

Bonds	ISIN	Currency	Initial Principal Balance (Own Currency)	Initial Principal Balance (EUR)	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	2.275.000.000,00	2.275.000.000,00	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		CHF	200.000.000,00	123.762.376,24	3.750%	24-07-2012
Series 08		CHF	150.000.000,00	92.821.782,18	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	3.403%	05-01-2016
Series 11		CHF	30.000.000,00	18.564.356,44	3.480%	05-01-2017
Series 12		CHF	30.000.000,00	18.564.356,44	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

Ratings Overview

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

Summary

All amounts in EURO	Current
Reporting Date	20-01-2009
Portfolio Cut off Date	31-12-2008
Original Principal Balance	7.655.269.550,59
Principal Balance	7.282.066.026,12
Value of Savings Deposits	0,00
Aggregate Outstanding Notional Amount	7.282.066.026,12
Number of Borrowers	42.737
Number of Loanparts	62.962
Average Principal Balance (borrower)	170.392,54
Average Principal Balance (parts)	115.658,11
Coupon: Weighted Average	4,8
Minimum	2,8
Maximum	7,9
Weighted Average Loan to Foreclosure Value	79,94
Weighted Average Loan to Indexed Foreclosure Value	68,76
Seasoning (years): Weighted Average	4,36
Original Maturity (years): Weighted Average	29,73
Remaining Tenor (years): Weighted Average	25,37
Remaining Interest Period (years): Weighted Average	7,50

Asset Coverage Test

All amounts in EURO

A	6.794.511.888,27
B	0,00
C	0,00
D	0,00
E	0,00
Y	0,00
Z	0,00
Total:	6.794.511.888,27
Asset Cover Ratio	174,89 %

Parameters

Foreclosure/Market value ratio	90,00 %
Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	94,00 %
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 %

Exchange Rate

Currency	Exchange Rate
Euro / Swiss Franc	1,616

1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Annuity	72.816.986,34	1,00 %	1.533	2,44 %	5,08 %
Consumer Credit Mortgage	36.688.420,44	0,50 %	1.425	2,26 %	5,35 %
Credit Mortgage	40.731.782,16	0,56 %	1.495	2,37 %	5,35 %
Insurance (Standard and Unit Linked)	730.967.202,97	10,04 %	7.326	11,64 %	4,84 %
Insurance (Unit Linked)	6.651.952,30	0,09 %	61	0,10 %	5,29 %
Interest Only	4.674.413.216,89	64,19 %	39.513	62,76 %	4,79 %
Investment	1.701.303.645,53	23,36 %	11.254	17,87 %	4,90 %
Linear	18.492.819,49	0,25 %	355	0,56 %	4,95 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

2. Loan Coupon

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2,5%	0,00	0,00 %	0	0,00 %	0,00 %
2,5% - 2,99%	51.776,34	0,00 %	2	0,00 %	2,95 %
3% - 3,49%	45.358.431,18	0,62 %	258	0,41 %	3,43 %
3,5% - 3,99%	683.372.758,42	9,38 %	5.019	7,97 %	3,86 %
4% - 4,49%	1.746.580.688,15	23,98 %	14.418	22,90 %	4,33 %
4,5% - 4,99%	2.458.977.828,29	33,77 %	18.373	29,18 %	4,81 %
5% - 5,49%	1.489.885.887,70	20,46 %	13.637	21,66 %	5,25 %
5,5% - 5,99%	511.080.065,00	7,02 %	6.955	11,05 %	5,76 %
6% - 6,49%	256.146.016,91	3,52 %	3.120	4,96 %	6,29 %
6,5% - 6,99%	83.704.393,04	1,15 %	1.042	1,65 %	6,72 %
7% - 7,49%	5.533.093,44	0,08 %	100	0,16 %	7,25 %
7,5% - more	1.375.087,65	0,02 %	38	0,06 %	7,69 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	10.789.881,00	0,15 %	264	0,42 %	5,31 %
1993	23.705.568,40	0,33 %	515	0,82 %	5,20 %
1994	49.660.358,86	0,68 %	965	1,53 %	5,15 %
1995	48.015.314,88	0,66 %	883	1,40 %	5,14 %
1996	98.749.156,28	1,36 %	1.675	2,66 %	5,10 %
1997	144.652.813,50	1,99 %	2.169	3,44 %	5,19 %
1998	196.028.898,38	2,69 %	2.785	4,42 %	5,41 %
1999	383.091.669,25	5,26 %	4.696	7,46 %	5,11 %
2000	286.919.115,21	3,94 %	2.813	4,47 %	5,26 %
2001	290.396.518,38	3,99 %	2.405	3,82 %	5,15 %
2002	282.816.443,24	3,88 %	2.281	3,62 %	5,23 %
2003	472.831.026,18	6,49 %	3.891	6,18 %	4,91 %
2004	704.337.209,74	9,67 %	6.204	9,85 %	4,72 %
2005	1.195.330.953,36	16,41 %	10.916	17,34 %	4,29 %
2006	1.063.506.999,28	14,60 %	8.179	12,99 %	4,50 %
2007	1.567.882.045,30	21,53 %	9.443	15,00 %	4,99 %
2008	463.352.054,88	6,36 %	2.878	4,57 %	5,05 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2008	564.644,72	0,01 %	16	0,03 %	4,61 %
2009	1.997.944,87	0,03 %	53	0,08 %	5,01 %
2010	3.789.779,47	0,05 %	66	0,10 %	4,91 %
2011	4.604.652,47	0,06 %	87	0,14 %	5,42 %
2012	5.279.166,10	0,07 %	100	0,16 %	5,16 %
2013	9.006.301,85	0,12 %	170	0,27 %	5,11 %
2014	11.300.007,39	0,16 %	199	0,32 %	5,14 %
2015	12.171.644,24	0,17 %	200	0,32 %	4,99 %
2016	16.066.630,98	0,22 %	226	0,36 %	4,96 %
2017	18.750.018,68	0,26 %	287	0,46 %	5,13 %
2018	24.766.681,56	0,34 %	366	0,58 %	5,28 %
2019	29.024.786,15	0,40 %	392	0,62 %	5,08 %
2020	21.800.346,66	0,30 %	301	0,48 %	5,13 %
2021	17.419.645,01	0,24 %	239	0,38 %	5,19 %
2022	29.236.394,44	0,40 %	472	0,75 %	5,14 %
2023	38.309.196,28	0,53 %	670	1,06 %	5,20 %
2024	75.501.241,74	1,04 %	1.224	1,94 %	5,08 %
2025	67.991.984,48	0,93 %	1.051	1,67 %	5,00 %
2026	117.439.324,05	1,61 %	1.774	2,82 %	5,00 %
2027	161.504.875,67	2,22 %	2.203	3,50 %	5,11 %
2028	199.918.034,66	2,75 %	2.616	4,15 %	5,29 %
2029	371.379.559,32	5,10 %	4.322	6,86 %	5,03 %
2030	333.567.176,11	4,58 %	3.110	4,94 %	5,08 %
2031	428.262.241,95	5,88 %	3.473	5,52 %	4,95 %
2032	346.399.626,57	4,76 %	2.607	4,14 %	5,09 %
2033	466.058.806,35	6,40 %	3.515	5,58 %	4,89 %
