

| Bonds | ISIN | Ratings | | | Currency | Initial Principal Balance | Rate of Interest | Final Maturity |
|-----------|--------------|---------|-----|---------|----------|---------------------------|------------------|----------------|
| | | Fitch | S&P | Moody's | | | | |
| Series 01 | XS0353943540 | AAA | AAA | Aaa | EUR | 1.000.000.000,00 | 4.250% | 19-03-2013 |
| Series 02 | | AAA | AAA | Aaa | EUR | 20.000.000,00 | 5.610% | 14-05-2048 |
| Series 03 | XS0368232327 | AAA | AAA | Aaa | EUR | 2.000.000.000,00 | 5.250% | 05-06-2018 |
| Series 04 | | AAA | AAA | Aaa | EUR | 20.000.000,00 | 5.800% | 08-06-2048 |
| Series 05 | | AAA | AAA | Aaa | EUR | 25.800.000,00 | 5.800% | 10-06-2048 |
| Series 06 | | AAA | AAA | Aaa | EUR | 20.000.000,00 | 6.000% | 18-06-2048 |
| Series 07 | | AAA | AAA | Aaa | CHF | 200.000.000,00 | 3.750% | 24-07-2012 |
| Series 08 | | AAA | AAA | Aaa | CHF | 150.000.000,00 | 4.000% | 24-04-2015 |
| Series 09 | XS0383944013 | AAA | AAA | Aaa | EUR | 100.000.000,00 | 3M EUR + 23bp | 19-08-2011 |
| Series 10 | | AAA | AAA | Aaa | CHF | 30.000.000,00 | 3.403% | 05-01-2016 |
| Series 11 | | AAA | AAA | Aaa | CHF | 30.000.000,00 | 3.480% | 05-01-2017 |
| Series 12 | | AAA | AAA | Aaa | CHF | 30.000.000,00 | 3.530% | 05-09-2017 |
| Series 13 | | AAA | AAA | Aaa | EUR | 20.000.000,00 | 5.555% | 08-09-2048 |
| Series 14 | | AAA | AAA | Aaa | EUR | 22.000.000,00 | 5.540% | 14-09-2048 |

Summary

| All amounts in EURO | Current |
|---|------------------|
| Reporting Date | 20-11-2008 |
| Portfolio Cut off Date | 31-10-2008 |
| Original Principal Balance | 7.785.586.274,06 |
| Principal Balance | 7.415.192.306,05 |
| Value of Savings Deposits | 0,00 |
| Aggregate Outstanding Notional Amount | 7.415.192.306,05 |
| Number of Borrowers | 43.537 |
| Number of Loanparts | 64.132 |
| Average Principal Balance (borrower) | 170.319,32 |
| Average Principal Balance (parts) | 115.623,91 |
| Coupon: Weighted Average | 4,9 |
| Minimum | 2,8 |
| Maximum | 7,9 |
| Weighted Average Loan to Foreclosure Value | 79,96 |
| Weighted Average Loan to Indexed Foreclosure Value | 68,48 |
| Seasoning (years): Weighted Average | 4,22 |
| Original Maturity (years): Weighted Average | 29,73 |
| Remaining Tenor (years): Weighted Average | 25,51 |
| Remaining Interest Period (years): Weighted Average | 7,56 |

Asset Coverage Test

All amounts in EURO

| | |
|--------------------------|-------------------------|
| A | 6.920.419.510,51 |
| B | 0,00 |
| C | 0,00 |
| D | 0,00 |
| E | 0,00 |
| Y | 0,00 |
| Z | 0,00 |
| Total: | 6.920.419.510,51 |
| Asset Cover Ratio | 197,72 % |

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 | 74.441.103,58 | 1,00 % | 1.564 | 2,44 % | 5,05 % |
| Consumer Credit Mortgage | 37.166.147,35 | 0,50 % | 1.452 | 2,26 % | 6,15 % |
| Credit Mortgage | 41.619.084,76 | 0,56 % | 1.525 | 2,38 % | 6,15 % |
| Insurance (Standard and Unit Linked) | 745.288.811,35 | 10,05 % | 7.481 | 11,67 % | 4,93 % |
| Insurance (Unit Linked) | 6.651.952,30 | 0,09 % | 61 | 0,10 % | 5,31 % |
| Interest Only | 4.746.453.298,98 | 64,01 % | 40.133 | 62,58 % | 4,92 % |
| Investment | 1.743.968.535,25 | 23,52 % | 11.549 | 18,01 % | 4,99 % |
| Linear | 19.603.372,48 | 0,26 % | 367 | 0,57 % | 5,11 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

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% | 47.442.362,10 | 0,64 % | 273 | 0,43 % | 3,43 % |
| 3.5% - 3.99% | 703.225.523,89 | 9,48 % | 5.171 | 8,06 % | 3,86 % |
| 4% - 4.49% | 1.329.523.161,90 | 17,93 % | 10.518 | 16,40 % | 4,31 % |
| 4.5% - 4.99% | 2.367.188.852,43 | 31,92 % | 17.704 | 27,61 % | 4,81 % |
| 5% - 5.49% | 1.457.209.999,02 | 19,65 % | 12.198 | 19,02 % | 5,25 % |
| 5.5% - 5.99% | 981.908.868,85 | 13,24 % | 10.368 | 16,17 % | 5,82 % |
| 6% - 6.49% | 437.448.299,56 | 5,90 % | 6.715 | 10,47 % | 6,22 % |
| 6.5% - 6.99% | 83.687.898,36 | 1,13 % | 1.036 | 1,62 % | 6,72 % |
| 7% - 7.49% | 6.064.616,65 | 0,08 % | 108 | 0,17 % | 7,25 % |
| 7.5% - more | 1.440.946,95 | 0,02 % | 39 | 0,06 % | 7,69 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

3. Origination Year

| Year | Current Period | | | | |
|------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 1992 | 11.017.095,64 | 0,15 % | 269 | 0,42 % | 5,35 % |
| 1993 | 24.207.279,51 | 0,33 % | 523 | 0,82 % | 5,28 % |
| 1994 | 51.217.357,01 | 0,69 % | 988 | 1,54 % | 5,29 % |
| 1995 | 49.233.817,28 | 0,66 % | 904 | 1,41 % | 5,24 % |
| 1996 | 101.437.554,65 | 1,37 % | 1.713 | 2,67 % | 5,21 % |
| 1997 | 148.075.998,13 | 2,00 % | 2.217 | 3,46 % | 5,34 % |
| 1998 | 207.846.098,42 | 2,80 % | 2.937 | 4,58 % | 5,52 % |
| 1999 | 392.993.253,95 | 5,30 % | 4.792 | 7,47 % | 5,20 % |
| 2000 | 294.019.028,15 | 3,97 % | 2.870 | 4,48 % | 5,41 % |
| 2001 | 297.968.067,76 | 4,02 % | 2.461 | 3,84 % | 5,29 % |
| 2002 | 291.077.834,27 | 3,93 % | 2.340 | 3,65 % | 5,44 % |
| 2003 | 498.480.648,82 | 6,72 % | 4.068 | 6,34 % | 5,02 % |
| 2004 | 719.222.037,15 | 9,70 % | 6.326 | 9,86 % | 4,91 % |
| 2005 | 1.212.485.278,19 | 16,35 % | 11.076 | 17,27 % | 4,51 % |
| 2006 | 1.073.350.801,30 | 14,48 % | 8.254 | 12,87 % | 4,61 % |
| 2007 | 1.576.025.229,24 | 21,25 % | 9.491 | 14,80 % | 5,02 % |
| 2008 | 466.534.926,58 | 6,29 % | 2.903 | 4,53 % | 5,07 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

4. Legal Maturity Year

| Year | Current Period | | | | |
|---|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| 2008 | 660.709,12 | 0,01 % | 18 | 0,03 % | 4,78 % |
| 2009 | 2.262.703,30 | 0,03 % | 54 | 0,08 % | 5,29 % |
| 2010 | 3.954.996,35 | 0,05 % | 67 | 0,10 % | 5,01 % |
| 2011 | 4.717.428,45 | 0,06 % | 87 | 0,14 % | 5,51 % |
| 2012 | 5.394.803,31 | 0,07 % | 103 | 0,16 % | 5,16 % |
| 2013 | 9.404.507,40 | 0,13 % | 175 | 0,27 % | 5,27 % |
| 2014 | 11.606.314,07 | 0,16 % | 204 | 0,32 % | 5,26 % |
| 2015 | 12.324.451,92 | 0,17 % | 204 | 0,32 % | 5,14 % |
| 2016 | 16.326.031,08 | 0,22 % | 230 | 0,36 % | 5,00 % |
| 2017 | 18.988.495,12 | 0,26 % | 289 | 0,45 % | 5,23 % |
| 2018 | 25.395.623,92 | 0,34 % | 375 | 0,58 % | 5,38 % |
| 2019 | 29.670.493,68 | 0,40 % | 401 | 0,63 % | 5,20 % |
| 2020 | 22.126.212,15 | 0,30 % | 303 | 0,47 % | 5,22 % |
| 2021 | 17.882.636,97 | 0,24 % | 247 | 0,39 % | 5,34 % |
| 2022 | 29.879.269,21 | 0,40 % | 487 | 0,76 % | 5,24 % |
| 2023 | 40.065.073,41 | 0,54 % | 692 | 1,08 % | 5,30 % |
| 2024 | 77.859.965,19 | 1,05 % | 1.257 | 1,96 % | 5,20 % |
| 2025 | 69.045.460,99 | 0,93 % | 1.069 | 1,67 % | 5,11 % |
| 2026 | 120.668.812,07 | 1,63 % | 1.813 | 2,83 % | 5,13 % |
| 2027 | 164.879.922,69 | 2,22 % | 2.244 | 3,50 % | 5,25 % |
| 2028 | 211.140.987,03 | 2,85 % | 2.755 | 4,30 % | 5,39 % |
| 2029 | 380.364.557,03 | 5,13 % | 4.410 | 6,88 % | 5,13 % |
| 2030 | 341.479.559,58 | 4,61 % | 3.166 | 4,94 % | 5,24 % |
| 2031 | 438.541.501,91 | 5,91 % | 3.552 | 5,54 % | 5,09 % |
| 2032 | 355.294.179,41 | 4,79 % | 2.666 | 4,16 % | 5,26 % |
| 2033 | 489.744.061,52 | 6,60 % | 3.664 | 5,71 % | 4,99 % |
| 2034 | 646.242.406,94 | 8,72 % | 5.091 | 7,94 % | 4,88 % |
| 2035 | 1.036.772.850,12 | 13,98 % | 8.459 | 13,19 % | 4,48 % |
| 2036 | 928.592.693,01 | 12,52 % | 6.514 | 10,16 % | 4,59 % |
| 2037 | 1.408.701.287,89 | 19,00 % | 8.027 | 12,52 % | 5,01 % |
| 2038 | 416.267.062,73 | 5,61 % | 2.528 | 3,94 % | 5,07 % |
| 2039 | 152.016,37 | 0,00 % | 4 | 0,01 % | 4,82 % |
| Until further notice (Credit mortgages) | 78.785.232,11 | 1,06 % | 2.977 | 4,64 % | 6,15 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

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 | 737.818.507,77 | 9,95 % | 4.548 | 7,09 % | 5,10 % |
| 1.0 - 1.5 | 995.076.966,10 | 13,42 % | 5.870 | 9,15 % | 5,06 % |
| 1.5 - 2.0 | 472.884.919,10 | 6,38 % | 3.094 | 4,82 % | 4,79 % |
| 2.0 - 2.5 | 462.919.735,49 | 6,24 % | 3.563 | 5,56 % | 4,79 % |
| 2.5 - 3.0 | 777.311.335,10 | 10,48 % | 6.508 | 10,15 % | 4,29 % |
| 3.0 - 4.0 | 1.060.171.005,99 | 14,30 % | 9.746 | 15,20 % | 4,67 % |
| 4.0 - 5.0 | 657.219.569,64 | 8,86 % | 5.705 | 8,90 % | 4,91 % |
| 5.0 - 6.0 | 445.118.079,09 | 6,00 % | 3.581 | 5,58 % | 5,11 % |
| 6.0 - 7.0 | 286.680.445,22 | 3,87 % | 2.325 | 3,63 % | 5,41 % |
| 7.0 - 8.0 | 303.246.866,62 | 4,09 % | 2.528 | 3,94 % | 5,33 % |
| 8.0 - 9.0 | 303.223.690,88 | 4,09 % | 3.160 | 4,93 % | 5,40 % |
| 9.0 - 10.0 | 376.126.800,60 | 5,07 % | 4.720 | 7,36 % | 5,18 % |
| more - 10.0 | 537.394.384,45 | 7,25 % | 8.784 | 13,70 % | 5,37 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

