



# Covered Bond Programme

Monthly investor report as of 20-2-2012  
After eligibility checks

Bonds	ISIN	Currency	Initial Principal Balance (Own Currency)	Initial 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		3M EUR + 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 49		EUR	41.000.000,00	41.000.000,00		4.140%	04-06-2040
Series 48		EUR	35.000.000,00	35.000.000,00		4.452%	23-04-2030
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		3M EUR + 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

24.959.535.706,41

**Total outstanding bonds**

**24.699.535.706,41**



**Summary**

All amounts in EURO	Current
Reporting Date	20-02-2012
Portfolio Cut off Date	31-01-2012
Original Principal Balance	41.885.541.076,41
Principal Balance	39.530.038.465,90
Value of Savings Deposits	897.188.971,81
Aggregate Outstanding Notional Amount	38.632.849.494,09
Number of Borrowers	228.567
Number of Loanparts	414.390
Average Principal Balance (borrower)	169.021,99
Average Principal Balance (parts)	93.228,24
Coupon: Weighted Average	4,5
Minimum	0,0
Maximum	10,4
Weighted Average Loan to Indexed Market Value (LTIMV)	72,16
Seasoning (years): Weighted Average	6,68
Original Maturity (years): Weighted Average	29,58
Remaining Tenor (years): Weighted Average	22,91
Remaining Interest Period (years): Weighted Average	5,69

**Ratings Overview**

Rating Agency	Rating
Fitch Ratings	AAA
Standard & Poor's	AAA
Moody's	Aaa

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**Asset Coverage Test**


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 All amounts in EURO
 

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A	30.702.937.182,79
B	0,00
C	153.102.579,34
D	0,00
E	0,00
X	1.931.642.474,70
Y	2.399.953.500,00
Z	0,00
<b>Total:</b>	<b>26.524.443.787,42</b>
<b>Asset Cover Ratio</b>	<b>107,39 %</b>

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**Parameters**


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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 %

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**Reserve Fund**


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Euro	153.097.579,34
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## 1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Annuity	433.698.685,16	1,12 %	10.988	2,65 %	5,03 %
Bank Savings Mortgage 1	59.670.089,57	0,15 %	597	0,14 %	4,71 %
Bank Savings Mortgage 2	1.716.582.754,13	4,44 %	16.868	4,07 %	4,66 %
Consumer Credit Mortgage	94.495.448,62	0,25 %	3.806	0,92 %	3,57 %
Credit Mortgage	1.192.176.025,00	3,09 %	31.175	7,52 %	2,20 %
Hybrid	449.202.370,08	1,16 %	5.220	1,26 %	4,81 %
Interest Only	25.297.659.538,44	65,48 %	252.658	60,97 %	4,49 %
Interest Only (Meerwaarde)	197.524.195,52	0,51 %	697	0,17 %	5,38 %
Investment	4.885.868.344,02	12,65 %	32.294	7,79 %	4,61 %
Life	767.375.739,81	1,99 %	8.887	2,15 %	4,85 %
Life (Standard and Unit Linked)	2.329.225.931,83	6,03 %	22.160	5,35 %	4,59 %
Life (Unit Linked)	33.398.316,11	0,09 %	299	0,07 %	4,87 %
Linear	90.801.966,54	0,24 %	2.099	0,51 %	4,60 %
Savings	1.085.170.089,26	2,81 %	26.642	6,43 %	5,74 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

