

Lowland Mortgage Backed Securities 2 B.V.

Monthly Portfolio and Performance Report

Reporting period: 1 September 2017 - 30 September 2017

Reporting Date: 18 October 2017

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

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

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Key Dates						
Note Class	Class A1 Notes	Class A2 Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes
Key Dates						
Closing Date	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013
First Optional Redemption Date	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018
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	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042
Portfolio Date	30 Sep 2017	30 Sep 2017	30 Sep 2017	30 Sep 2017	30 Sep 2017	30 Sep 2017
Determination Date	16 Oct 2017	16 Oct 2017	16 Oct 2017	16 Oct 2017	16 Oct 2017	16 Oct 2017
Interest Payment Date	18 Oct 2017	18 Oct 2017	N/A	N/A	N/A	N/A
Principal Payment Date	18 Oct 2017	18 Oct 2017	18 Oct 2017	18 Oct 2017	18 Oct 2017	18 Oct 2017
Current Reporting Period	1 Sep 2017 - 30 Sep 2017	1 Sep 2017 - 30 Sep 2017	1 Sep 2017 - 30 Sep 2017	1 Sep 2017 - 30 Sep 2017	1 Sep 2017 - 30 Sep 2017	1 Sep 2017 - 30 Sep 2017
Previous Reporting Period	1 Aug 2017 - 31 Aug 2017	1 Aug 2017 - 31 Aug 2017	1 Aug 2017 - 31 Aug 2017	1 Aug 2017 - 31 Aug 2017	1 Aug 2017 - 31 Aug 2017	1 Aug 2017 - 31 Aug 2017
Accrual Start Date	18 Sep 2017	18 Sep 2017	N/A	N/A	N/A	N/A
Accrual End Date	18 Oct 2017	18 Oct 2017	N/A	N/A	N/A	N/A
Accrual Period (in days)	30	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	14 Sep 2017	N/A	N/A	N/A	N/A	N/A

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The Mortgage Loan Portfolio

Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		9,595
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	47
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	9
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		9,539

Amounts

Net Outstanding balance at the beginning of the Reporting Period		1,216,252,616.35
Scheduled Principal Receipts	-/-	614,697.89
Prepayments	-/-	7,315,159.26
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	1,091,125.77
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		1,207,231,633.43

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		218,625.00
Changes in Construction Deposit Obligations		-84,532.00
Construction Deposit Obligations at the end of the Reporting Period		134,093.00

Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		-48,267,869.68
Changes in Saving Deposits		78,354.20
Saving Deposits at the end of the Reporting Period		-48,189,515.48

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	1,196,595,434.63	99.119%	9,473	99.308%	3.595%	17.30	63.568%
<=	30 days	13,169.19	6,069,101.23	0.503%	38	0.398%	3.512%	17.68	74.401%
30 days	60 days	9,285.85	1,552,585.83	0.129%	9	0.094%	4.055%	19.80	106.76%
60 days	90 days	449.63	83,949.34	0.007%	1	0.01%	3.13%	11.58	80.299%
90 days	120 days	4,571.84	310,577.32	0.026%	2	0.021%	4.567%	21.19	78.07%
120 days	150 days	7,371.35	365,895.90	0.03%	2	0.021%	4.457%	12.76	61.907%
150 days	180 days	15,821.80	709,278.72	0.059%	4	0.042%	4.318%	19.44	93.847%
180 days	>	79,423.59	1,544,810.46	0.128%	10	0.105%	4.513%	18.81	86.40%
Total		130,093.25	1,207,231,633.43	100.00%	9,539	100.00%	3.597%	18.00	63.729%

Weighted Average	2,309.90
Minimum	14.60
Maximum	20,978.94

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Foreclosure Statistics - Total

	Previous Period	Current Period
<u>Foreclosures reporting periodically</u>		
Number of Mortgage Loans foreclosed during the Reporting Period	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
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	0.00	0.00
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity during the Reporting Period	0.00	0.00
<u>Foreclosures since Closing Date</u>		
Number of Mortgage Loans foreclosed since the Closing Date	35	35
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.251%	0.251%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	7,952,489.00	7,952,489.00
Percentage of net principal balance at the Closing Date (% , including replenished loans)	40.566%	40.566%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	7,952,489.00	7,952,489.00
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	5,695,332.79
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	2,257,156.21	2,257,156.21
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	2,257,156.21	2,257,156.21
Average loss severity since the Closing Date	0.28	0.28
<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	-/-	0
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	-/-	0.00
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	0.00000%	0.00000%
Constant Default Rate 3-month average	0.04147%	0.04180%
Constant Default Rate 6-month average	0.08415%	0.08487%
Constant Default Rate 12-month average	0.10810%	0.10905%
Constant Default Rate to date	0.40566%	0.40566%

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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	0.00	0.00
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	0.00
Total amount of losses on NHG Loans foreclosed since the Closing Date	0.00	0.00
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	0.00	0.00
Average loss severity NHG Loans since the Closing Date	0.00	0.00
<u>Foreclosures</u>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new NHG Loans in foreclosure during the Reporting Period	0	0
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of NHG Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	0.00	0.00
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	0.00	0.00
<u>WEW Claims periodically</u>		
Number of claims to WEW at the beginning of the Reporting Period	0	0
New claims to WEW during the Reporting Period	0	0
Finalised claims with WEW during the Reporting Period	-/-	0
Number of claims to WEW at the end of the Reporting Period	0	0
Notional amount of claims to WEW at the beginning of the Reporting Period	0.00	0.00
Notional amount of new claims to WEW during the Reporting Period	0.00	0.00
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	0.00	0.00
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00

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WEW Claims since Closing

Number of finalised claims to WEW since the Closing Date		0	0
Amount of finalised claims with WEW since the Closing Date		0.00	0.00
Amount paid out by WEW since the Closing Date	-/-	0.00	0.00
Payout ratio WEW since the Closing Date		0.00	0.00

Reasons for non payout as percentage of non recovered claim amount

Amount of finalised claims with WEW since the Closing Date		0.00	0.00
Amount paid out by WEW since the Closing Date	-/-	0.00	0.00
Non recovered amount of WEW since the Closing Date		0.00	0.00
Insufficient guaranteed amount due to decrease with annuity amount		0.00%	0.00%
Loan does not comply with NHG criteria at origination		0.00%	0.00%
Other administrative reasons		0.00%	0.00%
Other		0.00%	0.00%

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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	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
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period	0.00	0.00
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity Non NHG Loans during the Reporting Period	0.00	0.00
<u>Foreclosures since Closing Date</u>		
Net principal balance of Non NHG loans foreclosed since the Closing Date	7,952,489.00	7,952,489.00
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	5,695,332.79
Total amount of losses on Non NHG Loans foreclosed since the Closing Date	2,257,156.21	2,257,156.21
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	2,257,156.21	2,257,156.21
Average loss severity Non NHG Loans since the Closing Date	0.28	0.28
<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	N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
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	6.8582%	6.8639%
Annualized 1-month average CPR	8.4257%	7.157%
Annualized 3-month average CPR	7.5184%	7.6435%
Annualized 6-month average CPR	7.5492%	7.3858%
Annualized 12-month average CPR	8.2424%	8.1245%
<u>Principal Payment Rate (PPR)</u>		
Annualized Life PPR	0.1247%	0.1261%
Annualized 1-month average PPR	0.0592%	0.1976%
Annualized 3-month average PPR	0.1234%	0.1179%
Annualized 6-month average PPR	0.144%	0.1644%
Annualized 12-month average PPR	0.1319%	0.1375%
<u>Payment Ratio</u>		
Periodic Payment Ratio	100.7143%	100.5605%

