Covered Bond Programme

Monthly Investor Report

20-7-2012

Bonds	ISIN	Currency	Initial Principal Balance (Own Currency)	Initial Principal Principal Balance(EUR)	Exchange Rate	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	1,6160	3.750%	24-07-2012
Series 08	CH0043432548	CHF	150.000.000,00	92.821.782,18	1,6160	4.000%	24-04-2015
Series 09	XS0383944013	EUR	100.000.000,00	100.000.000,00		Euribor_3M + 23bp	19-08-2011
Series 10		CHF	30.000.000,00	18.564.356,44	1,6160	3.403%	05-01-2016
Series 11		CHF	30.000.000,00	18.564.356,44	1,6160	3.480%	05-01-2017
Series 12		CHF	30.000.000,00	18.564.356,44	1,6160	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%	31-10-2011
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	1.850.000.000,00	1.850.000.000,00		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		Euribor_3M + 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%	31-08-2015
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	XS0552397118	NOK	500.000.000,00	61.812.337,74	8,0890	4.600%	27-10-2020
Series 73	XS0555431278	NOK	500.000.000,00	61.576.354,68	8,1200	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	CH012041325	CHF	350.000.000,00	259.740.259,73	1,3475	1.875%	29-08-2018
Series 77	US449786AH59	USD	1.000.000.000,00	735.294.117,65	1,3600	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
Series 80		EUR	20.000.000,00	20.000.000,00		4.350%	10-12-2040
Series 81		EUR	40.000.000,00	40.000.000,00		4.340%	10-12-2040
Series 82	XS0576072622	EUR	1.550.000.000,00	1.550.000.000,00		3.375%	11-01-2018
Series 83		EUR	42.000.000,00	42.000.000,00		4.400%	14-01-2041
Series 84	XS0586995442	NOK	500.000.000,00	63.572.790,85	7,8650	5.115%	01-02-2021
Series 85		NOK	500.000.000,00	63.532.401,52	7,8700	5.190%	03-02-2021
Series 86		EUR	10.000.000,00	10.000.000,00		4.060%	29-03-2021
Series 87		EUR	23.000.000,00	23.000.000,00		4.740%	01-03-2041
Series 88	XS0598250115	EUR	2.000.000.000,00	2.000.000.000,00		3.250%	03-03-2016
Series 89		EUR	50.000.000,00	50.000.000,00		4.223%	03-03-2028
Series 90	CH0126516043	CHF	125.000.000,00	97.450.689,95	1,2827	2.625%	23-03-2021
Series 91	XF0000B02994	EUR	100.000.000,00	100.000.000,00		4.125%	16-03-2021
Series 92		EUR	116.000.000,00	116.000.000,00		4.010%	25-03-2021
Series 93		EUR	15.000.000,00	15.000.000,00		4.300%	25-09-2024
Series 94		EUR	10.000.000,00	10.000.000,00		4.650%	25-03-2031
Series 95		EUR	21.000.000,00	21.000.000,00		4.250%	28-03-2023
Series 96		EUR	15.000.000,00	15.000.000,00		4.445%	30-03-2026
Series 97		EUR	30.000.000,00	30.000.000,00		4.550%	05-04-2027
Series 98		EUR	15.000.000,00	15.000.000,00		4.625%	22-12-2031
Series 99		EUR	16.000.000,00	16.000.000,00		4.260%	12-04-2021
Series 100		EUR	28.000.000,00	28.000.000,00		4.700%	18-04-2028
Series 101		EUR	10.000.000,00	10.000.000,00		4.300%	27-04-2022
Series 102		EUR	65.000.000,00	65.000.000,00		4.455%	12-05-2026
Series 103		EUR	25.000.000,00	25.000.000,00		4.280%	16-06-2026
Series 104		EUR	50.000.000,00	50.000.000,00		3.940%	01-07-2021
Series 105		EUR	110.000.000,00	110.000.000,00		4.090%	08-07-2021
Series 106		EUR	100.000.000,00	100.000.000,00		4.510%	08-07-2031
Series 107		EUR	100.000.000,00	100.000.000,00		4.190%	03-08-2026
Series 108		EUR	24.500.000,00	24.500.000,00		3.905%	25-08-2031
Series 109	XS0671362506	EUR	1.750.000.000,00	1.750.000.000,00		3.625%	31-08-2021
Series 110		NOK	500.000.000,00	63.979.526,55	7,8150	5.030%	07-09-2026
Series 111		EUR	40.000.000,00	40.000.000,00		3.950%	02-09-2031
Series 112		EUR	102.000.000,00	102.000.000,00		4.280%	07-09-2040
Series 113		EUR	4.000.000,00	4.000.000,00		4.280%	07-09-2040
Series 114		EUR	21.000.000,00	21.000.000,00		4.000%	20-10-2031
Series 115		EUR	185.000.000,00	185.000.000,00		3.500%	13-11-2026
Series 116	XS0728783373	EUR	1.750.000.000,00	1.750.000.000,00		3.375%	10-01-2022

Series 117	NOK	1.000.000.000,00	133.466.800,13	7,4925	4.700%	07-03-2027
Series 118	EUR	20.000.000,00	20.000.000,00		3.750%	22-03-2032
Series 119	EUR	20.000.000,00	20.000.000,00		2.790%	01-06-2027
			25.133.002.506,54			
Total outstanding bonds			**24.873.002.506,54**			

Summary

All amounts in EURO	Current
Reporting Date	20-07-2012
Portfolio Cut off Date	30-06-2012
Original Principal Balance	40.422.523.336,83
Principal Balance	38.117.703.960,28
Value of Savings Deposits	932.004.618,87
Aggregate Outstandig Notional Amount	37.185.699.341,41
Number of Borrowers	220.934
Number of Loanparts	401.348
Average Principal Balance (borrower)	168.311,35
Average Principal Balance (parts)	92.652,01
Coupon: Weighted Average	4,4
Minimum	0,3
Maximum	10,4
Weighted Average Loan to Indexed Market Value (LTIMV)	73,94 %
Seasoning (years): Weighted Average	7,03
Original Maturity (years): Weighted Average	29,57
Remaining Tenor (years): Weighted Average	22,53
Remaining interest period (years) Weighted average	5,49

Ratings Overview

Rating agency	Rating
Fitch	AAA
Moody's	Aaa
S&P	AAA

Asset Coverage Test

All amounts in EURO

A	29.580.211.515,72
B	0,00
C	1.358.644.773,98
D	0,00
E	0,00
X	1.859.284.967,07
Y	2.319.807.000,00
Z	0,00
TOTAL	26.759.764.322,63
Asset Cover Ratio	107,59 %

Parameters

Cap LTV Cut-off indexed valuation%	80,00 %
Asset Percentage	80,20 %
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 %

Reserve Fund

Euro	234.877.397,74

1. Product Type

Product Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Annuity	414.792.241,79	1,12 %	10.670	2,66 %	5,02 %
Bank Savings Mortgage 1	55.995.432,62	0,15 %	585	0,15 %	4,71 %
Bank Savings Mortgage 2	1.659.851.003,41	4,46 %	16.762	4,18 %	4,67 %
Consumer Credit Mortgage	91.968.574,67	0,25 %	3.653	0,91 %	2,87 %
Credit Mortgage	1.176.453.140,68	3,16 %	30.500	7,60 %	1,71 %
Hybrid	431.499.267,24	1,16 %	5.077	1,27 %	4,82 %
Interest Only	24.396.162.839,99	65,61 %	244.587	60,94 %	4,43 %
Interest Only (Meerwaarde)	193.408.191,79	0,52 %	682	0,17 %	5,28 %
Investment	4.638.600.989,74	12,47 %	30.768	7,67 %	4,55 %
Life	738.912.206,41	1,99 %	8.563	2,13 %	4,83 %
Life (Standard and Unit Linked)	2.199.137.145,60	5,91 %	20.988	5,23 %	4,53 %
Life (Unit Linked)	31.232.598,56	0,08 %	280	0,07 %	4,81 %
Lineair	84.203.193,31	0,23 %	2.013	0,50 %	4,59 %
Savings	1.073.482.515,60	2,89 %	26.220	6,53 %	5,71 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

2. Loan Coupon

average: 4,43 %

Coupon Loan Part (%)	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
0,00% - 2.5%	3.694.032.299,00	9,93 %	48.111	11,99 %	1,39 %
2.5% - 2.99%	890.627.739,18	2,40 %	13.981	3,48 %	2,78 %
3% - 3.49%	434.716.981,32	1,17 %	7.668	1,91 %	3,31 %
3.5% - 3.99%	2.850.179.440,71	7,66 %	24.898	6,20 %	3,86 %
4% - 4.49%	8.299.694.106,22	22,32 %	74.982	18,68 %	4,30 %
4.5% - 4.99%	9.878.042.048,08	26,56 %	93.009	23,17 %	4,79 %
5% - 5.49%	6.567.276.727,45	17,66 %	69.893	17,41 %	5,26 %
5.5% - 5.99%	3.086.352.234,92	8,30 %	42.557	10,60 %	5,75 %
6% - 6.49%	1.049.815.621,72	2,82 %	17.560	4,38 %	6,25 %
6.5% - 6.99%	336.278.019,55	0,90 %	6.352	1,58 %	6,74 %
7% - 7.49%	71.823.240,77	0,19 %	1.681	0,42 %	7,25 %
7.5% - more	26.860.882,50	0,07 %	656	0,16 %	7,84 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

3. Origination Year

	Current Period				
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
1975	266.712,97	0,00 %	13	0,00 %	4,11 %
1976	555.595,53	0,00 %	21	0,01 %	4,98 %
1977	1.463.958,28	0,00 %	37	0,01 %	4,90 %
1978	2.988.235,88	0,01 %	74	0,02 %	5,17 %
1979	3.286.589,22	0,01 %	76	0,02 %	4,88 %
1980	3.397.976,50	0,01 %	83	0,02 %	4,68 %
1981	2.851.794,75	0,01 %	83	0,02 %	4,63 %
1982	4.159.778,78	0,01 %	200	0,05 %	4,40 %
1983	8.430.589,76	0,02 %	393	0,10 %	4,74 %
1984	5.311.527,81	0,01 %	255	0,06 %	4,96 %
1985	7.101.120,98	0,02 %	303	0,08 %	5,11 %
1986	12.681.400,70	0,03 %	415	0,10 %	5,05 %
1987	20.074.116,02	0,05 %	570	0,14 %	4,89 %
1988	26.780.904,47	0,07 %	770	0,19 %	4,95 %
1989	38.800.751,32	0,10 %	1.057	0,26 %	4,93 %
1990	50.879.186,87	0,14 %	1.476	0,37 %	5,13 %
1991	51.335.606,41	0,14 %	1.419	0,35 %	5,17 %
1992	76.321.623,20	0,21 %	2.040	0,51 %	5,21 %
1993	133.349.168,62	0,36 %	3.336	0,83 %	4,98 %
1994	241.348.275,89	0,65 %	5.454	1,36 %	4,97 %
1995	256.836.652,50	0,69 %	5.458	1,36 %	4,95 %
1996	531.902.278,22	1,43 %	9.812	2,44 %	4,76 %
1997	780.898.009,95	2,10 %	13.053	3,25 %	4,86 %
1998	1.041.338.566,63	2,80 %	15.771	3,93 %	4,98 %
1999	1.476.374.143,24	3,97 %	19.720	4,91 %	4,80 %
2000	1.170.383.154,55	3,15 %	14.165	3,53 %	4,17 %
2001	1.218.111.416,48	3,28 %	13.316	3,32 %	4,34 %
2002	1.355.976.391,08	3,65 %	14.004	3,49 %	4,41 %
2003	2.186.767.698,00	5,88 %	21.687	5,40 %	4,37 %
2004	2.891.128.625,45	7,77 %	30.271	7,54 %	4,19 %
2005	4.708.465.589,62	12,66 %	47.429	11,82 %	4,03 %
2006	5.088.734.407,33	13,68 %	47.157	11,75 %	4,28 %
2007	3.554.280.988,46	9,56 %	31.770	7,92 %	4,73 %
2008	2.768.482.489,81	7,45 %	24.774	6,17 %	5,00 %
2009	1.631.736.131,86	4,39 %	16.364	4,08 %	4,24 %
2010	2.542.618.159,95	6,84 %	25.919	6,46 %	4,37 %
2011	3.265.449.960,23	8,78 %	32.024	7,98 %	4,35 %
2012	24.829.764,09	0,07 %	579	0,14 %	4,51 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

4. Legal Maturity Year

	Current Period				
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2009	28.029,38	0,00 %	2	0,00 %	2,53 %
2010	68.067,00	0,00 %	1	0,00 %	4,60 %
2011	798.037,55	0,00 %	16	0,00 %	4,31 %
2012	13.623.737,40	0,04 %	740	0,18 %	4,47 %
2013	37.963.157,94	0,10 %	1.760	0,44 %	4,66 %
2014	52.637.964,38	0,14 %	1.881	0,47 %	4,92 %
2015	64.364.887,92	0,17 %	2.062	0,51 %	4,89 %
2016	102.534.068,60	0,28 %	2.835	0,71 %	4,75 %
2017	128.218.468,26	0,34 %	3.120	0,78 %	4,90 %
2018	161.198.040,36	0,43 %	3.648	0,91 %	5,05 %
2019	190.899.669,05	0,51 %	4.032	1,00 %	5,01 %
2020	169.841.286,01	0,46 %	3.789	0,94 %	5,02 %
2021	175.569.923,79	0,47 %	3.634	0,91 %	4,97 %
2022	191.064.713,76	0,51 %	3.705	0,92 %	5,08 %
2023	255.517.098,97	0,69 %	4.745	1,18 %	4,99 %
2024	349.132.100,43	0,94 %	6.305	1,57 %	4,97 %
2025	352.522.224,90	0,95 %	6.140	1,53 %	4,87 %
2026	592.550.880,88	1,59 %	9.529	2,37 %	4,73 %
2027	787.383.608,38	2,12 %	11.816	2,94 %	4,79 %
2028	989.233.141,59	2,66 %	13.763	3,43 %	4,87 %
2029	1.370.132.622,85	3,68 %	17.259	4,30 %	4,70 %
2030	1.315.365.963,37	3,54 %	15.196	3,79 %	4,19 %
2031	1.747.681.340,44	4,70 %	18.028	4,49 %	4,36 %
2032	1.558.004.780,39	4,19 %	15.072	3,76 %	4,43 %
2033	2.190.709.216,65	5,89 %	20.412	5,09 %	4,38 %
2034	2.767.785.222,34	7,44 %	27.185	6,77 %	4,22 %
2035	4.384.006.390,34	11,79 %	41.406	10,32 %	4,06 %
2036	4.701.657.470,57	12,64 %	41.057	10,23 %	4,29 %
2037	3.285.188.606,11	8,83 %	27.430	6,83 %	4,74 %
2038	2.561.962.861,09	6,89 %	21.673	5,40 %	5,02 %
2039	1.485.468.718,42	3,99 %	14.599	3,64 %	4,21 %
2040	2.146.753.727,81	5,77 %	21.459	5,35 %	4,29 %
2041	2.739.871.234,80	7,37 %	26.244	6,54 %	4,31 %
2042	19.998.581,26	0,05 %	484	0,12 %	4,17 %
2043	4.326.652,69	0,01 %	57	0,01 %	3,87 %
2044	3.731.392,98	0,01 %	43	0,01 %	3,26 %
2045	4.108.924,02	0,01 %	43	0,01 %	3,57 %
2046	6.992.906,69	0,02 %	65	0,02 %	4,25 %
2047	4.741.959,83	0,01 %	50	0,01 %	4,34 %
2048	624.411,54	0,00 %	5	0,00 %	5,02 %
2049	2.200.194,67	0,01 %	13	0,00 %	4,63 %
2051	200.000,00	0,00 %	1	0,00 %	4,80 %
2052	40.621,98	0,00 %	1	0,00 %	5,80 %
Until further notice (Credit mortgages)	268.996.434,06	0,72 %	10.043	2,50 %	2,88 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

5. Seasoning

average: 7,03

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	24.829.764,09	0,07 %	579	0,14 %	4,51 %
0.5 - 1.0	1.039.758.523,50	2,80 %	10.160	2,53 %	4,56 %
1.0 - 1.5	2.225.691.436,73	5,99 %	21.864	5,45 %	4,25 %
1.5 - 2.0	1.548.574.792,38	4,16 %	16.100	4,01 %	4,28 %
2.0 - 2.5	994.073.367,57	2,67 %	9.820	2,45 %	4,49 %
2.5 - 3.0	1.055.782.567,80	2,84 %	10.542	2,63 %	4,30 %
3.0 - 4.0	1.814.801.874,46	4,88 %	17.063	4,25 %	4,81 %
4.0 - 5.0	3.138.252.411,23	8,44 %	27.855	6,94 %	4,90 %
5.0 - 6.0	3.906.973.441,86	10,51 %	35.565	8,86 %	4,52 %
6.0 - 7.0	5.866.557.118,32	15,78 %	56.055	13,97 %	4,08 %
7.0 - 8.0	3.590.307.322,56	9,66 %	37.795	9,42 %	4,14 %
8.0 - 9.0	2.637.855.993,17	7,09 %	26.110	6,51 %	4,28 %
9.0 - 10.0	1.543.204.037,13	4,15 %	15.811	3,94 %	4,42 %
more - 10.0	7.799.036.690,61	20,97 %	116.029	28,91 %	4,65 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

6. Remaining Tenor

average: 22,53

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 01	29.183.234,30	0,08 %	1.542	0,38 %	4,46 %
01-02	45.343.906,37	0,12 %	1.797	0,45 %	4,79 %
02-03	58.493.385,94	0,16 %	1.980	0,49 %	4,95 %
03-04	75.749.035,29	0,20 %	2.335	0,58 %	4,76 %
04-05	123.244.345,11	0,33 %	3.128	0,78 %	4,77 %
05-06	138.289.940,34	0,37 %	3.262	0,81 %	5,00 %
06-07	181.937.775,45	0,49 %	3.934	0,98 %	5,06 %
07-08	173.390.575,02	0,47 %	3.811	0,95 %	5,05 %
08-09	177.271.225,15	0,48 %	3.797	0,95 %	4,98 %
09-10	182.975.319,31	0,49 %	3.596	0,90 %	4,99 %
10-11	208.980.932,25	0,56 %	4.037	1,01 %	5,09 %
11-12	298.391.936,02	0,80 %	5.436	1,35 %	4,95 %
12-13	350.461.628,21	0,94 %	6.291	1,57 %	4,97 %
13-14	456.569.517,95	1,23 %	7.663	1,91 %	4,78 %
14-15	729.094.397,94	1,96 %	11.223	2,80 %	4,73 %
15-16	752.582.951,04	2,02 %	11.059	2,76 %	4,82 %
16-17	1.248.735.983,08	3,36 %	16.573	4,13 %	4,80 %
17-18	1.351.524.213,71	3,63 %	16.311	4,06 %	4,53 %
18-19	1.504.624.737,36	4,05 %	16.712	4,16 %	4,23 %
19-20	1.651.248.976,16	4,44 %	16.367	4,08 %	4,36 %
20-21	1.716.819.706,31	4,62 %	16.424	4,09 %	4,44 %
21-22	2.563.279.829,50	6,89 %	23.872	5,95 %	4,30 %
22-23	3.380.224.711,76	9,09 %	33.303	8,30 %	4,16 %
23-24	5.185.187.103,48	13,94 %	46.942	11,70 %	4,09 %
24-25	3.860.956.777,54	10,38 %	32.766	8,16 %	4,52 %
25-26	2.906.339.180,21	7,82 %	24.232	6,04 %	4,92 %
26-27	1.695.525.494,56	4,56 %	15.184	3,78 %	4,82 %
27-28	1.772.578.866,94	4,77 %	17.324	4,32 %	4,33 %
28-29	3.196.312.838,93	8,60 %	31.393	7,82 %	4,21 %
29-30	868.348.204,18	2,34 %	8.586	2,14 %	4,52 %
30 - more	299.784.087,39	0,81 %	10.404	2,59 %	2,99 %
Matured	2.248.524,66	0,01 %	64	0,02 %	4,63 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

7. Loan Part Interest Reset Dates

	Current Period				
Year	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2012	1.395.707.846,32	3,75 %	14.151	3,53 %	4,63 %
2013	2.610.053.621,73	7,02 %	28.655	7,14 %	4,88 %
2014	2.594.960.711,09	6,98 %	30.695	7,65 %	5,07 %
2015	4.044.456.814,70	10,88 %	42.213	10,52 %	4,49 %
2016	5.465.811.790,56	14,70 %	53.345	13,29 %	4,51 %
2017	2.842.285.771,56	7,64 %	30.421	7,58 %	4,97 %
2018	2.833.813.535,31	7,62 %	28.827	7,18 %	5,25 %
2019	1.429.212.611,49	3,84 %	17.270	4,30 %	5,59 %
2020	1.826.246.739,77	4,91 %	19.890	4,96 %	4,84 %
2021	2.396.859.298,69	6,45 %	23.756	5,92 %	4,76 %
2022	376.436.740,15	1,01 %	4.685	1,17 %	5,22 %
2023	172.995.571,06	0,47 %	2.319	0,58 %	5,56 %
2024	66.117.538,89	0,18 %	945	0,24 %	5,67 %
2025	258.526.622,10	0,70 %	2.703	0,67 %	4,78 %
2026	1.475.384.937,39	3,97 %	12.307	3,07 %	4,64 %
2027	1.846.609.714,56	4,97 %	14.431	3,60 %	4,84 %
2028	381.243.903,29	1,03 %	2.944	0,73 %	5,27 %
2029	39.891.720,50	0,11 %	393	0,10 %	5,77 %
2030	32.976.464,79	0,09 %	362	0,09 %	5,40 %
2031	39.946.557,10	0,11 %	403	0,10 %	5,51 %
2032	543.879,24	0,00 %	11	0,00 %	6,06 %
2035	268.115.190,87	0,72 %	10.037	2,50 %	2,87 %
Floating	4.787.501.760,27	12,87 %	60.585	15,10 %	1,83 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

8. Geography

	Current Period				
Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Drenthe	1.037.272.645,62	2,79 %	6.796	3,08 %	4,39 %
Flevoland	1.173.704.686,68	3,16 %	6.894	3,12 %	4,49 %
Friesland	972.441.691,22	2,62 %	6.790	3,07 %	4,39 %
Gelderland	4.820.896.249,40	12,96 %	27.882	12,62 %	4,39 %
Groningen	970.014.322,33	2,61 %	7.570	3,43 %	4,50 %
Limburg	1.319.162.033,80	3,55 %	9.194	4,16 %	4,47 %
Noord-Brabant	4.790.089.238,64	12,88 %	28.105	12,72 %	4,37 %
Noord-Holland	7.815.409.312,21	21,02 %	42.311	19,15 %	4,42 %
Overijssel	2.368.993.837,22	6,37 %	14.927	6,76 %	4,40 %
Utrecht	3.493.338.077,73	9,39 %	18.757	8,49 %	4,46 %
Zeeland	582.622.756,82	1,57 %	4.258	1,93 %	4,52 %
Zuid-Holland	7.841.754.489,74	21,09 %	47.450	21,48 %	4,50 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

9. Loan to Market Value (AVM)

In %	Current Period Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 71,71 %					
less - 40.00%	5.485.334.491,99	14,75 %	74.885	33,89 %	4,53 %
40.01% - 50.00%	3.082.370.775,40	8,29 %	21.739	9,84 %	4,40 %
50.01% - 60.00%	3.787.103.475,96	10,18 %	22.092	10,00 %	4,36 %
60.01% - 70.00%	4.081.920.209,31	10,98 %	20.315	9,20 %	4,33 %
70.01% - 80.00%	4.398.093.033,56	11,83 %	19.328	8,75 %	4,35 %
80.01% - 85.00%	2.457.339.279,77	6,61 %	9.973	4,51 %	4,41 %
85.01% - 90.00%	2.625.963.570,71	7,06 %	10.309	4,67 %	4,42 %
90.01% - 95.00%	2.799.363.918,37	7,53 %	10.654	4,82 %	4,44 %
95.01% - 100.00%	2.981.857.877,80	8,02 %	11.151	5,05 %	4,47 %
100.01% - 105.00%	3.133.213.311,71	8,43 %	11.758	5,32 %	4,53 %
105.01% - 110.00%	2.353.139.396,83	6,33 %	8.730	3,95 %	4,56 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

10. Loan to Indexed Market Value (AVM)

In %	Current Period Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 73,94 %					
less - 40.00%	5.060.804.012,88	13,61 %	71.439	32,33 %	4,54 %
40.01% - 50.00%	2.870.776.566,39	7,72 %	21.082	9,54 %	4,41 %
50.01% - 60.00%	3.538.922.189,35	9,52 %	21.330	9,65 %	4,37 %
60.01% - 70.00%	3.947.336.760,56	10,62 %	20.288	9,18 %	4,34 %
70.01% - 80.00%	4.114.843.393,67	11,07 %	18.672	8,45 %	4,35 %
80.01% - 85.00%	2.257.039.229,84	6,07 %	9.458	4,28 %	4,38 %
85.01% - 90.00%	2.452.556.441,42	6,60 %	9.758	4,42 %	4,41 %
90.01% - 95.00%	2.593.877.542,44	6,98 %	10.050	4,55 %	4,43 %
95.01% - 100.00%	2.729.564.981,49	7,34 %	10.334	4,68 %	4,45 %
100.01% - 105.00%	2.873.563.033,64	7,73 %	10.722	4,85 %	4,49 %
105.01% - 110.00%	2.902.677.222,37	7,81 %	10.921	4,94 %	4,55 %
110.01% - 115.00%	1.735.171.169,20	4,67 %	6.457	2,92 %	4,54 %
115.01% - 120.00%	108.566.798,16	0,29 %	423	0,19 %	4,49 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

11. Confidence Level (AVM)

	Current Period				
Confidence level	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
average: 58,71					TOTALWAC
less - 39.99	1.301.524.447,00	3,50 %	6.515	2,95 %	4,28 %
40.00 - 49.99	2.890.192.289,50	7,77 %	16.204	7,33 %	4,28 %
50.00 - 54.99	3.870.008.277,47	10,41 %	23.658	10,71 %	4,30 %
55.00 - 59.99	7.816.522.640,24	21,02 %	49.813	22,55 %	4,35 %
60.00 - 64.99	13.155.294.767,07	35,38 %	78.879	35,70 %	4,48 %
65.00 - 70.00	8.152.156.920,13	21,92 %	45.865	20,76 %	4,59 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

12. Outstanding Notional Amount

average: 168.311,35

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
less - 25.000,00	146.865.977,87	0,39 %	9.605	4,35 %	4,83 %
25.000,00 - 50.000,00	721.388.251,11	1,94 %	18.590	8,41 %	4,82 %
50.000,00 - 75.000,00	1.311.904.961,41	3,53 %	20.684	9,36 %	4,77 %
75.000,00 - 100.000,00	1.982.106.766,68	5,33 %	22.360	10,12 %	4,63 %
100.000,00 - 125.000,00	2.433.250.244,13	6,54 %	21.458	9,71 %	4,57 %
125.000,00 - 150.000,00	3.126.214.257,35	8,41 %	22.584	10,22 %	4,52 %
150.000,00 - 175.000,00	3.271.811.171,49	8,80 %	20.075	9,09 %	4,51 %
175.000,00 - 200.000,00	3.527.556.722,23	9,49 %	18.732	8,48 %	4,47 %
200.000,00 - 225.000,00	2.936.880.386,69	7,90 %	13.803	6,25 %	4,45 %
225.000,00 - 250.000,00	2.880.970.866,43	7,75 %	12.096	5,48 %	4,40 %
250.000,00 - 275.000,00	2.371.888.232,51	6,38 %	9.019	4,08 %	4,39 %
275.000,00 - 300.000,00	2.080.090.706,24	5,59 %	7.198	3,26 %	4,38 %
300.000,00 - 325.000,00	1.521.734.234,28	4,09 %	4.859	2,20 %	4,36 %
325.000,00 - 350.000,00	1.399.633.449,34	3,76 %	4.133	1,87 %	4,29 %
350.000,00 - 375.000,00	1.086.915.716,68	2,92 %	2.993	1,36 %	4,31 %
375.000,00 - 400.000,00	1.008.290.673,64	2,71 %	2.587	1,17 %	4,28 %
400.000,00 - 425.000,00	771.347.082,11	2,07 %	1.867	0,85 %	4,29 %
425.000,00 - 450.000,00	699.196.290,91	1,88 %	1.591	0,72 %	4,24 %
450.000,00 - 475.000,00	481.784.973,91	1,30 %	1.041	0,47 %	4,25 %
475.000,00 - 500.000,00	550.667.436,23	1,48 %	1.122	0,51 %	4,18 %
500.000,00 - 600.000,00	1.296.094.789,14	3,49 %	2.360	1,07 %	4,18 %
600.000,00 - 700.000,00	744.829.698,01	2,00 %	1.145	0,52 %	4,17 %
700.000,00 - 800.000,00	451.843.079,39	1,22 %	602	0,27 %	4,12 %
800.000,00 - 900.000,00	234.218.737,77	0,63 %	275	0,12 %	4,24 %
900.000,00 - 1.000.000,00	148.214.635,86	0,40 %	155	0,07 %	3,99 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

13. Property Description

	Current Period				
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Flat / Apartment	4.696.824.526,89	12,63 %	31.630	14,32 %	4,54 %
House	32.488.874.814,52	87,37 %	189.304	85,68 %	4,42 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

14. Occupancy Status

	Current Period				
Occupancy Status	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Owner Occupied	37.185.699.341,41	100,00 %	220.934	100,00 %	4,43 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

15. Mortgage Payment Frequency

	Current Period				
Payment Frequency	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	37.185.699.341,41	100,00 %	401.348	100,00 %	4,43 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

16. Interest Payment Type

	Current Period				
Interest Payment Type	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Euribor 12M	238.234,62	0,00 %	3	0,00 %	2,82 %
Euribor 1M	1.954.273.319,12	5,26 %	17.841	4,45 %	1,29 %
Euribor 3M	61.720.498,02	0,17 %	583	0,15 %	1,63 %
Euribor 6M	102.971.447,88	0,28 %	1.167	0,29 %	2,15 %
Fixed	32.398.197.581,14	87,13 %	340.763	84,90 %	4,82 %
Floating	2.668.298.260,63	7,18 %	40.991	10,21 %	2,21 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

17. Debt to Income Ratio

Weighted Average DTI: 4,18

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Unknown	72.880.663,15	0,20 %	1.564	0,71 %	4,76 %
less - 1	527.235.266,69	1,42 %	15.110	6,84 %	4,65 %
1-2	2.924.028.272,40	7,86 %	35.182	15,92 %	4,56 %
2-3	5.461.132.367,92	14,69 %	41.867	18,95 %	4,48 %
3-4	7.868.174.387,24	21,16 %	43.725	19,79 %	4,41 %
4-5	9.674.562.436,26	26,02 %	43.798	19,82 %	4,40 %
5-6	6.661.452.639,79	17,91 %	26.109	11,82 %	4,43 %
6-7	2.589.142.880,44	6,96 %	9.148	4,14 %	4,40 %
7-8	721.240.824,17	1,94 %	2.175	0,98 %	4,27 %
8-9	235.801.521,68	0,63 %	697	0,32 %	4,22 %
9-10	110.143.122,33	0,30 %	344	0,16 %	4,30 %
10 - more	339.904.959,34	0,91 %	1.215	0,55 %	4,50 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

18. Payment to Income Ratio

Weighted Average PTI: 0,20

Ratio	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
0.00 - 0.05	1.349.607.910,26	3,63 %	18.043	8,17 %	2,32 %
0.05 - 0.10	4.157.279.944,03	11,18 %	35.779	16,19 %	3,46 %
0.10 - 0.15	6.246.767.740,37	16,80 %	44.309	20,06 %	4,33 %
0.15 - 0.20	8.619.475.646,36	23,18 %	47.216	21,37 %	4,54 %
0.20 - 0.25	8.450.292.059,84	22,73 %	40.266	18,23 %	4,73 %
0.25 - 0.30	5.297.256.987,63	14,25 %	22.603	10,23 %	4,92 %
0.30 - 0.35	1.941.605.076,41	5,22 %	7.347	3,33 %	5,06 %
0.35 - 0.40	507.721.489,34	1,37 %	1.698	0,77 %	5,07 %
0.40 - 0.45	156.942.530,74	0,42 %	563	0,26 %	5,04 %
0.45 - 0.50	86.483.125,13	0,23 %	321	0,15 %	5,00 %
0.50 - 0.55	50.300.312,30	0,14 %	201	0,09 %	4,90 %
0.55 - 0.60	35.283.106,66	0,10 %	139	0,06 %	4,98 %
0.60 - 0.65	50.012.654,92	0,13 %	185	0,08 %	5,20 %
0.65 - 0.70	33.584.869,84	0,09 %	126	0,06 %	5,30 %
0.70 - more	120.060.566,08	0,32 %	474	0,22 %	5,05 %
Unknown	83.025.321,50	0,22 %	1.664	0,75 %	4,75 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

19. Source of Income

	Current Period				
Staff	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Not Employed by ING	37.185.699.341,41	100,00 %	220.934	100,00 %	4,43 %
	37.185.699.341,41	**100 %**	**220.934**	**0 %**	**4,43 %**

20. Guaranteed Loanpart

	Current Period				
Guarantee Indication	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
NHG	2.416.828.211,25	6,50 %	27.039	6,74 %	4,37 %
No Guarantee	34.768.871.130,16	93,50 %	374.309	93,26 %	4,44 %
	37.185.699.341,41	**100 %**	**401.348**	**100 %**	**4,43 %**

21. Valuation Type

	Current Period				
Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
AVM	37.185.699.341,41	100,00 %	220.934	100,00 %	4,43 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

22. In construction

	Current Period				
Construction deposit	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Total Building Deposits: €0,00					
No Building Deposit	37.185.699.341,41	100,00 %	220.934	100,00 %	4,43 %
	37.185.699.341,41	**100 %**	**220.934**	**100 %**	**4,43 %**

23. Delinquencies

Nr Monthly payments in arrears	Nr of Borrwers	Principal in arrears	Interest in arrears	Savings in arrears	Total amount in arrears	Aggregate Outstanding Norional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
0	217.433	1,53	185,25	0,00	186,78	36.404.810.099,72	98,42 %	97,90 %
0 - 1	2.032	37.945,48	1.417.739,99	1.179,37	1.460.506,55	449.992.250,23	0,92 %	1,21 %
1 - 2	629	18.961,07	852.063,89	7.142,71	879.897,29	142.935.523,19	0,28 %	0,38 %
2 - 3	328	16.694,78	698.729,09	8.804,26	724.575,09	75.953.169,54	0,15 %	0,20 %
3 - 4	171	8.383,11	502.899,41	6.602,00	518.571,41	36.791.197,21	0,08 %	0,10 %
4 - 5	95	6.357,08	382.127,69	5.203,56	393.688,33	22.038.092,17	0,04 %	0,06 %
5 - 6	61	9.968,99	263.606,15	2.622,44	276.197,58	11.990.376,24	0,03 %	0,03 %
more - 6	185	28.977,86	1.628.795,55	24.408,53	1.686.116,28	41.188.633,11	0,08 %	0,11 %
	220.934	**127.289,90**	**5.746.147,02**	**55.962,87**	**5.939.739,31**	**37.185.699.341,41**	**100 %**	**100 %**