

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	5.312%	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%	21-01-2025

Ratings Overview

Rating Agency	Rating
Fitch Ratings	AAA

Standard & Poor's	AAA
Moody's	Aaa

Summary

All amounts in EURO	Current
Reporting Date	20-01-2010
Portfolio Cut off Date	31-12-2009
Original Principal Balance	15.407.699.107,14
Principal Balance	14.716.966.555,14
Value of Savings Deposits	202.370.333,57
Aggregate Outstanding Notional Amount	14.514.956.216,61
Number of Borrowers	73.171
Number of Loanparts	136.441
Average Principal Balance (borrower)	198.370,34
Average Principal Balance (parts)	106.382,66
Coupon: Weighted Average	4,5
Minimum	1,1
Maximum	10,6
Weighted Average Loan to Foreclosure Value	81,20
Weighted Average Loan to Indexed Foreclosure Value	76,08
Seasoning (years): Weighted Average	5,47
Original Maturity (years): Weighted Average	30,24
Remaining Tenor (years): Weighted Average	24,77
Remaining Interest Period (years): Weighted Average	7,39

Asset Coverage Test

All amounts in EURO

A	11.823.197.788,16
B	0,00
C	7.646.105,48
D	0,00
E	0,00
X	725.747.810,83
Y	768.295.500,00
Z	0,00
Total:	11.788.296.204,47
Asset Cover Ratio	136,91 %

Parameters

Foreclosure/Market value ratio	90,00 %
Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	82,00 %
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

Reserve Fund*

Euro	7.641.105,48
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*The Reserve Fund Required Amount will be the aggregate of the Scheduled Interest Amount on all Covered Bond Series for one interest payment

1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Annuity	131.850.823,58	0,91 %	2.853	2,09 %	5,14 %
Consumer Credit Mortgage	114.382.560,69	0,79 %	4.490	3,29 %	2,97 %
Credit Mortgage	176.197.256,07	1,21 %	6.236	4,57 %	2,97 %
Insurance (Standard and Unit Linked)	1.462.954.256,25	10,08 %	14.005	10,27 %	4,55 %
Insurance (Unit Linked)	22.948.422,93	0,16 %	192	0,14 %	4,92 %
Interest Only	9.215.998.649,32	63,49 %	80.953	59,33 %	4,47 %
Investment	2.909.393.964,25	20,04 %	18.897	13,85 %	4,59 %
Linear	30.446.638,18	0,21 %	620	0,45 %	4,35 %
Savings	450.783.645,34	3,11 %	8.195	6,01 %	5,87 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

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%	1.494.852.957,02	10,30 %	13.409	9,83 %	1,42 %
2,5% - 2,99%	223.274.216,07	1,54 %	6.088	4,46 %	2,90 %
3% - 3,49%	155.176.843,27	1,07 %	5.209	3,82 %	3,34 %
3,5% - 3,99%	1.421.106.715,40	9,79 %	10.551	7,73 %	3,85 %
4% - 4,49%	2.375.324.092,88	16,36 %	18.619	13,65 %	4,31 %
4,5% - 4,99%	3.755.787.953,17	25,88 %	28.466	20,86 %	4,81 %
5% - 5,49%	2.691.549.510,75	18,54 %	24.064	17,64 %	5,26 %
5,5% - 5,99%	1.542.276.286,21	10,63 %	17.635	12,93 %	5,77 %
6% - 6,49%	630.303.975,53	4,34 %	8.696	6,37 %	6,26 %
6,5% - 6,99%	181.020.336,76	1,25 %	2.804	2,06 %	6,73 %
7% - 7,49%	28.991.465,40	0,20 %	574	0,42 %	7,26 %
7,5% - more	15.291.864,15	0,11 %	326	0,24 %	8,06 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1992	35.478.157,26	0,24 %	814	0,60 %	5,35 %
1993	68.913.890,47	0,47 %	1.470	1,08 %	5,13 %
1994	120.670.783,11	0,83 %	2.317	1,70 %	5,10 %
1995	134.291.254,83	0,93 %	2.487	1,82 %	5,08 %
1996	264.780.259,85	1,82 %	4.418	3,24 %	4,78 %
1997	377.537.187,60	2,60 %	5.693	4,17 %	4,84 %
1998	443.076.645,45	3,05 %	6.221	4,56 %	4,86 %
1999	718.786.424,37	4,95 %	8.693	6,37 %	4,74 %
2000	578.670.630,04	3,99 %	5.892	4,32 %	4,67 %
2001	582.260.617,73	4,01 %	5.417	3,97 %	4,67 %
2002	644.883.915,39	4,44 %	6.003	4,40 %	4,59 %
2003	993.389.167,66	6,84 %	8.822	6,47 %	4,42 %
2004	1.349.718.656,71	9,30 %	12.391	9,08 %	4,25 %
2005	2.185.543.616,99	15,06 %	20.496	15,02 %	3,76 %
2006	1.940.785.332,41	13,37 %	16.313	11,96 %	4,20 %
2007	2.135.235.665,12	14,71 %	15.232	11,16 %	4,86 %
2008	1.739.800.517,43	11,99 %	12.239	8,97 %	5,12 %
2009	201.133.494,19	1,39 %	1.523	1,12 %	4,79 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2008					
2009	884.172,67	0,01 %	15	0,01 %	4,68 %
2010	3.091.469,16	0,02 %	121	0,09 %	4,75 %
2011	7.239.925,19	0,05 %	194	0,14 %	4,62 %
2012	11.094.740,95	0,08 %	288	0,21 %	5,13 %
2013	18.320.147,79	0,13 %	440	0,32 %	4,95 %
2014	23.911.305,15	0,16 %	497	0,36 %	5,09 %
2015	25.840.847,88	0,18 %	543	0,40 %	5,14 %
2016	38.315.283,61	0,26 %	685	0,50 %	4,92 %
2017	47.312.229,05	0,33 %	789	0,58 %	5,08 %
2018	55.765.855,01	0,38 %	850	0,62 %	5,01 %
2019	59.301.951,00	0,41 %	927	0,68 %	5,05 %
2020	50.309.183,48	0,35 %	792	0,58 %	5,06 %
2021	47.806.593,51	0,33 %	738	0,54 %	4,97 %
2022	76.109.688,01	0,52 %	1.326	0,97 %	5,16 %
2023	100.880.245,29	0,70 %	1.724	1,26 %	5,05 %
2024	157.984.505,06	1,09 %	2.558	1,87 %	4,98 %
2025	167.100.048,25	1,15 %	2.608	1,91 %	4,84 %
2026	273.182.028,80	1,88 %	4.114	3,02 %	4,71 %
2027	379.817.138,75	2,62 %	5.262	3,86 %	4,75 %
2028	441.054.901,39	3,04 %	5.744	4,21 %	4,78 %
2029	688.833.498,04	4,75 %	7.934	5,81 %	4,65 %
2030	649.897.945,01	4,48 %	6.270	4,60 %	4,55 %
2031	790.594.092,45	5,45 %	6.909	5,06 %	4,56 %
2032	733.198.837,48	5,05 %	6.063	4,44 %	4,59 %
2033	971.491.125,46	6,69 %	7.645	5,60 %	4,45 %
2034	1.213.031.027,75	8,36 %	9.669	7,09 %	4,29 %
2035	1.896.142.480,86	13,06 %	15.406	11,29 %	3,80 %
2036	1.681.594.242,49	11,59 %	12.413	9,10 %	4,23 %
2037	1.890.734.304,52	13,03 %	11.863	8,69 %	4,91 %
2038	1.543.320.230,43	10,63 %	10.067	7,38 %	5,16 %
2039	180.216.355,36	1,24 %	1.261	0,92 %	4,82 %
Until further notice (Credit mortgages)	290.579.816,76	2,00 %	10.726	7,86 %	2,97 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
less - 0.5	4.203.853,15	0,03 %	71	0,05 %	4,06 %
0.5 - 1.0	370.296.385,19	2,55 %	2.643	1,94 %	5,02 %
1.0 - 1.5	667.286.669,07	4,60 %	4.746	3,48 %	5,27 %
1.5 - 2.0	899.147.104,21	6,19 %	6.302	4,62 %	4,98 %
2.0 - 2.5	1.298.516.518,23	8,95 %	8.908	6,53 %	4,99 %
2.5 - 3.0	836.719.146,89	5,76 %	6.324	4,63 %	4,67 %
3.0 - 4.0	1.940.785.332,41	13,37 %	16.313	11,96 %	4,20 %
4.0 - 5.0	2.376.111.336,91	16,37 %	22.255	16,31 %	3,76 %
5.0 - 6.0	1.159.150.936,79	7,99 %	10.632	7,79 %	4,31 %
6.0 - 7.0	993.389.167,66	6,84 %	8.822	6,47 %	4,42 %
7.0 - 8.0	644.883.915,39	4,44 %	6.003	4,40 %	4,59 %
8.0 - 9.0	657.005.236,90	4,53 %	6.104	4,47 %	4,67 %
9.0 - 10.0	503.926.010,87	3,47 %	5.205	3,81 %	4,67 %
more - 10.0	2.163.534.602,94	14,91 %	32.113	23,54 %	4,85 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

6. Remaining Tenor

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	3.091.469,16	0,02 %	121	0,09 %	4,75 %
01-02	7.239.925,19	0,05 %	194	0,14 %	4,62 %
02-03	11.094.740,95	0,08 %	288	0,21 %	5,13 %
03-04	18.320.147,79	0,13 %	440	0,32 %	4,95 %
04-05	23.911.305,15	0,16 %	497	0,36 %	5,09 %
05-06	25.840.847,88	0,18 %	543	0,40 %	5,14 %
06-07	38.315.283,61	0,26 %	685	0,50 %	4,92 %
07-08	47.312.229,05	0,33 %	789	0,58 %	5,08 %
08-09	55.765.855,01	0,38 %	850	0,62 %	5,01 %
09-10	59.301.951,00	0,41 %	927	0,68 %	5,05 %
10-11	50.309.183,48	0,35 %	792	0,58 %	5,06 %
11-12	47.739.475,19	0,33 %	736	0,54 %	4,97 %
12-13	76.176.806,33	0,52 %	1.328	0,97 %	5,16 %
13-14	100.880.245,29	0,70 %	1.724	1,26 %	5,05 %
14-15	157.882.404,51	1,09 %	2.557	1,87 %	4,98 %
15-16	167.202.148,80	1,15 %	2.609	1,91 %	4,84 %
16-17	273.182.028,80	1,88 %	4.114	3,02 %	4,71 %
17-18	379.817.138,75	2,62 %	5.262	3,86 %	4,75 %
18-19	441.054.901,39	3,04 %	5.744	4,21 %	4,78 %
19-20	688.833.498,04	4,75 %	7.934	5,81 %	4,65 %
20-21	649.897.945,01	4,48 %	6.270	4,60 %	4,55 %
21-22	790.594.092,45	5,45 %	6.909	5,06 %	4,56 %
22-23	733.198.837,48	5,05 %	6.063	4,44 %	4,59 %
23-24	971.491.125,46	6,69 %	7.645	5,60 %	4,45 %
24-25	1.213.031.027,75	8,36 %	9.669	7,09 %	4,29 %
25-26	1.896.142.480,86	13,06 %	15.406	11,29 %	3,80 %
26-27	1.681.594.242,49	11,59 %	12.413	9,10 %	4,23 %
27-28	1.890.734.304,52	13,03 %	11.863	8,69 %	4,91 %
28-29	1.543.320.230,43	10,63 %	10.067	7,38 %	5,16 %
29-30	180.216.355,36	1,24 %	1.261	0,92 %	4,82 %
30 - more	290.579.816,76	2,00 %	10.726	7,86 %	2,97 %
Matured	884.172,67	0,01 %	15	0,01 %	4,68 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

7. Loan Part Interest Reset Dates

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	781.015,38	0,01 %	15	0,01 %	5,17 %
2010	1.470.047.066,23	10,13 %	15.001	10,99 %	4,66 %
2011	1.247.826.016,91	8,60 %	12.080	8,85 %	4,54 %
2012	888.575.088,68	6,12 %	8.842	6,48 %	4,82 %
2013	881.118.632,08	6,07 %	8.946	6,56 %	5,23 %
2014	794.448.173,33	5,47 %	8.893	6,52 %	5,34 %
2015	797.379.707,57	5,49 %	6.947	5,09 %	4,50 %
2016	1.256.883.248,15	8,66 %	10.249	7,51 %	4,60 %
2017	1.135.553.081,31	7,82 %	8.936	6,55 %	5,07 %
2018	1.366.337.862,96	9,41 %	10.650	7,81 %	5,30 %
2019	505.946.665,11	3,49 %	5.173	3,79 %	5,75 %
2020	144.729.653,41	1,00 %	1.293	0,95 %	4,85 %
2021	430.398.182,70	2,97 %	3.202	2,35 %	4,58 %
2022	144.882.384,21	1,00 %	1.183	0,87 %	5,07 %
2023	52.802.635,49	0,36 %	481	0,35 %	5,55 %
2024	18.072.234,75	0,12 %	182	0,13 %	5,91 %
2025	44.159.678,79	0,30 %	359	0,26 %	4,80 %
2026	455.512.514,61	3,14 %	3.267	2,39 %	4,70 %
2027	861.567.557,10	5,94 %	5.241	3,84 %	4,97 %
2028	218.121.726,77	1,50 %	1.275	0,93 %	5,28 %
2029	13.528.631,45	0,09 %	85	0,06 %	5,80 %
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	290.579.816,76	2,00 %	10.726	7,86 %	2,97 %
Floating	1.495.704.642,86	10,30 %	13.415	9,83 %	1,42 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

8. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Drenthe	443.109.654,86	3,05 %	2.573	3,52 %	4,48 %
Flevoland	378.296.102,63	2,61 %	1.856	2,54 %	4,55 %
Friesland	367.330.632,52	2,53 %	2.264	3,09 %	4,47 %
Gelderland	2.176.659.278,67	15,00 %	11.169	15,26 %	4,44 %
Groningen	358.407.290,77	2,47 %	2.429	3,32 %	4,60 %
Limburg	691.669.294,78	4,77 %	4.010	5,48 %	4,54 %
Noord-Brabant	1.763.562.077,17	12,15 %	8.751	11,96 %	4,50 %
Noord-Holland	2.875.803.118,54	19,81 %	12.670	17,32 %	4,51 %
Overijssel	1.141.479.164,78	7,86 %	6.377	8,72 %	4,43 %
Utrecht	1.185.778.185,90	8,17 %	5.390	7,37 %	4,54 %
Zeeland	273.747.739,32	1,89 %	1.643	2,25 %	4,62 %
Zuid-Holland	2.859.113.676,67	19,70 %	14.039	19,19 %	4,62 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

9. Loan to Foreclosure Value

	Current Period				
In %	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 81,20 %					
less - 40.00%	848.879.504,31	5,84 %	11.195	15,30 %	4,51 %
40.01% - 50.00%	1.026.982.963,97	7,07 %	7.230	9,88 %	4,43 %
50.01% - 60.00%	1.339.891.623,60	9,23 %	7.877	10,77 %	4,42 %
60.01% - 70.00%	1.589.264.172,87	10,94 %	8.422	11,51 %	4,41 %
70.01% - 80.00%	1.802.767.738,45	12,42 %	8.917	12,19 %	4,39 %
80.01% - 85.00%	896.042.494,94	6,17 %	3.971	5,43 %	4,51 %
85.01% - 90.00%	1.113.122.946,92	7,66 %	4.688	6,41 %	4,48 %
90.01% - 95.00%	1.075.835.111,08	7,41 %	4.152	5,67 %	4,51 %
95.01% - 100.00%	1.903.884.388,26	13,11 %	6.701	9,16 %	4,51 %
100.01% - 105.00%	525.408.884,60	3,61 %	1.839	2,51 %	4,59 %
105.01% - 110.00%	408.486.202,62	2,81 %	1.376	1,88 %	4,73 %
110.01% - 115.00%	419.482.869,44	2,89 %	1.406	1,92 %	4,73 %
115.01% - 120.00%	532.128.456,61	3,66 %	1.744	2,38 %	4,81 %
120.01% - 125.00%	1.032.778.858,94	7,11 %	3.653	4,99 %	4,87 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

10. Loan to Indexed Foreclosure Value

	Current Period				
In %	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 76,08 %					
less - 40.00%	1.739.673.872,73	11,98 %	20.441	27,94 %	4,66 %
40.01% - 50.00%	1.275.771.461,32	8,78 %	7.642	10,44 %	4,46 %
50.01% - 60.00%	1.482.734.804,14	10,21 %	7.416	10,14 %	4,39 %
60.01% - 70.00%	1.501.462.843,73	10,34 %	6.926	9,47 %	4,32 %
70.01% - 80.00%	1.603.400.859,58	11,04 %	6.755	9,23 %	4,36 %
80.01% - 85.00%	914.779.519,05	6,30 %	3.511	4,80 %	4,43 %
85.01% - 90.00%	961.988.608,61	6,62 %	3.533	4,83 %	4,40 %
90.01% - 95.00%	962.590.136,65	6,63 %	3.394	4,64 %	4,44 %
95.01% - 100.00%	908.179.051,99	6,25 %	3.102	4,24 %	4,49 %
100.01% - 105.00%	920.508.105,95	6,34 %	3.087	4,22 %	4,71 %
105.01% - 110.00%	486.486.189,96	3,35 %	1.569	2,14 %	4,64 %
110.01% - 115.00%	353.856.108,66	2,43 %	1.146	1,57 %	4,65 %
115.01% - 120.00%	368.664.079,94	2,53 %	1.195	1,63 %	4,69 %
120.01% - 125.00%	426.425.182,04	2,93 %	1.391	1,90 %	4,90 %
125.01% - 128.00%	294.197.606,24	2,02 %	988	1,35 %	5,07 %
128.01% - more	314.237.786,02	2,16 %	1.075	1,47 %	5,21 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

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	41.856.760,14	0,28 %	2.568	3,51 %	5,10 %
25.000,00 - 50.000,00	221.971.789,71	1,52 %	5.667	7,75 %	5,10 %
50.000,00 - 75.000,00	397.580.723,01	2,73 %	6.281	8,58 %	5,03 %
75.000,00 - 100.000,00	574.014.111,79	3,95 %	6.467	8,84 %	4,85 %
100.000,00 - 125.000,00	696.187.661,23	4,79 %	6.133	8,38 %	4,80 %
125.000,00 - 150.000,00	908.549.934,97	6,25 %	6.553	8,96 %	4,69 %
150.000,00 - 175.000,00	962.199.805,92	6,62 %	5.895	8,06 %	4,63 %
175.000,00 - 200.000,00	1.100.690.918,46	7,58 %	5.833	7,97 %	4,61 %
200.000,00 - 225.000,00	952.042.342,64	6,55 %	4.469	6,11 %	4,58 %
225.000,00 - 250.000,00	1.007.932.290,38	6,94 %	4.228	5,78 %	4,51 %
250.000,00 - 275.000,00	880.674.017,45	6,06 %	3.340	4,57 %	4,53 %
275.000,00 - 300.000,00	858.590.814,86	5,91 %	2.965	4,05 %	4,46 %
300.000,00 - 325.000,00	656.496.482,83	4,52 %	2.093	2,86 %	4,46 %
325.000,00 - 350.000,00	608.663.202,68	4,19 %	1.794	2,45 %	4,35 %
350.000,00 - 375.000,00	510.125.489,54	3,51 %	1.403	1,92 %	4,43 %
375.000,00 - 400.000,00	496.866.181,30	3,42 %	1.272	1,74 %	4,39 %
400.000,00 - 425.000,00	362.417.229,23	2,49 %	875	1,20 %	4,43 %
425.000,00 - 450.000,00	335.811.881,27	2,31 %	763	1,04 %	4,33 %
450.000,00 - 475.000,00	269.839.596,23	1,85 %	583	0,80 %	4,37 %
475.000,00 - 500.000,00	314.851.258,35	2,16 %	640	0,88 %	4,31 %
500.000,00 - 600.000,00	755.976.344,95	5,20 %	1.372	1,88 %	4,30 %
600.000,00 - 700.000,00	522.752.393,92	3,60 %	802	1,10 %	4,23 %
700.000,00 - 800.000,00	344.300.293,61	2,37 %	458	0,63 %	4,21 %
800.000,00 - 900.000,00	216.005.726,70	1,48 %	252	0,34 %	4,23 %
900.000,00 - 1.000.000,00	165.611.568,79	1,14 %	173	0,24 %	4,09 %
1.000.000,00 - 1.250.000,00	207.758.957,04	1,43 %	186	0,25 %	4,25 %
1.250.000,00 - 1.500.000,00	145.188.439,61	1,00 %	106	0,15 %	4,30 %
1.500.000,00 - more					
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

12. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	1.457.252.982,16	10,03 %	8.329	11,38 %	4,63 %
House	13.057.703.234,45	89,96 %	64.842	88,62 %	4,51 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

13. Occupancy Status

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	14.514.956.216,61	100,00 %	73.171	100,00 %	4,52 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

14. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	14.514.956.216,61	100,00 %	136.441	100,00 %	4,52 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

15. Interest Payment Type

Current Period					
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euribor 12M	68.067,03	0,00 %	1	0,00 %	2,43 %
Euribor 1M	1.379.565.841,16	9,50 %	12.228	8,96 %	1,38 %
Euribor 3M	43.226.081,19	0,30 %	397	0,29 %	1,63 %
Euribor 6M	72.844.653,48	0,50 %	789	0,58 %	2,01 %
Fixed	13.019.251.573,75	89,70 %	123.026	90,17 %	4,88 %
	14.514.956.216,61	100 %	136.441	100 %	4,52 %

16. Debt to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 4,62					
less - 1	130.813.026,10	0,90 %	3.743	5,12 %	4,85 %
1-2	756.550.890,08	5,21 %	9.803	13,40 %	4,81 %
2-3	1.705.523.848,30	11,75 %	13.040	17,82 %	4,69 %
3-4	2.695.817.104,45	18,57 %	14.186	19,39 %	4,57 %
4-5	3.497.552.399,18	24,09 %	14.434	19,73 %	4,54 %
5-6	3.210.131.805,09	22,11 %	11.292	15,43 %	4,50 %
6-7	1.561.830.583,91	10,76 %	4.472	6,11 %	4,32 %
7-8	519.417.665,62	3,57 %	1.237	1,69 %	4,20 %
8-9	185.939.825,14	1,28 %	416	0,57 %	4,00 %
9-10	85.449.962,79	0,58 %	181	0,25 %	4,10 %
10 - more	165.929.105,95	1,14 %	367	0,50 %	4,05 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

17. Payment to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 0,22					
0.00 - 0.05	422.409.967,27	2,91 %	4.979	6,81 %	2,11 %
0.05 - 0.10	1.294.904.996,97	8,92 %	10.337	14,13 %	3,13 %
0.10 - 0.15	1.880.999.998,09	12,96 %	12.993	17,76 %	4,33 %
0.15 - 0.20	2.735.830.677,98	18,85 %	14.099	19,27 %	4,62 %
0.20 - 0.25	3.218.730.596,43	22,18 %	13.768	18,82 %	4,78 %
0.25 - 0.30	2.858.707.473,91	19,70 %	10.811	14,78 %	4,90 %
0.30 - 0.35	1.374.929.214,61	9,47 %	4.333	5,92 %	5,06 %
0.35 - 0.40	408.375.087,90	2,81 %	999	1,37 %	5,05 %
0.40 - 0.45	136.171.821,48	0,94 %	356	0,49 %	4,98 %
0.45 - 0.50	60.317.469,91	0,42 %	169	0,23 %	4,85 %
0.50 - 0.55	33.472.808,37	0,23 %	98	0,13 %	4,92 %
0.55 - 0.60	25.171.932,43	0,17 %	62	0,09 %	4,91 %
0.60 - 0.65	13.068.830,94	0,09 %	35	0,05 %	4,85 %
0.65 - 0.70	9.570.325,17	0,07 %	26	0,04 %	4,88 %
0.70 - more	42.295.015,15	0,29 %	106	0,15 %	4,68 %
	14.514.956.216,61	100 %	73.171	100 %	4,52 %

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	71.869	5,85	265,42	79,55	350,82	14.199.414.832,56	98,22 %	97,82 %
0 - 1	866	28.600,30	521.533,11	14.047,57	564.180,98	211.913.192,73	1,18 %	1,45 %
1 - 2	259	28.488,24	388.478,36	9.012,30	425.978,90	59.141.871,94	0,35 %	0,40 %
2 - 3	71	4.340,49	169.565,57	3.761,83	177.667,89	17.037.414,25	0,10 %	0,11 %
3 - 4	36	1.889,90	137.415,01	3.054,08	142.358,99	9.479.374,05	0,05 %	0,06 %
4 - 5	19	8.457,88	106.896,91	1.792,45	117.147,24	5.742.454,34	0,03 %	0,03 %
5 - 6	8	32.270,12	34.510,48	450,00	67.230,60	1.721.495,91	0,01 %	0,01 %
more - 6	43	41.410,77	457.412,23	4.991,01	503.814,01	10.505.580,83	0,06 %	0,07 %
	73.171	145.463,55	1.816.077,09	37.188,79	1.998.729,43	14.514.956.216,61	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