

# **HERMES XVIII B.V.**

## **Monthly Portfolio and Performance Report**

Reporting period: 1 December 2016 - 31 December 2016

Reporting Date: 18 January 2017

### **AMOUNTS IN EURO**

By the end of 2016, SNS Bank N.V. and RegioBank N.V. envisage a legal merger ("juridische fusie") following which SNS Bank N.V. will be the surviving entity ("verkrijgende vennootschap") and RegioBank N.V. will be the disappearing entity ("verdwijnde vennootschap") (the "Merger"). As per 1 January 2017 SNS Bank N.V. will change its name to de Volksbank N.V. Following the Merger de Volksbank N.V. will therefore be the sole Seller in the Hermes, Pearl and Lowland securitisation transactions.

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This Portfolio and Performance Report has been prepared based on the Template Portfolio and Performance Report as published by the Dutch Securitisation Association and applicable as at the time of this report. The Template Portfolio and Performance Report has been recognised by PCS as part of the Domestic Market Guideline applicable to Dutch RMBS transactions.

Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

<b>Key Dates</b>							
<b>Note Class</b>	<b>Class A1 Notes</b>	<b>Class A2 Notes</b>	<b>Class A3 Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>	<b>Class E Notes</b>
<b>Key Dates</b>							
Closing Date	3 Oct 2012	3 Oct 2012	3 Oct 2012	3 Oct 2012	3 Oct 2012	3 Oct 2012	3 Oct 2012
First Optional Redemption Date	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017
Step Up Date	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017
Original Weighted Average Life (expected)	1.90	4.90	5.00	5.00	5.00	5.00	5.00
Legal Maturity Date	18 Sep 2044	18 Sep 2044	18 Sep 2044	18 Sep 2044	18 Sep 2044	18 Sep 2044	18 Sep 2044
Portfolio Date	31 Dec 2016	31 Dec 2016	31 Dec 2016	31 Dec 2016	31 Dec 2016	31 Dec 2016	31 Dec 2016
Determination Date	16 Mar 2017	16 Mar 2017	16 Mar 2017	16 Mar 2017	16 Mar 2017	16 Mar 2017	16 Mar 2017
Interest Payment Date	20 Mar 2017	20 Mar 2017	20 Mar 2017	N/A	N/A	N/A	N/A
Principal Payment Date	20 Mar 2017	20 Mar 2017	20 Mar 2017	20 Mar 2017	20 Mar 2017	20 Mar 2017	20 Mar 2017
Current Reporting Period	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016	1 Dec 2016 - 31 Dec 2016
Previous Reporting Period	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016	1 Nov 2016 - 30 Nov 2016
Accrual Start Date	19 Dec 2016	19 Dec 2016	19 Dec 2016	N/A	N/A	N/A	N/A
Accrual End Date	20 Mar 2017	20 Mar 2017	20 Mar 2017	N/A	N/A	N/A	N/A
Accrual Period (in days)	91	91	90	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	15 Dec 2016	15 Dec 2016	N/A	N/A	N/A	N/A	N/A

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

**The Mortgage Loan Portfolio****Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		4,385
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	41
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	2
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		4,342

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		682,261,751.70
Scheduled Principal Receipts	-/-	608,470.80
Prepayments	-/-	7,370,065.02
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	412,716.78
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		673,870,499.10

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		0.00
Changes in Construction Deposit Obligations		0.00
Construction Deposit Obligations at the end of the Reporting Period		0.00

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-45,929,134.89
Changes in Saving Deposits		-59,848.28
Saving Deposits at the end of the Reporting Period		-45,988,983.17

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

**Delinquencies**

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
	Performing	0.00	669,142,171.37	99.298%	4,307	99.194%	3.58	21.59	74.206%
<=	30 days	7,201.96	2,627,344.90	0.39%	20	0.461%	4.10	22.45	79.289%
30 days	60 days	4,706.21	761,011.71	0.113%	5	0.115%	3.23	21.70	93.638%
60 days	90 days	5,163.71	363,441.75	0.054%	2	0.046%	5.26	22.22	113.314%
90 days	120 days	4,917.10	319,500.00	0.047%	3	0.069%	5.41	20.27	75.258%
120 days	150 days	2,176.79	105,805.90	0.016%	1	0.023%	2.80	17.50	58.193%
150 days	180 days	1,651.59	172,900.00	0.026%	1	0.023%	2.25	19.24	87.444%
180 days	>	25,012.63	378,323.47	0.056%	3	0.069%	3.29	20.78	103.519%
<b>Total</b>		<b>50,829.99</b>	<b>673,870,499.10</b>	<b>100.00%</b>	<b>4,342</b>	<b>100.00%</b>	<b>3.58</b>	<b>21.59</b>	<b>74.29%</b>

Weighted Average	2,119.44
Minimum	15.49
Maximum	20,424.22

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

**Foreclosure Statistics - Total**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of Mortgage Loans foreclosed during the Reporting Period	0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Average loss severity during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Number of Mortgage Loans foreclosed since the Closing Date	36	36
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.618%	0.618%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	6,575,251.24	6,575,251.24
Percentage of net principal balance at the Closing Date (% , including replenished loans)	0.665%	0.665%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	6,575,251.24	6,575,251.24
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	5,920,824.07
<b>Total amount of losses on Mortgage Loans foreclosed since the Closing Date</b>	<b>654,427.17</b>	<b>654,427.17</b>
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>654,427.17</b>	<b>654,427.17</b>
Average loss severity since the Closing Date	0.10	0.10
<b><u>Foreclosures</u></b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
<b>Number of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0
<b>Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
<b><u>Constant Default Rate</u></b>		
Constant Default Rate current month	0.00000%	0.00000%
Constant Default Rate 3-month average	0.00000%	0.00000%
Constant Default Rate 6-month average	0.00000%	0.00000%
Constant Default Rate 12-month average	0.20120%	0.15750%
Constant Default Rate to date	0.66490%	0.66490%

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

**Foreclosure Statistics - NHG Loans**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed NHG Loans during the Reporting Period	0.00	0.00
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity NHG Loans during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of NHG Loans foreclosed since the Closing Date	5,350,037.80	5,350,037.80
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	4,929,215.10
Total amount of losses on NHG Loans foreclosed since the Closing Date	420,822.70	420,822.70
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	420,822.70	420,822.70
Average loss severity NHG Loans since the Closing Date	0.08	0.08
<b><u>Foreclosures</u></b>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
<b><u>WEW Claims periodically</u></b>		
Number of claims to WEW at the beginning of the Reporting Period	N/A	N/A
New claims to WEW during the Reporting Period	N/A	N/A
Finalised claims with WEW during the Reporting Period	-/-	0
Number of claims to WEW at the end of the Reporting Period	N/A	N/A
Notional amount of claims to WEW at the beginning of the Reporting Period	N/A	N/A
Notional amount of new claims to WEW during the Reporting Period	N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	-/-	0
Notional amount of claims to WEW at the end of the Reporting Period	N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00
<b><u>WEW Claims since Closing</u></b>		
Number of finalised claims to WEW since the Closing Date	25	25
Amount of finalised claims with WEW since the Closing Date	987,233.64	987,233.64
Amount paid out by WEW since the Closing Date	-/-	710,499.03
Payout ratio WEW since the Closing Date	0.72	0.72
<b><u>Reasons for non payout as percentage of non recovered claim amount</u></b>		
Amount of finalised claims with WEW since the Closing Date	987,233.64	987,233.64
Amount paid out by WEW since the Closing Date	-/-	710,499.03
Non recovered amount of WEW since the Closing Date	276,734.61	276,734.61
Insufficient guaranteed amount due to decrease with annuity amount	N/A	N/A
Loan does not comply with NHG criteria at origination	N/A	N/A
Other administrative reasons	N/A	N/A
Other	N/A	N/A

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

**Foreclosure Statistics - Non NHG Loans**

		Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>			
Number of Non NHG Loans foreclosed during the Reporting Period		0	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period		0.00	0.00
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00	0.00
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>		<b>0.00</b>	<b>0.00</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00	0.00
<b>Losses minus recoveries during the Reporting Period</b>		<b>0.00</b>	<b>0.00</b>
Average loss severity Non NHG Loans during the Reporting Period		0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>			
Net principal balance of Non NHG loans foreclosed since the Closing Date		1,225,213.44	1,225,213.44
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	991,608.97	991,608.97
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>		<b>233,604.47</b>	<b>233,604.47</b>
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00	0.00
<b>Losses minus recoveries since the Closing Date</b>		<b>233,604.47</b>	<b>233,604.47</b>
Average loss severity Non NHG Loans since the Closing Date		0.19	0.19
<b><u>Foreclosures</u></b>			
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0	0
<b>Number of Non NHG Loans in foreclosure at the end of the Reporting Period</b>		<b>N/A</b>	<b>N/A</b>
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0	0
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>		<b>N/A</b>	<b>N/A</b>



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**Performance Ratios**


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	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	5.3179%	5.4552%
Annualized 1-month average CPR	9.3184%	12.2041%
Annualized 3-month average CPR	8.5764%	9.8311%
Annualized 6-month average CPR	8.4478%	9.5044%
Annualized 12-month average CPR	7.8109%	7.8355%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.2008%	0.199%
Annualized 1-month average PPR	0.1953%	0.1052%
Annualized 3-month average PPR	0.1657%	0.1347%
Annualized 6-month average PPR	0.159%	0.1512%
Annualized 12-month average PPR	0.1706%	0.1629%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	99.9882%	99.9669%

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**Stratifications**


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**1. Key Characteristics**


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Description	As per Reporting Date	As per Closing Date
Principal amount	719,859,482.27	
Value of savings deposits	45,988,983.17	
Net principal balance	673,870,499.10	
Construction Deposits	0.00	
Net principal balance excl. Construction and Saving Deposits	673,870,499.10	
Number of loans	4,342	
Number of loanparts	8,595	
Average principal balance (borrower)	155,198.18	
Weighted average current interest rate	3.581%	
Weighted average maturity (in years)	21.59	
Weighted average remaining time to interest reset (in years)	5.21	
Weighted average seasoning (in years)	7.25	
Weighted average CLTOMV	74.282%	
Weighted average CLTIMV	79.175%	
Weighted average CLTOFV	84.416%	
Weighted average CLTIFV	89.971%	

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## 2. Redemption Type

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Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Annuity	17,872,812.40	2.65%	426	4.96%	3.45%	21.58	79.10%	
Bank Savings	129,072,963.59	19.15%	1,708	19.87%	3.78%	21.19	81.91%	
Interest Only	477,790,440.12	70.90%	5,612	65.29%	3.47%	22.12	72.12%	
Hybrid								
Investments	331,000.00	0.05%	3	0.03%	4.70%	19.49	80.72%	
Life Insurance								
Lineair	1,153,226.34	0.17%	27	0.31%	2.86%	21.50	63.49%	
Savings	47,650,056.65	7.07%	819	9.53%	4.22%	17.38	73.67%	
Other								
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

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### 3. Outstanding Loan Amount

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	538,452.26	0.08%	33	0.76%	4.39%	18.79	9.46%	
25,000 - 50,000	4,865,003.95	0.72%	130	2.99%	3.89%	18.14	24.70%	
50,000 - 75,000	17,456,520.69	2.59%	276	6.36%	3.73%	19.53	39.03%	
75,000 - 100,000	36,244,602.33	5.38%	414	9.53%	3.70%	19.93	52.05%	
100,000 - 150,000	169,277,471.87	25.12%	1,346	31.00%	3.64%	21.05	67.96%	
150,000 - 200,000	201,295,291.55	29.87%	1,162	26.76%	3.58%	21.72	77.64%	
200,000 - 250,000	141,893,401.82	21.06%	642	14.79%	3.48%	22.27	83.17%	
250,000 - 300,000	55,440,208.56	8.23%	206	4.74%	3.48%	22.33	84.51%	
300,000 - 350,000	25,459,093.87	3.78%	80	1.84%	3.79%	22.10	80.68%	
350,000 - 400,000	9,604,479.28	1.43%	26	0.60%	3.58%	22.42	72.28%	
400,000 - 450,000	6,682,046.24	0.99%	16	0.37%	3.26%	23.06	83.52%	
450,000 - 500,000	5,113,926.68	0.76%	11	0.25%	3.56%	23.40	85.22%	
500,000 - 550,000								
550,000 - 600,000								
600,000 - 650,000								
650,000 - 700,000								
700,000 - 750,000								
750,000 - 800,000								
800,000 - 850,000								
850,000 - 900,000								
900,000 - 950,000								
950,000 - 1,000,000								
1.000.000 >=								
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Average	155,198
Minimum	6,412
Maximum	486,187

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**4. Origination Year**


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From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1999	376,897.35	0.06%	10	0.12%	5.55%	11.36	39.48%	
1999 - 2000	8,361,403.85	1.24%	162	1.88%	3.88%	12.35	57.45%	
2000 - 2001	3,985,212.69	0.59%	75	0.87%	3.93%	13.11	61.70%	
2001 - 2002	4,249,109.99	0.63%	63	0.73%	3.69%	14.57	64.46%	
2002 - 2003	4,329,029.02	0.64%	66	0.77%	4.26%	15.23	68.49%	
2003 - 2004	6,168,685.82	0.92%	93	1.08%	3.88%	15.67	64.11%	
2004 - 2005	14,827,686.31	2.20%	240	2.79%	3.63%	16.80	67.60%	
2005 - 2006	25,783,673.63	3.83%	431	5.01%	3.27%	17.42	68.90%	
2006 - 2007	31,275,618.62	4.64%	451	5.25%	3.03%	18.44	69.94%	
2007 - 2008	23,933,603.83	3.55%	277	3.22%	4.27%	19.33	71.56%	
2008 - 2009	23,308,106.93	3.46%	302	3.51%	4.47%	20.51	75.51%	
2009 - 2010	30,334,535.04	4.50%	390	4.54%	4.10%	21.50	76.81%	
2010 - 2011	239,316,398.46	35.51%	2,952	34.35%	3.27%	22.43	75.22%	
2011 - 2012	248,024,532.42	36.81%	2,933	34.12%	3.73%	23.03	75.92%	
2012 - 2013	955,167.18	0.14%	16	0.19%	3.86%	20.20	62.31%	
2013 - 2014	2,846,188.70	0.42%	40	0.47%	3.50%	20.74	73.25%	
2014 - 2015	994,545.78	0.15%	17	0.20%	3.50%	23.03	80.65%	
2015 - 2016	2,576,100.81	0.38%	43	0.50%	2.84%	22.96	79.06%	
2016 >=	2,224,002.67	0.33%	34	0.40%	3.48%	24.84	88.54%	
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	2009
Minimum	1996
Maximum	2016

## 5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
1 Year	2,007,781.04	0.30%	30	0.35%	3.55%	25.26	90.06%	
1 Year - 2 Years	2,545,618.72	0.38%	42	0.49%	2.87%	22.77	77.24%	
2 Years - 3 Years	1,034,263.53	0.15%	19	0.22%	3.42%	23.80	81.57%	
3 Years - 4 Years	3,053,174.67	0.45%	43	0.50%	3.45%	20.64	74.50%	
4 Years - 5 Years	955,167.18	0.14%	16	0.19%	3.86%	20.20	62.31%	
5 Years - 6 Years	217,122,445.01	32.22%	2,557	29.75%	3.77%	23.08	75.83%	
6 Years - 7 Years	268,028,248.61	39.77%	3,301	38.41%	3.29%	22.45	75.42%	
7 Years - 8 Years	31,515,367.28	4.68%	405	4.71%	4.09%	21.59	76.13%	
8 Years - 9 Years	23,237,628.29	3.45%	299	3.48%	4.46%	20.55	76.10%	
9 Years - 10 Years	24,084,680.24	3.57%	281	3.27%	4.32%	19.41	71.33%	
10 Years - 11 Years	30,336,092.69	4.50%	435	5.06%	3.06%	18.50	70.38%	
11 Years - 12 Years	26,376,179.18	3.91%	440	5.12%	3.28%	17.44	68.49%	
12 Years - 13 Years	15,648,628.97	2.32%	248	2.89%	3.55%	16.88	67.75%	
13 Years - 14 Years	5,977,782.14	0.89%	98	1.14%	3.89%	15.63	63.12%	
14 Years - 15 Years	4,695,911.88	0.70%	64	0.74%	4.21%	15.36	70.25%	
15 Years - 16 Years	4,312,470.18	0.64%	69	0.80%	3.76%	14.62	63.93%	
16 Years - 17 Years	4,124,752.72	0.61%	72	0.84%	3.84%	13.25	62.74%	
17 Years - 18 Years	8,123,377.13	1.21%	157	1.83%	3.90%	12.35	56.96%	
18 Years - 19 Years	588,878.32	0.09%	16	0.19%	4.43%	11.66	54.06%	
19 Years - 20 Years	10,086.04	0.00%	1	0.01%	4.92%	10.42	5.44%	
20 Years - 21 Years	91,965.28	0.01%	2	0.02%	5.37%	9.86	29.97%	
21 Years - 22 Years								
22 Years - 23 Years								
23 Years - 24 Years								
24 Years - 25 Years								
25 Years - 26 Years								
26 Years - 27 Years								
27 Years - 28 Years								
28 Years - 29 Years								
29 Years - 30 Years								
30 Years >=								
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	7 Years
Minimum	0 Years
Maximum	20 Years

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

## 6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2012								
2012 - 2015								
2015 - 2020	634,774.05	0.09%	52	0.61%	3.51%	2.21	54.80%	
2020 - 2025	3,514,900.08	0.52%	143	1.66%	3.86%	5.88	56.88%	
2025 - 2030	24,745,671.22	3.67%	515	5.99%	3.78%	11.36	59.64%	
2030 - 2035	85,295,396.83	12.66%	1,276	14.85%	3.71%	15.49	71.28%	
2035 - 2040	140,849,233.81	20.90%	1,807	21.02%	3.74%	20.25	75.12%	
2040 - 2045	416,413,875.47	61.79%	4,763	55.42%	3.49%	24.02	75.58%	
2045 - 2050	2,416,647.64	0.36%	39	0.45%	3.13%	29.04	87.57%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	2038
Minimum	2017
Maximum	2046

## 7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0 Year - 1 Year	15,818.12	0.00%	10	0.12%	4.18%	0.61	40.14%	
1 Year - 2 Years	137,842.84	0.02%	16	0.19%	3.86%	1.45	57.55%	
2 Years - 3 Years	481,113.09	0.07%	26	0.30%	3.39%	2.48	54.50%	
3 Years - 4 Years	339,874.91	0.05%	28	0.33%	3.83%	3.42	45.87%	
4 Years - 5 Years	489,579.54	0.07%	29	0.34%	3.90%	4.31	59.29%	
5 Years - 6 Years	701,551.70	0.10%	25	0.29%	3.73%	5.52	59.51%	
6 Years - 7 Years	1,270,720.42	0.19%	37	0.43%	3.81%	6.46	60.86%	
7 Years - 8 Years	713,173.51	0.11%	24	0.28%	4.08%	7.47	50.81%	
8 Years - 9 Years	1,890,955.07	0.28%	58	0.67%	3.83%	8.52	56.24%	
9 Years - 10 Years	3,322,439.55	0.49%	84	0.98%	3.99%	9.40	57.15%	
10 Years - 11 Years	2,965,852.62	0.44%	66	0.77%	3.80%	10.53	60.55%	
11 Years - 12 Years	4,831,625.23	0.72%	98	1.14%	3.60%	11.53	60.95%	
12 Years - 13 Years	11,734,798.75	1.74%	209	2.43%	3.78%	12.51	60.12%	
13 Years - 14 Years	13,739,509.42	2.04%	232	2.70%	3.56%	13.51	65.28%	
14 Years - 15 Years	25,286,513.06	3.75%	370	4.30%	3.78%	14.41	70.19%	
15 Years - 16 Years	11,722,214.91	1.74%	175	2.04%	3.87%	15.43	71.37%	
16 Years - 17 Years	14,461,407.30	2.15%	208	2.42%	3.72%	16.47	74.84%	
17 Years - 18 Years	20,085,752.14	2.98%	291	3.39%	3.64%	17.52	74.13%	
18 Years - 19 Years	33,494,197.99	4.97%	488	5.68%	3.39%	18.48	74.93%	
19 Years - 20 Years	37,346,043.48	5.54%	497	5.78%	3.19%	19.43	73.45%	
20 Years - 21 Years	24,785,060.11	3.68%	276	3.21%	4.18%	20.47	73.89%	
21 Years - 22 Years	21,552,170.30	3.20%	260	3.03%	4.38%	21.53	76.84%	
22 Years - 23 Years	23,671,761.93	3.51%	286	3.33%	4.04%	22.64	77.73%	
23 Years - 24 Years	159,697,624.93	23.70%	1,905	22.16%	3.28%	23.64	75.45%	
24 Years - 25 Years	255,837,283.31	37.97%	2,846	33.11%	3.62%	24.25	75.66%	
25 Years - 26 Years	243,916.72	0.04%	5	0.06%	5.00%	25.26	76.33%	
26 Years - 27 Years	173,762.50	0.03%	2	0.02%	5.25%	26.50	64.49%	
27 Years - 28 Years	461,288.01	0.07%	5	0.06%	3.62%	27.20	82.31%	
28 Years - 29 Years	1,211,942.67	0.18%	20	0.23%	2.83%	28.50	83.75%	
29 Years - 30 Years	1,204,704.97	0.18%	19	0.22%	3.43%	29.58	91.41%	
30 Years >=								
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	21 Years
Minimum	0 Years
Maximum	29 Years



## 8a. Original Loan To Original Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	103,574.04	0.02%	5	0.12%	4.71%	22.96	7.13%	
10 % - 20 %	985,211.89	0.15%	26	0.60%	2.79%	22.76	13.18%	
20 % - 30 %	2,530,467.07	0.38%	35	0.81%	3.37%	20.56	21.29%	
30 % - 40 %	4,608,692.60	0.68%	54	1.24%	3.38%	22.11	29.06%	
40 % - 50 %	7,816,667.54	1.16%	71	1.64%	3.48%	22.13	36.82%	
50 % - 60 %	13,500,514.49	2.00%	94	2.16%	3.40%	22.30	46.31%	
60 % - 70 %	25,364,883.84	3.76%	164	3.78%	3.59%	22.09	54.06%	
70 % - 80 %	35,607,534.81	5.28%	219	5.04%	3.76%	21.44	61.78%	
80 % - 90 %	21,614,532.61	3.21%	112	2.58%	3.61%	21.21	70.79%	
90 % - 100 %	30,430,679.99	4.52%	145	3.34%	3.36%	22.70	79.76%	
100 % - 110 %	20,593,608.50	3.06%	95	2.19%	3.61%	21.95	85.20%	
110 % - 120 %	26,856,028.90	3.99%	119	2.74%	3.74%	21.36	93.90%	
120 % - 130 %	19,881,110.50	2.95%	101	2.33%	3.84%	21.58	101.67%	
130 % - 140 %	474,660.44	0.07%	2	0.05%	3.61%	21.95	113.84%	
140 % - 150 %								
150 % >=	1,488,335.86	0.22%	9	0.21%	3.70%	21.50	128.74%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	93 %
Minimum	8 %
Maximum	316 %

**8b. Original Loan To Original Foreclosure Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %								
10 % - 20 %	237,269.76	0.04%	6	0.14%	4.04%	20.27	13.23%	
20 % - 30 %	2,986,289.38	0.44%	42	0.97%	3.17%	22.14	21.44%	
30 % - 40 %	7,662,679.28	1.14%	95	2.19%	3.15%	21.26	28.19%	
40 % - 50 %	17,349,303.06	2.57%	175	4.03%	3.37%	21.47	36.07%	
50 % - 60 %	26,937,210.28	4.00%	225	5.18%	3.36%	21.73	44.85%	
60 % - 70 %	26,099,283.42	3.87%	210	4.84%	3.55%	20.16	51.25%	
70 % - 80 %	35,192,581.47	5.22%	266	6.13%	3.52%	20.75	58.49%	
80 % - 90 %	48,160,814.70	7.15%	330	7.60%	3.52%	20.68	66.64%	
90 % - 100 %	56,115,902.56	8.33%	365	8.41%	3.62%	21.02	75.36%	
100 % - 110 %	76,038,978.00	11.28%	444	10.23%	3.61%	21.56	84.26%	
110 % - 120 %	111,423,594.48	16.53%	630	14.51%	3.58%	22.05	92.24%	
120 % - 130 %	50,090,638.47	7.43%	280	6.45%	3.83%	22.44	96.94%	
130 % - 140 %	393,493.51	0.06%	3	0.07%	2.77%	19.00	78.15%	
140 % - 150 %	1,296,859.80	0.19%	8	0.18%	2.99%	21.82	81.94%	
150 % >=	2,029,097.85	0.30%	12	0.28%	3.13%	22.82	118.94%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	93 %
Minimum	8 %
Maximum	316 %

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**9a. Current Loan To Original Foreclosure Value (Non-NHG)**


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From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	222,173.62	0.03%	12	0.28%	4.42%	20.53	6.72%	
10 % - 20 %	1,937,608.80	0.29%	46	1.06%	3.13%	22.49	13.93%	
20 % - 30 %	3,195,517.00	0.47%	40	0.92%	3.66%	20.85	22.60%	
30 % - 40 %	7,323,303.77	1.09%	79	1.82%	3.58%	21.66	30.58%	
40 % - 50 %	9,551,872.04	1.42%	81	1.87%	3.54%	21.10	40.25%	
50 % - 60 %	19,460,450.34	2.89%	131	3.02%	3.39%	21.47	48.42%	
60 % - 70 %	26,190,964.58	3.89%	160	3.68%	3.58%	21.96	57.23%	
70 % - 80 %	34,925,886.07	5.18%	200	4.61%	3.68%	21.55	65.42%	
80 % - 90 %	25,923,565.60	3.85%	124	2.86%	3.68%	21.44	75.14%	
90 % - 100 %	28,884,669.23	4.29%	128	2.95%	3.47%	22.87	84.21%	
100 % - 110 %	22,291,684.07	3.31%	101	2.33%	3.61%	21.95	91.87%	
110 % - 120 %	24,035,075.17	3.57%	106	2.44%	3.69%	21.99	100.70%	
120 % - 130 %	7,097,010.05	1.05%	38	0.88%	4.07%	21.02	108.20%	
130 % - 140 %	174,547.52	0.03%	1	0.02%	3.80%	24.00	116.36%	
140 % - 150 %								
150 % >=	642,175.22	0.10%	4	0.09%	3.82%	22.40	178.07%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	84 %
Minimum	3 %
Maximum	309 %

**9b. Current Loan To Original Foreclosure Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %	231,358.11	0.03%	13	0.30%	3.16%	19.47	6.22%	
10 % - 20 %	1,240,093.55	0.18%	33	0.76%	3.57%	20.78	13.62%	
20 % - 30 %	6,054,550.12	0.90%	86	1.98%	3.37%	20.14	22.51%	
30 % - 40 %	13,707,785.93	2.03%	156	3.59%	3.33%	20.34	31.31%	
40 % - 50 %	22,395,917.65	3.32%	217	5.00%	3.50%	20.50	39.84%	
50 % - 60 %	35,786,677.59	5.31%	276	6.36%	3.46%	21.10	48.67%	
60 % - 70 %	36,808,334.02	5.46%	274	6.31%	3.49%	20.02	57.45%	
70 % - 80 %	48,337,059.18	7.17%	333	7.67%	3.57%	20.78	66.15%	
80 % - 90 %	58,604,362.23	8.70%	366	8.43%	3.55%	20.84	74.83%	
90 % - 100 %	77,892,151.87	11.56%	465	10.71%	3.60%	21.65	83.66%	
100 % - 110 %	94,768,581.46	14.06%	519	11.95%	3.55%	22.31	92.30%	
110 % - 120 %	62,119,707.84	9.22%	328	7.55%	3.78%	22.95	99.97%	
120 % - 130 %	3,152,367.43	0.47%	20	0.46%	3.64%	22.30	107.61%	
130 % - 140 %								
140 % - 150 %	134,472.07	0.02%	1	0.02%	2.95%	26.63	131.19%	
150 % >=	780,576.97	0.12%	4	0.09%	3.50%	21.87	159.66%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	84 %
Minimum	3 %
Maximum	309 %

**10a. Current Loan To Indexed Foreclosure Value (Non-NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	159,673.62	0.02%	10	0.23%	5.50%	18.23	6.66%	
10 % - 20 %	1,621,383.49	0.24%	40	0.92%	3.11%	21.36	13.78%	
20 % - 30 %	3,373,171.65	0.50%	47	1.08%	3.75%	19.00	23.13%	
30 % - 40 %	5,882,819.30	0.87%	64	1.47%	3.50%	21.89	29.71%	
40 % - 50 %	8,674,899.31	1.29%	83	1.91%	3.64%	21.24	38.92%	
50 % - 60 %	15,709,482.68	2.33%	112	2.58%	3.39%	20.80	47.54%	
60 % - 70 %	22,505,071.68	3.34%	137	3.16%	3.61%	21.86	54.55%	
70 % - 80 %	28,015,609.63	4.16%	162	3.73%	3.47%	22.03	62.13%	
80 % - 90 %	28,444,295.35	4.22%	154	3.55%	3.73%	21.69	69.40%	
90 % - 100 %	26,927,115.90	4.00%	120	2.76%	3.58%	21.92	79.96%	
100 % - 110 %	25,145,845.22	3.73%	113	2.60%	3.54%	22.63	87.22%	
110 % - 120 %	20,281,171.39	3.01%	93	2.14%	3.58%	21.98	94.70%	
120 % - 130 %	17,643,936.71	2.62%	76	1.75%	3.75%	21.98	100.60%	
130 % - 140 %	6,468,430.11	0.96%	34	0.78%	4.12%	21.87	107.09%	
140 % - 150 %	580,800.00	0.09%	3	0.07%	4.94%	20.58	109.42%	
150 % >=	422,797.04	0.06%	3	0.07%	3.75%	21.57	200.36%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	90 %
Minimum	3 %
Maximum	294 %

**10b. Current Loan To Indexed Foreclosure Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %	180,076.65	0.03%	11	0.25%	3.27%	20.59	5.65%	
10 % - 20 %	1,190,559.64	0.18%	34	0.78%	3.50%	19.99	13.67%	
20 % - 30 %	5,263,407.81	0.78%	79	1.82%	3.50%	19.70	22.43%	
30 % - 40 %	10,824,088.04	1.61%	133	3.06%	3.44%	20.03	30.24%	
40 % - 50 %	19,314,147.22	2.87%	191	4.40%	3.42%	20.28	38.51%	
50 % - 60 %	27,204,425.84	4.04%	232	5.34%	3.54%	20.65	46.35%	
60 % - 70 %	36,529,193.89	5.42%	272	6.26%	3.48%	20.49	54.12%	
70 % - 80 %	40,839,367.25	6.06%	282	6.49%	3.50%	20.68	62.71%	
80 % - 90 %	53,537,020.13	7.94%	351	8.08%	3.56%	20.75	71.16%	
90 % - 100 %	59,838,569.92	8.88%	363	8.36%	3.55%	21.27	79.04%	
100 % - 110 %	76,071,187.63	11.29%	435	10.02%	3.59%	22.05	87.44%	
110 % - 120 %	80,413,681.88	11.93%	436	10.04%	3.59%	22.43	93.77%	
120 % - 130 %	46,705,853.93	6.93%	250	5.76%	3.77%	22.94	99.71%	
130 % - 140 %	2,971,367.15	0.44%	16	0.37%	4.00%	23.19	104.49%	
140 % - 150 %	539,742.51	0.08%	3	0.07%	4.75%	22.52	122.87%	
150 % >=	591,306.53	0.09%	3	0.07%	3.02%	22.28	168.11%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	90 %
Minimum	3 %
Maximum	294 %

**11a. Original Loan To Original Market Value (Non-NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	246,074.04	0.04%	9	0.21%	3.17%	23.82	8.26%	
10 % - 20 %	1,346,875.43	0.20%	31	0.71%	3.24%	22.65	14.97%	
20 % - 30 %	4,161,647.53	0.62%	49	1.13%	3.22%	21.32	25.07%	
30 % - 40 %	6,278,500.17	0.93%	68	1.57%	3.70%	21.90	32.69%	
40 % - 50 %	12,731,537.33	1.89%	92	2.12%	3.33%	22.20	43.34%	
50 % - 60 %	24,918,240.28	3.70%	168	3.87%	3.49%	22.17	52.37%	
60 % - 70 %	39,953,414.12	5.93%	246	5.67%	3.78%	21.50	61.06%	
70 % - 80 %	24,455,445.55	3.63%	129	2.97%	3.58%	21.27	70.62%	
80 % - 90 %	33,788,744.59	5.01%	156	3.59%	3.35%	22.72	80.66%	
90 % - 100 %	23,822,752.13	3.54%	109	2.51%	3.77%	21.59	87.75%	
100 % - 110 %	36,606,706.07	5.43%	175	4.03%	3.77%	21.54	98.57%	
110 % - 120 %	1,883,682.46	0.28%	9	0.21%	3.80%	20.88	103.16%	
120 % - 130 %	174,547.52	0.03%	1	0.02%	3.80%	24.00	116.36%	
130 % - 140 %								
140 % - 150 %	928,494.38	0.14%	4	0.09%	3.86%	21.85	106.06%	
150 % >=	559,841.48	0.08%	5	0.12%	3.44%	20.93	166.37%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	82 %
Minimum	7 %
Maximum	278 %

**11b. Original Loan To Original Market Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %								
10 % - 20 %	467,567.54	0.07%	13	0.30%	3.70%	20.94	13.51%	
20 % - 30 %	4,536,014.88	0.67%	61	1.40%	3.17%	21.97	22.95%	
30 % - 40 %	15,036,268.47	2.23%	163	3.75%	3.28%	21.36	32.39%	
40 % - 50 %	26,086,263.22	3.87%	232	5.34%	3.28%	21.71	42.21%	
50 % - 60 %	29,604,838.03	4.39%	243	5.60%	3.53%	20.66	49.09%	
60 % - 70 %	39,430,900.82	5.85%	296	6.82%	3.56%	20.58	57.92%	
70 % - 80 %	54,319,213.18	8.06%	373	8.59%	3.53%	20.74	66.96%	
80 % - 90 %	67,177,637.66	9.97%	429	9.88%	3.58%	21.05	76.93%	
90 % - 100 %	101,026,399.66	14.99%	584	13.45%	3.58%	21.82	87.00%	
100 % - 110 %	118,244,424.43	17.55%	661	15.22%	3.72%	22.19	95.03%	
110 % - 120 %	2,758,510.48	0.41%	16	0.37%	3.36%	22.10	92.65%	
120 % - 130 %	1,006,795.43	0.15%	6	0.14%	2.94%	21.66	79.97%	
130 % - 140 %	290,064.37	0.04%	2	0.05%	3.18%	22.34	88.77%	
140 % - 150 %	651,786.72	0.10%	4	0.09%	3.42%	21.23	112.28%	
150 % >=	1,377,311.13	0.20%	8	0.18%	2.99%	23.58	122.10%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	82 %
Minimum	7 %
Maximum	278 %



**12a. Current Loan To Original Market Value (Non-NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	427,173.62	0.06%	17	0.39%	3.28%	22.43	7.94%	
10 % - 20 %	2,125,812.84	0.32%	48	1.11%	3.35%	22.45	15.27%	
20 % - 30 %	6,154,295.76	0.91%	68	1.57%	3.49%	21.21	25.93%	
30 % - 40 %	8,659,804.95	1.29%	87	2.00%	3.82%	21.32	35.44%	
40 % - 50 %	17,939,173.10	2.66%	125	2.88%	3.35%	21.23	45.71%	
50 % - 60 %	28,370,242.30	4.21%	179	4.12%	3.50%	21.88	55.39%	
60 % - 70 %	38,078,564.38	5.65%	220	5.07%	3.70%	21.65	64.80%	
70 % - 80 %	28,315,797.49	4.20%	136	3.13%	3.67%	21.48	75.15%	
80 % - 90 %	33,634,641.87	4.99%	148	3.41%	3.48%	22.70	85.19%	
90 % - 100 %	27,100,230.86	4.02%	120	2.76%	3.62%	21.83	95.23%	
100 % - 110 %	19,550,805.25	2.90%	95	2.19%	3.87%	21.96	104.35%	
110 % - 120 %	857,785.44	0.13%	4	0.09%	3.84%	20.18	112.13%	
120 % - 130 %								
130 % - 140 %	219,378.18	0.03%	1	0.02%	3.95%	24.00	135.12%	
140 % - 150 %								
150 % >=	422,797.04	0.06%	3	0.07%	3.75%	21.57	200.36%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	74 %
Minimum	3 %
Maximum	272 %

**12b. Current Loan To Original Market Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %	337,516.15	0.05%	17	0.39%	3.32%	19.58	7.31%	
10 % - 20 %	1,934,204.86	0.29%	43	0.99%	3.62%	19.95	16.03%	
20 % - 30 %	9,455,382.76	1.40%	128	2.95%	3.36%	20.07	25.31%	
30 % - 40 %	21,259,039.92	3.15%	216	4.97%	3.44%	20.52	35.52%	
40 % - 50 %	35,066,124.98	5.20%	291	6.70%	3.43%	21.01	45.77%	
50 % - 60 %	40,314,033.00	5.98%	302	6.96%	3.54%	20.27	55.10%	
60 % - 70 %	52,873,916.83	7.85%	368	8.48%	3.54%	20.60	65.11%	
70 % - 80 %	70,115,016.02	10.40%	440	10.13%	3.58%	20.96	75.17%	
80 % - 90 %	90,228,314.13	13.39%	526	12.11%	3.58%	21.69	85.23%	
90 % - 100 %	109,244,580.45	16.21%	586	13.50%	3.62%	22.67	94.88%	
100 % - 110 %	30,270,817.88	4.49%	169	3.89%	3.75%	22.69	102.59%	
110 % - 120 %								
120 % - 130 %								
130 % - 140 %	502,163.65	0.07%	3	0.07%	3.78%	22.62	132.85%	
140 % - 150 %								
150 % >=	412,885.39	0.06%	2	0.05%	2.98%	22.50	182.99%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	74 %
Minimum	3 %
Maximum	272 %

**13a. Current Loan To Indexed Market Value (Non-NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
< 10 %	412,173.62	0.06%	18	0.41%	4.22%	20.57	8.49%	
10 % - 20 %	2,260,153.56	0.34%	48	1.11%	3.30%	20.80	16.91%	
20 % - 30 %	4,612,009.35	0.68%	54	1.24%	3.63%	20.65	25.53%	
30 % - 40 %	7,771,633.74	1.15%	87	2.00%	3.65%	21.12	33.82%	
40 % - 50 %	12,444,663.80	1.85%	96	2.21%	3.44%	20.71	44.42%	
50 % - 60 %	24,443,871.14	3.63%	157	3.62%	3.53%	21.58	51.94%	
60 % - 70 %	32,540,329.80	4.83%	188	4.33%	3.51%	22.17	61.18%	
70 % - 80 %	31,829,075.66	4.72%	170	3.92%	3.74%	21.54	69.61%	
80 % - 90 %	29,622,315.51	4.40%	134	3.09%	3.58%	22.06	80.80%	
90 % - 100 %	27,371,491.36	4.06%	121	2.79%	3.47%	22.53	88.71%	
100 % - 110 %	24,033,653.29	3.57%	109	2.51%	3.71%	22.01	97.66%	
110 % - 120 %	12,255,892.21	1.82%	56	1.29%	3.82%	22.04	104.60%	
120 % - 130 %	1,836,443.00	0.27%	10	0.23%	4.87%	20.41	108.42%	
130 % - 140 %	128,809.97	0.02%	1	0.02%	2.64%	16.81	150.04%	
140 % - 150 %								
150 % >=	293,987.07	0.04%	2	0.05%	4.24%	23.66	222.41%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	79 %
Minimum	3 %
Maximum	259 %

**13b. Current Loan To Indexed Market Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
< 10 %	231,358.11	0.03%	13	0.30%	3.16%	19.47	6.22%	
10 % - 20 %	1,616,706.35	0.24%	41	0.94%	3.80%	19.79	15.75%	
20 % - 30 %	8,682,117.42	1.29%	124	2.86%	3.43%	19.67	25.00%	
30 % - 40 %	15,898,499.09	2.36%	172	3.96%	3.41%	19.98	34.12%	
40 % - 50 %	27,169,231.83	4.03%	245	5.64%	3.49%	20.83	43.44%	
50 % - 60 %	40,794,525.05	6.05%	311	7.16%	3.54%	20.41	52.08%	
60 % - 70 %	45,353,486.75	6.73%	318	7.32%	3.47%	20.58	61.87%	
70 % - 80 %	60,689,619.92	9.01%	395	9.10%	3.54%	20.83	71.45%	
80 % - 90 %	69,322,312.28	10.29%	421	9.70%	3.58%	21.42	80.48%	
90 % - 100 %	90,450,847.28	13.42%	502	11.56%	3.56%	22.22	89.37%	
100 % - 110 %	82,274,890.61	12.21%	446	10.27%	3.67%	22.63	96.46%	
110 % - 120 %	18,247,352.29	2.71%	96	2.21%	3.85%	22.90	101.65%	
120 % - 130 %	691,742.51	0.10%	4	0.09%	4.14%	22.90	119.96%	
130 % - 140 %	178,421.14	0.03%	1	0.02%	3.12%	21.75	133.69%	
140 % - 150 %								
150 % >=	412,885.39	0.06%	2	0.05%	2.98%	22.50	182.99%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	79 %
Minimum	3 %
Maximum	259 %

**14. Loanpart Coupon (interest rate bucket)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.5 %								
0.5 % - 1.0 %								
1.0 % - 1.5 %								
1.5 % - 2.0 %	20,852,083.47	3.09%	290	3.37%	1.90%	21.61	70.66%	
2.0 % - 2.5 %	101,880,270.19	15.12%	1,269	14.76%	2.29%	21.89	70.42%	
2.5 % - 3.0 %	140,606,922.99	20.87%	1,682	19.57%	2.75%	21.73	73.66%	
3.0 % - 3.5 %	110,229,306.41	16.36%	1,406	16.36%	3.23%	21.67	75.38%	
3.5 % - 4.0 %	61,820,980.03	9.17%	776	9.03%	3.68%	21.46	77.05%	
4.0 % - 4.5 %	54,138,754.34	8.03%	734	8.54%	4.29%	21.42	76.67%	
4.5 % - 5.0 %	74,668,299.14	11.08%	999	11.62%	4.72%	21.57	74.33%	
5.0 % - 5.5 %	81,881,772.06	12.15%	1,027	11.95%	5.18%	21.68	76.84%	
5.5 % - 6.0 %	22,275,977.73	3.31%	325	3.78%	5.69%	20.21	70.96%	
6.0 % - 6.5 %	3,916,084.94	0.58%	61	0.71%	6.14%	19.25	74.28%	
6.5 % - 7.0 %	1,497,738.69	0.22%	22	0.26%	6.73%	15.99	73.83%	
7.0 % >=	102,309.11	0.02%	4	0.05%	7.72%	7.63	37.34%	
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	3.6 %
Minimum	1.5 %
Maximum	8.5 %

## 15. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 12 Months	183,486,442.55	27.23%	2,367	27.54%	3.27%	21.76	73.85%	
12 Months - 24 Months	20,380,695.52	3.02%	282	3.28%	4.77%	20.07	76.38%	
24 Months - 36 Months	23,120,112.85	3.43%	342	3.98%	4.27%	19.46	74.57%	
36 Months - 48 Months	47,263,257.14	7.01%	643	7.48%	3.91%	21.46	76.53%	
48 Months - 60 Months	131,733,206.12	19.55%	1,647	19.16%	4.50%	22.63	77.34%	
60 Months - 72 Months	7,749,125.07	1.15%	110	1.28%	4.62%	20.51	75.33%	
72 Months - 84 Months	5,680,948.72	0.84%	96	1.12%	4.87%	17.82	70.47%	
84 Months - 96 Months	9,650,991.60	1.43%	146	1.70%	3.86%	18.54	66.39%	
96 Months - 108 Months	94,547,181.34	14.03%	1,137	13.23%	2.89%	21.42	71.47%	
108 Months - 120 Months	96,923,261.58	14.38%	1,151	13.39%	2.79%	21.71	73.83%	
120 Months - 132 Months	10,298,060.78	1.53%	116	1.35%	3.58%	21.10	73.22%	
132 Months - 144 Months	2,093,171.72	0.31%	30	0.35%	3.93%	19.14	68.11%	
144 Months - 156 Months	1,526,714.38	0.23%	27	0.31%	5.57%	16.86	61.88%	
156 Months - 168 Months	9,130,343.26	1.35%	118	1.37%	3.56%	20.96	73.75%	
168 Months - 180 Months	10,185,299.11	1.51%	140	1.63%	3.95%	20.30	74.47%	
180 Months - 192 Months								
192 Months - 204 Months	413,630.64	0.06%	5	0.06%	4.34%	16.54	71.91%	
204 Months - 216 Months	331,930.59	0.05%	5	0.06%	4.04%	19.36	46.63%	
216 Months - 228 Months	7,192,638.80	1.07%	92	1.07%	3.56%	22.16	75.55%	
228 Months - 240 Months	11,426,787.47	1.70%	132	1.54%	3.20%	22.91	71.86%	
240 Months - 252 Months	275,746.84	0.04%	3	0.03%	5.21%	20.30	47.69%	
252 Months - 264 Months	135,900.00	0.02%	3	0.03%	5.47%	21.61	31.92%	
264 Months - 276 Months								
276 Months - 288 Months								
288 Months - 300 Months	325,053.02	0.05%	3	0.03%	6.12%	24.42	92.69%	
300 Months - 312 Months								
312 Months - 324 Months								
324 Months - 336 Months								
336 Months - 348 Months								
348 Months - 360 Months								
360 Months >=								
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

Weighted Average	63 Months
Minimum	0 Months
Maximum	293 Months

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**16. Interest Payment Type**


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Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Floating	152,701,466.12	22.66%	1,988	23.13%	3.08%	21.99	73.92%	
Fixed	521,169,032.98	77.34%	6,607	76.87%	3.73%	21.47	74.39%	
Unknown								
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

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**17. Property Description**


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Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	611,494,484.13	90.74%	3,864	88.99%	3.58%	21.54	73.60%	
Apartment	62,376,014.97	9.26%	478	11.01%	3.58%	22.05	80.95%	
House/Business (<50%)								
House/Business (>50%)								
Business								
Other								
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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**18. Geographical Distribution (by province)**

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	21,805,529.61	3.24%	148	3.41%	3.52%	21.76	76.73%	
Flevoland	17,346,710.01	2.57%	113	2.60%	3.46%	21.26	78.09%	
Friesland	17,268,045.29	2.56%	128	2.95%	3.27%	21.65	72.89%	
Gelderland	111,728,422.58	16.58%	673	15.50%	3.55%	21.71	73.82%	
Groningen	22,487,975.46	3.34%	185	4.26%	3.34%	20.81	71.14%	
Limburg	118,710,857.46	17.62%	883	20.34%	3.85%	20.13	73.53%	
Noord-Brabant	101,535,300.46	15.07%	604	13.91%	3.56%	22.26	71.73%	
Noord-Holland	61,381,509.22	9.11%	361	8.31%	3.52%	22.06	74.95%	
Overijssel	50,238,115.60	7.46%	330	7.60%	3.45%	22.01	73.69%	
Utrecht	46,834,236.89	6.95%	258	5.94%	3.49%	22.20	74.08%	
Zeeland	15,753,718.03	2.34%	113	2.60%	3.47%	21.28	70.99%	
Zuid-Holland	88,780,078.49	13.17%	546	12.57%	3.64%	21.99	79.06%	
Unknown/Not specified								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

## 19. Geographical Distribution (by economic region)

Economic Region	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NL111 - Oost-Groningen	8,924,176.57	1.32%	73	1.68%	3.47%	20.51	71.51%	
NL112 - Delfzijl en omgeving	1,762,907.63	0.26%	16	0.37%	3.49%	21.03	67.55%	
NL113- Overig Groningen	11,800,891.26	1.75%	96	2.21%	3.21%	21.00	71.40%	
NL121- Noord-Friesland	9,673,567.67	1.44%	68	1.57%	3.30%	21.82	78.32%	
NL122- Zuidwest-Friesland	4,012,874.70	0.60%	32	0.74%	3.07%	21.04	70.98%	
NL123- Zuidoost-Friesland	3,581,602.92	0.53%	28	0.64%	3.40%	21.89	60.35%	
NL131- Noord-Drenthe	6,920,376.60	1.03%	44	1.01%	3.43%	21.79	76.68%	
NL132- Zuidoost-Drenthe	11,560,139.65	1.72%	79	1.82%	3.65%	21.72	79.52%	
NL133- Zuidwest-Drenthe	3,325,013.36	0.49%	25	0.58%	3.24%	21.85	67.11%	
NL211- Noord-Overijssel	16,744,733.95	2.48%	110	2.53%	3.33%	21.95	73.22%	
NL212- Zuidwest-Overijssel	6,052,925.29	0.90%	36	0.83%	3.60%	22.26	73.16%	
NL213- Twente	27,440,456.36	4.07%	184	4.24%	3.50%	21.99	74.10%	
NL221- Veluwe	21,846,527.39	3.24%	132	3.04%	3.58%	21.67	70.94%	
NL224- Zuidwest-Gelderland	11,645,538.01	1.73%	68	1.57%	3.67%	22.03	73.89%	
NL225- Achterhoek	31,734,062.89	4.71%	196	4.51%	3.44%	21.79	73.68%	
NL226- Arnhem/Nijmegen	46,610,794.29	6.92%	278	6.40%	3.57%	21.61	75.15%	
NL230- Flevoland	17,346,710.01	2.57%	113	2.60%	3.46%	21.26	78.09%	
NL310- Utrecht	46,725,736.89	6.93%	257	5.92%	3.49%	22.20	74.17%	
NL321- Kop van Noord-Holland	11,986,000.48	1.78%	77	1.77%	3.50%	22.59	72.48%	
NL322- Alkmaar en omgeving	5,602,231.58	0.83%	34	0.78%	3.91%	21.21	79.70%	
NL323- IJmond	3,559,464.88	0.53%	19	0.44%	3.88%	22.11	78.89%	
NL324- Agglomeratie Haarlem	3,157,248.39	0.47%	18	0.41%	4.14%	22.97	71.44%	
NL325- Zaanstreek	5,605,409.21	0.83%	33	0.76%	3.65%	22.03	81.01%	
NL326- Groot-Amsterdam	24,827,070.27	3.68%	137	3.16%	3.27%	21.95	76.08%	
NL327- Het Gooi en Vechtstreek	6,644,084.41	0.99%	43	0.99%	3.56%	21.78	65.67%	
NL331- Agglomeratie Leiden en Bollenstreek	10,154,765.49	1.51%	56	1.29%	3.73%	22.15	76.96%	
NL332- Agglomeratie 's-Gravenhage	18,252,820.43	2.71%	116	2.67%	3.62%	22.13	79.96%	
NL333- Delft en Westland	4,782,704.61	0.71%	28	0.64%	3.56%	22.40	79.10%	
NL334- Oost-Zuid-Holland	8,257,077.00	1.23%	53	1.22%	3.95%	22.19	78.82%	
NL335- Groot-Rijnmond	34,432,271.14	5.11%	211	4.86%	3.56%	21.96	81.83%	
NL336- Zuidoost-Zuid-Holland	12,900,439.82	1.91%	82	1.89%	3.60%	21.45	72.19%	
NL341- Zeeuwsch-Vlaanderen	5,694,846.79	0.85%	46	1.06%	3.28%	20.29	73.84%	
NL342- Overig Zeeland	10,058,871.24	1.49%	67	1.54%	3.57%	21.84	69.38%	
NL411- West-Noord-Brabant	21,199,361.75	3.15%	131	3.02%	3.69%	22.05	76.38%	
NL412- Midden-Noord-Brabant	13,837,125.08	2.05%	82	1.89%	3.64%	22.62	72.97%	
NL413- Noordoost-Noord-Brabant	37,716,048.05	5.60%	214	4.93%	3.46%	22.34	69.93%	
NL414- Zuidoost-Noord-Brabant	28,782,765.58	4.27%	177	4.08%	3.56%	22.15	70.06%	
NL421- Noord-Limburg	26,295,388.11	3.90%	184	4.24%	3.76%	21.05	71.60%	
NL422- Midden-Limburg	24,003,264.99	3.56%	171	3.94%	3.87%	20.07	72.43%	
NL423- Zuid-Limburg	68,412,204.36	10.15%	528	12.16%	3.87%	19.80	74.67%	
Unknown/Not specified								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

**20. Construction Deposits (% of net princ. amount)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0 %	673,870,499.10	100.00%	4,342	100.00%	3.58%	21.59	74.28%	
0 % - 10 %								
10 % - 20 %								
20 % - 30 %								
30 % - 40 %								
40 % - 50 %								
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
90 % - 100 %								
100 % >								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	0 %
Minimum	0 %
Maximum	0 %

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**21. Occupancy**

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Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	673,870,499.10	100.00%	4,342	100.00%	3.58%	21.59	74.28%	
Buy-to-let								
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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**22. Employment Status Borrower**


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Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	564,244,209.34	83.73%	3,622	83.42%	3.60%	21.43	76.35%	
Self Employed	57,919,126.25	8.59%	302	6.96%	3.47%	22.35	68.60%	
Student	120,000.00	0.02%	1	0.02%	2.95%	23.92	43.10%	
Other	51,587,163.51	7.66%	417	9.60%	3.45%	22.51	58.14%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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## 23. Loan To Income

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified								
< 0.5	836,638.45	0.12%	31	0.71%	3.62%	18.74	34.01%	
0.5 - 1.0	3,118,338.28	0.46%	67	1.54%	3.57%	20.29	27.20%	
1.0 - 1.5	13,522,052.51	2.01%	178	4.10%	3.60%	19.48	37.82%	
1.5 - 2.0	32,783,763.41	4.86%	308	7.09%	3.64%	19.52	51.50%	
2.0 - 2.5	51,271,489.15	7.61%	409	9.42%	3.52%	20.05	59.81%	
2.5 - 3.0	77,255,060.07	11.46%	543	12.51%	3.52%	20.70	69.11%	
3.0 - 3.5	105,249,321.83	15.62%	650	14.97%	3.57%	21.29	75.77%	
3.5 - 4.0	125,397,251.49	18.61%	737	16.97%	3.56%	21.78	80.24%	
4.0 - 4.5	143,608,790.41	21.31%	788	18.15%	3.62%	22.49	82.18%	
4.5 - 5.0	74,298,301.58	11.03%	394	9.07%	3.69%	22.82	82.22%	
5.0 - 5.5	20,899,496.47	3.10%	97	2.23%	3.53%	22.25	78.97%	
5.5 - 6.0	8,356,961.25	1.24%	39	0.90%	3.47%	22.40	73.93%	
6.0 - 6.5	3,368,628.77	0.50%	20	0.46%	3.36%	23.84	63.18%	
6.5 - 7.0	2,961,110.57	0.44%	15	0.35%	3.47%	21.47	66.80%	
7.0 >=	8,114,808.86	1.20%	46	1.06%	3.52%	22.52	63.91%	
Unknown	2,828,486.00	0.42%	20	0.46%	3.27%	22.49	67.99%	
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	3.6
Minimum	0.1
Maximum	20.0

\*Note that for 0.78% of the borrowers in the pool the income has been calculated.

**24. Debt Service to Income**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5 %	17,921,883.09	2.66%	232	5.34%	2.55%	21.55	42.08%	
5 % - 10 %	98,369,181.07	14.60%	728	16.77%	2.80%	21.27	61.65%	
10 % - 15 %	164,787,776.88	24.45%	1,073	24.71%	3.14%	21.31	71.32%	
15 % - 20 %	182,017,339.21	27.01%	1,072	24.69%	3.52%	21.63	78.81%	
20 % - 25 %	126,345,375.21	18.75%	743	17.11%	4.21%	21.69	81.04%	
25 % - 30 %	68,160,720.00	10.11%	393	9.05%	4.87%	22.31	84.25%	
30 % - 35 %	7,300,586.93	1.08%	45	1.04%	4.84%	21.50	72.03%	
35 % - 40 %	2,769,662.82	0.41%	16	0.37%	4.03%	22.85	79.98%	
40 % - 45 %	1,419,499.87	0.21%	6	0.14%	4.68%	23.04	69.89%	
45 % - 50 %	939,800.56	0.14%	6	0.14%	4.42%	23.29	61.16%	
50 % - 55 %	227,662.98	0.03%	2	0.05%	4.96%	23.08	56.60%	
55 % - 60 %								
60 % - 65 %	125,000.00	0.02%	1	0.02%	4.53%	24.50	36.66%	
65 % - 70 %	94,854.59	0.01%	1	0.02%	5.75%	13.17	54.50%	
70 % >=	562,669.89	0.08%	4	0.09%	5.38%	21.20	71.20%	
Unknown	2,828,486.00	0.42%	20	0.46%	3.27%	22.49	67.99%	
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

Weighted Average	17 %
Minimum	0 %
Maximum	107 %

\*Note that for 0.78% of the borrowers in the pool the income has been calculated.

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**25. Loanpart Payment Frequency**


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Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	673,870,499.10	100.00%	4,342	100.00%	3.58%	21.59	74.28%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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**26. Guarantee Type**


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Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	462,013,996.02	68.56%	3,091	71.19%	3.57%	21.48	75.47%	
Non-NHG Guarantee	211,856,503.08	31.44%	1,251	28.81%	3.61%	21.82	71.68%	
Unknown								
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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**27. Originator**

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Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

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**28. Servicer**

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	
Total	673,870,499.10	100.00%	4,342	100.00%	3.581%	21.59	74.282%	

**29. Capital Insurance**

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
No policy attached	626,220,442.45	92.93%	7,776	90.47%	3.53%	21.91	74.33%	
SRLEV	47,650,056.65	7.07%	819	9.53%	4.22%	17.38	73.67%	
Total	673,870,499.10	100.00%	8,595	100.00%	3.581%	21.59	74.282%	

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

## Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A
Cash Advance Facility	means the cash advance facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equal to the greater of (i) 1.9 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.65 per cent of the Principal Amount Outstanding of the Class A Notes as at the Closing Date.
Cash Advance Facility Provider	means de Volksbank N.V.;
Cash Advance Facility Stand-by Drawing Account	means the Issuer Collection Account on which any Cash Advance Facility Stand-by Drawing will be deposited;
Constant Default Rate (CDR)	represents the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool;
Constant Prepayment Rate (CPR)	means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period;
Construction Deposit	means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant
Construction Deposit Guarantee	N/A
Coupon	means the interest coupons appertaining to the Notes;
Credit Enhancement	the combined structural features that improve the credit worthiness of the respective notes.
Credit Rating	an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies;
Curr. Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value;
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value;
Current Loan to Indexed Market Value (CLTIMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value;
Current Loan to Original Market Value (CLTOMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value;
Cut-Off Date	means 31 August 2012;
Day Count Convention	means Actual/360 for the class A1 notes and A2 notes and 30/360 for the class A3 notes;
Debt Service to Income	means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income;
Deferred Purchase Price	means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Installments;
Deferred Purchase Price Installment	means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied;
Delinquency	refer to Arrears;
Economic Region (NUTS)	The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
Excess Spread	means the Excess Spread Margin applied to the Swapped Notes Fraction of the Outstanding Principal Amount of Mortgage Receivables as of the first day of the immediately preceding Notes Calculation Period;
Excess Spread Margin	means 0.45 per cent. per annum;
Final Maturity Date	Final Maturity Date means the Notes Payment Date falling in October 2042;
First Optional Redemption Date	means the Notes Payment Date falling in September 2017;
Foreclosed Mortgage Loan	means all mortgage rights and ancillary rights have been exercised;
Foreclosed NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee;
Foreclosed Non NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee;
Foreclosure	means forced (partial) repayment of the mortgage loan;
Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction;
Further Advances / Modified Loans	"Further Advance" means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage;
Indexed Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date;
Indexed Market Value	means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor;
Interest Rate Fixed Period	relates to the period for which mortgage loan interest has been fixed;
Issuer Account Bank	means Rabobank.
Issuer Transaction Account	means the Issuer Collection Account.
Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;

## Monthly Portfolio and Performance Report: 1 December 2016 - 31 December 2016

Mortgage Receivable(s)	means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events and the Pledge Notification Events.
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means de Volksbank N.V.
Outstanding Principal Amount	means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Deficiency Ledger, zero;
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions;
Performing Loans	means Mortgage Loans that are not in Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan;
Prepayments	means non scheduled principal paid by the borrower prior to the expected maturity date;
Principal Deficiency Ledger	means the principal deficiency ledger relating to the relevant Class of Notes;
Principal Payment Date	means the current monthly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus dated 1 October 2012 relating to the issue of the Notes;
Realised Losses	has the meaning ascribed thereto in section 5.3 (Loss allocation) of this Prospectus;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the relevant priority of payments set out as such in Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A
Reserve Account Target Level	N/A
Revenue Priority of Payments	means the Swapped Notes Revenue Priority of Payments and the Non-Swapped Notes Revenue Priority of Payments;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means de Volksbank N.V.
Servicer	means de Volksbank N.V.
Signing Date	1 October 2012;
Special Servicer	N/A
Subordinated Loan	N/A
Swap Counterparty	means Credit Suisse International;
Swap Counterparty Default Payment	means any termination payment due and payable to the Swap Counterparty as a result of the occurrence of (i) an Event of Default (as defined in the Swap Agreement) where the Swap Counterparty is the Defaulting Party (as defined in the Swap Agreement) or (ii) an Additional Termination Event (as defined in the Swap Agreement) where the Swap Counterparty is the sole Affected Party (as defined in the Swap Agreement), including a Settlement Amount (as defined in the Swap Agreement);
Swap Notional Amount	means in respect of each Interest Period, an amount equal to (a) the aggregate Principal Amount Outstanding of the Class A1 notes and A2 notes, less (b) any balance standing to the credit of the Class A1 Principal Deficiency Ledger and Class A2 Principal Deficiency Ledger, all at close of business of the first day of the relevant Interest Period;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;
WEW	Stichting Waarborgfonds Eigen Woning;
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions;

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**Contact Information**


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<b>Auditors</b>	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	<b>Cash Advance Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Company Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Interest Rate Swap Counterparty</b>	Credit Suisse International One Cabot Square E14 4QJ London United Kingdom	<b>Issuer</b>	Holland Mortgage Backed Series (Hermes) XVIII B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Issuer Account Bank</b>	Coöperatieve Rabobank U.A. (NL) Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Legal Advisor to the Joint Lead Managers</b>	Allen & Overy LLP Apollolaan 15 1077 AB Amsterdam The Netherlands
<b>Legal Advisor to the Seller and the Issuer</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands	<b>Paying, Reference, and Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
<b>Security Trustee</b>	Stichting Security Trustee Holland MBS (Hermes) XVIII Naritaweg 165 1043 BW Amsterdam The Netherlands	<b>Seller 1</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Seller 2</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Servicer</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Tax Advisor</b>	KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands		