

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Originator

No. of Loans	Originator	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Total Loan Curr. Balance	Percent of Total Loan Curr. Balance
5,856	Deutsche Genossenschafts-Hypothekenbank AG	269,387,707.73	53.77%	83.19%	565,618,729.82	70.95%
1,904	Bausparkasse Schwäbisch Hall AG	150,070,943.40	29.96%	62.88%	150,070,943.40	18.82%
56	VB Wetzlar-Weilburg eG	10,939,298.77	2.18%	58.80%	10,939,298.77	1.37%
67	Vereinigte VB AG	10,387,209.24	2.07%	68.70%	10,387,209.24	1.30%
67	VB eG Wolfsburg	9,920,261.01	1.98%	77.91%	9,920,261.01	1.24%
61	VB Achern eG	9,594,391.48	1.92%	67.29%	9,594,391.48	1.20%
109	VB Biberach eG	9,524,078.52	1.90%	49.85%	9,524,078.52	1.19%
45	RB Schwandorf-Nittenau eG	9,015,311.03	1.80%	64.85%	9,015,311.03	1.13%
74	Vereinigte VB Hof-Helmbrechts-Münchberg eG	8,295,449.85	1.66%	62.74%	8,295,449.85	1.04%
37	Berliner VB eG	5,909,038.38	1.18%	70.41%	5,909,038.38	0.74%
45	RB-VB Fürth eG	4,126,697.82	0.82%	56.27%	4,126,697.82	0.52%
53	VR eG Husum-Eiderstedt-Viöl	3,806,809.97	0.76%	45.08%	3,806,809.97	0.48%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>797,208,219.29</b>	<b>100.00%</b>

## Distribution by Loan Purpose

No. of Loans	Loan Purpose	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
6,087	Purchase	399,621,183.06	79.77%	75.19%	74.50%	25.50%
737	Other	40,952,201.93	8.17%	64.97%	88.37%	11.63%
1,035	Remortgage	33,893,298.01	6.77%	75.16%	71.39%	28.61%
515	Expansion/Renovation	26,510,514.20	5.29%	66.58%	64.25%	35.75%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Amortisation Type

No. of Loans	Amortisation Type	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
5,075	Annuity	270,207,573.67	53.94%	77.73%	70.77	29.23
2,036	Instalment*	153,661,758.15	30.67%	63.22%	90.71	9.29
1,090	Interest Only with additional collateral**	68,470,433.45	13.67%	81.31%	56.55	43.45
173	Interest Only	8,637,431.93	1.72%	85.15%	67.35	32.65
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88</b>	<b>25.12</b>

Instalment\*: including Bausparkasse Schwäbisch Hall AG reference claims (see table "Distribution by Originator")

Interest Only with additional collateral \*\*: additional collateral means life insurance or building savings agreement

## Distribution by Occupancy Status

No. of Loans	Loan Purpose	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
6,597	Owner Occupied	378,264,150.18	75.51%	73.15%	76.45	23.55
1,777	Non-Owner Occupied	122,713,047.03	24.49%	76.21%	70.07	29.93
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88</b>	<b>25.12</b>

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Employment Status

No. of Loans	Employment Status	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
7,559	Employed	443,053,811.10	88.44%	73.67%	76.04%	23.96%
815	Self-Employed	57,923,386.10	11.56%	75.63%	66.08%	33.92%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

## Distribution by Property Type

No. of Loans	Property Type	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
5,145	Single Family House	304,158,013.16	60.71%	72.41%	73.83%	26.17%
2,220	Apartment	122,854,768.25	24.52%	81.58%	75.67%	24.33%
613	Multi-Family House	51,015,714.16	10.18%	64.71%	78.08%	21.92%
291	Two Family House	12,946,899.79	2.58%	80.83%	76.25%	23.75%
99	Mixed	9,177,210.45	1.83%	62.91%	77.32%	22.68%
6	Other	824,591.40	0.16%	60.71%	100.00%	0.00%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

## Distribution by First Digit of Postal Code (property)

No. of Loans	First Digit of Postal Code	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
656	0	39,775,701.49	7.94%	79.61%	0.00%	100.00%
1,262	1	85,617,885.90	17.09%	81.95%	8.56%	91.44%
1,843	2	79,636,244.13	15.90%	70.18%	100.00%	0.00%
812	3	55,096,047.85	11.00%	74.10%	93.15%	6.85%
634	4	33,801,634.65	6.75%	70.76%	100.00%	0.00%
893	5	41,906,106.31	8.36%	74.64%	100.00%	0.00%
598	6	36,832,448.25	7.35%	77.02%	100.00%	0.00%
611	7	47,087,556.61	9.40%	69.22%	100.00%	0.00%
522	8	40,379,294.95	8.06%	68.88%	100.00%	0.00%
543	9	40,844,277.06	8.15%	67.82%	90.24%	9.76%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

## Distribution by Region (property)

No. of Loans	Region thereof	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Remaining Term (years)	Seasoning (years)
2,062	East	133,155,839.64	26.58%	80.95%	20.65	1.79
98	Berlin	7,331,909.53	1.46%	83.65%	22.80	2.08
1,507	South	117,992,479.59	23.55%	68.31%	20.55	2.15
97	München	7,779,780.39	1.55%	76.84%	24.15	2.12
2,493	North	117,177,092.95	23.39%	71.60%	20.54	1.66
18	Hamburg	832,582.91	0.17%	74.19%	21.87	3.00
1,070	Southwest	71,828,902.22	14.34%	73.44%	20.78	1.85
36	Frankfurt (Main)	2,072,934.95	0.41%	79.77%	20.81	1.66
27	Stuttgart	2,558,926.13	0.51%	75.50%	19.90	2.27
1,242	West	60,822,882.80	12.14%	74.28%	21.01	1.40
25	Düsseldorf	1,222,263.64	0.24%	75.90%	23.71	1.62
124	Köln	4,957,906.08	0.99%	74.61%	21.16	1.36
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>20.66</b>	<b>1.81</b>

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by LTV

No. of Loans	LTV	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
1	[0 - 10%[	40,000.00	0.01%	8.55%	100.00%	0.00%
15	[10 - 20%[	881,980.16	0.18%	16.16%	100.00%	0.00%
49	[20 - 30%[	2,767,145.80	0.55%	26.49%	98.64%	1.36%
187	[30 - 40%[	13,841,001.89	2.76%	36.25%	93.76%	6.24%
452	[40 - 50%[	30,309,420.80	6.05%	45.36%	89.25%	10.75%
1,089	[50 - 60%[	47,358,625.34	9.45%	55.38%	87.31%	12.69%
2,104	[60 - 70%[	99,815,456.46	19.92%	65.81%	85.03%	14.97%
2,096	[70 - 80%[	121,644,749.18	24.28%	73.56%	73.74%	26.26%
1,020	[80 - 90%[	70,881,858.03	14.15%	85.18%	55.07%	44.93%
1,361	[90 - 100%[	113,436,959.54	22.64%	95.91%	67.45%	32.55%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

Weighted Average: 73.90 %

Minimum: 8.55 %

Maximum: 100.00%

## Distribution by Interest Rate

No. of Loans	Interest Rate	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
1	[1,5 - 2,0%[	50,000.00	0.01%	17.11%	100.00%	0.00%
10	[2,0 - 2,5%[	498,510.43	0.10%	71.60%	43.52%	56.48%
12	[2,5 - 3,0%[	262,628.11	0.05%	59.17%	66.97%	33.03%
33	[3,0 - 3,5%[	1,867,254.44	0.37%	78.62%	59.39%	40.61%
89	[3,5 - 4,0%[	4,838,577.48	0.97%	72.11%	83.40%	16.60%
942	[4,0 - 4,5%[	68,077,229.69	13.59%	66.18%	87.57%	12.43%
2,726	[4,5 - 5,0%[	157,694,114.27	31.48%	69.01%	85.02%	14.98%
2,343	[5,0 - 5,5%[	120,181,493.31	23.99%	75.75%	68.30%	31.70%
1,423	[5,5 - 6,0%[	98,431,482.89	19.65%	82.45%	60.66%	39.34%
570	[6,0 - 6,5%[	39,146,449.23	7.81%	80.87%	66.15%	33.85%
157	[6,5 - 7,0%[	8,411,157.83	1.68%	72.18%	79.78%	20.22%
42	[7,0 - 7,5%[	953,506.68	0.19%	63.60%	96.28%	3.72%
16	[7,5 - 8,0%[	462,571.54	0.09%	57.20%	98.02%	1.98%
8	[8,0 - 8,5%[	82,002.73	0.02%	62.15%	100.00%	0.00%
2	[8,5 - 9,0%[	20,218.56	0.00%	86.13%	100.00%	0.00%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

Weighted Average: 5.17 %

Minimum: 1.65 %

Maximum: 8.75%

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Outstanding Protected Amount

No. of Loans	Outstanding Protected Amount in TEUR	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
4,562	[0 - 50[	109,692,851.14	21.90%	71.08%	78.51%	21.49%
2,382	[50 - 100[	174,568,037.85	34.85%	72.12%	78.70%	21.30%
864	[100 - 150[	106,956,471.80	21.35%	75.87%	68.95%	31.05%
413	[150 - 200[	70,385,157.21	14.05%	76.64%	74.64%	25.36%
101	[200 - 250[	22,345,253.51	4.46%	81.57%	66.46%	33.54%
31	[250 - 300[	8,332,525.05	1.66%	76.21%	54.46%	45.54%
8	[300 - 350[	2,629,428.94	0.52%	87.58%	50.15%	49.85%
2	[350 - 400[	721,202.78	0.14%	83.84%	100.00%	0.00%
5	[400 - 450[	2,100,321.07	0.42%	69.55%	80.53%	19.47%
2	[450 - 500[	931,793.16	0.19%	76.99%	51.03%	48.97%
1	[500 - 550[	545,000.00	0.11%	78.29%	0.00%	100.00%
1	[550 - 600[	564,679.45	0.11%	90.35%	100.00%	0.00%
2	[600 - 650[	1,204,475.24	0.24%	55.44%	100.00%	0.00%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

Weighted Average: 106.61

Minimum: 2.50

Maximum: 603.38

## Top 10 Mortgaged Properties by Aggregated Outstanding Protected Amount

No. of Loans	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
1	603,377.61	0.12%	73.31%	100.00%	0.00%
1	601,097.63	0.12%	37.50%	100.00%	0.00%
1	564,679.45	0.11%	90.35%	100.00%	0.00%
1	545,000.00	0.11%	78.29%	0.00%	100.00%
1	475,501.45	0.09%	74.40%	100.00%	0.00%
1	456,291.71	0.09%	79.68%	0.00%	100.00%
2	448,446.12	0.09%	34.26%	0.00%	100.00%
3	438,340.84	0.09%	87.32%	0.00%	100.00%
1	432,781.23	0.09%	34.62%	100.00%	0.00%
3	432,386.66	0.09%	73.89%	100.00%	0.00%
8,359	495,979,294.50	99.00%	73.97%	75.01%	24.99%
<b>8,374</b>	<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Seasoning

No. of Loans	Years since Origination Date	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
6,648	[0 - 2[	376,192,800.48	75.09%	72.62%	75.28%	24.72%
820	[2 - 4[	70,030,410.09	13.98%	83.74%	65.64%	34.36%
479	[4 - 6[	36,312,172.48	7.25%	73.07%	81.88%	18.12%
203	[6 - 8[	10,584,551.87	2.11%	64.59%	84.51%	15.49%
84	[8 - 10[	4,274,049.28	0.85%	61.46%	89.70%	10.30%
50	[10 - 12[	2,014,476.84	0.40%	57.27%	94.77%	5.23%
8	[12 - 14[	147,156.02	0.03%	85.42%	88.81%	11.19%
20	[14 - 16[	351,774.13	0.07%	77.01%	100.00%	0.00%
20	[16 - 18[	335,260.58	0.07%	78.50%	100.00%	0.00%
22	[18 - 20[	271,102.33	0.05%	71.29%	100.00%	0.00%
15	[20 - 22[	344,119.27	0.07%	83.17%	100.00%	0.00%
4	[22 - 24[	114,375.98	0.02%	84.07%	100.00%	0.00%
1	[24 - 26[	4,947.85	0.00%	62.65%	100.00%	0.00%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

Weighted Average: 1.81  
 Minimum: 0.02  
 Maximum: 25.40

## Distribution by Remaining Term

No. of Loans	Remaining Term in Years	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Average LTV	Percentage West	Percentage East
193	[0 - 2[	2,198,136.01	0.44%	60.55%	89.40%	10.60%
405	[2 - 4[	8,226,961.76	1.64%	66.83%	83.98%	16.02%
452	[4 - 6[	10,864,601.11	2.17%	70.11%	81.20%	18.80%
585	[6 - 8[	22,571,870.94	4.51%	77.16%	65.80%	34.20%
857	[8 - 10[	39,870,358.05	7.96%	77.88%	54.91%	45.09%
327	[10 - 12[	11,145,593.37	2.22%	74.99%	84.89%	15.11%
429	[12 - 14[	18,006,089.00	3.59%	78.86%	72.79%	27.21%
504	[14 - 16[	18,104,198.85	3.61%	71.45%	75.78%	24.22%
399	[16 - 18[	24,019,825.25	4.79%	70.95%	85.58%	14.42%
594	[18 - 20[	40,716,067.29	8.13%	67.13%	85.19%	14.81%
685	[20 - 22[	57,218,187.16	11.42%	72.84%	77.54%	22.46%
721	[22 - 24[	62,763,272.82	12.53%	74.74%	71.45%	28.55%
815	[24 - 26[	68,272,258.59	13.63%	67.85%	83.59%	16.41%
209	[26 - 28[	17,432,223.28	3.48%	80.21%	75.42%	24.58%
662	[28 - 30[	40,259,846.21	8.04%	80.02%	78.33%	21.67%
209	[30 - 32[	21,755,345.83	4.34%	79.76%	67.49%	32.51%
168	[32 - 34[	18,895,661.25	3.77%	78.73%	62.95%	37.05%
114	[34 - 36[	12,835,883.42	2.56%	77.23%	56.24%	43.76%
36	[36 - 38[	4,588,225.33	0.92%	74.57%	72.93%	27.07%
8	[38 - 40[	1,170,171.73	0.23%	62.88%	86.42%	13.58%
2	[44 - 46[	62,419.97	0.01%	62.52%	100.00%	0.00%
<b>8,374</b>		<b>500,977,197.20</b>	<b>100.00%</b>	<b>73.90%</b>	<b>74.88%</b>	<b>25.12%</b>

Weighted Average: 20.66  
 Minimum: 0.19  
 Maximum: 45.24

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

## Distribution by Reset Date \*

No. of Loans	Next Reset Date in Years	Aggregate Outstanding Protected Amount	% of Total Outstanding Protected Amount	Weighted Percentage Average LTV	West	Percentage East
69	[0 - 1[	4,476,177.35	0.89%	66.60%	75.74%	24.26%
138	[1 - 2[	6,544,916.21	1.31%	64.16%	81.59%	18.41%
162	[2 - 3[	8,913,912.61	1.78%	65.76%	71.09%	28.91%
339	[3 - 4[	19,526,395.66	3.90%	76.70%	59.73%	40.27%
430	[4 - 5[	22,031,212.80	4.40%	70.82%	78.48%	21.52%
210	[5 - 6[	15,035,185.25	3.00%	75.34%	76.73%	23.27%
338	[6 - 7[	23,865,369.49	4.76%	79.54%	65.94%	34.06%
562	[7 - 8[	45,504,205.10	9.08%	83.52%	62.32%	37.68%
2,056	[8 - 9[	138,907,279.16	27.73%	76.63%	67.64%	32.36%
2,759	[9 - 10[	126,945,774.29	25.34%	71.52%	79.18%	20.82%
250	[10 - 11[	16,915,723.90	3.38%	69.04%	96.50%	3.50%
147	[11 - 12[	10,175,533.51	2.03%	66.25%	94.41%	5.59%
111	[12 - 13[	9,077,828.39	1.81%	71.79%	84.57%	15.43%
503	[13 - 14[	37,496,070.24	7.48%	67.46%	89.88%	10.12%
237	[14 - 15[	11,285,822.88	2.25%	65.15%	90.77%	9.23%
10	[15 - 16[	1,025,558.07	0.20%	87.44%	80.83%	19.17%
7	[16 - 17[	630,671.32	0.13%	91.94%	68.64%	31.36%
9	[17 - 18[	502,863.97	0.10%	92.02%	70.18%	29.82%
26	[18 - 19[	1,106,818.36	0.22%	81.53%	81.68%	18.32%
1	[22 - 23[	65,244.77	0.01%	40.76%	100.00%	0.00%
1	[23 - 24[	47,204.40	0.01%	92.36%	0.00%	100.00%
1	[26 - 27[	35,943.82	0.01%	71.74%	100.00%	0.00%
2	[27 - 28[	131,562.15	0.03%	89.61%	100.00%	0.00%
1	[28 - 29[	10,686.33	0.00%	59.99%	100.00%	0.00%
2	[30 - 31[	488,773.11	0.10%	61.32%	100.00%	0.00%
2	[31 - 32[	73,810.13	0.01%	20.39%	100.00%	0.00%
1	[35 - 36[	156,653.93	0.03%	52.83%	100.00%	0.00%

All amounts in EUR

Cut-Off Date: 06/30/2004

# Stratification Tables Provide-VR2004-1

Provide-VR 2004-1 PLC

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<u>8,374</u>	<u>500,977,197.20</u>	<u>100.00%</u>	<u>73.90%</u>	<u>74.88%</u>	<u>25.12%</u>
<b>Weighted Average:</b>	<b>8.62</b>				
<b>Minimum:</b>	<b>0.08</b>				
<b>Maximum:</b>	<b>35.25</b>				

\* Reset Date is set to Scheduled Maturity Date if there is no more reset of conditions

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All amounts in EUR

Cut-Off Date: 06/30/2004