

# **Covered Bond Programme**



## **Monthly Investor Report**

**20-9-2012**

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
Series 123		EUR	15.000.000,00	15.000.000,00		3.130%	02-08-2032
Series 124		USD	12.000.000,00	9.756.097,56	1,2300	3.150%	02-08-2032
Series 125		EUR	38.500.000,00	38.500.000,00		2.830%	01-08-2029
Series 126		EUR	150.000.000,00	150.000.000,00		2.600%	01-08-2024
Series 127		EUR	30.000.000,00	30.000.000,00		3.260%	16-08-2042
Series 128		EUR	1.100.000,00	1.100.000,00		2.050%	17-08-2020
Series 129		EUR	21.200.000,00	21.200.000,00		2.760%	16-08-2027
Series 130		EUR	15.000.000,00	15.000.000,00		2.275%	17-08-2022
Series 131		EUR	20.000.000,00	20.000.000,00		3.050%	17-08-2032
Series 132		EUR	15.000.000,00	15.000.000,00		2.420%	21-08-2023
Series 133		EUR	46.000.000,00	46.000.000,00		2.530%	20-08-2024
Series 134		EUR	20.000.000,00	20.000.000,00		2.480%	20-10-2023
Series 135		EUR	15.000.000,00	15.000.000,00		2.625%	22-08-2024
Series 136		EUR	15.000.000,00	15.000.000,00		2.300%	24-08-2022
Series 137	XS0820867223	EUR	2.000.000.000,00	2.000.000.000,00		2.000%	28-08-2020
Series 138		EUR	50.000.000,00	50.000.000,00		2.780%	29-08-2030
				27.714.558.604,10			
<b>Total outstanding bonds</b>				<b>27.330.796.227,86</b>			

## Summary

All amounts in EURO	Current
Reporting Date	20-09-2012
Portfolio Cut off Date	31-08-2012
Original Principal Balance	44.404.443.991,89
Principal Balance	41.890.182.756,83
Value of Savings Deposits	1.087.509.620,52
Aggregate Outstanding Notional Amount	40.802.673.136,31
Number of Borrowers	239.259
Number of Loanparts	437.156
Average Principal Balance (borrower)	170.537,67
Average Principal Balance (parts)	93.336,64
Coupon: Weighted Average	4,4
Minimum	0,1
Maximum	10,4
Weighted Average Loan to Indexed Market Value (LTIMV)	76,82 %
Seasoning (years): Weighted Average	7,30
Original Maturity (years): Weighted Average	29,55
Remaining Tenor (years): Weighted Average	22,24
Remaining interest period (years) Weighted average	5,41

## Ratings Overview

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

## Asset Coverage Test

All amounts in EURO

A	32.473.302.195,39
B	0,00
C	1.269.921.396,49
D	0,00
E	0,00
X	2.040.133.656,82
Y	2.512.219.500,00
Z	0,00
<b>TOTAL</b>	<b>29.190.870.435,07</b>
<b>Asset Cover Ratio</b>	<b>106,81 %</b>

## 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	269.916.396,49
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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	450.916.571,61	1,11 %	11.724	2,68 %	5,00 %
Bank Savings Mortgage 1	56.298.930,76	0,14 %	591	0,14 %	4,71 %
Bank Savings Mortgage 2	1.689.815.380,66	4,14 %	17.217	3,94 %	4,68 %
Consumer Credit Mortgage	108.170.104,36	0,27 %	4.209	0,96 %	2,67 %
Credit Mortgage	1.335.334.577,57	3,27 %	33.678	7,70 %	1,44 %
Hybrid	585.270.636,19	1,43 %	6.668	1,53 %	4,86 %
Interest Only	26.245.871.562,45	64,32 %	263.300	60,23 %	4,41 %
Interest Only (Meerwaarde)	982.427.420,03	2,41 %	3.381	0,77 %	5,26 %
Investment	4.732.947.706,62	11,60 %	31.509	7,21 %	4,52 %
Life	1.022.622.393,93	2,51 %	11.160	2,55 %	4,87 %
Life (Standard and Unit Linked)	2.230.484.181,89	5,47 %	21.317	4,88 %	4,49 %
Life (Unit Linked)	31.590.236,60	0,08 %	284	0,07 %	4,74 %
Lineair	87.735.804,57	0,22 %	2.167	0,50 %	4,58 %
Savings	1.243.187.629,07	3,05 %	29.951	6,85 %	5,67 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

## 2. Loan Coupon

average: 4,42 %

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0.00% - 2.5%	4.067.493.934,73	9,97 %	53.329	12,20 %	1,17 %
2.5% - 2.99%	968.697.495,99	2,37 %	19.037	4,35 %	2,60 %
3% - 3.49%	424.762.124,20	1,04 %	4.088	0,94 %	3,39 %
3.5% - 3.99%	3.142.276.011,50	7,70 %	27.375	6,26 %	3,86 %
4% - 4.49%	8.788.560.709,85	21,54 %	79.818	18,26 %	4,31 %
4.5% - 4.99%	10.830.346.542,13	26,54 %	101.359	23,19 %	4,79 %
5% - 5.49%	7.358.923.484,29	18,04 %	77.240	17,67 %	5,26 %
5.5% - 5.99%	3.579.662.781,25	8,77 %	46.736	10,69 %	5,75 %
6% - 6.49%	1.158.058.232,80	2,84 %	18.906	4,32 %	6,25 %
6.5% - 6.99%	375.661.429,82	0,92 %	6.811	1,56 %	6,74 %
7% - 7.49%	79.367.307,71	0,19 %	1.761	0,40 %	7,24 %
7.5% - more	28.863.082,05	0,07 %	696	0,16 %	7,82 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>



## 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1975	266.614,65	0,00 %	13	0,00 %	4,03 %
1976	553.295,53	0,00 %	21	0,00 %	4,97 %
1977	1.435.414,20	0,00 %	36	0,01 %	4,88 %
1978	2.980.530,16	0,01 %	74	0,02 %	5,15 %
1979	3.285.180,40	0,01 %	76	0,02 %	4,86 %
1980	3.387.876,13	0,01 %	83	0,02 %	4,67 %
1981	2.849.213,57	0,01 %	83	0,02 %	4,61 %
1982	3.605.725,21	0,01 %	148	0,03 %	4,43 %
1983	8.239.832,08	0,02 %	384	0,09 %	4,63 %
1984	5.061.631,39	0,01 %	249	0,06 %	4,91 %
1985	6.903.504,51	0,02 %	300	0,07 %	5,01 %
1986	12.505.207,06	0,03 %	411	0,09 %	5,02 %
1987	19.475.623,16	0,05 %	556	0,13 %	4,89 %
1988	26.478.964,74	0,06 %	765	0,17 %	4,91 %
1989	38.122.700,59	0,09 %	1.046	0,24 %	4,88 %
1990	49.719.004,51	0,12 %	1.456	0,33 %	5,08 %
1991	50.345.356,58	0,12 %	1.403	0,32 %	5,15 %
1992	82.822.507,08	0,20 %	2.211	0,51 %	5,15 %
1993	145.398.166,75	0,36 %	3.702	0,85 %	4,97 %
1994	264.915.508,32	0,65 %	6.007	1,37 %	4,94 %
1995	276.245.736,17	0,68 %	5.931	1,36 %	4,91 %
1996	560.096.749,33	1,37 %	10.399	2,38 %	4,73 %
1997	818.528.484,39	2,01 %	13.706	3,14 %	4,80 %
1998	1.115.001.456,16	2,73 %	16.855	3,86 %	4,95 %
1999	1.626.912.617,78	3,99 %	21.667	4,96 %	4,79 %
2000	1.308.174.963,11	3,21 %	15.711	3,59 %	4,13 %
2001	1.485.150.250,75	3,64 %	15.573	3,56 %	4,41 %
2002	1.957.991.876,29	4,80 %	17.611	4,03 %	4,53 %
2003	2.611.753.855,43	6,40 %	24.584	5,62 %	4,41 %
2004	3.149.020.142,72	7,72 %	32.924	7,53 %	4,14 %
2005	5.043.073.599,52	12,36 %	51.082	11,69 %	3,99 %
2006	5.442.037.268,60	13,34 %	50.933	11,65 %	4,25 %
2007	3.925.283.236,67	9,62 %	35.309	8,08 %	4,71 %
2008	3.070.321.603,45	7,52 %	27.685	6,33 %	4,98 %
2009	1.726.567.531,80	4,23 %	17.618	4,03 %	4,20 %
2010	2.610.299.837,41	6,40 %	26.969	6,17 %	4,34 %
2011	3.291.304.439,86	8,07 %	32.510	7,44 %	4,34 %
2012	56.557.630,25	0,14 %	1.065	0,24 %	4,52 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

## 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 %	2,36 %
2010	68.067,00	0,00 %	1	0,00 %	4,60 %
2011	338.630,46	0,00 %	5	0,00 %	3,45 %
2012	9.186.356,79	0,02 %	482	0,11 %	4,15 %
2013	35.988.968,06	0,09 %	1.809	0,41 %	4,57 %
2014	54.447.142,66	0,13 %	2.045	0,47 %	4,87 %
2015	68.860.688,13	0,17 %	2.254	0,52 %	4,81 %
2016	108.593.523,46	0,27 %	3.066	0,70 %	4,71 %
2017	136.107.180,54	0,33 %	3.392	0,78 %	4,86 %
2018	169.139.259,88	0,41 %	3.910	0,89 %	5,02 %
2019	208.042.554,57	0,51 %	4.385	1,00 %	4,98 %
2020	180.696.646,05	0,44 %	4.065	0,93 %	4,97 %
2021	194.840.337,22	0,48 %	3.950	0,90 %	4,96 %
2022	233.536.468,67	0,57 %	4.303	0,98 %	5,07 %
2023	295.745.001,94	0,72 %	5.434	1,24 %	5,00 %
2024	396.340.664,72	0,97 %	7.122	1,63 %	4,96 %
2025	393.553.776,00	0,96 %	6.849	1,57 %	4,86 %
2026	643.695.974,64	1,58 %	10.282	2,35 %	4,71 %
2027	852.718.381,68	2,09 %	12.676	2,90 %	4,75 %
2028	1.075.713.544,48	2,64 %	14.847	3,40 %	4,85 %
2029	1.519.271.627,55	3,72 %	19.040	4,36 %	4,69 %
2030	1.478.906.926,77	3,62 %	16.968	3,88 %	4,15 %
2031	2.045.024.903,86	5,01 %	20.574	4,71 %	4,40 %
2032	2.148.282.480,15	5,27 %	18.690	4,28 %	4,52 %
2033	2.595.601.832,19	6,36 %	23.077	5,28 %	4,42 %
2034	2.995.923.634,76	7,34 %	29.418	6,73 %	4,16 %
2035	4.664.444.930,56	11,43 %	44.272	10,13 %	4,02 %
2036	4.997.079.241,75	12,25 %	43.937	10,05 %	4,27 %
2037	3.604.952.553,29	8,84 %	30.167	6,90 %	4,72 %
2038	2.819.443.633,21	6,91 %	23.910	5,47 %	5,00 %
2039	1.563.207.220,48	3,83 %	15.555	3,56 %	4,16 %
2040	2.196.231.976,18	5,38 %	22.196	5,08 %	4,25 %
2041	2.758.271.407,92	6,76 %	26.588	6,08 %	4,30 %
2042	38.351.200,54	0,09 %	785	0,18 %	4,25 %
2043	4.371.481,45	0,01 %	58	0,01 %	3,77 %
2044	3.731.129,94	0,01 %	43	0,01 %	3,13 %
2045	3.949.627,37	0,01 %	42	0,01 %	3,45 %
2046	6.992.825,13	0,02 %	65	0,01 %	4,23 %
2047	4.743.420,78	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 %	4,58 %
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)	293.284.657,94	0,72 %	10.822	2,48 %	2,67 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

5. Seasoning

average: 7,30

Current Period

In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	25.351.423,46	0,06 %	533	0,12 %	4,53 %
0.5 - 1.0	473.421.608,19	1,16 %	5.133	1,17 %	4,58 %
1.0 - 1.5	1.785.063.800,87	4,37 %	17.255	3,95 %	4,40 %
1.5 - 2.0	2.226.858.910,21	5,46 %	22.803	5,22 %	4,18 %
2.0 - 2.5	923.827.182,00	2,26 %	9.540	2,18 %	4,39 %
2.5 - 3.0	1.314.180.294,25	3,22 %	13.102	3,00 %	4,39 %
3.0 - 4.0	1.787.964.023,74	4,38 %	17.646	4,04 %	4,61 %
4.0 - 5.0	3.293.926.415,29	8,07 %	29.754	6,81 %	4,92 %
5.0 - 6.0	4.202.435.784,21	10,30 %	38.007	8,69 %	4,57 %
6.0 - 7.0	6.181.938.971,73	15,15 %	58.601	13,41 %	4,10 %
7.0 - 8.0	4.140.207.312,98	10,15 %	43.666	9,99 %	4,04 %
8.0 - 9.0	3.046.116.088,83	7,47 %	30.279	6,93 %	4,24 %
9.0 - 10.0	2.228.146.063,47	5,46 %	20.600	4,71 %	4,52 %
more - 10.0	9.173.235.257,08	22,48 %	130.237	29,79 %	4,63 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

## 6. Remaining Tenor

average: 22,24

Current Period

In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	31.697.974,09	0,08 %	1.635	0,37 %	4,37 %
01-02	47.307.624,98	0,12 %	1.940	0,44 %	4,76 %
02-03	63.931.651,54	0,16 %	2.199	0,50 %	4,87 %
03-04	88.195.314,72	0,22 %	2.661	0,61 %	4,71 %
04-05	135.802.918,39	0,33 %	3.478	0,80 %	4,77 %
05-06	153.258.761,56	0,38 %	3.645	0,83 %	5,01 %
06-07	199.032.391,79	0,49 %	4.263	0,98 %	5,01 %
07-08	180.272.107,49	0,44 %	4.060	0,93 %	4,98 %
08-09	191.936.207,98	0,47 %	4.026	0,92 %	4,96 %
09-10	228.660.686,35	0,56 %	4.219	0,97 %	5,00 %
10-11	262.030.894,34	0,64 %	4.909	1,12 %	5,07 %
11-12	360.214.711,84	0,88 %	6.525	1,49 %	4,95 %
12-13	384.932.691,03	0,94 %	6.821	1,56 %	4,93 %
13-14	547.205.178,08	1,34 %	9.035	2,07 %	4,77 %
14-15	821.259.406,70	2,01 %	12.381	2,83 %	4,70 %
15-16	882.781.186,20	2,16 %	12.597	2,88 %	4,83 %
16-17	1.446.870.244,92	3,55 %	18.754	4,29 %	4,76 %
17-18	1.468.378.150,83	3,60 %	17.352	3,97 %	4,36 %
18-19	1.841.048.464,66	4,51 %	19.760	4,52 %	4,30 %
19-20	2.081.572.961,31	5,10 %	18.744	4,29 %	4,45 %
20-21	2.375.452.991,56	5,82 %	20.873	4,77 %	4,52 %
21-22	2.926.641.744,55	7,17 %	27.431	6,27 %	4,25 %
22-23	3.856.434.513,57	9,45 %	38.045	8,70 %	4,06 %
23-24	5.506.654.948,07	13,50 %	49.274	11,27 %	4,11 %
24-25	4.029.375.416,87	9,88 %	33.793	7,73 %	4,58 %
25-26	3.030.438.790,17	7,43 %	25.735	5,89 %	4,94 %
26-27	1.658.652.032,14	4,07 %	15.606	3,57 %	4,61 %
27-28	1.909.749.696,12	4,68 %	18.900	4,32 %	4,31 %
28-29	3.377.862.155,46	8,28 %	32.917	7,53 %	4,23 %
29-30	391.022.831,33	0,96 %	4.375	1,00 %	4,52 %
30 - more	323.032.641,02	0,79 %	11.169	2,55 %	2,79 %
Matured	965.846,69	0,00 %	34	0,01 %	3,75 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

7. Loan Part Interest Reset Dates

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	962.374.007,87	2,36 %	9.258	2,12 %	4,77 %
2013	3.247.335.747,11	7,96 %	33.680	7,70 %	4,82 %
2014	2.867.884.554,74	7,03 %	33.540	7,67 %	5,06 %
2015	4.452.878.543,52	10,91 %	46.370	10,61 %	4,49 %
2016	5.842.118.426,92	14,32 %	57.162	13,08 %	4,53 %
2017	3.389.188.665,08	8,31 %	35.654	8,16 %	4,93 %
2018	3.152.504.761,38	7,73 %	31.976	7,31 %	5,25 %
2019	1.631.284.659,02	4,00 %	19.422	4,44 %	5,57 %
2020	1.943.680.666,25	4,76 %	21.211	4,85 %	4,86 %
2021	2.508.259.067,99	6,15 %	24.920	5,70 %	4,78 %
2022	506.904.494,96	1,24 %	5.950	1,36 %	5,28 %
2023	202.228.492,72	0,50 %	2.649	0,61 %	5,55 %
2024	78.523.513,43	0,19 %	1.120	0,26 %	5,68 %
2025	309.291.871,85	0,76 %	3.136	0,72 %	4,82 %
2026	1.623.270.040,45	3,98 %	13.553	3,10 %	4,65 %
2027	2.071.766.346,61	5,08 %	16.116	3,69 %	4,84 %
2028	430.244.643,18	1,05 %	3.352	0,77 %	5,27 %
2029	45.042.083,93	0,11 %	450	0,10 %	5,77 %
2030	36.209.218,92	0,09 %	404	0,09 %	5,43 %
2031	40.844.250,95	0,10 %	420	0,10 %	5,52 %
2032	463.914,11	0,00 %	13	0,00 %	5,72 %
2035	292.403.414,75	0,72 %	10.816	2,47 %	2,67 %
Floating	5.167.971.750,59	12,67 %	65.984	15,09 %	1,61 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>437.156</b>	<b>100 %</b>	<b>4,42 %</b>

8. Geography

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Drenthe	1.128.057.727,99	2,76 %	7.286	3,05 %	4,37 %
Flevoland	1.302.628.013,56	3,19 %	7.564	3,16 %	4,48 %
Friesland	1.086.626.210,04	2,66 %	7.456	3,12 %	4,38 %
Gelderland	5.152.125.676,78	12,63 %	29.573	12,36 %	4,37 %
Groningen	1.085.067.217,61	2,66 %	8.296	3,47 %	4,48 %
Limburg	1.415.480.022,91	3,47 %	9.789	4,09 %	4,44 %
Noord-Brabant	5.261.207.592,13	12,89 %	30.215	12,63 %	4,36 %
Noord-Holland	8.575.716.733,71	21,02 %	45.942	19,20 %	4,40 %
Overijssel	2.562.363.707,57	6,28 %	15.969	6,67 %	4,38 %
Utrecht	3.826.127.722,62	9,38 %	20.255	8,47 %	4,44 %
Zeeland	648.479.510,92	1,59 %	4.656	1,95 %	4,51 %
Zuid-Holland	8.758.793.000,47	21,47 %	52.258	21,84 %	4,49 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

9. Loan to Market Value (AVM)

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 72,47 %</b>					
less - 40.00%	5.603.424.065,43	13,73 %	77.219	32,27 %	4,48 %
40.01% - 50.00%	3.181.682.513,95	7,80 %	22.650	9,47 %	4,36 %
50.01% - 60.00%	3.931.238.597,34	9,63 %	23.119	9,66 %	4,33 %
60.01% - 70.00%	4.448.557.916,17	10,90 %	22.389	9,36 %	4,31 %
70.01% - 80.00%	4.909.136.007,31	12,03 %	21.951	9,17 %	4,34 %
80.01% - 85.00%	2.752.189.262,97	6,75 %	11.347	4,74 %	4,41 %
85.01% - 90.00%	3.017.562.923,41	7,40 %	11.939	4,99 %	4,43 %
90.01% - 95.00%	3.165.709.528,18	7,76 %	12.131	5,07 %	4,45 %
95.01% - 100.00%	3.422.101.917,84	8,39 %	12.897	5,39 %	4,49 %
100.01% - 105.00%	3.457.504.540,63	8,47 %	12.884	5,38 %	4,53 %
105.01% - 110.00%	2.913.565.863,08	7,14 %	10.733	4,49 %	4,55 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

10. Loan to Indexed Market Value (AVM)

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 76,82 %</b>					
less - 40.00%	4.974.599.699,39	12,19 %	72.001	30,09 %	4,49 %
40.01% - 50.00%	2.817.677.453,31	6,91 %	21.245	8,88 %	4,37 %
50.01% - 60.00%	3.521.242.417,36	8,63 %	21.887	9,15 %	4,33 %
60.01% - 70.00%	4.103.742.890,60	10,06 %	21.676	9,06 %	4,33 %
70.01% - 80.00%	4.408.156.158,95	10,80 %	20.724	8,66 %	4,33 %
80.01% - 85.00%	2.424.201.489,75	5,94 %	10.522	4,40 %	4,37 %
85.01% - 90.00%	2.670.627.677,33	6,55 %	10.936	4,57 %	4,42 %
90.01% - 95.00%	2.791.035.979,36	6,84 %	10.948	4,58 %	4,43 %
95.01% - 100.00%	2.999.986.336,06	7,35 %	11.561	4,83 %	4,45 %
100.01% - 105.00%	3.073.313.898,65	7,53 %	11.525	4,82 %	4,48 %
105.01% - 110.00%	3.146.532.665,93	7,71 %	11.743	4,91 %	4,53 %
110.01% - 115.00%	2.716.843.020,31	6,66 %	10.197	4,26 %	4,52 %
115.01% - 120.00%	1.083.634.299,42	2,66 %	4.028	1,68 %	4,51 %
120.01% - 125.00%	71.079.149,89	0,17 %	266	0,11 %	4,43 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

11. Confidence Level (AVM)

Confidence level	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
<b>average: 58,62</b>					<b>TOTALWAC</b>
less - 39.99	1.420.169.843,63	3,48 %	7.274	3,04 %	4,25 %
40.00 - 49.99	3.321.622.142,89	8,14 %	18.676	7,81 %	4,27 %
50.00 - 54.99	4.359.761.930,72	10,68 %	26.193	10,95 %	4,29 %
55.00 - 59.99	8.510.416.923,99	20,86 %	53.269	22,26 %	4,34 %
60.00 - 64.99	14.334.131.360,55	35,13 %	84.500	35,32 %	4,46 %
65.00 - 70.00	8.856.570.934,53	21,71 %	49.347	20,62 %	4,58 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>



12. Outstanding Notional Amount

average: 170.537,67

Current Period

Aggregate Outstanding Notional Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
less - 25.000,00	153.544.942,87	0,38 %	10.049	4,20 %	4,79 %
25.000,00 - 50.000,00	754.488.417,64	1,85 %	19.439	8,13 %	4,78 %
50.000,00 - 75.000,00	1.370.839.695,39	3,36 %	21.612	9,03 %	4,72 %
75.000,00 - 100.000,00	2.092.633.607,94	5,13 %	23.609	9,87 %	4,59 %
100.000,00 - 125.000,00	2.609.916.703,38	6,40 %	23.012	9,62 %	4,54 %
125.000,00 - 150.000,00	3.372.887.537,48	8,27 %	24.366	10,18 %	4,49 %
150.000,00 - 175.000,00	3.564.518.760,25	8,74 %	21.868	9,14 %	4,49 %
175.000,00 - 200.000,00	3.853.318.192,36	9,44 %	20.461	8,55 %	4,46 %
200.000,00 - 225.000,00	3.248.830.278,45	7,96 %	15.267	6,38 %	4,45 %
225.000,00 - 250.000,00	3.214.166.060,20	7,88 %	13.496	5,64 %	4,40 %
250.000,00 - 275.000,00	2.677.415.501,37	6,56 %	10.183	4,26 %	4,40 %
275.000,00 - 300.000,00	2.367.515.502,20	5,80 %	8.196	3,43 %	4,38 %
300.000,00 - 325.000,00	1.753.626.701,51	4,30 %	5.599	2,34 %	4,38 %
325.000,00 - 350.000,00	1.597.786.118,73	3,92 %	4.720	1,97 %	4,30 %
350.000,00 - 375.000,00	1.244.412.642,85	3,05 %	3.428	1,43 %	4,32 %
375.000,00 - 400.000,00	1.144.634.133,88	2,81 %	2.938	1,23 %	4,28 %
400.000,00 - 425.000,00	866.357.247,40	2,12 %	2.097	0,88 %	4,30 %
425.000,00 - 450.000,00	785.832.718,91	1,93 %	1.789	0,75 %	4,25 %
450.000,00 - 475.000,00	554.733.125,37	1,36 %	1.199	0,50 %	4,24 %
475.000,00 - 500.000,00	615.599.354,88	1,51 %	1.255	0,53 %	4,18 %
500.000,00 - 600.000,00	1.337.328.355,32	3,28 %	2.437	1,02 %	4,16 %
600.000,00 - 700.000,00	767.852.518,40	1,88 %	1.181	0,49 %	4,12 %
700.000,00 - 800.000,00	467.720.272,77	1,15 %	623	0,26 %	4,09 %
800.000,00 - 900.000,00	241.248.140,15	0,59 %	283	0,12 %	4,22 %
900.000,00 - 1.000.000,00	145.466.606,61	0,36 %	152	0,06 %	3,94 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

13. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Flat / Apartment	5.125.041.470,26	12,56 %	34.437	14,39 %	4,52 %
House	35.677.631.666,05	87,44 %	204.822	85,61 %	4,41 %
	40.802.673.136,31	100 %	239.259	100 %	4,42 %

**14. Occupancy Status**

Occupancy Status	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	40.802.673.136,31	100,00 %	239.259	100,00 %	4,42 %
	40.802.673.136,31	100 %	239.259	100 %	4,42 %

**15. Mortgage Payment Frequency**

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	40.802.673.136,31	100,00 %	437.156	100,00 %	4,42 %
	40.802.673.136,31	100 %	437.156	100 %	4,42 %

**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	11.344,51	0,00 %	1	0,00 %	2,22 %
Euribor 1M	2.015.115.637,05	4,94 %	18.464	4,22 %	1,05 %
Euribor 3M	63.928.809,51	0,16 %	606	0,14 %	1,49 %
Euribor 6M	105.000.482,72	0,26 %	1.183	0,27 %	1,89 %
Fixed	35.634.701.385,72	87,33 %	371.172	84,91 %	4,83 %
Floating	2.983.915.476,80	7,31 %	45.730	10,46 %	1,98 %
	40.802.673.136,31	100 %	437.156	100 %	4,42 %

**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	71.953.383,77	0,18 %	1.533	0,64 %	4,71 %
less - 1	561.156.530,20	1,38 %	16.033	6,70 %	4,60 %
1-2	3.128.197.046,22	7,67 %	37.249	15,57 %	4,52 %
2-3	5.928.821.685,70	14,53 %	44.966	18,79 %	4,45 %
3-4	8.726.301.998,18	21,39 %	48.123	20,11 %	4,39 %
4-5	10.544.471.949,27	25,84 %	47.542	19,87 %	4,38 %
5-6	7.168.910.911,82	17,57 %	27.985	11,70 %	4,41 %
6-7	2.892.723.166,80	7,09 %	10.195	4,26 %	4,43 %
7-8	887.362.685,93	2,17 %	2.715	1,13 %	4,40 %
8-9	342.115.879,16	0,84 %	1.045	0,44 %	4,49 %
9-10	165.561.371,73	0,41 %	524	0,22 %	4,56 %
10 - more	385.096.527,53	0,94 %	1.349	0,56 %	4,47 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

**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	1.587.669.184,58	3,89 %	19.976	8,35 %	2,07 %
0.05 - 0.10	4.369.963.091,19	10,71 %	37.489	15,67 %	3,41 %
0.10 - 0.15	6.755.097.117,10	16,56 %	47.414	19,82 %	4,30 %
0.15 - 0.20	9.382.175.106,48	22,99 %	51.200	21,40 %	4,53 %
0.20 - 0.25	9.180.760.533,96	22,50 %	43.622	18,23 %	4,74 %
0.25 - 0.30	5.786.614.647,15	14,18 %	24.621	10,29 %	4,93 %
0.30 - 0.35	2.194.966.518,70	5,38 %	8.260	3,45 %	5,07 %
0.35 - 0.40	676.251.498,74	1,66 %	2.267	0,95 %	5,13 %
0.40 - 0.45	266.410.487,71	0,65 %	910	0,38 %	5,16 %
0.45 - 0.50	167.035.694,02	0,41 %	581	0,24 %	5,19 %
0.50 - 0.55	94.058.978,04	0,23 %	344	0,14 %	5,18 %
0.55 - 0.60	62.153.455,17	0,15 %	227	0,10 %	5,18 %
0.60 - 0.65	50.237.430,47	0,12 %	187	0,08 %	5,11 %
0.65 - 0.70	33.816.973,78	0,08 %	128	0,05 %	5,24 %
0.70 - more	118.902.067,37	0,29 %	468	0,20 %	5,02 %
Unknown	76.560.351,85	0,19 %	1.565	0,65 %	4,69 %
	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>239.259</b>	<b>100 %</b>	<b>4,42 %</b>

**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	40.802.673.136,31	100,00 %	239.259	100,00 %	4,42 %
	40.802.673.136,31	100 %	239.259	0 %	4,42 %

**20. Guaranteed Loanpart**

Guarantee Indication	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
NHG	2.543.904.373,38	6,23 %	28.938	6,62 %	4,37 %
No Guarantee	38.258.768.762,93	93,77 %	408.218	93,38 %	4,42 %
	40.802.673.136,31	100 %	437.156	100 %	4,42 %

**21. Valuation Type**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
AVM	40.802.673.136,31	100,00 %	239.259	100,00 %	4,42 %
	40.802.673.136,31	100 %	239.259	100 %	4,42 %

**22. In construction**

Construction deposit	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>Total Building Deposits: €0,00</b>					
No Building Deposit	40.802.673.136,31	100,00 %	239.259	100,00 %	4,42 %
	40.802.673.136,31	100 %	239.259	100 %	4,42 %

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	235.680	7,81	127,41	0,00	135,22	40.013.679.551,65	98,50 %	98,07 %
0 - 1	2.005	31.363,79	1.378.747,32	216,09	1.415.248,30	432.691.899,21	0,84 %	1,06 %
1 - 2	679	28.306,42	900.198,50	534,43	930.609,46	156.084.224,50	0,28 %	0,38 %
2 - 3	354	18.739,45	754.949,31	1.345,62	775.832,81	77.726.304,87	0,15 %	0,19 %
3 - 4	168	13.365,01	523.588,66	2.078,64	540.269,95	37.846.234,98	0,07 %	0,09 %
4 - 5	97	6.861,86	381.533,38	1.437,23	390.037,95	22.364.832,29	0,04 %	0,05 %
5 - 6	70	8.851,00	337.917,17	3.707,61	350.475,78	15.221.264,52	0,03 %	0,04 %
more - 6	206	75.042,38	1.839.471,89	21.374,73	1.940.592,24	47.058.824,29	0,09 %	0,12 %
	<b>239.259</b>	<b>182.537,72</b>	<b>6.116.533,64</b>	<b>30.694,35</b>	<b>6.343.201,71</b>	<b>40.802.673.136,31</b>	<b>100 %</b>	<b>100 %</b>