

# **Lowland Mortgage Backed Securities 3 B.V.**

## **Monthly Portfolio and Performance Report**

Reporting period: 1 June 2018 - 30 June 2018

Reporting Date: 18 July 2018

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

[www.dutchsecuritisation.nl](http://www.dutchsecuritisation.nl)

Report Version 1.2 - December 2015

**Table of Contents**

---

	Page
Key Dates	3
The Mortgage Loan Portfolio	4
Delinquencies	5
Foreclosure Statistics - Total	6
Foreclosure Statistics - NHG Loans	7
Foreclosure Statistics - Non NHG Loans	8
Performance Ratios	9
Stratification Tables	10
Glossary	45
Contact Information	48

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

Lowland Mortgage Backed Securities 3 B.V.

Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

<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	10 Dec 2013	10 Dec 2013	10 Dec 2013	10 Dec 2013	10 Dec 2013	10 Dec 2013
First Optional Redemption Date	18 Dec 2018	18 Dec 2018	18 Dec 2018	18 Dec 2018	18 Dec 2018	18 Dec 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	18 Sep 2045	18 Sep 2045	18 Sep 2045	18 Sep 2045	18 Sep 2045	18 Sep 2045
Portfolio Date	30 Jun 2018	30 Jun 2018	30 Jun 2018	30 Jun 2018	30 Jun 2018	30 Jun 2018
Determination Date	16 Jul 2018	16 Jul 2018	16 Jul 2018	16 Jul 2018	16 Jul 2018	16 Jul 2018
Interest Payment Date	18 Jul 2018	18 Jul 2018	N/A	N/A	N/A	N/A
Principal Payment Date	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018
Current Reporting Period	1 Jun 2018 - 30 Jun 2018	1 Jun 2018 - 30 Jun 2018	1 Jun 2018 - 30 Jun 2018	1 Jun 2018 - 30 Jun 2018	1 Jun 2018 - 30 Jun 2018	1 Jun 2018 - 30 Jun 2018
Previous Reporting Period	1 May 2018 - 31 May 2018	1 May 2018 - 31 May 2018	1 May 2018 - 31 May 2018	1 May 2018 - 31 May 2018	1 May 2018 - 31 May 2018	1 May 2018 - 31 May 2018
Accrual Start Date	18 Jun 2018	18 Jun 2018	N/A	N/A	N/A	N/A
Accrual End Date	18 Jul 2018	18 Jul 2018	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 Jun 2018	N/A	N/A	N/A	N/A	N/A

Lowland Mortgage Backed Securities 3 B.V.

Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

**The Mortgage Loan Portfolio**

**Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		8,953
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	45
Further Advances / Modified Mortgage Loans		5
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	4
Foreclosed Mortgage Loans	-/-	7
Others		0
Number of Mortgage Loans at the end of the Reporting Period		8,892

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		1,648,990,099.75
Scheduled Principal Receipts	-/-	952,047.96
Prepayments	-/-	10,756,337.52
Further Advances / Modified Mortgage Loans		186,270.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	608,561.97
Foreclosed Mortgage Loans	-/-	182,955.31
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		1,636,676,466.99

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		364,239.00
Changes in Construction Deposit Obligations		-40,695.00
Construction Deposit Obligations at the end of the Reporting Period		323,544.00

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-32,017,067.20
Changes in Saving Deposits		156,776.28
Saving Deposits at the end of the Reporting Period		-31,860,290.92

Lowland Mortgage Backed Securities 3 B.V.

Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

**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	1,620,898,743.54	99.036%	8,823	99.224%	3.219%	19.03	74.498%
<=	30 days	15,644.50	7,300,364.36	0.446%	35	0.394%	3.162%	19.18	79.301%
30 days	60 days	19,128.85	3,814,709.44	0.233%	14	0.157%	3.253%	18.94	88.569%
60 days	90 days	1,243.26	244,400.00	0.015%	2	0.022%	2.027%	19.92	51.259%
90 days	120 days	15,537.94	1,390,250.00	0.085%	2	0.022%	3.403%	18.57	136.896%
120 days	150 days	13,221.03	668,616.03	0.041%	3	0.034%	4.067%	19.74	93.989%
150 days	180 days	5,599.16	303,950.13	0.019%	2	0.022%	3.761%	18.31	123.409%
180 days	>	82,078.18	2,055,433.49	0.126%	11	0.124%	3.657%	18.48	104.839%
<b>Total</b>		152,452.92	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.00	74.657%

Weighted Average	3,065.53
Minimum	11.86
Maximum	24,069.91

**Lowland Mortgage Backed Securities 3 B.V.**

**Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018**

**Foreclosure Statistics - Total**

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of Mortgage Loans foreclosed during the Reporting Period	2	7
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	648,330.66	1,477,289.41
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	1,294,334.10
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	73,249.72	182,955.31
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	73,249.72	182,955.31
Average loss severity during the Reporting Period	0.11	0.12
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	89	96
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	1.527%	1.647%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	23,183,620.45	24,660,909.86
Percentage of net principal balance at the Closing Date (% , including replenished loans)	87.897%	93.498%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	23,183,620.45	24,660,909.86
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	18,082,819.27
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	6,395,135.28	6,578,090.59
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	6,395,135.28	6,578,090.59
Average loss severity since the Closing Date	0.28	0.27
<b>Foreclosures</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	-/-	2
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	-/-	648,330.66
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
<b>Constant Default Rate</b>		
Constant Default Rate current month	0.03833%	0.08788%
Constant Default Rate 3-month average	0.14775%	0.21513%
Constant Default Rate 6-month average	0.25020%	0.27385%
Constant Default Rate 12-month average	0.34242%	0.40222%
Constant Default Rate to date	0.87897%	0.93498%

**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	231,976.41	231,976.41
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	192,951.86
<b>Total amount of losses on NHG Loans foreclosed since the Closing Date</b>	<b>39,024.55</b>	<b>39,024.55</b>
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	39,024.55	39,024.55
Average loss severity NHG Loans since the Closing Date	0.17	0.17
<b><u>Foreclosures</u></b>		
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
<b>Number of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	231,976.41	231,976.41
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
<b>Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>231,976.41</b>	<b>231,976.41</b>
<b><u>WEW Claims periodically</u></b>		
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
<b>Number of claims to WEW at the end of the Reporting Period</b>	<b>0</b>	<b>0</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	-/-	0.00
<b>Notional amount of claims to WEW at the end of the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00
<b><u>WEW Claims since Closing</u></b>		
Number of finalised claims to WEW since the Closing Date	0	0
Amount of finalised claims with WEW since the Closing Date	19,803.96	19,803.96
Amount paid out by WEW since the Closing Date	-/-	19,803.96
<b>Payout ratio WEW since the Closing Date</b>	<b>1.00</b>	<b>1.00</b>
<b><u>Reasons for non payout as percentage of non recovered claim amount</u></b>		
Amount of finalised claims with WEW since the Closing Date	19,803.96	19,803.96
Amount paid out by WEW since the Closing Date	-/-	19,803.96
<b>Non recovered amount of WEW since the Closing Date</b>	<b>0.00</b>	<b>0.00</b>
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%

**Lowland Mortgage Backed Securities 3 B.V.**

**Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018**

**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	2	7
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	648,330.66	1,477,289.41
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	575,080.94
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>	<b>73,249.72</b>	<b>182,955.31</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>73,249.72</b>	<b>182,955.31</b>
Average loss severity Non NHG Loans during the Reporting Period	0.11	0.12
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of Non NHG loans foreclosed since the Closing Date	22,951,644.04	24,428,933.45
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	16,595,533.31
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>	<b>6,356,110.73</b>	<b>6,539,066.04</b>
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>6,356,110.73</b>	<b>6,539,066.04</b>
Average loss severity Non NHG Loans since the Closing Date	0.28	0.27
<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	-/-	2
<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	-/-	648,330.66
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>1,477,289.41</b>



**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	7.1336%	7.1464%
Annualized 1-month average CPR	6.1413%	7.8643%
Annualized 3-month average CPR	18.1591%	18.4445%
Annualized 6-month average CPR	13.6571%	13.3586%
Annualized 12-month average CPR	10.5453%	10.543%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.1924%	0.1967%
Annualized 1-month average PPR	0.5044%	0.4399%
Annualized 3-month average PPR	0.8882%	0.9239%
Annualized 6-month average PPR	0.5442%	0.5726%
Annualized 12-month average PPR	0.364%	0.379%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	99.723%	101.1634%

## Stratifications

### 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	1,668,536,757.91	
Value of savings deposits	31,860,290.92	
Net principal balance	1,636,676,466.99	
Construction Deposits	323,544.00	
Net principal balance excl. Construction and Saving Deposits	1,636,352,922.99	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	1,636,352,922.99	
Number of loans	8,892	
Number of loanparts	14,765	
Number of negative loanparts	0	
Average principal balance (borrower)	184,061.68	
Weighted average current interest rate	3.22 %	
Weighted average maturity (in years)	19.00	
Weighted average remaining time to interest reset (in years)	6.73	
Weighted average seasoning (in years)	10.50	
Weighted average CLTOMV	74.66 %	
Weighted average CLTIMV	72.50 %	
Weighted average CLTIFV	82.39 %	
Weighted average OLTOMV	80.74 %	

## 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	52,159,953.62	3.19%	925	6.26%	2.94%	20.66	80.96%	
Bank Savings	52,630,889.72	3.22%	609	4.12%	4.06%	19.04	79.58%	
Interest Only	1,392,677,677.87	85.09%	11,596	78.54%	3.18%	19.08	72.84%	
Hybrid								
Investments	89,296,418.32	5.46%	795	5.38%	3.18%	18.09	93.42%	
Life Insurance								
Linear	5,573,979.76	0.34%	89	0.60%	2.50%	19.44	76.53%	
Savings	44,337,547.70	2.71%	751	5.09%	4.00%	17.38	80.13%	
Other								
Unknown								
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

### 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	1,889,092.59	0.12%	121	1.36%	3.36%	17.55	9.47%	
25,000 - 50,000	13,124,909.32	0.80%	354	3.98%	3.19%	18.18	21.78%	
50,000 - 75,000	31,880,293.24	1.95%	514	5.78%	3.22%	18.38	36.53%	
75,000 - 100,000	59,859,498.57	3.66%	687	7.73%	3.21%	18.55	50.55%	
100,000 - 150,000	263,489,497.38	16.10%	2,110	23.73%	3.23%	18.74	65.04%	
150,000 - 200,000	338,048,279.05	20.65%	1,966	22.11%	3.24%	19.10	75.44%	
200,000 - 250,000	292,663,436.85	17.88%	1,321	14.86%	3.31%	19.19	79.91%	
250,000 - 300,000	209,573,074.84	12.80%	773	8.69%	3.23%	19.22	79.72%	
300,000 - 350,000	142,103,593.90	8.68%	445	5.00%	3.15%	19.23	79.81%	
350,000 - 400,000	99,671,019.56	6.09%	270	3.04%	3.12%	19.41	78.19%	
400,000 - 450,000	42,846,198.55	2.62%	102	1.15%	3.14%	19.05	82.08%	
450,000 - 500,000	38,142,461.20	2.33%	81	0.91%	3.23%	19.48	83.73%	
500,000 - 550,000	17,727,411.71	1.08%	34	0.38%	3.17%	18.83	82.43%	
550,000 - 600,000	13,706,031.55	0.84%	24	0.27%	3.29%	18.99	92.99%	
600,000 - 650,000	11,765,364.06	0.72%	19	0.21%	3.14%	18.95	80.96%	
650,000 - 700,000	10,086,048.81	0.62%	15	0.17%	2.95%	18.54	80.90%	
700,000 - 750,000	4,373,663.26	0.27%	6	0.07%	2.99%	20.08	80.51%	
750,000 - 800,000	7,700,804.31	0.47%	10	0.11%	3.44%	18.45	93.15%	
800,000 - 850,000	9,849,486.93	0.60%	12	0.13%	3.14%	18.07	100.32%	
850,000 - 900,000	6,973,969.41	0.43%	8	0.09%	2.60%	18.62	85.64%	
900,000 - 950,000	7,326,655.55	0.45%	8	0.09%	2.70%	18.06	83.22%	
950,000 - 1,000,000	1,927,000.00	0.12%	2	0.02%	1.87%	16.71	68.63%	
1,000,000 >=	11,948,676.35	0.73%	10	0.11%	3.04%	17.66	101.23%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

Average	184,062
Minimum	100
Maximum	1,450,000

**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	7,889,094.36	0.48%	113	0.77%	3.54%	11.06	73.81%	
2000 - 2001	7,767,653.26	0.47%	79	0.54%	3.04%	12.57	74.90%	
2001 - 2002	17,217,468.36	1.05%	173	1.17%	3.17%	12.93	85.92%	
2002 - 2003	19,366,735.34	1.18%	196	1.33%	3.15%	13.89	80.96%	
2003 - 2004	24,276,472.07	1.48%	209	1.42%	3.04%	14.95	74.64%	
2004 - 2005	33,343,926.93	2.04%	355	2.40%	2.90%	15.54	75.26%	
2005 - 2006	68,192,157.69	4.17%	638	4.32%	2.87%	16.92	76.95%	
2006 - 2007	137,060,186.01	8.37%	1,232	8.34%	2.82%	17.86	78.34%	
2007 - 2008	349,752,407.25	21.37%	2,837	19.21%	3.12%	18.95	76.48%	
2008 - 2009	782,986,781.45	47.84%	6,839	46.32%	3.38%	19.67	72.71%	
2009 - 2010	71,087,013.58	4.34%	661	4.48%	3.42%	20.48	69.28%	
2010 - 2011	8,875,077.33	0.54%	92	0.62%	3.27%	21.26	72.06%	
2011 - 2012	32,650,884.98	1.99%	315	2.13%	3.20%	22.13	72.07%	
2012 - 2013	15,564,337.44	0.95%	179	1.21%	3.36%	20.84	73.25%	
2013 - 2014	18,836,085.63	1.15%	217	1.47%	3.46%	18.13	76.55%	
2014 - 2015	7,793,970.44	0.48%	120	0.81%	3.19%	18.66	80.23%	
2015 - 2016	8,483,007.39	0.52%	138	0.93%	3.23%	21.13	81.80%	
2016 - 2017	7,739,669.58	0.47%	119	0.81%	2.86%	22.20	83.17%	
2017 >=	17,793,537.90	1.09%	253	1.71%	2.46%	24.28	85.52%	
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>14,765</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</b>	

Weighted Average	2008
Minimum	1999
Maximum	2018

**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	13,161,085.03	0.80%	185	1.25%	2.50%	24.82	85.40%	
1 Year(s) - 2 Year(s)	8,124,051.12	0.50%	113	0.77%	2.50%	23.06	84.76%	
2 Year(s) - 3 Year(s)	7,609,749.67	0.46%	136	0.92%	3.07%	21.06	81.97%	
3 Year(s) - 4 Year(s)	8,383,342.66	0.51%	116	0.79%	3.17%	20.16	81.18%	
4 Year(s) - 5 Year(s)	7,815,287.10	0.48%	118	0.80%	3.46%	18.64	79.51%	
5 Year(s) - 6 Year(s)	19,408,177.92	1.19%	228	1.54%	3.50%	18.17	76.10%	
6 Year(s) - 7 Year(s)	34,566,209.06	2.11%	355	2.40%	3.23%	21.95	69.93%	
7 Year(s) - 8 Year(s)	13,006,676.39	0.79%	130	0.88%	3.07%	22.00	78.40%	
8 Year(s) - 9 Year(s)	38,462,459.07	2.35%	354	2.40%	3.35%	20.68	68.41%	
9 Year(s) - 10 Year(s)	196,386,263.91	12.00%	1,726	11.69%	3.90%	20.00	73.98%	
10 Year(s) - 11 Year(s)	859,178,439.37	52.50%	7,449	50.45%	3.20%	19.47	73.11%	
11 Year(s) - 12 Year(s)	185,380,046.26	11.33%	1,461	9.90%	2.97%	18.44	78.49%	
12 Year(s) - 13 Year(s)	107,237,468.18	6.55%	979	6.63%	2.93%	17.40	78.26%	
13 Year(s) - 14 Year(s)	40,603,938.24	2.48%	429	2.91%	2.76%	16.47	73.84%	
14 Year(s) - 15 Year(s)	33,740,700.08	2.06%	331	2.24%	3.04%	15.23	73.75%	
15 Year(s) - 16 Year(s)	15,940,611.01	0.97%	131	0.89%	2.96%	14.44	81.01%	
16 Year(s) - 17 Year(s)	24,721,931.41	1.51%	259	1.75%	3.15%	13.61	83.14%	
17 Year(s) - 18 Year(s)	10,092,143.08	0.62%	104	0.70%	3.12%	12.74	83.54%	
18 Year(s) - 19 Year(s)	9,802,994.57	0.60%	111	0.75%	3.21%	11.62	75.07%	
19 Year(s) - 20 Year(s)	3,054,892.86	0.19%	50	0.34%	3.66%	10.96	65.51%	
20 Year(s) - 21 Year(s)								
21 Year(s) - 22 Year(s)								
22 Year(s) - 23 Year(s)								
23 Year(s) - 24 Year(s)								
24 Year(s) - 25 Year(s)								
25 Year(s) - 26 Year(s)								
26 Year(s) - 27 Year(s)								
27 Year(s) - 28 Year(s)								
28 Year(s) - 29 Year(s)								
29 Year(s) - 30 Year(s)								
30 Year(s) >=								
Unknown								
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

Weighted Average	10.5 Year(s)
Minimum	.08 Year(s)
Maximum	19.5 Year(s)

## 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	479,715.78	0.03%	27	0.18%	3.55%	0.50	43.88%	
2020 - 2025	5,688,670.44	0.35%	132	0.89%	3.69%	4.66	70.63%	
2025 - 2030	25,655,441.79	1.57%	429	2.91%	3.52%	9.86	73.46%	
2030 - 2035	140,495,145.53	8.58%	1,522	10.31%	3.18%	14.33	77.60%	
2035 - 2040	1,394,011,587.23	85.17%	11,890	80.53%	3.23%	19.46	74.36%	
2040 - 2045	50,506,988.72	3.09%	492	3.33%	3.17%	23.19	73.13%	
2045 - 2050	19,838,917.50	1.21%	273	1.85%	2.60%	28.50	81.33%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

Weighted Average	2037
Minimum	2017
Maximum	2048

**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
< 1 Year(s)	411,738.34	0.03%	19	0.13%	3.40%	0.39	39.63%	
1 Year(s) - 2 Year(s)	384,334.63	0.02%	17	0.12%	2.94%	1.75	69.26%	
2 Year(s) - 3 Year(s)	443,856.08	0.03%	16	0.11%	3.35%	2.40	73.63%	
3 Year(s) - 4 Year(s)	943,342.82	0.06%	24	0.16%	4.01%	3.54	79.50%	
4 Year(s) - 5 Year(s)	1,128,681.13	0.07%	26	0.18%	4.48%	4.36	57.25%	
5 Year(s) - 6 Year(s)	1,538,549.01	0.09%	30	0.20%	3.12%	5.49	72.41%	
6 Year(s) - 7 Year(s)	2,000,712.43	0.12%	39	0.26%	3.67%	6.37	67.27%	
7 Year(s) - 8 Year(s)	2,162,409.53	0.13%	46	0.31%	3.42%	7.45	73.32%	
8 Year(s) - 9 Year(s)	3,456,373.79	0.21%	63	0.43%	3.42%	8.39	75.60%	
9 Year(s) - 10 Year(s)	4,917,049.49	0.30%	93	0.63%	3.31%	9.47	69.97%	
10 Year(s) - 11 Year(s)	7,471,567.67	0.46%	118	0.80%	3.75%	10.49	74.09%	
11 Year(s) - 12 Year(s)	14,354,891.25	0.88%	189	1.28%	3.26%	11.48	75.62%	
12 Year(s) - 13 Year(s)	15,699,177.06	0.96%	210	1.42%	3.17%	12.53	77.26%	
13 Year(s) - 14 Year(s)	35,496,259.87	2.17%	375	2.54%	3.20%	13.44	79.51%	
14 Year(s) - 15 Year(s)	27,935,684.19	1.71%	294	1.99%	3.38%	14.49	79.42%	
15 Year(s) - 16 Year(s)	35,924,152.52	2.19%	354	2.40%	3.16%	15.47	75.41%	
16 Year(s) - 17 Year(s)	42,797,375.78	2.61%	434	2.94%	2.82%	16.49	75.87%	
17 Year(s) - 18 Year(s)	98,459,957.76	6.02%	921	6.24%	2.96%	17.50	77.85%	
18 Year(s) - 19 Year(s)	169,955,482.75	10.38%	1,358	9.20%	2.92%	18.47	79.06%	
19 Year(s) - 20 Year(s)	655,569,244.21	40.05%	5,531	37.46%	3.00%	19.58	73.51%	
20 Year(s) - 21 Year(s)	405,658,306.36	24.79%	3,484	23.60%	3.81%	20.14	73.58%	
21 Year(s) - 22 Year(s)	43,946,704.76	2.69%	396	2.68%	3.34%	21.28	68.08%	
22 Year(s) - 23 Year(s)	12,680,804.28	0.77%	106	0.72%	2.99%	22.51	76.99%	
23 Year(s) - 24 Year(s)	29,337,748.82	1.79%	280	1.90%	3.18%	23.43	70.94%	
24 Year(s) - 25 Year(s)	1,988,745.70	0.12%	32	0.22%	3.00%	24.39	66.21%	
25 Year(s) - 26 Year(s)	1,078,307.21	0.07%	15	0.10%	3.15%	25.59	81.39%	
26 Year(s) - 27 Year(s)	3,890,966.94	0.24%	59	0.40%	2.91%	26.53	75.98%	
27 Year(s) - 28 Year(s)	3,717,242.05	0.23%	64	0.43%	2.94%	27.32	88.75%	
28 Year(s) - 29 Year(s)	3,854,152.24	0.24%	55	0.37%	2.66%	28.45	83.14%	
29 Year(s) - 30 Year(s)	9,358,128.32	0.57%	113	0.77%	2.36%	29.53	79.67%	
30 Year(s) >=	114,520.00	0.01%	4	0.03%	2.00%	30.00	61.49%	
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>14,765</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</b>	

Weighted Average	19 Year(s)
Minimum	Year(s)
Maximum	30 Year(s)



**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	377,554.38	0.02%	15	0.17%	2.75%	18.87	7.15%	
10 % - 20 %	6,390,293.14	0.39%	164	1.84%	3.05%	19.18	13.57%	
20 % - 30 %	12,270,580.17	0.75%	192	2.16%	3.12%	19.48	20.38%	
30 % - 40 %	24,791,443.92	1.51%	289	3.25%	3.02%	19.42	28.53%	
40 % - 50 %	51,286,902.84	3.13%	480	5.40%	3.07%	19.17	36.62%	
50 % - 60 %	92,152,891.01	5.63%	628	7.06%	2.99%	19.17	45.69%	
60 % - 70 %	157,641,487.23	9.63%	943	10.61%	2.96%	19.24	53.85%	
70 % - 80 %	382,530,328.79	23.37%	2,093	23.54%	2.99%	19.36	62.12%	
80 % - 90 %	90,063,937.30	5.50%	458	5.15%	3.09%	18.52	70.12%	
90 % - 100 %	165,241,942.01	10.10%	744	8.37%	3.23%	18.65	78.90%	
100 % - 110 %	116,302,647.02	7.11%	513	5.77%	3.29%	18.63	85.28%	
110 % - 120 %	181,231,849.09	11.07%	792	8.91%	3.50%	18.71	93.99%	
120 % - 130 %	291,887,573.92	17.83%	1,292	14.53%	3.62%	18.86	102.31%	
130 % - 140 %	8,300,186.41	0.51%	37	0.42%	3.46%	18.58	95.82%	
140 % - 150 %	10,554,230.80	0.64%	46	0.52%	3.21%	21.22	91.01%	
150 % >=	37,306,376.65	2.28%	159	1.79%	3.26%	19.64	112.80%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %								
30 % - 40 %	66,802.79	0.00%	1	0.01%	1.65%	14.42	22.18%	
40 % - 50 %	200,000.00	0.01%	1	0.01%	2.60%	16.17	39.55%	
50 % - 60 %	45,742.70	0.00%	1	0.01%	1.94%	17.67	29.16%	
60 % - 70 %								
70 % - 80 %	744,477.07	0.05%	5	0.06%	2.37%	19.22	60.80%	
80 % - 90 %	592,777.24	0.04%	4	0.04%	2.72%	21.81	62.85%	
90 % - 100 %	704,779.38	0.04%	4	0.04%	2.89%	23.33	77.64%	
100 % - 110 %	1,569,283.13	0.10%	8	0.09%	2.25%	24.25	90.53%	
110 % - 120 %	1,237,155.85	0.08%	6	0.07%	3.21%	23.67	84.42%	
120 % - 130 %	1,165,631.12	0.07%	6	0.07%	2.55%	22.66	83.14%	
130 % - 140 %	318,294.54	0.02%	2	0.02%	3.44%	25.10	69.47%	
140 % - 150 %	766,477.69	0.05%	4	0.04%	2.85%	23.55	89.39%	
150 % >=	934,820.80	0.06%	5	0.06%	2.55%	24.17	88.05%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	1,940,783.33	0.12%	103	1.16%	3.07%	18.10	6.66%	
10 % - 20 %	13,556,305.55	0.83%	299	3.36%	3.03%	18.59	14.13%	
20 % - 30 %	21,880,791.08	1.34%	307	3.45%	3.06%	19.07	22.53%	
30 % - 40 %	42,406,766.38	2.59%	412	4.63%	3.02%	19.05	31.17%	
40 % - 50 %	75,975,422.25	4.64%	606	6.82%	3.11%	19.05	39.90%	
50 % - 60 %	120,705,318.18	7.38%	765	8.60%	2.99%	19.05	48.77%	
60 % - 70 %	191,595,562.45	11.71%	1,061	11.93%	3.00%	19.21	57.52%	
70 % - 80 %	343,384,263.50	20.98%	1,766	19.86%	3.02%	19.31	65.22%	
80 % - 90 %	111,218,528.99	6.80%	521	5.86%	3.12%	18.63	75.11%	
90 % - 100 %	186,028,274.26	11.37%	812	9.13%	3.32%	18.73	84.26%	
100 % - 110 %	145,048,762.71	8.86%	635	7.14%	3.46%	18.99	92.40%	
110 % - 120 %	198,612,181.75	12.14%	847	9.53%	3.57%	19.15	101.07%	
120 % - 130 %	160,272,490.02	9.79%	652	7.33%	3.58%	18.54	108.50%	
130 % - 140 %	1,685,940.29	0.10%	10	0.11%	2.69%	20.42	118.10%	
140 % - 150 %	2,523,010.96	0.15%	10	0.11%	3.26%	20.84	127.49%	
150 % >=	11,495,822.98	0.70%	39	0.44%	3.10%	19.05	151.96%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %	66,802.79	0.00%	1	0.01%	1.65%	14.42	22.18%	
30 % - 40 %	45,742.70	0.00%	1	0.01%	1.94%	17.67	29.16%	
40 % - 50 %	200,000.00	0.01%	1	0.01%	2.60%	16.17	39.55%	
50 % - 60 %	289,862.22	0.02%	2	0.02%	2.51%	16.98	49.31%	
60 % - 70 %	472,947.36	0.03%	3	0.03%	2.50%	19.35	58.21%	
70 % - 80 %	1,005,303.71	0.06%	7	0.08%	2.61%	22.01	65.94%	
80 % - 90 %	1,288,231.54	0.08%	8	0.09%	2.89%	22.25	74.41%	
90 % - 100 %	2,095,246.46	0.13%	10	0.11%	2.82%	24.59	84.95%	
100 % - 110 %	2,025,188.14	0.12%	10	0.11%	2.59%	23.38	92.65%	
110 % - 120 %	856,917.39	0.05%	4	0.04%	2.49%	26.07	98.05%	
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	2,404,139.41	0.15%	116	1.30%	3.07%	17.75	7.46%	
10 % - 20 %	16,139,733.93	0.99%	332	3.73%	3.06%	18.50	15.32%	
20 % - 30 %	25,129,357.70	1.54%	335	3.77%	3.04%	18.74	24.98%	
30 % - 40 %	53,454,276.41	3.27%	484	5.44%	2.92%	18.96	34.29%	
40 % - 50 %	91,656,705.92	5.60%	679	7.64%	3.08%	18.82	43.94%	
50 % - 60 %	144,135,298.87	8.81%	875	9.84%	2.97%	18.91	52.85%	
60 % - 70 %	212,121,849.25	12.96%	1,156	13.00%	2.99%	19.08	60.96%	
70 % - 80 %	303,133,190.42	18.52%	1,511	16.99%	3.06%	19.21	66.83%	
80 % - 90 %	152,477,613.80	9.32%	680	7.65%	3.17%	18.55	79.66%	
90 % - 100 %	152,185,485.41	9.30%	660	7.42%	3.28%	18.88	87.73%	
100 % - 110 %	163,470,589.97	9.99%	690	7.76%	3.52%	19.07	94.79%	
110 % - 120 %	157,576,216.69	9.63%	680	7.65%	3.61%	19.23	101.29%	
120 % - 130 %	111,067,058.07	6.79%	474	5.33%	3.65%	19.20	105.99%	
130 % - 140 %	33,689,890.77	2.06%	140	1.57%	3.68%	19.25	111.05%	
140 % - 150 %	4,156,041.46	0.25%	14	0.16%	2.94%	19.73	142.36%	
150 % >=	5,532,776.60	0.34%	19	0.21%	3.26%	19.09	162.33%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %	66,802.79	0.00%	1	0.01%	1.65%	14.42	22.18%	
30 % - 40 %	245,742.70	0.02%	2	0.02%	2.48%	16.45	37.62%	
40 % - 50 %	100,226.05	0.01%	1	0.01%	1.89%	17.76	47.80%	
50 % - 60 %	718,845.52	0.04%	4	0.04%	2.80%	19.46	57.96%	
60 % - 70 %	961,539.73	0.06%	7	0.08%	2.66%	21.76	65.18%	
70 % - 80 %	1,497,951.12	0.09%	8	0.09%	2.65%	23.15	77.47%	
80 % - 90 %	1,826,986.48	0.11%	10	0.11%	3.16%	22.22	86.84%	
90 % - 100 %	1,766,653.58	0.11%	8	0.09%	2.32%	24.81	90.04%	
100 % - 110 %	989,257.67	0.06%	5	0.06%	2.64%	26.27	94.77%	
110 % - 120 %	172,236.67	0.01%	1	0.01%	1.90%	24.83	98.42%	
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	632,284.96	0.04%	25	0.28%	2.70%	19.32	7.75%	
10 % - 20 %	8,810,762.24	0.54%	201	2.26%	3.00%	19.12	14.88%	
20 % - 30 %	17,540,353.19	1.07%	257	2.89%	3.20%	19.42	23.13%	
30 % - 40 %	40,600,342.58	2.48%	407	4.58%	3.02%	19.32	32.81%	
40 % - 50 %	83,605,847.62	5.11%	652	7.33%	3.07%	19.18	42.18%	
50 % - 60 %	158,623,645.71	9.69%	966	10.86%	2.93%	19.19	51.76%	
60 % - 70 %	414,312,625.75	25.31%	2,278	25.62%	2.99%	19.36	61.71%	
70 % - 80 %	104,496,388.26	6.38%	526	5.92%	3.08%	18.56	70.28%	
80 % - 90 %	187,616,230.92	11.46%	843	9.48%	3.25%	18.68	79.91%	
90 % - 100 %	137,425,611.84	8.40%	607	6.83%	3.30%	18.57	87.95%	
100 % - 110 %	378,082,722.91	23.10%	1,662	18.69%	3.61%	18.80	99.87%	
110 % - 120 %	46,563,384.18	2.84%	208	2.34%	3.55%	19.04	102.59%	
120 % - 130 %	11,103,649.72	0.68%	44	0.49%	3.21%	20.79	94.07%	
130 % - 140 %	12,205,143.30	0.75%	50	0.56%	3.28%	19.90	100.15%	
140 % - 150 %	8,074,870.50	0.49%	41	0.46%	3.35%	19.33	103.98%	
150 % >=	18,636,361.00	1.14%	78	0.88%	3.18%	19.69	122.04%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %								
30 % - 40 %	66,802.79	0.00%	1	0.01%	1.65%	14.42	22.18%	
40 % - 50 %	245,742.70	0.02%	2	0.02%	2.48%	16.45	37.62%	
50 % - 60 %								
60 % - 70 %	744,477.07	0.05%	5	0.06%	2.37%	19.22	60.80%	
70 % - 80 %	804,611.88	0.05%	5	0.06%	2.52%	23.92	67.35%	
80 % - 90 %	1,182,491.07	0.07%	6	0.07%	2.50%	23.29	82.86%	
90 % - 100 %	1,492,253.66	0.09%	8	0.09%	2.73%	23.71	91.25%	
100 % - 110 %	1,061,908.01	0.06%	5	0.06%	3.03%	22.51	80.03%	
110 % - 120 %	860,026.12	0.05%	5	0.06%	2.76%	23.85	82.02%	
120 % - 130 %	813,263.89	0.05%	4	0.04%	3.07%	23.95	89.02%	
130 % - 140 %	139,844.32	0.01%	1	0.01%	1.80%	22.04	69.92%	
140 % - 150 %	541,994.76	0.03%	3	0.03%	2.40%	24.84	87.25%	
150 % >=	392,826.04	0.02%	2	0.02%	2.74%	23.24	89.15%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	



**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	2,700,881.23	0.17%	127	1.43%	3.10%	18.45	7.47%	
10 % - 20 %	17,545,603.24	1.07%	358	4.03%	3.06%	18.62	15.57%	
20 % - 30 %	31,563,596.49	1.93%	384	4.32%	3.04%	19.02	25.76%	
30 % - 40 %	65,534,455.01	4.00%	576	6.48%	3.06%	19.08	35.46%	
40 % - 50 %	113,180,044.16	6.92%	773	8.69%	3.06%	18.99	45.44%	
50 % - 60 %	197,568,115.63	12.07%	1,126	12.66%	2.97%	19.20	55.45%	
60 % - 70 %	379,523,942.44	23.19%	1,955	21.99%	3.02%	19.31	64.71%	
70 % - 80 %	129,844,676.32	7.93%	606	6.82%	3.16%	18.65	75.47%	
80 % - 90 %	207,995,338.52	12.71%	905	10.18%	3.30%	18.77	85.40%	
90 % - 100 %	188,229,572.64	11.50%	828	9.31%	3.52%	19.16	95.64%	
100 % - 110 %	258,951,697.52	15.82%	1,064	11.97%	3.60%	18.75	105.79%	
110 % - 120 %	21,335,748.37	1.30%	92	1.03%	3.48%	18.63	110.80%	
120 % - 130 %	2,351,333.41	0.14%	10	0.11%	3.11%	20.82	125.70%	
130 % - 140 %	3,568,989.45	0.22%	10	0.11%	3.09%	19.13	135.26%	
140 % - 150 %	3,168,321.00	0.19%	12	0.13%	3.26%	19.26	144.25%	
150 % >=	5,267,909.25	0.32%	19	0.21%	3.05%	19.21	165.90%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %	112,545.49	0.01%	2	0.02%	1.77%	15.74	25.02%	
30 % - 40 %	200,000.00	0.01%	1	0.01%	2.60%	16.17	39.55%	
40 % - 50 %	100,226.05	0.01%	1	0.01%	1.89%	17.76	47.80%	
50 % - 60 %	539,466.88	0.03%	3	0.03%	2.67%	17.39	54.95%	
60 % - 70 %	1,128,420.36	0.07%	8	0.09%	2.58%	22.18	65.29%	
70 % - 80 %	1,500,066.18	0.09%	9	0.10%	2.76%	23.32	75.19%	
80 % - 90 %	2,365,547.77	0.14%	11	0.12%	2.78%	23.44	86.12%	
90 % - 100 %	2,399,969.58	0.15%	12	0.13%	2.62%	24.76	95.42%	
100 % - 110 %								
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
< 10 %	3,643,510.26	0.22%	157	1.77%	3.03%	17.96	8.54%	
10 % - 20 %	19,725,343.15	1.21%	371	4.17%	3.01%	18.70	17.15%	
20 % - 30 %	39,669,184.99	2.42%	454	5.11%	3.00%	18.76	28.58%	
30 % - 40 %	77,237,865.00	4.72%	622	7.00%	3.05%	18.82	39.17%	
40 % - 50 %	133,502,022.04	8.16%	890	10.01%	3.04%	18.86	49.01%	
50 % - 60 %	226,346,954.95	13.83%	1,250	14.06%	2.97%	19.13	59.00%	
60 % - 70 %	326,740,207.14	19.96%	1,640	18.44%	3.03%	19.12	66.42%	
70 % - 80 %	185,985,845.82	11.36%	835	9.39%	3.17%	18.64	78.76%	
80 % - 90 %	179,093,561.95	10.94%	779	8.76%	3.34%	19.00	88.71%	
90 % - 100 %	184,682,259.90	11.28%	763	8.58%	3.55%	19.09	97.33%	
100 % - 110 %	160,987,890.39	9.84%	715	8.04%	3.62%	19.19	102.80%	
110 % - 120 %	79,626,326.72	4.87%	330	3.71%	3.67%	19.26	108.77%	
120 % - 130 %	4,127,500.83	0.25%	17	0.19%	3.11%	19.61	138.29%	
130 % - 140 %	1,931,348.02	0.12%	6	0.07%	2.83%	18.45	141.14%	
140 % - 150 %	3,582,921.39	0.22%	8	0.09%	3.23%	19.32	153.61%	
150 % >=	1,447,482.13	0.09%	8	0.09%	3.56%	19.20	189.18%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
< 10 %								
10 % - 20 %								
20 % - 30 %	266,802.79	0.02%	2	0.02%	2.36%	15.73	35.20%	
30 % - 40 %	45,742.70	0.00%	1	0.01%	1.94%	17.67	29.16%	
40 % - 50 %	819,071.57	0.05%	5	0.06%	2.69%	19.25	56.72%	
50 % - 60 %	961,539.73	0.06%	7	0.08%	2.66%	21.76	65.18%	
60 % - 70 %	1,497,951.12	0.09%	8	0.09%	2.65%	23.15	77.47%	
70 % - 80 %	2,038,821.12	0.12%	11	0.12%	3.04%	23.01	86.12%	
80 % - 90 %	1,759,674.64	0.11%	8	0.09%	2.39%	24.61	92.14%	
90 % - 100 %	956,638.64	0.06%	5	0.06%	2.52%	25.58	94.84%	
100 % - 110 %								
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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
< 0.50 %								
0.50 % - 1.00 %								
1.00 % - 1.50 %	2,740,954.00	0.17%	30	0.20%	1.35%	16.75	43.49%	
1.50 % - 2.00 %	209,115,404.84	12.78%	1,870	12.67%	1.86%	19.24	56.42%	
2.00 % - 2.50 %	262,865,894.90	16.06%	2,283	15.46%	2.22%	19.00	71.51%	
2.50 % - 3.00 %	337,448,326.75	20.62%	2,860	19.37%	2.75%	18.87	77.59%	
3.00 % - 3.50 %	275,161,524.62	16.81%	2,512	17.01%	3.21%	19.01	79.62%	
3.50 % - 4.00 %	209,390,541.54	12.79%	1,806	12.23%	3.72%	19.16	81.43%	
4.00 % - 4.50 %	82,017,622.68	5.01%	749	5.07%	4.21%	19.01	84.15%	
4.50 % - 5.00 %	66,577,282.68	4.07%	630	4.27%	4.71%	18.49	80.05%	
5.00 % - 5.50 %	107,910,150.73	6.59%	1,078	7.30%	5.25%	19.21	70.80%	
5.50 % - 6.00 %	74,274,684.89	4.54%	813	5.51%	5.67%	19.50	76.80%	
6.00 % - 6.50 %	8,317,513.48	0.51%	123	0.83%	6.13%	18.45	81.23%	
6.50 % - 7.00 %	836,666.05	0.05%	10	0.07%	6.53%	13.39	86.66%	
7.00 % >=	19,899.83	0.00%	1	0.01%	7.10%	11.25	69.29%	
Unknown								
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

**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 Month(s)	326,572,246.55	19.95%	3,079	20.85%	3.76%	18.84	74.88%	
12 Month(s) - 24 Month(s)	59,388,074.29	3.63%	619	4.19%	3.80%	18.85	74.27%	
24 Month(s) - 36 Month(s)	40,781,040.80	2.49%	427	2.89%	2.83%	18.66	78.38%	
36 Month(s) - 48 Month(s)	21,842,077.94	1.33%	253	1.71%	3.80%	18.50	71.66%	
48 Month(s) - 60 Month(s)	41,770,690.63	2.55%	432	2.93%	3.80%	18.35	72.59%	
60 Month(s) - 72 Month(s)	14,371,930.34	0.88%	187	1.27%	4.62%	17.96	64.07%	
72 Month(s) - 84 Month(s)	95,601,353.98	5.84%	814	5.51%	3.56%	19.13	71.25%	
84 Month(s) - 96 Month(s)	346,110,487.61	21.15%	2,896	19.61%	3.16%	18.96	76.35%	
96 Month(s) - 108 Month(s)	284,792,322.78	17.40%	2,375	16.09%	2.61%	19.06	75.98%	
108 Month(s) - 120 Month(s)	262,341,027.76	16.03%	2,428	16.44%	2.73%	19.48	73.94%	
120 Month(s) - 132 Month(s)	10,355,690.52	0.63%	99	0.67%	4.66%	19.10	67.01%	
132 Month(s) - 144 Month(s)	7,640,400.96	0.47%	67	0.45%	3.41%	19.20	68.80%	
144 Month(s) - 156 Month(s)	15,644,053.27	0.96%	139	0.94%	3.69%	18.60	73.39%	
156 Month(s) - 168 Month(s)	9,851,026.89	0.60%	92	0.62%	3.16%	17.95	76.90%	
168 Month(s) - 180 Month(s)	9,942,354.42	0.61%	105	0.71%	2.92%	18.73	70.43%	
180 Month(s) - 192 Month(s)	707,519.00	0.04%	7	0.05%	5.25%	17.62	65.84%	
192 Month(s) - 204 Month(s)	616,388.96	0.04%	10	0.07%	4.75%	19.40	66.28%	
204 Month(s) - 216 Month(s)	31,876,954.22	1.95%	254	1.72%	3.57%	19.47	71.74%	
216 Month(s) - 228 Month(s)	27,803,471.04	1.70%	220	1.49%	3.30%	19.59	75.65%	
228 Month(s) - 240 Month(s)	27,096,666.91	1.66%	249	1.69%	3.15%	19.99	70.62%	
240 Month(s) - 252 Month(s)	1,570,688.12	0.10%	13	0.09%	5.98%	20.24	74.25%	
252 Month(s) - 264 Month(s)								
264 Month(s) - 276 Month(s)								
276 Month(s) - 288 Month(s)								
288 Month(s) - 300 Month(s)								
300 Month(s) - 312 Month(s)								
312 Month(s) - 324 Month(s)								
324 Month(s) - 336 Month(s)								
336 Month(s) - 348 Month(s)								
348 Month(s) - 360 Month(s)								
360 Month(s) >=								
Unknown								
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>14,765</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</b>	

Weighted Average	80.81 Month(s)
Minimum	Month(s)
Maximum	250 Month(s)

## 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	104,954,696.94	6.41%	829	5.61%	2.24%	18.00	75.83%	
Fixed	1,531,721,770.05	93.59%	13,936	94.39%	3.29%	19.10	74.57%	
Unknown								
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

## 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	1,477,487,580.88	90.27%	7,832	88.08%	3.23%	19.03	74.40%	
Apartment	159,188,886.11	9.73%	1,060	11.92%	3.08%	19.04	76.98%	
House/Business (<50%)								
House/Business (>50%)								
Business								
Other								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	



## 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	54,188,286.14	3.31%	323	3.63%	3.19%	18.92	73.53%	
Flevoland	58,270,838.19	3.56%	323	3.63%	3.39%	18.23	86.56%	
Friesland	40,746,177.39	2.49%	251	2.82%	3.08%	19.20	73.41%	
Gelderland	269,596,797.06	16.47%	1,357	15.26%	3.22%	19.07	75.28%	
Groningen	51,010,100.86	3.12%	358	4.03%	3.28%	18.91	74.80%	
Limburg	192,593,662.58	11.77%	1,286	14.46%	3.27%	18.59	72.69%	
Noord-Brabant	278,776,796.76	17.03%	1,409	15.85%	3.18%	19.28	72.06%	
Noord-Holland	213,388,241.98	13.04%	1,041	11.71%	3.13%	19.12	73.07%	
Overijssel	109,881,500.04	6.71%	627	7.05%	3.29%	19.23	77.21%	
Utrecht	117,107,371.57	7.16%	541	6.08%	3.21%	19.31	74.39%	
Zeeland	29,001,570.46	1.77%	185	2.08%	3.43%	19.15	70.68%	
Zuid-Holland	222,115,123.96	13.57%	1,191	13.39%	3.23%	18.96	77.09%	
Unknown/Not specified								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

## 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	19,678,482.26	1.20%	139	1.56%	3.36%	18.70	77.83%	
NL112 - Delfzijl en omgeving	4,192,666.54	0.26%	32	0.36%	3.73%	18.82	81.33%	
NL113- Overig Groningen	27,138,952.06	1.66%	187	2.10%	3.14%	19.08	71.59%	
NL121- Noord-Friesland	18,357,254.39	1.12%	126	1.42%	3.04%	19.13	72.85%	
NL122- Zuidwest-Friesland	11,170,207.67	0.68%	59	0.66%	3.27%	19.25	72.58%	
NL123- Zuidoost-Friesland	11,218,715.33	0.69%	66	0.74%	2.94%	19.27	75.16%	
NL131- Noord-Drenthe	15,910,565.84	0.97%	93	1.05%	3.23%	18.96	74.04%	
NL132- Zuidoost-Drenthe	21,645,046.18	1.32%	137	1.54%	3.24%	18.88	74.06%	
NL133- Zuidwest-Drenthe	16,505,652.77	1.01%	92	1.03%	3.08%	18.92	72.23%	
NL211- Noord-Overijssel	41,412,404.88	2.53%	221	2.49%	3.21%	19.53	76.74%	
NL212- Zuidwest-Overijssel	12,770,534.51	0.78%	73	0.82%	3.30%	19.13	78.62%	
NL213- Twente	55,698,560.65	3.40%	333	3.74%	3.34%	19.03	77.24%	
NL221- Veluwe	80,705,119.87	4.93%	390	4.39%	3.16%	18.99	72.88%	
NL224- Zuidwest-Gelderland	31,533,962.08	1.93%	148	1.66%	3.27%	19.45	71.08%	
NL225- Achterhoek	55,544,201.66	3.39%	290	3.26%	3.24%	19.12	75.84%	
NL226- Arnhem/Nijmegen	102,110,313.45	6.24%	530	5.96%	3.23%	18.98	78.24%	
NL230- Flevoland	58,270,838.19	3.56%	323	3.63%	3.39%	18.23	86.56%	
NL310- Utrecht	116,810,571.57	7.14%	540	6.07%	3.22%	19.31	74.33%	
NL321- Kop van Noord-Holland	27,708,552.54	1.69%	151	1.70%	3.10%	19.17	72.61%	
NL322- Alkmaar en omgeving	18,277,812.59	1.12%	96	1.08%	3.28%	18.95	71.02%	
NL323- IJmond	10,559,190.42	0.65%	60	0.67%	3.23%	19.18	64.28%	
NL324- Agglomeratie Haarlem	18,683,570.80	1.14%	88	0.99%	2.91%	18.95	71.20%	
NL325- Zaanstreek	9,009,111.31	0.55%	49	0.55%	3.18%	19.72	81.55%	
NL326- Groot-Amsterdam	103,821,453.57	6.34%	486	5.47%	3.10%	19.07	74.49%	
NL327- Het Gooi en Vechtstreek	25,328,550.75	1.55%	111	1.25%	3.31%	19.31	71.30%	
NL331- Agglomeratie Leiden en Bollenstreek	22,242,025.55	1.36%	122	1.37%	3.27%	19.31	65.39%	
NL332- Agglomeratie 's-Gravenhage	63,374,259.01	3.87%	321	3.61%	3.24%	18.88	80.24%	
NL333- Delft en Westland	9,451,473.64	0.58%	55	0.62%	2.83%	19.21	72.33%	
NL334- Oost-Zuid-Holland	21,151,550.81	1.29%	96	1.08%	3.10%	19.18	74.85%	
NL335- Groot-Rijnmond	76,909,048.53	4.70%	425	4.78%	3.25%	18.96	79.42%	
NL336- Zuidoost-Zuid-Holland	28,986,766.42	1.77%	172	1.93%	3.32%	18.58	76.17%	
NL341- Zeeuwsch-Vlaanderen	8,118,932.73	0.50%	72	0.81%	3.25%	18.58	67.37%	
NL342- Overig Zeeland	20,882,637.73	1.28%	113	1.27%	3.51%	19.37	71.96%	
NL411- West-Noord-Brabant	55,066,496.71	3.36%	283	3.18%	3.15%	19.45	73.07%	
NL412- Midden-Noord-Brabant	47,352,010.57	2.89%	231	2.60%	3.30%	19.04	75.53%	
NL413- Noordoost-Noord-Brabant	84,593,783.30	5.17%	428	4.81%	3.17%	19.23	69.03%	
NL414- Zuidoost-Noord-Brabant	91,764,506.18	5.61%	467	5.25%	3.16%	19.36	72.47%	
NL421- Noord-Limburg	38,866,949.34	2.37%	246	2.77%	3.21%	18.90	71.29%	
NL422- Midden-Limburg	39,133,786.97	2.39%	268	3.01%	3.28%	18.52	71.52%	
NL423- Zuid-Limburg	114,592,926.27	7.00%	772	8.68%	3.30%	18.51	73.56%	
Unknown/Not specified	127,021.35	0.01%	1	0.01%	2.64%	19.33	88.71%	
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>8,892</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</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 %	1,632,707,055.80	99.76%	8,869	99.74%	3.22%	19.02	74.66%	
0 % - 10 %	2,806,922.21	0.17%	18	0.20%	2.74%	23.49	72.38%	
10 % - 20 %	773,498.46	0.05%	2	0.02%	2.23%	21.26	87.00%	
20 % - 30 %	388,990.52	0.02%	3	0.03%	2.52%	21.47	47.55%	
30 % - 40 %								
40 % - 50 %								
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
100 % >								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

Weighted Average	0 %
Minimum	0 %
Maximum	22 %

## 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	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	
Buy-to-let								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

## 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	1,172,662,736.09	71.65%	6,416	72.15%	3.29%	18.92	77.75%	
Self Employed	209,498,967.66	12.80%	828	9.31%	3.03%	19.32	72.21%	
Student								
Other	254,514,763.24	15.55%	1,648	18.53%	3.05%	19.35	62.37%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

**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	1,808,362.34	0.11%	88	0.99%	3.70%	16.68	15.47%	
0.5 - 1.0	10,265,786.25	0.63%	214	2.41%	3.07%	17.92	28.30%	
1.0 - 1.5	21,110,268.15	1.29%	291	3.27%	2.97%	18.13	38.25%	
1.5 - 2.0	45,063,233.86	2.75%	440	4.95%	3.18%	18.75	48.06%	
2.0 - 2.5	70,204,349.70	4.29%	584	6.57%	3.15%	18.80	55.52%	
2.5 - 3.0	104,695,172.28	6.40%	731	8.22%	3.26%	18.63	63.04%	
3.0 - 3.5	157,212,855.42	9.61%	951	10.70%	3.28%	19.01	68.99%	
3.5 - 4.0	207,493,835.68	12.68%	1,123	12.63%	3.23%	19.08	74.66%	
4.0 - 4.5	263,615,707.01	16.11%	1,339	15.06%	3.23%	19.27	75.15%	
4.5 - 5.0	268,084,418.84	16.38%	1,237	13.91%	3.25%	19.22	79.62%	
5.0 - 5.5	173,192,101.43	10.58%	720	8.10%	3.23%	19.11	82.65%	
5.5 - 6.0	94,900,842.33	5.80%	367	4.13%	3.17%	19.04	85.12%	
6.0 - 6.5	66,616,046.39	4.07%	256	2.88%	3.20%	18.98	84.31%	
6.5 - 7.0	45,407,388.05	2.77%	164	1.84%	3.22%	18.90	88.39%	
7.0 >=	88,546,459.86	5.41%	292	3.28%	3.09%	18.72	83.86%	
Unknown	18,459,639.40	1.13%	95	1.07%	3.19%	19.66	78.48%	
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>8,892</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</b>	

Weighted Average	4.4
Minimum	0.0
Maximum	107.4

\*Note that for 1.34% 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 %	59,539,160.47	3.64%	791	8.90%	2.21%	18.78	38.76%	
5 % - 10 %	332,255,337.60	20.30%	2,162	24.31%	2.40%	18.98	59.92%	
10 % - 15 %	436,390,889.35	26.66%	2,264	25.46%	2.93%	18.97	73.40%	
15 % - 20 %	351,604,144.73	21.48%	1,664	18.71%	3.42%	19.03	82.23%	
20 % - 25 %	246,431,255.02	15.06%	1,100	12.37%	3.88%	19.13	85.21%	
25 % - 30 %	105,191,027.59	6.43%	470	5.29%	4.36%	19.20	87.17%	
30 % - 35 %	51,616,558.95	3.15%	206	2.32%	4.46%	19.22	86.94%	
35 % - 40 %	17,554,591.30	1.07%	69	0.78%	4.53%	19.45	85.64%	
40 % - 45 %	4,358,722.85	0.27%	19	0.21%	4.27%	18.25	77.15%	
45 % - 50 %	3,669,659.54	0.22%	16	0.18%	4.39%	18.43	82.83%	
50 % - 55 %	2,629,209.79	0.16%	11	0.12%	4.98%	18.91	85.16%	
55 % - 60 %	383,258.01	0.02%	2	0.02%	5.42%	20.12	89.78%	
60 % - 65 %	1,618,417.22	0.10%	6	0.07%	3.83%	14.83	93.14%	
65 % - 70 %	1,762,880.13	0.11%	4	0.04%	3.71%	19.51	84.94%	
70 % >=	3,211,715.04	0.20%	13	0.15%	4.02%	19.74	66.06%	
Unknown	18,459,639.40	1.13%	95	1.07%	3.19%	19.66	78.48%	
<b>Total</b>	<b>1,636,676,466.99</b>	<b>100.00%</b>	<b>8,892</b>	<b>100.00%</b>	<b>3.22%</b>	<b>19.03</b>	<b>74.65%</b>	

Weighted Average	16 %
Minimum	0 %
Maximum	589 %

\*Note that for 1.34% 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	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	



## 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	8,346,242.31	0.51%	47	0.53%	2.67%	22.89	79.60%	
Non-NHG Guarantee	1,628,330,224.68	99.49%	8,845	99.47%	3.22%	19.01	74.63%	
Unknown								
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

## 27. Originator

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

## 28. Servicer

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	
Total	1,636,676,466.99	100.00%	8,892	100.00%	3.22%	19.03	74.65%	

## 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	1,592,338,919.29	97.29%	14,014	94.91%	3.20%	19.08	74.50%	
SRLEV	44,337,547.70	2.71%	751	5.09%	4.00%	17.38	80.13%	
Total	1,636,676,466.99	100.00%	14,765	100.00%	3.22%	19.03	74.65%	

**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) 1.6 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 SNS Bank;
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, 30 september 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 September 2045;
First Optional Redemption Date	means the Notes Payment Date falling in December 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.

## Lowland Mortgage Backed Securities 3 B.V.

### Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
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 (OLTO MV)	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 5 December 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 3 B.V.) under that transaction, and any New Purchased securities transferred by Seller to Buyer;
Realised Losses	"means, on any relevant Notes Calculation Date, the sum of (a) with respect to the Mortgage Receivables in respect of which the relevant Seller, the relevant Servicer on behalf of the Issuer, the Issuer or the Security Trustee has completed the foreclosure, such that there is no more collateral securing the Mortgage Receivable, in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the amount of the Net Foreclosure Proceeds applied to reduce the Outstanding Principal Amount of the Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (b) with respect to the Mortgage Receivables sold by the Issuer in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the purchase price of the Mortgage Receivables sold to the extent relating to principal, less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (c) with respect to the Mortgage Receivables in respect of which the Borrower has (x) successfully asserted set-off or defence to payments or (y) repaid or prepaid any amount in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, prior to such set-off or defence or repayment or prepayment exceeds (ii) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations after such set-off or defence or repayment or prepayment having been made, unless, and to the extent, such amount is received from the relevant Seller or otherwise in accordance with any item of the Available Principal Funds; "
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments set out as such Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A;
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;

## Lowland Mortgage Backed Securities 3 B.V.

### Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

---

Repossessions	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 each of de Volksbank N.V.;
Servicer	means each of de Volksbank N.V.;
Signing Date	means 6 December 2013 or such later date as may be agreed between the Issuer, the Sellers and the Manager;
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;

## Lowland Mortgage Backed Securities 3 B.V.

Monthly Portfolio and Performance Report: 1 June 2018 - 30 June 2018

### Contact Information

<b>Auditors</b>	Ernst & Young Accountants LLP (Amsterdam) Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands	<b>Cash Advance Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Commingling Risk Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Common Safekeeper</b>	Bank of America National Association, London Branch 5 Canada Square E14 5AQ London United Kingdom
<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>Issuer</b>	Lowland Mortgage Backed Securities 3 B.V. Prins Bernardplein 200 1097 JB Amsterdam The Netherlands
<b>Issuer Account Bank</b>	Coöperatieve Rabobank U.A. (NL) Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Legal Advisor to the Seller and the Issuer</b>	NautaDutilh N.V. Strawinksyiaan 1999 1077 XV Amsterdam The Netherlands
<b>Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Paying Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
<b>Reference Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 3 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
<b>Seller</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Servicer</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Set-off Risk Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Tax Advisor Seller and Issuer</b>	NautaDutilh N.V. Strawinksyiaan 1999 1077 XV Amsterdam The Netherlands