## 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 4,50					
0,00% - 2,5%	3.626.761.284,96	9,39 %	47.569	11,48 %	1,89 %
2,5% - 2,99%	250.695.213,79	0,65 %	2.846	0,69 %	2,78 %
3% - 3,49%	1.262.921.794,95	3,27 %	17.325	4,18 %	3,31 %
3,5% - 3,99%	3.249.758.486,45	8,41 %	31.573	7,62 %	3,86 %
4% - 4,49%	8.517.935.384,70	22,05 %	76.223	18,39 %	4,30 %
4,5% - 4,99%	10.036.335.238,74	25,98 %	93.690	22,61 %	4,79 %
5% - 5,49%	6.795.733.377,76	17,59 %	72.159	17,41 %	5,26 %
5,5% - 5,99%	3.288.356.888,42	8,51 %	44.942	10,85 %	5,75 %
6% - 6,49%	1.138.928.109,85	2,95 %	18.697	4,51 %	6,25 %
6,5% - 6,99%	360.350.768,86	0,93 %	6.854	1,65 %	6,75 %
7% - 7,49%	77.345.778,90	0,20 %	1.823	0,44 %	7,24 %
7,5% - more	27.727.166,72	0,07 %	689	0,17 %	7,84 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

**3. Origination Year**

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1975	276.399,35	0,00 %	14	0,00 %	4,24 %
1976	555.595,53	0,00 %	21	0,01 %	5,05 %
1977	1.542.872,29	0,00 %	40	0,01 %	5,02 %
1978	3.100.443,81	0,01 %	76	0,02 %	5,20 %
1979	3.441.776,59	0,01 %	79	0,02 %	4,82 %
1980	3.685.471,99	0,01 %	86	0,02 %	4,66 %
1981	3.116.260,55	0,01 %	91	0,02 %	4,67 %
1982	4.374.703,12	0,01 %	274	0,07 %	4,68 %
1983	9.122.293,00	0,02 %	412	0,10 %	4,94 %
1984	5.691.325,71	0,01 %	262	0,06 %	5,04 %
1985	7.609.365,53	0,02 %	316	0,08 %	5,14 %
1986	13.389.609,69	0,03 %	432	0,10 %	5,08 %
1987	21.298.504,22	0,06 %	600	0,14 %	4,99 %
1988	28.026.823,12	0,07 %	803	0,19 %	5,05 %
1989	41.310.716,98	0,11 %	1.109	0,27 %	5,01 %
1990	54.077.816,16	0,14 %	1.541	0,37 %	5,21 %
1991	55.252.947,20	0,14 %	1.500	0,36 %	5,22 %
1992	80.810.450,94	0,21 %	2.174	0,52 %	5,32 %
1993	140.464.253,89	0,36 %	3.463	0,84 %	5,07 %
1994	253.463.245,68	0,66 %	5.650	1,36 %	5,05 %
1995	272.877.178,94	0,71 %	5.720	1,38 %	5,04 %
1996	556.004.154,29	1,44 %	10.176	2,46 %	4,85 %
1997	822.139.619,73	2,13 %	13.717	3,31 %	4,98 %
1998	1.084.895.157,73	2,81 %	16.299	3,93 %	5,05 %
1999	1.545.106.431,70	4,00 %	20.527	4,95 %	4,88 %
2000	1.230.498.765,02	3,19 %	14.810	3,57 %	4,33 %
2001	1.283.462.132,63	3,32 %	13.968	3,37 %	4,46 %
2002	1.442.809.242,85	3,73 %	14.805	3,57 %	4,65 %
2003	2.290.121.812,90	5,93 %	22.609	5,46 %	4,48 %
2004	3.052.433.108,15	7,90 %	31.737	7,66 %	4,32 %
2005	5.008.413.047,93	12,96 %	50.077	12,08 %	4,11 %
2006	5.304.916.392,52	13,73 %	48.964	11,82 %	4,28 %
2007	3.664.203.713,89	9,48 %	32.678	7,89 %	4,75 %
2008	2.849.212.563,91	7,38 %	25.494	6,15 %	5,03 %
2009	1.643.551.277,48	4,25 %	16.335	3,94 %	4,37 %
2010	2.536.036.684,09	6,56 %	25.344	6,12 %	4,41 %
2011	3.309.115.083,73	8,57 %	32.017	7,73 %	4,36 %
2012	6.442.251,25	0,02 %	170	0,04 %	4,46 %
	<b>38.632.849.494,09</b>	<b>100 %</b>	<b>414.390</b>	<b>100 %</b>	<b>4,50 %</b>



## 4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	203.662,98	0,00 %	11	0,00 %	4,21 %
2010	597.181,57	0,00 %	16	0,00 %	4,49 %
2011	4.683.392,73	0,01 %	103	0,02 %	4,42 %
2012	24.665.197,98	0,06 %	1.266	0,31 %	4,64 %
2013	47.621.518,66	0,12 %	1.984	0,48 %	4,85 %
2014	58.409.419,05	0,15 %	2.007	0,48 %	4,95 %
2015	66.390.368,49	0,17 %	2.106	0,51 %	4,99 %
2016	108.729.180,06	0,28 %	2.927	0,71 %	4,83 %
2017	131.721.196,02	0,34 %	3.151	0,76 %	5,01 %
2018	166.193.415,28	0,43 %	3.715	0,90 %	5,12 %
2019	197.819.449,90	0,51 %	4.101	0,99 %	5,06 %
2020	175.633.161,42	0,45 %	3.865	0,93 %	5,07 %
2021	178.545.517,10	0,46 %	3.665	0,88 %	5,02 %
2022	195.508.173,87	0,51 %	3.772	0,91 %	5,18 %
2023	260.719.223,62	0,67 %	4.776	1,15 %	5,05 %
2024	360.093.555,30	0,93 %	6.450	1,56 %	5,04 %
2025	366.091.610,62	0,95 %	6.306	1,52 %	4,92 %
2026	610.507.847,53	1,58 %	9.754	2,35 %	4,80 %
2027	817.306.323,71	2,12 %	12.200	2,94 %	4,88 %
2028	1.027.713.594,16	2,66 %	14.193	3,43 %	4,95 %
2029	1.427.978.528,52	3,70 %	17.875	4,31 %	4,78 %
2030	1.380.572.397,79	3,57 %	15.817	3,82 %	4,32 %
2031	1.833.265.795,91	4,75 %	18.783	4,53 %	4,45 %
2032	1.644.087.023,97	4,26 %	15.754	3,80 %	4,62 %
2033	2.285.445.849,25	5,92 %	21.197	5,12 %	4,48 %
2034	2.914.399.222,00	7,54 %	28.419	6,86 %	4,32 %
2035	4.651.807.730,50	12,04 %	43.585	10,52 %	4,12 %
2036	4.898.240.801,17	12,68 %	42.592	10,28 %	4,29 %
2037	3.382.608.082,61	8,76 %	28.169	6,80 %	4,75 %
2038	2.630.792.305,45	6,81 %	22.238	5,37 %	5,04 %
2039	1.506.832.444,33	3,90 %	14.728	3,55 %	4,35 %
2040	2.173.687.138,01	5,63 %	21.444	5,17 %	4,37 %
2041	2.785.742.584,10	7,21 %	26.421	6,38 %	4,33 %
2042	11.215.799,01	0,03 %	220	0,05 %	4,16 %
2043	4.332.074,34	0,01 %	57	0,01 %	4,03 %
2044	3.912.129,09	0,01 %	46	0,01 %	3,55 %
2045	4.239.356,95	0,01 %	44	0,01 %	3,70 %
2046	6.993.152,35	0,02 %	65	0,02 %	4,28 %
2047	5.324.277,53	0,01 %	51	0,01 %	4,39 %
2048	624.411,54	0,00 %	5	0,00 %	5,02 %
2049	2.465.656,10	0,01 %	14	0,00 %	4,73 %
2051	200.000,00	0,00 %	1	0,00 %	4,80 %
Until further notice (Credit mortgages)	278.929.743,56	0,72 %	10.497	2,53 %	3,57 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

## 5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 6,68					
less - 0.5	436.888.719,36	1,13 %	4.555	1,10 %	4,61 %
0.5 - 1.0	2.513.839.980,09	6,51 %	23.932	5,78 %	4,35 %
1.0 - 1.5	1.523.842.652,60	3,94 %	15.494	3,74 %	4,23 %
1.5 - 2.0	1.188.116.903,61	3,08 %	11.744	2,83 %	4,53 %
2.0 - 2.5	1.097.957.703,33	2,84 %	10.636	2,57 %	4,46 %
2.5 - 3.0	676.052.285,75	1,75 %	6.874	1,66 %	4,21 %
3.0 - 4.0	2.664.052.151,45	6,90 %	23.926	5,77 %	5,04 %
4.0 - 5.0	3.675.828.215,69	9,51 %	32.675	7,89 %	4,78 %
5.0 - 6.0	5.233.803.365,63	13,55 %	48.231	11,64 %	4,30 %
6.0 - 7.0	5.156.421.515,30	13,35 %	51.065	12,32 %	4,10 %
7.0 - 8.0	2.994.301.411,80	7,75 %	31.571	7,62 %	4,30 %
8.0 - 9.0	2.453.957.812,96	6,35 %	24.073	5,81 %	4,47 %
9.0 - 10.0	1.454.676.268,73	3,77 %	14.944	3,61 %	4,66 %
more - 10.0	7.563.110.507,79	19,58 %	114.670	27,67 %	4,78 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

## 6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 22,91					
less - 01	24.707.567,22	0,06 %	1.278	0,31 %	4,64 %
01-02	47.770.576,53	0,12 %	1.981	0,48 %	4,85 %
02-03	58.445.245,66	0,15 %	2.012	0,49 %	4,95 %
03-04	66.341.858,79	0,17 %	2.100	0,51 %	4,99 %
04-05	108.798.826,19	0,28 %	2.931	0,71 %	4,83 %
05-06	131.955.001,55	0,34 %	3.159	0,76 %	5,01 %
06-07	165.919.207,51	0,43 %	3.704	0,89 %	5,12 %
07-08	198.011.809,95	0,51 %	4.104	0,99 %	5,06 %
08-09	176.098.150,84	0,46 %	3.876	0,94 %	5,08 %
09-10	178.388.212,88	0,46 %	3.660	0,88 %	5,02 %
10-11	195.311.509,43	0,51 %	3.767	0,91 %	5,18 %
11-12	261.588.972,65	0,68 %	4.789	1,16 %	5,05 %
12-13	359.379.208,00	0,93 %	6.438	1,55 %	5,04 %
13-14	366.296.420,53	0,95 %	6.310	1,52 %	4,93 %
14-15	610.799.331,12	1,58 %	9.752	2,35 %	4,79 %
15-16	817.392.268,72	2,12 %	12.199	2,94 %	4,88 %
16-17	1.027.109.621,78	2,66 %	14.186	3,42 %	4,95 %
17-18	1.427.864.535,17	3,70 %	17.874	4,31 %	4,78 %
18-19	1.380.478.572,32	3,57 %	15.818	3,82 %	4,32 %
19-20	1.833.916.364,56	4,75 %	18.787	4,53 %	4,45 %
20-21	1.643.277.839,10	4,25 %	15.746	3,80 %	4,62 %
21-22	2.285.750.204,86	5,92 %	21.203	5,12 %	4,48 %
22-23	2.915.084.842,38	7,55 %	28.427	6,86 %	4,32 %
23-24	4.652.237.954,81	12,04 %	43.587	10,52 %	4,12 %
24-25	4.897.393.793,23	12,68 %	42.578	10,27 %	4,29 %
25-26	3.382.135.085,48	8,75 %	28.166	6,80 %	4,76 %
26-27	2.630.455.508,68	6,81 %	22.236	5,37 %	5,04 %
27-28	1.506.790.444,33	3,90 %	14.727	3,55 %	4,35 %
28-29	2.173.721.138,01	5,63 %	21.445	5,18 %	4,37 %
29-30	2.785.708.584,10	7,21 %	26.420	6,38 %	4,33 %
30 - more	318.236.600,47	0,82 %	11.000	2,65 %	3,64 %
Matured	5.484.237,28	0,01 %	130	0,03 %	4,42 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

### 7. Loan Part Interest Reset Dates

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	3.242,05	0,00 %	1	0,00 %	6,90 %
2010	220.639,56	0,00 %	11	0,00 %	5,03 %
2011	2.626.819,77	0,01 %	48	0,01 %	4,65 %
2012	2.956.977.130,13	7,65 %	29.742	7,18 %	4,54 %
2013	2.327.720.893,33	6,03 %	26.320	6,35 %	5,04 %
2014	2.664.196.413,35	6,90 %	31.285	7,55 %	5,10 %
2015	3.895.683.796,34	10,08 %	40.680	9,82 %	4,51 %
2016	5.661.314.808,16	14,65 %	54.915	13,25 %	4,51 %
2017	2.561.132.499,30	6,63 %	27.116	6,54 %	5,04 %
2018	2.817.549.199,04	7,29 %	28.515	6,88 %	5,26 %
2019	1.401.820.563,48	3,63 %	16.853	4,07 %	5,62 %
2020	1.884.093.785,06	4,88 %	20.267	4,89 %	4,83 %
2021	2.473.455.925,87	6,40 %	24.244	5,85 %	4,75 %
2022	330.013.351,15	0,85 %	3.935	0,95 %	5,18 %
2023	177.088.518,39	0,46 %	2.384	0,58 %	5,57 %
2024	65.234.005,01	0,17 %	889	0,21 %	5,68 %
2025	266.308.580,52	0,69 %	2.747	0,66 %	4,78 %
2026	1.521.664.950,72	3,94 %	12.594	3,04 %	4,64 %
2027	1.896.659.839,89	4,91 %	14.729	3,55 %	4,84 %
2028	391.822.453,30	1,01 %	3.017	0,73 %	5,27 %
2029	39.326.046,84	0,10 %	388	0,09 %	5,76 %
2030	33.068.760,35	0,09 %	355	0,09 %	5,38 %
2031	41.612.978,47	0,11 %	413	0,10 %	5,51 %
2032	66.000,00	0,00 %	3	0,00 %	6,39 %
2033		0,00 %	0	0,00 %	
2035	278.173.500,37	0,72 %	10.492	2,53 %	3,57 %
Floating	4.945.014.793,67	12,80 %	62.447	15,07 %	2,30 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

**8. Geography**

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Drenthe	1.036.293.743,96	2,68 %	6.737	2,95 %	4,46 %
Flevoland	1.145.265.643,85	2,96 %	6.672	2,92 %	4,56 %
Friesland	1.005.155.955,08	2,60 %	6.996	3,06 %	4,45 %
Gelderland	4.974.528.734,15	12,88 %	28.681	12,55 %	4,47 %
Groningen	1.034.528.436,98	2,68 %	8.037	3,52 %	4,57 %
Limburg	1.383.430.786,92	3,58 %	9.574	4,19 %	4,54 %
Noord-Brabant	5.006.215.362,36	12,96 %	29.170	12,76 %	4,44 %
Noord-Holland	8.106.851.856,36	20,98 %	43.801	19,16 %	4,49 %
Overijssel	2.526.441.716,84	6,54 %	15.887	6,95 %	4,47 %
Utrecht	3.584.272.317,97	9,28 %	19.168	8,39 %	4,51 %
Zeeland	607.008.260,63	1,57 %	4.414	1,93 %	4,59 %
Zuid-Holland	8.222.856.678,99	21,29 %	49.430	21,63 %	4,56 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

## 9. Loan to Indexed Market Value (AVM)

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
<b>average: 72,16 %</b>					
less - 40.00%	5.530.166.677,71	14,31 %	76.220	33,35 %	4,63 %
40.01% - 50.00%	3.133.219.429,21	8,11 %	22.355	9,78 %	4,50 %
50.01% - 60.00%	3.855.578.850,95	9,98 %	22.606	9,89 %	4,45 %
60.01% - 70.00%	4.217.988.058,48	10,92 %	21.097	9,23 %	4,41 %
70.01% - 80.00%	4.494.797.161,20	11,63 %	19.820	8,67 %	4,42 %
80.01% - 85.00%	2.469.757.662,76	6,39 %	10.050	4,40 %	4,46 %
85.01% - 90.00%	2.675.141.547,39	6,92 %	10.520	4,60 %	4,48 %
90.01% - 95.00%	2.812.431.005,05	7,28 %	10.670	4,67 %	4,50 %
95.01% - 100.00%	2.998.963.146,13	7,76 %	11.218	4,91 %	4,51 %
100.01% - 105.00%	3.007.756.904,54	7,79 %	11.183	4,89 %	4,56 %
105.01% - 110.00%	2.839.915.878,84	7,35 %	10.583	4,63 %	4,59 %
110.01% - 115.00%	597.133.171,83	1,55 %	2.245	0,98 %	4,50 %
	<b>38.632.849.494,09</b>	<b>100 %</b>	<b>228.567</b>	<b>100 %</b>	<b>4,50 %</b>

## 10. Confidence level (AVM)

Level	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
<b>average: 58,76</b>					
Unknown	0,00	0,00 %	0	0,00 %	0,00 %
less - 39.99	1.369.333.651,80	3,54 %	6.840	2,99 %	4,38 %
40.00 - 49.99	2.996.671.645,62	7,76 %	16.757	7,33 %	4,37 %
50.00 - 54.99	4.005.657.305,95	10,37 %	24.432	10,69 %	4,39 %
55.00 - 59.99	8.122.573.585,74	21,03 %	51.541	22,55 %	4,43 %
60.00 - 64.99	13.685.134.092,95	35,42 %	81.623	35,71 %	4,54 %
65.00 - 70.00	8.453.479.212,03	21,88 %	47.374	20,73 %	4,63 %
	<b>38.632.849.494,09</b>	<b>100 %</b>	<b>228.567</b>	<b>100 %</b>	<b>4,50 %</b>

**11. Outstanding Notional Amount**

Aggregate Outstanding Notional Amount	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
less - 25.000,00	151.743.356,19	0,39 %	9.911	4,34 %	4,91 %
25.000,00 - 50.000,00	746.021.039,07	1,93 %	19.223	8,41 %	4,91 %
50.000,00 - 75.000,00	1.351.181.027,87	3,50 %	21.304	9,32 %	4,85 %
75.000,00 - 100.000,00	2.041.152.362,33	5,28 %	23.026	10,07 %	4,71 %
100.000,00 - 125.000,00	2.500.879.324,88	6,47 %	22.050	9,65 %	4,64 %
125.000,00 - 150.000,00	3.219.470.576,98	8,33 %	23.250	10,17 %	4,58 %
150.000,00 - 175.000,00	3.376.520.864,25	8,74 %	20.708	9,06 %	4,57 %
175.000,00 - 200.000,00	3.651.379.200,12	9,45 %	19.380	8,48 %	4,52 %
200.000,00 - 225.000,00	3.042.765.315,77	7,88 %	14.295	6,25 %	4,50 %
225.000,00 - 250.000,00	2.985.103.495,92	7,73 %	12.527	5,48 %	4,46 %
250.000,00 - 275.000,00	2.474.978.525,87	6,41 %	9.404	4,11 %	4,46 %
275.000,00 - 300.000,00	2.184.515.115,20	5,65 %	7.555	3,31 %	4,44 %
300.000,00 - 325.000,00	1.597.139.781,46	4,13 %	5.098	2,23 %	4,43 %
325.000,00 - 350.000,00	1.480.287.874,84	3,83 %	4.369	1,91 %	4,36 %
350.000,00 - 375.000,00	1.124.749.320,14	2,91 %	3.096	1,36 %	4,39 %
375.000,00 - 400.000,00	1.049.185.492,30	2,72 %	2.692	1,18 %	4,35 %
400.000,00 - 425.000,00	807.507.552,82	2,09 %	1.955	0,86 %	4,39 %
425.000,00 - 450.000,00	733.004.789,68	1,90 %	1.668	0,73 %	4,32 %
450.000,00 - 475.000,00	518.756.499,42	1,34 %	1.121	0,49 %	4,35 %
475.000,00 - 500.000,00	579.462.754,32	1,50 %	1.180	0,52 %	4,29 %
500.000,00 - 600.000,00	1.352.819.238,88	3,50 %	2.463	1,08 %	4,29 %
600.000,00 - 700.000,00	782.844.680,01	2,03 %	1.203	0,53 %	4,26 %
700.000,00 - 800.000,00	470.722.675,87	1,22 %	627	0,27 %	4,25 %
800.000,00 - 900.000,00	253.697.365,48	0,66 %	298	0,13 %	4,30 %
900.000,00 - 1.000.000,00	156.961.264,42	0,41 %	164	0,07 %	4,13 %
1.000.000,00 - 1.250.000,00					
1.250.000,00 - 1.500.000,00					
1.500.000,00 - more					
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**12. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	4.970.078.560,24	12,86 %	33.481	14,65 %	4,58 %
House	33.662.770.933,85	87,13 %	195.086	85,35 %	4,49 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**13. Occupancy Status**

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	38.632.849.494,09	100,00 %	228.567	100,00 %	4,50 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**14. Mortgage Payment Frequency**

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	38.632.849.494,09	100,00 %	414.390	100,00 %	4,50 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

**15. Interest Payment Type**

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euribor 12M	238.234,62	0,00 %	3	0,00 %	2,74 %
Euribor 1M	2.053.345.111,79	5,32 %	18.839	4,55 %	1,92 %
Euribor 3M	65.474.935,40	0,17 %	625	0,15 %	2,36 %
Euribor 6M	109.988.010,51	0,28 %	1.236	0,30 %	2,64 %
Fixed	33.687.834.700,43	87,20 %	351.943	84,93 %	4,83 %
Floating	2.715.968.501,35	7,03 %	41.744	10,07 %	2,58 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %



### 16. Debt to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 4,2					
Unknown	76.504.049,49	0,20 %	1.649	0,72 %	4,82 %
less - 1	546.526.192,11	1,41 %	15.605	6,83 %	4,74 %
1-2	2.993.828.991,02	7,75 %	36.128	15,81 %	4,65 %
2-3	5.631.747.793,09	14,58 %	43.109	18,86 %	4,57 %
3-4	8.091.916.960,22	20,95 %	44.951	19,67 %	4,49 %
4-5	10.017.464.261,33	25,93 %	45.185	19,77 %	4,47 %
5-6	7.050.514.142,43	18,25 %	27.603	12,08 %	4,48 %
6-7	2.733.516.441,58	7,08 %	9.649	4,22 %	4,43 %
7-8	766.217.344,68	1,98 %	2.316	1,01 %	4,30 %
8-9	257.524.469,57	0,67 %	753	0,33 %	4,28 %
9-10	117.134.765,72	0,30 %	367	0,16 %	4,39 %
10 - more	349.954.082,85	0,91 %	1.252	0,55 %	4,62 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

### 17. Payment to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 0,2					
0.00 - 0.05	777.317.763,98	2,01 %	14.703	6,43 %	3,26 %
0.05 - 0.10	3.959.272.687,51	10,25 %	38.099	16,67 %	3,77 %
0.10 - 0.15	6.891.146.977,71	17,84 %	47.951	20,98 %	4,23 %
0.15 - 0.20	9.021.735.033,23	23,35 %	49.051	21,46 %	4,53 %
0.20 - 0.25	8.885.249.029,84	23,00 %	41.143	18,00 %	4,71 %
0.25 - 0.30	5.608.878.528,12	14,52 %	23.485	10,28 %	4,89 %
0.30 - 0.35	2.242.730.259,41	5,81 %	8.331	3,65 %	5,03 %
0.35 - 0.40	579.942.171,57	1,50 %	1.953	0,85 %	5,08 %
0.40 - 0.45	182.853.095,36	0,47 %	651	0,29 %	5,10 %
0.45 - 0.50	98.033.008,17	0,25 %	356	0,16 %	4,98 %
0.50 - 0.55	56.320.268,90	0,15 %	221	0,10 %	4,98 %
0.55 - 0.60	33.294.710,23	0,09 %	132	0,06 %	5,02 %
0.60 - 0.65	52.341.320,06	0,14 %	193	0,08 %	5,16 %
0.65 - 0.70	36.031.373,71	0,09 %	129	0,06 %	5,36 %
0.70 - more	131.199.213,85	0,34 %	517	0,23 %	5,08 %
Unknown	76.504.052,44	0,20 %	1.652	0,72 %	4,83 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**18. Source of Income**

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	38.632.849.494,09	100,00 %	228.567	100,00 %	4,50 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**19. Guaranteed Loanpart**

	Current Period				
Guarantee Indication	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
NHG	2.484.677.667,19	6,43 %	27.451	6,62 %	4,37 %
No Guarantee	36.148.171.826,90	93,57 %	386.939	93,38 %	4,51 %
	38.632.849.494,09	100 %	414.390	100 %	4,50 %

**20. Valuation Type**

	Current Period				
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Full	13.459.245.857,42	34,84 %	60.505	26,47 %	4,62 %
WOZ	25.173.603.636,67	65,16 %	168.062	73,53 %	4,44 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

**21. In construction**

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
<b>Total Building Deposits: €0,00</b>					
No Building Deposit	38.632.849.494,09	100,00 %	228.567	100,00 %	4,50 %
	38.632.849.494,09	100 %	228.567	100 %	4,50 %

### 22. Delinquencies

Nr Monthly payments in arrears	Nr of Borrowers	Principal in arrears	Interest in arrears	Investment in arrears	Total amount in arrears	Aggregate Outstanding Norional Amount	% Nr of Borrowers	% of Aggregate Outstanding Not. Amt.
0	225.198	0,32	192,59	35,76	228,67	37.894.384.901,23	98,53 %	98,09 %
0 - 1	2.085	42.737,41	1.437.822,56	24.039,80	1.509.628,55	452.295.863,96	0,91 %	1,17 %
1 - 2	644	14.094,98	869.253,80	13.700,60	898.056,98	147.135.669,20	0,28 %	0,38 %
2 - 3	257	13.923,02	547.818,32	9.230,87	571.882,53	56.241.842,54	0,11 %	0,15 %
3 - 4	136	10.291,41	441.439,43	6.624,34	458.688,15	31.527.799,19	0,06 %	0,08 %
4 - 5	66	4.343,09	257.735,06	5.282,21	267.360,36	14.144.475,52	0,03 %	0,04 %
5 - 6	36	515,81	155.078,40	3.630,09	159.224,30	7.393.783,54	0,02 %	0,02 %
more - 6	145	108.037,52	1.204.427,51	25.131,27	1.340.141,89	29.725.158,91	0,06 %	0,08 %
	228.567	193.943,56	4.913.767,67	87.674,94	5.205.211,43	38.632.849.494,09	100 %	100 %