



# Covered Bond Programme

Monthly investor report as of 20-4-2011  
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%	21-07-2021
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	1.500.000.000,00	1.500.000.000,00	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	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	275.000.000,00	204.081.632,65	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	1.250.000.000,00	1.250.000.000,00		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
			19.764.397.552,78			

**Summary**

All amounts in EURO	Current
Reporting Date	20-04-2011
Portfolio Cut off Date	31-03-2011
Original Principal Balance	35.417.167.754,71
Principal Balance	33.407.466.505,87
Value of Savings Deposits	816.110.566,08
Aggregate Outstanding Notional Amount	32.591.355.939,79
Number of Borrowers	200.681
Number of Loanparts	353.095
Average Principal Balance (borrower)	162.403,79
Average Principal Balance (parts)	92.301,95
Coupon: Weighted Average	4,5
Minimum	0,8
Maximum	10,6
Weighted Average Loan to Indexed Market Value (LTIMV)	68,56
Seasoning (years): Weighted Average	6,87
Original Maturity (years): Weighted Average	29,67
Remaining Tenor (years): Weighted Average	22,81
Remaining Interest Period (years): Weighted Average	5,77

**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	24.152.803.046,24
B	0,00
C	125.860.733,22
D	0,00
E	0,00
X	1.629.567.796,99
Y	2.107.150.500,00
Z	0,00
<b>Total:</b>	<b>20.541.945.482,47</b>
<b>Asset Cover Ratio</b>	<b>103,93 %</b>

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**Parameters**


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Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	74,80 %
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	125.855.733,22
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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	356.032.617,31	1,09 %	9.437	2,67 %	5,11 %
Consumer Credit Mortgage	83.768.589,88	0,26 %	3.420	0,97 %	3,37 %
Credit Mortgage	1.095.098.986,24	3,36 %	29.055	8,23 %	2,16 %
Hybrid	358.983.215,41	1,10 %	4.300	1,22 %	4,76 %
Interest Only	21.522.931.057,95	66,04 %	217.346	61,56 %	4,47 %
Interest Only (Meerwaarde)	133.350.845,22	0,41 %	508	0,14 %	5,36 %
Investment	4.928.648.496,20	15,12 %	31.909	9,04 %	4,51 %
Life	634.444.609,53	1,95 %	7.417	2,10 %	4,94 %
Life (Standard and Unit Linked)	2.314.961.044,36	7,10 %	21.788	6,17 %	4,52 %
Life (Unit Linked)	32.066.948,74	0,10 %	284	0,08 %	4,84 %
Linear	61.208.154,08	0,19 %	1.623	0,46 %	4,64 %
Savings	1.069.861.374,87	3,28 %	26.008	7,37 %	5,80 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

## 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
<b>average: 4,47</b>					
0,00% - 2,5%	3.697.668.637,61	11,35 %	48.504	13,74 %	1,84 %
2,5% - 2,99%	224.563.466,35	0,69 %	2.248	0,64 %	2,79 %
3% - 3,49%	863.402.281,34	2,65 %	11.978	3,39 %	3,34 %
3,5% - 3,99%	3.088.397.769,05	9,48 %	29.106	8,24 %	3,84 %
4% - 4,49%	6.578.736.859,92	20,19 %	57.001	16,14 %	4,30 %
4,5% - 4,99%	8.091.662.410,45	24,83 %	74.472	21,09 %	4,79 %
5% - 5,49%	5.399.166.800,26	16,57 %	58.809	16,66 %	5,26 %
5,5% - 5,99%	2.952.219.606,06	9,06 %	41.374	11,72 %	5,76 %
6% - 6,49%	1.211.726.173,50	3,72 %	19.790	5,60 %	6,25 %
6,5% - 6,99%	370.438.518,47	1,14 %	7.162	2,03 %	6,74 %
7% - 7,49%	83.336.792,37	0,26 %	1.940	0,55 %	7,24 %
7,5% - more	30.036.624,42	0,09 %	711	0,20 %	7,85 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**3. Origination Year**

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1975	254.829,66	0,00 %	13	0,00 %	4,21 %
1976	493.832,57	0,00 %	19	0,01 %	5,25 %
1977	1.594.913,94	0,00 %	38	0,01 %	5,10 %
1978	2.796.939,37	0,01 %	70	0,02 %	5,28 %
1979	3.229.983,14	0,01 %	73	0,02 %	4,78 %
1980	2.875.058,25	0,01 %	74	0,02 %	4,65 %
1981	3.543.800,44	0,01 %	231	0,07 %	4,62 %
1982	5.090.428,12	0,02 %	300	0,08 %	4,93 %
1983	9.712.312,99	0,03 %	422	0,12 %	5,11 %
1984	6.147.727,76	0,02 %	262	0,07 %	5,15 %
1985	8.149.076,13	0,03 %	314	0,09 %	5,12 %
1986	13.747.660,29	0,04 %	446	0,13 %	5,14 %
1987	22.044.628,55	0,07 %	617	0,17 %	5,01 %
1988	29.207.518,21	0,09 %	812	0,23 %	5,10 %
1989	43.713.273,04	0,13 %	1.147	0,32 %	5,08 %
1990	56.950.103,77	0,17 %	1.574	0,45 %	5,27 %
1991	57.652.321,06	0,18 %	1.573	0,45 %	5,27 %
1992	81.935.304,72	0,25 %	2.173	0,62 %	5,43 %
1993	140.874.595,74	0,43 %	3.407	0,96 %	5,12 %
1994	255.317.138,02	0,78 %	5.599	1,59 %	5,10 %
1995	274.229.431,90	0,84 %	5.684	1,61 %	5,08 %
1996	562.664.391,66	1,73 %	10.366	2,94 %	4,92 %
1997	829.532.350,28	2,55 %	13.742	3,89 %	4,98 %
1998	1.088.837.070,71	3,34 %	16.282	4,61 %	5,04 %
1999	1.565.192.688,51	4,80 %	20.610	5,84 %	4,85 %
2000	1.232.185.435,08	3,78 %	14.647	4,15 %	4,29 %
2001	1.269.544.013,75	3,90 %	13.830	3,92 %	4,56 %
2002	1.388.942.118,68	4,26 %	14.362	4,07 %	4,59 %
2003	2.242.175.525,69	6,88 %	22.079	6,25 %	4,42 %
2004	3.118.086.840,65	9,57 %	32.033	9,07 %	4,23 %
2005	5.234.981.500,57	16,06 %	51.409	14,56 %	3,90 %
2006	5.169.439.639,50	15,86 %	46.369	13,13 %	4,27 %
2007	3.531.841.625,74	10,84 %	30.501	8,64 %	4,75 %
2008	2.651.553.112,71	8,14 %	23.463	6,64 %	5,02 %
2009	1.216.921.276,40	3,73 %	12.624	3,58 %	4,26 %
2010	446.966.460,48	1,37 %	5.364	1,52 %	4,50 %
2011	22.931.011,71	0,07 %	566	0,16 %	4,26 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2009	478.592,33	0,00 %	23	0,01 %	4,70 %
2010	1.369.203,78	0,00 %	53	0,02 %	4,17 %
2011	15.038.357,85	0,05 %	825	0,23 %	4,49 %
2012	29.518.857,23	0,09 %	1.440	0,41 %	4,94 %
2013	50.862.253,02	0,16 %	1.971	0,56 %	5,00 %
2014	60.111.036,80	0,18 %	1.975	0,56 %	5,02 %
2015	68.208.374,97	0,21 %	2.046	0,58 %	5,07 %
2016	107.857.349,28	0,33 %	2.827	0,80 %	4,93 %
2017	133.621.999,69	0,41 %	3.092	0,88 %	5,05 %
2018	170.982.901,18	0,52 %	3.659	1,04 %	5,14 %
2019	197.280.023,74	0,61 %	3.999	1,13 %	5,10 %
2020	174.778.516,06	0,54 %	3.727	1,06 %	5,10 %
2021	168.993.060,46	0,52 %	3.378	0,96 %	5,09 %
2022	187.255.047,73	0,57 %	3.607	1,02 %	5,24 %
2023	255.016.753,31	0,78 %	4.601	1,30 %	5,07 %
2024	355.888.065,97	1,09 %	6.279	1,78 %	5,05 %
2025	354.503.497,01	1,09 %	6.040	1,71 %	4,94 %
2026	585.249.444,47	1,80 %	9.312	2,64 %	4,84 %
2027	801.951.268,20	2,46 %	11.907	3,37 %	4,88 %
2028	1.010.256.422,38	3,10 %	13.850	3,92 %	4,93 %
2029	1.418.172.295,85	4,35 %	17.570	4,98 %	4,74 %
2030	1.317.864.345,36	4,04 %	14.913	4,22 %	4,26 %
2031	1.642.381.856,55	5,04 %	16.713	4,73 %	4,48 %
2032	1.526.129.362,28	4,68 %	14.678	4,16 %	4,56 %
2033	2.184.447.203,81	6,70 %	20.207	5,72 %	4,41 %
2034	2.900.018.412,03	8,90 %	28.002	7,93 %	4,23 %
2035	4.725.311.424,35	14,50 %	43.586	12,34 %	3,90 %
2036	4.690.428.524,46	14,39 %	39.780	11,27 %	4,27 %
2037	3.230.435.720,59	9,91 %	26.135	7,40 %	4,76 %
2038	2.412.387.015,86	7,40 %	20.275	5,74 %	5,04 %
2039	1.116.260.453,17	3,43 %	11.443	3,24 %	4,26 %
2040	400.272.285,32	1,23 %	4.804	1,36 %	4,45 %
2041	32.035.232,40	0,10 %	669	0,19 %	4,29 %
2042	6.247.577,64	0,02 %	87	0,02 %	4,21 %
2043	1.683.252,96	0,01 %	28	0,01 %	3,46 %
2044	1.875.066,29	0,01 %	24	0,01 %	3,26 %
2045	2.218.329,64	0,01 %	19	0,01 %	3,79 %
2046	1.888.356,26	0,01 %	18	0,01 %	4,19 %
2047	399.338,94	0,00 %	5	0,00 %	4,24 %
Until further notice (Credit mortgages)	251.678.860,60	0,77 %	9.528	2,70 %	3,37 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>



**5. Seasoning**

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
<b>average: 6,87</b>					
less - 0.5	35.452.403,58	0,11 %	947	0,27 %	4,27 %
0.5 - 1.0	130.864.724,69	0,40 %	1.826	0,52 %	4,52 %
1.0 - 1.5	670.119.634,58	2,06 %	6.867	1,94 %	4,47 %
1.5 - 2.0	636.490.117,99	1,95 %	6.785	1,92 %	3,98 %
2.0 - 2.5	853.409.453,91	2,62 %	7.838	2,22 %	5,15 %
2.5 - 3.0	1.457.456.723,61	4,47 %	12.775	3,62 %	4,94 %
3.0 - 4.0	3.087.059.415,08	9,47 %	26.801	7,59 %	4,86 %
4.0 - 5.0	4.789.041.691,01	14,69 %	42.272	11,97 %	4,40 %
5.0 - 6.0	5.897.283.749,58	18,09 %	56.412	15,98 %	3,90 %
6.0 - 7.0	3.366.912.198,58	10,33 %	34.876	9,88 %	4,19 %
7.0 - 8.0	2.354.837.265,73	7,23 %	23.396	6,63 %	4,37 %
8.0 - 9.0	1.511.698.298,51	4,64 %	15.393	4,36 %	4,56 %
9.0 - 10.0	1.313.824.113,05	4,03 %	13.987	3,96 %	4,61 %
more - 10.0	6.486.906.149,89	19,90 %	102.920	29,15 %	4,83 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**6. Remaining Tenor**

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 22,81					
less - 01	18.239.537,57	0,06 %	1.055	0,30 %	4,50 %
01-02	34.718.179,99	0,11 %	1.611	0,46 %	5,00 %
02-03	54.321.280,10	0,17 %	1.960	0,56 %	4,94 %
03-04	60.180.917,48	0,18 %	1.968	0,56 %	5,11 %
04-05	77.027.970,20	0,24 %	2.226	0,63 %	4,95 %
05-06	116.720.633,34	0,36 %	2.944	0,83 %	4,94 %
06-07	137.183.475,40	0,42 %	3.152	0,89 %	5,10 %
07-08	181.900.242,67	0,56 %	3.804	1,08 %	5,11 %
08-09	193.721.116,03	0,59 %	4.001	1,13 %	5,14 %
09-10	170.933.375,60	0,52 %	3.595	1,02 %	5,06 %
10-11	169.618.282,67	0,52 %	3.309	0,94 %	5,13 %
11-12	199.870.150,59	0,61 %	3.768	1,07 %	5,24 %
12-13	281.737.927,77	0,86 %	5.110	1,45 %	5,02 %
13-14	354.284.725,36	1,09 %	6.217	1,76 %	5,08 %
14-15	388.560.856,56	1,19 %	6.520	1,85 %	4,90 %
15-16	648.754.948,57	1,99 %	10.172	2,88 %	4,84 %
16-17	806.423.320,40	2,47 %	11.784	3,34 %	4,87 %
17-18	1.122.501.652,78	3,44 %	15.067	4,27 %	4,88 %
18-19	1.432.278.336,92	4,39 %	17.331	4,91 %	4,71 %
19-20	1.346.334.098,04	4,13 %	15.074	4,27 %	4,21 %
20-21	1.691.865.429,31	5,19 %	16.725	4,74 %	4,53 %
21-22	1.510.237.714,32	4,63 %	14.478	4,10 %	4,53 %
22-23	2.403.310.073,09	7,37 %	22.246	6,30 %	4,36 %
23-24	3.150.607.662,57	9,67 %	30.711	8,70 %	4,17 %
24-25	5.439.889.398,29	16,69 %	48.705	13,79 %	3,92 %
25-26	4.055.612.784,81	12,44 %	33.891	9,60 %	4,43 %
26-27	2.953.193.897,30	9,06 %	23.934	6,78 %	4,88 %
27-28	2.002.360.522,41	6,14 %	17.179	4,87 %	5,03 %
28-29	1.150.425.434,82	3,53 %	11.988	3,40 %	4,21 %
29-30	155.451.366,27	0,48 %	2.493	0,71 %	4,35 %
30 - more	279.534.215,77	0,86 %	9.958	2,82 %	3,45 %
Matured	3.556.412,81	0,01 %	119	0,03 %	4,26 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**7. Loan Part Interest Reset Dates**

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	223.566,81	0,00 %	9	0,00 %	4,92 %
2010	1.016.609,85	0,00 %	46	0,01 %	4,91 %
2011	3.060.441.076,81	9,39 %	30.611	8,67 %	4,33 %
2012	2.423.402.859,22	7,44 %	25.966	7,35 %	4,65 %
2013	2.100.783.339,44	6,45 %	23.994	6,80 %	5,11 %
2014	2.104.974.188,72	6,46 %	25.638	7,26 %	5,19 %
2015	3.322.346.536,50	10,19 %	35.144	9,95 %	4,52 %
2016	3.529.883.425,64	10,83 %	33.987	9,63 %	4,59 %
2017	2.161.334.427,39	6,63 %	22.434	6,35 %	5,04 %
2018	2.400.230.815,83	7,36 %	24.101	6,83 %	5,30 %
2019	1.158.378.336,76	3,55 %	14.489	4,10 %	5,66 %
2020	723.002.736,03	2,22 %	8.748	2,48 %	5,09 %
2021	945.622.938,57	2,90 %	8.224	2,33 %	4,66 %
2022	290.942.537,65	0,89 %	3.388	0,96 %	5,17 %
2023	147.174.056,66	0,45 %	1.800	0,51 %	5,51 %
2024	54.680.486,37	0,17 %	739	0,21 %	5,70 %
2025	244.665.994,32	0,75 %	2.547	0,72 %	4,76 %
2026	1.393.819.302,84	4,28 %	11.213	3,18 %	4,65 %
2027	1.733.589.383,58	5,32 %	13.072	3,70 %	4,85 %
2028	355.028.097,14	1,09 %	2.662	0,75 %	5,28 %
2029	29.683.232,67	0,09 %	302	0,09 %	5,70 %
2030	3.382.720,34	0,01 %	69	0,02 %	6,04 %
2031	447.643,31	0,00 %	19	0,01 %	5,90 %
2032		0,00 %	0	0,00 %	
2033		0,00 %	0	0,00 %	
2035	251.678.860,60	0,77 %	9.528	2,70 %	3,37 %
Floating	4.154.622.766,75	12,75 %	54.365	15,40 %	2,02 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**8. Geography**