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	1,255,421,148.91	
Value of savings deposits	48,189,515.48	
Net principal balance	1,207,231,633.43	
Construction Deposits	134,093.00	
Net principal balance excl. Construction and Saving Deposits	1,207,097,540.43	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	1,207,097,540.43	
Number of loans	9,539	
Number of loanparts	15,918	
Number of negative loanparts	0	
Average principal balance (borrower)	126,557.46	
Weighted average current interest rate	3.60 %	
Weighted average maturity (in years)	18.00	
Weighted average remaining time to interest reset (in years)	5.40	
Weighted average seasoning (in years)	12.08	
Weighted average CLTOMV	63.73 %	
Weighted average CLTIMV	62.81 %	
Weighted average CLTIFV	71.38 %	
Weighted average OLTOMV	69.72 %	

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	24,809,534.18	2.06%	641	4.03%	3.28%	19.46	72.48%	
Bank Savings	23,577,799.46	1.95%	346	2.17%	4.89%	18.95	79.75%	
Interest Only	1,048,594,239.63	86.86%	12,884	80.94%	3.52%	17.36	62.12%	
Hybrid								
Investments	40,473,535.32	3.35%	514	3.23%	3.25%	16.97	82.67%	
Life Insurance								
Lineair	2,112,224.08	0.17%	50	0.31%	2.69%	18.26	65.39%	
Savings	67,664,300.76	5.60%	1,483	9.32%	4.63%	15.21	68.38%	
Other								
Unknown								
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

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	6,931,661.75	0.57%	395	4.14%	3.66%	13.14	15.38%	
25,000 - 50,000	45,449,588.73	3.76%	1,185	12.42%	3.64%	13.56	29.95%	
50,000 - 75,000	87,497,912.89	7.25%	1,409	14.77%	3.47%	14.26	40.08%	
75,000 - 100,000	116,585,028.45	9.66%	1,342	14.07%	3.47%	15.09	47.92%	
100,000 - 150,000	268,905,936.23	22.27%	2,203	23.09%	3.56%	16.73	60.02%	
150,000 - 200,000	239,500,121.46	19.84%	1,397	14.65%	3.72%	18.39	70.44%	
200,000 - 250,000	172,404,578.59	14.28%	780	8.18%	3.70%	18.72	74.03%	
250,000 - 300,000	112,336,200.80	9.31%	415	4.35%	3.70%	18.84	76.25%	
300,000 - 350,000	63,126,079.78	5.23%	197	2.07%	3.63%	18.81	75.29%	
350,000 - 400,000	44,159,899.80	3.66%	119	1.25%	3.34%	19.19	73.64%	
400,000 - 450,000	17,680,801.26	1.46%	42	0.44%	3.33%	18.61	77.68%	
450,000 - 500,000	7,937,325.10	0.66%	17	0.18%	3.26%	18.99	77.67%	
500,000 - 550,000	6,250,417.62	0.52%	12	0.13%	3.27%	17.33	73.28%	
550,000 - 600,000	5,653,646.49	0.47%	10	0.10%	3.25%	16.74	83.33%	
600,000 - 650,000	2,471,450.57	0.20%	4	0.04%	3.48%	17.23	88.13%	
650,000 - 700,000	4,063,522.32	0.34%	6	0.06%	2.97%	15.73	96.76%	
700,000 - 750,000	711,500.00	0.06%	1	0.01%	5.35%	21.00	77.29%	
750,000 - 800,000								
800,000 - 850,000								
850,000 - 900,000	1,735,407.09	0.14%	2	0.02%	3.21%	15.98	106.22%	
900,000 - 950,000								
950,000 - 1,000,000	975,554.50	0.08%	1	0.01%	4.70%	14.33	69.51%	
1,000,000 >=	2,855,000.00	0.24%	2	0.02%	2.53%	17.14	65.68%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Average	126,557
Minimum	1
Maximum	1,850,000

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
< 2000	147,606,486.63	12.23%	2,709	17.02%	3.49%	11.21	50.93%	
2000 - 2001	72,055,390.39	5.97%	1,048	6.58%	3.13%	12.27	57.00%	
2001 - 2002	56,051,702.36	4.64%	798	5.01%	3.25%	13.60	60.00%	
2002 - 2003	60,347,571.32	5.00%	896	5.63%	3.22%	14.47	63.21%	
2003 - 2004	89,174,319.68	7.39%	1,219	7.66%	3.22%	15.35	60.45%	
2004 - 2005	54,473,698.40	4.51%	782	4.91%	3.09%	16.30	62.83%	
2005 - 2006	60,021,779.26	4.97%	873	5.48%	2.95%	17.32	64.12%	
2006 - 2007	74,400,188.02	6.16%	975	6.13%	2.92%	18.22	62.03%	
2007 - 2008	91,633,212.83	7.59%	1,175	7.38%	3.61%	19.02	63.99%	
2008 - 2009	465,892,749.54	38.59%	4,601	28.90%	4.14%	20.58	69.78%	
2009 - 2010								
2010 - 2011								
2011 - 2012								
2012 - 2013	1,058,826.40	0.09%	14	0.09%	3.94%	16.86	67.72%	
2013 - 2014	6,604,330.19	0.55%	100	0.63%	4.34%	17.27	72.60%	
2014 - 2015	11,420,763.21	0.95%	422	2.65%	3.30%	18.48	64.91%	
2015 - 2016	5,883,686.06	0.49%	125	0.79%	3.04%	23.20	70.88%	
2016 - 2017	4,987,726.45	0.41%	99	0.62%	2.57%	23.68	75.29%	
2017 >=	5,619,202.69	0.47%	82	0.52%	2.47%	24.01	69.82%	
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	2005
Minimum	1999
Maximum	2017