6. Remaining Tenor

| In Years | Current Period | | | | Weighted Average Coupon |
|-----------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | |
| less - 01 | 1.827.037,18 | 0,02 % | 46 | 0,07 % | 5,33 % |
| 01-02 | 3.899.871,61 | 0,05 % | 65 | 0,10 % | 4,94 % |
| 02-03 | 4.850.709,83 | 0,07 % | 90 | 0,14 % | 5,56 % |
| 03-04 | 5.100.008,69 | 0,07 % | 97 | 0,15 % | 5,10 % |
| 04-05 | 8.301.627,35 | 0,11 % | 154 | 0,24 % | 5,24 % |
| 05-06 | 12.018.551,19 | 0,16 % | 220 | 0,34 % | 5,28 % |
| 06-07 | 11.490.725,80 | 0,15 % | 194 | 0,30 % | 5,25 % |
| 07-08 | 16.288.093,15 | 0,22 % | 226 | 0,35 % | 5,00 % |
| 08-09 | 18.864.167,34 | 0,25 % | 285 | 0,44 % | 5,17 % |
| 09-10 | 23.242.210,94 | 0,31 % | 345 | 0,54 % | 5,39 % |
| 10-11 | 28.731.667,87 | 0,39 % | 397 | 0,62 % | 5,21 % |
| 11-12 | 23.344.416,44 | 0,31 % | 317 | 0,49 % | 5,25 % |
| 12-13 | 18.505.245,60 | 0,25 % | 253 | 0,39 % | 5,30 % |
| 13-14 | 26.525.268,23 | 0,36 % | 435 | 0,68 % | 5,28 % |
| 14-15 | 37.683.775,11 | 0,51 % | 623 | 0,97 % | 5,27 % |
| 15-16 | 73.364.966,58 | 0,99 % | 1.219 | 1,90 % | 5,23 % |
| 16-17 | 64.162.681,54 | 0,87 % | 1.001 | 1,56 % | 5,13 % |
| 17-18 | 109.634.518,18 | 1,48 % | 1.676 | 2,61 % | 5,10 % |
| 18-19 | 166.276.718,31 | 2,24 % | 2.281 | 3,56 % | 5,22 % |
| 19-20 | 183.533.631,45 | 2,48 % | 2.411 | 3,76 % | 5,43 % |
| 20-21 | 367.299.844,65 | 4,95 % | 4.354 | 6,79 % | 5,11 % |
| 21-22 | 329.424.849,89 | 4,44 % | 3.269 | 5,10 % | 5,26 % |
| 22-23 | 435.004.334,62 | 5,87 % | 3.554 | 5,54 % | 5,12 % |
| 23-24 | 372.937.427,98 | 5,03 % | 2.837 | 4,42 % | 5,20 % |
| 24-25 | 446.766.591,56 | 6,03 % | 3.332 | 5,20 % | 5,07 % |
| 25-26 | 599.727.933,72 | 8,09 % | 4.658 | 7,26 % | 4,88 % |
| 26-27 | 912.932.868,53 | 12,31 % | 7.453 | 11,62 % | 4,64 % |
| 27-28 | 1.066.410.016,51 | 14,38 % | 7.910 | 12,33 % | 4,45 % |
| 28-29 | 1.302.835.348,04 | 17,57 % | 7.466 | 11,64 % | 4,96 % |
| 29-30 | 664.703.452,55 | 8,96 % | 3.970 | 6,19 % | 5,11 % |
| 30 - more | 79.027.821,56 | 1,07 % | 2.982 | 4,65 % | 6,15 % |
| Matured | 475.924,05 | 0,01 % | 12 | 0,02 % | 4,64 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

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 | 87.466.654,68 | 1,18 % | 951 | 1,48 % | 4,96 % |
| 2010 | 671.729.423,92 | 9,06 % | 7.676 | 11,97 % | 4,98 % |
| 2011 | 563.885.106,87 | 7,60 % | 5.427 | 8,46 % | 4,71 % |
| 2012 | 646.353.343,41 | 8,72 % | 5.893 | 9,19 % | 4,53 % |
| 2013 | 448.073.590,39 | 6,04 % | 3.996 | 6,23 % | 4,75 % |
| 2014 | 366.109.779,50 | 4,94 % | 3.517 | 5,48 % | 5,22 % |
| 2015 | 207.610.993,84 | 2,80 % | 2.058 | 3,21 % | 5,13 % |
| 2016 | 369.512.106,41 | 4,98 % | 3.137 | 4,89 % | 4,41 % |
| 2017 | 656.126.167,71 | 8,85 % | 4.817 | 7,51 % | 4,55 % |
| 2018 | 704.868.796,64 | 9,51 % | 4.742 | 7,39 % | 5,02 % |
| 2019 | 513.133.614,27 | 6,92 % | 3.771 | 5,88 % | 5,11 % |
| 2020 | 115.983.186,23 | 1,56 % | 1.011 | 1,58 % | 5,27 % |
| 2021 | 58.509.676,46 | 0,79 % | 490 | 0,76 % | 4,79 % |
| 2022 | 213.015.716,96 | 2,87 % | 1.453 | 2,27 % | 4,54 % |
| 2023 | 83.283.298,41 | 1,12 % | 552 | 0,86 % | 4,99 % |
| 2024 | 18.244.016,39 | 0,25 % | 141 | 0,22 % | 5,33 % |
| 2025 | 2.446.982,48 | 0,03 % | 22 | 0,03 % | 5,71 % |
| 2026 | 19.006.169,03 | 0,26 % | 155 | 0,24 % | 4,77 % |
| 2027 | 220.036.655,99 | 2,97 % | 1.524 | 2,38 % | 4,73 % |
| 2028 | 614.431.972,62 | 8,29 % | 3.428 | 5,35 % | 4,97 % |
| 2029 | 123.565.725,38 | 1,67 % | 693 | 1,08 % | 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 | 78.785.232,11 | 1,06 % | 2.977 | 4,64 % | 6,15 % |
| Floating | 633.014.096,35 | 8,54 % | 5.701 | 8,89 % | 5,94 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

8. Geography

| Province | Current Period | | | | Weighted Average Coupon |
|---------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Drenthe | 220.869.759,70 | 2,98 % | 1.507 | 3,46 % | 4,97 % |
| Flevoland | 159.211.320,27 | 2,15 % | 918 | 2,11 % | 4,88 % |
| Friesland | 192.066.425,69 | 2,59 % | 1.431 | 3,29 % | 4,94 % |
| Gelderland | 1.148.806.830,88 | 15,49 % | 6.716 | 15,43 % | 4,91 % |
| Groningen | 169.997.643,60 | 2,29 % | 1.369 | 3,14 % | 5,03 % |
| Limburg | 362.932.704,41 | 4,89 % | 2.449 | 5,63 % | 4,97 % |
| Noord-Brabant | 941.494.650,20 | 12,70 % | 5.414 | 12,44 % | 4,94 % |
| Noord-Holland | 1.447.326.668,59 | 19,52 % | 7.457 | 17,13 % | 4,96 % |
| Overijssel | 582.299.392,41 | 7,85 % | 3.881 | 8,91 % | 4,91 % |
| Utrecht | 634.424.563,36 | 8,56 % | 3.336 | 7,66 % | 4,93 % |
| Zeeland | 122.034.839,66 | 1,65 % | 894 | 2,05 % | 5,02 % |
| Zuid-Holland | 1.433.727.507,28 | 19,34 % | 8.165 | 18,75 % | 4,98 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

9. Loan to Foreclosure Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|------------|-----------------|------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| average: 79,96 % | | | | | |
| less - 40.00% | 461.608.040,19 | 6,22 % | 7.492 | 17,21 % | 5,08 % |
| 40.01% - 50.00% | 480.013.409,68 | 6,47 % | 4.221 | 9,70 % | 5,01 % |
| 50.01% - 60.00% | 620.569.721,39 | 8,36 % | 4.482 | 10,30 % | 4,95 % |
| 60.01% - 70.00% | 871.224.473,19 | 11,74 % | 5.271 | 12,11 % | 4,93 % |
| 70.01% - 80.00% | 1.177.376.758,15 | 15,87 % | 6.402 | 14,71 % | 4,91 % |
| 80.01% - 85.00% | 556.653.394,35 | 7,50 % | 2.646 | 6,08 % | 4,89 % |
| 85.01% - 90.00% | 699.556.422,75 | 9,43 % | 3.219 | 7,39 % | 4,87 % |
| 90.01% - 95.00% | 611.528.107,90 | 8,24 % | 2.607 | 5,99 % | 4,89 % |
| 95.01% - 100.00% | 677.017.270,87 | 9,13 % | 2.519 | 5,79 % | 4,99 % |
| 100.01% - 105.00% | 134.227.695,70 | 1,81 % | 480 | 1,10 % | 4,94 % |
| 105.01% - 110.00% | 155.870.323,46 | 2,10 % | 553 | 1,27 % | 4,90 % |
| 110.01% - 115.00% | 159.746.541,94 | 2,15 % | 575 | 1,32 % | 4,99 % |
| 115.01% - 120.00% | 231.860.620,16 | 3,12 % | 815 | 1,87 % | 5,00 % |
| 120.01% - 125.00% | 577.939.526,32 | 7,79 % | 2.255 | 5,18 % | 5,05 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

10. Loan to Indexed Foreclosure Value

| In % | Current Period | | | | |
|-------------------------|-----------------------------------|------------|-----------------|------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| average: 68,48 % | | | | | |
| less - 40.00% | 1.242.474.859,92 | 16,75 % | 15.617 | 35,87 % | 5,18 % |
| 40.01% - 50.00% | 727.136.252,41 | 9,80 % | 4.741 | 10,89 % | 5,01 % |
| 50.01% - 60.00% | 835.100.762,28 | 11,26 % | 4.538 | 10,42 % | 4,93 % |
| 60.01% - 70.00% | 990.651.167,97 | 13,35 % | 4.694 | 10,78 % | 4,86 % |
| 70.01% - 80.00% | 1.039.977.775,93 | 14,02 % | 4.435 | 10,19 % | 4,82 % |
| 80.01% - 85.00% | 487.145.402,64 | 6,56 % | 1.934 | 4,44 % | 4,77 % |
| 85.01% - 90.00% | 426.139.419,59 | 5,74 % | 1.596 | 3,67 % | 4,83 % |
| 90.01% - 95.00% | 347.138.839,74 | 4,68 % | 1.251 | 2,87 % | 4,94 % |
| 95.01% - 100.00% | 439.356.244,24 | 5,92 % | 1.550 | 3,56 % | 5,00 % |
| 100.01% - 105.00% | 163.513.943,22 | 2,20 % | 589 | 1,35 % | 4,89 % |
| 105.01% - 110.00% | 143.193.031,35 | 1,93 % | 503 | 1,16 % | 4,85 % |
| 110.01% - 115.00% | 186.592.526,41 | 2,51 % | 633 | 1,45 % | 4,87 % |
| 115.01% - 120.00% | 226.525.116,92 | 3,05 % | 832 | 1,91 % | 5,05 % |
| 120.01% - 125.00% | 158.463.713,43 | 2,13 % | 615 | 1,41 % | 5,18 % |
| 125.01% - 128.00% | 1.783.250,00 | 0,02 % | 9 | 0,02 % | 5,16 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

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 | 36.406.399,56 | 0,49 % | 2.131 | 4,90 % | 5,40 % |
| 25.000,00 - 50.000,00 | 178.393.585,86 | 2,40 % | 4.553 | 10,46 % | 5,30 % |
| 50.000,00 - 75.000,00 | 296.464.624,98 | 3,99 % | 4.674 | 10,74 % | 5,24 % |
| 75.000,00 - 100.000,00 | 397.124.214,63 | 5,35 % | 4.459 | 10,24 % | 5,12 % |
| 100.000,00 - 125.000,00 | 451.499.708,03 | 6,08 % | 3.962 | 9,10 % | 5,06 % |
| 125.000,00 - 150.000,00 | 592.800.014,27 | 7,99 % | 4.268 | 9,80 % | 4,99 % |
| 150.000,00 - 175.000,00 | 574.159.127,77 | 7,74 % | 3.518 | 8,08 % | 4,94 % |
| 175.000,00 - 200.000,00 | 636.022.929,20 | 8,57 % | 3.368 | 7,74 % | 4,97 % |
| 200.000,00 - 225.000,00 | 478.185.273,64 | 6,44 % | 2.243 | 5,15 % | 4,93 % |
| 225.000,00 - 250.000,00 | 508.484.870,36 | 6,85 % | 2.134 | 4,90 % | 4,94 % |
| 250.000,00 - 275.000,00 | 401.588.897,15 | 5,41 % | 1.521 | 3,49 % | 4,93 % |
| 275.000,00 - 300.000,00 | 385.840.590,80 | 5,20 % | 1.329 | 3,05 % | 4,89 % |
| 300.000,00 - 325.000,00 | 271.613.093,80 | 3,66 % | 864 | 1,99 % | 4,86 % |
| 325.000,00 - 350.000,00 | 260.429.999,72 | 3,51 % | 767 | 1,76 % | 4,90 % |
| 350.000,00 - 375.000,00 | 216.142.830,44 | 2,91 % | 595 | 1,37 % | 4,93 % |
| 375.000,00 - 400.000,00 | 216.898.251,70 | 2,92 % | 554 | 1,27 % | 4,85 % |
| 400.000,00 - 425.000,00 | 152.050.507,03 | 2,05 % | 367 | 0,84 % | 4,82 % |
| 425.000,00 - 450.000,00 | 139.674.036,96 | 1,88 % | 317 | 0,73 % | 4,88 % |
| 450.000,00 - 475.000,00 | 117.847.565,20 | 1,58 % | 255 | 0,59 % | 4,92 % |
| 475.000,00 - 500.000,00 | 142.293.782,15 | 1,91 % | 288 | 0,66 % | 4,84 % |
| 500.000,00 - 600.000,00 | 325.308.632,88 | 4,38 % | 590 | 1,36 % | 4,83 % |
| 600.000,00 - 700.000,00 | 202.431.296,25 | 2,72 % | 310 | 0,71 % | 4,85 % |
| 700.000,00 - 800.000,00 | 130.626.974,04 | 1,76 % | 173 | 0,40 % | 4,77 % |
| 800.000,00 - 900.000,00 | 86.221.408,57 | 1,16 % | 100 | 0,23 % | 4,75 % |
| 900.000,00 - 1.000.000,00 | 79.472.514,64 | 1,07 % | 83 | 0,19 % | 4,71 % |
| 1.000.000,00 - 1.250.000,00 | 84.339.908,30 | 1,13 % | 75 | 0,17 % | 4,73 % |
| 1.250.000,00 - 1.500.000,00 | 52.871.268,12 | 0,71 % | 39 | 0,09 % | 4,70 % |
| 1.500.000,00 - more | | | | | |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

12. Property Description

| Description | Current Period | | | | Weighted Average Coupon |
|------------------|---|---------------|--------------------|---------------|-------------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | |
| Flat / Apartment | 768.173.765,44 | 10,35 % | 5.070 | 11,65 % | 4,97 % |
| House | 6.647.018.540,61 | 89,64 % | 38.467 | 88,36 % | 4,95 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

13. Occupancy Status

| Current Period | | | | | |
|------------------|-----------------------------------|------------|-----------------|------------|-------------------------|
| Occupancy Status | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| Owner Occupied | 7.415.192.306,05 | 100,00 % | 43.537 | 100,00 % | 4,95 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

14. Mortgage Payment Frequency

| Current Period | | | | | |
|-------------------|-----------------------------------|------------|-----------------|------------|-------------------------|
| Payment Frequency | Aggregate Outstanding Not. Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon |
| Monthly | 7.415.192.306,05 | 100,00 % | 64.132 | 100,00 % | 4,95 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

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 | 577.389.672,44 | 7,79 % | 5.136 | 8,01 % | 5,94 % |
| Euribor 3M | 18.887.534,14 | 0,25 % | 170 | 0,27 % | 5,95 % |
| Euribor 6M | 36.736.889,77 | 0,50 % | 395 | 0,62 % | 6,01 % |
| Fixed | 6.782.178.209,70 | 91,46 % | 58.431 | 91,11 % | 4,86 % |
| | 7.415.192.306,05 | 100 % | 64.132 | 100 % | 4,95 % |

16. Debt to Income Ratio

| Ratio | Current Period | | | | |
|-----------|-----------------------------------|------------|-----------------|------------|-------------------------|
| | Aggregate Outstanding Not. Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon |
| less - 1 | 85.362.212,53 | 1,15 % | 2.710 | 6,23 % | 5,29 % |
| 1-2 | 467.065.922,88 | 6,29 % | 6.735 | 15,47 % | 5,20 % |
| 2-3 | 946.308.554,79 | 12,76 % | 8.112 | 18,63 % | 5,08 % |
| 3-4 | 1.398.226.641,68 | 18,85 % | 8.250 | 18,95 % | 5,02 % |
| 4-5 | 1.731.070.367,47 | 23,34 % | 8.068 | 18,53 % | 4,99 % |
| 5-6 | 1.564.499.811,70 | 21,09 % | 6.071 | 13,94 % | 4,88 % |
| 6-7 | 719.255.052,91 | 9,69 % | 2.315 | 5,32 % | 4,69 % |
| 7-8 | 256.187.318,16 | 3,45 % | 666 | 1,53 % | 4,61 % |
| 8-9 | 98.804.396,29 | 1,33 % | 242 | 0,56 % | 4,64 % |
| 9-10 | 49.737.005,15 | 0,67 % | 119 | 0,27 % | 4,87 % |
| 10 - more | 98.675.022,49 | 1,33 % | 249 | 0,57 % | 4,86 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

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 | 77.765.263,67 | 1,05 % | 2.344 | 5,38 % | 5,03 % |
| 0.05 - 0.10 | 463.563.193,23 | 6,25 % | 6.458 | 14,83 % | 4,97 % |
| 0.10 - 0.15 | 970.950.277,86 | 13,09 % | 8.235 | 18,92 % | 4,91 % |
| 0.15 - 0.20 | 1.433.149.502,21 | 19,33 % | 8.444 | 19,40 % | 4,90 % |
| 0.20 - 0.25 | 1.736.021.494,19 | 23,41 % | 8.106 | 18,62 % | 4,91 % |
| 0.25 - 0.30 | 1.609.271.169,47 | 21,70 % | 6.562 | 15,07 % | 4,97 % |
| 0.30 - 0.35 | 701.401.562,32 | 9,46 % | 2.219 | 5,10 % | 5,06 % |
| 0.35 - 0.40 | 207.957.964,85 | 2,80 % | 554 | 1,27 % | 5,03 % |
| 0.40 - 0.45 | 69.975.780,33 | 0,94 % | 192 | 0,44 % | 5,16 % |
| 0.45 - 0.50 | 43.645.509,45 | 0,59 % | 131 | 0,30 % | 5,18 % |
| 0.50 - 0.55 | 26.176.113,29 | 0,35 % | 79 | 0,18 % | 5,21 % |
| 0.55 - 0.60 | 19.318.320,50 | 0,26 % | 54 | 0,12 % | 5,10 % |
| 0.60 - 0.65 | 11.024.939,84 | 0,15 % | 36 | 0,08 % | 5,17 % |
| 0.65 - 0.70 | 7.577.571,96 | 0,10 % | 19 | 0,04 % | 4,72 % |
| 0.70 - more | 37.393.642,88 | 0,50 % | 104 | 0,24 % | 5,15 % |
| | 7.415.192.306,05 | 100 % | 43.537 | 100 % | 4,95 % |

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 | 43.000 | 3,51 | 37,56 | 8,46 | 49,53 | 7.303.784.704,87 | 98,77 % | 98,49 % |
| 0 - 1 | 376 | 7.301,59 | 182.266,14 | 5.036,68 | 194.604,41 | 77.961.656,29 | 0,86 % | 1,05 % |
| 1 - 2 | 109 | 9.333,54 | 137.138,91 | 4.543,92 | 151.016,37 | 21.904.303,32 | 0,25 % | 0,29 % |
| 2 - 3 | 23 | 3.665,32 | 47.176,10 | 2.197,68 | 53.039,10 | 4.420.612,64 | 0,05 % | 0,05 % |
| 3 - 4 | 12 | 1.455,52 | 36.437,06 | 865,41 | 38.757,99 | 2.344.543,82 | 0,03 % | 0,03 % |
| 4 - 5 | 10 | 0,00 | 68.199,66 | 566,25 | 68.765,91 | 3.188.637,09 | 0,02 % | 0,04 % |
| 5 - 6 | 4 | 0,00 | 15.133,76 | 412,50 | 15.546,26 | 617.848,02 | 0,01 % | 0,00 % |
| more - 6 | 3 | 0,00 | 31.583,18 | 450,00 | 32.033,18 | 970.000,00 | 0,01 % | 0,01 % |
| | 43.537 | 21.759,48 | 517.972,37 | 14.080,90 | 553.812,75 | 7.415.192.306,05 | 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 |