Province	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Drenthe	904.912.712,32	2,78 %	6.023	3,00 %	4,42 %
Flevoland	1.009.194.797,59	3,10 %	5.917	2,95 %	4,52 %
Friesland	855.011.612,13	2,62 %	6.139	3,06 %	4,44 %
Gelderland	4.248.548.734,52	13,04 %	25.186	12,55 %	4,42 %
Groningen	894.254.855,10	2,74 %	7.238	3,61 %	4,56 %
Limburg	1.247.602.398,54	3,83 %	8.812	4,39 %	4,52 %
Noord-Brabant	4.297.788.093,48	13,19 %	26.048	12,98 %	4,41 %
Noord-Holland	6.676.375.675,34	20,49 %	37.827	18,85 %	4,45 %
Overijssel	2.169.641.757,24	6,66 %	14.105	7,03 %	4,43 %
Utrecht	3.008.226.163,18	9,23 %	16.850	8,40 %	4,48 %
Zeeland	510.708.498,32	1,57 %	3.856	1,92 %	4,55 %
Zuid-Holland	6.769.090.642,03	20,77 %	42.680	21,27 %	4,54 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

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

Current Period					
In %	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 68,56 %</b>					
less - 40.00%	5.429.463.665,11	16,66 %	74.832	37,29 %	4,66 %
40.01% - 50.00%	2.988.760.186,88	9,17 %	21.364	10,65 %	4,51 %
50.01% - 60.00%	3.645.867.924,54	11,19 %	21.302	10,62 %	4,43 %
60.01% - 70.00%	3.781.905.263,97	11,60 %	18.731	9,33 %	4,38 %
70.01% - 80.00%	3.939.151.980,86	12,09 %	17.176	8,56 %	4,36 %
80.01% - 85.00%	2.137.189.484,86	6,56 %	8.526	4,25 %	4,40 %
85.01% - 90.00%	2.220.972.839,28	6,81 %	8.556	4,26 %	4,42 %
90.01% - 95.00%	2.297.737.195,53	7,05 %	8.456	4,21 %	4,42 %
95.01% - 100.00%	2.354.097.308,37	7,22 %	8.468	4,22 %	4,46 %
100.01% - 105.00%	2.263.594.321,31	6,95 %	8.001	3,99 %	4,49 %
105.01% - 110.00%	1.532.340.269,08	4,70 %	5.268	2,63 %	4,53 %
110.01% - 115.00%	275.500,00	0,00 %	1	0,00 %	5,30 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**10. Confidence level (AVM)**

Current Period					
Level	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 59,25</b>					
Unknown	0,00	0,00 %	0	0,00 %	0,00 %
less - 39.99	1.306.882.952,52	4,01 %	6.730	3,35 %	4,33 %
40.00 - 49.99	2.109.447.116,19	6,47 %	12.289	6,12 %	4,33 %
50.00 - 54.99	2.802.911.836,87	8,60 %	17.586	8,76 %	4,35 %
55.00 - 59.99	6.353.271.566,93	19,49 %	41.000	20,43 %	4,39 %
60.00 - 64.99	12.347.913.007,81	37,89 %	76.915	38,33 %	4,49 %
65.00 - 70.00	7.670.929.459,47	23,54 %	46.161	23,00 %	4,61 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</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	148.320.380,50	0,46 %	9.566	4,77 %	4,93 %
25.000,00 - 50.000,00	729.997.583,05	2,24 %	18.790	9,36 %	4,95 %
50.000,00 - 75.000,00	1.324.004.382,36	4,06 %	20.906	10,42 %	4,88 %
75.000,00 - 100.000,00	1.943.578.544,49	5,96 %	21.959	10,94 %	4,73 %
100.000,00 - 125.000,00	2.242.451.846,50	6,88 %	19.792	9,86 %	4,65 %
125.000,00 - 150.000,00	2.778.627.562,63	8,53 %	20.071	10,00 %	4,56 %
150.000,00 - 175.000,00	2.823.070.934,55	8,66 %	17.320	8,63 %	4,53 %
175.000,00 - 200.000,00	3.015.178.149,19	9,25 %	16.003	7,97 %	4,48 %
200.000,00 - 225.000,00	2.473.028.006,60	7,59 %	11.616	5,79 %	4,45 %
225.000,00 - 250.000,00	2.378.052.977,45	7,30 %	9.983	4,98 %	4,40 %
250.000,00 - 275.000,00	1.975.260.990,30	6,06 %	7.501	3,74 %	4,40 %
275.000,00 - 300.000,00	1.775.030.714,89	5,45 %	6.135	3,06 %	4,37 %
300.000,00 - 325.000,00	1.293.012.658,88	3,97 %	4.126	2,06 %	4,37 %
325.000,00 - 350.000,00	1.197.148.173,11	3,67 %	3.533	1,76 %	4,27 %
350.000,00 - 375.000,00	922.238.048,03	2,83 %	2.538	1,27 %	4,32 %
375.000,00 - 400.000,00	859.013.456,45	2,64 %	2.203	1,10 %	4,27 %
400.000,00 - 425.000,00	641.545.998,73	1,97 %	1.552	0,77 %	4,31 %
425.000,00 - 450.000,00	576.991.767,22	1,77 %	1.313	0,65 %	4,23 %
450.000,00 - 475.000,00	416.420.376,41	1,28 %	900	0,45 %	4,27 %
475.000,00 - 500.000,00	456.883.102,49	1,40 %	930	0,46 %	4,24 %
500.000,00 - 600.000,00	1.058.595.938,45	3,25 %	1.929	0,96 %	4,20 %
600.000,00 - 700.000,00	609.064.928,69	1,87 %	936	0,47 %	4,23 %
700.000,00 - 800.000,00	381.201.987,98	1,17 %	508	0,25 %	4,15 %
800.000,00 - 900.000,00	198.126.173,08	0,61 %	232	0,12 %	4,20 %
900.000,00 - 1.000.000,00	123.647.199,94	0,38 %	129	0,06 %	4,16 %
1.000.000,00 - 1.250.000,00	164.006.257,33	0,50 %	147	0,07 %	4,20 %
1.250.000,00 - 1.500.000,00	86.857.800,49	0,27 %	63	0,03 %	4,19 %
1.500.000,00 - more					
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**12. Property Description**

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	3.888.354.083,21	11,93 %	27.388	13,65 %	4,55 %
House	28.703.001.856,58	88,06 %	173.293	86,35 %	4,46 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**13. Occupancy Status**

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	32.591.355.939,79	100,00 %	200.681	100,00 %	4,47 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**14. Mortgage Payment Frequency**

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	32.591.355.939,79	100,00 %	353.095	100,00 %	4,47 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**15. Interest Payment Type**

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euribor 1M	2.051.055.413,92	6,29 %	18.524	5,25 %	1,76 %
Euribor 3M	65.159.548,65	0,20 %	610	0,17 %	1,97 %
Euribor 6M	106.330.272,68	0,33 %	1.208	0,34 %	2,20 %
Fixed	28.436.733.173,04	87,25 %	298.730	84,60 %	4,83 %
Floating	1.932.077.531,50	5,93 %	34.023	9,64 %	2,29 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**16. Debt to Income Ratio**

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 4,22</b>					
Unknown	80.925.080,04	0,25 %	1.798	0,90 %	4,85 %
less - 1	474.540.432,52	1,46 %	14.176	7,06 %	4,78 %
1-2	2.616.824.882,99	8,03 %	33.658	16,77 %	4,70 %
2-3	4.940.559.173,09	15,16 %	39.815	19,84 %	4,60 %
3-4	6.713.843.438,22	20,60 %	38.846	19,36 %	4,49 %
4-5	7.471.844.716,67	22,93 %	34.203	17,04 %	4,42 %
5-6	6.081.801.672,36	18,66 %	24.067	11,99 %	4,41 %
6-7	2.764.020.993,69	8,48 %	9.791	4,88 %	4,29 %
7-8	778.409.772,64	2,39 %	2.311	1,15 %	4,16 %
8-9	256.617.068,27	0,79 %	685	0,34 %	4,07 %
9-10	117.609.264,68	0,36 %	340	0,17 %	4,25 %
10 - more	294.359.444,62	0,90 %	991	0,49 %	4,46 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**17. Payment to Income Ratio**

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
<b>average: 0,2</b>					
0.00 - 0.05	830.829.032,07	2,55 %	14.658	7,30 %	2,94 %
0.05 - 0.10	3.805.621.483,65	11,68 %	35.934	17,91 %	3,56 %
0.10 - 0.15	5.763.921.158,11	17,69 %	42.591	21,22 %	4,30 %
0.15 - 0.20	7.128.848.122,51	21,87 %	40.779	20,32 %	4,58 %
0.20 - 0.25	6.900.092.305,06	21,17 %	32.685	16,29 %	4,71 %
0.25 - 0.30	5.153.393.973,95	15,81 %	21.885	10,91 %	4,83 %
0.30 - 0.35	1.965.222.167,48	6,03 %	7.116	3,55 %	5,01 %
0.35 - 0.40	479.345.820,40	1,47 %	1.487	0,74 %	5,07 %
0.40 - 0.45	149.612.703,13	0,46 %	514	0,26 %	5,04 %
0.45 - 0.50	83.345.346,63	0,26 %	295	0,15 %	4,98 %
0.50 - 0.55	51.091.362,19	0,16 %	193	0,10 %	4,87 %
0.55 - 0.60	29.174.133,90	0,09 %	117	0,06 %	4,75 %
0.60 - 0.65	35.156.230,71	0,11 %	131	0,07 %	5,30 %
0.65 - 0.70	28.405.170,46	0,09 %	104	0,05 %	5,33 %
0.70 - more	103.806.927,52	0,32 %	378	0,19 %	5,10 %
Unknown	83.490.002,02	0,26 %	1.814	0,90 %	4,84 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>



**18. Source of Income**

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	32.591.355.939,79	100,00 %	200.681	100,00 %	4,47 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**19. Guaranteed Loanpart**

Guarantee Indication	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
No Guarantee	32.591.355.939,79	100,00 %	353.095	100,00 %	4,47 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>353.095</b>	<b>100 %</b>	<b>4,47 %</b>

**20. Valuation Type**

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Full	9.550.840.093,96	29,30 %	42.294	21,08 %	4,59 %
WOZ	23.040.515.845,83	70,70 %	158.387	78,93 %	4,42 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**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	32.591.355.939,79	100,00 %	200.681	100,00 %	4,47 %
	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>200.681</b>	<b>100 %</b>	<b>4,47 %</b>

**22. Delinquencies**

<b>Nr Monthly payments in arrears</b>	<b>Nr of Borrowers</b>	<b>Principal in arrears</b>	<b>Interest in arrears</b>	<b>Investment in arrears</b>	<b>Total amount in arrears</b>	<b>Aggregate Outstanding Norional Amount</b>	<b>% Nr of Borrowers</b>	<b>% of Aggregate Outstanding Not. Amt.</b>
0	198.610	7,23	124,56	48,80	<b>180,59</b>	32.160.709.692,93	98,97 %	98,68 %
0 - 1	1.407	29.362,67	861.153,58	15.736,58	<b>910.337,64</b>	293.254.002,40	0,70 %	0,90 %
1 - 2	367	10.273,26	490.760,81	8.009,48	<b>509.999,45</b>	77.138.995,65	0,18 %	0,24 %
2 - 3	106	7.909,18	216.875,39	4.401,32	<b>230.012,43</b>	21.204.268,07	0,05 %	0,07 %
3 - 4	65	3.003,92	180.799,68	5.083,92	<b>188.887,52</b>	12.980.316,17	0,03 %	0,04 %
4 - 5	36	1.652,98	144.989,72	2.610,96	<b>149.253,66</b>	7.797.835,27	0,02 %	0,02 %
5 - 6	16	3.271,42	80.112,28	484,20	<b>83.867,90</b>	3.723.556,72	0,01 %	0,01 %
more - 6	74	10.376,01	543.641,94	7.619,80	<b>563.381,20</b>	14.547.272,58	0,04 %	0,04 %
	<b>200.681</b>	<b>65.856,67</b>	<b>2.518.457,96</b>	<b>43.995,06</b>	<b>2.635.920,39</b>	<b>32.591.355.939,79</b>	<b>100 %</b>	<b>100 %</b>