

# **Lowland Mortgage Backed Securities 1 B.V.**

## **Monthly Portfolio and Performance Report**

Reporting period: 1 September 2016 - 30 September 2016

Reporting Date: 18 October 2016

**AMOUNTS IN EURO**

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

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<b>Key Dates</b>						
<b>Note Class</b>	<b>Class A1 Notes</b>	<b>Class A2 Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>	<b>Class E Notes</b>
<b>Key Dates</b>						
Closing Date	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 Sep 2016	30 Sep 2016	30 Sep 2016	30 Sep 2016	30 Sep 2016	30 Sep 2016
Determination Date	14 Oct 2016	14 Oct 2016	14 Oct 2016	14 Oct 2016	14 Oct 2016	14 Oct 2016
Interest Payment Date	18 Oct 2016	18 Oct 2016	N/A	N/A	N/A	N/A
Principal Payment Date	18 Oct 2016	18 Oct 2016	18 Oct 2016	18 Oct 2016	18 Oct 2016	18 Oct 2016
Current Reporting Period	1 Sep 2016 - 30 Sep 2016	1 Sep 2016 - 30 Sep 2016	1 Sep 2016 - 30 Sep 2016	1 Sep 2016 - 30 Sep 2016	1 Sep 2016 - 30 Sep 2016	1 Sep 2016 - 30 Sep 2016
Previous Reporting Period	1 Aug 2016 - 31 Aug 2016	1 Aug 2016 - 31 Aug 2016	1 Aug 2016 - 31 Aug 2016	1 Aug 2016 - 31 Aug 2016	1 Aug 2016 - 31 Aug 2016	1 Aug 2016 - 31 Aug 2016
Accrual Start Date	19 Sep 2016	19 Sep 2016	N/A	N/A	N/A	N/A
Accrual End Date	18 Oct 2016	18 Oct 2016	N/A	N/A	N/A	N/A
Accrual Period (in days)	29	29	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	15 Sep 2016	N/A	N/A	N/A	N/A	N/A

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**The Mortgage Loan Portfolio**

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**Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		14,471
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	98
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	25
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		14,348

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		2,352,560,910.62
Scheduled Principal Receipts	-/-	1,692,868.54
Prepayments	-/-	16,995,531.47
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	4,832,918.41
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		2,329,039,592.20

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		914,673.00
Changes in Construction Deposit Obligations		-53,607.00
Construction Deposit Obligations at the end of the Reporting Period		861,066.00

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-112,775,041.85
Changes in Saving Deposits		-343,098.82
Saving Deposits at the end of the Reporting Period		-113,118,140.67

### 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	2,297,993,597.51	98.667%	14,192	98.913%	3.62	19.84	74.022%
<=	30 days	59,863.93	15,722,319.12	0.675%	74	0.516%	3.85	20.74	89.808%
30 days	60 days	16,434.89	3,403,616.67	0.146%	17	0.118%	3.44	18.97	89.841%
60 days	90 days	12,153.89	1,858,229.27	0.08%	11	0.077%	3.44	19.90	97.635%
90 days	120 days	17,015.36	1,202,653.70	0.052%	9	0.063%	4.42	18.18	88.542%
120 days	150 days	17,897.67	1,001,614.59	0.043%	5	0.035%	3.83	22.29	97.476%
150 days	180 days	9,092.41	442,825.65	0.019%	3	0.021%	3.75	17.15	82.859%
180 days	>	427,093.12	7,414,735.69	0.318%	37	0.258%	4.09	19.63	131.311%
<b>Total</b>		559,551.27	2,329,039,592.20	100.00%	14,348	100.00%	3.62	19.85	74.37%

Weighted Average	4,709.73
Minimum	13.25
Maximum	68,271.76

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**Foreclosure Statistics - Total**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of Mortgage Loans foreclosed during the Reporting Period	0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Average loss severity during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Number of Mortgage Loans foreclosed since the Closing Date	173	173
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.792%	0.792%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	41,090,319.78	41,090,319.78
Percentage of net principal balance at the Closing Date (% , including replenished loans)	1.063%	1.063%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	41,090,319.78	41,090,319.78
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	32,203,453.65
<b>Total amount of losses on Mortgage Loans foreclosed since the Closing Date</b>	<b>8,886,866.13</b>	<b>8,886,866.13</b>
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>8,886,866.13</b>	<b>8,886,866.13</b>
Average loss severity since the Closing Date	0.22	0.22
<b><u>Foreclosures</u></b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
<b>Number of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
<b>Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
<b><u>Constant Default Rate</u></b>		
Constant Default Rate current month	0.00000%	0.00000%
Constant Default Rate 3-month average	0.01586%	0.00000%
Constant Default Rate 6-month average	0.23896%	0.23896%
Constant Default Rate 12-month average	0.54407%	0.54407%
Constant Default Rate to date	1.06260%	1.06260%

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**Foreclosure Statistics - NHG Loans**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	0.00
<b>Total amount of losses on Foreclosed NHG Loans during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity NHG Loans during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of NHG Loans foreclosed since the Closing Date	14,160,579.77	14,160,579.77
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	13,374,352.89
<b>Total amount of losses on NHG Loans foreclosed since the Closing Date</b>	<b>786,226.88</b>	<b>786,226.88</b>
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
<b><u>Foreclosures</u></b>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
<b>Number of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
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	-/-	0.00
<b>Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
<b><u>WEW Claims periodically</u></b>		
Number of claims to WEW at the beginning of the Reporting Period	N/A	N/A
New claims to WEW during the Reporting Period	N/A	N/A
Finalised claims with WEW during the Reporting Period	-/-	0
<b>Number of claims to WEW at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Notional amount of claims to WEW at the beginning of the Reporting Period	N/A	N/A
Notional amount of new claims to WEW during the Reporting Period	N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	-/-	N/A
<b>Notional amount of claims to WEW at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
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

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**WEW Claims since Closing**

Number of finalised claims to WEW since the Closing Date		66	66
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	2,149,356.90
Payout ratio WEW since the Closing Date		0.83	0.83

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**Reasons for non payout as percentage of non recovered claim amount**

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	2,149,356.90
Non recovered amount of WEW since the Closing Date		426,124.99	426,124.99

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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
<b><u>Foreclosures reporting periodically</u></b>			
Number of Non NHG Loans foreclosed during the Reporting Period		0	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period		0.00	0.00
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00	0.00
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>		<b>0.00</b>	<b>0.00</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00	0.00
<b>Losses minus recoveries during the Reporting Period</b>		<b>0.00</b>	<b>0.00</b>
Average loss severity Non NHG Loans during the Reporting Period		0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>			
Net principal balance of Non NHG loans foreclosed since the Closing Date		26,929,740.01	26,929,740.01
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	18,829,100.76	18,829,100.76
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>		<b>8,100,639.25</b>	<b>8,100,639.25</b>
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00	0.00
<b>Losses minus recoveries since the Closing Date</b>		<b>8,100,639.25</b>	<b>8,100,639.25</b>
Average loss severity Non NHG Loans since the Closing Date		0.30	0.30
<b><u>Foreclosures</u></b>			
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0	0
<b>Number of Non NHG Loans in foreclosure at the end of the Reporting Period</b>		<b>N/A</b>	<b>N/A</b>
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00	0.00
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>		<b>N/A</b>	<b>N/A</b>

**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	5.3588%	5.4566%
Annualized 1-month average CPR	7.9999%	8.2956%
Annualized 3-month average CPR	7.8015%	12.8545%
Annualized 6-month average CPR	7.0188%	9.6026%
Annualized 12-month average CPR	7.0644%	8.3648%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.2881%	0.2865%
Annualized 1-month average PPR	0.2906%	0.1996%
Annualized 3-month average PPR	0.227%	0.3891%
Annualized 6-month average PPR	0.2056%	0.2867%
Annualized 12-month average PPR	0.2266%	0.2672%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	100.3997%	100.9588%

## Stratifications

### 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	2,442,157,732.87	
Value of savings deposits	113,118,140.67	
Net principal balance	2,329,039,592.20	
Construction Deposits	861,066.00	
Net principal balance excl. Construction and Saving Deposits	2,328,178,526.20	
Number of loans	14,348	
Number of loanparts	28,051	
Average principal balance (borrower)	162,325.03	
Weighted average current interest rate	3.623%	
Weighted average maturity (in years)	19.85	
Weighted average remaining time to interest reset (in years)	5.23	
Weighted average seasoning (in years)	9.08	
Weighted average CLTOMV	74.367%	
Weighted average CLTIMV	79.17%	
Weighted average CLTOFV	84.513%	
Weighted average CLTIFV	89.966%	

## 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	59,252,074.53	2.54%	1,351	4.82%	3.46%	20.71	80.57%	
Bank Savings	257,615,721.90	11.06%	2,970	10.59%	3.89%	21.47	84.46%	
Interest Only	1,732,379,825.92	74.38%	19,821	70.66%	3.53%	19.86	71.89%	
Hybrid								
Investments	128,043,870.92	5.50%	1,242	4.43%	3.39%	19.60	87.43%	
Life Insurance								
Lineair	5,304,662.07	0.23%	112	0.40%	3.11%	18.82	72.13%	
Savings	146,443,436.86	6.29%	2,555	9.11%	4.58%	16.71	72.08%	
Other								
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

### 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	5,020,005.71	0.22%	280	1.95%	4.07%	13.01	15.87%	
25,000 - 50,000	38,988,345.02	1.67%	1,010	7.04%	3.84%	13.82	29.42%	
50,000 - 75,000	84,379,069.49	3.62%	1,347	9.39%	3.76%	15.51	39.94%	
75,000 - 100,000	125,192,284.89	5.38%	1,435	10.00%	3.73%	16.35	51.40%	
100,000 - 150,000	416,066,667.29	17.86%	3,337	23.26%	3.65%	19.03	65.80%	
150,000 - 200,000	526,517,620.14	22.61%	3,037	21.17%	3.64%	20.43	77.32%	
200,000 - 250,000	426,686,070.86	18.32%	1,923	13.40%	3.65%	21.11	83.48%	
250,000 - 300,000	236,497,543.73	10.15%	874	6.09%	3.54%	21.02	82.46%	
300,000 - 350,000	140,371,083.27	6.03%	439	3.06%	3.59%	20.74	83.33%	
350,000 - 400,000	87,832,982.04	3.77%	237	1.65%	3.61%	20.58	80.47%	
400,000 - 450,000	58,937,184.98	2.53%	140	0.98%	3.44%	20.37	79.98%	
450,000 - 500,000	37,260,445.73	1.60%	79	0.55%	3.58%	20.86	87.33%	
500,000 - 550,000	30,052,553.63	1.29%	58	0.40%	3.52%	20.14	82.39%	
550,000 - 600,000	20,582,340.38	0.88%	36	0.25%	3.62%	19.87	86.79%	
600,000 - 650,000	20,407,847.04	0.88%	33	0.23%	3.18%	20.37	79.48%	
650,000 - 700,000	12,732,979.52	0.55%	19	0.13%	3.14%	20.62	86.13%	
700,000 - 750,000	10,090,426.55	0.43%	14	0.10%	3.26%	22.09	87.00%	
750,000 - 800,000	9,256,692.39	0.40%	12	0.08%	3.74%	21.73	86.84%	
800,000 - 850,000	4,825,672.59	0.21%	6	0.04%	3.07%	20.82	88.84%	
850,000 - 900,000	5,201,343.66	0.22%	6	0.04%	3.64%	18.89	86.98%	
900,000 - 950,000	3,660,035.30	0.16%	4	0.03%	3.52%	21.26	85.72%	
950,000 - 1,000,000	4,895,779.57	0.21%	5	0.03%	3.03%	21.00	80.43%	
1.000.000 >=	23,584,618.42	1.01%	17	0.12%	3.52%	17.88	83.93%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

Average	162,325
Minimum	1
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	120,243,131.69	5.16%	2,484	8.86%	3.83%	10.99	49.59%	
1999 - 2000	56,448,519.95	2.42%	930	3.32%	3.39%	12.37	53.13%	
2000 - 2001	69,635,196.82	2.99%	891	3.18%	3.26%	13.49	62.24%	
2001 - 2002	43,656,964.87	1.87%	524	1.87%	3.68%	14.24	73.25%	
2002 - 2003	57,888,921.22	2.49%	696	2.48%	3.62%	15.42	75.56%	
2003 - 2004	75,689,997.53	3.25%	874	3.12%	3.73%	16.34	72.40%	
2004 - 2005	74,240,825.91	3.19%	969	3.45%	3.31%	17.20	71.70%	
2005 - 2006	128,416,019.33	5.51%	1,545	5.51%	3.28%	18.30	71.38%	
2006 - 2007	154,738,520.55	6.64%	1,785	6.36%	3.36%	19.11	73.46%	
2007 - 2008	273,812,565.56	11.76%	2,718	9.69%	3.83%	19.43	73.13%	
2008 - 2009	187,703,522.49	8.06%	1,969	7.02%	4.17%	20.91	76.55%	
2009 - 2010	179,721,489.68	7.72%	2,034	7.25%	3.59%	21.66	77.71%	
2010 - 2011	384,714,504.40	16.52%	4,466	15.92%	3.41%	22.77	79.59%	
2011 - 2012	470,966,074.83	20.22%	5,424	19.34%	3.69%	23.30	80.51%	
2012 - 2013	4,810,362.30	0.21%	61	0.22%	3.93%	18.75	70.24%	
2013 - 2014	19,246,009.21	0.83%	253	0.90%	4.04%	19.34	78.60%	
2014 - 2015	9,153,572.60	0.39%	148	0.53%	3.91%	21.72	82.68%	
2015 - 2016	10,921,106.31	0.47%	188	0.67%	3.48%	21.91	78.96%	
2016 >=	7,032,286.95	0.30%	92	0.33%	3.08%	22.90	89.96%	
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

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	8,573,767.13	0.37%	123	0.44%	3.05%	22.66	88.53%	
1 Year - 2 Years	11,953,623.95	0.51%	187	0.67%	3.55%	21.89	79.47%	
2 Years - 3 Years	8,311,101.02	0.36%	146	0.52%	3.98%	21.48	81.37%	
3 Years - 4 Years	19,951,301.87	0.86%	255	0.91%	4.06%	19.26	77.63%	
4 Years - 5 Years	2,373,543.40	0.10%	31	0.11%	3.93%	18.05	70.90%	
5 Years - 6 Years	595,679,635.26	25.58%	6,821	24.32%	3.61%	23.26	80.49%	
6 Years - 7 Years	323,031,362.50	13.87%	3,752	13.38%	3.46%	22.55	78.59%	
7 Years - 8 Years	142,564,809.00	6.12%	1,636	5.83%	3.76%	21.33	79.49%	
8 Years - 9 Years	199,784,697.57	8.58%	2,137	7.62%	4.18%	20.60	75.59%	
9 Years - 10 Years	263,114,957.75	11.30%	2,542	9.06%	3.79%	19.44	73.32%	
10 Years - 11 Years	160,249,833.46	6.88%	1,871	6.67%	3.28%	18.88	71.93%	
11 Years - 12 Years	114,707,439.38	4.93%	1,425	5.08%	3.24%	18.09	71.63%	
12 Years - 13 Years	66,183,726.61	2.84%	858	3.06%	3.35%	17.02	71.32%	
13 Years - 14 Years	77,307,139.52	3.32%	879	3.13%	3.75%	16.16	73.26%	
14 Years - 15 Years	53,805,991.43	2.31%	668	2.38%	3.61%	15.27	74.40%	
15 Years - 16 Years	42,820,289.19	1.84%	513	1.83%	3.62%	14.17	72.86%	
16 Years - 17 Years	78,010,972.29	3.35%	1,058	3.77%	3.27%	13.29	60.76%	
17 Years - 18 Years	70,061,765.81	3.01%	1,258	4.48%	3.62%	11.69	51.65%	
18 Years - 19 Years	84,839,679.03	3.64%	1,772	6.32%	3.85%	11.03	49.59%	
19 Years - 20 Years	3,595,914.31	0.15%	71	0.25%	3.00%	10.47	40.04%	
20 Years - 21 Years	2,118,041.72	0.09%	48	0.17%	3.28%	10.15	39.36%	
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	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

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	13,655,473.02	0.59%	424	1.51%	3.66%	1.72	53.89%	
2020 - 2025	25,791,712.01	1.11%	681	2.43%	4.17%	6.07	56.88%	
2025 - 2030	213,245,041.74	9.16%	3,874	13.81%	3.76%	11.73	56.01%	
2030 - 2035	439,213,320.62	18.86%	5,447	19.42%	3.59%	15.72	72.13%	
2035 - 2040	866,718,735.71	37.21%	9,156	32.64%	3.70%	20.65	75.60%	
2040 - 2045	763,064,914.46	32.76%	8,369	29.83%	3.50%	24.29	80.25%	
2045 - 2050	7,350,394.64	0.32%	100	0.36%	3.14%	29.03	83.54%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

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	69,179.76	0.00%	9	0.03%	2.45%	-0.07	49.44%	
1 Year - 2 Years	3,533,154.01	0.15%	57	0.20%	2.78%	0.55	62.67%	
2 Years - 3 Years	5,298,949.42	0.23%	207	0.74%	4.24%	1.70	45.88%	
3 Years - 4 Years	4,754,189.83	0.20%	151	0.54%	3.68%	2.64	56.37%	
4 Years - 5 Years	3,059,014.56	0.13%	91	0.32%	3.36%	3.69	55.28%	
5 Years - 6 Years	5,188,659.56	0.22%	136	0.48%	4.47%	4.65	66.00%	
6 Years - 7 Years	4,230,763.34	0.18%	104	0.37%	4.16%	5.68	59.05%	
7 Years - 8 Years	5,767,276.39	0.25%	159	0.57%	4.53%	6.77	52.28%	
8 Years - 9 Years	7,545,998.16	0.32%	191	0.68%	4.02%	7.69	53.57%	
9 Years - 10 Years	9,695,187.53	0.42%	187	0.67%	3.61%	8.77	59.66%	
10 Years - 11 Years	15,518,834.11	0.67%	305	1.09%	3.69%	9.68	57.17%	
11 Years - 12 Years	15,588,748.80	0.67%	275	0.98%	3.90%	10.76	60.66%	
12 Years - 13 Years	100,760,582.35	4.33%	1,927	6.87%	3.90%	11.78	54.64%	
13 Years - 14 Years	71,681,688.95	3.08%	1,180	4.21%	3.58%	12.70	56.17%	
14 Years - 15 Years	93,070,424.07	4.00%	1,243	4.43%	3.35%	13.69	64.66%	
15 Years - 16 Years	85,579,191.73	3.67%	1,119	3.99%	3.79%	14.71	71.80%	
16 Years - 17 Years	73,848,785.35	3.17%	896	3.19%	3.68%	15.69	76.15%	
17 Years - 18 Years	94,464,304.04	4.06%	1,090	3.89%	3.78%	16.70	74.59%	
18 Years - 19 Years	92,250,615.43	3.96%	1,099	3.92%	3.38%	17.74	74.23%	
19 Years - 20 Years	162,168,249.87	6.96%	1,858	6.62%	3.21%	18.76	73.03%	
20 Years - 21 Years	208,100,524.04	8.94%	2,210	7.88%	3.39%	19.71	74.22%	
21 Years - 22 Years	178,250,203.95	7.65%	1,795	6.40%	4.14%	20.71	74.60%	
22 Years - 23 Years	182,432,293.24	7.83%	1,806	6.44%	4.12%	21.72	77.16%	
23 Years - 24 Years	135,767,464.61	5.83%	1,487	5.30%	3.63%	22.81	80.01%	
24 Years - 25 Years	308,376,077.23	13.24%	3,413	12.17%	3.38%	23.77	79.65%	
25 Years - 26 Years	449,312,613.55	19.29%	4,881	17.40%	3.58%	24.61	80.61%	
26 Years - 27 Years	923,860.85	0.04%	9	0.03%	3.59%	25.72	73.20%	
27 Years - 28 Years	1,577,261.86	0.07%	25	0.09%	3.51%	26.71	82.48%	
28 Years - 29 Years	2,875,100.97	0.12%	41	0.15%	3.50%	27.77	89.29%	
29 Years - 30 Years	4,307,131.86	0.18%	66	0.24%	3.43%	28.65	81.54%	
30 Years >=	3,043,262.78	0.13%	34	0.12%	2.73%	29.56	86.38%	
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	1,416,194.61	0.06%	30	0.21%	3.29%	18.04	30.95%	
10 % - 20 %	8,979,320.68	0.39%	214	1.49%	3.41%	16.23	17.05%	
20 % - 30 %	24,838,787.09	1.07%	400	2.79%	3.23%	16.76	23.54%	
30 % - 40 %	49,753,702.02	2.14%	620	4.32%	3.41%	16.67	31.13%	
40 % - 50 %	79,830,309.99	3.43%	785	5.47%	3.44%	17.01	37.97%	
50 % - 60 %	117,047,729.35	5.03%	929	6.47%	3.45%	17.59	45.48%	
60 % - 70 %	152,643,511.52	6.55%	1,004	7.00%	3.42%	18.15	53.53%	
70 % - 80 %	201,199,069.63	8.64%	1,220	8.50%	3.48%	18.60	60.82%	
80 % - 90 %	127,187,770.74	5.46%	650	4.53%	3.76%	18.76	69.03%	
90 % - 100 %	171,503,004.89	7.36%	751	5.23%	3.56%	19.66	78.54%	
100 % - 110 %	137,006,355.19	5.88%	619	4.31%	3.72%	19.78	84.95%	
110 % - 120 %	183,490,121.85	7.88%	750	5.23%	3.91%	20.03	93.70%	
120 % - 130 %	206,856,176.19	8.88%	869	6.06%	3.86%	20.41	101.21%	
130 % - 140 %	10,558,320.37	0.45%	38	0.26%	3.58%	19.25	94.36%	
140 % - 150 %	12,021,564.63	0.52%	43	0.30%	4.11%	20.65	102.83%	
150 % >=	27,943,097.14	1.20%	115	0.80%	3.86%	19.43	119.19%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	27,218.48	0.00%	2	0.01%	3.60%	14.30	5.60%	
10 % - 20 %	799,079.35	0.03%	21	0.15%	3.26%	20.90	14.18%	
20 % - 30 %	4,587,936.09	0.20%	81	0.56%	3.25%	21.23	20.40%	
30 % - 40 %	11,371,700.14	0.49%	156	1.09%	3.47%	20.95	28.15%	
40 % - 50 %	23,063,525.73	0.99%	249	1.74%	3.42%	20.66	36.28%	
50 % - 60 %	42,399,524.04	1.82%	373	2.60%	3.41%	20.54	44.42%	
60 % - 70 %	40,176,356.28	1.73%	323	2.25%	3.53%	20.21	50.78%	
70 % - 80 %	58,483,123.13	2.51%	441	3.07%	3.58%	20.33	59.52%	
80 % - 90 %	77,287,487.26	3.32%	520	3.62%	3.55%	20.27	67.79%	
90 % - 100 %	92,397,394.99	3.97%	581	4.05%	3.62%	20.98	76.33%	
100 % - 110 %	117,872,656.81	5.06%	686	4.78%	3.61%	21.39	84.53%	
110 % - 120 %	182,596,979.13	7.84%	994	6.93%	3.63%	22.08	93.39%	
120 % - 130 %	150,217,858.68	6.45%	798	5.56%	3.71%	22.77	99.35%	
130 % - 140 %	3,528,734.00	0.15%	18	0.13%	3.93%	21.65	93.48%	
140 % - 150 %	3,476,605.71	0.15%	21	0.15%	3.51%	20.80	86.48%	
150 % >=	8,478,376.49	0.36%	47	0.33%	3.46%	22.26	117.71%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	1,985,280.06	0.09%	102	0.71%	3.44%	16.63	6.39%	
10 % - 20 %	15,812,106.55	0.68%	372	2.59%	3.46%	16.05	14.09%	
20 % - 30 %	39,653,432.44	1.70%	621	4.33%	3.53%	16.46	22.35%	
30 % - 40 %	66,676,587.15	2.86%	773	5.39%	3.43%	16.53	30.89%	
40 % - 50 %	101,645,330.49	4.36%	888	6.19%	3.52%	17.46	39.88%	
50 % - 60 %	141,582,513.08	6.08%	997	6.95%	3.49%	17.88	48.57%	
60 % - 70 %	176,585,966.14	7.58%	1,038	7.23%	3.49%	18.33	57.32%	
70 % - 80 %	191,154,779.10	8.21%	1,015	7.07%	3.52%	18.83	65.58%	
80 % - 90 %	136,629,313.00	5.87%	655	4.57%	3.77%	18.91	74.87%	
90 % - 100 %	190,499,597.99	8.18%	770	5.37%	3.59%	19.86	83.94%	
100 % - 110 %	145,010,633.34	6.23%	628	4.38%	3.80%	20.05	92.41%	
110 % - 120 %	197,637,110.83	8.49%	766	5.34%	3.90%	20.87	101.12%	
120 % - 130 %	90,625,549.30	3.89%	344	2.40%	3.74%	19.75	108.32%	
130 % - 140 %	3,229,633.89	0.14%	13	0.09%	3.76%	20.19	118.84%	
140 % - 150 %	4,419,137.45	0.19%	16	0.11%	4.15%	19.56	127.49%	
150 % >=	9,128,065.08	0.39%	39	0.27%	3.51%	20.06	168.20%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	449,488.32	0.02%	29	0.20%	3.85%	17.49	6.84%	
10 % - 20 %	2,580,422.88	0.11%	68	0.47%	3.33%	19.66	14.41%	
20 % - 30 %	7,832,912.12	0.34%	131	0.91%	3.56%	19.59	22.28%	
30 % - 40 %	20,752,404.37	0.89%	251	1.75%	3.46%	19.81	30.99%	
40 % - 50 %	36,575,164.88	1.57%	358	2.50%	3.59%	19.74	40.00%	
50 % - 60 %	52,824,418.09	2.27%	444	3.09%	3.48%	20.15	48.70%	
60 % - 70 %	58,181,121.00	2.50%	438	3.05%	3.57%	20.16	57.45%	
70 % - 80 %	72,884,838.71	3.13%	489	3.41%	3.58%	20.36	66.23%	
80 % - 90 %	98,926,646.60	4.25%	623	4.34%	3.66%	20.75	75.02%	
90 % - 100 %	117,808,481.50	5.06%	684	4.77%	3.63%	21.39	84.02%	
100 % - 110 %	149,775,648.33	6.43%	797	5.55%	3.57%	22.22	92.59%	
110 % - 120 %	170,558,765.46	7.32%	852	5.94%	3.69%	23.11	100.48%	
120 % - 130 %	23,060,560.56	0.99%	122	0.85%	3.35%	21.99	107.78%	
130 % - 140 %	1,191,799.85	0.05%	7	0.05%	4.07%	22.42	117.53%	
140 % - 150 %	746,463.70	0.03%	4	0.03%	3.18%	21.85	129.21%	
150 % >=	2,615,419.94	0.11%	14	0.10%	3.99%	22.57	159.63%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	2,546,807.95	0.11%	129	0.90%	3.57%	14.37	8.72%	
10 % - 20 %	20,655,837.97	0.89%	509	3.55%	3.64%	14.49	17.71%	
20 % - 30 %	46,423,453.64	1.99%	723	5.04%	3.49%	15.06	27.03%	
30 % - 40 %	69,433,827.79	2.98%	780	5.44%	3.50%	15.63	35.09%	
40 % - 50 %	92,557,154.92	3.97%	831	5.79%	3.47%	16.65	42.19%	
50 % - 60 %	119,058,066.78	5.11%	810	5.65%	3.46%	17.63	49.07%	
60 % - 70 %	145,958,735.67	6.27%	871	6.07%	3.51%	18.33	55.56%	
70 % - 80 %	155,816,998.52	6.69%	830	5.78%	3.50%	19.02	63.09%	
80 % - 90 %	161,217,656.31	6.92%	749	5.22%	3.61%	19.11	70.21%	
90 % - 100 %	138,961,510.22	5.97%	606	4.22%	3.69%	19.38	79.94%	
100 % - 110 %	143,094,021.90	6.14%	594	4.14%	3.66%	19.93	86.51%	
110 % - 120 %	158,296,482.73	6.80%	613	4.27%	3.74%	20.42	94.12%	
120 % - 130 %	140,336,037.42	6.03%	551	3.84%	3.87%	21.04	100.53%	
130 % - 140 %	90,724,097.79	3.90%	334	2.33%	3.91%	21.33	105.33%	
140 % - 150 %	17,525,207.07	0.75%	69	0.48%	3.99%	20.83	110.56%	
150 % >=	9,669,139.21	0.42%	38	0.26%	3.66%	20.43	165.73%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	424,485.94	0.02%	29	0.20%	3.83%	17.73	7.08%	
10 % - 20 %	2,311,218.85	0.10%	69	0.48%	3.57%	17.79	15.26%	
20 % - 30 %	7,539,564.36	0.32%	134	0.93%	3.47%	18.66	23.22%	
30 % - 40 %	16,576,478.33	0.71%	212	1.48%	3.60%	18.87	31.62%	
40 % - 50 %	31,907,400.33	1.37%	346	2.41%	3.61%	18.72	40.53%	
50 % - 60 %	41,887,310.98	1.80%	361	2.52%	3.48%	19.96	47.13%	
60 % - 70 %	51,160,547.90	2.20%	401	2.79%	3.56%	19.96	53.82%	
70 % - 80 %	58,288,066.06	2.50%	417	2.91%	3.58%	19.96	62.47%	
80 % - 90 %	76,542,382.58	3.29%	492	3.43%	3.58%	20.54	69.98%	
90 % - 100 %	90,163,506.40	3.87%	541	3.77%	3.58%	21.13	77.58%	
100 % - 110 %	108,345,707.25	4.65%	610	4.25%	3.64%	21.81	85.70%	
110 % - 120 %	144,929,171.45	6.22%	756	5.27%	3.61%	22.47	93.43%	
120 % - 130 %	135,328,250.55	5.81%	684	4.77%	3.65%	23.15	99.39%	
130 % - 140 %	45,109,492.16	1.94%	227	1.58%	3.64%	22.78	103.76%	
140 % - 150 %	3,841,881.56	0.16%	19	0.13%	3.47%	22.64	111.97%	
150 % >=	2,409,091.61	0.10%	13	0.09%	3.91%	22.37	161.79%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	1,944,449.89	0.08%	45	0.31%	3.35%	17.41	29.76%	
10 % - 20 %	14,003,143.12	0.60%	301	2.10%	3.36%	16.23	19.00%	
20 % - 30 %	36,044,499.14	1.55%	528	3.68%	3.31%	16.84	25.66%	
30 % - 40 %	72,391,916.25	3.11%	803	5.60%	3.41%	16.64	34.27%	
40 % - 50 %	119,292,460.98	5.12%	1,002	6.98%	3.44%	17.38	42.94%	
50 % - 60 %	161,349,789.66	6.93%	1,129	7.87%	3.42%	18.02	51.80%	
60 % - 70 %	225,871,411.08	9.70%	1,364	9.51%	3.49%	18.64	60.13%	
70 % - 80 %	143,636,794.64	6.17%	743	5.18%	3.72%	18.75	69.17%	
80 % - 90 %	199,938,440.12	8.58%	858	5.98%	3.54%	19.73	79.51%	
90 % - 100 %	155,560,916.58	6.68%	689	4.80%	3.85%	19.84	88.00%	
100 % - 110 %	308,015,092.55	13.22%	1,279	8.91%	3.89%	20.29	98.78%	
110 % - 120 %	30,112,194.20	1.29%	123	0.86%	3.76%	19.99	98.69%	
120 % - 130 %	14,827,148.16	0.64%	52	0.36%	3.94%	20.23	101.18%	
130 % - 140 %	6,328,954.55	0.27%	30	0.21%	4.20%	19.05	97.28%	
140 % - 150 %	7,485,790.79	0.32%	28	0.20%	3.84%	19.71	102.38%	
150 % >=	15,472,034.18	0.66%	63	0.44%	3.80%	19.55	134.49%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	



**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	44,664.48	0.00%	3	0.02%	4.38%	16.95	6.33%	
10 % - 20 %	1,796,115.05	0.08%	38	0.26%	3.41%	21.96	16.53%	
20 % - 30 %	7,319,676.70	0.31%	116	0.81%	3.35%	21.04	23.55%	
30 % - 40 %	19,073,090.05	0.82%	231	1.61%	3.40%	20.73	31.97%	
40 % - 50 %	41,273,453.07	1.77%	380	2.65%	3.40%	20.77	42.18%	
50 % - 60 %	46,114,358.03	1.98%	386	2.69%	3.55%	20.03	49.05%	
60 % - 70 %	60,300,070.04	2.59%	456	3.18%	3.57%	20.34	58.59%	
70 % - 80 %	90,631,747.76	3.89%	609	4.24%	3.56%	20.31	68.05%	
80 % - 90 %	108,279,761.58	4.65%	670	4.67%	3.60%	21.15	77.84%	
90 % - 100 %	148,109,799.90	6.36%	849	5.92%	3.59%	21.52	87.13%	
100 % - 110 %	272,973,025.05	11.72%	1,459	10.17%	3.69%	22.49	97.13%	
110 % - 120 %	8,150,162.11	0.35%	42	0.29%	3.76%	22.80	97.45%	
120 % - 130 %	3,822,439.51	0.16%	23	0.16%	3.62%	20.54	87.73%	
130 % - 140 %	2,236,887.94	0.10%	12	0.08%	3.16%	22.50	100.98%	
140 % - 150 %	1,399,535.16	0.06%	8	0.06%	3.67%	20.43	96.39%	
150 % >=	5,239,769.88	0.22%	29	0.20%	3.49%	22.68	128.74%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	2,792,749.68	0.12%	133	0.93%	3.52%	16.24	7.26%	
10 % - 20 %	23,175,088.14	1.00%	498	3.47%	3.49%	16.17	15.90%	
20 % - 30 %	57,889,637.90	2.49%	787	5.49%	3.44%	16.46	25.54%	
30 % - 40 %	90,810,803.10	3.90%	929	6.47%	3.51%	16.80	35.44%	
40 % - 50 %	149,154,149.69	6.40%	1,097	7.65%	3.49%	17.75	45.49%	
50 % - 60 %	190,474,934.21	8.18%	1,187	8.27%	3.50%	18.25	55.45%	
60 % - 70 %	213,762,788.31	9.18%	1,140	7.95%	3.51%	18.85	64.76%	
70 % - 80 %	155,508,791.59	6.68%	746	5.20%	3.78%	18.94	75.01%	
80 % - 90 %	210,930,295.17	9.06%	860	5.99%	3.59%	19.87	84.94%	
90 % - 100 %	187,027,604.33	8.03%	778	5.42%	3.89%	20.33	95.38%	
100 % - 110 %	205,322,082.07	8.82%	777	5.42%	3.82%	20.49	104.92%	
110 % - 120 %	10,691,546.61	0.46%	46	0.32%	3.68%	20.06	111.66%	
120 % - 130 %	4,760,964.99	0.20%	16	0.11%	4.06%	19.75	125.56%	
130 % - 140 %	2,033,802.27	0.09%	11	0.08%	4.14%	17.53	134.28%	
140 % - 150 %	1,556,367.24	0.07%	7	0.05%	3.44%	17.12	145.66%	
150 % >=	6,383,430.59	0.27%	25	0.17%	3.42%	21.39	179.59%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	587,183.50	0.03%	35	0.24%	3.96%	16.34	7.48%	
10 % - 20 %	4,415,563.23	0.19%	97	0.68%	3.36%	20.06	16.62%	
20 % - 30 %	13,414,251.64	0.58%	195	1.36%	3.53%	19.60	26.12%	
30 % - 40 %	30,326,298.82	1.30%	332	2.31%	3.54%	19.53	35.40%	
40 % - 50 %	54,205,519.89	2.33%	475	3.31%	3.49%	20.09	45.43%	
50 % - 60 %	63,220,851.34	2.71%	490	3.42%	3.58%	20.21	55.05%	
60 % - 70 %	81,164,983.82	3.48%	551	3.84%	3.56%	20.35	65.12%	
70 % - 80 %	109,640,931.04	4.71%	694	4.84%	3.66%	20.72	75.06%	
80 % - 90 %	142,026,175.93	6.10%	816	5.69%	3.59%	21.46	85.28%	
90 % - 100 %	195,091,355.53	8.38%	1,015	7.07%	3.63%	22.61	95.39%	
100 % - 110 %	117,194,722.87	5.03%	581	4.05%	3.63%	22.97	103.17%	
110 % - 120 %	1,945,951.61	0.08%	11	0.08%	4.22%	23.33	114.14%	
120 % - 130 %	915,347.15	0.04%	5	0.03%	3.44%	21.83	127.66%	
130 % - 140 %	425,908.78	0.02%	2	0.01%	3.81%	24.69	136.31%	
140 % - 150 %	116,200.00	0.00%	1	0.01%	4.90%	17.33	146.08%	
150 % >=	2,073,311.16	0.09%	11	0.08%	3.98%	22.43	165.18%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
< 10 %	3,909,723.99	0.17%	176	1.23%	3.55%	14.42	9.73%	
10 % - 20 %	28,831,930.08	1.24%	648	4.52%	3.62%	14.49	19.84%	
20 % - 30 %	62,115,740.84	2.67%	846	5.90%	3.44%	15.33	29.91%	
30 % - 40 %	88,597,833.83	3.80%	899	6.27%	3.53%	16.14	38.53%	
40 % - 50 %	126,433,598.85	5.43%	952	6.64%	3.44%	17.14	46.33%	
50 % - 60 %	154,597,439.85	6.64%	949	6.61%	3.55%	18.20	53.84%	
60 % - 70 %	181,548,538.84	7.79%	978	6.82%	3.47%	18.94	62.20%	
70 % - 80 %	180,690,464.52	7.76%	847	5.90%	3.62%	19.16	70.27%	
80 % - 90 %	161,874,988.16	6.95%	686	4.78%	3.67%	19.53	81.19%	
90 % - 100 %	164,330,770.96	7.06%	673	4.69%	3.69%	20.00	88.81%	
100 % - 110 %	173,253,544.86	7.44%	678	4.73%	3.82%	20.72	97.03%	
110 % - 120 %	134,243,960.60	5.76%	517	3.60%	3.89%	21.20	103.45%	
120 % - 130 %	41,262,467.88	1.77%	146	1.02%	3.83%	21.10	108.58%	
130 % - 140 %	2,537,494.29	0.11%	12	0.08%	3.83%	19.08	131.21%	
140 % - 150 %	2,234,240.68	0.10%	6	0.04%	4.34%	19.01	145.31%	
150 % >=	5,812,297.66	0.25%	24	0.17%	3.40%	21.54	180.81%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
< 10 %	636,710.59	0.03%	40	0.28%	3.92%	15.80	8.94%	
10 % - 20 %	3,570,908.61	0.15%	87	0.61%	3.52%	18.32	17.35%	
20 % - 30 %	10,531,086.40	0.45%	171	1.19%	3.60%	18.44	26.07%	
30 % - 40 %	26,477,755.93	1.14%	311	2.17%	3.57%	18.76	35.61%	
40 % - 50 %	45,732,868.24	1.96%	430	3.00%	3.52%	19.39	44.66%	
50 % - 60 %	57,686,674.39	2.48%	459	3.20%	3.53%	20.03	52.46%	
60 % - 70 %	62,506,916.86	2.68%	453	3.16%	3.58%	20.00	61.67%	
70 % - 80 %	87,603,915.27	3.76%	557	3.88%	3.60%	20.59	70.23%	
80 % - 90 %	104,926,177.08	4.51%	624	4.35%	3.58%	21.23	78.80%	
90 % - 100 %	132,340,854.66	5.68%	731	5.09%	3.63%	21.93	87.99%	
100 % - 110 %	172,639,351.90	7.41%	885	6.17%	3.61%	22.88	96.35%	
110 % - 120 %	98,781,794.95	4.24%	495	3.45%	3.68%	23.04	101.64%	
120 % - 130 %	10,599,863.96	0.46%	53	0.37%	3.58%	22.55	109.08%	
130 % - 140 %	656,366.31	0.03%	4	0.03%	3.16%	22.34	125.23%	
140 % - 150 %	561,306.28	0.02%	3	0.02%	3.92%	21.48	155.26%	
150 % >=	1,512,004.88	0.06%	8	0.06%	4.00%	22.78	168.87%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

**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 %	5,045,985.77	0.22%	49	0.17%	0.43%	18.35	50.59%	
0.5 % - 1.0 %	4,253,187.00	0.18%	35	0.12%	0.64%	17.95	75.04%	
1.0 % - 1.5 %	1,164,351.87	0.05%	7	0.02%	1.41%	15.13	118.79%	
1.5 % - 2.0 %	81,510,875.78	3.50%	1,027	3.66%	1.89%	19.31	57.23%	
2.0 % - 2.5 %	337,697,556.93	14.50%	3,830	13.65%	2.24%	20.00	68.87%	
2.5 % - 3.0 %	433,211,807.66	18.60%	4,813	17.16%	2.75%	19.88	76.12%	
3.0 % - 3.5 %	367,244,207.11	15.77%	4,361	15.55%	3.22%	20.21	75.81%	
3.5 % - 4.0 %	268,480,549.80	11.53%	3,091	11.02%	3.72%	20.04	78.88%	
4.0 % - 4.5 %	170,075,151.37	7.30%	2,145	7.65%	4.23%	19.57	77.37%	
4.5 % - 5.0 %	250,284,098.41	10.75%	3,088	11.01%	4.72%	19.74	73.75%	
5.0 % - 5.5 %	249,090,063.96	10.69%	3,121	11.13%	5.19%	20.56	77.16%	
5.5 % - 6.0 %	101,425,138.39	4.35%	1,504	5.36%	5.70%	18.67	73.93%	
6.0 % - 6.5 %	44,766,873.44	1.92%	774	2.76%	6.18%	17.18	70.42%	
6.5 % - 7.0 %	13,282,074.39	0.57%	178	0.63%	6.64%	16.54	74.02%	
7.0 % >=	1,507,670.32	0.06%	28	0.10%	7.14%	15.72	66.45%	
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

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	680,948,391.60	29.24%	8,052	28.70%	3.12%	19.94	74.56%	
12 Months - 24 Months	131,831,854.96	5.66%	1,945	6.93%	4.79%	17.98	73.21%	
24 Months - 36 Months	133,803,322.94	5.74%	1,822	6.50%	4.43%	18.47	74.02%	
36 Months - 48 Months	130,954,660.86	5.62%	1,652	5.89%	3.95%	19.93	76.13%	
48 Months - 60 Months	276,921,983.06	11.89%	3,399	12.12%	4.34%	21.85	79.89%	
60 Months - 72 Months	27,449,342.27	1.18%	395	1.41%	4.98%	18.13	67.75%	
72 Months - 84 Months	30,978,669.69	1.33%	490	1.75%	5.18%	17.35	64.65%	
84 Months - 96 Months	29,554,577.42	1.27%	438	1.56%	4.54%	16.87	65.79%	
96 Months - 108 Months	234,971,101.29	10.09%	2,654	9.46%	3.31%	19.74	72.98%	
108 Months - 120 Months	454,591,749.92	19.52%	5,007	17.85%	2.96%	19.77	73.83%	
120 Months - 132 Months	40,758,866.60	1.75%	441	1.57%	4.70%	19.34	69.55%	
132 Months - 144 Months	16,276,770.24	0.70%	251	0.89%	5.10%	17.74	64.06%	
144 Months - 156 Months	5,690,311.04	0.24%	91	0.32%	5.65%	16.93	61.05%	
156 Months - 168 Months	22,246,854.53	0.96%	238	0.85%	3.98%	19.72	71.18%	
168 Months - 180 Months	33,549,366.32	1.44%	389	1.39%	3.91%	19.79	76.19%	
180 Months - 192 Months	663,558.45	0.03%	8	0.03%	5.39%	15.92	67.01%	
192 Months - 204 Months	784,776.16	0.03%	11	0.04%	5.43%	17.50	70.15%	
204 Months - 216 Months	751,427.73	0.03%	10	0.04%	5.79%	17.77	83.62%	
216 Months - 228 Months	10,914,709.61	0.47%	106	0.38%	3.94%	20.70	74.19%	
228 Months - 240 Months	63,754,766.72	2.74%	631	2.25%	3.46%	22.09	75.36%	
240 Months - 252 Months	92,656.74	0.00%	1	0.00%	5.35%	20.75	61.99%	
252 Months - 264 Months	686,870.56	0.03%	9	0.03%	5.67%	21.56	74.08%	
264 Months - 276 Months	74,000.00	0.00%	1	0.00%	6.20%	22.50	50.09%	
276 Months - 288 Months	403,879.90	0.02%	5	0.02%	6.05%	23.47	65.84%	
288 Months - 300 Months	385,123.59	0.02%	5	0.02%	5.85%	24.53	89.61%	
300 Months - 312 Months								
312 Months - 324 Months								
324 Months - 336 Months								
336 Months - 348 Months								
348 Months - 360 Months								
360 Months >=								
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

Weighted Average	63 Months
Minimum	0 Months
Maximum	297 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	249,080,745.64	10.69%	2,545	9.07%	2.12%	19.54	71.25%	
Fixed	2,079,958,846.56	89.31%	25,506	90.93%	3.80%	19.88	74.74%	
Unknown								
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	



## 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	2,078,425,844.65	89.24%	12,448	86.76%	3.62%	19.81	73.96%	
Apartment	210,631,495.26	9.04%	1,519	10.59%	3.59%	20.77	78.94%	
House/Business (<50%)	2,062,959.04	0.09%	9	0.06%	3.49%	14.74	53.39%	
House/Business (>50%)								
Business	220,083.40	0.01%	2	0.01%	3.02%	14.31	73.08%	
Other	37,699,209.85	1.62%	370	2.58%	3.99%	17.13	72.33%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

## 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	75,791,818.30	3.25%	568	3.96%	3.50%	19.30	71.20%	
Flevoland	67,128,706.17	2.88%	421	2.93%	3.52%	18.46	79.01%	
Friesland	55,360,747.90	2.38%	354	2.47%	3.50%	20.46	76.70%	
Gelderland	392,116,971.60	16.84%	2,372	16.53%	3.57%	19.77	72.66%	
Groningen	72,137,394.15	3.10%	572	3.99%	3.53%	19.11	73.46%	
Limburg	321,015,861.18	13.78%	2,569	17.90%	3.83%	18.61	72.11%	
Noord-Brabant	350,479,687.57	15.05%	1,947	13.57%	3.55%	20.20	72.45%	
Noord-Holland	298,493,556.01	12.82%	1,525	10.63%	3.71%	20.41	74.75%	
Overijssel	176,314,418.64	7.57%	1,151	8.02%	3.45%	19.94	75.13%	
Utrecht	173,450,726.29	7.45%	896	6.24%	3.65%	20.34	73.72%	
Zeeland	43,566,382.84	1.87%	294	2.05%	3.61%	20.80	77.28%	
Zuid-Holland	303,183,321.55	13.02%	1,679	11.70%	3.66%	20.33	79.87%	
Unknown/Not specified								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

## 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	25,732,479.33	1.10%	211	1.47%	3.44%	19.22	74.31%	
NL112 - Delfzijl en omgeving	6,220,456.52	0.27%	56	0.39%	3.87%	18.34	71.85%	
NL113- Overig Groningen	40,184,458.30	1.73%	305	2.13%	3.53%	19.16	73.17%	
NL121- Noord-Friesland	24,474,913.42	1.05%	162	1.13%	3.44%	20.55	78.96%	
NL122- Zuidwest-Friesland	13,330,706.72	0.57%	81	0.56%	3.68%	20.53	77.74%	
NL123- Zuidoost-Friesland	17,555,127.76	0.75%	111	0.77%	3.44%	20.28	72.76%	
NL131- Noord-Drenthe	27,942,497.46	1.20%	200	1.39%	3.65%	19.03	71.74%	
NL132- Zuidoost-Drenthe	29,067,795.54	1.25%	221	1.54%	3.44%	19.68	72.20%	
NL133- Zuidwest-Drenthe	18,134,989.17	0.78%	144	1.00%	3.34%	19.02	68.63%	
NL211- Noord-Overijssel	69,254,403.46	2.97%	425	2.96%	3.39%	19.88	75.01%	
NL212- Zuidwest-Overijssel	25,375,847.36	1.09%	158	1.10%	3.56%	19.77	77.56%	
NL213- Twente	81,684,167.82	3.51%	568	3.96%	3.46%	20.05	74.47%	
NL221- Veluwe	103,634,624.91	4.45%	632	4.40%	3.56%	19.44	69.62%	
NL224- Zuidwest-Gelderland	42,897,828.77	1.84%	242	1.69%	3.49%	20.11	67.98%	
NL225- Achterhoek	78,298,236.12	3.36%	508	3.54%	3.61%	19.75	72.33%	
NL226- Arnhem/Nijmegen	167,427,032.71	7.19%	991	6.91%	3.58%	19.89	75.84%	
NL230- Flevoland	67,128,706.17	2.88%	421	2.93%	3.52%	18.46	79.01%	
NL310- Utrecht	173,309,975.38	7.44%	895	6.24%	3.65%	20.35	73.76%	
NL321- Kop van Noord-Holland	48,429,068.62	2.08%	285	1.99%	3.74%	20.47	73.98%	
NL322- Alkmaar en omgeving	44,445,645.84	1.91%	252	1.76%	4.13%	19.75	77.36%	
NL323- IJmond	15,929,455.28	0.68%	86	0.60%	3.87%	20.97	80.83%	
NL324- Agglomeratie Haarlem	18,791,883.79	0.81%	94	0.66%	3.52%	19.98	70.80%	
NL325- Zaanstreek	12,974,334.88	0.56%	67	0.47%	3.93%	21.36	81.57%	
NL326- Groot-Amsterdam	109,223,003.45	4.69%	518	3.61%	3.52%	20.70	74.85%	
NL327- Het Gooi en Vechtstreek	48,700,164.15	2.09%	223	1.55%	3.67%	20.07	70.62%	
NL331- Agglomeratie Leiden en Bollenstreek	36,194,010.30	1.55%	173	1.21%	3.41%	19.13	73.67%	
NL332- Agglomeratie 's-Gravenhage	76,203,857.39	3.27%	378	2.63%	3.77%	20.86	84.33%	
NL333- Delft en Westland	11,534,209.86	0.50%	63	0.44%	3.63%	19.59	77.12%	
NL334- Oost-Zuid-Holland	29,751,480.22	1.28%	161	1.12%	3.59%	20.91	73.92%	
NL335- Groot-Rijnmond	105,785,649.77	4.54%	614	4.28%	3.72%	20.34	83.34%	
NL336- Zuidoost-Zuid-Holland	43,714,114.01	1.88%	290	2.02%	3.59%	20.17	73.57%	
NL341- Zeeuwsch-Vlaanderen	11,721,036.03	0.50%	85	0.59%	3.59%	19.93	80.29%	
NL342- Overig Zeeland	31,845,346.81	1.37%	209	1.46%	3.61%	21.12	76.18%	
NL411- West-Noord-Brabant	63,995,835.03	2.75%	373	2.60%	3.53%	20.27	75.67%	
NL412- Midden-Noord-Brabant	52,231,227.69	2.24%	314	2.19%	3.62%	20.09	73.16%	
NL413- Noordoost-Noord-Brabant	127,393,133.76	5.47%	681	4.75%	3.61%	20.16	71.92%	
NL414- Zuidoost-Noord-Brabant	106,859,491.09	4.59%	579	4.04%	3.46%	20.25	70.80%	
NL421- Noord-Limburg	64,554,696.51	2.77%	468	3.26%	3.61%	19.33	70.83%	
NL422- Midden-Limburg	69,561,034.87	2.99%	546	3.81%	3.90%	19.02	71.82%	
NL423- Zuid-Limburg	186,900,129.80	8.02%	1,555	10.84%	3.88%	18.22	72.66%	
Unknown/Not specified	646,536.13	0.03%	3	0.02%	3.67%	21.87	75.26%	
<b>Total</b>	<b>2,329,039,592.20</b>	<b>100.00%</b>	<b>14,348</b>	<b>100.00%</b>	<b>3.623%</b>	<b>19.85</b>	<b>74.367%</b>	

**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 %	2,323,624,615.26	99.77%	14,317	99.78%	3.62%	19.84	74.34%	
0 % - 10 %	4,214,461.23	0.18%	25	0.17%	3.61%	21.30	89.56%	
10 % - 20 %	273,059.51	0.01%	2	0.01%	2.81%	22.68	65.25%	
20 % - 30 %	212,956.20	0.01%	2	0.01%	2.65%	24.36	40.48%	
30 % - 40 %								
40 % - 50 %	114,500.00	0.00%	1	0.01%	3.74%	24.00	57.90%	
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
90 % - 100 %	600,000.00	0.03%	1	0.01%	2.25%	24.58	81.86%	
100 % >								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

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	2,329,039,592.20	100.00%	14,348	100.00%	3.62%	19.85	74.37%	
Buy-to-let								
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

## 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	1,822,240,527.89	78.24%	11,367	79.22%	3.70%	19.84	76.21%	
Self Employed	248,720,999.70	10.68%	1,041	7.26%	3.38%	20.51	75.27%	
Student	151,615.56	0.01%	1	0.01%	2.69%	23.25	79.79%	
Other	257,926,449.05	11.07%	1,939	13.51%	3.34%	19.29	60.44%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

### 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	4,061,445.43	0.17%	159	1.11%	3.57%	16.88	26.92%	
0.5 - 1.0	22,659,000.75	0.97%	498	3.47%	3.82%	15.84	26.43%	
1.0 - 1.5	65,519,536.15	2.81%	900	6.27%	3.67%	16.57	40.10%	
1.5 - 2.0	113,688,769.75	4.88%	1,187	8.27%	3.71%	17.23	48.37%	
2.0 - 2.5	184,712,848.73	7.93%	1,510	10.52%	3.70%	17.79	58.65%	
2.5 - 3.0	238,023,058.50	10.22%	1,639	11.42%	3.61%	18.98	66.52%	
3.0 - 3.5	290,176,894.48	12.46%	1,766	12.31%	3.68%	19.94	74.50%	
3.5 - 4.0	362,745,637.80	15.57%	1,973	13.75%	3.60%	20.54	80.14%	
4.0 - 4.5	393,608,441.62	16.90%	1,975	13.76%	3.67%	21.36	83.52%	
4.5 - 5.0	246,005,440.20	10.56%	1,136	7.92%	3.63%	21.08	83.81%	
5.0 - 5.5	130,027,408.10	5.58%	525	3.66%	3.60%	20.45	83.77%	
5.5 - 6.0	70,386,592.96	3.02%	283	1.97%	3.48%	20.01	82.43%	
6.0 - 6.5	48,660,042.62	2.09%	188	1.31%	3.64%	20.17	86.98%	
6.5 - 7.0	35,718,197.30	1.53%	135	0.94%	3.44%	20.13	84.03%	
7.0 >=	102,164,579.65	4.39%	343	2.39%	3.36%	18.92	79.48%	
Unknown	20,881,698.16	0.90%	131	0.91%	3.33%	20.14	70.45%	
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

Weighted Average	4.0
Minimum	0.0
Maximum	141.1

\*Note that for 3.12% 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 %	96,048,286.82	4.12%	1,310	9.13%	2.50%	17.75	40.64%	
5 % - 10 %	359,308,553.36	15.43%	2,888	20.13%	2.89%	18.42	58.35%	
10 % - 15 %	553,725,242.91	23.77%	3,391	23.63%	3.26%	19.61	71.86%	
15 % - 20 %	557,303,685.11	23.93%	3,034	21.15%	3.67%	20.43	79.95%	
20 % - 25 %	397,892,529.14	17.08%	2,008	13.99%	4.19%	20.79	83.43%	
25 % - 30 %	212,044,653.41	9.10%	1,027	7.16%	4.63%	20.84	85.74%	
30 % - 35 %	62,749,590.68	2.69%	294	2.05%	4.68%	20.03	85.71%	
35 % - 40 %	29,192,354.64	1.25%	125	0.87%	4.64%	20.13	87.09%	
40 % - 45 %	14,756,829.77	0.63%	54	0.38%	4.41%	20.14	83.51%	
45 % - 50 %	5,826,900.49	0.25%	23	0.16%	4.03%	19.23	81.33%	
50 % - 55 %	4,744,863.00	0.20%	17	0.12%	4.90%	15.51	88.24%	
55 % - 60 %	1,786,453.69	0.08%	7	0.05%	3.73%	15.12	77.96%	
60 % - 65 %	1,367,864.86	0.06%	4	0.03%	4.20%	19.08	58.88%	
65 % - 70 %	1,390,186.45	0.06%	6	0.04%	4.09%	22.19	77.09%	
70 % >=	10,019,899.71	0.43%	29	0.20%	3.43%	14.02	76.49%	
Unknown	20,881,698.16	0.90%	131	0.91%	3.33%	20.14	70.45%	
<b>Total</b>	<b>2,329,039,592.20</b>	<b>100.00%</b>	<b>14,348</b>	<b>100.00%</b>	<b>3.623%</b>	<b>19.85</b>	<b>74.367%</b>	

Weighted Average	17 %
Minimum	0 %
Maximum	392 %

\*Note that for 3.12% 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	2,329,039,592.20	100.00%	14,348	100.00%	3.62%	19.85	74.37%	
Quarterly								
Semi-annually								
Annualy								
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

## 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	816,764,556.31	35.07%	5,311	37.02%	3.60%	21.45	79.00%	
Non-NHG Guarantee	1,512,275,035.89	64.93%	9,037	62.98%	3.63%	18.98	71.86%	
Unknown								
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

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## 27. Originator

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Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
BLG	551,758,119.38	23.69%	3,770	26.28%	3.99%	20.53	74.25%	
SNS Bank	1,428,044,648.19	61.31%	8,399	58.54%	3.55%	19.49	74.79%	
RegioBank	349,236,824.63	14.99%	2,179	15.19%	3.34%	20.23	72.83%	
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

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## 28. Servicer

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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	1,979,802,767.57	85.01%	12,169	84.81%	3.67%	19.78	74.64%	
RegioBank	349,236,824.63	14.99%	2,179	15.19%	3.34%	20.23	72.83%	
Total	2,329,039,592.20	100.00%	14,348	100.00%	3.623%	19.85	74.367%	

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## 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	2,182,596,155.34	93.71%	25,496	90.89%	3.56%	20.06	74.52%	
SRLEV	146,443,436.86	6.29%	2,555	9.11%	4.58%	16.71	72.08%	
Total	2,329,039,592.20	100.00%	28,051	100.00%	3.623%	19.85	74.367%	

**Glossary**

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A
Cash Advance Facility	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;
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;

## Lowland Mortgage Backed Securities 1 B.V.

### Monthly Portfolio and Performance Report: 1 September 2016 - 30 September 2016

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;
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;

## Lowland Mortgage Backed Securities 1 B.V.

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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;



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### Contact Information

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<b>Auditors</b>	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	<b>Commingling Risk Facility Provider</b>	SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Company Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Custodian</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	<b>Floating Rate GIC Provider</b>	Coöperatieve Rabobank U.A. Croeselaan 18 3500 HG Utrecht The Netherlands
<b>Issuer</b>	Lowland Mortgage Backed Securities 1 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands	<b>Legal Advisor to the Seller and the Issuer</b>	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands
<b>Paying and Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Rating Agency 1</b>	Fitch Ratings 2 Eldon Street EC2M 7UA London United Kingdom
<b>Rating Agency 2</b>	Moody's 2 Minster Court EC3R 7XB London United Kingdom	<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 1 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
<b>Seller 1</b>	SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Seller 2</b>	RegioBank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Servicer</b>	RegioBank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Servicer</b>	SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Set-off Risk Facility Provider</b>	SNS Bank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Tax Advisor</b>	KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands