.039.218.610,94	22,06 %	129.328	29,47 %	4,66 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

6. Remaining Tenor

average: 22,32

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	31.303.201,30	0,08 %	1.619	0,37 %	4,41 %
01-02	47.833.411,02	0,12 %	1.954	0,45 %	4,81 %
02-03	63.211.909,58	0,15 %	2.191	0,50 %	4,91 %
03-04	85.706.236,33	0,21 %	2.617	0,60 %	4,74 %
04-05	133.833.850,84	0,33 %	3.441	0,78 %	4,78 %
05-06	152.350.595,78	0,37 %	3.615	0,82 %	5,03 %
06-07	197.842.429,87	0,48 %	4.241	0,97 %	5,02 %
07-08	183.667.301,19	0,45 %	4.095	0,93 %	5,03 %
08-09	193.236.911,52	0,47 %	4.093	0,93 %	4,97 %
09-10	224.354.015,09	0,55 %	4.154	0,95 %	5,00 %
10-11	257.347.009,21	0,63 %	4.796	1,09 %	5,10 %
11-12	351.868.426,27	0,86 %	6.379	1,45 %	4,97 %
12-13	389.871.745,34	0,95 %	6.945	1,58 %	4,97 %
13-14	527.250.095,11	1,29 %	8.772	2,00 %	4,79 %
14-15	814.530.732,05	1,99 %	12.313	2,81 %	4,73 %
15-16	847.865.387,00	2,07 %	12.210	2,78 %	4,86 %
16-17	1.419.701.181,69	3,46 %	18.504	4,22 %	4,79 %
17-18	1.483.454.021,09	3,62 %	17.663	4,02 %	4,47 %
18-19	1.772.142.309,32	4,32 %	19.322	4,40 %	4,27 %
19-20	2.108.593.875,39	5,15 %	19.234	4,38 %	4,49 %
20-21	2.356.792.992,28	5,75 %	20.627	4,70 %	4,57 %
21-22	2.910.540.981,33	7,10 %	26.938	6,14 %	4,29 %
22-23	3.734.317.982,15	9,11 %	36.973	8,43 %	4,11 %
23-24	5.572.671.962,64	13,60 %	50.107	11,42 %	4,10 %
24-25	4.056.588.801,35	9,90 %	34.396	7,84 %	4,55 %
25-26	3.159.702.485,45	7,71 %	26.512	6,04 %	4,92 %
26-27	1.750.099.651,39	4,27 %	16.131	3,68 %	4,73 %
27-28	1.858.561.358,28	4,54 %	18.366	4,19 %	4,30 %
28-29	3.332.360.631,88	8,13 %	32.770	7,47 %	4,22 %
29-30	638.440.289,93	1,56 %	6.595	1,50 %	4,52 %
30 - more	324.413.526,08	0,79 %	11.224	2,56 %	2,98 %
Matured	1.152.494,75	0,00 %	37	0,01 %	4,12 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

7. Loan Part Interest Reset Dates

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	1.283.338.924,09	3,13 %	12.406	2,83 %	4,76 %
2013	3.141.847.486,28	7,67 %	32.796	7,47 %	4,86 %
2014	2.866.316.817,89	6,99 %	33.533	7,64 %	5,07 %
2015	4.444.131.064,95	10,84 %	46.247	10,54 %	4,49 %
2016	5.862.931.155,50	14,31 %	57.331	13,06 %	4,53 %
2017	3.306.558.014,27	8,07 %	34.749	7,92 %	4,95 %
2018	3.155.306.880,27	7,70 %	31.964	7,28 %	5,25 %
2019	1.626.487.459,80	3,97 %	19.347	4,41 %	5,58 %
2020	1.950.961.496,12	4,76 %	21.276	4,85 %	4,86 %
2021	2.516.644.545,13	6,14 %	24.985	5,69 %	4,78 %
2022	493.565.857,87	1,20 %	5.779	1,32 %	5,28 %
2023	203.362.677,32	0,50 %	2.667	0,61 %	5,55 %
2024	78.496.550,43	0,19 %	1.107	0,25 %	5,69 %
2025	310.570.792,08	0,76 %	3.145	0,72 %	4,82 %
2026	1.628.241.326,71	3,97 %	13.585	3,10 %	4,65 %
2027	2.080.895.050,54	5,08 %	16.170	3,68 %	4,84 %
2028	431.691.773,87	1,05 %	3.366	0,77 %	5,27 %
2029	45.104.747,78	0,11 %	450	0,10 %	5,77 %
2030	36.540.088,88	0,09 %	405	0,09 %	5,43 %
2031	41.103.497,87	0,10 %	422	0,10 %	5,53 %
2032	416.664,19	0,00 %	12	0,00 %	5,65 %
2035	293.079.208,22	0,72 %	10.864	2,48 %	2,87 %
Floating	5.184.015.722,44	12,65 %	66.228	15,09 %	1,74 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

8. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Drenthe	1.132.343.691,06	2,76 %	7.317	3,05 %	4,40 %
Flevoland	1.308.064.985,98	3,19 %	7.594	3,16 %	4,50 %
Friesland	1.091.354.514,20	2,66 %	7.480	3,11 %	4,41 %
Gelderland	5.175.653.739,97	12,63 %	29.681	12,36 %	4,40 %
Groningen	1.090.236.362,11	2,66 %	8.335	3,47 %	4,50 %
Limburg	1.421.510.029,35	3,47 %	9.836	4,09 %	4,47 %
Noord-Brabant	5.283.182.360,18	12,89 %	30.333	12,63 %	4,39 %
Noord-Holland	8.613.362.347,49	21,02 %	46.128	19,20 %	4,43 %
Overijssel	2.573.463.721,03	6,28 %	16.033	6,67 %	4,40 %
Utrecht	3.844.386.996,58	9,38 %	20.343	8,47 %	4,46 %
Zeeland	652.257.508,28	1,59 %	4.679	1,95 %	4,53 %
Zuid-Holland	8.795.791.546,23	21,46 %	52.452	21,84 %	4,51 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

9. Loan to Market Value (AVM)

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 72,50 %					
less - 40.00%	5.624.134.347,91	13,72 %	77.497	32,26 %	4,51 %
40.01% - 50.00%	3.191.196.490,84	7,79 %	22.716	9,46 %	4,38 %
50.01% - 60.00%	3.949.539.311,43	9,64 %	23.240	9,67 %	4,36 %
60.01% - 70.00%	4.465.677.251,25	10,90 %	22.475	9,36 %	4,33 %
70.01% - 80.00%	4.923.181.977,42	12,01 %	21.998	9,16 %	4,37 %
80.01% - 85.00%	2.763.734.898,77	6,74 %	11.390	4,74 %	4,43 %
85.01% - 90.00%	3.028.753.148,57	7,39 %	11.978	4,99 %	4,45 %
90.01% - 95.00%	3.174.546.123,24	7,75 %	12.156	5,06 %	4,47 %
95.01% - 100.00%	3.431.060.422,33	8,37 %	12.932	5,38 %	4,51 %
100.01% - 105.00%	3.476.985.236,47	8,48 %	12.963	5,40 %	4,55 %
105.01% - 110.00%	2.952.798.594,23	7,21 %	10.866	4,52 %	4,57 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

10. Loan to Indexed Market Value (AVM)

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 74,49 %					
less - 40.00%	5.324.779.224,50	12,99 %	75.059	31,25 %	4,51 %
40.01% - 50.00%	3.010.279.080,41	7,35 %	22.037	9,17 %	4,39 %
50.01% - 60.00%	3.751.551.680,53	9,15 %	22.588	9,40 %	4,36 %
60.01% - 70.00%	4.326.601.522,14	10,56 %	22.299	9,28 %	4,34 %
70.01% - 80.00%	4.673.926.530,65	11,40 %	21.383	8,90 %	4,37 %
80.01% - 85.00%	2.606.433.541,59	6,36 %	10.985	4,57 %	4,41 %
85.01% - 90.00%	2.852.726.131,26	6,96 %	11.383	4,74 %	4,44 %
90.01% - 95.00%	3.017.315.011,97	7,36 %	11.714	4,88 %	4,47 %
95.01% - 100.00%	3.160.232.730,78	7,71 %	11.976	4,99 %	4,50 %
100.01% - 105.00%	3.260.166.890,03	7,96 %	12.125	5,05 %	4,52 %
105.01% - 110.00%	3.206.965.808,22	7,83 %	11.989	4,99 %	4,55 %
110.01% - 115.00%	1.704.707.541,26	4,16 %	6.330	2,64 %	4,53 %
115.01% - 120.00%	85.922.109,12	0,21 %	343	0,14 %	4,54 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

11. Confidence Level (AVM)

Confidence level	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 58,62					TOTALWAC
less - 39.99	1.427.876.937,37	3,48 %	7.314	3,04 %	4,28 %
40.00 - 49.99	3.338.680.854,37	8,15 %	18.760	7,81 %	4,30 %
50.00 - 54.99	4.378.926.017,90	10,69 %	26.287	10,94 %	4,32 %
55.00 - 59.99	8.541.044.342,15	20,84 %	53.471	22,26 %	4,36 %
60.00 - 64.99	14.401.008.098,67	35,14 %	84.860	35,33 %	4,49 %
65.00 - 70.00	8.894.071.552,00	21,70 %	49.519	20,61 %	4,59 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

12. Outstanding Notional Amount

average: 170.606,71

Current Period

Aggregate Outstanding Notional Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
less - 25.000,00	154.501.483,36	0,38 %	10.113	4,21 %	4,82 %
25.000,00 - 50.000,00	756.238.732,86	1,85 %	19.482	8,11 %	4,80 %
50.000,00 - 75.000,00	1.374.682.247,38	3,35 %	21.673	9,02 %	4,74 %
75.000,00 - 100.000,00	2.101.674.147,66	5,13 %	23.712	9,87 %	4,61 %
100.000,00 - 125.000,00	2.618.461.453,25	6,39 %	23.086	9,61 %	4,56 %
125.000,00 - 150.000,00	3.383.137.753,89	8,26 %	24.442	10,18 %	4,51 %
150.000,00 - 175.000,00	3.579.930.177,98	8,74 %	21.963	9,14 %	4,51 %
175.000,00 - 200.000,00	3.868.652.334,53	9,44 %	20.540	8,55 %	4,48 %
200.000,00 - 225.000,00	3.264.428.381,35	7,97 %	15.339	6,39 %	4,47 %
225.000,00 - 250.000,00	3.227.844.043,37	7,88 %	13.553	5,64 %	4,43 %
250.000,00 - 275.000,00	2.692.735.336,59	6,57 %	10.241	4,26 %	4,42 %
275.000,00 - 300.000,00	2.374.382.477,76	5,79 %	8.220	3,42 %	4,40 %
300.000,00 - 325.000,00	1.760.385.280,40	4,30 %	5.621	2,34 %	4,40 %
325.000,00 - 350.000,00	1.605.612.764,70	3,92 %	4.743	1,98 %	4,33 %
350.000,00 - 375.000,00	1.252.587.610,44	3,06 %	3.450	1,44 %	4,34 %
375.000,00 - 400.000,00	1.148.406.384,54	2,80 %	2.948	1,23 %	4,31 %
400.000,00 - 425.000,00	872.870.392,62	2,13 %	2.113	0,88 %	4,33 %
425.000,00 - 450.000,00	791.520.218,15	1,93 %	1.802	0,75 %	4,28 %
450.000,00 - 475.000,00	555.212.255,83	1,35 %	1.200	0,50 %	4,28 %
475.000,00 - 500.000,00	618.573.296,17	1,51 %	1.261	0,53 %	4,21 %
500.000,00 - 600.000,00	1.349.969.573,14	3,29 %	2.460	1,02 %	4,19 %
600.000,00 - 700.000,00	769.934.786,13	1,88 %	1.184	0,49 %	4,16 %
700.000,00 - 800.000,00	472.192.296,04	1,15 %	629	0,26 %	4,12 %
800.000,00 - 900.000,00	239.490.630,08	0,58 %	281	0,12 %	4,24 %
900.000,00 - 1.000.000,00	148.183.744,24	0,36 %	155	0,07 %	3,98 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

13. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Flat / Apartment	5.149.595.947,57	12,57 %	34.584	14,40 %	4,54 %
House	35.832.011.854,89	87,43 %	205.627	85,60 %	4,43 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

14. Occupancy Status

Occupancy Status	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	40.981.607.802,46	100,00 %	240.211	100,00 %	4,44 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

15. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	40.981.607.802,46	100,00 %	438.834	100,00 %	4,44 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

16. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euribor 12M	238.234,62	0,00 %	3	0,00 %	2,82 %
Euribor 1M	2.019.635.007,74	4,93 %	18.521	4,22 %	1,27 %
Euribor 3M	64.078.712,58	0,16 %	607	0,14 %	1,58 %
Euribor 6M	105.670.051,12	0,26 %	1.192	0,27 %	2,04 %
Fixed	35.797.592.080,03	87,35 %	372.606	84,91 %	4,84 %
Floating	2.994.393.716,38	7,31 %	45.905	10,46 %	2,05 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

17. Debt to Income Ratio

Weighted Average DTI: 4,21

Current Period

Ratio	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Unknown	72.430.578,62	0,18 %	1.546	0,64 %	4,73 %
less - 1	563.001.210,07	1,37 %	16.081	6,69 %	4,62 %
1-2	3.133.490.861,91	7,65 %	37.329	15,54 %	4,54 %
2-3	5.953.779.422,35	14,53 %	45.146	18,79 %	4,48 %
3-4	8.764.745.003,89	21,39 %	48.344	20,13 %	4,42 %
4-5	10.585.035.407,76	25,83 %	47.709	19,86 %	4,40 %
5-6	7.213.499.749,24	17,60 %	28.162	11,72 %	4,44 %
6-7	2.910.690.229,48	7,10 %	10.248	4,27 %	4,45 %
7-8	890.600.449,67	2,17 %	2.724	1,13 %	4,43 %
8-9	341.295.934,85	0,83 %	1.041	0,43 %	4,52 %
9-10	168.047.375,00	0,41 %	529	0,22 %	4,59 %
10 - more	384.991.579,62	0,94 %	1.352	0,56 %	4,51 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

18. Payment to Income Ratio

Weighted Average PTI: 0,20

Current Period

Ratio	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
0.00 - 0.05	1.458.087.658,42	3,56 %	19.180	7,99 %	2,24 %
0.05 - 0.10	4.424.052.022,78	10,80 %	37.903	15,78 %	3,43 %
0.10 - 0.15	6.740.852.147,61	16,45 %	47.485	19,77 %	4,32 %
0.15 - 0.20	9.436.345.562,75	23,03 %	51.576	21,47 %	4,54 %
0.20 - 0.25	9.290.213.435,44	22,67 %	44.078	18,35 %	4,74 %
0.25 - 0.30	5.852.635.753,35	14,28 %	24.894	10,36 %	4,93 %
0.30 - 0.35	2.213.162.258,57	5,40 %	8.330	3,47 %	5,08 %
0.35 - 0.40	680.126.051,43	1,66 %	2.276	0,95 %	5,13 %
0.40 - 0.45	268.168.790,19	0,65 %	921	0,38 %	5,18 %
0.45 - 0.50	173.047.069,49	0,42 %	600	0,25 %	5,20 %
0.50 - 0.55	96.754.241,00	0,24 %	354	0,15 %	5,19 %
0.55 - 0.60	63.236.551,26	0,15 %	230	0,10 %	5,21 %
0.60 - 0.65	50.155.057,57	0,12 %	188	0,08 %	5,15 %
0.65 - 0.70	34.199.708,02	0,08 %	127	0,05 %	5,26 %
0.70 - more	121.324.953,15	0,30 %	478	0,20 %	5,02 %
Unknown	79.246.541,43	0,19 %	1.591	0,66 %	4,73 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

19. Source of Income

Staff	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	40.981.607.802,46	100,00 %	240.211	100,00 %	4,44 %
	40.981.607.802,46	100 %	240.211	0 %	4,44 %

20. Guaranteed Loanpart

Guarantee Indication	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
NHG	2.552.321.637,84	6,23 %	29.015	6,61 %	4,37 %
No Guarantee	38.429.286.164,62	93,77 %	409.819	93,39 %	4,45 %
	40.981.607.802,46	100 %	438.834	100 %	4,44 %

21. Valuation Type

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
AVM	40.981.607.802,46	100,00 %	240.211	100,00 %	4,44 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

22. In construction

Construction deposit	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Total Building Deposits: €0,00					
No Building Deposit	40.981.607.802,46	100,00 %	240.211	100,00 %	4,44 %
	40.981.607.802,46	100 %	240.211	100 %	4,44 %

23. Delinquencies

Nr Monthly payments in arrears	Nr of Borrowers	Principal in arrears	Interest in arrears	Savings in arrears	Total amount in arrears	Aggregate Outstanding Norional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
0	237.005	0,16	148,34	0,00	148,50	40.270.898.696,67	98,67 %	98,27 %
0 - 1	1.817	32.699,74	1.228.741,17	773,00	1.265.434,07	397.885.201,74	0,76 %	0,97 %
1 - 2	612	27.275,89	853.916,71	1.634,48	883.528,55	140.236.937,24	0,25 %	0,34 %
2 - 3	279	20.258,64	598.638,19	4.173,78	624.674,87	61.684.143,04	0,12 %	0,15 %
3 - 4	147	10.790,02	445.610,27	2.888,42	460.055,21	33.579.142,31	0,06 %	0,08 %
4 - 5	102	5.830,36	408.159,00	4.534,31	418.913,80	22.767.556,94	0,04 %	0,06 %
5 - 6	52	6.496,33	218.014,74	2.136,54	226.647,61	10.270.474,83	0,02 %	0,03 %
more - 6	197	83.917,61	1.725.204,65	23.495,62	1.836.707,37	44.285.649,69	0,08 %	0,11 %
	240.211	187.268,75	5.478.433,07	39.636,15	5.716.109,98	40.981.607.802,46	100 %	100 %