



Covered Bond Programme

Monthly investor report as of 20-12-2010
After Replenishment

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	2.400.000.000,00	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	3.750%	24-07-2012
Series 08	CH0043432548	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
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%	31-07-2015
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	NOK	500.000.000,00	61.812.337,74	4.600%	27-10-2020
Series 73	NOK	500.000.000,00	61.576.354,68	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	CHF	150.000.000,00	111.317.254,17	1.875%	29-11-2018
Series 77	USD	1.000.000.000,00	735.294.117,60	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
		17.082.800.000,00	15.735.077.291,93		

Summary

All amounts in EURO	Current
Reporting Date	20-12-2010
Portfolio Cut off Date	30-11-2010
Original Principal Balance	26.747.038.256,50
Principal Balance	25.171.493.952,79
Value of Savings Deposits	764.998.983,56
Aggregate Outstanding Notional Amount	24.406.494.969,23
Number of Borrowers	162.949
Number of Loanparts	285.368
Average Principal Balance (borrower)	149.779,96
Average Principal Balance (parts)	85.526,39
Coupon: Weighted Average	4,5
Minimum	0,8
Maximum	10,6
Weighted Average Loan to Indexed Market Value (LTIMV)	63,60
Seasoning (years): Weighted Average	6,49
Original Maturity (years): Weighted Average	29,72
Remaining Tenor (years): Weighted Average	23,23
Remaining Interest Period (years): Weighted Average	6,32

Ratings Overview

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

Asset Coverage Test

All amounts in EURO

A	18.561.159.138,42
B	0,00
C	118.219.416,33
D	0,00
E	0,00
X	1.220.324.748,46
Y	1.710.964.500,00
Z	0,00
Total:	15.748.089.306,29
Asset Cover Ratio	100,08 %

Parameters

Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	77,00 %
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 Rates

Currency	Exchange Rate
Euro / Norwegian Krone	8,089
Euro / Swiss Franc	1,616
Euro / US Dollar	1,36

Reserve Fund

Euro	118.214.416,33
------	----------------

1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Annuity	251.123.787,60	1,03 %	7.362	2,58 %	5,16 %
Consumer Credit Mortgage	85.379.705,20	0,35 %	3.479	1,22 %	3,37 %
Credit Mortgage	1.091.620.547,78	4,47 %	28.957	10,15 %	2,11 %
Hybrid	368.357.590,53	1,51 %	4.380	1,54 %	4,76 %
Interest Only	17.599.291.604,93	72,11 %	180.767	63,35 %	4,51 %
Interest Only (Meerwaarde)	136.248.535,80	0,56 %	516	0,18 %	5,37 %
Investment	2.003.594.654,91	8,21 %	14.738	5,17 %	4,56 %
Life	656.297.366,51	2,69 %	7.630	2,67 %	4,94 %
Life (Standard and Unit Linked)	1.089.431.658,82	4,46 %	10.993	3,85 %	4,55 %
Life (Unit Linked)	18.551.393,30	0,08 %	160	0,06 %	4,88 %
Linear	41.601.621,56	0,17 %	1.249	0,44 %	4,77 %
Savings	1.064.996.502,29	4,36 %	25.137	8,81 %	5,82 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 4,49					
0,00% - 2,5%	2.766.836.353,54	11,34 %	41.165	14,43 %	1,84 %
2,5% - 2,99%	114.851.870,31	0,47 %	1.150	0,40 %	2,83 %
3% - 3,49%	750.028.331,24	3,07 %	10.881	3,81 %	3,33 %
3,5% - 3,99%	2.254.023.540,22	9,24 %	22.403	7,85 %	3,84 %
4% - 4,49%	4.922.709.657,18	20,17 %	44.519	15,60 %	4,31 %
4,5% - 4,99%	5.797.592.402,82	23,75 %	57.035	19,99 %	4,79 %
5% - 5,49%	4.003.192.543,16	16,40 %	46.934	16,45 %	5,27 %
5,5% - 5,99%	2.365.223.183,13	9,69 %	34.765	12,18 %	5,76 %
6% - 6,49%	973.876.776,64	3,99 %	16.991	5,95 %	6,26 %
6,5% - 6,99%	347.903.431,51	1,43 %	6.955	2,44 %	6,74 %
7% - 7,49%	81.815.703,91	0,34 %	1.903	0,67 %	7,24 %
7,5% - more	28.441.175,59	0,12 %	667	0,23 %	7,84 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1975	229.852,78	0,00 %	11	0,00 %	4,47 %
1976	513.586,32	0,00 %	20	0,01 %	5,20 %
1977	1.711.723,80	0,01 %	42	0,01 %	5,15 %
1978	2.619.306,44	0,01 %	69	0,02 %	5,29 %
1979	3.613.490,91	0,01 %	79	0,03 %	4,81 %
1980	3.149.456,68	0,01 %	101	0,04 %	4,63 %
1981	3.829.237,06	0,02 %	268	0,09 %	4,67 %
1982	5.041.418,78	0,02 %	287	0,10 %	5,12 %
1983	9.365.983,19	0,04 %	417	0,15 %	5,18 %
1984	6.139.308,18	0,03 %	259	0,09 %	5,21 %
1985	7.787.733,24	0,03 %	306	0,11 %	5,18 %
1986	13.104.698,02	0,05 %	423	0,15 %	5,20 %
1987	18.243.184,47	0,07 %	527	0,18 %	5,16 %
1988	21.546.291,94	0,09 %	624	0,22 %	5,29 %
1989	33.896.285,04	0,14 %	946	0,33 %	5,28 %
1990	46.779.403,37	0,19 %	1.298	0,45 %	5,39 %
1991	46.111.001,75	0,19 %	1.274	0,45 %	5,44 %
1992	72.967.352,46	0,30 %	1.966	0,69 %	5,56 %
1993	121.022.383,17	0,50 %	3.056	1,07 %	5,28 %
1994	217.345.403,74	0,89 %	4.934	1,73 %	5,22 %
1995	225.428.684,18	0,92 %	4.890	1,71 %	5,28 %
1996	435.406.204,98	1,78 %	8.573	3,00 %	5,12 %
1997	640.942.702,19	2,63 %	11.239	3,94 %	5,17 %
1998	873.730.249,75	3,58 %	13.597	4,76 %	5,20 %
1999	1.233.768.929,27	5,06 %	16.988	5,95 %	4,96 %
2000	895.597.655,81	3,67 %	11.719	4,11 %	4,35 %
2001	816.488.030,44	3,35 %	10.212	3,58 %	4,72 %
2002	881.146.992,75	3,61 %	10.530	3,69 %	4,65 %
2003	1.513.735.250,63	6,20 %	17.020	5,96 %	4,44 %
2004	2.221.260.633,40	9,10 %	25.314	8,87 %	4,18 %
2005	3.711.780.103,75	15,21 %	39.539	13,86 %	3,85 %
2006	3.763.784.786,63	15,42 %	36.052	12,63 %	4,20 %
2007	2.736.128.325,58	11,21 %	25.272	8,86 %	4,71 %
2008	2.161.103.380,16	8,85 %	19.679	6,90 %	4,99 %
2009	1.205.470.269,20	4,94 %	12.419	4,35 %	4,24 %
2010	455.705.669,17	1,87 %	5.418	1,90 %	4,49 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	645.987,87	0,00 %	26	0,01 %	4,68 %
2010	2.417.251,99	0,01 %	135	0,05 %	4,34 %
2011	15.806.154,32	0,06 %	919	0,32 %	4,62 %
2012	24.437.762,95	0,10 %	1.256	0,44 %	5,15 %
2013	44.033.820,74	0,18 %	1.806	0,63 %	5,10 %
2014	51.552.462,11	0,21 %	1.763	0,62 %	5,15 %
2015	56.617.618,98	0,23 %	1.805	0,63 %	5,22 %
2016	89.362.800,82	0,37 %	2.481	0,87 %	5,08 %
2017	108.151.604,45	0,44 %	2.675	0,94 %	5,23 %
2018	142.925.971,75	0,59 %	3.151	1,10 %	5,25 %
2019	163.883.966,84	0,67 %	3.485	1,22 %	5,23 %
2020	148.083.854,43	0,61 %	3.219	1,13 %	5,22 %
2021	137.135.021,54	0,56 %	2.798	0,98 %	5,25 %
2022	162.469.439,49	0,67 %	3.204	1,12 %	5,35 %
2023	211.524.742,13	0,87 %	4.001	1,40 %	5,25 %
2024	303.200.296,11	1,24 %	5.507	1,93 %	5,15 %
2025	292.666.799,73	1,20 %	5.143	1,80 %	5,09 %
2026	456.578.712,94	1,87 %	7.618	2,67 %	5,00 %
2027	614.825.704,92	2,52 %	9.577	3,36 %	5,04 %
2028	790.826.044,61	3,24 %	11.279	3,95 %	5,07 %
2029	1.093.716.961,83	4,48 %	14.133	4,95 %	4,84 %
2030	958.770.174,04	3,93 %	11.797	4,13 %	4,29 %
2031	1.117.572.582,52	4,58 %	12.518	4,39 %	4,57 %
2032	973.950.885,24	3,99 %	10.595	3,71 %	4,60 %
2033	1.460.244.629,39	5,98 %	15.297	5,36 %	4,42 %
2034	2.033.818.474,03	8,33 %	21.742	7,62 %	4,18 %
2035	3.312.513.653,25	13,57 %	32.900	11,53 %	3,85 %
2036	3.402.478.668,82	13,94 %	30.493	10,69 %	4,20 %
2037	2.492.365.620,78	10,21 %	21.439	7,51 %	4,72 %
2038	1.962.709.396,09	8,04 %	16.917	5,93 %	5,01 %
2039	1.105.484.873,64	4,53 %	11.257	3,94 %	4,24 %
2040	407.612.074,25	1,67 %	4.849	1,70 %	4,43 %
2041	11.706.841,84	0,05 %	171	0,06 %	4,54 %
2042	6.225.810,17	0,03 %	87	0,03 %	4,25 %
2043	1.676.526,04	0,01 %	28	0,01 %	3,48 %
2044	1.875.066,29	0,01 %	24	0,01 %	3,23 %
2045	2.231.401,93	0,01 %	19	0,01 %	3,77 %
2046	1.888.551,60	0,01 %	18	0,01 %	4,19 %
2047	399.338,94	0,00 %	5	0,00 %	4,23 %
Until further notice (Credit mortgages)	242.107.419,86	0,99 %	9.231	3,23 %	3,37 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 6,49					
less - 0.5	33.393.147,97	0,14 %	979	0,34 %	4,41 %
0.5 - 1.0	550.278.845,73	2,25 %	5.708	2,00 %	4,50 %
1.0 - 1.5	669.583.875,80	2,74 %	7.095	2,49 %	4,19 %
1.5 - 2.0	651.610.208,76	2,67 %	6.231	2,18 %	4,64 %
2.0 - 2.5	1.022.987.315,98	4,19 %	9.367	3,28 %	5,04 %
2.5 - 3.0	1.122.633.731,90	4,60 %	10.110	3,54 %	4,89 %
3.0 - 4.0	2.798.817.517,11	11,47 %	26.017	9,12 %	4,66 %
4.0 - 5.0	4.141.754.252,97	16,97 %	39.798	13,95 %	4,11 %
5.0 - 6.0	3.433.293.373,35	14,07 %	37.275	13,06 %	3,88 %
6.0 - 7.0	2.019.223.349,74	8,27 %	23.111	8,10 %	4,23 %
7.0 - 8.0	1.409.372.184,24	5,77 %	16.005	5,61 %	4,45 %
8.0 - 9.0	930.944.477,79	3,81 %	11.040	3,87 %	4,65 %
9.0 - 10.0	819.693.906,14	3,36 %	10.394	3,64 %	4,71 %
more - 10.0	4.802.908.781,75	19,68 %	82.238	28,82 %	5,00 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

6. Remaining Tenor

	Current Period				
In Years	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
average: 23,23					
less - 01	15.480.493,85	0,06 %	918	0,32 %	4,50 %
01-02	20.199.345,62	0,08 %	1.087	0,38 %	5,13 %
02-03	41.034.333,94	0,17 %	1.736	0,61 %	5,13 %
03-04	50.703.561,91	0,21 %	1.770	0,62 %	5,11 %
04-05	61.398.753,80	0,25 %	1.963	0,69 %	5,20 %
05-06	76.533.760,72	0,31 %	2.205	0,77 %	5,10 %
06-07	108.046.203,83	0,44 %	2.678	0,94 %	5,19 %
07-08	136.324.513,37	0,56 %	3.052	1,07 %	5,25 %
08-09	172.316.523,60	0,71 %	3.707	1,30 %	5,25 %
09-10	137.782.072,51	0,56 %	2.985	1,05 %	5,22 %
10-11	135.936.690,87	0,56 %	2.816	0,99 %	5,27 %
11-12	156.256.745,19	0,64 %	3.105	1,09 %	5,34 %
12-13	224.022.985,23	0,92 %	4.228	1,48 %	5,26 %
13-14	273.169.223,09	1,12 %	4.991	1,75 %	5,15 %
14-15	281.967.489,63	1,16 %	4.996	1,75 %	5,11 %
15-16	421.983.656,29	1,73 %	7.142	2,50 %	5,01 %
16-17	644.847.016,66	2,64 %	10.155	3,56 %	5,03 %
17-18	683.787.661,40	2,80 %	9.808	3,44 %	5,07 %
18-19	1.078.598.860,58	4,42 %	14.188	4,97 %	4,89 %
19-20	939.016.181,85	3,85 %	11.660	4,09 %	4,38 %
20-21	1.216.226.162,98	4,98 %	13.894	4,87 %	4,53 %
21-22	901.806.465,19	3,69 %	9.803	3,44 %	4,60 %
22-23	1.317.301.575,75	5,40 %	13.965	4,89 %	4,44 %
23-24	1.901.492.333,66	7,79 %	20.255	7,10 %	4,25 %
24-25	3.313.319.748,76	13,58 %	33.526	11,75 %	3,88 %
25-26	3.379.631.827,24	13,85 %	30.310	10,62 %	4,11 %
26-27	2.587.677.765,33	10,60 %	22.508	7,89 %	4,64 %
27-28	2.071.772.664,06	8,49 %	17.709	6,21 %	4,97 %
28-29	1.271.184.971,46	5,21 %	12.625	4,42 %	4,45 %
29-30	507.043.116,32	2,08 %	5.691	1,99 %	4,45 %
30 - more	278.064.951,39	1,14 %	9.828	3,44 %	3,47 %
Matured	1.567.313,20	0,01 %	64	0,02 %	4,77 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

7. Loan Part Interest Reset Dates

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	374.756,86	0,00 %	11	0,00 %	4,83 %
2010	102.046.944,18	0,42 %	1.126	0,39 %	4,55 %
2011	2.319.856.493,02	9,51 %	26.506	9,29 %	4,46 %
2012	1.570.615.946,80	6,44 %	18.296	6,41 %	4,73 %
2013	1.600.375.349,98	6,56 %	19.322	6,77 %	5,08 %
2014	1.634.617.428,48	6,70 %	20.892	7,32 %	5,17 %
2015	2.483.088.935,57	10,17 %	27.846	9,76 %	4,49 %
2016	2.224.948.053,98	9,12 %	22.745	7,97 %	4,58 %
2017	1.568.970.759,36	6,43 %	17.639	6,18 %	5,04 %
2018	1.859.780.275,96	7,62 %	19.366	6,79 %	5,33 %
2019	1.027.433.219,56	4,21 %	13.005	4,56 %	5,66 %
2020	591.635.186,40	2,42 %	7.535	2,64 %	5,11 %
2021	624.778.440,79	2,56 %	5.644	1,98 %	4,64 %
2022	223.971.455,05	0,92 %	2.883	1,01 %	5,22 %
2023	121.273.553,07	0,50 %	1.472	0,52 %	5,51 %
2024	51.884.248,23	0,21 %	705	0,25 %	5,69 %
2025	216.981.098,85	0,89 %	2.338	0,82 %	4,75 %
2026	1.119.093.471,08	4,59 %	9.374	3,28 %	4,62 %
2027	1.350.072.062,36	5,53 %	10.695	3,75 %	4,81 %
2028	288.328.949,27	1,18 %	2.274	0,80 %	5,27 %
2029	27.521.065,08	0,11 %	281	0,10 %	5,73 %
2030	3.243.856,28	0,01 %	66	0,02 %	6,03 %
2031		0,00 %	0	0,00 %	
2032		0,00 %	0	0,00 %	
2033		0,00 %	0	0,00 %	
2035	242.107.419,86	0,99 %	9.231	3,23 %	3,37 %
Floating	3.153.495.999,18	12,92 %	46.116	16,16 %	2,06 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

8. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Drenthe	652.252.702,76	2,67 %	4.687	2,88 %	4,45 %
Flevoland	718.281.158,21	2,94 %	4.519	2,77 %	4,53 %
Friesland	659.718.264,85	2,70 %	5.108	3,14 %	4,46 %
Gelderland	3.055.004.875,04	12,52 %	19.584	12,02 %	4,44 %
Groningen	699.923.524,20	2,87 %	6.044	3,71 %	4,59 %
Limburg	925.845.283,53	3,79 %	7.024	4,31 %	4,54 %
Noord-Brabant	3.293.540.409,82	13,50 %	21.624	13,27 %	4,44 %
Noord-Holland	4.972.767.509,93	20,38 %	30.701	18,84 %	4,46 %
Overijssel	1.546.561.871,14	6,34 %	10.868	6,67 %	4,45 %
Utrecht	2.294.013.518,23	9,40 %	14.014	8,60 %	4,50 %
Zeeland	410.860.483,01	1,68 %	3.267	2,01 %	4,56 %
Zuid-Holland	5.177.725.368,51	21,22 %	35.509	21,79 %	4,55 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

9. Loan to Indexed Market Value (AVM)

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 63.60 %					
To be valued	129.069.510,41	0,53 %	513	0,32 %	4,46 %
less - 40.00%	4.787.408.228,78	19,62 %	66.940	41,08 %	4,68 %
40.01% - 50.00%	2.624.028.347,42	10,75 %	19.219	11,79 %	4,54 %
50.01% - 60.00%	3.182.709.134,19	13,04 %	18.942	11,62 %	4,45 %
60.01% - 70.00%	3.216.699.255,03	13,18 %	16.315	10,01 %	4,39 %
70.01% - 80.00%	3.111.081.952,51	12,75 %	13.804	8,47 %	4,36 %
80.01% - 85.00%	1.510.010.571,91	6,19 %	6.146	3,77 %	4,40 %
85.01% - 90.00%	1.462.216.946,99	5,99 %	5.655	3,47 %	4,44 %
90.01% - 95.00%	1.340.997.135,26	5,49 %	4.931	3,03 %	4,46 %
95.01% - 100.00%	1.218.217.125,28	4,99 %	4.364	2,68 %	4,49 %
100.01% - 105.00%	991.944.434,19	4,06 %	3.373	2,07 %	4,49 %
105.01% - 110.00%	832.112.327,26	3,41 %	2.747	1,69 %	4,49 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

10. Confidence level (AVM)

Level	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 59.00					
To be valued	129.069.310,04	0,53 %	495	0,30 %	4,46 %
less - 39.99	916.802.827,33	3,76 %	4.982	3,06 %	4,34 %
40.00 - 49.99	1.537.242.111,99	6,30 %	9.356	5,74 %	4,35 %
50.00 - 54.99	2.226.370.244,70	9,12 %	14.770	9,06 %	4,38 %
55.00 - 59.99	5.201.062.358,41	21,31 %	35.546	21,81 %	4,41 %
60.00 - 64.99	9.402.046.528,01	38,52 %	63.880	39,20 %	4,51 %
65.00 - 70.00	4.993.901.588,75	20,46 %	33.920	20,82 %	4,65 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

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	134.144.403,52	0,55 %	8.623	5,29 %	4,91 %
25.000,00 - 50.000,00	659.495.172,74	2,70 %	16.982	10,42 %	4,96 %
50.000,00 - 75.000,00	1.213.383.706,89	4,97 %	19.150	11,75 %	4,89 %
75.000,00 - 100.000,00	1.764.496.266,16	7,23 %	19.941	12,24 %	4,73 %
100.000,00 - 125.000,00	1.979.535.566,13	8,11 %	17.486	10,73 %	4,65 %
125.000,00 - 150.000,00	2.308.356.309,33	9,46 %	16.690	10,24 %	4,55 %
150.000,00 - 175.000,00	2.209.882.494,96	9,05 %	13.563	8,32 %	4,51 %
175.000,00 - 200.000,00	2.238.328.132,79	9,17 %	11.879	7,29 %	4,46 %
200.000,00 - 225.000,00	1.768.960.395,37	7,25 %	8.316	5,10 %	4,44 %
225.000,00 - 250.000,00	1.650.922.486,18	6,76 %	6.931	4,25 %	4,40 %
250.000,00 - 275.000,00	1.364.344.395,03	5,59 %	5.184	3,18 %	4,38 %
275.000,00 - 300.000,00	1.241.931.082,20	5,09 %	4.291	2,63 %	4,34 %
300.000,00 - 325.000,00	890.412.758,24	3,65 %	2.842	1,74 %	4,37 %
325.000,00 - 350.000,00	824.685.146,25	3,38 %	2.433	1,49 %	4,27 %
350.000,00 - 375.000,00	610.220.163,25	2,50 %	1.680	1,03 %	4,35 %
375.000,00 - 400.000,00	584.842.816,60	2,40 %	1.499	0,92 %	4,27 %
400.000,00 - 425.000,00	418.558.616,26	1,71 %	1.012	0,62 %	4,38 %
425.000,00 - 450.000,00	374.447.930,94	1,53 %	852	0,52 %	4,26 %
450.000,00 - 475.000,00	272.366.101,40	1,12 %	589	0,36 %	4,32 %
475.000,00 - 500.000,00	296.323.883,02	1,21 %	603	0,37 %	4,27 %
500.000,00 - 600.000,00	651.987.540,84	2,67 %	1.187	0,73 %	4,25 %
600.000,00 - 700.000,00	360.292.212,71	1,48 %	553	0,34 %	4,20 %
700.000,00 - 800.000,00	223.684.324,34	0,92 %	298	0,18 %	4,16 %
800.000,00 - 900.000,00	131.347.270,63	0,54 %	153	0,09 %	4,27 %
900.000,00 - 1.000.000,00	76.332.829,59	0,31 %	80	0,05 %	4,12 %
1.000.000,00 - 1.250.000,00	103.124.360,10	0,42 %	93	0,06 %	4,23 %
1.250.000,00 - 1.500.000,00	54.088.603,76	0,22 %	39	0,02 %	4,30 %
1.500.000,00 - more					
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

12. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	2.789.707.720,19	11,43 %	21.459	13,17 %	4,55 %
House	21.616.787.249,04	88,56 %	141.490	86,83 %	4,48 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

13. Occupancy Status

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	24.406.494.969,23	100,00 %	162.949	100,00 %	4,49 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

14. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	24.406.494.969,23	100,00 %	285.368	100,00 %	4,49 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

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	1.100.871.356,70	4,51 %	10.628	3,72 %	1,74 %
Euribor 3M	35.168.550,15	0,14 %	350	0,12 %	1,83 %
Euribor 6M	56.385.275,61	0,23 %	666	0,23 %	2,02 %
Fixed	21.252.998.970,05	87,08 %	239.252	83,84 %	4,85 %
Floating	1.961.070.816,72	8,04 %	34.472	12,08 %	2,25 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

16. Debt to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 4,02					
Unknown	83.682.731,57	0,34 %	1.884	1,16 %	4,89 %
less - 1	419.156.790,02	1,72 %	12.622	7,75 %	4,80 %
1-2	2.330.934.869,33	9,55 %	30.349	18,62 %	4,73 %
2-3	4.316.104.691,80	17,68 %	35.525	21,80 %	4,61 %
3-4	5.438.444.677,22	22,28 %	32.579	19,99 %	4,49 %
4-5	5.327.153.939,53	21,83 %	25.287	15,52 %	4,42 %
5-6	3.863.962.893,21	15,83 %	15.531	9,53 %	4,39 %
6-7	1.699.061.249,43	6,96 %	6.173	3,79 %	4,29 %
7-8	479.297.669,47	1,96 %	1.485	0,91 %	4,16 %
8-9	152.433.207,76	0,62 %	457	0,28 %	4,12 %
9-10	72.727.359,78	0,30 %	229	0,14 %	4,26 %
10 - more	223.534.890,11	0,92 %	828	0,51 %	4,61 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

17. Payment to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 0,19					
0.00 - 0.05	793.582.128,15	3,25 %	13.504	8,29 %	2,82 %
0.05 - 0.10	3.154.370.040,40	12,92 %	31.168	19,13 %	3,70 %
0.10 - 0.15	4.779.208.257,84	19,58 %	37.265	22,87 %	4,45 %
0.15 - 0.20	5.707.934.488,00	23,39 %	34.181	20,98 %	4,63 %
0.20 - 0.25	4.893.070.473,21	20,05 %	24.345	14,94 %	4,75 %
0.25 - 0.30	3.203.248.111,77	13,13 %	14.011	8,60 %	4,85 %
0.30 - 0.35	1.165.354.663,17	4,78 %	4.300	2,64 %	5,04 %
0.35 - 0.40	287.422.378,14	1,18 %	943	0,58 %	5,03 %
0.40 - 0.45	93.374.361,16	0,38 %	350	0,22 %	4,97 %
0.45 - 0.50	46.421.441,99	0,19 %	196	0,12 %	4,81 %
0.50 - 0.55	35.906.037,14	0,15 %	144	0,09 %	4,89 %
0.55 - 0.60	19.548.459,95	0,08 %	95	0,06 %	4,96 %
0.60 - 0.65	28.731.846,55	0,12 %	118	0,07 %	5,33 %
0.65 - 0.70	24.120.769,39	0,10 %	93	0,06 %	5,34 %
0.70 - more	89.514.389,80	0,37 %	346	0,21 %	5,16 %
Unknown	84.687.122,57	0,35 %	1.890	1,16 %	4,88 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

18. Source of Income

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	24.406.494.969,23	100,00 %	162.949	100,00 %	4,49 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

19. Guaranteed Loanpart

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Guarantee Indication					
No Guarantee	24.406.494.969,23	100,00 %	285.368	100,00 %	4,49 %
	24.406.494.969,23	100 %	285.368	100 %	4,49 %

20. Valuation Type

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Description					
Full	4.556.689.639,84	18,67 %	21.947	13,47 %	4,63 %
WOZ	19.849.805.329,39	81,33 %	141.002	86,53 %	4,45 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

21. In construction

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Total Building Deposits: €0,00					
No Building Deposit	24.406.494.969,23	100,00 %	162.949	100,00 %	4,49 %
	24.406.494.969,23	100 %	162.949	100 %	4,49 %

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	160.875	0,64	123,11	10,07	133,82	24.001.319.511,50	98,73 %	98,34 %
0 - 1	1.584	19.012,78	934.143,54	6.322,23	969.335,85	310.103.186,25	0,97 %	1,27 %
1 - 2	233	7.830,76	277.724,60	4.216,82	291.374,82	44.899.186,01	0,14 %	0,18 %
2 - 3	98	2.534,75	168.825,87	2.328,73	173.755,39	19.007.462,87	0,06 %	0,08 %
3 - 4	50	5.367,47	144.315,54	1.788,87	151.826,93	10.833.592,54	0,03 %	0,04 %
4 - 5	40	1.006,43	134.967,96	634,88	136.839,43	7.635.929,69	0,02 %	0,03 %
5 - 6	19	1.357,07	79.139,42	1.438,16	82.269,60	3.736.999,90	0,01 %	0,02 %
more - 6	50	8.466,95	356.890,08	2.421,02	369.499,76	8.959.100,47	0,03 %	0,04 %
	162.949	45.576,85	2.096.130,12	19.160,78	2.175.035,60	24.406.494.969,23	100 %	100 %