2034	633.081.559,70	8,69 %	5.004	7,95 %	4,71 %
2035	1.023.692.068,23	14,06 %	8.341	13,25 %	4,28 %
2036	920.124.375,44	12,64 %	6.456	10,25 %	4,49 %
2037	1.402.087.423,95	19,25 %	7.989	12,69 %	4,99 %
2038	413.397.668,06	5,68 %	2.509	3,98 %	5,06 %
2039	152.016,37	0,00 %	4	0,01 %	4,82 %
Until further notice (Credit mortgages)	77.420.202,60	1,06 %	2.920	4,64 %	5,35 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5					
0.5 - 1.0	463.352.054,88	6,36 %	2.878	4,57 %	5,05 %
1.0 - 1.5	1.012.091.959,66	13,90 %	5.972	9,49 %	5,10 %
1.5 - 2.0	555.790.085,64	7,63 %	3.471	5,51 %	4,79 %
2.0 - 2.5	421.371.297,40	5,79 %	3.057	4,86 %	4,77 %
2.5 - 3.0	642.135.701,88	8,82 %	5.122	8,14 %	4,32 %
3.0 - 4.0	1.195.330.953,36	16,41 %	10.916	17,34 %	4,29 %
4.0 - 5.0	704.337.209,74	9,67 %	6.204	9,85 %	4,72 %
5.0 - 6.0	472.831.026,18	6,49 %	3.891	6,18 %	4,91 %
6.0 - 7.0	282.816.443,24	3,88 %	2.281	3,62 %	5,23 %
7.0 - 8.0	290.396.518,38	3,99 %	2.405	3,82 %	5,15 %
8.0 - 9.0	286.919.115,21	3,94 %	2.813	4,47 %	5,26 %
9.0 - 10.0	383.091.669,25	5,26 %	4.696	7,46 %	5,11 %
more - 10.0	571.601.991,30	7,85 %	9.256	14,70 %	5,25 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 01	1.997.944,87	0,03 %	53	0,08 %	5,01 %
01-02	3.789.779,47	0,05 %	66	0,10 %	4,91 %
02-03	4.604.652,47	0,06 %	87	0,14 %	5,42 %
03-04	5.279.166,10	0,07 %	100	0,16 %	5,16 %
04-05	9.006.301,85	0,12 %	170	0,27 %	5,11 %
05-06	11.300.007,39	0,16 %	199	0,32 %	5,14 %
06-07	12.171.644,24	0,17 %	200	0,32 %	4,99 %
07-08	16.066.630,98	0,22 %	226	0,36 %	4,96 %
08-09	18.750.018,68	0,26 %	287	0,46 %	5,13 %
09-10	24.766.681,56	0,34 %	366	0,58 %	5,28 %
10-11	29.024.786,15	0,40 %	392	0,62 %	5,08 %
11-12	21.800.346,66	0,30 %	301	0,48 %	5,13 %
12-13	17.419.645,01	0,24 %	239	0,38 %	5,19 %
13-14	29.236.394,44	0,40 %	472	0,75 %	5,14 %
14-15	38.309.196,28	0,53 %	670	1,06 %	5,20 %
15-16	75.501.241,74	1,04 %	1.224	1,94 %	5,08 %
16-17	67.991.984,48	0,93 %	1.051	1,67 %	5,00 %
17-18	117.439.324,05	1,61 %	1.774	2,82 %	5,00 %
18-19	161.504.875,67	2,22 %	2.203	3,50 %	5,11 %
19-20	199.918.034,66	2,75 %	2.616	4,15 %	5,29 %
20-21	371.379.559,32	5,10 %	4.322	6,86 %	5,03 %
21-22	333.567.176,11	4,58 %	3.110	4,94 %	5,08 %
22-23	428.262.241,95	5,88 %	3.473	5,52 %	4,95 %
23-24	346.399.626,57	4,76 %	2.607	4,14 %	5,09 %
24-25	466.058.806,35	6,40 %	3.515	5,58 %	4,89 %
25-26	633.081.559,70	8,69 %	5.004	7,95 %	4,71 %
26-27	1.023.692.068,23	14,06 %	8.341	13,25 %	4,28 %
27-28	920.124.375,44	12,64 %	6.456	10,25 %	4,49 %
28-29	1.402.087.423,95	19,25 %	7.989	12,69 %	4,99 %
29-30	413.397.668,06	5,68 %	2.509	3,98 %	5,06 %
30 - more	77.572.218,97	1,07 %	2.924	4,64 %	5,35 %
Matured	564.644,72	0,01 %	16	0,03 %	4,61 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

7. Loan Part Interest Reset Dates

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
<		0,00 %	0	0,00 %	
2006		0,00 %	0	0,00 %	
2007		0,00 %	0	0,00 %	
2008		0,00 %	0	0,00 %	
2009	470.054,16	0,01 %	16	0,03 %	4,48 %
2010	661.393.395,68	9,08 %	7.582	12,04 %	5,00 %
2011	553.678.214,86	7,60 %	5.346	8,49 %	4,70 %
2012	642.406.512,60	8,82 %	5.873	9,33 %	4,54 %
2013	444.263.326,20	6,10 %	3.957	6,28 %	4,74 %
2014	377.588.510,99	5,19 %	3.666	5,82 %	5,25 %
2015	206.302.230,69	2,83 %	2.053	3,26 %	5,13 %
2016	367.787.804,10	5,05 %	3.151	5,00 %	4,42 %
2017	649.154.349,63	8,91 %	4.758	7,56 %	4,55 %
2018	699.733.325,75	9,61 %	4.707	7,48 %	5,02 %
2019	517.198.620,65	7,10 %	3.867	6,14 %	5,13 %
2020	114.575.887,20	1,57 %	997	1,58 %	5,28 %
2021	57.969.850,99	0,80 %	484	0,77 %	4,79 %
2022	210.949.959,61	2,90 %	1.441	2,29 %	4,54 %
2023	82.526.593,22	1,13 %	549	0,87 %	4,99 %
2024	18.591.030,47	0,26 %	145	0,23 %	5,32 %
2025	2.435.982,48	0,03 %	22	0,03 %	5,71 %
2026	18.762.592,88	0,26 %	154	0,24 %	4,77 %
2027	218.236.059,99	3,00 %	1.515	2,41 %	4,73 %
2028	610.328.095,23	8,38 %	3.410	5,42 %	4,97 %
2029	124.833.345,87	1,71 %	698	1,11 %	5,22 %
2030		0,00 %	0	0,00 %	
2031		0,00 %	0	0,00 %	
2032		0,00 %	0	0,00 %	
2033		0,00 %	0	0,00 %	
2035	77.420.202,60	1,06 %	2.920	4,64 %	5,35 %
Floating	625.460.080,27	8,59 %	5.651	8,98 %	4,57 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

8. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Drenthe	216.360.022,47	2,97 %	1.474	3,45 %	4,82 %
Flevoland	156.263.787,42	2,15 %	899	2,10 %	4,79 %
Friesland	188.310.285,16	2,59 %	1.398	3,27 %	4,80 %
Gelderland	1.133.916.561,29	15,57 %	6.622	15,50 %	4,78 %
Groningen	166.032.811,94	2,28 %	1.338	3,13 %	4,89 %
Limburg	356.420.080,70	4,89 %	2.406	5,63 %	4,85 %
Noord-Brabant	924.745.382,22	12,70 %	5.321	12,45 %	4,81 %
Noord-Holland	1.418.128.424,68	19,47 %	7.309	17,10 %	4,84 %
Overijssel	573.695.074,08	7,88 %	3.817	8,93 %	4,78 %
Utrecht	620.963.805,71	8,53 %	3.270	7,65 %	4,82 %
Zeeland	120.597.996,79	1,66 %	882	2,06 %	4,89 %
Zuid-Holland	1.406.631.793,66	19,32 %	8.001	18,72 %	4,88 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

9. Loan to Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 79.94 %					
less - 40.00%	455.020.458,22	6,24 %	7.414	17,35 %	4,90 %
40.01% - 50.00%	471.738.264,30	6,47 %	4.134	9,67 %	4,84 %
50.01% - 60.00%	612.909.994,13	8,41 %	4.412	10,32 %	4,79 %
60.01% - 70.00%	855.955.352,31	11,75 %	5.172	12,10 %	4,78 %
70.01% - 80.00%	1.148.747.128,97	15,77 %	6.240	14,60 %	4,77 %
80.01% - 85.00%	545.015.132,22	7,48 %	2.590	6,06 %	4,77 %
85.01% - 90.00%	690.566.010,10	9,48 %	3.162	7,40 %	4,78 %
90.01% - 95.00%	597.229.203,55	8,20 %	2.537	5,94 %	4,79 %
95.01% - 100.00%	664.465.146,68	9,12 %	2.471	5,78 %	4,89 %
100.01% - 105.00%	133.649.918,83	1,83 %	481	1,13 %	4,85 %
105.01% - 110.00%	153.260.722,29	2,10 %	544	1,27 %	4,83 %
110.01% - 115.00%	158.773.371,48	2,18 %	570	1,33 %	4,92 %
115.01% - 120.00%	226.044.301,69	3,10 %	795	1,86 %	4,93 %
120.01% - 125.00%	568.691.021,35	7,80 %	2.215	5,18 %	5,00 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

10. Loan to Indexed Foreclosure Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 68.76 %					
less - 40.00%	1.204.976.026,09	16,54 %	15.283	35,76 %	5,03 %
40.01% - 50.00%	715.542.767,89	9,82 %	4.661	10,91 %	4,86 %
50.01% - 60.00%	805.175.904,24	11,05 %	4.400	10,30 %	4,78 %
60.01% - 70.00%	962.713.909,94	13,22 %	4.572	10,70 %	4,70 %
70.01% - 80.00%	1.027.963.307,51	14,11 %	4.370	10,23 %	4,69 %
80.01% - 85.00%	482.748.493,54	6,62 %	1.906	4,46 %	4,66 %
85.01% - 90.00%	418.868.484,44	5,75 %	1.571	3,68 %	4,76 %
90.01% - 95.00%	345.633.082,78	4,74 %	1.244	2,91 %	4,86 %
95.01% - 100.00%	419.836.905,01	5,76 %	1.494	3,50 %	4,94 %
100.01% - 105.00%	175.358.808,85	2,40 %	631	1,48 %	4,85 %
105.01% - 110.00%	150.913.182,10	2,07 %	519	1,21 %	4,79 %
110.01% - 115.00%	172.199.265,34	2,36 %	596	1,40 %	4,84 %
115.01% - 120.00%	218.852.195,97	3,00 %	790	1,85 %	5,02 %
120.01% - 125.00%	172.302.815,99	2,36 %	658	1,54 %	5,15 %
125.01% - 128.00%	8.980.876,43	0,12 %	42	0,10 %	5,16 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

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	35.915.727,64	0,49 %	2.115	4,95 %	5,29 %
25.000,00 - 50.000,00	175.973.933,69	2,41 %	4.491	10,51 %	5,21 %
50.000,00 - 75.000,00	289.249.736,88	3,97 %	4.560	10,67 %	5,15 %
75.000,00 - 100.000,00	387.721.177,53	5,32 %	4.353	10,19 %	5,02 %
100.000,00 - 125.000,00	442.534.727,09	6,07 %	3.882	9,08 %	4,96 %
125.000,00 - 150.000,00	581.405.944,12	7,98 %	4.185	9,79 %	4,88 %
150.000,00 - 175.000,00	558.505.978,29	7,66 %	3.422	8,01 %	4,84 %
175.000,00 - 200.000,00	627.286.539,14	8,61 %	3.323	7,78 %	4,85 %
200.000,00 - 225.000,00	473.041.135,45	6,49 %	2.219	5,19 %	4,83 %
225.000,00 - 250.000,00	497.159.370,11	6,82 %	2.086	4,88 %	4,80 %
250.000,00 - 275.000,00	394.455.166,32	5,41 %	1.494	3,50 %	4,81 %
275.000,00 - 300.000,00	381.410.029,80	5,23 %	1.314	3,08 %	4,77 %
300.000,00 - 325.000,00	267.867.638,36	3,67 %	852	1,99 %	4,73 %
325.000,00 - 350.000,00	258.440.570,60	3,54 %	761	1,78 %	4,74 %
350.000,00 - 375.000,00	210.325.740,37	2,88 %	579	1,36 %	4,80 %
375.000,00 - 400.000,00	212.937.028,44	2,92 %	544	1,27 %	4,71 %
400.000,00 - 425.000,00	148.325.766,53	2,03 %	358	0,84 %	4,71 %
425.000,00 - 450.000,00	140.086.382,22	1,92 %	318	0,74 %	4,71 %
450.000,00 - 475.000,00	115.570.630,03	1,58 %	250	0,59 %	4,76 %
475.000,00 - 500.000,00	139.821.082,65	1,92 %	283	0,66 %	4,70 %
500.000,00 - 600.000,00	322.657.467,27	4,43 %	585	1,37 %	4,69 %
600.000,00 - 700.000,00	199.034.365,18	2,73 %	305	0,71 %	4,69 %
700.000,00 - 800.000,00	128.341.249,00	1,76 %	170	0,40 %	4,62 %
800.000,00 - 900.000,00	83.574.070,86	1,14 %	97	0,23 %	4,64 %
900.000,00 - 1.000.000,00	76.583.840,44	1,05 %	80	0,19 %	4,52 %
1.000.000,00 - 1.250.000,00	80.971.124,84	1,11 %	72	0,17 %	4,62 %
1.250.000,00 - 1.500.000,00	52.869.603,27	0,72 %	39	0,09 %	4,64 %
1.500.000,00 - more					
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

12. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	757.360.745,19	10,40 %	4.981	11,66 %	4,89 %
House	6.524.705.280,93	89,59 %	37.756	88,35 %	4,82 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

13. Occupancy Status

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	7.282.066.026,12	100,00 %	42.737	100,00 %	4,83 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

14. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	7.282.066.026,12	100,00 %	62.962	100,00 %	4,83 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

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	570.688.688,50	7,84 %	5.097	8,10 %	4,46 %
Euribor 3M	18.678.874,34	0,26 %	167	0,27 %	5,50 %
Euribor 6M	36.092.517,43	0,50 %	387	0,61 %	5,83 %
Fixed	6.656.605.945,85	91,41 %	57.311	91,02 %	4,85 %
	7.282.066.026,12	100 %	62.962	100 %	4,83 %

16. Debt to Income Ratio

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
less - 1	84.388.601,51	1,15 %	2.680	6,27 %	5,12 %
1-2	456.715.649,18	6,27 %	6.614	15,48 %	5,06 %
2-3	933.091.456,69	12,81 %	7.976	18,66 %	4,96 %
3-4	1.373.920.716,14	18,86 %	8.081	18,91 %	4,89 %
4-5	1.696.788.630,41	23,30 %	7.891	18,46 %	4,86 %
5-6	1.541.113.119,32	21,16 %	5.981	14,00 %	4,78 %
6-7	702.804.602,25	9,65 %	2.265	5,30 %	4,59 %
7-8	250.820.377,31	3,44 %	648	1,52 %	4,51 %
8-9	98.615.303,02	1,35 %	245	0,57 %	4,48 %
9-10	46.921.219,42	0,64 %	113	0,26 %	4,73 %
10 - more	96.886.350,87	1,33 %	243	0,57 %	4,61 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

17. Payment to Income Ratio

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
0.00 - 0.05	77.209.491,00	1,06 %	2.319	5,43 %	4,87 %
0.05 - 0.10	451.890.431,79	6,21 %	6.334	14,82 %	4,84 %
0.10 - 0.15	953.794.202,98	13,10 %	8.080	18,91 %	4,80 %
0.15 - 0.20	1.410.507.069,45	19,37 %	8.259	19,33 %	4,79 %
0.20 - 0.25	1.706.291.910,48	23,43 %	7.968	18,64 %	4,79 %
0.25 - 0.30	1.582.871.002,16	21,74 %	6.449	15,09 %	4,86 %
0.30 - 0.35	685.229.578,93	9,41 %	2.179	5,10 %	4,94 %
0.35 - 0.40	205.802.886,33	2,83 %	546	1,28 %	4,89 %
0.40 - 0.45	66.400.324,61	0,91 %	185	0,43 %	4,92 %
0.45 - 0.50	43.786.978,21	0,60 %	136	0,32 %	5,00 %
0.50 - 0.55	24.747.208,95	0,34 %	75	0,18 %	5,00 %
0.55 - 0.60	18.048.745,96	0,25 %	50	0,12 %	4,76 %
0.60 - 0.65	11.041.602,48	0,15 %	33	0,08 %	4,78 %
0.65 - 0.70	7.616.182,47	0,11 %	21	0,05 %	4,72 %
0.70 - more	36.828.410,32	0,51 %	103	0,24 %	4,78 %
	7.282.066.026,12	100 %	42.737	100 %	4,83 %

18. Delinquencies

Nr Monthly payments in arrears	Nr loans	Principal in arrears	Interest in arrears	Investment in arrears	Total amount in arrears	Aggregate Outstanding Norional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
0	42.137	7,91	38,66	0,41	46,98	7.152.899.423,52	98,60 %	98,22 %
0 - 1	399	6.586,66	186.640,44	6.826,51	200.053,61	84.237.082,86	0,93 %	1,15 %
1 - 2	127	11.067,91	168.622,62	5.447,55	185.138,08	27.568.815,92	0,30 %	0,37 %
2 - 3	35	6.320,36	79.516,43	2.349,11	88.185,90	7.655.819,19	0,08 %	0,10 %
3 - 4	15	0,00	40.607,90	1.018,48	41.626,38	2.782.770,83	0,04 %	0,03 %
4 - 5	7	0,00	28.425,32	2.365,46	30.790,78	1.504.625,00	0,02 %	0,02 %
5 - 6	4	0,00	21.836,63	1.058,71	22.895,34	882.495,25	0,01 %	0,01 %
more - 6	13	2.183,28	151.798,24	900,00	154.881,52	4.534.993,55	0,03 %	0,06 %
	42.737	26.166,12	677.486,24	19.966,23	723.618,59	7.282.066.026,12	100 %	100 %

Example of Asset Coverage Test

Assumptions

% of increases	90%
% of decreases	100%
Foreclosure/Market value ratio	90%
Cap LTV Cut-off indexed valuation%	80%
Calculation rate life mortgage	5%
Calculation rate unit linked mortgage	8%
Factor for Product Category 3 or 4	10%
Asset Percentage	94.75%

Results

Results	
Calculation date	1/03/2008
Sum Balance	€ 1,000,00
Sum A	€ 858.96
Sum A/Balance	85.9%

Calculation

Loan Number	1	2	3	4	5	6	7	8	9
Current Balance	100	100	100	100	100	100	100	100	100
Mortgage Start Date	1/03/1993	1/03/1994	1/03/1995	1/03/1996	1/03/1997	1/03/1998	1/03/1999	1/03/2000	1/03/2001
Mortgage end date	1/03/2023	1/03/2024	1/03/2025	1/03/2026	1/03/2027	1/03/2028	1/03/2029	1/03/2030	1/03/2031
Mortgage Type	2	64	14	20	44	26	8	15	61
Savings Value								20	
Construction Deposit				20					
Maximum Drawing amount Credit Loan		120							120
Number of instalments in arrears	0	0	0	1	1	1	0	0	0
Defaulted	No	No	No	No	No	No	No	No	No
Eligible	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Foreclosure Value	125	150	100	120	120	120	160	200	250
Taxation Date	1/01/1993	1/01/1994	1/01/1995	1/01/1996	1/01/1997	1/01/1998	1/01/1999	1/01/2000	1/01/2001
Province	Drenthe	Flevoland	Friesland	Gelderland	Groningen	Noord-Brabant	Noord-Holland	Unknown	Utrecht
Market value	138.89	166.67	111.11	133.33	133.33	133.33	177.78	222.22	277.78
Indexed Market value	143.96	180.39	126.50	160.88	171.80	184.87	267.32	222.22	502.96
Product Code	1	1	3 or 4	1	3 or 4	2	1	3	1
Loan type	Annuity	Credit	Insurance	Interest Only	Insurance	Investment	Linear	Savings	Credit
Saving value Life	0.00	0.00	3.89	0.00	0.00	0.00	0.00	0.00	0.00
Saving Value Unit linked	0.00	0.00	0.00	0.00	3.66	0.00	0.00	0.00	0.00
Current Balance Adjustment	0.00	20.00	3.89	20.00	3.66	0.00	0.00	20.00	20.00
α	0.00	20.00	3.89	20.00	3.66	0.00	0.00	20.00	20.00
a(i) or Current Balance -/- α	100.00	80.00	96.11	80.00	96.34	100.00	100.00	80.00	80.00
β	0.00	20.00	3.89	20.00	3.66	0.00	0.00	20.00	20.00
L	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a(ii) or Indexed Market value -/- β	115.17	124.31	97.31	108.70	133.78	147.90	213.86	157.78	382.37
(a)	100.00	80.00	96.11	80.00	96.34	100.00	100.00	80.00	80.00
(b)	94.75	75.80	91.06	75.80	91.28	94.75	94.75	75.80	75.80