

At a glance (2010 reporting year)

2010 Guarantees

130,248	guarantees issued
	<i>of which:</i>
114,188	≤ € 265,000
16,060	€ 265,000 - € 350,000
	<i>of which:</i>
106,189	for home purchase
24,059	for home improvement

Claims on the guarantee

1,335	loss claims filed
€ 51.1 million	amount claimed
	<i>of which:</i>
€ 39.8 million	guaranteed amount
€ 37.3 million	paid out
94%	pay-out ratio
€ 33,062	average amount paid out

Guarantee fund

908,265	active guarantees
€ 126.4 billion	guaranteed assets
€ 643.2 million	guarantee capital
0.51%	capital ratio



NATIONALE HYPOTHEEK GARANTIE

Homeownership Guarantee Fund

At a glance (2010 reporting year)

Guarantees

NHG cost limit

The original cost limit of the National Mortgage Guarantee Scheme was € 265,000. As of 1 July 2009 the NHG cost limit for a home purchase was increased to € 350,000. This measure will remain in effect (for the time being) until 31 December 2011.

Claims on the guarantee

Pay-out ratio

The pay-out ratio indicates to what degree the Homeownership Guarantee Fund (Stichting Waarborgfonds Eigen Woningen) honoured losses claimed by lenders.

Guarantee fund

Guaranteed assets

The guaranteed assets represent the total amount of all active mortgage loans for which the Homeownership Guarantee Fund stands guarantor.

Guarantee capital

The Homeownership Guarantee Fund satisfies claims on the guarantee using the guarantee capital. The guarantee capital is made up of income related to guarantee commissions and returns on investments.

Capital ratio

The capital ratio is the ratio of guarantee capital to guaranteed assets.

NATIONAL MORTGAGE GUARANTEE

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