



Covered Bond Programme

Monthly investor report as of 20-11-2010
After eligibility checks

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
		15.289.800.000,00	14.683.889.565,47		

Summary

All amounts in EURO	Current
Reporting Date	20-11-2010
Portfolio Cut off Date	31-10-2010
Original Principal Balance	26.775.987.552,52
Principal Balance	25.176.218.987,63
Value of Savings Deposits	763.034.569,55
Aggregate Outstanding Notional Amount	24.413.184.418,08
Number of Borrowers	163.435
Number of Loanparts	285.785
Average Principal Balance (borrower)	149.375,50
Average Principal Balance (parts)	85.425,00
Coupon: Weighted Average	4,5
Minimum	0,7
Maximum	10,6
Weighted Average Loan to Indexed Market Value (LTIMV)	63,99
Seasoning (years): Weighted Average	6,41
Original Maturity (years): Weighted Average	29,72
Remaining Tenor (years): Weighted Average	23,31
Remaining Interest Period (years): Weighted Average	6,36

Ratings Overview

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

Asset Coverage Test

All amounts in EURO

A	18.566.596.174,85
B	0,00
C	118.007.774,02
D	0,00
E	0,00
X	1.220.659.220,90
Y	1.458.657.375,00
Z	0,00
Total:	16.005.287.352,97

Asset Cover Ratio **109,00 %**

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

Reserve Fund

Euro	118.002.774,02
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1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Annuity	251.980.409,98	1,03 %	7.380	2,58 %	5,17 %
Consumer Credit Mortgage	85.522.933,70	0,35 %	3.467	1,21 %	3,17 %
Credit Mortgage	1.092.759.029,42	4,48 %	28.989	10,14 %	2,02 %
Hybrid	370.647.276,92	1,52 %	4.399	1,54 %	4,76 %
Interest Only	17.601.488.314,31	72,10 %	180.948	63,32 %	4,50 %
Interest Only (Meerwaarde)	136.630.713,00	0,56 %	517	0,18 %	5,37 %
Investment	1.993.881.247,54	8,17 %	14.756	5,16 %	4,55 %
Life	660.701.972,28	2,71 %	7.686	2,69 %	4,95 %
Life (Standard and Unit Linked)	1.084.589.153,12	4,44 %	10.976	3,84 %	4,53 %
Life (Unit Linked)	18.429.818,87	0,08 %	161	0,06 %	4,89 %
Linear	41.765.730,73	0,17 %	1.246	0,44 %	4,76 %
Savings	1.074.787.818,21	4,40 %	25.260	8,84 %	5,83 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 4,48					
0,00% - 2,5%	2.776.182.166,40	11,37 %	41.358	14,47 %	1,72 %
2,5% - 2,99%	94.429.558,21	0,39 %	921	0,32 %	2,85 %
3% - 3,49%	802.003.280,84	3,29 %	14.704	5,15 %	3,27 %
3,5% - 3,99%	2.205.319.639,55	9,03 %	18.533	6,48 %	3,85 %
4% - 4,49%	4.888.830.692,50	20,03 %	44.104	15,43 %	4,31 %
4,5% - 4,99%	5.807.949.867,31	23,79 %	57.150	20,00 %	4,79 %
5% - 5,49%	4.008.882.820,46	16,42 %	47.169	16,51 %	5,27 %
5,5% - 5,99%	2.375.031.450,31	9,73 %	34.946	12,23 %	5,76 %
6% - 6,49%	981.900.382,63	4,02 %	17.126	5,99 %	6,26 %
6,5% - 6,99%	360.259.353,15	1,48 %	7.165	2,51 %	6,74 %
7% - 7,49%	83.649.050,82	0,34 %	1.939	0,68 %	7,24 %
7,5% - more	28.746.155,92	0,12 %	670	0,23 %	7,85 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

3. Origination Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
1975	234.979,78	0,00 %	11	0,00 %	4,49 %
1976	577.101,84	0,00 %	21	0,01 %	5,18 %
1977	1.697.892,27	0,01 %	41	0,01 %	5,20 %
1978	2.634.942,93	0,01 %	70	0,02 %	5,32 %
1979	3.352.449,32	0,01 %	74	0,03 %	4,79 %
1980	3.037.976,73	0,01 %	125	0,04 %	4,68 %
1981	3.760.891,91	0,02 %	266	0,09 %	4,78 %
1982	5.102.987,93	0,02 %	288	0,10 %	5,15 %
1983	9.327.171,82	0,04 %	415	0,15 %	5,20 %
1984	6.183.641,77	0,03 %	260	0,09 %	5,23 %
1985	7.931.312,01	0,03 %	309	0,11 %	5,19 %
1986	12.968.250,51	0,05 %	421	0,15 %	5,23 %
1987	18.096.350,18	0,07 %	526	0,18 %	5,17 %
1988	21.538.802,80	0,09 %	620	0,22 %	5,29 %
1989	33.959.612,25	0,14 %	946	0,33 %	5,29 %
1990	47.141.579,63	0,19 %	1.308	0,46 %	5,42 %
1991	46.487.687,38	0,19 %	1.280	0,45 %	5,46 %
1992	73.558.652,98	0,30 %	1.972	0,69 %	5,56 %
1993	121.390.924,03	0,50 %	3.058	1,07 %	5,28 %
1994	217.663.809,62	0,89 %	4.937	1,73 %	5,23 %
1995	227.096.254,85	0,93 %	4.914	1,72 %	5,28 %
1996	436.660.744,28	1,79 %	8.588	3,01 %	5,12 %
1997	643.394.209,91	2,64 %	11.280	3,95 %	5,16 %
1998	878.199.256,68	3,60 %	13.655	4,78 %	5,20 %
1999	1.240.572.555,84	5,08 %	17.067	5,97 %	4,95 %
2000	900.798.416,81	3,69 %	11.767	4,12 %	4,35 %
2001	817.121.081,35	3,35 %	10.239	3,58 %	4,70 %
2002	875.157.290,23	3,58 %	10.507	3,68 %	4,62 %
2003	1.513.163.812,12	6,20 %	17.043	5,96 %	4,42 %
2004	2.209.072.698,92	9,05 %	25.269	8,84 %	4,16 %
2005	3.722.595.226,43	15,25 %	39.690	13,89 %	3,83 %
2006	3.762.587.512,75	15,41 %	36.093	12,63 %	4,19 %
2007	2.735.646.626,58	11,21 %	25.309	8,86 %	4,70 %
2008	2.157.802.515,14	8,84 %	19.696	6,89 %	4,99 %
2009	1.206.085.841,88	4,94 %	12.425	4,35 %	4,22 %
2010	450.583.356,62	1,85 %	5.295	1,85 %	4,48 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

4. Legal Maturity Year

Year	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
2009	646.067,84	0,00 %	26	0,01 %	4,68 %
2010	3.081.409,10	0,01 %	189	0,07 %	4,17 %
2011	16.077.867,58	0,07 %	936	0,33 %	4,65 %
2012	24.605.979,95	0,10 %	1.257	0,44 %	5,17 %
2013	44.315.159,20	0,18 %	1.804	0,63 %	5,12 %
2014	51.385.948,18	0,21 %	1.763	0,62 %	5,18 %
2015	57.413.642,11	0,24 %	1.816	0,64 %	5,22 %
2016	89.452.472,80	0,37 %	2.477	0,87 %	5,08 %
2017	108.422.565,22	0,44 %	2.677	0,94 %	5,24 %
2018	143.094.939,56	0,59 %	3.155	1,10 %	5,26 %
2019	164.325.351,41	0,67 %	3.487	1,22 %	5,24 %
2020	148.628.272,45	0,61 %	3.222	1,13 %	5,24 %
2021	137.856.913,43	0,56 %	2.804	0,98 %	5,25 %
2022	163.361.574,60	0,67 %	3.213	1,12 %	5,35 %
2023	213.001.462,05	0,87 %	4.017	1,41 %	5,25 %
2024	304.531.865,25	1,25 %	5.524	1,93 %	5,14 %
2025	294.050.231,88	1,20 %	5.160	1,81 %	5,09 %
2026	457.347.510,36	1,87 %	7.627	2,67 %	4,99 %
2027	615.802.984,20	2,52 %	9.599	3,36 %	5,03 %
2028	794.947.638,09	3,26 %	11.328	3,96 %	5,06 %
2029	1.097.125.898,92	4,49 %	14.185	4,96 %	4,83 %
2030	962.706.063,60	3,94 %	11.839	4,14 %	4,29 %
2031	1.117.376.243,36	4,58 %	12.539	4,39 %	4,55 %
2032	968.013.901,42	3,97 %	10.580	3,70 %	4,58 %
2033	1.459.092.445,80	5,98 %	15.310	5,36 %	4,41 %
2034	2.024.020.133,96	8,29 %	21.711	7,60 %	4,15 %
2035	3.321.451.811,73	13,61 %	33.019	11,55 %	3,83 %
2036	3.402.035.914,81	13,94 %	30.538	10,69 %	4,20 %
2037	2.492.854.442,39	10,21 %	21.484	7,52 %	4,71 %
2038	1.958.826.970,63	8,02 %	16.924	5,92 %	5,01 %
2039	1.106.174.559,04	4,53 %	11.268	3,94 %	4,22 %
2040	403.036.513,99	1,65 %	4.738	1,66 %	4,42 %
2041	11.886.337,41	0,05 %	174	0,06 %	4,48 %
2042	6.270.519,52	0,03 %	87	0,03 %	4,24 %
2043	1.676.563,67	0,01 %	28	0,01 %	3,45 %
2044	1.875.066,29	0,01 %	24	0,01 %	3,18 %
2045	2.232.919,80	0,01 %	19	0,01 %	3,75 %
2046	1.898.600,02	0,01 %	18	0,01 %	4,19 %
2047	399.338,94	0,00 %	5	0,00 %	4,23 %
Until further notice (Credit mortgages)	241.880.317,56	0,99 %	9.214	3,22 %	3,17 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

5. Seasoning

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 6,41					
less - 0.5	28.912.872,27	0,12 %	856	0,30 %	4,43 %
0.5 - 1.0	659.096.319,69	2,70 %	6.890	2,41 %	4,49 %
1.0 - 1.5	568.502.526,35	2,33 %	6.027	2,11 %	4,09 %
1.5 - 2.0	810.807.981,08	3,32 %	7.629	2,67 %	4,76 %
2.0 - 2.5	937.478.268,85	3,84 %	8.805	3,08 %	4,95 %
2.5 - 3.0	1.223.662.847,07	5,01 %	10.963	3,84 %	4,91 %
3.0 - 4.0	2.843.721.503,24	11,65 %	26.573	9,30 %	4,62 %
4.0 - 5.0	4.279.094.067,86	17,53 %	41.280	14,44 %	4,05 %
5.0 - 6.0	3.262.592.495,89	13,36 %	35.910	12,57 %	3,89 %
6.0 - 7.0	1.975.278.588,12	8,09 %	22.606	7,91 %	4,24 %
7.0 - 8.0	1.340.635.790,73	5,49 %	15.294	5,35 %	4,44 %
8.0 - 9.0	910.667.998,31	3,73 %	10.852	3,80 %	4,64 %
9.0 - 10.0	828.383.983,29	3,39 %	10.620	3,72 %	4,67 %
more - 10.0	4.744.349.175,33	19,43 %	81.480	28,51 %	5,01 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

6. Remaining Tenor

In Years	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
average: 23,31					
less - 01	15.104.412,29	0,06 %	915	0,32 %	4,49 %
01-02	21.500.222,22	0,09 %	1.147	0,40 %	5,13 %
02-03	41.349.649,46	0,17 %	1.737	0,61 %	5,14 %
03-04	50.282.793,75	0,21 %	1.762	0,62 %	5,16 %
04-05	57.098.433,87	0,23 %	1.827	0,64 %	5,23 %
05-06	81.452.084,43	0,33 %	2.346	0,82 %	5,09 %
06-07	108.479.551,71	0,44 %	2.686	0,94 %	5,19 %
07-08	136.342.465,44	0,56 %	3.050	1,07 %	5,26 %
08-09	160.828.499,72	0,66 %	3.460	1,21 %	5,25 %
09-10	149.887.283,05	0,61 %	3.234	1,13 %	5,22 %
10-11	136.896.526,75	0,56 %	2.832	0,99 %	5,28 %
11-12	156.684.771,53	0,64 %	3.104	1,09 %	5,35 %
12-13	207.283.733,35	0,85 %	3.893	1,36 %	5,25 %
13-14	292.373.814,64	1,20 %	5.349	1,87 %	5,15 %
14-15	283.096.916,26	1,16 %	5.016	1,76 %	5,12 %
15-16	422.079.213,32	1,73 %	7.142	2,50 %	5,00 %
16-17	598.054.157,52	2,45 %	9.435	3,30 %	5,01 %
17-18	735.454.841,61	3,01 %	10.599	3,71 %	5,06 %
18-19	1.083.917.651,19	4,44 %	14.256	4,99 %	4,88 %
19-20	941.945.343,80	3,86 %	11.706	4,10 %	4,37 %
20-21	1.112.317.304,63	4,56 %	12.806	4,48 %	4,52 %
21-22	1.002.214.603,65	4,11 %	10.910	3,82 %	4,58 %
22-23	1.313.227.470,36	5,38 %	13.949	4,88 %	4,43 %
23-24	1.895.846.939,58	7,77 %	20.263	7,09 %	4,23 %
24-25	2.962.873.632,47	12,14 %	30.315	10,61 %	3,87 %
25-26	3.737.231.064,20	15,31 %	33.686	11,79 %	4,06 %
26-27	2.587.744.818,67	10,60 %	22.521	7,88 %	4,63 %
27-28	2.069.025.622,49	8,48 %	17.750	6,21 %	4,96 %
28-29	1.176.508.297,79	4,82 %	11.624	4,07 %	4,43 %
29-30	600.420.569,77	2,46 %	6.693	2,34 %	4,45 %
30 - more	274.053.973,94	1,12 %	9.705	3,40 %	3,28 %
Matured	1.607.754,66	0,01 %	67	0,02 %	4,69 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

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	250.213.786,84	1,02 %	2.985	1,04 %	4,62 %
2011	2.284.757.732,84	9,36 %	26.254	9,19 %	4,48 %
2012	1.571.030.552,97	6,44 %	18.312	6,41 %	4,73 %
2013	1.597.751.989,03	6,54 %	19.301	6,75 %	5,08 %
2014	1.635.900.863,72	6,70 %	20.925	7,32 %	5,17 %
2015	2.408.995.168,84	9,87 %	26.970	9,44 %	4,49 %
2016	2.218.366.007,56	9,09 %	22.727	7,95 %	4,58 %
2017	1.564.721.596,37	6,41 %	17.519	6,13 %	5,04 %
2018	1.860.447.872,30	7,62 %	19.409	6,79 %	5,33 %
2019	1.028.901.949,58	4,21 %	13.017	4,55 %	5,66 %
2020	579.292.410,83	2,37 %	7.319	2,56 %	5,11 %
2021	624.734.122,55	2,56 %	5.655	1,98 %	4,64 %
2022	222.876.328,76	0,91 %	2.838	0,99 %	5,22 %
2023	121.525.082,98	0,50 %	1.474	0,52 %	5,51 %
2024	52.105.315,61	0,21 %	707	0,25 %	5,69 %
2025	217.249.768,80	0,89 %	2.345	0,82 %	4,75 %
2026	1.118.006.414,24	4,58 %	9.378	3,28 %	4,62 %
2027	1.348.964.981,38	5,53 %	10.720	3,75 %	4,81 %
2028	287.734.265,61	1,18 %	2.278	0,80 %	5,27 %
2029	27.611.726,66	0,11 %	281	0,10 %	5,73 %
2030	2.914.017,00	0,01 %	63	0,02 %	6,05 %
2031		0,00 %	0	0,00 %	
2032		0,00 %	0	0,00 %	
2033		0,00 %	0	0,00 %	
2035	241.880.317,56	0,99 %	9.214	3,22 %	3,17 %
Floating	3.146.827.389,21	12,89 %	46.083	16,13 %	1,96 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

8. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Drenthe	651.089.001,79	2,67 %	4.693	2,87 %	4,44 %
Flevoland	720.233.598,46	2,95 %	4.542	2,78 %	4,52 %
Friesland	659.184.053,22	2,70 %	5.125	3,14 %	4,45 %
Gelderland	3.053.704.030,23	12,51 %	19.636	12,02 %	4,43 %
Groningen	699.980.044,69	2,87 %	6.053	3,70 %	4,58 %
Limburg	924.718.525,68	3,79 %	7.049	4,31 %	4,53 %
Noord-Brabant	3.301.587.048,38	13,52 %	21.719	13,29 %	4,42 %
Noord-Holland	4.960.685.591,66	20,32 %	30.759	18,82 %	4,45 %
Overijssel	1.543.080.846,91	6,32 %	10.900	6,67 %	4,43 %
Utrecht	2.297.443.541,44	9,41 %	14.061	8,60 %	4,49 %
Zeeland	408.626.894,47	1,67 %	3.263	2,00 %	4,55 %
Zuid-Holland	5.192.851.241,15	21,27 %	35.635	21,80 %	4,54 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

9. Loan to Indexed Market Value (AVM)

In %	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 63,99 %					
less - 40.00%	4.810.330.462,70	19,70 %	67.432	41,26 %	4,67 %
40.01% - 50.00%	2.639.030.343,47	10,81 %	19.326	11,83 %	4,54 %
50.01% - 60.00%	3.201.603.181,55	13,11 %	19.045	11,65 %	4,43 %
60.01% - 70.00%	3.234.412.696,63	13,25 %	16.400	10,04 %	4,38 %
70.01% - 80.00%	3.131.078.478,10	12,83 %	13.891	8,50 %	4,35 %
80.01% - 85.00%	1.520.067.746,83	6,23 %	6.192	3,79 %	4,39 %
85.01% - 90.00%	1.472.277.375,58	6,03 %	5.701	3,49 %	4,43 %
90.01% - 95.00%	1.350.259.603,71	5,53 %	4.963	3,04 %	4,44 %
95.01% - 100.00%	1.215.713.876,12	4,98 %	4.318	2,64 %	4,48 %
100.01% - 105.00%	1.000.434.004,74	4,10 %	3.398	2,08 %	4,48 %
105.01% - 110.00%	837.976.648,65	3,43 %	2.769	1,69 %	4,48 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

10. Confidence level (AVM)

Level	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 59,18					
Unknown	0,00	0,00 %	0	0,00 %	0,00 %
less - 39.99	922.086.515,85	3,78 %	5.021	3,07 %	4,32 %
40.00 - 49.99	1.546.765.914,25	6,34 %	9.413	5,76 %	4,33 %
50.00 - 54.99	2.237.972.798,16	9,17 %	14.858	9,09 %	4,36 %
55.00 - 59.99	5.229.475.281,29	21,42 %	35.762	21,88 %	4,40 %
60.00 - 64.99	9.453.689.974,29	38,72 %	64.249	39,31 %	4,50 %
65.00 - 70.00	5.023.193.934,24	20,58 %	34.132	20,88 %	4,64 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

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	133.946.849,34	0,55 %	8.806	5,39 %	4,90 %
25.000,00 - 50.000,00	661.157.853,14	2,71 %	17.032	10,42 %	4,95 %
50.000,00 - 75.000,00	1.217.789.691,01	4,99 %	19.213	11,76 %	4,89 %
75.000,00 - 100.000,00	1.767.713.580,20	7,24 %	19.975	12,22 %	4,72 %
100.000,00 - 125.000,00	1.987.260.648,67	8,14 %	17.557	10,74 %	4,65 %
125.000,00 - 150.000,00	2.315.074.489,87	9,48 %	16.741	10,24 %	4,54 %
150.000,00 - 175.000,00	2.217.921.242,41	9,08 %	13.613	8,33 %	4,50 %
175.000,00 - 200.000,00	2.239.500.841,30	9,17 %	11.885	7,27 %	4,44 %
200.000,00 - 225.000,00	1.772.938.964,42	7,26 %	8.335	5,10 %	4,43 %
225.000,00 - 250.000,00	1.656.752.463,70	6,79 %	6.956	4,26 %	4,39 %
250.000,00 - 275.000,00	1.361.812.544,47	5,58 %	5.174	3,17 %	4,37 %
275.000,00 - 300.000,00	1.244.358.740,53	5,10 %	4.300	2,63 %	4,33 %
300.000,00 - 325.000,00	889.145.740,98	3,64 %	2.838	1,74 %	4,36 %
325.000,00 - 350.000,00	822.923.464,87	3,37 %	2.428	1,49 %	4,25 %
350.000,00 - 375.000,00	610.597.964,66	2,50 %	1.681	1,03 %	4,32 %
375.000,00 - 400.000,00	580.193.593,41	2,38 %	1.487	0,91 %	4,25 %
400.000,00 - 425.000,00	414.777.701,34	1,70 %	1.003	0,61 %	4,36 %
425.000,00 - 450.000,00	375.719.440,68	1,54 %	855	0,52 %	4,24 %
450.000,00 - 475.000,00	269.158.902,02	1,10 %	582	0,36 %	4,29 %
475.000,00 - 500.000,00	294.832.802,45	1,21 %	600	0,37 %	4,24 %
500.000,00 - 600.000,00	642.957.105,48	2,63 %	1.171	0,72 %	4,22 %
600.000,00 - 700.000,00	357.047.065,56	1,46 %	548	0,34 %	4,18 %
700.000,00 - 800.000,00	225.944.940,30	0,93 %	301	0,18 %	4,14 %
800.000,00 - 900.000,00	126.981.957,84	0,52 %	148	0,09 %	4,24 %
900.000,00 - 1.000.000,00	75.368.042,49	0,31 %	79	0,05 %	4,08 %
1.000.000,00 - 1.250.000,00	98.492.683,18	0,40 %	89	0,05 %	4,20 %
1.250.000,00 - 1.500.000,00	52.815.103,76	0,22 %	38	0,02 %	4,29 %
1.500.000,00 - more					
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

12. Property Description

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
Flat / Apartment	2.790.152.291,49	11,42 %	21.525	13,17 %	4,54 %
House	21.623.032.126,59	88,57 %	141.910	86,83 %	4,47 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

13. Occupancy Status

Current Period					
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	24.413.184.418,08	100,00 %	163.435	100,00 %	4,48 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

14. Mortgage Payment Frequency

Current Period					
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	24.413.184.418,08	100,00 %	285.785	100,00 %	4,48 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

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	226.890,11	0,00 %	2	0,00 %	2,52 %
Euribor 1M	1.089.832.797,67	4,46 %	10.544	3,69 %	1,51 %
Euribor 3M	35.108.321,87	0,14 %	348	0,12 %	1,78 %
Euribor 6M	56.045.668,76	0,23 %	665	0,23 %	1,98 %
Fixed	21.266.357.028,87	87,11 %	239.702	83,87 %	4,85 %
Floating	1.965.613.710,80	8,05 %	34.524	12,08 %	2,20 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

16. Debt to Income Ratio

Ratio	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 4,01					
Unknown	84.710.331,58	0,35 %	1.916	1,17 %	4,90 %
less - 1	415.877.660,68	1,70 %	12.750	7,80 %	4,79 %
1-2	2.331.408.609,62	9,55 %	30.392	18,60 %	4,71 %
2-3	4.332.432.796,03	17,75 %	35.668	21,82 %	4,60 %
3-4	5.443.235.740,72	22,30 %	32.655	19,98 %	4,48 %
4-5	5.325.864.448,54	21,82 %	25.325	15,50 %	4,41 %
5-6	3.857.684.003,97	15,80 %	15.555	9,52 %	4,38 %
6-7	1.698.913.656,17	6,96 %	6.181	3,78 %	4,28 %
7-8	477.073.625,78	1,95 %	1.483	0,91 %	4,15 %
8-9	152.409.963,47	0,62 %	456	0,28 %	4,10 %
9-10	70.841.476,04	0,29 %	225	0,14 %	4,25 %
10 - more	222.732.105,48	0,91 %	829	0,51 %	4,59 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

17. Payment to Income Ratio

	Current Period				Weighted Average Coupon
Ratio	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	
average: 0,19					
0.00 - 0.05	837.289.984,71	3,43 %	13.820	8,46 %	2,70 %
0.05 - 0.10	3.138.447.088,08	12,86 %	31.027	18,98 %	3,67 %
0.10 - 0.15	4.784.351.541,90	19,60 %	37.365	22,86 %	4,44 %
0.15 - 0.20	5.699.243.726,73	23,35 %	34.231	20,95 %	4,63 %
0.20 - 0.25	4.875.856.243,98	19,97 %	24.373	14,91 %	4,76 %
0.25 - 0.30	3.203.728.313,04	13,12 %	14.091	8,62 %	4,85 %
0.30 - 0.35	1.162.236.103,04	4,76 %	4.304	2,63 %	5,03 %
0.35 - 0.40	288.966.069,53	1,18 %	951	0,58 %	5,02 %
0.40 - 0.45	94.505.522,26	0,39 %	361	0,22 %	4,95 %
0.45 - 0.50	46.484.605,98	0,19 %	197	0,12 %	4,79 %
0.50 - 0.55	35.603.370,65	0,15 %	143	0,09 %	4,90 %
0.55 - 0.60	19.147.561,01	0,08 %	90	0,06 %	4,96 %
0.60 - 0.65	28.439.938,23	0,12 %	118	0,07 %	5,37 %
0.65 - 0.70	24.829.858,05	0,10 %	97	0,06 %	5,33 %
0.70 - more	88.864.030,31	0,36 %	346	0,21 %	5,15 %
Unknown	85.190.460,58	0,35 %	1.921	1,18 %	4,90 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

18. Source of Income

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	24.413.184.418,08	100,00 %	163.435	100,00 %	4,48 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

19. Guaranteed Loanpart

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Guarantee Indication					
No Guarantee	24.413.184.418,08	100,00 %	285.785	100,00 %	4,48 %
	24.413.184.418,08	100 %	285.785	100 %	4,48 %

20. Valuation Type

	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Description					
Full	4.544.775.101,18	18,62 %	21.953	13,43 %	4,62 %
WOZ	19.868.409.316,90	81,38 %	141.482	86,57 %	4,44 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

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	24.413.184.418,08	100,00 %	163.435	100,00 %	4,48 %
	24.413.184.418,08	100 %	163.435	100 %	4,48 %

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	161.806	11,08	245,08	67,27	323,43	24.092.888.708,05	99,00 %	98,69 %
0 - 1	1.123	26.760,65	596.954,65	7.310,73	634.302,00	224.268.899,03	0,69 %	0,92 %
1 - 2	262	9.641,81	272.659,90	4.144,97	286.686,96	47.852.018,41	0,16 %	0,20 %
2 - 3	99	7.684,26	193.504,01	1.726,06	202.981,33	19.954.858,51	0,06 %	0,08 %
3 - 4	62	5.076,08	167.814,32	1.016,07	174.093,27	12.185.177,67	0,04 %	0,05 %
4 - 5	24	1.148,89	93.329,36	1.519,98	96.266,19	5.256.886,38	0,01 %	0,02 %
5 - 6	17	2.216,26	61.294,76	290,80	63.801,82	2.723.701,54	0,01 %	0,01 %
more - 6	42	1.070,89	305.314,37	2.703,10	310.566,68	8.054.168,49	0,03 %	0,03 %
	163.435	53.609,92	1.691.116,45	18.778,98	1.769.021,68	24.413.184.418,08	100 %	100 %