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	6,310,030.77	0.52%	94	0.59%	2.47%	24.03	68.53%	
1 Years - 2 Years	5,183,595.77	0.43%	104	0.65%	2.67%	23.54	76.39%	
2 Years - 3 Years	5,914,220.15	0.49%	129	0.81%	3.12%	22.61	70.69%	
3 Years - 4 Years	11,095,118.94	0.92%	408	2.56%	3.29%	18.30	65.21%	
4 Years - 5 Years	6,325,914.33	0.52%	97	0.61%	4.39%	17.39	72.34%	
5 Years - 6 Years	745,655.04	0.06%	10	0.06%	4.01%	16.25	66.81%	
6 Years - 7 Years								
7 Years - 8 Years								
8 Years - 9 Years	159,911,785.15	13.25%	1,542	9.69%	4.15%	20.80	67.88%	
9 Years - 10 Years	327,096,437.39	27.09%	3,337	20.96%	4.13%	20.37	70.48%	
10 Years - 11 Years	83,487,402.69	6.92%	1,072	6.73%	3.36%	18.97	63.26%	
11 Years - 12 Years	71,688,306.95	5.94%	951	5.97%	2.95%	18.05	62.13%	
12 Years - 13 Years	63,471,573.87	5.26%	913	5.74%	2.95%	17.16	64.53%	
13 Years - 14 Years	49,818,227.13	4.13%	717	4.50%	3.11%	16.14	61.08%	
14 Years - 15 Years	95,089,789.85	7.88%	1,310	8.23%	3.24%	15.23	60.99%	
15 Years - 16 Years	57,682,658.03	4.78%	850	5.34%	3.19%	14.25	63.00%	
16 Years - 17 Years	51,270,688.75	4.25%	750	4.71%	3.29%	13.41	58.95%	
17 Years - 18 Years	100,826,777.37	8.35%	1,485	9.33%	3.19%	12.02	56.65%	
18 Years - 19 Years	111,313,451.25	9.22%	2,149	13.50%	3.55%	11.04	49.42%	
19 Years - 20 Years								
20 Years - 21 Years								
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	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	12 Years
Minimum	0 Years
Maximum	19 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	6,005,903.70	0.50%	213	1.34%	4.21%	1.52	50.36%	
2020 - 2025	17,341,767.26	1.44%	502	3.15%	3.99%	4.97	52.04%	
2025 - 2030	142,361,301.50	11.79%	2,631	16.53%	3.55%	11.32	52.18%	
2030 - 2035	361,294,052.18	29.93%	5,091	31.98%	3.24%	14.58	61.66%	
2035 - 2040	666,172,769.88	55.18%	7,212	45.31%	3.81%	20.30	67.55%	
2040 - 2045	2,613,406.31	0.22%	59	0.37%	3.48%	26.24	68.15%	
2045 - 2050	11,442,432.60	0.95%	210	1.32%	2.54%	28.60	73.52%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	2035
Minimum	2016
Maximum	2047

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	213,534.84	0.02%	16	0.10%	3.01%	-0.27	57.11%	
1 Year - 2 Years	924,988.48	0.08%	44	0.28%	3.62%	0.62	57.19%	
2 Years - 3 Years	4,867,380.38	0.40%	153	0.96%	4.37%	1.77	48.77%	
3 Years - 4 Years	3,910,300.53	0.32%	111	0.70%	3.70%	2.61	55.58%	
4 Years - 5 Years	2,369,889.96	0.20%	71	0.45%	3.63%	3.73	51.29%	
5 Years - 6 Years	2,007,215.51	0.17%	72	0.45%	4.24%	4.76	44.99%	
6 Years - 7 Years	3,610,584.13	0.30%	97	0.61%	4.20%	5.75	55.51%	
7 Years - 8 Years	5,443,777.13	0.45%	151	0.95%	4.14%	6.77	50.12%	
8 Years - 9 Years	5,733,152.37	0.47%	121	0.76%	3.76%	7.67	54.05%	
9 Years - 10 Years	7,565,811.49	0.63%	162	1.02%	3.61%	8.67	59.23%	
10 Years - 11 Years	5,796,571.08	0.48%	126	0.79%	3.56%	9.68	57.11%	
11 Years - 12 Years	6,276,356.43	0.52%	130	0.82%	4.25%	10.78	62.48%	
12 Years - 13 Years	116,989,410.13	9.69%	2,092	13.14%	3.49%	11.79	50.84%	
13 Years - 14 Years	87,146,321.85	7.22%	1,277	8.02%	3.20%	12.64	57.74%	
14 Years - 15 Years	64,395,309.18	5.33%	909	5.71%	3.30%	13.74	60.86%	
15 Years - 16 Years	63,024,786.10	5.22%	892	5.60%	3.21%	14.73	64.34%	
16 Years - 17 Years	96,897,196.73	8.03%	1,274	8.00%	3.26%	15.69	62.66%	
17 Years - 18 Years	49,830,438.32	4.13%	739	4.64%	3.20%	16.71	64.18%	
18 Years - 19 Years	63,294,359.29	5.24%	902	5.67%	2.99%	17.72	64.76%	
19 Years - 20 Years	73,372,633.50	6.08%	974	6.12%	2.97%	18.72	61.86%	
20 Years - 21 Years	78,133,647.27	6.47%	1,007	6.33%	3.48%	19.74	63.53%	
21 Years - 22 Years	382,332,905.00	31.67%	3,671	23.06%	4.12%	20.97	70.08%	
22 Years - 23 Years	69,039,224.82	5.72%	658	4.13%	4.07%	21.25	66.74%	
23 Years - 24 Years	232,592.59	0.02%	6	0.04%	2.92%	22.61	93.42%	
24 Years - 25 Years	80,414.15	0.01%	5	0.03%	3.45%	23.81	57.90%	
25 Years - 26 Years	10,000.00	0.00%	1	0.01%	3.50%	24.50	49.40%	
26 Years - 27 Years	202,934.05	0.02%	3	0.02%	2.32%	25.92	69.15%	
27 Years - 28 Years	2,087,465.52	0.17%	44	0.28%	3.65%	26.78	65.72%	
28 Years - 29 Years	4,349,861.48	0.36%	83	0.52%	2.91%	27.71	76.11%	
29 Years - 30 Years	3,276,778.62	0.27%	69	0.43%	2.40%	28.66	74.84%	
30 Years >=	3,815,792.50	0.32%	58	0.36%	2.23%	29.57	69.44%	
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	18 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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	1,041,392.06	0.09%	40	0.42%	3.28%	17.65	7.17%	
10 % - 20 %	11,908,175.52	0.99%	293	3.07%	2.99%	16.49	13.54%	
20 % - 30 %	27,742,599.89	2.30%	545	5.71%	3.37%	16.17	21.30%	
30 % - 40 %	57,278,289.87	4.74%	847	8.88%	3.29%	16.13	29.21%	
40 % - 50 %	87,315,596.38	7.23%	984	10.32%	3.26%	16.19	37.09%	
50 % - 60 %	120,912,980.39	10.02%	1,175	12.32%	3.36%	16.06	44.81%	
60 % - 70 %	160,708,229.63	13.31%	1,279	13.41%	3.48%	16.65	53.01%	
70 % - 80 %	242,473,902.83	20.09%	1,642	17.21%	3.55%	17.80	61.09%	
80 % - 90 %	78,663,883.00	6.52%	505	5.29%	3.52%	17.03	68.38%	
90 % - 100 %	110,280,810.67	9.14%	597	6.26%	3.72%	17.94	76.91%	
100 % - 110 %	86,900,198.34	7.20%	470	4.93%	3.90%	17.68	83.92%	
110 % - 120 %	95,012,080.86	7.87%	488	5.12%	3.98%	18.15	92.75%	
120 % - 130 %	100,381,284.14	8.31%	537	5.63%	4.15%	18.54	98.71%	
130 % - 140 %	4,363,762.02	0.36%	22	0.23%	3.53%	18.96	99.37%	
140 % - 150 %	3,979,843.73	0.33%	17	0.18%	3.41%	19.21	104.09%	
150 % >=	11,089,450.46	0.92%	52	0.55%	3.50%	17.85	111.90%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	79 %
Minimum	4 %
Maximum	270 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	62,957.00	0.01%	1	0.01%	3.42%	17.75	24.08%	
30 % - 40 %	54,453.63	0.00%	1	0.01%	3.15%	12.17	26.89%	
40 % - 50 %	88,950.00	0.01%	1	0.01%	2.34%	18.58	39.00%	
50 % - 60 %	272,327.37	0.02%	2	0.02%	3.33%	22.35	32.17%	
60 % - 70 %	450,145.03	0.04%	4	0.04%	2.44%	17.92	51.92%	
70 % - 80 %	392,139.82	0.03%	3	0.03%	3.20%	21.09	61.83%	
80 % - 90 %	768,296.86	0.06%	6	0.06%	2.31%	24.69	69.02%	
90 % - 100 %	496,917.72	0.04%	3	0.03%	2.35%	26.82	73.46%	
100 % - 110 %	900,502.56	0.07%	5	0.05%	3.11%	21.49	81.89%	
110 % - 120 %	1,882,238.66	0.16%	10	0.10%	2.94%	22.72	90.00%	
120 % - 130 %	914,555.50	0.08%	5	0.05%	2.98%	22.02	83.97%	
130 % - 140 %	381,294.39	0.03%	2	0.02%	2.99%	14.30	74.83%	
140 % - 150 %	286,045.48	0.02%	2	0.02%	2.96%	22.44	76.77%	
150 % >=	228,329.62	0.02%	1	0.01%	2.40%	28.00	100.14%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	79 %
Minimum	4 %
Maximum	270 %

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	3,077,827.17	0.25%	178	1.87%	3.38%	15.82	6.61%	
10 % - 20 %	20,818,694.47	1.72%	507	5.32%	3.25%	15.84	14.15%	
20 % - 30 %	43,355,762.93	3.59%	786	8.24%	3.37%	15.90	22.63%	
30 % - 40 %	76,851,825.67	6.37%	1,017	10.66%	3.32%	15.77	31.09%	
40 % - 50 %	112,490,236.64	9.32%	1,121	11.75%	3.35%	16.17	39.62%	
50 % - 60 %	143,684,605.09	11.90%	1,228	12.87%	3.44%	16.20	48.67%	
60 % - 70 %	169,655,199.88	14.05%	1,202	12.60%	3.52%	17.04	57.27%	
70 % - 80 %	213,776,322.66	17.71%	1,333	13.97%	3.56%	17.91	65.37%	
80 % - 90 %	92,927,075.06	7.70%	528	5.54%	3.68%	17.40	75.03%	
90 % - 100 %	104,813,676.64	8.68%	533	5.59%	3.73%	18.10	83.66%	
100 % - 110 %	88,102,480.03	7.30%	440	4.61%	4.02%	18.32	92.31%	
110 % - 120 %	88,431,370.69	7.33%	418	4.38%	4.15%	19.14	100.87%	
120 % - 130 %	35,577,766.25	2.95%	174	1.82%	3.87%	18.09	108.31%	
130 % - 140 %	2,906,553.33	0.24%	12	0.13%	3.46%	19.65	117.80%	
140 % - 150 %	834,090.14	0.07%	4	0.04%	3.88%	18.66	128.87%	
150 % >=	2,748,993.14	0.23%	12	0.13%	2.98%	18.04	167.28%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	72 %
Minimum	0 %
Maximum	244 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	185,284.37	0.02%	2	0.02%	3.60%	23.64	25.36%	
30 % - 40 %	104,453.63	0.01%	2	0.02%	2.72%	13.80	27.83%	
40 % - 50 %	307,641.33	0.03%	3	0.03%	2.97%	18.09	39.04%	
50 % - 60 %	319,569.16	0.03%	3	0.03%	3.07%	21.81	50.14%	
60 % - 70 %	527,742.72	0.04%	4	0.04%	2.43%	14.71	57.38%	
70 % - 80 %	859,449.57	0.07%	6	0.06%	3.14%	21.01	66.22%	
80 % - 90 %	1,759,252.03	0.15%	10	0.10%	2.60%	23.77	76.01%	
90 % - 100 %	527,500.03	0.04%	3	0.03%	3.14%	21.17	82.67%	
100 % - 110 %	1,762,732.81	0.15%	9	0.09%	2.94%	23.44	92.91%	
110 % - 120 %	825,527.99	0.07%	4	0.04%	2.60%	24.46	98.99%	
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	72 %
Minimum	0 %
Maximum	244 %

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	4,991,992.29	0.41%	260	2.73%	3.26%	14.23	9.79%	
10 % - 20 %	34,603,105.59	2.87%	838	8.78%	3.35%	14.38	19.80%	
20 % - 30 %	66,460,644.67	5.51%	1,054	11.05%	3.31%	14.67	30.39%	
30 % - 40 %	98,995,716.84	8.20%	1,166	12.22%	3.34%	14.91	38.81%	
40 % - 50 %	119,753,104.81	9.92%	1,134	11.89%	3.36%	15.45	45.38%	
50 % - 60 %	135,894,915.93	11.26%	1,059	11.10%	3.32%	16.22	52.34%	
60 % - 70 %	138,208,669.09	11.45%	923	9.68%	3.46%	17.24	58.94%	
70 % - 80 %	148,379,144.56	12.29%	813	8.52%	3.64%	18.22	65.65%	
80 % - 90 %	132,540,958.34	10.98%	714	7.49%	3.66%	18.68	71.87%	
90 % - 100 %	83,563,373.67	6.92%	422	4.42%	3.73%	18.04	82.92%	
100 % - 110 %	82,750,375.11	6.85%	376	3.94%	3.91%	18.65	88.91%	
110 % - 120 %	66,323,997.92	5.49%	314	3.29%	4.11%	19.47	95.39%	
120 % - 130 %	55,819,347.69	4.62%	267	2.80%	4.30%	19.93	101.45%	
130 % - 140 %	26,977,794.26	2.23%	132	1.38%	4.33%	20.47	106.42%	
140 % - 150 %	2,531,746.64	0.21%	12	0.13%	4.13%	18.60	115.56%	
150 % >=	2,257,592.38	0.19%	9	0.09%	3.11%	18.76	171.70%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	71 %
Minimum	0 %
Maximum	240 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	185,284.37	0.02%	2	0.02%	3.60%	23.64	25.36%	
30 % - 40 %	194,911.53	0.02%	3	0.03%	3.47%	13.56	37.52%	
40 % - 50 %	385,753.33	0.03%	4	0.04%	2.99%	19.25	40.87%	
50 % - 60 %	441,221.47	0.04%	3	0.03%	2.25%	19.25	55.52%	
60 % - 70 %	966,169.41	0.08%	7	0.07%	2.86%	19.44	67.13%	
70 % - 80 %	937,055.09	0.08%	5	0.05%	2.50%	24.61	72.80%	
80 % - 90 %	1,682,958.97	0.14%	10	0.10%	3.30%	23.05	81.56%	
90 % - 100 %	1,379,271.48	0.11%	7	0.07%	2.58%	22.91	90.18%	
100 % - 110 %	1,006,527.99	0.08%	5	0.05%	2.67%	23.34	98.03%	
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	71 %
Minimum	0 %
Maximum	240 %

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	1,582,594.07	0.13%	57	0.60%	3.38%	17.15	7.74%	
10 % - 20 %	16,510,344.72	1.37%	391	4.10%	3.12%	16.56	15.02%	
20 % - 30 %	42,638,472.07	3.53%	758	7.95%	3.36%	16.07	24.04%	
30 % - 40 %	84,333,093.56	6.99%	1,053	11.04%	3.25%	16.21	33.38%	
40 % - 50 %	120,742,096.03	10.00%	1,263	13.24%	3.30%	16.09	42.01%	
50 % - 60 %	168,388,224.18	13.95%	1,399	14.67%	3.46%	16.48	51.05%	
60 % - 70 %	271,808,672.13	22.52%	1,863	19.53%	3.55%	17.68	60.48%	
70 % - 80 %	89,673,838.57	7.43%	566	5.93%	3.52%	17.15	68.91%	
80 % - 90 %	122,547,250.63	10.15%	672	7.04%	3.74%	17.84	77.77%	
90 % - 100 %	100,681,330.27	8.34%	529	5.55%	3.95%	17.71	86.19%	
100 % - 110 %	147,138,984.53	12.19%	777	8.15%	4.09%	18.57	96.97%	
110 % - 120 %	17,536,252.90	1.45%	90	0.94%	4.03%	18.01	97.85%	
120 % - 130 %	4,761,801.62	0.39%	20	0.21%	3.55%	19.44	104.22%	
130 % - 140 %	2,499,852.37	0.21%	14	0.15%	3.95%	18.98	102.96%	
140 % - 150 %	2,752,835.93	0.23%	12	0.13%	3.50%	17.25	93.80%	
150 % >=	6,456,836.21	0.53%	29	0.30%	3.26%	17.59	122.70%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	70 %
Minimum	3 %
Maximum	238 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	117,410.63	0.01%	2	0.02%	3.29%	15.16	25.38%	
30 % - 40 %								
40 % - 50 %	238,950.00	0.02%	2	0.02%	2.78%	18.74	37.86%	
50 % - 60 %	432,472.40	0.04%	4	0.04%	2.90%	21.93	42.41%	
60 % - 70 %	532,139.82	0.04%	4	0.04%	2.91%	19.01	61.00%	
70 % - 80 %	768,296.86	0.06%	6	0.06%	2.31%	24.69	69.02%	
80 % - 90 %	496,917.72	0.04%	3	0.03%	2.35%	26.82	73.46%	
90 % - 100 %	1,644,940.06	0.14%	9	0.09%	2.99%	22.25	84.27%	
100 % - 110 %	1,650,547.02	0.14%	9	0.09%	3.12%	22.27	86.25%	
110 % - 120 %	783,104.03	0.06%	4	0.04%	2.73%	18.34	86.17%	
120 % - 130 %	78,112.00	0.01%	1	0.01%	3.05%	23.81	48.06%	
130 % - 140 %	436,263.10	0.04%	2	0.02%	2.65%	25.10	94.14%	
140 % - 150 %								
150 % >=								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	70 %
Minimum	3 %
Maximum	238 %

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	4,381,330.27	0.36%	223	2.34%	3.50%	15.68	7.45%	
10 % - 20 %	27,681,523.50	2.29%	641	6.72%	3.26%	15.88	15.72%	
20 % - 30 %	62,587,550.82	5.18%	997	10.45%	3.37%	15.87	25.59%	
30 % - 40 %	113,054,463.02	9.36%	1,261	13.22%	3.29%	15.95	35.54%	
40 % - 50 %	142,825,404.91	11.83%	1,326	13.90%	3.42%	16.14	45.41%	
50 % - 60 %	188,206,160.29	15.59%	1,393	14.60%	3.49%	16.81	55.17%	
60 % - 70 %	240,419,539.54	19.91%	1,511	15.84%	3.57%	17.84	64.69%	
70 % - 80 %	108,076,546.98	8.95%	602	6.31%	3.66%	17.50	75.27%	
80 % - 90 %	117,682,733.05	9.75%	599	6.28%	3.81%	18.11	85.07%	
90 % - 100 %	99,491,236.38	8.24%	487	5.11%	4.08%	18.47	95.21%	
100 % - 110 %	85,112,597.57	7.05%	405	4.25%	4.03%	19.02	104.59%	
110 % - 120 %	6,586,176.49	0.55%	30	0.31%	3.70%	18.21	113.09%	
120 % - 130 %	1,198,223.83	0.10%	6	0.06%	4.03%	19.01	126.45%	
130 % - 140 %	329,506.37	0.03%	2	0.02%	3.44%	15.58	136.99%	
140 % - 150 %	797,894.39	0.07%	4	0.04%	2.99%	17.01	145.28%	
150 % >=	1,621,592.38	0.13%	6	0.06%	2.89%	19.05	184.25%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	64 %
Minimum	0 %
Maximum	215 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	289,738.00	0.02%	4	0.04%	3.28%	20.09	26.25%	
30 % - 40 %	238,950.00	0.02%	2	0.02%	2.78%	18.74	37.86%	
40 % - 50 %	237,261.23	0.02%	3	0.03%	3.71%	17.49	46.90%	
50 % - 60 %	678,741.98	0.06%	5	0.05%	2.40%	17.19	56.20%	
60 % - 70 %	859,449.57	0.07%	6	0.06%	3.14%	21.01	66.22%	
70 % - 80 %	2,078,818.58	0.17%	12	0.13%	2.71%	23.30	76.55%	
80 % - 90 %	441,550.49	0.04%	2	0.02%	3.99%	19.52	88.77%	
90 % - 100 %	1,893,018.94	0.16%	10	0.10%	2.73%	23.54	94.15%	
100 % - 110 %	461,624.85	0.04%	2	0.02%	2.19%	27.90	100.24%	
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	64 %
Minimum	0 %
Maximum	215 %

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
< 10 %	7,495,849.03	0.62%	339	3.55%	3.31%	14.42	10.75%	
10 % - 20 %	45,709,074.83	3.79%	1,010	10.59%	3.33%	14.24	22.21%	
20 % - 30 %	88,038,220.72	7.29%	1,269	13.30%	3.33%	14.65	33.64%	
30 % - 40 %	126,760,729.45	10.50%	1,326	13.90%	3.32%	15.25	41.84%	
40 % - 50 %	150,250,107.82	12.45%	1,250	13.10%	3.36%	15.89	49.61%	
50 % - 60 %	157,933,836.85	13.08%	1,093	11.46%	3.43%	17.02	57.41%	
60 % - 70 %	164,659,335.55	13.64%	931	9.76%	3.63%	18.13	65.06%	
70 % - 80 %	146,335,166.06	12.12%	782	8.20%	3.64%	18.63	72.15%	
80 % - 90 %	95,612,886.39	7.92%	474	4.97%	3.74%	18.10	83.88%	
90 % - 100 %	88,025,656.15	7.29%	401	4.20%	4.01%	18.92	90.52%	
100 % - 110 %	69,184,542.20	5.73%	337	3.53%	4.17%	19.60	98.12%	
110 % - 120 %	48,568,301.74	4.02%	230	2.41%	4.30%	20.28	103.91%	
120 % - 130 %	8,918,584.36	0.74%	40	0.42%	4.23%	20.11	110.26%	
130 % - 140 %	932,520.39	0.08%	5	0.05%	3.50%	21.27	139.26%	
140 % - 150 %	463,500.00	0.04%	2	0.02%	3.50%	17.93	146.51%	
150 % >=	1,164,168.25	0.10%	4	0.04%	2.89%	16.86	196.24%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	63 %
Minimum	0 %
Maximum	212 %

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	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
< 10 %								
10 % - 20 %								
20 % - 30 %	289,738.00	0.02%	4	0.04%	3.28%	20.09	26.25%	
30 % - 40 %	240,457.90	0.02%	2	0.02%	3.52%	16.75	41.52%	
40 % - 50 %	578,206.29	0.05%	5	0.05%	2.57%	22.25	49.81%	
50 % - 60 %	817,708.23	0.07%	7	0.07%	2.71%	16.57	63.16%	
60 % - 70 %	1,184,284.78	0.10%	6	0.06%	2.61%	24.09	73.73%	
70 % - 80 %	1,900,325.34	0.16%	11	0.12%	3.21%	22.19	81.23%	
80 % - 90 %	1,161,905.11	0.10%	6	0.06%	2.60%	24.30	92.32%	
90 % - 100 %	1,006,527.99	0.08%	5	0.05%	2.67%	23.34	98.03%	
100 % - 110 %								
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	63 %
Minimum	0 %
Maximum	212 %

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 %	163,940.00	0.01%	2	0.01%	0.22%	21.69	46.56%	
0.5 % - 1.0 %	133,191.12	0.01%	1	0.01%	0.53%	10.50	83.72%	
1.0 % - 1.5 %	3,685,690.19	0.31%	48	0.30%	1.42%	17.84	38.04%	
1.5 % - 2.0 %	101,415,746.32	8.40%	1,417	8.90%	1.83%	16.20	48.50%	
2.0 % - 2.5 %	159,313,111.71	13.20%	2,137	13.43%	2.22%	16.50	57.74%	
2.5 % - 3.0 %	208,558,744.00	17.28%	2,527	15.88%	2.76%	17.23	65.39%	
3.0 % - 3.5 %	180,338,502.28	14.94%	2,304	14.47%	3.22%	17.12	63.60%	
3.5 % - 4.0 %	161,718,282.67	13.40%	2,035	12.78%	3.74%	17.87	68.47%	
4.0 % - 4.5 %	85,134,908.95	7.05%	1,125	7.07%	4.21%	17.09	70.81%	
4.5 % - 5.0 %	64,516,339.87	5.34%	931	5.85%	4.72%	16.66	69.09%	
5.0 % - 5.5 %	75,835,334.96	6.28%	1,033	6.49%	5.24%	18.16	65.64%	
5.5 % - 6.0 %	123,854,699.21	10.26%	1,602	10.06%	5.76%	18.93	65.00%	
6.0 % - 6.5 %	38,609,987.25	3.20%	659	4.14%	6.13%	17.47	70.30%	
6.5 % - 7.0 %	2,717,066.04	0.23%	72	0.45%	6.66%	13.71	62.62%	
7.0 % >=	1,236,088.86	0.10%	25	0.16%	7.13%	12.63	59.67%	
Unknown								
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	3.6 %
Minimum	0.0 %
Maximum	8.3 %

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	254,738,335.21	21.10%	3,695	23.21%	3.32%	15.45	62.40%	
12 Months - 24 Months	209,351,725.78	17.34%	2,820	17.72%	5.00%	18.41	65.79%	
24 Months - 36 Months	62,027,152.53	5.14%	939	5.90%	3.45%	15.81	62.99%	
36 Months - 48 Months	29,587,226.19	2.45%	497	3.12%	3.59%	15.08	60.21%	
48 Months - 60 Months	17,926,745.29	1.48%	342	2.15%	3.62%	15.03	56.81%	
60 Months - 72 Months	13,298,462.80	1.10%	238	1.50%	5.16%	14.95	56.75%	
72 Months - 84 Months	28,201,144.82	2.34%	458	2.88%	4.71%	15.66	58.06%	
84 Months - 96 Months	129,046,329.47	10.69%	1,491	9.37%	3.43%	17.97	62.57%	
96 Months - 108 Months	223,172,784.01	18.49%	2,673	16.79%	3.02%	17.86	65.09%	
108 Months - 120 Months	157,140,316.08	13.02%	1,786	11.22%	2.64%	18.44	65.97%	
120 Months - 132 Months	8,614,299.23	0.71%	118	0.74%	5.27%	17.81	61.26%	
132 Months - 144 Months	11,090,663.37	0.92%	162	1.02%	5.37%	17.97	51.26%	
144 Months - 156 Months	6,612,106.21	0.55%	96	0.60%	3.87%	17.01	62.32%	
156 Months - 168 Months	10,901,436.52	0.90%	127	0.80%	3.54%	17.53	67.66%	
168 Months - 180 Months	3,887,616.98	0.32%	60	0.38%	3.18%	16.31	62.26%	
180 Months - 192 Months	62,318.13	0.01%	2	0.01%	3.71%	15.19	69.71%	
192 Months - 204 Months	588,499.71	0.05%	6	0.04%	4.86%	17.20	67.52%	
204 Months - 216 Months	2,678,989.91	0.22%	36	0.23%	4.07%	19.75	64.70%	
216 Months - 228 Months	25,481,066.75	2.11%	256	1.61%	3.57%	20.23	64.91%	
228 Months - 240 Months	11,516,465.07	0.95%	101	0.63%	3.31%	20.55	66.00%	
240 Months - 252 Months	1,129,415.93	0.09%	12	0.08%	5.91%	20.69	57.42%	
252 Months - 264 Months	144,499.92	0.01%	2	0.01%	6.31%	21.04	64.79%	
264 Months - 276 Months								
276 Months - 288 Months								
288 Months - 300 Months								
300 Months - 312 Months								
312 Months - 324 Months								
324 Months - 336 Months								
336 Months - 348 Months								
348 Months - 360 Months	34,033.52	0.00%	1	0.01%	4.15%	-0.33	37.92%	
360 Months >=								
Unknown								
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Weighted Average	65 Months
Minimum	0 Months
Maximum	356 Months

16. Interest Payment Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Floating	137,418,426.06	11.38%	1,934	12.15%	2.52%	14.32	59.72%	
Fixed	1,069,813,207.37	88.62%	13,984	87.85%	3.74%	17.69	64.24%	
Unknown								
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

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	1,113,872,060.69	92.27%	8,757	91.80%	3.58%	17.24	63.21%	
Apartment	92,350,304.73	7.65%	775	8.12%	3.77%	18.08	70.13%	
House/Business (<50%)	778,867.88	0.06%	4	0.04%	2.55%	15.86	40.18%	
House/Business (>50%)								
Business								
Other	230,400.13	0.02%	3	0.03%	4.89%	11.46	63.25%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	41,047,680.07	3.40%	364	3.82%	3.35%	17.25	59.15%	
Flevoland	38,501,561.04	3.19%	289	3.03%	3.49%	16.65	71.81%	
Friesland	23,317,466.84	1.93%	190	1.99%	3.43%	17.70	67.26%	
Gelderland	229,797,482.41	19.04%	1,673	17.54%	3.41%	17.40	62.70%	
Groningen	39,305,638.72	3.26%	388	4.07%	3.52%	16.96	63.07%	
Limburg	235,141,032.00	19.48%	2,275	23.85%	3.83%	16.21	63.25%	
Noord-Brabant	175,483,807.44	14.54%	1,273	13.35%	3.70%	17.52	61.26%	
Noord-Holland	119,566,774.28	9.90%	811	8.50%	3.50%	17.56	63.40%	
Overijssel	87,283,863.52	7.23%	713	7.47%	3.39%	18.08	63.89%	
Utrecht	75,992,628.02	6.29%	537	5.63%	3.59%	17.86	62.72%	
Zeeland	14,268,090.53	1.18%	117	1.23%	3.90%	17.78	69.38%	
Zuid-Holland	127,525,608.56	10.56%	909	9.53%	3.73%	17.94	68.59%	
Unknown/Not specified								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	14,462,482.61	1.20%	152	1.59%	3.53%	17.49	61.92%	
NL112 - Delfzijl en omgeving	4,546,661.90	0.38%	46	0.48%	3.50%	16.55	67.01%	
NL113- Overig Groningen	20,168,546.87	1.67%	189	1.98%	3.53%	16.71	63.02%	
NL121- Noord-Friesland	10,388,600.70	0.86%	90	0.94%	3.69%	18.24	66.43%	
NL122- Zuidwest-Friesland	4,364,893.09	0.36%	36	0.38%	3.41%	16.83	67.56%	
NL123- Zuidoost-Friesland	8,563,973.05	0.71%	64	0.67%	3.14%	17.49	68.10%	
NL131- Noord-Drenthe	11,890,722.84	0.98%	107	1.12%	3.33%	17.10	58.22%	
NL132- Zuidoost-Drenthe	16,002,207.09	1.33%	146	1.53%	3.56%	17.20	61.05%	
NL133- Zuidwest-Drenthe	13,154,750.14	1.09%	111	1.16%	3.11%	17.46	57.70%	
NL211- Noord-Overijssel	34,247,241.11	2.84%	258	2.70%	3.35%	18.36	63.76%	
NL212- Zuidwest-Overijssel	10,426,217.29	0.86%	77	0.81%	3.45%	18.75	67.85%	
NL213- Twente	42,610,405.12	3.53%	378	3.96%	3.41%	17.70	63.02%	
NL221- Veluwe	64,497,159.15	5.34%	434	4.55%	3.39%	17.49	60.97%	
NL224- Zuidwest-Gelderland	23,366,538.19	1.94%	151	1.58%	3.56%	17.48	64.95%	
NL225- Achterhoek	53,295,985.19	4.41%	422	4.42%	3.29%	17.22	63.83%	
NL226- Arnhem/Nijmegen	89,068,639.88	7.38%	669	7.01%	3.46%	17.43	62.59%	
NL230- Flevoland	38,501,561.04	3.19%	289	3.03%	3.49%	16.65	71.81%	
NL310- Utrecht	75,561,788.02	6.26%	534	5.60%	3.60%	17.86	62.85%	
NL321- Kop van Noord-Holland	14,709,820.67	1.22%	111	1.16%	3.87%	17.74	67.59%	
NL322- Alkmaar en omgeving	11,445,023.86	0.95%	87	0.91%	3.74%	16.54	65.06%	
NL323- IJmond	6,649,091.57	0.55%	52	0.55%	3.55%	18.12	61.78%	
NL324- Agglomeratie Haarlem	10,732,182.80	0.89%	69	0.72%	3.67%	18.20	58.94%	
NL325- Zaanstreek	5,328,537.71	0.44%	37	0.39%	3.51%	18.15	68.16%	
NL326- Groot-Amsterdam	48,762,045.36	4.04%	311	3.26%	3.40%	17.58	65.32%	
NL327- Het Gooi en Vechtstreek	21,940,072.31	1.82%	144	1.51%	3.25%	17.32	56.97%	
NL331- Agglomeratie Leiden en Bollenstreek	13,884,395.61	1.15%	102	1.07%	3.52%	17.80	59.57%	
NL332- Agglomeratie 's-Gravenhage	26,350,885.41	2.18%	188	1.97%	3.74%	17.82	70.02%	
NL333- Delft en Westland	6,021,126.11	0.50%	37	0.39%	4.02%	18.75	65.17%	
NL334- Oost-Zuid-Holland	13,014,631.12	1.08%	97	1.02%	3.90%	16.74	67.34%	
NL335- Groot-Rijnmond	44,538,466.34	3.69%	314	3.29%	3.75%	18.04	72.02%	
NL336- Zuidoost-Zuid-Holland	23,716,103.97	1.96%	171	1.79%	3.64%	18.40	67.40%	
NL341- Zeeuwsch-Vlaanderen	4,327,888.69	0.36%	43	0.45%	4.11%	17.01	62.24%	
NL342- Overig Zeeland	9,940,201.84	0.82%	74	0.78%	3.80%	18.11	72.49%	
NL411- West-Noord-Brabant	29,329,855.60	2.43%	228	2.39%	3.87%	17.80	59.88%	
NL412- Midden-Noord-Brabant	28,468,335.22	2.36%	209	2.19%	3.71%	17.68	62.72%	
NL413- Noordoost-Noord-Brabant	55,757,336.88	4.62%	394	4.13%	3.63%	17.54	61.35%	
NL414- Zuidoost-Noord-Brabant	61,928,279.74	5.13%	442	4.63%	3.68%	17.30	61.15%	
NL421- Noord-Limburg	46,352,333.84	3.84%	418	4.38%	3.64%	16.41	62.49%	
NL422- Midden-Limburg	48,965,199.83	4.06%	448	4.70%	3.91%	16.31	63.40%	
NL423- Zuid-Limburg	139,823,498.33	11.58%	1,409	14.77%	3.86%	16.12	63.44%	
Unknown/Not specified	127,947.34	0.01%	1	0.01%	2.49%	12.17	62.55%	
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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 %	1,204,051,601.85	99.74%	9,522	99.82%	3.60%	17.30	63.72%	
0 % - 10 %	2,746,167.74	0.23%	15	0.16%	3.24%	19.01	66.32%	
10 % - 20 %	433,863.84	0.04%	2	0.02%	1.96%	26.38	73.40%	
20 % - 30 %								
30 % - 40 %								
40 % - 50 %								
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
100 % >								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	0 %
Minimum	0 %
Maximum	14 %

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	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	
Buy-to-let								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	856,068,613.73	70.91%	6,823	71.53%	3.69%	17.07	66.30%	
Self Employed	121,252,307.33	10.04%	659	6.91%	3.48%	18.20	64.72%	
Student	180,000.00	0.01%	2	0.02%	1.99%	18.00	28.00%	
Other	229,730,712.37	19.03%	2,055	21.54%	3.32%	17.69	53.64%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	4,398,788.11	0.36%	194	2.03%	3.79%	13.92	24.68%	
0.5 - 1.0	19,245,770.88	1.59%	492	5.16%	3.48%	14.12	26.03%	
1.0 - 1.5	45,081,201.98	3.73%	792	8.30%	3.48%	14.88	33.32%	
1.5 - 2.0	78,319,538.63	6.49%	995	10.43%	3.46%	15.50	43.07%	
2.0 - 2.5	130,521,838.05	10.81%	1,324	13.88%	3.56%	15.27	52.61%	
2.5 - 3.0	125,797,671.97	10.42%	1,047	10.98%	3.45%	16.59	56.48%	
3.0 - 3.5	146,331,422.18	12.12%	1,030	10.80%	3.62%	17.47	63.40%	
3.5 - 4.0	154,401,054.58	12.79%	987	10.35%	3.70%	18.00	70.40%	
4.0 - 4.5	146,085,039.25	12.10%	860	9.02%	3.80%	18.46	72.52%	
4.5 - 5.0	127,267,566.63	10.54%	690	7.23%	3.79%	18.75	74.45%	
5.0 - 5.5	82,277,130.13	6.82%	401	4.20%	3.57%	18.91	75.58%	
5.5 - 6.0	45,275,516.92	3.75%	207	2.17%	3.63%	18.58	77.46%	
6.0 - 6.5	31,170,366.66	2.58%	139	1.46%	3.45%	18.17	76.09%	
6.5 - 7.0	17,427,047.86	1.44%	77	0.81%	3.35%	17.83	80.74%	
7.0 >=	42,274,088.72	3.50%	212	2.22%	3.10%	16.84	70.53%	
Unknown	11,357,590.88	0.94%	92	0.96%	3.41%	16.47	67.89%	
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	3.8
Minimum	0.0
Maximum	43.1

*Note that for 6.36% 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 %	92,950,219.93	7.70%	1,609	16.87%	2.45%	15.12	35.13%	
5 % - 10 %	275,722,408.99	22.84%	2,630	27.57%	2.86%	16.10	51.79%	
10 % - 15 %	289,539,197.41	23.98%	2,078	21.78%	3.38%	17.28	63.97%	
15 % - 20 %	223,792,267.17	18.54%	1,380	14.47%	3.81%	17.85	71.58%	
20 % - 25 %	149,226,173.14	12.36%	856	8.97%	4.37%	18.41	75.28%	
25 % - 30 %	101,081,869.13	8.37%	541	5.67%	4.86%	19.22	78.01%	
30 % - 35 %	35,500,038.35	2.94%	196	2.05%	5.06%	18.77	79.81%	
35 % - 40 %	15,618,747.78	1.29%	84	0.88%	4.95%	18.49	80.23%	
40 % - 45 %	5,452,666.30	0.45%	32	0.34%	4.48%	17.40	71.75%	
45 % - 50 %	1,484,876.74	0.12%	9	0.09%	4.73%	17.76	72.73%	
50 % - 55 %	1,094,218.67	0.09%	6	0.06%	5.00%	18.30	66.55%	
55 % - 60 %	1,727,508.10	0.14%	9	0.09%	3.51%	17.25	77.28%	
60 % - 65 %	1,110,067.92	0.09%	6	0.06%	4.18%	17.56	53.40%	
65 % - 70 %	1,121,648.72	0.09%	7	0.07%	3.31%	16.49	68.89%	
70 % >=	452,134.20	0.04%	4	0.04%	3.69%	16.90	55.10%	
Unknown	11,357,590.88	0.94%	92	0.96%	3.41%	16.47	67.89%	
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

Weighted Average	15 %
Minimum	0 %
Maximum	159 %

*Note that for 6.36% 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	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	7,179,153.64	0.59%	46	0.48%	2.84%	22.10	76.01%	
Non-NHG Guarantee	1,200,052,479.79	99.41%	9,493	99.52%	3.60%	17.28	63.65%	
Unknown								
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

27. Originator

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

28. Servicer

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	
Total	1,207,231,633.43	100.00%	9,539	100.00%	3.60%	17.31	63.72%	

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	1,139,567,332.67	94.40%	14,435	90.68%	3.54%	17.43	63.45%	
SRLEV	67,664,300.76	5.60%	1,483	9.32%	4.63%	15.21	68.38%	
Total	1,207,231,633.43	100.00%	15,918	100.00%	3.60%	17.31	63.72%	

Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A
Cash Advance Facility	means the cash advance facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equal to the greater of (i) 1.7 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.6 per cent of the Principal Amount Outstanding of the Class A Notes as at the Closing Date.
Cash Advance Facility Provider	means de Volksbank;
Cash Advance Facility Stand-by Drawing Account	means the Issuer Collection Account on which any Cash Advance Facility Stand-by Drawing will be deposited;
Constant Default Rate (CDR)	represents the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool;
Constant Prepayment Rate (CPR)	means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period;
Construction Deposit	means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset;
Construction Deposit Guarantee	N/A
Coupon	means the interest coupons appertaining to the Notes;
Credit Enhancement	the combined structural features that improve the credit worthiness of the respective notes.
Credit Rating	an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies;
Curr. Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value;
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value;
Current Loan to Indexed Market Value (CLTIMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value;
Current Loan to Original Market Value (CLTOMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value;
Custodian	means ING Bank N.V.
Cut-Off Date	means (i) with respect to the Mortgage Receivables purchased on the Closing Date, 31 May 2013 and (ii) with respect to Further Advance Receivables purchased on a Notes Payment Date, the first day of the month of the relevant Notes Payment Date;
Day Count Convention	means Actual/360 for the class A1 notes and 30/360 for the class 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	means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Instalments;
Deferred Purchase Price Installment	means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied;
Delinquency	refer to Arrears;
Economic Region (NUTS)	The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
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	means the Notes Payment Date falling in October 2042;
First Optional Redemption Date	means the Notes Payment Date falling in July 2018;
Foreclosed Mortgage Loan	means all mortgage rights and ancillary rights have been exercised;
Foreclosed NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee;
Foreclosed Non NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee;
Foreclosure	means forced (partial) repayment of the mortgage loan;
Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction;
Further Advances / Modified Loans	"Further Advance" means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage;
Indexed Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date;
Indexed Market Value	means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor;
Interest Rate Fixed Period	relates to the period for which mortgage loan interest has been fixed;
Issuer Account Bank	means Rabobank.
Issuer Transaction Account	means the Issuer Collection Account.
Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;

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Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events and the Pledge Notification Events.
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means each of SNS Bank and RegioBank
Outstanding Principal Amount	means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Deficiency Ledger, zero;
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions;
Performing Loans	means Mortgage Loans that are not in Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan;
Prepayments	means non scheduled principal paid by the borrower prior to the expected maturity date;
Principal Deficiency Ledger	means the principal deficiency ledger relating to the relevant Classes of Notes and comprising sub-ledgers for each such Class of Notes;
Principal Payment Date	means the current monthly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus dated 8 July 2013 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 2 B.V.) under that transaction, and any New Purchased securities transferred by Seller to Buyer;
Realised Losses	has the meaning ascribed thereto in section 5.3 (Loss allocation) of this Prospectus;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of the Prospectus;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A
Reserve Account Target Level	N/A
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means de Volksbank;
Servicer	means de Volksbank;
Signing Date	8 July 2013;
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 entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;

WEW

Stichting Waarborgfonds Eigen Woning;

WEW Claims

means losses which are claimed with the WEW based on the NHG conditions;

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Contact Information

Auditors	Ernst & Young Accountants LLP (Amsterdam) Antonio Vivalistraat 150 1083 HP Amsterdam The Netherlands	Cash Advance Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Commingling Risk Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Common Safekeeper	Bank of America National Association, London Branch 5 Canada Square E14 5AQ London United Kingdom
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	Issuer	Lowland Mortgage Backed Securities 2 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Issuer Account Bank	Coöperatieve Rabobank U.A. (NL) Croeselaan 18 3521 CB Utrecht The Netherlands	Legal Advisor	NautaDutilh N.V. Strawinksyiaan 1999 1077 XV Amsterdam The Netherlands
Paying, Reference, and Listing Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	Security Trustee	Stichting Security Trustee Lowland MBS 2 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
Seller 1	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Servicer 1	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Set-off Risk Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Tax Advisor	KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands