

Lowland Mortgage Backed Securities 1 B.V.

Monthly Portfolio and Performance Report

Reporting period: 1 November 2016 - 30 November 2016

Reporting Date: 20 December 2016

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 ("verdwijnende 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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Report Version 1.1 - December 2013

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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.

Lowland Mortgage Backed Securities 1 B.V.

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| Key Dates | | | | | | |
|---|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Note Class | Class A1 Notes | Class A2 Notes | Class B Notes | Class C Notes | Class D Notes | Class E Notes |
| Key Dates | | | | | | |
| Closing Date | 31 Jan 2012 | 31 Jan 2012 | 31 Jan 2012 | 31 Jan 2012 | 31 Jan 2012 | 31 Jan 2012 |
| First Optional Redemption Date | 18 Feb 2017 | 18 Feb 2017 | 18 Feb 2017 | 18 Feb 2017 | 18 Feb 2017 | 18 Feb 2017 |
| Step Up Date | N/A | N/A | N/A | N/A | N/A | N/A |
| Original Weighted Average Life (expected) | 5,00 | 5,00 | 5,00 | 5,00 | 5,00 | 5,00 |
| Legal Maturity Date | 18 Jan 2044 | 18 Jan 2044 | 18 Jan 2044 | 18 Jan 2044 | 18 Jan 2044 | 18 Jan 2044 |
| Portfolio Date | 30 Nov 2016 | 30 Nov 2016 | 30 Nov 2016 | 30 Nov 2016 | 30 Nov 2016 | 30 Nov 2016 |
| Determination Date | 15 Dec 2016 | 15 Dec 2016 | 15 Dec 2016 | 15 Dec 2016 | 15 Dec 2016 | 15 Dec 2016 |
| Interest Payment Date | 19 Dec 2016 | 19 Dec 2016 | N/A | N/A | N/A | N/A |
| Principal Payment Date | 19 Dec 2016 | 19 Dec 2016 | 19 Dec 2016 | 19 Dec 2016 | 19 Dec 2016 | 19 Dec 2016 |
| Current 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 |
| Previous Reporting Period | 1 Oct 2016 - 31 Oct 2016 | 1 Oct 2016 - 31 Oct 2016 | 1 Oct 2016 - 31 Oct 2016 | 1 Oct 2016 - 31 Oct 2016 | 1 Oct 2016 - 31 Oct 2016 | 1 Oct 2016 - 31 Oct 2016 |
| Accrual Start Date | 18 Nov 2016 | 18 Nov 2016 | N/A | N/A | N/A | N/A |
| Accrual End Date | 19 Dec 2016 | 19 Dec 2016 | N/A | N/A | N/A | N/A |
| Accrual Period (in days) | 31 | 31 | N/A | N/A | N/A | N/A |
| Fixing Date Reference Rate | 16 Nov 2016 | 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 | | 14.248 |
| Matured Mortgage Loans | -/- | 0 |
| Prepaid Mortgage Loans | -/- | 74 |
| Further Advances / Modified Mortgage Loans | | 0 |
| Replacements | | 0 |
| Replenishments | | 0 |
| Loans repurchased by the Seller | -/- | 31 |
| Foreclosed Mortgage Loans | -/- | 3 |
| Others | | 0 |
| Number of Mortgage Loans at the end of the Reporting Period | | 14.140 |

Amounts

| | | |
|--|-----|------------------|
| Net Outstanding balance at the beginning of the Reporting Period | | 2.306.693.705,34 |
| Scheduled Principal Receipts | -/- | 2.028.240,78 |
| Prepayments | -/- | 13.197.589,71 |
| Further Advances / Modified Mortgage Loans | | 0,00 |
| Replacements | | 0,00 |
| Replenishments | | 0,00 |
| Loans repurchased by the Seller | -/- | 6.031.680,63 |
| Foreclosed Mortgage Loans | -/- | 315.303,56 |
| Others | | 0,00 |
| Rounding | | 0,00 |
| Net Outstanding balance at the end of the Reporting Period | | 2.285.120.890,66 |

Amount of Construction Deposit Obligations

| | | |
|---|--|------------|
| Construction Deposit Obligations at the beginning of the Reporting Period | | 878.209,00 |
| Changes in Construction Deposit Obligations | | 33.180,00 |
| Construction Deposit Obligations at the end of the Reporting Period | | 911.389,00 |

Amount of Saving Deposits

| | | |
|---|--|-----------------|
| Saving Deposit at the beginning of the Reporting Period | | -113.633.169,78 |
| Changes in Saving Deposits | | -464.471,27 |
| Saving Deposits at the end of the Reporting Period | | -114.097.641,05 |

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 | 2.257.936.022,57 | 98,81% | 14.005 | 99,045% | 3,57 | 19,67 | 73,798% |
| <= | 30 days | 29.853,73 | 13.110.082,62 | 0,574% | 58 | 0,41% | 3,71 | 20,24 | 87,497% |
| 30 days | 60 days | 18.050,19 | 3.720.240,23 | 0,163% | 19 | 0,134% | 3,37 | 19,92 | 87,224% |
| 60 days | 90 days | 17.246,80 | 1.829.434,21 | 0,08% | 13 | 0,092% | 4,15 | 20,13 | 77,227% |
| 90 days | 120 days | 12.077,68 | 981.386,91 | 0,043% | 8 | 0,057% | 3,70 | 16,12 | 97,365% |
| 120 days | 150 days | 10.947,44 | 652.203,61 | 0,029% | 3 | 0,021% | 3,76 | 23,41 | 116,394% |
| 150 days | 180 days | 6.056,47 | 222.403,97 | 0,01% | 2 | 0,014% | 4,57 | 21,75 | 161,931% |
| 180 days | > | 379.457,06 | 6.669.116,54 | 0,292% | 32 | 0,226% | 4,03 | 19,82 | 117,328% |
| Total | | 473.689,37 | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,57 | 19,68 | 74,06% |

| | |
|------------------|-----------|
| Weighted Average | 4.860,91 |
| Minimum | 16,20 |
| Maximum | 72.686,64 |

Lowland Mortgage Backed Securities 1 B.V.

Monthly Portfolio and Performance Report: 1 November 2016 - 30 November 2016

Foreclosure Statistics - Total

| | Previous Period | Current Period |
|---|---------------------|---------------------|
| <u>Foreclosures reporting periodically</u> | | |
| Number of Mortgage Loans foreclosed during the Reporting Period | 1 | 3 |
| Net principal balance of Mortgage Loans foreclosed during the Reporting Period | 781.673,59 | 676.597,59 |
| Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period | -/- | 641.033,94 |
| Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period | 140.639,65 | 315.303,56 |
| Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period | -/- | 0,00 |
| Losses minus recoveries during the Reporting Period | 140.639,65 | 315.303,56 |
| Average loss severity during the Reporting Period | 0,18 | 0,47 |
| <u>Foreclosures since Closing Date</u> | | |
| Number of Mortgage Loans foreclosed since the Closing Date | 174 | 177 |
| Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans) | 0,797% | 0,835% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | 41.871.993,37 | 42.548.590,96 |
| Percentage of net principal balance at the Closing Date (% , including replenished loans) | 1,083% | 1,10% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | 41.871.993,37 | 42.548.590,96 |
| Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date | -/- | 32.844.487,59 |
| Total amount of losses on Mortgage Loans foreclosed since the Closing Date | 9.027.505,78 | 9.342.809,34 |
| Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date | -/- | 0,00 |
| Losses minus recoveries since the Closing Date | 9.027.505,78 | 9.342.809,34 |
| Average loss severity since the Closing Date | 0,22 | 0,22 |
| <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 | N/A | N/A |
| Number of Mortgage Loans for which foreclosure was completed in the Reporting Period | -/- | 1 |
| 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 | N/A | N/A |
| Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period | -/- | 781.673,59 |
| 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 | 0,03200% | 0,02770% |
| Constant Default Rate 3-month average | 0,03134% | 0,05915% |
| Constant Default Rate 6-month average | 0,20481% | 0,07315% |
| Constant Default Rate 12-month average | 0,53369% | 0,45746% |
| Constant Default Rate to date | 1,08281% | 1,10031% |

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 |
| 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 |
| <u>Foreclosures since Closing Date</u> | | |
| Net principal balance of NHG Loans foreclosed since the Closing Date | 14.160.579,77 | 14.160.579,77 |
| Recoveries from sales on foreclosed NHG Loans since the Closing Date | -/- | 13.374.352,89 |
| Total amount of losses on NHG Loans foreclosed since the Closing Date | 786.226,88 | 786.226,88 |
| Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date | -/- | 0,00 |
| Losses minus recoveries since the Closing Date | 786.226,88 | 786.226,88 |
| Average loss severity NHG Loans since the Closing Date | 0,06 | 0,06 |
| <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 | 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 |
| <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 | | |
| 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 | | |
| Notional amount of new claims to WEW during the Reporting Period | | |
| Notional amount of finalised claims with WEW during the Reporting Period | -/- | 0,00 |
| 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 | N/A | N/A |
| Amount paid out by WEW during the Reporting Period | N/A | N/A |
| Payout ratio WEW during the Reporting Period | N/A | N/A |
| <u>WEW Claims since Closing</u> | | |
| Number of finalised claims to WEW since the Closing Date | 68 | 68 |
| Amount of finalised claims with WEW since the Closing Date | 2.575.481,89 | 2.575.481,89 |
| Amount paid out by WEW since the Closing Date | -/- | 2.149.356,90 |
| Payout ratio WEW since the Closing Date | 0,83 | 0,83 |
| <u>Reasons for non payout as percentage of non recovered claim amount</u> | | |
| Amount of finalised claims with WEW since the Closing Date | 2.575.481,89 | 2.575.481,89 |
| Amount paid out by WEW since the Closing Date | -/- | 2.149.356,90 |
| Non recovered amount of WEW since the Closing Date | 426.124,99 | 426.124,99 |
| 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 |
|--|-----|---------------------|---------------------|
| <u>Foreclosures reporting periodically</u> | | | |
| Number of Non NHG Loans foreclosed during the Reporting Period | | 1 | 3 |
| Net principal balance of Non NHG Loans foreclosed during the Reporting Period | | 781.673,59 | 676.597,59 |
| Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period | -/- | 641.033,94 | 361.294,03 |
| Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period | | 140.639,65 | 315.303,56 |
| Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period | -/- | 0,00 | 0,00 |
| Losses minus recoveries during the Reporting Period | | 140.639,65 | 315.303,56 |
| Average loss severity Non NHG Loans during the Reporting Period | | 0,18 | 0,47 |
| <u>Foreclosures since Closing Date</u> | | | |
| Net principal balance of Non NHG loans foreclosed since the Closing Date | | 27.711.413,60 | 28.388.011,19 |
| Recoveries from sales on foreclosed Non NHG Loans since the Closing Date | -/- | 19.470.134,70 | 19.831.428,73 |
| Total amount of losses on Non NHG Loans foreclosed since the Closing Date | | 8.241.278,90 | 8.556.582,46 |
| Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date | -/- | 0,00 | 0,00 |
| Losses minus recoveries since the Closing Date | | 8.241.278,90 | 8.556.582,46 |
| Average loss severity Non NHG Loans since the Closing Date | | 0,30 | 0,30 |
| <u>Foreclosures</u> | | | |
| 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 | 3 |
| Number of Non NHG Loans for which foreclosure was completed in the Reporting Period | -/- | N/A | N/A |
| Number of Non NHG Loans in foreclosure at the end of the Reporting Period | | 100 | 101 |
| 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 | -/- | 781.673,59 | 676.597,59 |
| Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period | | N/A | N/A |

Performance Ratios

| | Previous Period | Current Period |
|--|-----------------|----------------|
| <u>Constant Prepayment Rate (CPR)</u> | | |
| Annualized Life CPR | 5,3673% | 5,3931% |
| Annualized 1-month average CPR | 7,9489% | 6,8753% |
| Annualized 3-month average CPR | 12,8934% | 7,7396% |
| Annualized 6-month average CPR | 9,6228% | 7,7705% |
| Annualized 12-month average CPR | 8,375% | 7,2629% |
| <u>Principal Payment Rate (PPR)</u> | | |
| Annualized Life PPR | 0,2815% | 0,2831% |
| Annualized 1-month average PPR | 0,283% | 0,3746% |
| Annualized 3-month average PPR | 0,3883% | 0,2865% |
| Annualized 6-month average PPR | 0,2863% | 0,2568% |
| Annualized 12-month average PPR | 0,267% | 0,2365% |
| <u>Payment Ratio</u> | | |
| Periodic Payment Ratio | 100,9569% | 100,1704% |

Transaction Specific Information

No information available

Stratifications

1. Key Characteristics

| Description | As per Reporting Date | As per Closing Date |
|--|-----------------------|---------------------|
| Principal amount | 2.399.218.531,71 | |
| Value of savings deposits | 114.097.641,05 | |
| Net principal balance | 2.285.120.890,66 | |
| Construction Deposits | 911.389,00 | |
| Net principal balance excl. Construction and Saving Deposits | 2.284.209.501,66 | |
| Number of loans | 14.140 | |
| Number of loanparts | 27.620 | |
| Average principal balance (borrower) | 161.606,85 | |
| Weighted average current interest rate | 3,569% | |
| Weighted average maturity (in years) | 19,68 | |
| Weighted average remaining time to interest reset (in years) | 5,30 | |
| Weighted average seasoning (in years) | 9,25 | |
| Weighted average CLTOMV | 74,054% | |
| Weighted average CLTIMV | 77,042% | |
| Weighted average CLTOFV | 84,158% | |
| Weighted average CLTIFV | 87,548% | |

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 | 59.266.782,42 | 2,59% | 1.349 | 4,88% | 3,39% | 20,59 | 79,90% | |
| Bank Savings | 252.312.314,15 | 11,04% | 2.927 | 10,60% | 3,87% | 21,30 | 84,06% | |
| Interest Only | 1.700.859.871,51 | 74,43% | 19.496 | 70,59% | 3,47% | 19,69 | 71,61% | |
| Hybrid | | | | | | | | |
| Investments | 124.576.735,75 | 5,45% | 1.219 | 4,41% | 3,34% | 19,45 | 87,19% | |
| Life Insurance | | | | | | | | |
| Lineair | 5.754.635,80 | 0,25% | 115 | 0,42% | 3,03% | 18,65 | 70,58% | |
| Savings | 142.350.551,03 | 6,23% | 2.514 | 9,10% | 4,54% | 16,54 | 71,67% | |
| Other | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 5.113.014,79 | 0,22% | 288 | 2,04% | 4,02% | 12,81 | 15,65% | |
| 25.000 - 50.000 | 38.607.034,51 | 1,69% | 1.001 | 7,08% | 3,80% | 13,66 | 29,08% | |
| 50.000 - 75.000 | 83.857.412,70 | 3,67% | 1.339 | 9,47% | 3,69% | 15,35 | 39,86% | |
| 75.000 - 100.000 | 124.086.298,62 | 5,43% | 1.423 | 10,06% | 3,66% | 16,23 | 51,31% | |
| 100.000 - 150.000 | 410.039.120,12 | 17,94% | 3.290 | 23,27% | 3,59% | 18,86 | 65,38% | |
| 150.000 - 200.000 | 516.922.341,31 | 22,62% | 2.983 | 21,10% | 3,60% | 20,28 | 77,07% | |
| 200.000 - 250.000 | 418.827.045,68 | 18,33% | 1.888 | 13,35% | 3,60% | 20,92 | 83,39% | |
| 250.000 - 300.000 | 229.997.804,74 | 10,07% | 850 | 6,01% | 3,48% | 20,86 | 82,42% | |
| 300.000 - 350.000 | 136.818.214,66 | 5,99% | 428 | 3,03% | 3,54% | 20,61 | 83,01% | |
| 350.000 - 400.000 | 87.120.376,62 | 3,81% | 235 | 1,66% | 3,55% | 20,39 | 80,16% | |
| 400.000 - 450.000 | 58.628.203,24 | 2,57% | 139 | 0,98% | 3,44% | 20,17 | 79,93% | |
| 450.000 - 500.000 | 34.422.419,88 | 1,51% | 73 | 0,52% | 3,56% | 20,45 | 86,65% | |
| 500.000 - 550.000 | 30.060.811,11 | 1,32% | 58 | 0,41% | 3,38% | 20,10 | 81,76% | |
| 550.000 - 600.000 | 19.425.392,27 | 0,85% | 34 | 0,24% | 3,46% | 19,84 | 85,50% | |
| 600.000 - 650.000 | 18.531.131,02 | 0,81% | 30 | 0,21% | 3,12% | 20,10 | 79,80% | |
| 650.000 - 700.000 | 12.058.592,50 | 0,53% | 18 | 0,13% | 3,15% | 20,82 | 88,16% | |
| 700.000 - 750.000 | 10.087.228,74 | 0,44% | 14 | 0,10% | 3,22% | 21,92 | 86,97% | |
| 750.000 - 800.000 | 10.049.024,10 | 0,44% | 13 | 0,09% | 3,65% | 21,81 | 87,69% | |
| 800.000 - 850.000 | 4.021.818,47 | 0,18% | 5 | 0,04% | 3,12% | 19,85 | 86,81% | |
| 850.000 - 900.000 | 4.319.647,59 | 0,19% | 5 | 0,04% | 3,30% | 18,31 | 78,40% | |
| 900.000 - 950.000 | 3.657.955,56 | 0,16% | 4 | 0,03% | 3,52% | 21,09 | 85,69% | |
| 950.000 - 1.000.000 | 4.893.676,52 | 0,21% | 5 | 0,04% | 2,96% | 20,83 | 76,12% | |
| 1.000.000 >= | 23.576.325,91 | 1,03% | 17 | 0,12% | 3,23% | 17,72 | 83,90% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|---------|-----------|
| Average | 161,607 |
| Minimum | 0 |
| Maximum | 2,300,000 |

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 |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 1999 | 118.900.172,11 | 5,20% | 2.460 | 8,91% | 3,77% | 10,83 | 49,34% | |
| 1999 - 2000 | 55.836.910,88 | 2,44% | 924 | 3,35% | 3,33% | 12,20 | 52,92% | |
| 2000 - 2001 | 68.255.137,24 | 2,99% | 878 | 3,18% | 3,22% | 13,32 | 61,55% | |
| 2001 - 2002 | 42.864.800,67 | 1,88% | 511 | 1,85% | 3,58% | 14,08 | 73,04% | |
| 2002 - 2003 | 56.157.559,69 | 2,46% | 684 | 2,48% | 3,54% | 15,24 | 75,05% | |
| 2003 - 2004 | 74.417.529,69 | 3,26% | 861 | 3,12% | 3,65% | 16,18 | 71,81% | |
| 2004 - 2005 | 72.784.702,87 | 3,19% | 955 | 3,46% | 3,24% | 17,07 | 71,39% | |
| 2005 - 2006 | 126.302.422,99 | 5,53% | 1.525 | 5,52% | 3,24% | 18,13 | 71,15% | |
| 2006 - 2007 | 152.072.612,39 | 6,65% | 1.751 | 6,34% | 3,19% | 18,96 | 73,58% | |
| 2007 - 2008 | 268.040.179,35 | 11,73% | 2.675 | 9,69% | 3,77% | 19,27 | 72,72% | |
| 2008 - 2009 | 183.153.680,12 | 8,02% | 1.922 | 6,96% | 4,12% | 20,76 | 76,47% | |
| 2009 - 2010 | 175.424.725,09 | 7,68% | 1.991 | 7,21% | 3,55% | 21,49 | 77,35% | |
| 2010 - 2011 | 377.541.949,37 | 16,52% | 4.403 | 15,94% | 3,38% | 22,60 | 79,19% | |
| 2011 - 2012 | 462.263.567,40 | 20,23% | 5.337 | 19,32% | 3,66% | 23,13 | 80,27% | |
| 2012 - 2013 | 4.763.467,37 | 0,21% | 61 | 0,22% | 3,83% | 18,58 | 69,82% | |
| 2013 - 2014 | 18.841.830,23 | 0,82% | 250 | 0,91% | 4,00% | 19,18 | 77,78% | |
| 2014 - 2015 | 8.981.358,19 | 0,39% | 145 | 0,52% | 3,90% | 21,64 | 82,42% | |
| 2015 - 2016 | 10.268.892,49 | 0,45% | 182 | 0,66% | 3,44% | 21,60 | 77,33% | |
| 2016 >= | 8.249.392,52 | 0,36% | 105 | 0,38% | 2,99% | 22,48 | 89,64% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|------|
| Weighted Average | 2007 |
| 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 | 8.249.392,52 | 0,36% | 105 | 0,38% | 2,99% | 22,48 | 89,64% | |
| 1 Year - 2 Years | 10.268.892,49 | 0,45% | 182 | 0,66% | 3,44% | 21,60 | 77,33% | |
| 2 Years - 3 Years | 8.981.358,19 | 0,39% | 145 | 0,52% | 3,90% | 21,64 | 82,42% | |
| 3 Years - 4 Years | 18.841.830,23 | 0,82% | 250 | 0,91% | 4,00% | 19,18 | 77,78% | |
| 4 Years - 5 Years | 4.763.467,37 | 0,21% | 61 | 0,22% | 3,83% | 18,58 | 69,82% | |
| 5 Years - 6 Years | 462.263.567,40 | 20,23% | 5.337 | 19,32% | 3,66% | 23,13 | 80,27% | |
| 6 Years - 7 Years | 377.541.949,37 | 16,52% | 4.403 | 15,94% | 3,38% | 22,60 | 79,19% | |
| 7 Years - 8 Years | 175.424.725,09 | 7,68% | 1.991 | 7,21% | 3,55% | 21,49 | 77,35% | |
| 8 Years - 9 Years | 183.153.680,12 | 8,02% | 1.922 | 6,96% | 4,12% | 20,76 | 76,47% | |
| 9 Years - 10 Years | 268.040.179,35 | 11,73% | 2.675 | 9,69% | 3,77% | 19,27 | 72,72% | |
| 10 Years - 11 Years | 152.072.612,39 | 6,65% | 1.751 | 6,34% | 3,19% | 18,96 | 73,58% | |
| 11 Years - 12 Years | 126.302.422,99 | 5,53% | 1.525 | 5,52% | 3,24% | 18,13 | 71,15% | |
| 12 Years - 13 Years | 72.784.702,87 | 3,19% | 955 | 3,46% | 3,24% | 17,07 | 71,39% | |
| 13 Years - 14 Years | 74.417.529,69 | 3,26% | 861 | 3,12% | 3,65% | 16,18 | 71,81% | |
| 14 Years - 15 Years | 56.157.559,69 | 2,46% | 684 | 2,48% | 3,54% | 15,24 | 75,05% | |
| 15 Years - 16 Years | 42.864.800,67 | 1,88% | 511 | 1,85% | 3,58% | 14,08 | 73,04% | |
| 16 Years - 17 Years | 68.255.137,24 | 2,99% | 878 | 3,18% | 3,22% | 13,32 | 61,55% | |
| 17 Years - 18 Years | 55.836.910,88 | 2,44% | 924 | 3,35% | 3,33% | 12,20 | 52,92% | |
| 18 Years - 19 Years | 111.116.784,41 | 4,86% | 2.329 | 8,43% | 3,83% | 10,86 | 49,78% | |
| 19 Years - 20 Years | 5.239.683,39 | 0,23% | 70 | 0,25% | 2,62% | 10,67 | 45,34% | |
| 20 Years - 21 Years | 2.543.704,31 | 0,11% | 61 | 0,22% | 3,26% | 9,92 | 38,37% | |
| 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 | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|----------|
| Weighted Average | 9 Years |
| Minimum | 0 Years |
| Maximum | 21 Years |

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 | 13.149.304,80 | 0,58% | 410 | 1,48% | 3,60% | 1,55 | 53,73% | |
| 2020 - 2025 | 25.384.402,65 | 1,11% | 677 | 2,45% | 4,10% | 5,91 | 56,44% | |
| 2025 - 2030 | 210.583.863,24 | 9,22% | 3.839 | 13,90% | 3,71% | 11,56 | 55,47% | |
| 2030 - 2035 | 430.501.158,93 | 18,84% | 5.362 | 19,41% | 3,52% | 15,55 | 71,70% | |
| 2035 - 2040 | 850.171.799,53 | 37,20% | 9.000 | 32,59% | 3,63% | 20,48 | 75,42% | |
| 2040 - 2045 | 747.952.495,02 | 32,73% | 8.232 | 29,80% | 3,47% | 24,12 | 79,95% | |
| 2045 - 2050 | 7.377.866,49 | 0,32% | 100 | 0,36% | 3,08% | 28,91 | 82,51% | |
| 2050 - 2055 | | | | | | | | |
| 2055 - 2060 | | | | | | | | |
| 2060 - 2065 | | | | | | | | |
| 2065 - 2070 | | | | | | | | |
| 2070 - 2075 | | | | | | | | |
| 2075 - 2080 | | | | | | | | |
| 2080 - 2085 | | | | | | | | |
| 2085 - 2090 | | | | | | | | |
| 2090 - 2095 | | | | | | | | |
| 2095 - 2100 | | | | | | | | |
| 2100 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|------|
| Weighted Average | 2036 |
| Minimum | 2016 |
| 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 | 59.047,00 | 0,00% | 6 | 0,02% | 2,35% | -0,24 | 51,96% | |
| 1 Year - 2 Years | 3.456.766,36 | 0,15% | 54 | 0,20% | 2,75% | 0,39 | 62,70% | |
| 2 Years - 3 Years | 5.034.060,08 | 0,22% | 201 | 0,73% | 4,16% | 1,53 | 45,75% | |
| 3 Years - 4 Years | 4.599.431,36 | 0,20% | 149 | 0,54% | 3,65% | 2,47 | 55,74% | |
| 4 Years - 5 Years | 3.028.760,14 | 0,13% | 91 | 0,33% | 3,29% | 3,53 | 55,26% | |
| 5 Years - 6 Years | 5.196.169,41 | 0,23% | 136 | 0,49% | 4,44% | 4,49 | 64,30% | |
| 6 Years - 7 Years | 3.969.312,05 | 0,17% | 101 | 0,37% | 4,07% | 5,52 | 58,59% | |
| 7 Years - 8 Years | 5.667.408,21 | 0,25% | 157 | 0,57% | 4,42% | 6,60 | 52,46% | |
| 8 Years - 9 Years | 7.522.752,84 | 0,33% | 192 | 0,70% | 3,97% | 7,52 | 53,35% | |
| 9 Years - 10 Years | 9.540.117,92 | 0,42% | 185 | 0,67% | 3,59% | 8,61 | 59,36% | |
| 10 Years - 11 Years | 15.355.495,15 | 0,67% | 305 | 1,10% | 3,64% | 9,52 | 58,57% | |
| 11 Years - 12 Years | 15.413.959,21 | 0,67% | 273 | 0,99% | 3,84% | 10,60 | 59,93% | |
| 12 Years - 13 Years | 99.296.246,92 | 4,35% | 1.902 | 6,89% | 3,85% | 11,61 | 53,83% | |
| 13 Years - 14 Years | 70.978.044,04 | 3,11% | 1.174 | 4,25% | 3,53% | 12,53 | 55,61% | |
| 14 Years - 15 Years | 91.210.114,93 | 3,99% | 1.223 | 4,43% | 3,30% | 13,53 | 64,14% | |
| 15 Years - 16 Years | 84.562.763,72 | 3,70% | 1.106 | 4,00% | 3,72% | 14,54 | 71,62% | |
| 16 Years - 17 Years | 71.545.845,15 | 3,13% | 876 | 3,17% | 3,62% | 15,52 | 75,69% | |
| 17 Years - 18 Years | 92.688.081,67 | 4,06% | 1.074 | 3,89% | 3,70% | 16,53 | 73,98% | |
| 18 Years - 19 Years | 90.494.353,46 | 3,96% | 1.083 | 3,92% | 3,29% | 17,57 | 73,94% | |
| 19 Years - 20 Years | 158.547.489,89 | 6,94% | 1.829 | 6,62% | 3,16% | 18,59 | 72,81% | |
| 20 Years - 21 Years | 205.650.176,97 | 9,00% | 2.181 | 7,90% | 3,23% | 19,55 | 74,20% | |
| 21 Years - 22 Years | 174.411.414,28 | 7,63% | 1.766 | 6,39% | 4,10% | 20,54 | 74,30% | |
| 22 Years - 23 Years | 179.176.415,76 | 7,84% | 1.774 | 6,42% | 4,07% | 21,55 | 76,93% | |
| 23 Years - 24 Years | 132.386.302,63 | 5,79% | 1.450 | 5,25% | 3,58% | 22,64 | 79,90% | |
| 24 Years - 25 Years | 301.660.326,43 | 13,20% | 3.359 | 12,16% | 3,35% | 23,60 | 79,24% | |
| 25 Years - 26 Years | 440.860.963,99 | 19,29% | 4.797 | 17,37% | 3,56% | 24,44 | 80,39% | |
| 26 Years - 27 Years | 916.468,80 | 0,04% | 9 | 0,03% | 3,59% | 25,55 | 71,56% | |
| 27 Years - 28 Years | 1.571.553,81 | 0,07% | 25 | 0,09% | 3,48% | 26,54 | 82,31% | |
| 28 Years - 29 Years | 2.943.181,99 | 0,13% | 42 | 0,15% | 3,47% | 27,60 | 89,32% | |
| 29 Years - 30 Years | 4.072.436,76 | 0,18% | 63 | 0,23% | 3,40% | 28,48 | 79,98% | |
| 30 Years >= | 3.305.429,73 | 0,14% | 37 | 0,13% | 2,69% | 29,43 | 85,63% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|----------|
| Weighted Average | 20 Years |
| Minimum | 0 Years |
| Maximum | 30 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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 1.362.362,62 | 0,06% | 28 | 0,20% | 3,27% | 17,90 | 31,86% | |
| 10 % - 20 % | 9.192.087,01 | 0,40% | 221 | 1,56% | 3,32% | 16,05 | 16,92% | |
| 20 % - 30 % | 24.500.808,58 | 1,07% | 393 | 2,78% | 3,13% | 16,54 | 23,56% | |
| 30 % - 40 % | 49.607.711,22 | 2,17% | 619 | 4,38% | 3,33% | 16,47 | 31,10% | |
| 40 % - 50 % | 78.729.896,65 | 3,45% | 776 | 5,49% | 3,39% | 16,83 | 37,93% | |
| 50 % - 60 % | 115.207.830,59 | 5,04% | 922 | 6,52% | 3,38% | 17,40 | 45,34% | |
| 60 % - 70 % | 149.454.082,96 | 6,54% | 981 | 6,94% | 3,36% | 17,98 | 53,46% | |
| 70 % - 80 % | 198.249.010,08 | 8,68% | 1.198 | 8,47% | 3,42% | 18,45 | 60,74% | |
| 80 % - 90 % | 123.614.452,36 | 5,41% | 634 | 4,48% | 3,70% | 18,65 | 69,09% | |
| 90 % - 100 % | 168.780.919,66 | 7,39% | 740 | 5,23% | 3,47% | 19,47 | 78,28% | |
| 100 % - 110 % | 134.540.099,52 | 5,89% | 612 | 4,33% | 3,66% | 19,59 | 84,75% | |
| 110 % - 120 % | 177.723.073,44 | 7,78% | 727 | 5,14% | 3,83% | 19,92 | 93,43% | |
| 120 % - 130 % | 200.592.550,80 | 8,78% | 845 | 5,98% | 3,83% | 20,24 | 100,95% | |
| 130 % - 140 % | 9.213.300,83 | 0,40% | 35 | 0,25% | 3,60% | 18,94 | 91,20% | |
| 140 % - 150 % | 11.444.762,33 | 0,50% | 44 | 0,31% | 3,98% | 20,42 | 100,29% | |
| 150 % >= | 29.075.648,71 | 1,27% | 117 | 0,83% | 3,74% | 19,25 | 116,50% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 92 % |
| Minimum | 3 % |
| Maximum | 488 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 27.218,48 | 0,00% | 2 | 0,01% | 2,55% | 14,13 | 5,60% | |
| 10 % - 20 % | 802.994,79 | 0,04% | 22 | 0,16% | 3,27% | 20,61 | 14,02% | |
| 20 % - 30 % | 4.619.133,08 | 0,20% | 82 | 0,58% | 3,20% | 20,99 | 20,42% | |
| 30 % - 40 % | 11.478.540,94 | 0,50% | 157 | 1,11% | 3,40% | 20,80 | 28,15% | |
| 40 % - 50 % | 22.605.271,69 | 0,99% | 247 | 1,75% | 3,37% | 20,46 | 36,16% | |
| 50 % - 60 % | 41.954.871,54 | 1,84% | 370 | 2,62% | 3,37% | 20,36 | 44,21% | |
| 60 % - 70 % | 39.304.983,54 | 1,72% | 318 | 2,25% | 3,51% | 20,01 | 50,72% | |
| 70 % - 80 % | 58.181.565,60 | 2,55% | 438 | 3,10% | 3,55% | 20,18 | 59,40% | |
| 80 % - 90 % | 76.719.546,83 | 3,36% | 518 | 3,66% | 3,50% | 20,11 | 67,65% | |
| 90 % - 100 % | 91.488.610,98 | 4,00% | 576 | 4,07% | 3,59% | 20,82 | 76,17% | |
| 100 % - 110 % | 115.752.532,13 | 5,07% | 677 | 4,79% | 3,58% | 21,19 | 84,23% | |
| 110 % - 120 % | 177.481.506,37 | 7,77% | 968 | 6,85% | 3,60% | 21,93 | 93,22% | |
| 120 % - 130 % | 148.204.471,77 | 6,49% | 789 | 5,58% | 3,68% | 22,61 | 99,16% | |
| 130 % - 140 % | 3.319.157,12 | 0,15% | 17 | 0,12% | 3,86% | 21,29 | 92,03% | |
| 140 % - 150 % | 3.465.124,53 | 0,15% | 21 | 0,15% | 3,48% | 20,65 | 86,23% | |
| 150 % >= | 8.426.763,91 | 0,37% | 46 | 0,33% | 3,44% | 22,18 | 115,49% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 92 % |
| Minimum | 3 % |
| Maximum | 488 % |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 1.903.838,05 | 0,08% | 101 | 0,71% | 3,44% | 16,50 | 6,29% | |
| 10 % - 20 % | 16.204.792,17 | 0,71% | 384 | 2,72% | 3,41% | 15,87 | 14,08% | |
| 20 % - 30 % | 39.441.471,65 | 1,73% | 615 | 4,35% | 3,43% | 16,25 | 22,32% | |
| 30 % - 40 % | 67.033.951,61 | 2,93% | 771 | 5,45% | 3,35% | 16,35 | 30,85% | |
| 40 % - 50 % | 100.304.018,49 | 4,39% | 877 | 6,20% | 3,47% | 17,29 | 39,89% | |
| 50 % - 60 % | 138.533.644,72 | 6,06% | 984 | 6,96% | 3,42% | 17,68 | 48,60% | |
| 60 % - 70 % | 173.238.787,84 | 7,58% | 1.017 | 7,19% | 3,45% | 18,19 | 57,31% | |
| 70 % - 80 % | 189.070.368,38 | 8,27% | 999 | 7,07% | 3,44% | 18,66 | 65,58% | |
| 80 % - 90 % | 136.769.569,98 | 5,99% | 645 | 4,56% | 3,71% | 18,86 | 74,89% | |
| 90 % - 100 % | 183.110.571,00 | 8,01% | 746 | 5,28% | 3,50% | 19,63 | 83,83% | |
| 100 % - 110 % | 145.356.566,29 | 6,36% | 626 | 4,43% | 3,78% | 19,88 | 92,44% | |
| 110 % - 120 % | 189.090.791,87 | 8,27% | 731 | 5,17% | 3,83% | 20,77 | 101,08% | |
| 120 % - 130 % | 86.382.427,33 | 3,78% | 331 | 2,34% | 3,72% | 19,59 | 108,33% | |
| 130 % - 140 % | 2.319.756,75 | 0,10% | 12 | 0,08% | 3,79% | 19,63 | 118,90% | |
| 140 % - 150 % | 3.684.209,32 | 0,16% | 16 | 0,11% | 3,76% | 18,86 | 127,42% | |
| 150 % >= | 8.843.831,91 | 0,39% | 37 | 0,26% | 3,45% | 20,07 | 163,93% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 84 % |
| Minimum | 0 % |
| Maximum | 387 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 476.447,16 | 0,02% | 31 | 0,22% | 3,73% | 17,52 | 6,74% | |
| 10 % - 20 % | 2.513.900,40 | 0,11% | 67 | 0,47% | 3,34% | 19,55 | 14,31% | |
| 20 % - 30 % | 8.385.588,68 | 0,37% | 142 | 1,00% | 3,50% | 19,28 | 22,35% | |
| 30 % - 40 % | 20.732.605,32 | 0,91% | 250 | 1,77% | 3,43% | 19,62 | 31,02% | |
| 40 % - 50 % | 35.726.548,06 | 1,56% | 352 | 2,49% | 3,51% | 19,59 | 40,00% | |
| 50 % - 60 % | 53.216.300,30 | 2,33% | 448 | 3,17% | 3,47% | 19,91 | 48,67% | |
| 60 % - 70 % | 57.722.082,85 | 2,53% | 432 | 3,06% | 3,54% | 20,04 | 57,39% | |
| 70 % - 80 % | 71.624.315,04 | 3,13% | 482 | 3,41% | 3,53% | 20,21 | 66,22% | |
| 80 % - 90 % | 98.310.956,06 | 4,30% | 619 | 4,38% | 3,63% | 20,58 | 74,91% | |
| 90 % - 100 % | 117.766.477,19 | 5,15% | 685 | 4,84% | 3,59% | 21,27 | 84,01% | |
| 100 % - 110 % | 145.830.482,36 | 6,38% | 775 | 5,48% | 3,54% | 22,06 | 92,60% | |
| 110 % - 120 % | 164.505.091,27 | 7,20% | 822 | 5,81% | 3,67% | 22,95 | 100,40% | |
| 120 % - 130 % | 22.704.264,93 | 0,99% | 120 | 0,85% | 3,30% | 21,85 | 107,70% | |
| 130 % - 140 % | 1.189.940,54 | 0,05% | 7 | 0,05% | 4,06% | 22,25 | 117,35% | |
| 140 % - 150 % | 520.149,32 | 0,02% | 2 | 0,01% | 2,73% | 23,92 | 128,70% | |
| 150 % >= | 2.607.143,82 | 0,11% | 14 | 0,10% | 4,05% | 22,07 | 154,79% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 84 % |
| Minimum | 0 % |
| Maximum | 387 % |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 2.878.470,33 | 0,13% | 144 | 1,02% | 3,47% | 14,14 | 9,05% | |
| 10 % - 20 % | 22.539.684,95 | 0,99% | 542 | 3,83% | 3,54% | 14,31 | 18,23% | |
| 20 % - 30 % | 48.737.722,75 | 2,13% | 729 | 5,16% | 3,42% | 15,03 | 27,30% | |
| 30 % - 40 % | 71.994.950,69 | 3,15% | 787 | 5,57% | 3,39% | 15,58 | 35,44% | |
| 40 % - 50 % | 99.513.179,42 | 4,35% | 858 | 6,07% | 3,40% | 16,50 | 43,11% | |
| 50 % - 60 % | 116.211.262,28 | 5,09% | 785 | 5,55% | 3,48% | 17,66 | 50,12% | |
| 60 % - 70 % | 154.650.723,56 | 6,77% | 917 | 6,49% | 3,42% | 18,13 | 56,71% | |
| 70 % - 80 % | 162.484.502,54 | 7,11% | 837 | 5,92% | 3,48% | 19,06 | 64,46% | |
| 80 % - 90 % | 154.425.029,01 | 6,76% | 704 | 4,98% | 3,52% | 19,08 | 71,71% | |
| 90 % - 100 % | 139.301.899,25 | 6,10% | 588 | 4,16% | 3,60% | 19,36 | 81,56% | |
| 100 % - 110 % | 147.052.584,44 | 6,44% | 601 | 4,25% | 3,61% | 19,74 | 88,35% | |
| 110 % - 120 % | 155.743.854,98 | 6,82% | 608 | 4,30% | 3,78% | 20,47 | 95,85% | |
| 120 % - 130 % | 124.249.457,06 | 5,44% | 486 | 3,44% | 3,79% | 21,10 | 101,93% | |
| 130 % - 140 % | 67.688.051,49 | 2,96% | 249 | 1,76% | 3,89% | 20,89 | 107,00% | |
| 140 % - 150 % | 5.945.894,12 | 0,26% | 27 | 0,19% | 4,06% | 19,67 | 115,25% | |
| 150 % >= | 7.871.330,49 | 0,34% | 30 | 0,21% | 3,40% | 20,71 | 167,41% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 88 % |
| Minimum | 0 % |
| Maximum | 387 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 466.909,00 | 0,02% | 31 | 0,22% | 3,78% | 18,12 | 6,95% | |
| 10 % - 20 % | 2.547.519,66 | 0,11% | 75 | 0,53% | 3,63% | 17,77 | 15,46% | |
| 20 % - 30 % | 8.052.793,09 | 0,35% | 141 | 1,00% | 3,41% | 18,33 | 23,67% | |
| 30 % - 40 % | 19.470.816,25 | 0,85% | 243 | 1,72% | 3,51% | 18,97 | 32,05% | |
| 40 % - 50 % | 31.916.641,89 | 1,40% | 340 | 2,40% | 3,52% | 18,47 | 41,51% | |
| 50 % - 60 % | 45.302.498,65 | 1,98% | 388 | 2,74% | 3,47% | 19,78 | 47,91% | |
| 60 % - 70 % | 51.244.462,32 | 2,24% | 398 | 2,81% | 3,55% | 19,94 | 54,95% | |
| 70 % - 80 % | 61.214.037,85 | 2,68% | 424 | 3,00% | 3,56% | 19,69 | 63,56% | |
| 80 % - 90 % | 84.563.799,96 | 3,70% | 533 | 3,77% | 3,56% | 20,66 | 71,73% | |
| 90 % - 100 % | 94.221.188,83 | 4,12% | 558 | 3,95% | 3,53% | 21,08 | 79,31% | |
| 100 % - 110 % | 113.487.147,69 | 4,97% | 628 | 4,44% | 3,61% | 21,84 | 87,67% | |
| 110 % - 120 % | 150.641.607,94 | 6,59% | 776 | 5,49% | 3,58% | 22,52 | 95,16% | |
| 120 % - 130 % | 113.683.729,18 | 4,97% | 580 | 4,10% | 3,64% | 22,96 | 100,26% | |
| 130 % - 140 % | 23.296.867,02 | 1,02% | 114 | 0,81% | 3,61% | 22,42 | 106,04% | |
| 140 % - 150 % | 1.633.469,84 | 0,07% | 8 | 0,06% | 3,10% | 22,30 | 118,62% | |
| 150 % >= | 2.088.804,13 | 0,09% | 11 | 0,08% | 3,97% | 22,28 | 159,23% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 88 % |
| Minimum | 0 % |
| Maximum | 387 % |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 1.902.231,31 | 0,08% | 44 | 0,31% | 3,33% | 17,20 | 30,25% | |
| 10 % - 20 % | 14.172.064,09 | 0,62% | 304 | 2,15% | 3,28% | 16,08 | 18,92% | |
| 20 % - 30 % | 35.787.114,78 | 1,57% | 522 | 3,69% | 3,20% | 16,61 | 25,68% | |
| 30 % - 40 % | 71.097.137,02 | 3,11% | 798 | 5,64% | 3,36% | 16,40 | 34,32% | |
| 40 % - 50 % | 117.568.826,63 | 5,14% | 990 | 7,00% | 3,37% | 17,22 | 42,74% | |
| 50 % - 60 % | 158.088.608,80 | 6,92% | 1.107 | 7,83% | 3,36% | 17,82 | 51,68% | |
| 60 % - 70 % | 222.628.651,14 | 9,74% | 1.342 | 9,49% | 3,43% | 18,49 | 60,03% | |
| 70 % - 80 % | 140.332.892,26 | 6,14% | 728 | 5,15% | 3,65% | 18,64 | 69,19% | |
| 80 % - 90 % | 196.867.870,03 | 8,62% | 850 | 6,01% | 3,45% | 19,51 | 79,26% | |
| 90 % - 100 % | 151.324.565,91 | 6,62% | 673 | 4,76% | 3,81% | 19,72 | 87,74% | |
| 100 % - 110 % | 298.762.292,64 | 13,07% | 1.241 | 8,78% | 3,84% | 20,14 | 98,55% | |
| 110 % - 120 % | 29.168.277,94 | 1,28% | 120 | 0,85% | 3,75% | 19,81 | 97,42% | |
| 120 % - 130 % | 13.173.069,25 | 0,58% | 50 | 0,35% | 3,83% | 20,00 | 99,09% | |
| 130 % - 140 % | 6.567.730,58 | 0,29% | 30 | 0,21% | 4,05% | 18,93 | 94,86% | |
| 140 % - 150 % | 8.271.387,37 | 0,36% | 30 | 0,21% | 3,69% | 19,06 | 103,39% | |
| 150 % >= | 15.575.877,61 | 0,68% | 63 | 0,45% | 3,72% | 19,58 | 131,01% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 81 % |
| Minimum | 3 % |
| Maximum | 429 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 44.664,48 | 0,00% | 3 | 0,02% | 3,74% | 16,78 | 6,33% | |
| 10 % - 20 % | 1.799.983,65 | 0,08% | 39 | 0,28% | 3,40% | 21,73 | 16,45% | |
| 20 % - 30 % | 7.446.420,50 | 0,33% | 119 | 0,84% | 3,28% | 20,84 | 23,55% | |
| 30 % - 40 % | 18.661.838,36 | 0,82% | 228 | 1,61% | 3,34% | 20,54 | 31,77% | |
| 40 % - 50 % | 41.170.569,24 | 1,80% | 379 | 2,68% | 3,35% | 20,63 | 42,08% | |
| 50 % - 60 % | 44.898.942,44 | 1,96% | 379 | 2,68% | 3,53% | 19,79 | 48,93% | |
| 60 % - 70 % | 60.112.739,91 | 2,63% | 454 | 3,21% | 3,54% | 20,19 | 58,44% | |
| 70 % - 80 % | 89.748.503,53 | 3,93% | 605 | 4,28% | 3,51% | 20,15 | 67,91% | |
| 80 % - 90 % | 107.343.523,77 | 4,70% | 665 | 4,70% | 3,57% | 20,99 | 77,68% | |
| 90 % - 100 % | 144.471.962,80 | 6,32% | 833 | 5,89% | 3,56% | 21,32 | 86,81% | |
| 100 % - 110 % | 267.761.100,47 | 11,72% | 1.432 | 10,13% | 3,66% | 22,35 | 97,00% | |
| 110 % - 120 % | 7.738.505,14 | 0,34% | 41 | 0,29% | 3,77% | 22,48 | 96,48% | |
| 120 % - 130 % | 3.809.320,29 | 0,17% | 23 | 0,16% | 3,60% | 20,38 | 87,47% | |
| 130 % - 140 % | 2.229.118,58 | 0,10% | 12 | 0,08% | 3,16% | 22,34 | 100,68% | |
| 140 % - 150 % | 1.689.245,30 | 0,07% | 9 | 0,06% | 3,64% | 21,27 | 100,41% | |
| 150 % >= | 4.905.854,84 | 0,21% | 27 | 0,19% | 3,45% | 22,45 | 125,64% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 81 % |
| Minimum | 3 % |
| Maximum | 429 % |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 2.684.062,13 | 0,12% | 131 | 0,93% | 3,46% | 15,94 | 7,19% | |
| 10 % - 20 % | 23.679.604,46 | 1,04% | 513 | 3,63% | 3,44% | 15,92 | 15,86% | |
| 20 % - 30 % | 58.597.844,67 | 2,56% | 783 | 5,54% | 3,34% | 16,25 | 25,61% | |
| 30 % - 40 % | 88.882.594,56 | 3,89% | 915 | 6,47% | 3,43% | 16,60 | 35,41% | |
| 40 % - 50 % | 145.784.116,61 | 6,38% | 1.079 | 7,63% | 3,43% | 17,58 | 45,44% | |
| 50 % - 60 % | 188.696.459,31 | 8,26% | 1.170 | 8,27% | 3,44% | 18,09 | 55,44% | |
| 60 % - 70 % | 210.547.824,28 | 9,21% | 1.122 | 7,93% | 3,45% | 18,70 | 64,78% | |
| 70 % - 80 % | 159.712.932,40 | 6,99% | 748 | 5,29% | 3,67% | 18,90 | 75,16% | |
| 80 % - 90 % | 198.740.105,84 | 8,70% | 822 | 5,81% | 3,53% | 19,64 | 84,97% | |
| 90 % - 100 % | 185.513.729,58 | 8,12% | 769 | 5,44% | 3,84% | 20,20 | 95,35% | |
| 100 % - 110 % | 195.305.583,17 | 8,55% | 739 | 5,23% | 3,77% | 20,36 | 104,90% | |
| 110 % - 120 % | 9.860.718,33 | 0,43% | 44 | 0,31% | 3,73% | 19,92 | 111,58% | |
| 120 % - 130 % | 3.441.360,00 | 0,15% | 15 | 0,11% | 3,53% | 18,86 | 125,07% | |
| 130 % - 140 % | 2.280.331,53 | 0,10% | 13 | 0,09% | 3,89% | 17,02 | 134,29% | |
| 140 % - 150 % | 1.304.039,87 | 0,06% | 6 | 0,04% | 3,29% | 17,89 | 146,58% | |
| 150 % >= | 6.257.290,62 | 0,27% | 23 | 0,16% | 3,46% | 21,39 | 173,11% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 74 % |
| Minimum | 0 % |
| Maximum | 340 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 627.489,67 | 0,03% | 37 | 0,26% | 3,94% | 16,77 | 7,40% | |
| 10 % - 20 % | 4.449.260,45 | 0,19% | 99 | 0,70% | 3,32% | 19,69 | 16,70% | |
| 20 % - 30 % | 13.695.112,41 | 0,60% | 203 | 1,44% | 3,47% | 19,41 | 26,03% | |
| 30 % - 40 % | 30.066.336,86 | 1,32% | 328 | 2,32% | 3,48% | 19,40 | 35,37% | |
| 40 % - 50 % | 54.272.037,79 | 2,38% | 478 | 3,38% | 3,47% | 19,89 | 45,45% | |
| 50 % - 60 % | 63.522.394,91 | 2,78% | 490 | 3,47% | 3,56% | 20,04 | 55,06% | |
| 60 % - 70 % | 79.990.796,23 | 3,50% | 543 | 3,84% | 3,51% | 20,18 | 65,21% | |
| 70 % - 80 % | 108.164.089,43 | 4,73% | 683 | 4,83% | 3,62% | 20,60 | 75,01% | |
| 80 % - 90 % | 141.773.743,75 | 6,20% | 814 | 5,76% | 3,56% | 21,29 | 85,27% | |
| 90 % - 100 % | 192.220.642,14 | 8,41% | 997 | 7,05% | 3,60% | 22,49 | 95,48% | |
| 100 % - 110 % | 110.011.055,98 | 4,81% | 549 | 3,88% | 3,60% | 22,77 | 103,20% | |
| 110 % - 120 % | 1.743.527,80 | 0,08% | 10 | 0,07% | 4,14% | 22,97 | 114,05% | |
| 120 % - 130 % | 688.662,06 | 0,03% | 3 | 0,02% | 3,19% | 23,35 | 126,71% | |
| 130 % - 140 % | 802.060,83 | 0,04% | 4 | 0,03% | 3,90% | 23,45 | 136,11% | |
| 140 % - 150 % | 116.200,00 | 0,01% | 1 | 0,01% | 4,90% | 17,16 | 146,08% | |
| 150 % >= | 1.688.882,99 | 0,07% | 9 | 0,06% | 4,06% | 21,76 | 164,26% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 74 % |
| Minimum | 0 % |
| Maximum | 340 % |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| < 10 % | 4.193.760,37 | 0,18% | 185 | 1,31% | 3,56% | 14,14 | 10,14% | |
| 10 % - 20 % | 30.857.975,52 | 1,35% | 681 | 4,82% | 3,55% | 14,35 | 20,29% | |
| 20 % - 30 % | 63.163.853,74 | 2,76% | 842 | 5,95% | 3,34% | 15,28 | 30,02% | |
| 30 % - 40 % | 93.935.308,01 | 4,11% | 932 | 6,59% | 3,49% | 16,09 | 39,00% | |
| 40 % - 50 % | 130.188.124,33 | 5,70% | 962 | 6,80% | 3,37% | 17,04 | 46,97% | |
| 50 % - 60 % | 167.426.646,36 | 7,33% | 998 | 7,06% | 3,48% | 18,12 | 55,25% | |
| 60 % - 70 % | 181.699.542,17 | 7,95% | 962 | 6,80% | 3,44% | 18,90 | 63,69% | |
| 70 % - 80 % | 172.345.328,30 | 7,54% | 787 | 5,57% | 3,55% | 19,16 | 71,94% | |
| 80 % - 90 % | 162.287.788,95 | 7,10% | 683 | 4,83% | 3,58% | 19,22 | 82,84% | |
| 90 % - 100 % | 172.189.340,05 | 7,54% | 691 | 4,89% | 3,64% | 20,17 | 90,52% | |
| 100 % - 110 % | 165.313.894,71 | 7,23% | 647 | 4,58% | 3,81% | 20,67 | 98,72% | |
| 110 % - 120 % | 107.853.536,35 | 4,72% | 411 | 2,91% | 3,83% | 21,08 | 104,53% | |
| 120 % - 130 % | 21.688.378,85 | 0,95% | 79 | 0,56% | 3,93% | 20,70 | 110,74% | |
| 130 % - 140 % | 1.870.974,54 | 0,08% | 7 | 0,05% | 3,39% | 17,55 | 149,51% | |
| 140 % - 150 % | 1.604.599,27 | 0,07% | 7 | 0,05% | 3,82% | 20,46 | 152,18% | |
| 150 % >= | 4.669.545,84 | 0,20% | 18 | 0,13% | 3,29% | 21,58 | 178,12% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 77 % |
| Minimum | 0 % |
| Maximum | 340 % |

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 | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| < 10 % | 660.142,39 | 0,03% | 42 | 0,30% | 3,88% | 15,71 | 8,76% | |
| 10 % - 20 % | 4.199.914,70 | 0,18% | 101 | 0,71% | 3,48% | 18,00 | 18,06% | |
| 20 % - 30 % | 11.933.696,69 | 0,52% | 185 | 1,31% | 3,55% | 18,59 | 26,84% | |
| 30 % - 40 % | 28.551.477,53 | 1,25% | 332 | 2,35% | 3,53% | 18,52 | 36,68% | |
| 40 % - 50 % | 47.508.842,51 | 2,08% | 434 | 3,07% | 3,46% | 19,46 | 45,15% | |
| 50 % - 60 % | 57.867.780,96 | 2,53% | 457 | 3,23% | 3,55% | 19,93 | 53,34% | |
| 60 % - 70 % | 66.766.818,70 | 2,92% | 471 | 3,33% | 3,54% | 19,74 | 62,79% | |
| 70 % - 80 % | 95.701.287,42 | 4,19% | 604 | 4,27% | 3,56% | 20,60 | 72,00% | |
| 80 % - 90 % | 109.771.837,25 | 4,80% | 641 | 4,53% | 3,56% | 21,19 | 80,74% | |
| 90 % - 100 % | 145.569.905,09 | 6,37% | 789 | 5,58% | 3,58% | 22,07 | 90,17% | |
| 100 % - 110 % | 161.013.633,65 | 7,05% | 823 | 5,82% | 3,61% | 22,76 | 97,66% | |
| 110 % - 120 % | 67.335.157,57 | 2,95% | 335 | 2,37% | 3,62% | 22,86 | 102,82% | |
| 120 % - 130 % | 4.746.794,71 | 0,21% | 22 | 0,16% | 3,61% | 22,59 | 111,22% | |
| 130 % - 140 % | 758.314,66 | 0,03% | 4 | 0,03% | 3,85% | 22,90 | 145,59% | |
| 140 % - 150 % | 167.936,46 | 0,01% | 1 | 0,01% | 4,25% | 19,33 | 155,56% | |
| 150 % >= | 1.278.753,01 | 0,06% | 7 | 0,05% | 4,09% | 21,84 | 166,61% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 77 % |
| Minimum | 0 % |
| Maximum | 340 % |

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 % | 5.588.985,77 | 0,24% | 54 | 0,20% | 0,43% | 18,21 | 51,27% | |
| 0.5 % - 1.0 % | 3.698.187,00 | 0,16% | 30 | 0,11% | 0,67% | 17,67 | 77,60% | |
| 1.0 % - 1.5 % | 6.475.079,27 | 0,28% | 70 | 0,25% | 1,37% | 17,83 | 66,40% | |
| 1.5 % - 2.0 % | 123.971.473,44 | 5,43% | 1.545 | 5,59% | 1,81% | 19,21 | 60,57% | |
| 2.0 % - 2.5 % | 323.211.076,02 | 14,14% | 3.617 | 13,10% | 2,25% | 19,74 | 69,57% | |
| 2.5 % - 3.0 % | 420.802.091,53 | 18,41% | 4.706 | 17,04% | 2,76% | 19,77 | 75,67% | |
| 3.0 % - 3.5 % | 362.077.276,33 | 15,84% | 4.319 | 15,64% | 3,21% | 20,06 | 75,62% | |
| 3.5 % - 4.0 % | 261.124.062,40 | 11,43% | 3.027 | 10,96% | 3,72% | 19,85 | 78,92% | |
| 4.0 % - 4.5 % | 158.549.799,37 | 6,94% | 2.016 | 7,30% | 4,23% | 19,40 | 77,61% | |
| 4.5 % - 5.0 % | 232.557.927,39 | 10,18% | 2.895 | 10,48% | 4,73% | 19,60 | 73,66% | |
| 5.0 % - 5.5 % | 233.055.810,21 | 10,20% | 2.948 | 10,67% | 5,19% | 20,45 | 76,52% | |
| 5.5 % - 6.0 % | 97.240.541,43 | 4,26% | 1.454 | 5,26% | 5,70% | 18,52 | 73,31% | |
| 6.0 % - 6.5 % | 43.080.168,94 | 1,89% | 744 | 2,69% | 6,17% | 17,06 | 69,71% | |
| 6.5 % - 7.0 % | 12.254.923,94 | 0,54% | 168 | 0,61% | 6,65% | 16,10 | 73,26% | |
| 7.0 % >= | 1.433.487,62 | 0,06% | 27 | 0,10% | 7,15% | 15,65 | 65,85% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 3.6 % |
| Minimum | 0.3 % |
| Maximum | 8.1 % |

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 | 655.025.997,44 | 28,66% | 7.833 | 28,36% | 3,06% | 19,78 | 74,30% | |
| 12 Months - 24 Months | 133.116.780,86 | 5,83% | 1.955 | 7,08% | 4,82% | 17,79 | 72,58% | |
| 24 Months - 36 Months | 127.125.201,11 | 5,56% | 1.716 | 6,21% | 4,27% | 18,32 | 74,04% | |
| 36 Months - 48 Months | 132.629.722,02 | 5,80% | 1.700 | 6,15% | 3,80% | 20,06 | 76,28% | |
| 48 Months - 60 Months | 246.672.002,49 | 10,79% | 3.047 | 11,03% | 4,42% | 21,79 | 79,63% | |
| 60 Months - 72 Months | 27.114.131,55 | 1,19% | 378 | 1,37% | 5,01% | 17,77 | 66,23% | |
| 72 Months - 84 Months | 28.022.941,06 | 1,23% | 471 | 1,71% | 5,13% | 16,28 | 64,19% | |
| 84 Months - 96 Months | 37.534.484,87 | 1,64% | 520 | 1,88% | 4,21% | 17,55 | 66,74% | |
| 96 Months - 108 Months | 288.877.781,19 | 12,64% | 3.222 | 11,67% | 3,21% | 19,50 | 73,14% | |
| 108 Months - 120 Months | 411.253.868,36 | 18,00% | 4.577 | 16,57% | 2,93% | 19,62 | 73,18% | |
| 120 Months - 132 Months | 40.452.807,24 | 1,77% | 445 | 1,61% | 4,68% | 19,20 | 69,18% | |
| 132 Months - 144 Months | 13.257.851,01 | 0,58% | 214 | 0,77% | 5,21% | 17,18 | 64,95% | |
| 144 Months - 156 Months | 4.428.428,07 | 0,19% | 72 | 0,26% | 5,57% | 16,75 | 58,43% | |
| 156 Months - 168 Months | 26.496.606,78 | 1,16% | 282 | 1,02% | 3,85% | 19,51 | 71,28% | |
| 168 Months - 180 Months | 30.563.559,02 | 1,34% | 359 | 1,30% | 3,86% | 19,67 | 77,17% | |
| 180 Months - 192 Months | 639.095,70 | 0,03% | 7 | 0,03% | 5,35% | 15,79 | 65,73% | |
| 192 Months - 204 Months | 862.962,25 | 0,04% | 13 | 0,05% | 5,49% | 17,41 | 72,37% | |
| 204 Months - 216 Months | 1.706.925,45 | 0,07% | 16 | 0,06% | 4,77% | 18,83 | 78,36% | |
| 216 Months - 228 Months | 16.949.667,47 | 0,74% | 158 | 0,57% | 3,75% | 20,85 | 75,16% | |
| 228 Months - 240 Months | 60.750.802,29 | 2,66% | 614 | 2,22% | 3,42% | 22,00 | 75,70% | |
| 240 Months - 252 Months | 260.849,00 | 0,01% | 3 | 0,01% | 5,34% | 20,78 | 55,30% | |
| 252 Months - 264 Months | 517.377,94 | 0,02% | 7 | 0,03% | 5,78% | 21,56 | 81,26% | |
| 264 Months - 276 Months | 74.000,00 | 0,00% | 1 | 0,00% | 6,20% | 22,33 | 50,09% | |
| 276 Months - 288 Months | 403.098,88 | 0,02% | 5 | 0,02% | 6,05% | 23,31 | 65,72% | |
| 288 Months - 300 Months | 383.948,61 | 0,02% | 5 | 0,02% | 5,85% | 24,37 | 89,43% | |
| 300 Months - 312 Months | | | | | | | | |
| 312 Months - 324 Months | | | | | | | | |
| 324 Months - 336 Months | | | | | | | | |
| 336 Months - 348 Months | | | | | | | | |
| 348 Months - 360 Months | | | | | | | | |
| 360 Months >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|------------|
| Weighted Average | 64 Months |
| Minimum | 0 Months |
| Maximum | 295 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 | 242.196.269,70 | 10,60% | 2.480 | 8,98% | 2,00% | 19,38 | 70,92% | |
| Fixed | 2.042.924.620,96 | 89,40% | 25.140 | 91,02% | 3,75% | 19,71 | 74,43% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 2.041.126.899,03 | 89,32% | 12.273 | 86,80% | 3,57% | 19,64 | 73,71% | |
| Apartment | 204.746.940,04 | 8,96% | 1.492 | 10,55% | 3,54% | 20,61 | 78,25% | |
| House/Business (<50%) | 2.061.540,75 | 0,09% | 9 | 0,06% | 3,48% | 14,57 | 53,37% | |
| House/Business (>50%) | | | | | | | | |
| Business | 220.083,40 | 0,01% | 2 | 0,01% | 3,02% | 14,14 | 73,08% | |
| Other | 36.965.427,44 | 1,62% | 364 | 2,57% | 3,91% | 17,04 | 70,78% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 74.684.032,07 | 3,27% | 562 | 3,97% | 3,47% | 19,12 | 70,86% | |
| Flevoland | 65.606.774,66 | 2,87% | 414 | 2,93% | 3,46% | 18,28 | 79,01% | |
| Friesland | 54.267.208,04 | 2,37% | 347 | 2,45% | 3,45% | 20,28 | 76,45% | |
| Gelderland | 384.996.410,23 | 16,85% | 2.339 | 16,54% | 3,52% | 19,60 | 72,23% | |
| Groningen | 70.770.629,34 | 3,10% | 565 | 4,00% | 3,50% | 18,94 | 73,43% | |
| Limburg | 317.074.777,25 | 13,88% | 2.543 | 17,98% | 3,79% | 18,44 | 71,91% | |
| Noord-Brabant | 345.469.369,28 | 15,12% | 1.923 | 13,60% | 3,50% | 20,03 | 72,41% | |
| Noord-Holland | 291.892.692,15 | 12,77% | 1.500 | 10,61% | 3,63% | 20,22 | 74,14% | |
| Overijssel | 171.165.251,70 | 7,49% | 1.125 | 7,96% | 3,38% | 19,79 | 74,92% | |
| Utrecht | 169.537.893,49 | 7,42% | 880 | 6,22% | 3,57% | 20,19 | 73,32% | |
| Zeeland | 42.916.802,12 | 1,88% | 289 | 2,04% | 3,58% | 20,63 | 77,18% | |
| Zuid-Holland | 296.739.050,33 | 12,99% | 1.653 | 11,69% | 3,61% | 20,16 | 79,43% | |
| Unknown/Not specified | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 25.173.418,92 | 1,10% | 207 | 1,46% | 3,37% | 19,03 | 74,15% | |
| NL112 - Delfzijl en omgeving | 6.205.094,96 | 0,27% | 56 | 0,40% | 3,86% | 18,17 | 71,79% | |
| NL113- Overig Groningen | 39.392.115,46 | 1,72% | 302 | 2,14% | 3,52% | 19,01 | 73,23% | |
| NL121- Noord-Friesland | 24.263.656,45 | 1,06% | 160 | 1,13% | 3,38% | 20,41 | 79,03% | |
| NL122- Zuidwest-Friesland | 12.664.862,50 | 0,55% | 77 | 0,54% | 3,62% | 20,31 | 76,48% | |
| NL123- Zuidoost-Friesland | 17.338.689,09 | 0,76% | 110 | 0,78% | 3,41% | 20,07 | 72,83% | |
| NL131- Noord-Drenthe | 27.640.116,66 | 1,21% | 198 | 1,40% | 3,63% | 18,86 | 71,69% | |
| NL132- Zuidoost-Drenthe | 28.927.833,75 | 1,27% | 221 | 1,56% | 3,41% | 19,51 | 71,70% | |
| NL133- Zuidwest-Drenthe | 17.470.552,11 | 0,76% | 140 | 0,99% | 3,32% | 18,79 | 67,99% | |
| NL211- Noord-Overijssel | 66.590.968,19 | 2,91% | 412 | 2,91% | 3,33% | 19,72 | 74,51% | |
| NL212- Zuidwest-Overijssel | 24.566.890,00 | 1,08% | 154 | 1,09% | 3,51% | 19,65 | 77,08% | |
| NL213- Twente | 80.007.393,51 | 3,50% | 559 | 3,95% | 3,39% | 19,90 | 74,59% | |
| NL221- Veluwe | 102.128.352,03 | 4,47% | 624 | 4,41% | 3,51% | 19,29 | 69,37% | |
| NL224- Zuidwest-Gelderland | 42.449.844,45 | 1,86% | 240 | 1,70% | 3,44% | 19,92 | 67,70% | |
| NL225- Achterhoek | 76.657.760,24 | 3,35% | 498 | 3,52% | 3,55% | 19,57 | 71,86% | |
| NL226- Arnhem/Nijmegen | 163.900.635,96 | 7,17% | 978 | 6,92% | 3,54% | 19,73 | 75,32% | |
| NL230- Flevoland | 65.606.774,66 | 2,87% | 414 | 2,93% | 3,46% | 18,28 | 79,01% | |
| NL310- Utrecht | 169.397.711,04 | 7,41% | 879 | 6,22% | 3,57% | 20,19 | 73,36% | |
| NL321- Kop van Noord-Holland | 47.622.759,02 | 2,08% | 282 | 1,99% | 3,68% | 20,28 | 73,35% | |
| NL322- Alkmaar en omgeving | 43.462.277,62 | 1,90% | 247 | 1,75% | 4,07% | 19,63 | 76,99% | |
| NL323- IJmond | 15.586.661,14 | 0,68% | 85 | 0,60% | 3,82% | 20,74 | 79,50% | |
| NL324- Agglomeratie Haarlem | 18.653.009,79 | 0,82% | 94 | 0,66% | 3,47% | 19,82 | 70,69% | |
| NL325- Zaanstreek | 12.730.240,84 | 0,56% | 65 | 0,46% | 3,90% | 21,20 | 81,82% | |
| NL326- Groot-Amsterdam | 106.741.738,13 | 4,67% | 508 | 3,59% | 3,45% | 20,50 | 74,20% | |
| NL327- Het Gooi en Vechtstreek | 47.096.005,61 | 2,06% | 219 | 1,55% | 3,52% | 19,81 | 69,72% | |
| NL331- Agglomeratie Leiden en Bollenstreek | 35.773.389,74 | 1,57% | 171 | 1,21% | 3,35% | 19,02 | 73,48% | |
| NL332- Agglomeratie 's-Gravenhage | 74.456.691,74 | 3,26% | 370 | 2,62% | 3,72% | 20,68 | 84,05% | |
| NL333- Delft en Westland | 11.141.543,04 | 0,49% | 61 | 0,43% | 3,61% | 19,34 | 77,21% | |
| NL334- Oost-Zuid-Holland | 29.299.832,07 | 1,28% | 160 | 1,13% | 3,56% | 20,73 | 73,45% | |
| NL335- Groot-Rijnmond | 103.426.080,29 | 4,53% | 609 | 4,31% | 3,68% | 20,18 | 82,55% | |
| NL336- Zuidoost-Zuid-Holland | 42.641.513,45 | 1,87% | 282 | 1,99% | 3,53% | 19,99 | 73,44% | |
| NL341- Zeeuwsch-Vlaanderen | 11.461.473,88 | 0,50% | 83 | 0,59% | 3,53% | 19,75 | 78,67% | |
| NL342- Overig Zeeland | 31.455.328,24 | 1,38% | 206 | 1,46% | 3,60% | 20,95 | 76,64% | |
| NL411- West-Noord-Brabant | 63.582.738,06 | 2,78% | 371 | 2,62% | 3,48% | 20,12 | 75,52% | |
| NL412- Midden-Noord-Brabant | 51.471.326,70 | 2,25% | 310 | 2,19% | 3,54% | 19,88 | 73,18% | |
| NL413- Noordoost-Noord-Brabant | 124.982.600,17 | 5,47% | 669 | 4,73% | 3,56% | 20,00 | 71,93% | |
| NL414- Zuidoost-Noord-Brabant | 105.432.704,35 | 4,61% | 573 | 4,05% | 3,42% | 20,08 | 70,73% | |
| NL421- Noord-Limburg | 63.407.220,83 | 2,77% | 462 | 3,27% | 3,54% | 19,15 | 70,52% | |
| NL422- Midden-Limburg | 68.723.940,68 | 3,01% | 541 | 3,83% | 3,87% | 18,84 | 71,66% | |
| NL423- Zuid-Limburg | 184.943.615,74 | 8,09% | 1.540 | 10,89% | 3,84% | 18,05 | 72,47% | |
| Unknown/Not specified | 645.529,55 | 0,03% | 3 | 0,02% | 3,30% | 21,70 | 75,11% | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 % | 2.279.656.585,24 | 99,76% | 14.108 | 99,77% | 3,57% | 19,67 | 74,03% | |
| 0 % - 10 % | 4.202.221,36 | 0,18% | 25 | 0,18% | 3,60% | 21,29 | 89,37% | |
| 10 % - 20 % | 242.855,49 | 0,01% | 2 | 0,01% | 4,04% | 22,62 | 67,58% | |
| 20 % - 30 % | 212.562,72 | 0,01% | 2 | 0,01% | 2,65% | 24,19 | 40,44% | |
| 30 % - 40 % | | | | | | | | |
| 40 % - 50 % | 206.665,85 | 0,01% | 2 | 0,01% | 4,70% | 18,19 | 75,50% | |
| 50 % - 60 % | | | | | | | | |
| 60 % - 70 % | | | | | | | | |
| 70 % - 80 % | | | | | | | | |
| 80 % - 90 % | | | | | | | | |
| 90 % - 100 % | 600.000,00 | 0,03% | 1 | 0,01% | 2,10% | 24,42 | 81,86% | |
| 100 % > | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 0 % |
| Minimum | 0 % |
| Maximum | 100 % |

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 | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,57% | 19,68 | 74,05% | |
| Buy-to-let | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 1.789.720.244,42 | 78,32% | 11.206 | 79,25% | 3,65% | 19,67 | 75,97% | |
| Self Employed | 242.563.679,26 | 10,61% | 1.017 | 7,19% | 3,31% | 20,33 | 74,72% | |
| Student | 151.258,15 | 0,01% | 1 | 0,01% | 2,69% | 23,08 | 79,60% | |
| Other | 252.685.708,83 | 11,06% | 1.916 | 13,55% | 3,28% | 19,10 | 59,84% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 4.183.623,59 | 0,18% | 166 | 1,17% | 3,49% | 16,71 | 26,46% | |
| 0.5 - 1.0 | 23.049.461,15 | 1,01% | 501 | 3,54% | 3,81% | 15,69 | 26,63% | |
| 1.0 - 1.5 | 65.572.350,69 | 2,87% | 899 | 6,36% | 3,56% | 16,38 | 39,66% | |
| 1.5 - 2.0 | 113.200.749,59 | 4,95% | 1.178 | 8,33% | 3,63% | 17,11 | 48,56% | |
| 2.0 - 2.5 | 183.289.716,42 | 8,02% | 1.500 | 10,61% | 3,65% | 17,63 | 58,58% | |
| 2.5 - 3.0 | 233.358.106,76 | 10,21% | 1.602 | 11,33% | 3,56% | 18,88 | 66,48% | |
| 3.0 - 3.5 | 285.842.149,53 | 12,51% | 1.745 | 12,34% | 3,62% | 19,78 | 74,25% | |
| 3.5 - 4.0 | 358.566.082,53 | 15,69% | 1.951 | 13,80% | 3,55% | 20,37 | 79,93% | |
| 4.0 - 4.5 | 380.922.604,86 | 16,67% | 1.913 | 13,53% | 3,62% | 21,20 | 83,27% | |
| 4.5 - 5.0 | 240.656.336,18 | 10,53% | 1.113 | 7,87% | 3,58% | 20,84 | 83,36% | |
| 5.0 - 5.5 | 126.520.134,06 | 5,54% | 512 | 3,62% | 3,54% | 20,28 | 83,87% | |
| 5.5 - 6.0 | 69.446.302,87 | 3,04% | 279 | 1,97% | 3,43% | 19,85 | 81,60% | |
| 6.0 - 6.5 | 46.961.211,22 | 2,06% | 184 | 1,30% | 3,58% | 20,11 | 86,80% | |
| 6.5 - 7.0 | 33.942.722,08 | 1,49% | 130 | 0,92% | 3,39% | 19,89 | 84,44% | |
| 7.0 >= | 97.952.722,52 | 4,29% | 331 | 2,34% | 3,29% | 18,81 | 78,98% | |
| Unknown | 21.656.616,61 | 0,95% | 136 | 0,96% | 3,30% | 19,87 | 70,73% | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 4.0 |
| Minimum | 0.0 |
| Maximum | 141.1 |

*Note that for 3.13% 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 % | 104.196.013,95 | 4,56% | 1.376 | 9,73% | 2,37% | 17,54 | 40,99% | |
| 5 % - 10 % | 365.997.254,31 | 16,02% | 2.905 | 20,54% | 2,83% | 18,27 | 59,07% | |
| 10 % - 15 % | 546.089.337,78 | 23,90% | 3.332 | 23,56% | 3,23% | 19,45 | 71,90% | |
| 15 % - 20 % | 544.947.616,60 | 23,85% | 2.958 | 20,92% | 3,64% | 20,33 | 79,96% | |
| 20 % - 25 % | 375.930.797,04 | 16,45% | 1.917 | 13,56% | 4,17% | 20,62 | 83,15% | |
| 25 % - 30 % | 203.502.417,75 | 8,91% | 985 | 6,97% | 4,62% | 20,69 | 85,58% | |
| 30 % - 35 % | 60.762.705,04 | 2,66% | 288 | 2,04% | 4,65% | 19,74 | 85,44% | |
| 35 % - 40 % | 26.083.188,40 | 1,14% | 112 | 0,79% | 4,59% | 20,06 | 86,64% | |
| 40 % - 45 % | 14.049.837,23 | 0,61% | 51 | 0,36% | 4,17% | 19,71 | 81,08% | |
| 45 % - 50 % | 3.417.361,63 | 0,15% | 18 | 0,13% | 4,35% | 19,69 | 73,64% | |
| 50 % - 55 % | 4.808.517,68 | 0,21% | 17 | 0,12% | 5,05% | 15,37 | 82,13% | |
| 55 % - 60 % | 1.409.229,54 | 0,06% | 6 | 0,04% | 3,58% | 19,74 | 75,79% | |
| 60 % - 65 % | 733.245,76 | 0,03% | 3 | 0,02% | 4,25% | 20,19 | 73,92% | |
| 65 % - 70 % | 1.389.305,48 | 0,06% | 6 | 0,04% | 4,09% | 22,03 | 77,06% | |
| 70 % >= | 10.147.445,86 | 0,44% | 30 | 0,21% | 3,47% | 13,99 | 76,95% | |
| Unknown | 21.656.616,61 | 0,95% | 136 | 0,96% | 3,30% | 19,87 | 70,73% | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

| | |
|------------------|-------|
| Weighted Average | 17 % |
| Minimum | 0 % |
| Maximum | 394 % |

*Note that for 3.13% 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 | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,57% | 19,68 | 74,05% | |
| Quarterly | | | | | | | | |
| Semi-annually | | | | | | | | |
| Annually | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 803.832.293,30 | 35,18% | 5.248 | 37,11% | 3,57% | 21,28 | 78,72% | |
| Non-NHG Guarantee | 1.481.288.597,36 | 64,82% | 8.892 | 62,89% | 3,57% | 18,81 | 71,52% | |
| Unknown | | | | | | | | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 |
|------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| BLG | 538.934.380,31 | 23,58% | 3.704 | 26,20% | 3,96% | 20,35 | 73,77% | |
| SNS Bank | 1.401.542.421,60 | 61,33% | 8.279 | 58,55% | 3,49% | 19,32 | 74,50% | |
| RegioBank | 344.644.088,75 | 15,08% | 2.157 | 15,25% | 3,30% | 20,07 | 72,69% | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 |
|-----------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| SNS Bank | 1.940.476.801,91 | 84,92% | 11.983 | 84,75% | 3,62% | 19,61 | 74,30% | |
| RegioBank | 344.644.088,75 | 15,08% | 2.157 | 15,25% | 3,30% | 20,07 | 72,69% | |
| Total | 2.285.120.890,66 | 100,00% | 14.140 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 | 2.142.770.339,63 | 93,77% | 25.106 | 90,90% | 3,50% | 19,89 | 74,21% | |
| SRLEV | 142.350.551,03 | 6,23% | 2.514 | 9,10% | 4,54% | 16,54 | 71,67% | |
| Total | 2.285.120.890,66 | 100,00% | 27.620 | 100,00% | 3,569% | 19,68 | 74,054% | |

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 N/A |
| Back-Up Servicer | N/A |
| Cash Advance Facility | N/A; |
| Cash Advance Facility Maximum Available Amount | N/A; |
| Cash Advance Facility Provider | N/A; |
| Cash Advance Facility Stand-by Drawing Account | N/A; |
| 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; |
| Custodian | means ING Bank N.V. |
| Cut-Off Date | means 31 December 2011; |
| Day Count Convention | means Actual/360 for the class A1 notes and A2 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 | has the meaning ascribed to it in Clause 2.2 of the Mortgage Receivables Purchase Agreement; |
| Deferred Purchase Price Installment | means, with respect to a Payment Date, an amount equal to (A) prior to the Enforcement Date, the sum of (I) the positive difference, if any, between the Interest Available Amount and the sum of all amounts payable by the Issuer as set forth in the Interest Priority of Payments under (a) up to and including (i) and (II) subject to the Notes having been repaid in full, the positive difference, if any, between the Redemption Available Amount and the sum of all amounts payable by the Issuer as set forth in the Principal Priority of Payments under (a) up to and including (e) on such date, or (B), after the Enforcement Date, the amount remaining after all payments as set forth in the Priority of Payments upon Enforcement under (a) up to and including (g) have been made; |
| 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; |
| Equivalent Securities | securities equivalent to Purchased Securities under that Transaction. If and to the extent that such Purchased Securities have been redeemed, the expression shall mean a sum of money equivalent to the proceeds of the redemption (other than Distributions); |
| Excess Spread | N/A |
| Excess Spread Margin | N/A |
| Final Maturity Date | Unless previously redeemed, the Issuer will, subject to Condition 9(a), redeem all of the Notes at their respective Principal Amount Outstanding on the Payment Date falling in January 2044; |
| First Optional Redemption Date | means the Notes Payment Date falling in February 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; |

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| | |
|---|--|
| 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 | "Mortgage Loan Further Advance" means a further advance under a Mortgage Loan, which includes a new mortgage loan, which is only secured by the Mortgage which also secures the relevant Mortgage Receivable; |
| 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 bank account of the Issuer, at the Floating Rate GIC Provider to which, inter alia, the proceeds of the Mortgage Receivables will be credited by the Servicer; |
| 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 | "Mortgage Loans" means the loans entered into by any Seller and the relevant Borrowers as evidenced by the relevant loan agreements, which may consist of one or more loan parts ("leningdelen") as set out in (i) at Closing, the List of Mortgage Loans attached to the Mortgage Receivables Purchase Agreement as Schedule 1 and to the Deed of Assignment as Annex 1 and (ii) at any time after the Closing Date, the most recent List of Mortgage Loans, in both cases providing the details as described in Schedule 1 and, as the case may be, Schedule 3 to the Mortgage Receivables Purchase Agreement; |
| 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 the Mortgage Loans which have the benefit of a NHG Guarantee and listed as such, at Closing in the List of Mortgage Loans attached as Schedule 1 to the Mortgage Receivables Purchase Agreement and, at any time after the Closing Date, listed as such in the most recent List of Mortgage Loans; |
| Non NHG Loan | means a Mortgage Loan that does not have the benefit of an NHG Guarantee; |
| Notification Events | "Notification Event" means any of the Assignment Notification Events and the Security Trustee 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 each of SNS Bank and RegioBank |
| Outstanding Principal Amount | means, in respect of a Mortgage Receivable (a) on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Receivable and (b) after the occurrence of a Realised Loss in respect of such Mortgage Receivable, 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, in respect of any Calculation Period any prepayment penalties ("boeterente") to be paid by a Borrower under a Mortgage Loan as a result of the Mortgage Receivable being repaid prior to the maturity date of such Mortgage Loan other than (i) on a date whereon the interest rate is reset or (ii) as otherwise permitted pursuant to the Mortgage Conditions and received by the Issuer during such Calculation Period; |
| Performing Loans | means Mortgage Loans that are not in Arrears or Delinquent; |
| Post-Foreclosure Proceeds | means any amounts received, recovered or collected from a Borrower in respect of a Mortgage Receivable in addition to Net Proceeds, whether in relation to interest, principal or otherwise, following completion of foreclosure on the Mortgage and other collateral securing the Mortgage Receivables; |
| Prepayments | means non scheduled principal paid by the borrower prior to the expected maturity date; |
| Principal Deficiency Ledger | has the meaning ascribed to it in Clause 7 of the Administration Agreement; |
| Principal Payment Date | means the current monthly payment date on which principal is paid out on the relevant notes; |

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|-----------------------------------|--|
| 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 27 January 2012 relating to the issue of the Notes; |
| Purchased Securities | the Securities sold or to be sold by the Seller (SNS Bank N.V.) to Buyer (Lowland Mortgage Backed Securities 1 B.V.) under that transaction, and any New Purchased securities transferred by Seller to Buyer; |
| Realised Losses | means, on any relevant Calculation Date, the sum of (a) with respect to the Mortgage Receivables in respect of which the relevant Seller, the relevant Pool Servicer on behalf of the Issuer, the Issuer or the Security Trustee has foreclosed from the Closing Date up to and including the immediately preceding Calculation Period of the difference between (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables less, with respect to the Savings Mortgage Receivables which are subject to a Participation, the Participations, and (ii) the amount of the Net Proceeds applied to reduce the Outstanding Principal Amount of the Mortgage Receivables less, with respect to Savings Mortgage Receivables which are subject to a Participation, the Participations; and (b), with respect to the Mortgage Receivables sold by the Issuer, the amount of the difference, if any, between (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables which are subject to a Participation, the Participations, and (ii) the purchase price of the Mortgage Receivables sold to the extent relating to principal, less, with respect to the Savings Mortgage Receivables which are subject to a Participation, the Participations; and (c) with respect to the Mortgage Receivables in respect of which the Borrower has from the Closing Date up to and including the immediately preceding Calculation Period (i) successfully asserted set-off or defence to payments or (ii) repaid or prepaid any amounts, in both cases the amount by which the Mortgage Receivables have been extinguished ("teniet gedaan") unless, and to the extent, such amount is received from the relevant Seller or otherwise pursuant to any item of the Redemption Available Amount, including any Set-Off Amount; |
| 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 8.16 and 8.17 of the Mortgage Receivables Purchase Agreement;" |
| Repossessions | refer to foreclosure; |
| Reserve Account | N/A |
| Reserve Account Target Level | N/A |
| Revenue Priority of Payments | means the priority of payments as set forth in Clause 5.3 of the Trust Deed; |
| 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 each of SNS Bank and RegioBank; |
| Servicer | means each of SNS Bank and RegioBank; |
| Signing Date | 27 January 2012; |
| Special Servicer | N/A |
| Subordinated Loan | N/A |
| Swap Counterparty | N/A |
| Swap Counterparty Default Payment | N/A |
| Swap Notional Amount | N/A; |
| Trust Deed | means the trust deed to be entered into by the Security Trustee, the Issuer and Stichting Holding on the Closing Date substantially in the Agreed Form, as the same may be amended, restated, supplemented or otherwise modified from time to time; |
| 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; |

Lowland Mortgage Backed Securities 1 B.V.

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Contact Information

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|---------------------------------------|--|---|--|
| Auditors | KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands | Commingling Risk Facility Provider | SNS Bank 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 |
| Custodian | ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands | Floating Rate GIC Provider | Coöperatieve Rabobank U.A. Croeselaan 18 3500 HG Utrecht The Netherlands |
| Issuer | Lowland Mortgage Backed Securities 1 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands | Legal Advisor to the Seller and the Issuer | NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands |
| Paying and Listing Agent | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands | Rating Agency 1 | Fitch Ratings 2 Eldon Street EC2M 7UA London United Kingdom |
| Rating Agency 2 | Moody's 2 Minster Court EC3R 7XB London United Kingdom | Security Trustee | Stichting Security Trustee Lowland MBS 1 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands |
| Seller 1 | SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands | Seller 2 | RegioBank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands |
| Servicer | RegioBank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands | Servicer | SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands |
| Set-off Risk Facility Provider | SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands | Tax Advisor | KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands |