

Holland Mortgage Backed Series (Hermes) XVIII B.V.

Monthly Portfolio and Performance Report

Reporting period: 1 July 2017 - 31 July 2017

Reporting Date: 18 August 2017

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

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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.

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Key Dates							
Note Class	Class A1 Notes	Class A2 Notes	Class A3 Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes
Key Dates							
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 Jul 2017	31 Jul 2017	31 Jul 2017	31 Jul 2017	31 Jul 2017	31 Jul 2017	31 Jul 2017
Determination Date	14 Sep 2017	14 Sep 2017	14 Sep 2017	14 Sep 2017	14 Sep 2017	14 Sep 2017	14 Sep 2017
Interest Payment Date	18 Sep 2017	18 Sep 2017	18 Sep 2017	N/A	N/A	N/A	N/A
Principal Payment Date	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017	18 Sep 2017
Current Reporting Period	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017	1 Jul 2017 - 31 Jul 2017
Previous Reporting Period	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017	1 Jun 2017 - 30 Jun 2017
Accrual Start Date	19 Jun 2017	19 Jun 2017	19 Jun 2017	N/A	N/A	N/A	N/A
Accrual End Date	18 Sep 2017	18 Sep 2017	18 Sep 2017	N/A	N/A	N/A	N/A
Accrual Period (in days)	91	91	89	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	15 Jun 2017	15 Jun 2017	N/A	N/A	N/A	N/A	N/A

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

Number of Mortgage Loans at the beginning of the Reporting Period		4,172
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	17
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	6
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		4,149

Amounts

Net Outstanding balance at the beginning of the Reporting Period		642,884,811.41
Scheduled Principal Receipts	-/-	583,144.53
Prepayments	-/-	2,573,594.05
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	1,255,504.93
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		638,472,567.90

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		-47,505,423.80
Changes in Saving Deposits		-321,984.55
Saving Deposits at the end of the Reporting Period		-47,827,408.35

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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	633,788,236.08	99.266%	4,120	99.301%	3.48%	21.01	73.538%
<=	30 days	9,081.86	2,714,641.80	0.425%	17	0.41%	3.637%	22.44	104.072%
30 days	60 days	4,027.90	954,546.65	0.15%	5	0.121%	3.248%	21.78	95.291%
60 days	90 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
90 days	120 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
120 days	150 days	9,764.58	534,243.37	0.084%	3	0.072%	3.413%	22.54	143.723%
150 days	180 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
180 days	>	14,407.50	480,900.00	0.075%	4	0.096%	3.918%	20.43	68.296%
Total		37,281.84	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.00	73.755%

Weighted Average	1,299.95
Minimum	236.20
Maximum	5,950.52

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Foreclosure Statistics - Total

	Previous Period	Current Period
<u>Foreclosures reporting periodically</u>		
Number of Mortgage Loans foreclosed during the Reporting Period	1	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	321,922.63	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	289,620.05
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	32,302.58	0.00
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	32,302.58	0.00
Average loss severity during the Reporting Period	0.10	0.00
<u>Foreclosures since Closing Date</u>		
Number of Mortgage Loans foreclosed since the Closing Date	41	41
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	70.326%	70.326%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	7,520,758.04	7,520,758.04
Percentage of net principal balance at the Closing Date (% , including replenished loans)	76.05%	76.05%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	7,520,758.04	7,520,758.04
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	6,761,615.69
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	759,142.35	759,142.35
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	759,142.35	759,142.35
Average loss severity since the Closing Date	0.10	0.10
<u>Foreclosures</u>		
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	1	0
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	N/A
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
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	321,922.63	0.00
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	N/A
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
<u>Constant Default Rate</u>		
Constant Default Rate current month	0.04629%	0.00000%
Constant Default Rate 3-month average	0.11409%	0.11460%
Constant Default Rate 6-month average	0.13135%	0.11260%
Constant Default Rate 12-month average	0.12433%	0.12580%
Constant Default Rate to date	0.76050%	0.76050%

Foreclosure Statistics - NHG Loans

		Previous Period	Current Period
<u>Foreclosures reporting periodically</u>			
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	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	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
<u>Foreclosures since Closing Date</u>			
Net principal balance of NHG Loans foreclosed since the Closing Date		5,830,883.95	5,830,883.95
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	5,393,615.10	5,393,615.10
Total amount of losses on NHG Loans foreclosed since the Closing Date		437,268.85	437,268.85
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00	0.00
Losses minus recoveries since the Closing Date		437,268.85	437,268.85
Average loss severity NHG Loans since the Closing Date		0.07	0.07
<u>Foreclosures</u>			
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		0	0
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	N/A	N/A
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		0.00	0.00
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	N/A	N/A
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period		N/A	N/A
<u>WEW Claims periodically</u>			
Number of claims to WEW at the beginning of the Reporting Period		N/A	N/A
New claims to WEW during the Reporting Period		0	0
Finalised claims with WEW during the Reporting Period	-/-	N/A	N/A
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		0	0
Notional amount of finalised claims with WEW during the Reporting Period	-/-	N/A	N/A
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
<u>WEW Claims since Closing</u>			
Number of finalised claims to WEW since the Closing Date		28	28
Amount of finalised claims with WEW since the Closing Date		1,053,034.77	1,053,034.77
Amount paid out by WEW since the Closing Date	-/-	776,300.17	776,300.17
Payout ratio WEW since the Closing Date		0.74	0.74
<u>Reasons for non payout as percentage of non recovered claim amount</u>			
Amount of finalised claims with WEW since the Closing Date		1,053,034.77	1,053,034.77
Amount paid out by WEW since the Closing Date	-/-	776,300.17	776,300.17
Non recovered amount of WEW since the Closing Date		276,734.60	276,734.60
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

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Foreclosure Statistics - Non NHG Loans

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of Non NHG Loans foreclosed during the Reporting Period	1	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	321,922.63	0.00
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period	32,302.58	0.00
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	32,302.58	0.00
Average loss severity Non NHG Loans during the Reporting Period	0.10	0.00
Foreclosures since Closing Date		
Net principal balance of Non NHG loans foreclosed since the Closing Date	1,689,874.09	1,689,874.09
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	1,368,000.59
Total amount of losses on Non NHG Loans foreclosed since the Closing Date	321,873.50	321,873.50
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	321,873.50	321,873.50
Average loss severity Non NHG Loans since the Closing Date	0.19	0.19
Foreclosures		
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	1	0
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	N/A
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
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	321,922.63	0
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	N/A
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A

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Performance Ratios

	Previous Period	Current Period
<u>Constant Prepayment Rate (CPR)</u>		
Annualized Life CPR	5.6215%	5.6065%
Annualized 1-month average CPR	6.8208%	4.732%
Annualized 3-month average CPR	6.0875%	6.1474%
Annualized 6-month average CPR	7.0505%	6.0653%
Annualized 12-month average CPR	8.2856%	7.6648%
<u>Principal Payment Rate (PPR)</u>		
Annualized Life PPR	0.1967%	0.1949%
Annualized 1-month average PPR	0.1091%	0.0897%
Annualized 3-month average PPR	0.1084%	0.1023%
Annualized 6-month average PPR	0.1774%	0.1558%
Annualized 12-month average PPR	0.1643%	0.1547%
<u>Payment Ratio</u>		
Periodic Payment Ratio	99.9637%	100.0399%

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	686,299,976.25	
Value of savings deposits	47,827,408.35	
Net principal balance	638,472,567.90	
Construction Deposits	0.00	
Net principal balance excl. Construction and Saving Deposits	638,472,567.90	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	638,472,567.90	
Number of loans	4,149	
Number of loanparts	8,204	
Number of negative loanparts	0	
Average principal balance (borrower)	153,885.89	
Weighted average current interest rate	3.48 %	
Weighted average maturity (in years)	21.00	
Weighted average remaining time to interest reset (in years)	5.36	
Weighted average seasoning (in years)	7.83	
Weighted average CLTOMV	73.75 %	
Weighted average CLTIMV	76.53 %	
Weighted average CLTIFV	86.96 %	
Weighted average OLTOMV	81.68 %	

2. Redemption Type

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	17,540,336.58	2.75%	414	5.05%	3.31%	20.90	79.10%	
Bank Savings	120,181,543.45	18.82%	1,623	19.78%	3.76%	20.64	81.14%	
Interest Only	455,416,711.98	71.33%	5,353	65.25%	3.35%	21.54	71.74%	
Hybrid								
Investments	331,000.00	0.05%	3	0.04%	4.70%	18.91	80.72%	
Life Insurance								
Linear	1,082,868.44	0.17%	27	0.33%	2.84%	20.96	62.16%	
Savings	43,920,107.45	6.88%	784	9.56%	4.15%	16.77	72.47%	
Other								
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

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	643,770.06	0.10%	40	0.96%	4.01%	17.25	12.94%	
25,000 - 50,000	4,889,213.33	0.77%	129	3.11%	3.89%	17.33	23.78%	
50,000 - 75,000	16,874,037.45	2.64%	267	6.44%	3.67%	19.00	38.58%	
75,000 - 100,000	35,528,640.74	5.56%	406	9.79%	3.52%	19.24	52.00%	
100,000 - 150,000	162,267,945.47	25.42%	1,291	31.12%	3.57%	20.50	67.21%	
150,000 - 200,000	190,095,987.91	29.77%	1,098	26.46%	3.46%	21.15	77.56%	
200,000 - 250,000	133,255,760.64	20.87%	603	14.53%	3.39%	21.77	82.85%	
250,000 - 300,000	52,134,861.90	8.17%	194	4.68%	3.40%	21.79	83.30%	
300,000 - 350,000	22,596,063.66	3.54%	71	1.71%	3.56%	21.42	81.10%	
350,000 - 400,000	8,853,000.18	1.39%	24	0.58%	3.54%	22.21	73.13%	
400,000 - 450,000	6,234,814.98	0.98%	15	0.36%	3.13%	22.41	83.22%	
450,000 - 500,000	5,098,471.58	0.80%	11	0.27%	3.37%	22.82	84.98%	
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	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Average	153,886
Minimum	1,773
Maximum	485,127

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4. Origination Year

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
< 2000	8,503,131.72	1.33%	169	2.06%	3.85%	11.73	55.61%	
2000 - 2001	3,925,455.99	0.61%	75	0.91%	3.85%	12.55	61.21%	
2001 - 2002	4,079,533.27	0.64%	62	0.76%	3.53%	14.00	62.63%	
2002 - 2003	4,236,351.33	0.66%	66	0.80%	3.91%	14.67	68.06%	
2003 - 2004	5,890,695.69	0.92%	90	1.10%	3.77%	15.08	63.20%	
2004 - 2005	13,630,575.13	2.13%	228	2.78%	3.52%	16.18	66.48%	
2005 - 2006	25,032,938.21	3.92%	422	5.14%	3.10%	16.88	68.22%	
2006 - 2007	28,925,397.71	4.53%	424	5.17%	2.95%	17.87	69.15%	
2007 - 2008	21,766,258.59	3.41%	249	3.04%	3.85%	18.87	70.92%	
2008 - 2009	22,355,527.19	3.50%	290	3.53%	4.27%	19.97	76.08%	
2009 - 2010	28,580,373.54	4.48%	369	4.50%	3.94%	20.96	75.45%	
2010 - 2011	226,930,836.56	35.54%	2,820	34.37%	3.21%	21.86	74.67%	
2011 - 2012	234,907,804.35	36.79%	2,783	33.92%	3.65%	22.46	75.50%	
2012 - 2013	936,120.40	0.15%	16	0.20%	3.65%	19.65	61.48%	
2013 - 2014	2,686,783.02	0.42%	38	0.46%	3.48%	20.17	71.87%	
2014 - 2015	979,833.95	0.15%	17	0.21%	3.51%	22.52	79.98%	
2015 - 2016	2,325,608.71	0.36%	40	0.49%	2.75%	22.56	77.18%	
2016 - 2017	1,991,298.21	0.31%	31	0.38%	3.18%	24.66	86.64%	
2017 >=	788,044.33	0.12%	15	0.18%	2.71%	18.86	104.97%	
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	2009
Minimum	1996
Maximum	2017

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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	1,622,237.96	0.25%	26	0.32%	3.08%	22.89	93.41%	
1 Year - 2 Years	2,174,571.17	0.34%	34	0.41%	2.91%	23.14	85.13%	
2 Years - 3 Years	1,365,341.70	0.21%	29	0.35%	2.74%	21.71	74.84%	
3 Years - 4 Years	1,372,366.49	0.21%	20	0.24%	3.54%	22.42	80.72%	
4 Years - 5 Years	2,681,182.47	0.42%	38	0.46%	3.59%	20.06	69.42%	
5 Years - 6 Years	939,422.19	0.15%	16	0.20%	3.38%	21.45	62.20%	
6 Years - 7 Years	370,687,429.89	58.06%	4,405	53.69%	3.47%	22.33	75.10%	
7 Years - 8 Years	110,981,768.83	17.38%	1,453	17.71%	3.42%	21.42	75.16%	
8 Years - 9 Years	17,913,707.15	2.81%	231	2.82%	4.02%	20.08	75.44%	
9 Years - 10 Years	18,821,725.89	2.95%	237	2.89%	4.27%	19.87	73.64%	
10 Years - 11 Years	23,030,128.90	3.61%	285	3.47%	3.54%	18.55	70.88%	
11 Years - 12 Years	31,623,566.70	4.95%	479	5.84%	2.95%	17.51	69.57%	
12 Years - 13 Years	21,184,608.49	3.32%	359	4.38%	3.11%	16.65	67.54%	
13 Years - 14 Years	9,635,707.26	1.51%	167	2.04%	3.76%	15.70	63.29%	
14 Years - 15 Years	4,820,182.22	0.75%	74	0.90%	3.97%	15.05	65.42%	
15 Years - 16 Years	3,881,817.43	0.61%	62	0.76%	3.46%	14.43	69.13%	
16 Years - 17 Years	4,372,527.73	0.68%	62	0.76%	3.72%	13.84	61.39%	
17 Years - 18 Years	6,040,080.87	0.95%	117	1.43%	3.71%	12.13	58.25%	
18 Years - 19 Years	5,213,933.58	0.82%	106	1.29%	4.03%	11.68	56.37%	
19 Years - 20 Years	10,000.00	0.00%	1	0.01%	5.75%	11.00	16.16%	
20 Years - 21 Years	100,260.98	0.02%	3	0.04%	5.30%	9.33	27.28%	
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	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	8 Years
Minimum	0 Years
Maximum	21 Years

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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								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2015 - 2020	518,067.78	0.08%	42	0.51%	3.40%	1.65	54.30%	
2020 - 2025	3,265,644.08	0.51%	136	1.66%	3.75%	5.31	56.41%	
2025 - 2030	23,388,575.62	3.66%	502	6.12%	3.66%	10.80	58.98%	
2030 - 2035	80,393,751.22	12.59%	1,231	15.00%	3.63%	14.90	70.56%	
2035 - 2040	133,664,606.47	20.94%	1,730	21.09%	3.56%	19.67	74.47%	
2040 - 2045	394,710,734.52	61.82%	4,522	55.12%	3.41%	23.44	75.09%	
2045 - 2050	2,531,188.21	0.40%	41	0.50%	3.00%	28.51	90.85%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2100 >=								
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	2038
Minimum	2017
Maximum	2047

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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	3,081.24	0.00%	3	0.04%	3.42%	0.28	28.74%	
1 Year - 2 Years	109,996.74	0.02%	15	0.18%	3.83%	0.88	59.72%	
2 Years - 3 Years	404,989.80	0.06%	24	0.29%	3.29%	1.87	53.02%	
3 Years - 4 Years	306,579.17	0.05%	27	0.33%	3.63%	2.84	45.32%	
4 Years - 5 Years	445,022.11	0.07%	28	0.34%	3.82%	3.72	58.18%	
5 Years - 6 Years	660,589.77	0.10%	24	0.29%	3.73%	4.94	58.80%	
6 Years - 7 Years	1,198,586.66	0.19%	34	0.41%	3.56%	5.87	60.75%	
7 Years - 8 Years	654,866.37	0.10%	23	0.28%	4.12%	6.88	50.05%	
8 Years - 9 Years	1,781,263.47	0.28%	57	0.69%	3.76%	7.93	55.33%	
9 Years - 10 Years	3,073,529.91	0.48%	81	0.99%	3.93%	8.84	55.93%	
10 Years - 11 Years	2,761,752.37	0.43%	63	0.77%	3.55%	9.96	59.77%	
11 Years - 12 Years	4,376,335.05	0.69%	93	1.13%	3.48%	10.94	61.33%	
12 Years - 13 Years	11,395,694.82	1.78%	208	2.54%	3.67%	11.93	59.28%	
13 Years - 14 Years	13,008,609.25	2.04%	226	2.75%	3.53%	12.93	64.09%	
14 Years - 15 Years	23,732,793.26	3.72%	353	4.30%	3.65%	13.83	69.27%	
15 Years - 16 Years	11,088,570.60	1.74%	169	2.06%	3.75%	14.84	71.36%	
16 Years - 17 Years	13,963,210.69	2.19%	204	2.49%	3.65%	15.89	74.02%	
17 Years - 18 Years	18,600,567.42	2.91%	279	3.40%	3.59%	16.94	73.67%	
18 Years - 19 Years	32,057,733.04	5.02%	475	5.79%	3.22%	17.89	74.09%	
19 Years - 20 Years	34,898,901.98	5.47%	471	5.74%	3.11%	18.84	72.45%	
20 Years - 21 Years	22,971,261.33	3.60%	254	3.10%	3.82%	19.88	73.20%	
21 Years - 22 Years	20,951,050.88	3.28%	253	3.08%	4.19%	20.95	77.21%	
22 Years - 23 Years	22,785,659.24	3.57%	277	3.38%	3.89%	22.06	76.89%	
23 Years - 24 Years	151,236,068.72	23.69%	1,810	22.06%	3.23%	23.06	74.76%	
24 Years - 25 Years	242,601,999.39	38.00%	2,700	32.91%	3.52%	23.66	75.29%	
25 Years - 26 Years	242,184.37	0.04%	5	0.06%	4.49%	24.68	75.93%	
26 Years - 27 Years	171,978.18	0.03%	2	0.02%	5.25%	25.92	63.82%	
27 Years - 28 Years	458,503.86	0.07%	5	0.06%	3.62%	26.61	81.74%	
28 Years - 29 Years	1,199,144.64	0.19%	20	0.24%	2.84%	27.92	82.97%	
29 Years - 30 Years	1,193,638.12	0.19%	19	0.23%	3.21%	29.00	90.73%	
30 Years >=	138,405.45	0.02%	2	0.02%	2.60%	29.42	160.26%	
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	21 Years
Minimum	0 Years
Maximum	30 Years

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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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	103,574.04	0.02%	5	0.12%	4.65%	22.38	7.13%	
10 % - 20 %	908,478.53	0.14%	24	0.58%	2.83%	22.09	13.24%	
20 % - 30 %	2,034,317.59	0.32%	32	0.77%	3.13%	21.60	20.89%	
30 % - 40 %	4,822,849.57	0.76%	54	1.30%	3.22%	20.89	28.62%	
40 % - 50 %	7,552,698.91	1.18%	70	1.69%	3.30%	21.46	36.74%	
50 % - 60 %	13,321,246.15	2.09%	95	2.29%	3.35%	21.71	46.22%	
60 % - 70 %	23,548,239.12	3.69%	154	3.71%	3.34%	21.53	54.15%	
70 % - 80 %	35,008,443.25	5.48%	213	5.13%	3.55%	20.89	61.35%	
80 % - 90 %	20,039,754.27	3.14%	106	2.55%	3.38%	20.64	70.23%	
90 % - 100 %	29,373,365.93	4.60%	141	3.40%	3.32%	22.05	79.67%	
100 % - 110 %	19,349,343.66	3.03%	89	2.15%	3.41%	21.43	84.79%	
110 % - 120 %	25,634,134.15	4.01%	114	2.75%	3.62%	20.74	92.93%	
120 % - 130 %	18,974,997.76	2.97%	96	2.31%	3.70%	21.04	101.20%	
130 % - 140 %								
140 % - 150 %	173,462.00	0.03%	1	0.02%	3.33%	25.98	115.64%	
150 % >=	2,232,096.35	0.35%	12	0.29%	3.56%	21.16	153.10%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	93 %
Minimum	8 %
Maximum	334 %

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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %								
10 % - 20 %	201,448.16	0.03%	6	0.14%	3.27%	19.43	13.75%	
20 % - 30 %	2,885,161.57	0.45%	41	0.99%	3.13%	21.57	21.35%	
30 % - 40 %	7,273,782.00	1.14%	92	2.22%	3.11%	20.84	28.03%	
40 % - 50 %	16,122,186.40	2.53%	164	3.95%	3.29%	20.83	35.84%	
50 % - 60 %	26,302,284.76	4.12%	220	5.30%	3.20%	21.23	44.69%	
60 % - 70 %	24,486,987.90	3.84%	201	4.84%	3.46%	19.65	50.62%	
70 % - 80 %	33,358,474.79	5.22%	255	6.15%	3.42%	20.12	57.91%	
80 % - 90 %	45,453,056.77	7.12%	314	7.57%	3.44%	20.11	66.05%	
90 % - 100 %	51,636,069.28	8.09%	341	8.22%	3.57%	20.40	74.52%	
100 % - 110 %	73,563,375.55	11.52%	433	10.44%	3.52%	20.98	83.59%	
110 % - 120 %	103,981,183.26	16.29%	593	14.29%	3.54%	21.50	91.38%	
120 % - 130 %	46,203,370.16	7.24%	259	6.24%	3.77%	21.87	96.14%	
130 % - 140 %	561,959.22	0.09%	4	0.10%	3.24%	18.07	89.24%	
140 % - 150 %	1,301,947.55	0.20%	8	0.19%	2.82%	21.35	82.88%	
150 % >=	2,064,279.25	0.32%	12	0.29%	3.11%	22.37	112.04%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	93 %
Minimum	8 %
Maximum	334 %

9a. Current 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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	219,985.66	0.03%	13	0.31%	4.31%	20.09	6.49%	
10 % - 20 %	1,833,884.09	0.29%	43	1.04%	3.13%	22.01	14.03%	
20 % - 30 %	3,120,228.06	0.49%	43	1.04%	3.54%	20.89	22.65%	
30 % - 40 %	7,108,269.26	1.11%	76	1.83%	3.50%	20.72	30.57%	
40 % - 50 %	9,594,346.61	1.50%	83	2.00%	3.22%	20.35	40.18%	
50 % - 60 %	18,908,399.13	2.96%	127	3.06%	3.33%	21.10	48.60%	
60 % - 70 %	25,393,124.44	3.98%	156	3.76%	3.34%	21.22	57.30%	
70 % - 80 %	33,367,357.98	5.23%	186	4.48%	3.46%	21.01	65.36%	
80 % - 90 %	24,282,392.35	3.80%	119	2.87%	3.60%	20.87	74.94%	
90 % - 100 %	28,828,733.19	4.52%	128	3.09%	3.37%	22.20	84.09%	
100 % - 110 %	20,555,712.40	3.22%	94	2.27%	3.47%	21.35	91.73%	
110 % - 120 %	22,529,537.99	3.53%	98	2.36%	3.56%	21.61	100.60%	
120 % - 130 %	5,768,654.70	0.90%	32	0.77%	3.74%	20.30	108.26%	
130 % - 140 %	173,462.00	0.03%	1	0.02%	3.33%	25.98	115.64%	
140 % - 150 %								
150 % >=	1,392,913.42	0.22%	7	0.17%	3.53%	21.71	190.77%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	84 %
Minimum	0 %
Maximum	309 %

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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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %	182,801.18	0.03%	12	0.29%	3.69%	18.88	6.59%	
10 % - 20 %	1,575,228.57	0.25%	42	1.01%	3.47%	19.34	13.89%	
20 % - 30 %	5,869,631.31	0.92%	82	1.98%	3.31%	19.53	22.81%	
30 % - 40 %	13,635,247.12	2.14%	153	3.69%	3.32%	19.88	31.45%	
40 % - 50 %	20,869,975.97	3.27%	206	4.97%	3.37%	19.82	39.93%	
50 % - 60 %	35,909,921.91	5.62%	277	6.68%	3.33%	20.48	48.60%	
60 % - 70 %	37,272,982.20	5.84%	279	6.72%	3.43%	19.62	57.52%	
70 % - 80 %	46,425,202.56	7.27%	322	7.76%	3.48%	20.25	66.30%	
80 % - 90 %	55,258,983.84	8.65%	348	8.39%	3.51%	20.25	75.02%	
90 % - 100 %	74,878,571.38	11.73%	444	10.70%	3.48%	21.17	83.76%	
100 % - 110 %	89,487,237.75	14.02%	485	11.69%	3.52%	21.86	92.32%	
110 % - 120 %	50,141,627.59	7.85%	269	6.48%	3.76%	22.37	99.82%	
120 % - 130 %	2,740,394.54	0.43%	17	0.41%	3.51%	21.50	107.72%	
130 % - 140 %	333,915.75	0.05%	2	0.05%	3.54%	20.49	117.11%	
140 % - 150 %	133,287.88	0.02%	1	0.02%	2.95%	26.03	130.03%	
150 % >=	680,557.07	0.11%	4	0.10%	3.74%	22.45	152.32%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	84 %
Minimum	0 %
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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	182,485.66	0.03%	12	0.29%	4.97%	18.66	6.57%	
10 % - 20 %	1,638,338.09	0.26%	41	0.99%	3.05%	20.66	14.21%	
20 % - 30 %	3,897,571.46	0.61%	52	1.25%	3.56%	18.76	24.03%	
30 % - 40 %	5,893,321.55	0.92%	64	1.54%	3.37%	20.87	31.29%	
40 % - 50 %	9,884,636.16	1.55%	90	2.17%	3.41%	20.41	40.06%	
50 % - 60 %	15,224,691.99	2.38%	107	2.58%	3.27%	21.02	48.33%	
60 % - 70 %	23,807,050.54	3.73%	137	3.30%	3.38%	21.25	56.10%	
70 % - 80 %	30,298,705.34	4.75%	176	4.24%	3.38%	21.31	64.04%	
80 % - 90 %	25,392,739.99	3.98%	132	3.18%	3.55%	20.98	71.15%	
90 % - 100 %	26,268,160.03	4.11%	120	2.89%	3.34%	21.60	81.79%	
100 % - 110 %	23,840,751.07	3.73%	106	2.55%	3.47%	21.93	88.73%	
110 % - 120 %	20,516,499.30	3.21%	92	2.22%	3.56%	21.41	96.43%	
120 % - 130 %	12,022,143.58	1.88%	55	1.33%	3.60%	21.81	103.40%	
130 % - 140 %	2,626,548.00	0.41%	14	0.34%	4.06%	19.57	106.00%	
140 % - 150 %	712,113.82	0.11%	4	0.10%	4.46%	18.51	122.60%	
150 % >=	871,244.70	0.14%	4	0.10%	3.20%	23.09	222.49%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	87 %
Minimum	0 %
Maximum	298 %

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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %	160,301.18	0.03%	11	0.27%	3.80%	18.25	6.33%	
10 % - 20 %	1,465,735.52	0.23%	41	0.99%	3.41%	19.51	13.94%	
20 % - 30 %	5,769,603.74	0.90%	84	2.02%	3.41%	18.95	23.15%	
30 % - 40 %	11,706,389.22	1.83%	138	3.33%	3.42%	19.35	31.35%	
40 % - 50 %	18,594,852.04	2.91%	189	4.56%	3.31%	19.73	39.35%	
50 % - 60 %	32,360,521.84	5.07%	259	6.24%	3.40%	20.32	47.61%	
60 % - 70 %	36,271,318.36	5.68%	272	6.56%	3.45%	19.81	55.81%	
70 % - 80 %	41,029,165.27	6.43%	284	6.85%	3.38%	20.21	64.59%	
80 % - 90 %	54,192,071.57	8.49%	345	8.32%	3.43%	20.32	72.77%	
90 % - 100 %	63,033,923.82	9.87%	381	9.18%	3.57%	20.94	81.38%	
100 % - 110 %	76,506,987.28	11.98%	425	10.24%	3.46%	21.67	88.94%	
110 % - 120 %	68,204,119.34	10.68%	375	9.04%	3.67%	22.06	95.45%	
120 % - 130 %	24,169,388.75	3.79%	127	3.06%	3.68%	22.39	100.36%	
130 % - 140 %	1,250,631.62	0.20%	8	0.19%	3.62%	21.26	110.93%	
140 % - 150 %	511,334.34	0.08%	3	0.07%	4.15%	21.41	132.64%	
150 % >=	169,222.73	0.03%	1	0.02%	2.49%	25.59	211.79%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	87 %
Minimum	0 %
Maximum	298 %

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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	246,074.04	0.04%	9	0.22%	3.18%	23.24	8.26%	
10 % - 20 %	1,269,890.07	0.20%	29	0.70%	3.21%	22.00	15.12%	
20 % - 30 %	3,581,000.05	0.56%	45	1.08%	3.05%	21.79	24.94%	
30 % - 40 %	6,563,189.84	1.03%	69	1.66%	3.45%	20.74	32.34%	
40 % - 50 %	12,158,273.96	1.90%	91	2.19%	3.28%	21.67	43.20%	
50 % - 60 %	23,630,683.47	3.70%	162	3.90%	3.28%	21.49	52.42%	
60 % - 70 %	38,974,264.67	6.10%	237	5.71%	3.55%	21.00	60.72%	
70 % - 80 %	22,962,729.12	3.60%	123	2.96%	3.34%	20.75	70.32%	
80 % - 90 %	32,381,802.11	5.07%	151	3.64%	3.32%	22.03	80.54%	
90 % - 100 %	22,403,288.29	3.51%	102	2.46%	3.61%	21.13	86.83%	
100 % - 110 %	34,926,988.91	5.47%	167	4.03%	3.63%	20.93	97.94%	
110 % - 120 %	1,573,258.40	0.25%	8	0.19%	3.27%	20.33	100.85%	
120 % - 130 %	173,462.00	0.03%	1	0.02%	3.33%	25.98	115.64%	
130 % - 140 %	177,000.00	0.03%	1	0.02%	5.24%	16.75	135.21%	
140 % - 150 %	921,405.86	0.14%	4	0.10%	3.86%	21.27	105.27%	
150 % >=	1,133,690.49	0.18%	7	0.17%	3.05%	21.76	194.77%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	82 %
Minimum	7 %
Maximum	294 %

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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %								
10 % - 20 %	417,104.96	0.07%	13	0.31%	3.34%	20.37	13.87%	
20 % - 30 %	4,505,153.46	0.71%	60	1.45%	3.12%	21.37	23.00%	
30 % - 40 %	13,819,152.22	2.16%	153	3.69%	3.23%	20.84	32.27%	
40 % - 50 %	25,308,968.22	3.96%	225	5.42%	3.16%	21.13	42.02%	
50 % - 60 %	27,963,896.86	4.38%	233	5.62%	3.41%	20.17	48.55%	
60 % - 70 %	37,572,273.57	5.88%	286	6.89%	3.45%	20.00	57.31%	
70 % - 80 %	50,813,111.00	7.96%	351	8.46%	3.45%	20.13	66.39%	
80 % - 90 %	62,487,170.80	9.79%	405	9.76%	3.53%	20.46	76.18%	
90 % - 100 %	96,465,094.48	15.11%	562	13.55%	3.50%	21.25	86.23%	
100 % - 110 %	109,907,591.36	17.21%	619	14.92%	3.68%	21.63	94.10%	
110 % - 120 %	2,769,822.89	0.43%	16	0.39%	3.29%	21.31	94.43%	
120 % - 130 %	1,156,501.43	0.18%	7	0.17%	2.91%	21.50	84.58%	
130 % - 140 %	145,446.12	0.02%	1	0.02%	2.14%	20.17	69.37%	
140 % - 150 %	792,307.67	0.12%	5	0.12%	3.59%	21.18	115.38%	
150 % >=	1,271,971.58	0.20%	7	0.17%	2.82%	23.11	109.96%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	82 %
Minimum	7 %
Maximum	294 %

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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	454,798.43	0.07%	20	0.48%	3.39%	21.38	7.92%	
10 % - 20 %	2,054,824.67	0.32%	44	1.06%	3.38%	22.12	15.62%	
20 % - 30 %	5,787,438.93	0.91%	66	1.59%	3.28%	20.49	25.87%	
30 % - 40 %	8,842,692.23	1.38%	90	2.17%	3.66%	20.62	35.58%	
40 % - 50 %	16,405,527.04	2.57%	115	2.77%	3.19%	20.90	45.49%	
50 % - 60 %	27,718,601.46	4.34%	177	4.27%	3.26%	21.15	55.16%	
60 % - 70 %	37,915,606.30	5.94%	213	5.13%	3.50%	21.06	64.74%	
70 % - 80 %	26,173,804.16	4.10%	128	3.09%	3.60%	20.96	75.13%	
80 % - 90 %	32,989,827.28	5.17%	146	3.52%	3.35%	22.01	85.09%	
90 % - 100 %	24,980,438.70	3.91%	111	2.68%	3.50%	21.49	95.02%	
100 % - 110 %	17,803,941.66	2.79%	86	2.07%	3.70%	21.27	104.28%	
110 % - 120 %	556,587.00	0.09%	3	0.07%	3.02%	20.08	111.76%	
120 % - 130 %								
130 % - 140 %	632,629.97	0.10%	3	0.07%	4.12%	20.77	136.46%	
140 % - 150 %	126,613.82	0.02%	1	0.02%	2.64%	16.27	147.48%	
150 % >=	633,669.63	0.10%	3	0.07%	3.11%	23.74	253.65%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	74 %
Minimum	0 %
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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %	251,008.21	0.04%	15	0.36%	3.60%	18.87	7.38%	
10 % - 20 %	2,256,328.81	0.35%	52	1.25%	3.35%	19.20	15.73%	
20 % - 30 %	9,458,160.60	1.48%	124	2.99%	3.33%	19.44	25.62%	
30 % - 40 %	20,097,755.98	3.15%	209	5.04%	3.34%	19.95	35.60%	
40 % - 50 %	34,166,760.78	5.35%	281	6.77%	3.31%	20.52	45.73%	
50 % - 60 %	40,545,957.45	6.35%	310	7.47%	3.47%	19.72	55.03%	
60 % - 70 %	52,433,811.67	8.21%	364	8.77%	3.44%	20.09	65.22%	
70 % - 80 %	64,544,397.95	10.11%	410	9.88%	3.52%	20.30	75.30%	
80 % - 90 %	89,251,136.77	13.98%	516	12.44%	3.47%	21.26	85.32%	
90 % - 100 %	98,243,307.11	15.39%	526	12.68%	3.60%	22.21	94.88%	
100 % - 110 %	22,999,180.59	3.60%	129	3.11%	3.75%	21.86	102.59%	
110 % - 120 %	333,915.75	0.05%	2	0.05%	3.54%	20.49	117.11%	
120 % - 130 %								
130 % - 140 %	644,622.22	0.10%	4	0.10%	3.90%	22.36	132.10%	
140 % - 150 %								
150 % >=	169,222.73	0.03%	1	0.02%	2.49%	25.59	211.79%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	74 %
Minimum	0 %
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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
< 10 %	395,785.66	0.06%	19	0.46%	4.06%	20.60	8.12%	
10 % - 20 %	2,302,880.45	0.36%	48	1.16%	3.39%	20.09	17.27%	
20 % - 30 %	5,317,676.46	0.83%	61	1.47%	3.26%	20.00	26.23%	
30 % - 40 %	8,336,761.49	1.31%	91	2.19%	3.52%	20.69	35.72%	
40 % - 50 %	13,404,682.14	2.10%	99	2.39%	3.26%	20.44	45.18%	
50 % - 60 %	26,286,454.98	4.12%	160	3.86%	3.38%	21.24	53.80%	
60 % - 70 %	32,370,188.08	5.07%	189	4.56%	3.40%	21.30	63.00%	
70 % - 80 %	29,339,532.57	4.60%	151	3.64%	3.48%	21.00	71.56%	
80 % - 90 %	29,105,404.65	4.56%	134	3.23%	3.39%	21.71	82.64%	
90 % - 100 %	27,826,615.15	4.36%	123	2.96%	3.44%	21.66	90.82%	
100 % - 110 %	18,858,299.75	2.95%	82	1.98%	3.63%	21.51	99.03%	
110 % - 120 %	7,637,061.38	1.20%	39	0.94%	3.72%	21.56	105.76%	
120 % - 130 %	897,800.00	0.14%	5	0.12%	5.07%	19.27	114.38%	
130 % - 140 %	364,188.89	0.06%	2	0.05%	3.16%	19.57	142.19%	
140 % - 150 %								
150 % >=	633,669.63	0.10%	3	0.07%	3.11%	23.74	253.65%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	77 %
Minimum	0 %
Maximum	262 %

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	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
< 10 %	235,649.34	0.04%	14	0.34%	3.96%	18.00	7.29%	
10 % - 20 %	1,980,957.34	0.31%	51	1.23%	3.47%	18.42	16.04%	
20 % - 30 %	9,238,059.51	1.45%	124	2.99%	3.36%	19.16	25.90%	
30 % - 40 %	17,295,153.66	2.71%	184	4.43%	3.32%	19.79	35.35%	
40 % - 50 %	28,150,393.74	4.41%	252	6.07%	3.41%	19.95	44.51%	
50 % - 60 %	43,103,292.91	6.75%	322	7.76%	3.44%	20.06	53.45%	
60 % - 70 %	44,795,019.00	7.02%	315	7.59%	3.40%	20.05	63.66%	
70 % - 80 %	61,733,765.17	9.67%	393	9.47%	3.45%	20.35	72.96%	
80 % - 90 %	75,080,939.80	11.76%	449	10.82%	3.54%	21.09	82.78%	
90 % - 100 %	86,640,614.67	13.57%	475	11.45%	3.49%	21.76	90.97%	
100 % - 110 %	59,900,234.51	9.38%	324	7.81%	3.67%	22.36	97.51%	
110 % - 120 %	6,344,929.90	0.99%	35	0.84%	3.98%	21.63	104.53%	
120 % - 130 %	727,334.34	0.11%	4	0.10%	4.59%	21.31	125.50%	
130 % - 140 %								
140 % - 150 %								
150 % >=	169,222.73	0.03%	1	0.02%	2.49%	25.59	211.79%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	77 %
Minimum	0 %
Maximum	262 %

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 %	28,988,936.75	4.54%	393	4.79%	1.89%	20.70	65.27%	
2.0 % - 2.5 %	100,118,132.75	15.68%	1,275	15.54%	2.29%	21.19	70.31%	
2.5 % - 3.0 %	138,742,233.69	21.73%	1,668	20.33%	2.75%	21.18	73.67%	
3.0 % - 3.5 %	111,294,935.93	17.43%	1,397	17.03%	3.23%	21.23	75.33%	
3.5 % - 4.0 %	61,602,781.36	9.65%	758	9.24%	3.68%	20.94	76.74%	
4.0 % - 4.5 %	45,926,267.94	7.19%	645	7.86%	4.28%	20.90	75.94%	
4.5 % - 5.0 %	60,282,606.62	9.44%	832	10.14%	4.72%	20.96	74.61%	
5.0 % - 5.5 %	67,685,868.33	10.60%	863	10.52%	5.18%	21.14	76.50%	
5.5 % - 6.0 %	18,790,203.28	2.94%	292	3.56%	5.68%	19.46	69.16%	
6.0 % - 6.5 %	3,582,118.75	0.56%	56	0.68%	6.13%	18.69	73.27%	
6.5 % - 7.0 %	1,363,283.46	0.21%	21	0.26%	6.73%	15.63	69.18%	
7.0 % >=	95,199.04	0.01%	4	0.05%	7.73%	7.15	36.03%	
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	3.5 %
Minimum	1.5 %
Maximum	8.5 %

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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	159,955,471.32	25.05%	2,121	25.85%	3.28%	21.21	73.69%	
12 Months - 24 Months	17,293,918.35	2.71%	264	3.22%	4.58%	18.58	71.12%	
24 Months - 36 Months	29,201,197.37	4.57%	427	5.20%	4.05%	20.10	75.78%	
36 Months - 48 Months	134,301,664.90	21.03%	1,730	21.09%	4.36%	21.90	77.24%	
48 Months - 60 Months	8,295,303.07	1.30%	130	1.58%	3.92%	19.22	72.20%	
60 Months - 72 Months	7,184,445.70	1.13%	113	1.38%	4.71%	19.61	71.02%	
72 Months - 84 Months	5,369,017.31	0.84%	101	1.23%	4.52%	15.73	63.14%	
84 Months - 96 Months	41,279,439.43	6.47%	512	6.24%	3.06%	20.28	69.75%	
96 Months - 108 Months	129,595,990.10	20.30%	1,540	18.77%	2.83%	21.31	73.70%	
108 Months - 120 Months	55,642,817.11	8.71%	620	7.56%	2.67%	20.79	71.40%	
120 Months - 132 Months	4,414,210.21	0.69%	63	0.77%	3.92%	19.01	71.91%	
132 Months - 144 Months	3,041,569.49	0.48%	40	0.49%	4.35%	18.98	66.12%	
144 Months - 156 Months	4,863,865.32	0.76%	62	0.76%	3.90%	20.18	71.78%	
156 Months - 168 Months	12,944,273.53	2.03%	181	2.21%	3.86%	19.90	73.71%	
168 Months - 180 Months	2,457,384.30	0.38%	35	0.43%	2.98%	19.00	70.18%	
180 Months - 192 Months	223,990.76	0.04%	3	0.04%	4.88%	15.71	68.97%	
192 Months - 204 Months	182,287.17	0.03%	2	0.02%	3.68%	16.25	73.60%	
204 Months - 216 Months	1,502,020.52	0.24%	26	0.32%	3.89%	19.68	67.30%	
216 Months - 228 Months	13,988,570.50	2.19%	168	2.05%	3.36%	22.19	74.00%	
228 Months - 240 Months	6,276,652.44	0.98%	60	0.73%	3.08%	22.02	69.93%	
240 Months - 252 Months								
252 Months - 264 Months	135,900.00	0.02%	3	0.04%	5.47%	21.03	31.92%	
264 Months - 276 Months								
276 Months - 288 Months	322,579.00	0.05%	3	0.04%	6.12%	23.83	91.24%	
288 Months - 300 Months								
300 Months - 312 Months								
312 Months - 324 Months								
324 Months - 336 Months								
336 Months - 348 Months								
348 Months - 360 Months								
360 Months >=								
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

Weighted Average	64 Months
Minimum	0 Months
Maximum	286 Months

16. Interest Payment Type

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	137,476,326.31	21.53%	1,822	22.21%	3.11%	21.42	73.44%	
Fixed	500,996,241.59	78.47%	6,382	77.79%	3.58%	20.91	73.83%	
Unknown								
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

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17. Property Description

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	580,400,049.43	90.90%	3,705	89.30%	3.48%	20.99	73.13%	
Apartment	58,072,518.47	9.10%	444	10.70%	3.46%	21.38	79.90%	
House/Business (<50%)								
House/Business (>50%)								
Business								
Other								
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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	20,631,635.63	3.23%	141	3.40%	3.46%	21.15	77.02%	
Flevoland	16,418,197.94	2.57%	108	2.60%	3.38%	20.64	77.89%	
Friesland	15,587,594.48	2.44%	117	2.82%	3.27%	21.04	72.98%	
Gelderland	105,121,564.85	16.46%	638	15.38%	3.43%	21.18	72.85%	
Groningen	21,308,606.63	3.34%	176	4.24%	3.29%	20.26	73.66%	
Limburg	112,961,203.83	17.69%	849	20.46%	3.72%	19.57	72.74%	
Noord-Brabant	95,836,365.42	15.01%	577	13.91%	3.47%	21.71	71.07%	
Noord-Holland	59,371,307.39	9.30%	352	8.48%	3.41%	21.47	74.00%	
Overijssel	46,826,343.79	7.33%	312	7.52%	3.35%	21.41	73.43%	
Utrecht	45,320,747.07	7.10%	250	6.03%	3.39%	21.62	73.75%	
Zeeland	15,343,597.79	2.40%	110	2.65%	3.40%	20.75	70.51%	
Zuid-Holland	83,745,403.08	13.12%	519	12.51%	3.55%	21.41	78.46%	
Unknown/Not specified								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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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	8,415,374.12	1.32%	68	1.64%	3.44%	20.04	78.39%	
NL112 - Delfzijl en omgeving	1,549,462.01	0.24%	14	0.34%	3.40%	20.21	70.66%	
NL113- Overig Groningen	11,343,770.50	1.78%	94	2.27%	3.15%	20.42	70.56%	
NL121- Noord-Friesland	8,523,924.75	1.34%	61	1.47%	3.35%	21.25	78.81%	
NL122- Zuidwest-Friesland	3,766,501.26	0.59%	30	0.72%	3.09%	20.31	70.29%	
NL123- Zuidoost-Friesland	3,297,168.47	0.52%	26	0.63%	3.28%	21.35	60.98%	
NL131- Noord-Drenthe	6,522,723.01	1.02%	42	1.01%	3.28%	21.14	76.07%	
NL132- Zuidoost-Drenthe	11,089,737.78	1.74%	76	1.83%	3.62%	21.16	80.72%	
NL133- Zuidwest-Drenthe	3,019,174.84	0.47%	23	0.55%	3.22%	21.11	65.47%	
NL211- Noord-Overijssel	15,604,513.22	2.44%	102	2.46%	3.22%	21.43	72.77%	
NL212- Zuidwest-Overijssel	5,158,143.24	0.81%	33	0.80%	3.52%	21.56	72.15%	
NL213- Twente	26,063,687.33	4.08%	177	4.27%	3.40%	21.38	74.08%	
NL221- Veluwe	20,793,124.17	3.26%	125	3.01%	3.49%	21.15	70.02%	
NL224- Zuidwest-Gelderland	11,314,204.58	1.77%	66	1.59%	3.51%	21.41	73.45%	
NL225- Achterhoek	29,590,299.41	4.63%	185	4.46%	3.31%	21.29	72.36%	
NL226- Arnhem/Nijmegen	43,530,686.69	6.82%	263	6.34%	3.46%	21.07	74.29%	
NL230- Flevoland	16,418,197.94	2.57%	108	2.60%	3.38%	20.64	77.89%	
NL310- Utrecht	45,213,997.07	7.08%	249	6.00%	3.39%	21.61	73.84%	
NL321- Kop van Noord-Holland	11,576,808.78	1.81%	75	1.81%	3.46%	22.05	71.41%	
NL322- Alkmaar en omgeving	5,451,076.89	0.85%	33	0.80%	3.78%	20.57	79.04%	
NL323- IJmond	3,528,456.23	0.55%	19	0.46%	3.70%	21.52	78.19%	
NL324- Agglomeratie Haarlem	3,134,510.51	0.49%	18	0.43%	4.05%	22.40	71.00%	
NL325- Zaanstreek	5,200,212.05	0.81%	30	0.72%	3.61%	21.35	79.38%	
NL326- Groot-Amsterdam	23,926,002.49	3.75%	134	3.23%	3.09%	21.36	75.09%	
NL327- Het Gooi en Vechtstreek	6,554,240.44	1.03%	43	1.04%	3.55%	21.24	65.37%	
NL331- Agglomeratie Leiden en Bollenstreek	9,151,959.21	1.43%	51	1.23%	3.65%	21.52	75.13%	
NL332- Agglomeratie 's-Gravenhage	17,352,952.55	2.72%	110	2.65%	3.52%	21.55	79.02%	
NL333- Delft en Westland	4,432,221.29	0.69%	26	0.63%	3.62%	21.73	77.98%	
NL334- Oost-Zuid-Holland	7,818,737.30	1.22%	51	1.23%	3.82%	21.54	78.08%	
NL335- Groot-Rijnmond	32,874,229.82	5.15%	203	4.89%	3.47%	21.44	81.79%	
NL336- Zuidoost-Zuid-Holland	12,115,302.91	1.90%	78	1.88%	3.53%	20.83	71.54%	
NL341- Zeeuwsch-Vlaanderen	5,358,646.73	0.84%	43	1.04%	3.32%	19.78	73.49%	
NL342- Overig Zeeland	9,984,951.06	1.56%	67	1.61%	3.45%	21.28	68.91%	
NL411- West-Noord-Brabant	19,535,895.05	3.06%	123	2.96%	3.55%	21.49	74.38%	
NL412- Midden-Noord-Brabant	12,996,088.41	2.04%	78	1.88%	3.56%	22.00	72.99%	
NL413- Noordoost-Noord-Brabant	36,291,970.67	5.68%	207	4.99%	3.37%	21.79	69.84%	
NL414- Zuidoost-Noord-Brabant	27,012,411.29	4.23%	169	4.07%	3.50%	21.63	69.38%	
NL421- Noord-Limburg	25,640,674.67	4.02%	180	4.34%	3.69%	20.47	71.36%	
NL422- Midden-Limburg	22,174,231.60	3.47%	162	3.90%	3.71%	19.49	71.02%	
NL423- Zuid-Limburg	65,146,297.56	10.20%	507	12.22%	3.73%	19.24	73.87%	
Unknown/Not specified								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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 %	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	
0 % - 10 %								
10 % - 20 %								
20 % - 30 %								
30 % - 40 %								
40 % - 50 %								
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
90 % - 100 %								
100 % >								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	0 %
Minimum	0 %
Maximum	0 %

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21. Occupancy

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	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	
Buy-to-let								
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

22. Employment Status Borrower

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	532,249,839.36	83.36%	3,446	83.06%	3.50%	20.86	75.82%	
Self Employed	55,463,950.24	8.69%	291	7.01%	3.39%	21.76	68.35%	
Student	120,000.00	0.02%	1	0.02%	2.95%	23.33	43.10%	
Other	50,638,778.30	7.93%	411	9.91%	3.33%	21.93	57.95%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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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	713,941.04	0.11%	31	0.75%	3.70%	17.58	36.31%	
0.5 - 1.0	3,375,278.42	0.53%	74	1.78%	3.71%	19.74	26.14%	
1.0 - 1.5	13,746,655.68	2.15%	181	4.36%	3.52%	18.54	37.97%	
1.5 - 2.0	31,974,109.29	5.01%	298	7.18%	3.53%	19.04	51.73%	
2.0 - 2.5	50,953,887.08	7.98%	409	9.86%	3.43%	19.46	59.42%	
2.5 - 3.0	71,641,788.13	11.22%	507	12.22%	3.43%	20.16	68.97%	
3.0 - 3.5	102,701,012.93	16.09%	636	15.33%	3.48%	20.84	75.55%	
3.5 - 4.0	121,014,119.05	18.95%	711	17.14%	3.44%	21.20	79.28%	
4.0 - 4.5	130,437,638.35	20.43%	715	17.23%	3.54%	22.01	81.65%	
4.5 - 5.0	66,225,352.93	10.37%	352	8.48%	3.59%	22.18	82.32%	
5.0 - 5.5	20,556,814.13	3.22%	95	2.29%	3.38%	21.80	79.50%	
5.5 - 6.0	7,715,918.68	1.21%	36	0.87%	3.41%	21.90	73.17%	
6.0 - 6.5	4,041,937.04	0.63%	22	0.53%	3.14%	22.48	65.18%	
6.5 - 7.0	2,329,376.70	0.36%	13	0.31%	3.25%	21.18	66.34%	
7.0 >=	8,093,162.94	1.27%	47	1.13%	3.30%	21.78	68.92%	
Unknown	2,951,575.51	0.46%	22	0.53%	3.21%	21.94	67.38%	
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	3.6
Minimum	0.1
Maximum	23.3

*Note that for 0.82% 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 %	19,112,131.91	2.99%	247	5.95%	2.52%	20.82	41.26%	
5 % - 10 %	98,253,721.37	15.39%	721	17.38%	2.74%	20.66	61.66%	
10 % - 15 %	163,102,949.63	25.55%	1,063	25.62%	3.09%	20.78	71.28%	
15 % - 20 %	170,571,071.67	26.72%	1,008	24.30%	3.43%	21.13	78.84%	
20 % - 25 %	116,585,156.86	18.26%	683	16.46%	4.15%	21.14	80.28%	
25 % - 30 %	56,040,645.76	8.78%	332	8.00%	4.80%	21.74	83.87%	
30 % - 35 %	6,834,259.38	1.07%	42	1.01%	4.77%	20.90	73.13%	
35 % - 40 %	2,047,810.07	0.32%	12	0.29%	3.74%	22.43	105.44%	
40 % - 45 %	1,393,887.85	0.22%	6	0.14%	4.61%	22.45	69.87%	
45 % - 50 %	479,961.70	0.08%	4	0.10%	4.18%	22.37	63.59%	
50 % - 55 %	226,951.34	0.04%	2	0.05%	4.96%	22.49	56.45%	
55 % - 60 %								
60 % - 65 %	125,000.00	0.02%	1	0.02%	4.53%	23.92	36.66%	
65 % - 70 %	94,854.59	0.01%	1	0.02%	5.75%	12.58	54.50%	
70 % >=	652,590.26	0.10%	5	0.12%	4.84%	19.78	63.99%	
Unknown	2,951,575.51	0.46%	22	0.53%	3.21%	21.94	67.38%	
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

Weighted Average	16 %
Minimum	0 %
Maximum	107 %

*Note that for 0.82% of the borrowers in the pool the income has been calculated.

25. Loanpart Payment Frequency

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	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	
Quarterly								
Semi-annualy								
Annually								
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

26. Guarantee Type

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	435,395,566.62	68.19%	2,943	70.93%	3.50%	20.91	74.70%	
Non-NHG Guarantee	203,077,001.28	31.81%	1,206	29.07%	3.45%	21.25	71.71%	
Unknown								
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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27. Originator

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.	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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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.	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	
Total	638,472,567.90	100.00%	4,149	100.00%	3.48%	21.02	73.75%	

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	594,552,460.45	93.12%	7,420	90.44%	3.43%	21.34	73.84%	
SRLEV	43,920,107.45	6.88%	784	9.56%	4.15%	16.77	72.47%	
Total	638,472,567.90	100.00%	8,204	100.00%	3.48%	21.02	73.75%	

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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 Mortgaged Asset;
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 Instalments;
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;

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Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
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;

Holland Mortgage Backed Series (Hermes) XVIII B.V.**Monthly Portfolio and Performance Report: 1 July 2017 - 31 July 2017****Contact Information**

Auditors	Ernst & Young Accountants N.V. Boompjes 258 3011 XZ Rotterdam The Netherlands	Cash Advance Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Common Safekeeper	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	Company Administrator	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Interest Rate Swap Counterparty	Credit Suisse International One Cabot Square E14 4QJ London United Kingdom	Issuer	Holland Mortgage Backed Series (Hermes) XVIII B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Issuer Account Bank	Coöperatieve Rabobank U.A. (NL) Croeselaan 18 3521 CB Utrecht The Netherlands	Legal Advisor to the Joint Lead Managers	Allen & Overy LLP Apollolaan 15 1077 AB Amsterdam The Netherlands
Legal Advisor to the Seller and the Issuer	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands	Paying, Reference, and Listing Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
Security Trustee	Stichting Security Trustee Holland MBS (Hermes) XVIII Naritaweg 165 1043 BW Amsterdam The Netherlands	Seller	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Servicer	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Tax Advisor	KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands