

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report

Reporting Period: 1 February 2020 - 29 February 2020

Reporting Date: 29 February 2020

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

Report Version 1.4 - May 2019

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	9
Performance Ratios	10
Transaction Specific Information	11
Stratification Tables	12
Glossary	47
Contact Information	51

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Key Dates						
Note Class	Class A1	Class A2	Class B	Class C	Class D	Class E
Key Dates						
Closing Date	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017
First Optional Redemption Date	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022
Step Up Date	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022
Original Weighted Average Life (expected)	N/A	N/A	N/A	N/A	N/A	N/A
Legal Maturity Date	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054
Portfolio Date	29 Feb 2020	29 Feb 2020	29 Feb 2020	29 Feb 2020	29 Feb 2020	29 Feb 2020
Determination Date	16 Mar 2020	16 Mar 2020	16 Mar 2020	16 Mar 2020	16 Mar 2020	16 Mar 2020
Interest Payment Date	18 Mar 2020	18 Mar 2020	N/A	N/A	N/A	N/A
Principal Payment Date	18 Mar 2020	18 Mar 2020	18 Mar 2020	18 Mar 2020	18 Mar 2020	18 Mar 2020
Current Reporting Period	1 Feb 2020 - 29 Feb 2020	1 Feb 2020 - 29 Feb 2020	1 Feb 2020 - 29 Feb 2020	1 Feb 2020 - 29 Feb 2020	1 Feb 2020 - 29 Feb 2020	1 Feb 2020 - 29 Feb 2020
Previous Reporting Period	1 Jan 2020 - 31 Jan 2020	1 Jan 2020 - 31 Jan 2020	1 Jan 2020 - 31 Jan 2020	1 Jan 2020 - 31 Jan 2020	1 Jan 2020 - 31 Jan 2020	1 Jan 2020 - 31 Jan 2020
Accrual Start Date	18 Feb 2020	18 Feb 2020	N/A	N/A	N/A	N/A
Accrual End Date	18 Mar 2020	18 Mar 2020	N/A	N/A	N/A	N/A
Accrual Period (in days)	29	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	16 Feb 2020	N/A	N/A	N/A	N/A	N/A

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

The Mortgage Loan Portfolio

Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		24.913
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	147
Further Advances / Modified Mortgage Loans		18
Replacements		0
Replenishments		203
Loans repurchased by the Seller	-/-	52
Foreclosed Mortgage Loans	-/-	1
Others		0
Number of Mortgage Loans at the end of the Reporting Period		24.934

Amounts

Net Outstanding balance at the beginning of the Reporting Period		4.114.196.815,66
Scheduled Principal Receipts	-/-	4.308.443,77
Prepayments	-/-	31.311.675,97
Further Advances / Modified Mortgage Loans		528.204,00
Replacements		0,00
Replenishments		43.004.184,83
Loans repurchased by the Seller	-/-	7.907.443,01
Foreclosed Mortgage Loans	-/-	5.548,58
Others		0,00
Rounding		0,00
Net Outstanding balance at the end of the Reporting Period		4.114.196.093,16

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		5.666.685,00
Changes in Construction Deposit Obligations		922.052,00
Construction Deposit Obligations at the end of the Reporting Period		6.588.737,00

Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		-185.931.301,22
Changes in Saving Deposits		-634.235,64
Saving Deposits at the end of the Reporting Period		-186.565.536,86

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	4.075.005.607,99	99,047%	24.678	99,116%	2,754%	19,66	74,148%
<=	29 days	95.431,68	25.475.631,64	0,619%	138	0,554%	2,81%	19,36	86,663%
30 days	59 days	20.630,82	3.994.786,65	0,097%	23	0,092%	3,008%	17,86	90,37%
60 days	89 days	32.976,83	4.435.888,72	0,108%	25	0,10%	2,674%	18,27	85,086%
90 days	119 days	9.352,25	824.325,92	0,02%	5	0,02%	3,072%	20,66	73,951%
120 days	149 days	11.621,41	808.691,96	0,02%	4	0,016%	2,837%	16,01	90,218%
150 days	179 days	13.960,76	1.090.837,42	0,027%	7	0,028%	2,406%	16,85	91,823%
180 days	>	84.888,67	2.560.322,86	0,062%	18	0,072%	2,602%	18,16	81,583%
Total		268.862,42	4.114.196.093,16	100,00%	24.898	100,00%	2,754%	19,58	74,266%

Weighted Average	1.364,06
Minimum	14,45
Maximum	22.074,84

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Foreclosure Statistics - Total

		Previous Period	Current Period
<u>Foreclosures reporting periodically</u>			
Number of Mortgage Loans foreclosed during the Reporting Period		1	1
Net principal balance of Mortgage Loans foreclosed during the Reporting Period		315.076,93	84.803,58
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period		N/A	N/A
Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period		315.076,93	84.803,58
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	313.461,71	79.255,00
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period		1.615,22	5.548,58
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0,00	0,00
Losses minus recoveries during the Reporting Period		1.615,22	5.548,58
Average loss severity during the Reporting Period		0,01	0,07
<u>Foreclosures since Closing Date</u>			
Number of Mortgage Loans foreclosed since the Closing Date		47	48
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)		19,622%	20,039%
Net principal balance of Mortgage Loans foreclosed since the Closing Date		9.392.314,27	9.477.117,85
Percentage of net principal balance at the Closing Date (% , including replenished loans)		23,335%	23,541%
Net principal balance of Mortgage Loans foreclosed since the Closing Date		9.392.314,27	9.477.117,85
Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date		0,00	0,00
Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date		9.392.314,27	9.477.117,85
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	8.124.317,19	8.203.572,19
Total amount of losses on Mortgage Loans foreclosed since the Closing Date		1.267.997,08	1.273.545,66
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0,00	0,00
Losses minus recoveries since the Closing Date		1.267.997,08	1.273.545,66
Average loss severity since the Closing Date		0,15	0,15
<u>Foreclosures</u>			
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period		N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	1	1
Number of Mortgage Loans in foreclosure at the end of the Reporting Period		N/A	N/A
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	315.076,93	84.803,58
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		0,00733%	0,00197%
Constant Default Rate 3-month average		0,02043%	0,02240%
Constant Default Rate 6-month average		0,04298%	0,04039%
Constant Default Rate 12-month average		0,08021%	0,08219%
Constant Default Rate to date		0,22487%	0,22686%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Foreclosure Statistics - NHG Loans

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of NHG Loans foreclosed during the Reporting Period	0	1
Net principal balance of NHG Loans foreclosed during the Reporting Period	0,00	84.803,58
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting	N/A	N/A
Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period	0,00	84.803,58
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-	79.255,00
Total amount of losses on Foreclosed NHG Loans during the Reporting Period	0,00	5.548,58
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-	0,00
Losses minus recoveries during the Reporting Period	0,00	5.548,58
Average loss severity NHG Loans during the Reporting Period	0,00	0,07
Foreclosures since Closing Date		
Net principal balance of NHG Loans foreclosed since the Closing Date	2.487.967,75	2.572.771,33
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0,00	0,00
Total amount of foreclosures / defaults of NHG Loans since the Closing Date	2.487.967,75	2.572.771,33
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-	2.431.247,34
Total amount of losses on NHG Loans foreclosed since the Closing Date	135.975,41	141.523,99
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-	0,00
Losses minus recoveries since the Closing Date	135.975,41	141.523,99
Average loss severity NHG Loans since the Closing Date	0,05	0,06
Foreclosures		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-	1
Number of NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-	84.803,58
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
WEW Claims periodically		
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
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
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
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%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Foreclosure Statistics - Non NHG Loans

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of Non NHG Loans foreclosed during the Reporting Period	1	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	315.076,93	0,00
Other foreclosed amounts of Non NHG Loans (e.g. interest in arrears and penalties) during the Reporting Period	N/A	N/A
Total amount of foreclosures / defaults on Non Foreclosed NHG Loans during the Reporting Period	315.076,93	0,00
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	313.461,71
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period	1.615,22	0,00
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0,00
Losses minus recoveries during the Reporting Period	1.615,22	0,00
Average loss severity Non NHG Loans during the Reporting Period	0,01	0,00
Foreclosures since Closing Date		
Net principal balance of Non NHG loans foreclosed since the Closing Date	6.904.346,52	6.904.346,52
Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0,00	0,00
Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date	6.904.346,52	6.904.346,52
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	5.772.324,85
Total amount of losses on Non NHG Loans foreclosed since the Closing Date	1.132.021,67	1.132.021,67
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0,00
Losses minus recoveries since the Closing Date	1.132.021,67	1.132.021,67
Average loss severity Non NHG Loans since the Closing Date	0,16	0,16
Foreclosures		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	1
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	-/-	315.076,93
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Performance Ratios

	Previous Period	Current Period
<u>Constant Prepayment Rate (CPR)</u>		
Annualized Life CPR	8,0711%	8,0906%
Annualized 1-month average CPR	9,9339%	8,7903%
Annualized 3-month average CPR	11,4036%	11,1186%
Annualized 6-month average CPR	9,9075%	10,0044%
Annualized 12-month average CPR	9,3372%	9,4608%
<u>Principal Payment Rate (PPR)</u>		
Annualized Life PPR	0,617%	0,620%
Annualized 1-month average PPR	0,7058%	0,7271%
Annualized 3-month average PPR	0,7025%	0,7075%
Annualized 6-month average PPR	0,7051%	0,7143%
Annualized 12-month average PPR	0,7288%	0,7285%
<u>Payment Ratio</u>		
Periodic Payment Ratio	100,3559%	99,5394%

Transaction Specific Information

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	4.300.761.630,02	4.269.259.531,64
Value of savings deposits	186.565.536,86	155.204.122,48
Net principal balance	4.114.196.093,16	4.114.055.409,16
Construction Deposits	6.588.737,00	0,00
Net principal balance excl. Construction and Saving Deposits	4.107.607.356,16	4.114.055.409,16
Negative balance	0,00	-1.361,22
Net principal balance excl. Construction and Saving Deposits and Negative Balance	4.107.607.356,16	4.114.056.770,38
Number of loans	24.898	23.417
Number of loanparts	48.368	45.563
Number of negative loanparts	0	1
Average principal balance (borrower)	165.242.03	175.686.70
Weighted average current interest rate	2.75%	3.39%
Weighted average maturity (in years)	19,58	20,99
Weighted average remaining time to interest reset (in years)	6,69	6,17
Weighted average seasoning (in years)	9,67	8,11
Weighted average CLTOMV	74.27%	79.29%
Weighted average CLTIMV	63.58%	81.48%
Weighted average CLTIFV	72.25%	92.59%
Weighted average OLTOMV	82.45%	85.05%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	865.196.051,41	21,03%	10.790	22,31%	2,42%	25,36	79,03%	11,50%
Bank Savings	263.799.174,99	6,41%	3.497	7,23%	3,48%	18,24	76,89%	9,08%
Interest Only	2.527.826.003,66	61,44%	27.801	57,48%	2,76%	18,33	71,39%	65,79%
Hybrid								
Investments	232.281.133,30	5,65%	2.355	4,87%	2,85%	15,87	89,07%	7,38%
Life Insurance								
Linear	84.681.542,59	2,06%	1.166	2,41%	2,24%	24,11	70,31%	1,13%
Savings	140.412.187,21	3,41%	2.759	5,70%	3,50%	14,39	69,48%	5,11%
Other								
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

3. Outstanding Loan Amount

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	5.276.098,63	0,13%	375	1,51%	2,80%	13,70	10,01%	0,01%
25,000 - 50,000	42.007.904,65	1,02%	1.106	4,44%	2,75%	15,98	23,90%	0,67%
50,000 - 75,000	102.300.256,30	2,49%	1.637	6,57%	2,74%	16,90	38,65%	1,99%
75,000 - 100,000	204.262.516,87	4,96%	2.325	9,34%	2,75%	17,92	52,50%	4,10%
100,000 - 150,000	829.749.255,88	20,17%	6.611	26,55%	2,75%	19,28	68,62%	18,48%
150,000 - 200,000	994.250.414,53	24,17%	5.759	23,13%	2,81%	19,26	76,71%	25,57%
200,000 - 250,000	769.576.618,96	18,71%	3.477	13,96%	2,81%	19,96	81,48%	20,86%
250,000 - 300,000	518.871.457,39	12,61%	1.939	7,79%	2,65%	21,35	82,01%	11,17%
300,000 - 350,000	238.751.384,49	5,80%	743	2,98%	2,79%	19,76	80,34%	6,46%
350,000 - 400,000	144.663.190,78	3,52%	389	1,56%	2,67%	20,03	77,88%	3,90%
400,000 - 450,000	88.604.160,22	2,15%	210	0,84%	2,60%	20,82	77,80%	2,07%
450,000 - 500,000	52.116.021,59	1,27%	111	0,45%	2,65%	20,83	78,00%	1,18%
500,000 - 550,000	57.466.719,71	1,40%	111	0,45%	2,57%	21,88	78,84%	0,93%
550,000 - 600,000	24.554.043,26	0,60%	43	0,17%	2,81%	19,10	82,99%	0,60%
600,000 - 650,000	20.584.043,39	0,50%	33	0,13%	2,68%	18,91	80,23%	0,51%
650,000 - 700,000	10.136.092,69	0,25%	15	0,06%	2,30%	22,18	80,79%	0,49%
700,000 - 750,000	3.595.236,27	0,09%	5	0,02%	2,44%	21,81	87,46%	0,30%
750,000 - 800,000	2.330.243,32	0,06%	3	0,01%	2,45%	20,55	85,58%	0,25%
800,000 - 850,000	3.275.352,75	0,08%	4	0,02%	1,99%	21,65	71,25%	0,12%
850,000 - 900,000								0,13%
900,000 - 950,000	1.825.081,48	0,04%	2	0,01%	1,92%	14,19	71,39%	0,07%
950,000 - 1,000,000								0,07%
1,000,000 >=								0,10%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Average	165,242
Minimum	1
Maximum	925,081

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	53.480.121,15	1,30%	891	1,84%	2,66%	11,50	51,94%	1,38%
2000 - 2001	63.922.585,25	1,55%	869	1,80%	2,73%	11,86	59,44%	1,92%
2001 - 2002	43.981.413,19	1,07%	570	1,18%	2,80%	13,13	67,05%	1,25%
2002 - 2003	66.471.363,05	1,62%	885	1,83%	2,89%	13,49	70,63%	1,81%
2003 - 2004	112.355.177,29	2,73%	1.419	2,93%	2,82%	13,73	70,28%	3,14%
2004 - 2005	144.343.982,92	3,51%	1.824	3,77%	2,68%	14,21	73,68%	4,06%
2005 - 2006	343.727.244,79	8,35%	3.958	8,18%	2,75%	15,15	79,32%	10,41%
2006 - 2007	316.319.320,33	7,69%	3.595	7,43%	2,74%	15,87	75,42%	9,56%
2007 - 2008	388.522.717,99	9,44%	3.720	7,69%	2,95%	16,72	71,92%	11,59%
2008 - 2009	281.876.966,61	6,85%	3.152	6,52%	2,85%	17,84	70,89%	6,56%
2009 - 2010	259.703.527,09	6,31%	3.089	6,39%	2,50%	18,69	73,82%	9,27%
2010 - 2011	345.160.444,45	8,39%	4.173	8,63%	3,08%	19,44	74,99%	11,36%
2011 - 2012	396.568.330,09	9,64%	4.762	9,85%	3,39%	20,07	75,34%	11,66%
2012 - 2013	33.685.376,46	0,82%	453	0,94%	3,39%	19,94	76,58%	0,81%
2013 - 2014	49.625.799,94	1,21%	636	1,31%	3,29%	20,35	73,09%	0,95%
2014 - 2015	107.880.983,39	2,62%	1.230	2,54%	3,38%	23,32	76,06%	2,25%
2015 - 2016	172.453.901,70	4,19%	2.030	4,20%	2,74%	24,51	75,61%	4,42%
2016 - 2017	333.926.415,29	8,12%	3.750	7,75%	2,42%	25,67	76,34%	7,60%
2017 - 2018	140.950.212,58	3,43%	1.834	3,79%	2,16%	25,82	74,78%	
2018 - 2019	346.726.783,03	8,43%	4.074	8,42%	2,10%	26,93	74,63%	
2019 >=	112.513.426,57	2,73%	1.454	3,01%	1,93%	27,92	83,81%	
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	2010
Minimum	1998
Maximum	2020

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	81.671.852,40	1,99%	1.082	2,24%	1,86%	28,07	83,48%	7,10%
1 Year(s) - 2 Year(s)	321.718.704,14	7,82%	3.675	7,60%	2,10%	27,13	76,98%	4,53%
2 Year(s) - 3 Year(s)	159.874.365,71	3,89%	2.152	4,45%	2,15%	25,97	71,33%	2,40%
3 Year(s) - 4 Year(s)	328.319.451,02	7,98%	3.678	7,60%	2,35%	25,73	76,46%	1,12%
4 Year(s) - 5 Year(s)	188.628.097,05	4,58%	2.236	4,62%	2,69%	24,78	75,87%	0,67%
5 Year(s) - 6 Year(s)	101.938.601,20	2,48%	1.192	2,46%	3,24%	23,46	74,90%	9,71%
6 Year(s) - 7 Year(s)	75.873.286,12	1,84%	900	1,86%	3,42%	21,79	75,97%	11,95%
7 Year(s) - 8 Year(s)	27.148.123,56	0,66%	382	0,79%	3,15%	19,01	73,41%	10,17%
8 Year(s) - 9 Year(s)	290.581.784,91	7,06%	3.510	7,26%	3,39%	20,20	75,60%	6,28%
9 Year(s) - 10 Year(s)	390.486.280,31	9,49%	4.713	9,74%	3,22%	19,64	75,39%	11,75%
10 Year(s) - 11 Year(s)	302.400.275,70	7,35%	3.609	7,46%	2,56%	18,80	73,46%	9,01%
11 Year(s) - 12 Year(s)	256.100.602,52	6,22%	2.913	6,02%	2,87%	18,01	72,07%	10,93%
12 Year(s) - 13 Year(s)	395.503.781,26	9,61%	3.776	7,81%	2,95%	16,83	71,56%	4,52%
13 Year(s) - 14 Year(s)	292.673.982,28	7,11%	3.277	6,78%	2,74%	16,07	73,62%	3,12%
14 Year(s) - 15 Year(s)	367.301.093,61	8,93%	4.197	8,68%	2,77%	15,30	79,92%	1,99%
15 Year(s) - 16 Year(s)	172.974.062,04	4,20%	2.175	4,50%	2,66%	14,40	74,26%	1,36%
16 Year(s) - 17 Year(s)	113.885.714,78	2,77%	1.427	2,95%	2,81%	13,68	70,57%	1,66%
17 Year(s) - 18 Year(s)	72.889.429,92	1,77%	967	2,00%	2,88%	13,68	70,84%	1,62%
18 Year(s) - 19 Year(s)	49.560.601,42	1,20%	659	1,36%	2,78%	13,08	67,49%	0,12%
19 Year(s) - 20 Year(s)	51.973.328,50	1,26%	695	1,44%	2,76%	12,07	62,12%	
20 Year(s) - 21 Year(s)	65.343.310,46	1,59%	1.016	2,10%	2,67%	11,66	53,13%	
21 Year(s) - 22 Year(s)	7.349.364,25	0,18%	137	0,28%	2,73%	11,29	48,58%	
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	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	9.67 Year(s)
Minimum	.08 Year(s)
Maximum	21.5 Year(s)

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	115.274,00	0,00%	2	0,00%	1,84%	-0,71	69,54%	0,17%
2020 - 2025	15.594.313,36	0,38%	715	1,48%	2,84%	3,14	55,08%	0,62%
2025 - 2030	106.708.079,08	2,59%	2.154	4,45%	2,93%	8,20	58,82%	3,30%
2030 - 2035	526.354.311,52	12,79%	7.097	14,67%	2,85%	12,62	70,79%	16,16%
2035 - 2040	1.568.310.748,62	38,12%	16.985	35,12%	2,79%	17,12	74,63%	44,57%
2040 - 2045	892.271.381,95	21,69%	10.095	20,87%	3,13%	21,41	75,15%	23,93%
2045 - 2050	990.777.753,41	24,08%	11.140	23,03%	2,30%	27,14	76,56%	11,24%
2050 - 2055	14.064.231,22	0,34%	180	0,37%	1,75%	29,96	83,24%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	2039
Minimum	2017
Maximum	2051

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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)	1.038.645,41	0,03%	94	0,19%	2,37%	0,41	59,89%	0,05%
1 Year(s) - 2 Year(s)	2.135.824,96	0,05%	138	0,29%	2,75%	1,55	60,48%	0,03%
2 Year(s) - 3 Year(s)	2.922.505,40	0,07%	130	0,27%	3,06%	2,46	58,79%	0,10%
3 Year(s) - 4 Year(s)	4.593.875,43	0,11%	183	0,38%	2,89%	3,50	52,10%	0,09%
4 Year(s) - 5 Year(s)	6.027.180,02	0,15%	206	0,43%	2,82%	4,45	52,83%	0,10%
5 Year(s) - 6 Year(s)	9.788.582,25	0,24%	249	0,51%	3,28%	5,52	61,84%	0,11%
6 Year(s) - 7 Year(s)	14.253.003,07	0,35%	345	0,71%	2,98%	6,42	60,47%	0,14%
7 Year(s) - 8 Year(s)	14.873.157,35	0,36%	312	0,65%	3,13%	7,54	63,73%	0,20%
8 Year(s) - 9 Year(s)	20.448.062,84	0,50%	416	0,86%	2,99%	8,55	61,26%	0,30%
9 Year(s) - 10 Year(s)	64.907.404,36	1,58%	1.067	2,21%	2,73%	9,56	56,04%	0,45%
10 Year(s) - 11 Year(s)	78.828.537,73	1,92%	1.178	2,44%	2,86%	10,45	64,37%	0,39%
11 Year(s) - 12 Year(s)	89.667.046,75	2,18%	1.297	2,68%	3,06%	11,46	69,19%	0,55%
12 Year(s) - 13 Year(s)	82.275.026,34	2,00%	1.104	2,28%	2,87%	12,48	74,17%	1,84%
13 Year(s) - 14 Year(s)	126.391.963,08	3,07%	1.630	3,37%	2,87%	13,44	72,34%	2,77%
14 Year(s) - 15 Year(s)	176.414.221,24	4,29%	2.184	4,52%	2,69%	14,53	74,06%	2,80%
15 Year(s) - 16 Year(s)	379.163.302,17	9,22%	4.285	8,86%	2,77%	15,49	78,90%	2,56%
16 Year(s) - 17 Year(s)	336.452.091,84	8,18%	3.685	7,62%	2,77%	16,42	75,04%	3,77%
17 Year(s) - 18 Year(s)	334.358.358,83	8,13%	3.192	6,60%	2,98%	17,49	72,36%	4,74%
18 Year(s) - 19 Year(s)	269.903.729,42	6,56%	2.912	6,02%	2,84%	18,45	71,90%	11,07%
19 Year(s) - 20 Year(s)	269.119.705,48	6,54%	3.103	6,42%	2,46%	19,55	73,41%	10,25%
20 Year(s) - 21 Year(s)	312.562.360,87	7,60%	3.603	7,45%	3,13%	20,54	75,50%	9,44%
21 Year(s) - 22 Year(s)	320.398.905,66	7,79%	3.620	7,48%	3,31%	21,30	76,03%	6,22%
22 Year(s) - 23 Year(s)	55.702.662,89	1,35%	686	1,42%	2,91%	22,19	63,50%	8,31%
23 Year(s) - 24 Year(s)	47.015.269,77	1,14%	491	1,02%	3,07%	23,67	78,81%	9,85%
24 Year(s) - 25 Year(s)	112.695.358,36	2,74%	1.174	2,43%	3,17%	24,44	76,29%	9,78%
25 Year(s) - 26 Year(s)	173.974.003,01	4,23%	1.876	3,88%	2,66%	25,49	76,49%	0,62%
26 Year(s) - 27 Year(s)	309.730.311,31	7,53%	3.324	6,87%	2,38%	26,43	76,99%	0,47%
27 Year(s) - 28 Year(s)	129.201.815,42	3,14%	1.553	3,21%	2,15%	27,49	73,98%	2,04%
28 Year(s) - 29 Year(s)	283.276.391,71	6,89%	3.194	6,60%	2,11%	28,40	75,90%	3,98%
29 Year(s) - 30 Year(s)	83.568.958,29	2,03%	1.093	2,26%	1,88%	29,42	83,93%	6,94%
30 Year(s) >=	2.507.831,90	0,06%	44	0,09%	2,24%	30,36	66,04%	
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	19.58 Year(s)
Minimum	Year(s)
Maximum	31.75 Year(s)

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	469.611,13	0,01%	29	0,12%	2,53%	17,15	5,53%	
10% - 20%	9.950.748,67	0,24%	231	0,93%	2,49%	17,85	15,55%	0,17%
20% - 30%	25.700.754,30	0,62%	416	1,67%	2,48%	17,40	22,08%	0,59%
30% - 40%	52.849.377,98	1,28%	603	2,42%	2,55%	18,41	29,58%	1,15%
40% - 50%	89.163.190,58	2,17%	840	3,37%	2,53%	18,54	36,77%	1,98%
50% - 60%	170.877.905,19	4,15%	1.259	5,06%	2,52%	18,85	44,65%	3,41%
60% - 70%	246.959.690,53	6,00%	1.620	6,51%	2,56%	18,93	52,19%	5,12%
70% - 80%	432.988.942,96	10,52%	2.585	10,38%	2,57%	18,87	60,15%	8,65%
80% - 90%	289.105.820,03	7,03%	1.415	5,68%	2,62%	20,20	68,32%	4,61%
90% - 100%	337.455.526,95	8,20%	1.531	6,15%	2,65%	19,69	76,70%	7,73%
100% - 110%	291.328.326,76	7,08%	1.302	5,23%	2,82%	19,42	83,42%	6,84%
110% - 120%	334.918.355,67	8,14%	1.466	5,89%	2,93%	19,96	92,25%	9,45%
120% - 130%	366.471.317,31	8,91%	1.763	7,08%	3,17%	16,58	101,13%	12,60%
130% - 140%	12.760.356,62	0,31%	56	0,22%	3,00%	19,53	83,62%	0,17%
140% - 150%	7.055.669,57	0,17%	29	0,12%	2,93%	19,04	89,39%	0,18%
150% >=	18.701.194,63	0,45%	83	0,33%	3,17%	17,74	98,99%	0,36%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	94%
Minimum	2%
Maximum	223%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	22.125,21	0,00%	2	0,01%	2,39%	10,49	5,06%	
10% - 20%	1.570.307,45	0,04%	38	0,15%	2,89%	18,81	13,10%	0,03%
20% - 30%	5.293.509,59	0,13%	105	0,42%	2,56%	18,17	19,51%	0,15%
30% - 40%	17.517.495,68	0,43%	241	0,97%	2,75%	17,93	27,85%	0,41%
40% - 50%	28.168.051,90	0,68%	328	1,32%	2,81%	18,19	35,03%	0,76%
50% - 60%	52.032.315,38	1,26%	481	1,93%	2,78%	18,48	43,18%	1,45%
60% - 70%	52.135.130,79	1,27%	449	1,80%	2,82%	19,04	49,76%	1,39%
70% - 80%	83.089.322,91	2,02%	655	2,63%	2,76%	19,66	57,42%	2,03%
80% - 90%	127.060.346,60	3,09%	915	3,67%	2,72%	20,46	66,15%	2,92%
90% - 100%	167.268.040,09	4,07%	1.130	4,54%	2,76%	20,61	73,62%	4,30%
100% - 110%	220.570.816,18	5,36%	1.358	5,45%	2,78%	21,22	82,35%	5,83%
110% - 120%	476.482.482,91	11,58%	2.835	11,39%	2,70%	22,84	90,85%	10,82%
120% - 130%	183.126.042,09	4,45%	1.053	4,23%	3,08%	19,03	94,78%	6,68%
130% - 140%	5.395.677,84	0,13%	33	0,13%	2,76%	19,48	90,98%	0,05%
140% - 150%	1.817.631,20	0,04%	12	0,05%	2,67%	18,42	80,33%	0,05%
150% >=	5.890.008,46	0,14%	35	0,14%	2,63%	19,90	98,15%	0,10%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	94%
Minimum	2%
Maximum	223%

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	3.761.763,21	0,09%	233	0,94%	2,58%	15,02	6,37%	0,01%
10% - 20%	24.543.864,56	0,60%	569	2,29%	2,66%	16,21	13,97%	0,37%
20% - 30%	46.634.702,29	1,13%	671	2,69%	2,55%	17,13	22,54%	0,94%
30% - 40%	93.287.584,16	2,27%	921	3,70%	2,57%	18,17	31,10%	1,63%
40% - 50%	144.359.599,23	3,51%	1.144	4,59%	2,60%	18,16	39,90%	2,70%
50% - 60%	235.041.178,37	5,71%	1.532	6,15%	2,56%	18,83	48,66%	4,34%
60% - 70%	306.456.134,79	7,45%	1.778	7,14%	2,61%	19,12	57,39%	6,27%
70% - 80%	419.819.153,64	10,20%	2.203	8,85%	2,58%	18,97	65,65%	8,12%
80% - 90%	339.011.833,57	8,24%	1.507	6,05%	2,69%	20,46	74,94%	5,46%
90% - 100%	338.644.741,97	8,23%	1.483	5,96%	2,76%	19,40	83,81%	8,91%
100% - 110%	317.081.087,66	7,71%	1.347	5,41%	2,92%	20,23	92,56%	7,08%
110% - 120%	216.860.740,50	5,27%	921	3,70%	3,08%	18,57	100,53%	9,67%
120% - 130%	197.628.625,68	4,80%	901	3,62%	3,10%	15,75	108,69%	7,51%
130% - 140%	939.453,62	0,02%	4	0,02%	3,00%	20,69	116,93%	
140% - 150%	711.791,54	0,02%	5	0,02%	2,74%	19,77	126,66%	
150% >=	1.974.534,09	0,05%	9	0,04%	3,15%	15,13	147,04%	
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	84%
Minimum	0%
Maximum	199%

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	684.925,63	0,02%	54	0,22%	3,27%	12,94	6,30%	0,00%
10% - 20%	6.593.890,97	0,16%	171	0,69%	2,83%	15,92	14,04%	0,10%
20% - 30%	14.282.666,18	0,35%	233	0,94%	2,71%	16,68	22,84%	0,29%
30% - 40%	31.175.507,30	0,76%	393	1,58%	2,85%	17,41	31,15%	0,69%
40% - 50%	51.287.424,65	1,25%	516	2,07%	2,89%	17,77	40,00%	1,18%
50% - 60%	74.175.278,60	1,80%	628	2,52%	2,91%	18,26	48,58%	1,90%
60% - 70%	96.287.543,80	2,34%	727	2,92%	2,84%	19,18	57,49%	1,99%
70% - 80%	132.125.682,02	3,21%	940	3,78%	2,83%	19,81	66,50%	2,71%
80% - 90%	190.922.980,32	4,64%	1.254	5,04%	2,80%	20,70	75,00%	4,18%
90% - 100%	238.991.273,38	5,81%	1.455	5,84%	2,85%	21,04	83,87%	5,56%
100% - 110%	412.915.357,65	10,04%	2.401	9,64%	2,73%	22,94	92,47%	7,86%
110% - 120%	140.944.503,72	3,43%	698	2,80%	2,64%	22,44	99,38%	9,21%
120% - 130%	35.336.851,50	0,86%	190	0,76%	2,64%	17,49	107,94%	1,31%
130% - 140%	652.769,47	0,02%	3	0,01%	2,02%	20,57	117,35%	
140% - 150%	657.869,19	0,02%	4	0,02%	1,85%	18,09	125,89%	
150% >=	404.779,90	0,01%	3	0,01%	2,43%	19,67	137,92%	
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	84%
Minimum	0%
Maximum	199%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	7.403.743,22	0,18%	342	1,37%	2,67%	14,84	8,44%	0,02%
10% - 20%	39.260.000,69	0,95%	757	3,04%	2,57%	16,20	17,78%	0,41%
20% - 30%	80.392.534,65	1,95%	952	3,82%	2,56%	17,14	28,45%	1,01%
30% - 40%	155.690.452,29	3,78%	1.291	5,19%	2,62%	17,96	38,75%	1,64%
40% - 50%	247.861.514,45	6,02%	1.692	6,80%	2,61%	18,34	48,58%	2,70%
50% - 60%	351.370.626,92	8,54%	2.028	8,15%	2,62%	18,99	58,50%	3,98%
60% - 70%	441.434.243,92	10,73%	2.248	9,03%	2,62%	19,25	67,26%	5,67%
70% - 80%	397.954.656,97	9,67%	1.795	7,21%	2,70%	19,77	77,50%	7,19%
80% - 90%	382.063.151,44	9,29%	1.632	6,55%	2,85%	19,84	87,42%	7,31%
90% - 100%	303.943.879,53	7,39%	1.295	5,20%	2,92%	19,01	95,26%	7,07%
100% - 110%	205.453.000,76	4,99%	868	3,49%	3,03%	18,52	102,16%	7,87%
110% - 120%	70.732.798,50	1,72%	312	1,25%	3,10%	17,24	107,40%	7,23%
120% - 130%	1.909.808,35	0,05%	8	0,03%	3,36%	16,49	118,86%	6,65%
130% - 140%	528.168,81	0,01%	4	0,02%	3,04%	17,05	144,12%	3,85%
140% - 150%	268.790,00	0,01%	2	0,01%	2,79%	17,56	147,70%	0,41%
150% >=	489.418,38	0,01%	2	0,01%	2,70%	20,19	162,87%	
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	72%
Minimum	0%
Maximum	169%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	1.518.611,87	0,04%	78	0,31%	2,86%	15,34	8,37%	0,00%
10% - 20%	9.028.369,54	0,22%	211	0,85%	2,83%	15,77	16,61%	0,09%
20% - 30%	26.075.340,72	0,63%	377	1,51%	2,78%	16,86	27,38%	0,26%
30% - 40%	46.457.405,27	1,13%	515	2,07%	2,89%	17,55	37,03%	0,61%
40% - 50%	85.496.243,62	2,08%	740	2,97%	2,96%	18,11	47,67%	1,03%
50% - 60%	113.985.085,84	2,77%	879	3,53%	2,86%	19,24	58,66%	1,71%
60% - 70%	191.408.689,27	4,65%	1.331	5,35%	2,84%	20,47	70,09%	1,91%
70% - 80%	275.527.617,45	6,70%	1.756	7,05%	2,86%	21,50	81,42%	2,57%
80% - 90%	319.561.028,53	7,77%	1.894	7,61%	2,82%	21,78	88,60%	4,03%
90% - 100%	210.668.876,26	5,12%	1.163	4,67%	2,72%	21,50	93,49%	5,16%
100% - 110%	120.038.070,52	2,92%	599	2,41%	2,43%	22,95	98,62%	7,90%
110% - 120%	26.444.036,59	0,64%	121	0,49%	2,19%	23,47	104,02%	6,49%
120% - 130%	1.159.544,83	0,03%	5	0,02%	2,06%	18,60	115,33%	4,14%
130% - 140%								0,99%
140% - 150%	70.383,97	0,00%	1	0,00%	1,94%	18,00	159,23%	0,09%
150% >=								
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	72%
Minimum	0%
Maximum	169%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	773.068,34	0,02%	41	0,16%	2,32%	17,96	7,93%	0,00%
10% - 20%	14.549.878,41	0,35%	315	1,27%	2,51%	17,46	16,92%	0,29%
20% - 30%	37.805.862,58	0,92%	543	2,18%	2,56%	17,62	24,44%	0,83%
30% - 40%	76.053.408,40	1,85%	784	3,15%	2,50%	18,73	33,23%	1,69%
40% - 50%	157.007.782,13	3,82%	1.246	5,00%	2,51%	18,74	41,69%	3,24%
50% - 60%	257.914.576,60	6,27%	1.755	7,05%	2,56%	18,91	50,23%	5,23%
60% - 70%	471.473.769,36	11,46%	2.821	11,33%	2,57%	18,80	59,55%	9,61%
70% - 80%	331.539.982,86	8,06%	1.633	6,56%	2,60%	20,14	68,55%	5,35%
80% - 90%	405.551.353,21	9,86%	1.818	7,30%	2,67%	19,77	78,02%	9,51%
90% - 100%	313.093.938,72	7,61%	1.390	5,58%	2,87%	19,50	86,75%	7,66%
100% - 110%	526.857.569,99	12,81%	2.440	9,80%	3,10%	17,97	97,91%	17,17%
110% - 120%	64.760.089,59	1,57%	312	1,25%	3,06%	16,92	98,74%	1,82%
120% - 130%	9.662.358,08	0,23%	43	0,17%	3,02%	19,55	87,90%	0,22%
130% - 140%	5.910.605,24	0,14%	25	0,10%	3,32%	16,28	97,08%	0,11%
140% - 150%	5.269.278,23	0,13%	24	0,10%	3,10%	19,14	94,66%	0,12%
150% >=	8.533.267,14	0,21%	38	0,15%	3,12%	17,82	100,96%	0,15%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	82%
Minimum	2%
Maximum	196%

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	47.122,28	0,00%	4	0,02%	3,36%	15,06	6,90%	
10% - 20%	2.882.173,91	0,07%	65	0,26%	2,73%	19,06	14,73%	0,06%
20% - 30%	9.492.231,34	0,23%	163	0,65%	2,62%	17,76	23,24%	0,24%
30% - 40%	25.608.775,97	0,62%	316	1,27%	2,71%	18,05	31,01%	0,66%
40% - 50%	51.308.595,55	1,25%	497	2,00%	2,80%	18,44	40,96%	1,42%
50% - 60%	57.185.471,88	1,39%	519	2,08%	2,85%	18,73	47,94%	1,54%
60% - 70%	88.555.929,76	2,15%	699	2,81%	2,77%	19,64	56,67%	2,17%
70% - 80%	146.011.555,91	3,55%	1.050	4,22%	2,72%	20,41	66,44%	3,42%
80% - 90%	198.202.981,32	4,82%	1.312	5,27%	2,76%	20,78	75,10%	5,10%
90% - 100%	316.783.002,18	7,70%	1.912	7,68%	2,69%	21,84	85,89%	7,85%
100% - 110%	511.813.385,40	12,44%	3.016	12,11%	2,86%	21,59	92,59%	14,12%
110% - 120%	11.020.094,22	0,27%	65	0,26%	2,96%	19,33	94,92%	0,23%
120% - 130%	2.313.949,12	0,06%	15	0,06%	2,41%	19,05	82,32%	0,06%
130% - 140%	1.642.515,64	0,04%	10	0,04%	2,38%	17,58	104,87%	0,02%
140% - 150%	1.620.652,32	0,04%	10	0,04%	2,41%	18,88	91,36%	0,03%
150% >=	2.950.867,48	0,07%	17	0,07%	2,99%	21,08	98,46%	0,05%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	82%
Minimum	2%
Maximum	196%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	5.563.816,07	0,14%	291	1,17%	2,61%	14,96	7,33%	0,02%
10% - 20%	31.659.365,04	0,77%	665	2,67%	2,62%	16,44	15,59%	0,53%
20% - 30%	70.413.993,99	1,71%	873	3,51%	2,56%	17,35	25,62%	1,38%
30% - 40%	132.037.298,88	3,21%	1.174	4,72%	2,58%	18,13	35,44%	2,37%
40% - 50%	226.416.376,80	5,50%	1.567	6,29%	2,57%	18,69	45,53%	4,18%
50% - 60%	329.411.962,51	8,01%	1.953	7,84%	2,60%	19,08	55,29%	6,53%
60% - 70%	465.930.787,00	11,32%	2.469	9,92%	2,59%	18,95	64,92%	9,14%
70% - 80%	385.863.761,73	9,38%	1.716	6,89%	2,68%	20,36	75,19%	6,44%
80% - 90%	376.047.890,87	9,14%	1.633	6,56%	2,78%	19,30	85,16%	9,65%
90% - 100%	353.374.714,05	8,59%	1.480	5,94%	2,97%	20,38	95,05%	9,52%
100% - 110%	279.123.952,84	6,78%	1.259	5,06%	3,13%	16,35	106,25%	12,31%
110% - 120%	28.226.543,47	0,69%	134	0,54%	3,02%	15,81	110,38%	0,94%
120% - 130%	556.385,13	0,01%	4	0,02%	2,75%	20,40	125,30%	
130% - 140%	1.210.809,12	0,03%	5	0,02%	3,33%	12,56	134,55%	
140% - 150%	175.327,07	0,00%	1	0,00%	2,48%	20,83	140,26%	
150% >=	743.804,31	0,02%	4	0,02%	2,92%	18,48	165,72%	
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	74%
Minimum	0%
Maximum	175%

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	1.353.709,04	0,03%	72	0,29%	2,83%	15,88	7,82%	0,00%
10% - 20%	8.098.792,92	0,20%	194	0,78%	2,78%	15,55	15,75%	0,16%
20% - 30%	23.479.073,02	0,57%	348	1,40%	2,81%	16,93	25,79%	0,48%
30% - 40%	44.607.866,36	1,08%	497	2,00%	2,88%	17,52	35,59%	0,98%
40% - 50%	76.612.660,89	1,86%	680	2,73%	2,88%	18,18	45,45%	1,93%
50% - 60%	99.397.211,98	2,42%	780	3,13%	2,87%	18,83	55,32%	2,22%
60% - 70%	144.890.043,44	3,52%	1.033	4,15%	2,83%	19,80	65,46%	2,95%
70% - 80%	214.353.579,32	5,21%	1.410	5,66%	2,80%	20,66	75,15%	4,75%
80% - 90%	299.627.184,15	7,28%	1.812	7,28%	2,83%	21,32	85,39%	6,56%
90% - 100%	437.929.706,52	10,64%	2.438	9,79%	2,70%	23,35	94,36%	11,72%
100% - 110%	74.044.678,08	1,80%	388	1,56%	2,63%	18,01	105,03%	5,19%
110% - 120%	1.982.149,47	0,05%	11	0,04%	2,54%	18,55	112,88%	0,03%
120% - 130%	657.869,19	0,02%	4	0,02%	1,85%	18,09	125,89%	
130% - 140%	334.395,93	0,01%	2	0,01%	2,53%	20,02	133,43%	
140% - 150%								
150% >=	70.383,97	0,00%	1	0,00%	1,94%	18,00	159,23%	
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	74%
Minimum	0%
Maximum	175%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
< 10%	10.705.080,23	0,26%	428	1,72%	2,71%	15,24	9,66%	0,03%
10% - 20%	52.171.165,78	1,27%	897	3,60%	2,59%	16,46	20,02%	0,58%
20% - 30%	117.958.411,23	2,87%	1.228	4,93%	2,63%	17,41	32,13%	1,37%
30% - 40%	221.861.037,62	5,39%	1.653	6,64%	2,58%	18,14	43,51%	2,42%
40% - 50%	345.385.033,72	8,39%	2.142	8,60%	2,62%	18,83	54,54%	3,96%
50% - 60%	484.715.365,72	11,78%	2.516	10,11%	2,61%	19,15	65,01%	6,02%
60% - 70%	471.054.607,85	11,45%	2.166	8,70%	2,70%	19,65	75,99%	7,84%
70% - 80%	429.868.803,66	10,45%	1.845	7,41%	2,85%	19,77	87,57%	8,37%
80% - 90%	336.871.045,34	8,19%	1.423	5,72%	2,93%	19,21	96,51%	7,96%
90% - 100%	186.003.847,78	4,52%	798	3,21%	3,05%	17,85	103,92%	9,18%
100% - 110%	28.617.257,12	0,70%	123	0,49%	3,22%	16,80	109,19%	7,82%
110% - 120%	508.778,64	0,01%	3	0,01%	2,78%	20,13	127,92%	6,39%
120% - 130%	421.935,81	0,01%	3	0,01%	2,98%	17,94	152,66%	1,09%
130% - 140%	300.327,07	0,01%	2	0,01%	2,66%	18,58	139,08%	0,01%
140% - 150%	314.091,31	0,01%	1	0,00%	2,82%	19,83	175,49%	
150% >=								
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	64%
Minimum	0%
Maximum	149%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
< 10%	2.255.474,71	0,05%	103	0,41%	2,80%	15,87	9,35%	0,00%
10% - 20%	13.279.789,45	0,32%	269	1,08%	2,85%	15,94	19,31%	0,15%
20% - 30%	38.761.639,35	0,94%	503	2,02%	2,83%	17,02	31,00%	0,39%
30% - 40%	73.192.787,23	1,78%	701	2,82%	2,88%	17,96	42,65%	0,89%
40% - 50%	114.983.029,19	2,79%	924	3,71%	2,94%	18,77	54,24%	1,66%
50% - 60%	192.091.678,60	4,67%	1.369	5,50%	2,83%	20,15	67,85%	2,16%
60% - 70%	298.790.497,41	7,26%	1.920	7,71%	2,86%	21,38	80,09%	2,79%
70% - 80%	355.022.267,89	8,63%	2.104	8,45%	2,81%	21,81	88,69%	4,59%
80% - 90%	231.584.706,69	5,63%	1.260	5,06%	2,70%	21,68	94,25%	6,18%
90% - 100%	101.582.836,69	2,47%	489	1,96%	2,29%	23,38	100,36%	9,31%
100% - 110%	5.666.117,17	0,14%	26	0,10%	2,39%	19,49	108,08%	6,04%
110% - 120%	158.095,93	0,00%	1	0,00%	2,85%	22,38	133,97%	2,60%
120% - 130%	70.383,97	0,00%	1	0,00%	1,94%	18,00	159,23%	0,21%
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	64%
Minimum	0%
Maximum	149%

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%	1.891.825,05	0,05%	14	0,03%	0,41%	16,12	57,06%	0,01%
0.50% - 1.00%	2.207.935,14	0,05%	17	0,04%	0,73%	13,65	91,63%	0,08%
1.00% - 1.50%	45.766.917,62	1,11%	631	1,30%	1,36%	19,22	63,01%	0,27%
1.50% - 2.00%	890.636.313,78	21,65%	11.132	23,02%	1,79%	21,48	68,31%	6,29%
2.00% - 2.50%	948.541.898,76	23,06%	10.863	22,46%	2,23%	20,08	72,86%	15,11%
2.50% - 3.00%	926.904.449,89	22,53%	10.383	21,47%	2,75%	19,24	76,82%	21,96%
3.00% - 3.50%	568.329.223,81	13,81%	6.324	13,07%	3,20%	18,62	79,37%	17,07%
3.50% - 4.00%	311.961.141,22	7,58%	3.445	7,12%	3,72%	18,69	81,53%	13,12%
4.00% - 4.50%	123.402.834,66	3,00%	1.464	3,03%	4,20%	18,63	78,80%	6,07%
4.50% - 5.00%	117.325.739,58	2,85%	1.597	3,30%	4,72%	17,60	69,63%	7,80%
5.00% - 5.50%	118.491.912,50	2,88%	1.551	3,21%	5,17%	18,27	74,58%	8,04%
5.50% - 6.00%	37.173.449,00	0,90%	567	1,17%	5,67%	16,31	65,81%	2,94%
6.00% - 6.50%	15.670.226,47	0,38%	275	0,57%	6,17%	15,80	68,16%	0,97%
6.50% - 7.00%	5.050.338,94	0,12%	88	0,18%	6,64%	14,48	65,18%	0,25%
7.00% >=	841.886,74	0,02%	17	0,04%	7,10%	12,47	62,83%	0,03%
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	2.75%
Minimum	0.34%
Maximum	8.10%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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)	643.355.871,55	15,64%	7.938	16,41%	2,60%	17,30	75,34%	24,46%
12 Month(s) - 24 Month(s)	159.363.087,50	3,87%	2.267	4,69%	4,24%	18,54	76,71%	4,58%
24 Month(s) - 36 Month(s)	69.927.699,50	1,70%	1.029	2,13%	3,43%	16,43	72,21%	5,94%
36 Month(s) - 48 Month(s)	60.700.312,40	1,48%	925	1,91%	3,58%	17,75	71,50%	5,47%
48 Month(s) - 60 Month(s)	194.193.635,44	4,72%	2.446	5,06%	3,28%	19,21	73,16%	5,63%
60 Month(s) - 72 Month(s)	604.851.985,39	14,70%	6.779	14,02%	2,97%	18,30	73,25%	1,27%
72 Month(s) - 84 Month(s)	729.575.537,17	17,73%	8.041	16,62%	2,57%	19,28	74,93%	0,88%
84 Month(s) - 96 Month(s)	406.646.189,33	9,88%	4.662	9,64%	2,53%	19,62	73,03%	3,91%
96 Month(s) - 108 Month(s)	443.684.652,04	10,78%	5.013	10,36%	2,17%	23,35	73,82%	17,55%
108 Month(s) - 120 Month(s)	221.720.795,25	5,39%	2.569	5,31%	2,09%	21,17	75,15%	19,90%
120 Month(s) - 132 Month(s)	56.187.097,36	1,37%	656	1,36%	3,43%	18,97	73,97%	1,67%
132 Month(s) - 144 Month(s)	61.105.426,29	1,49%	748	1,55%	3,17%	19,01	74,49%	0,28%
144 Month(s) - 156 Month(s)	14.035.388,96	0,34%	185	0,38%	2,95%	18,80	69,63%	0,21%
156 Month(s) - 168 Month(s)	23.852.706,97	0,58%	328	0,68%	2,88%	20,14	67,99%	1,32%
168 Month(s) - 180 Month(s)	29.898.843,60	0,73%	358	0,74%	3,04%	19,69	74,95%	1,27%
180 Month(s) - 192 Month(s)	61.261.359,73	1,49%	627	1,30%	3,43%	20,65	75,15%	0,01%
192 Month(s) - 204 Month(s)	157.065.310,24	3,82%	1.653	3,42%	3,06%	23,00	74,87%	0,04%
204 Month(s) - 216 Month(s)	52.092.440,28	1,27%	599	1,24%	2,90%	23,32	71,14%	0,32%
216 Month(s) - 228 Month(s)	70.011.013,29	1,70%	853	1,76%	2,84%	24,42	75,25%	1,41%
228 Month(s) - 240 Month(s)	53.886.575,51	1,31%	675	1,40%	2,43%	23,05	78,02%	3,81%
240 Month(s) - 252 Month(s)	343.372,17	0,01%	9	0,02%	3,94%	25,02	57,69%	0,00%
252 Month(s) - 264 Month(s)	404.153,36	0,01%	6	0,01%	5,26%	20,75	87,19%	0,01%
264 Month(s) - 276 Month(s)	28.640,46	0,00%	1	0,00%	6,55%	22,00	51,71%	0,01%
276 Month(s) - 288 Month(s)								0,01%
288 Month(s) - 300 Month(s)								0,01%
300 Month(s) - 312 Month(s)								0,00%
312 Month(s) - 324 Month(s)								
324 Month(s) - 336 Month(s)								
336 Month(s) - 348 Month(s)								
348 Month(s) - 360 Month(s)	3.999,37	0,00%	1	0,00%	2,33%	29,50	69,39%	
360 Month(s) >=								
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	80.29 Month(s)
Minimum	Month(s)
Maximum	354 Month(s)

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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 Interest Rate Mortgage	411.504.034,36	10,00%	4.947	10,23%	2,36%	17,34	74,32%	17,27%
Fixed Interest Rate Mortgage	3.702.692.058,80	90,00%	43.421	89,77%	2,80%	19,90	74,25%	82,73%
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	3.645.456.892,49	88,61%	21.365	85,81%	2,77%	19,56	74,17%	88,26%
Apartment	436.146.828,13	10,60%	3.201	12,86%	2,58%	20,48	75,72%	10,92%
House/Business (<50%)								
House/Business (>50%)								
Business								
Other	32.592.372,54	0,79%	332	1,33%	2,82%	18,03	64,60%	0,82%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	137.524.596,33	3,34%	933	3,75%	2,76%	19,61	75,12%	3,23%
Flevoland	143.968.155,52	3,50%	880	3,53%	2,76%	18,46	81,93%	3,50%
Friesland	106.862.409,08	2,60%	720	2,89%	2,68%	20,11	75,86%	2,45%
Gelderland	639.286.004,43	15,54%	3.823	15,35%	2,76%	19,66	73,45%	16,34%
Groningen	138.898.164,47	3,38%	1.032	4,14%	2,73%	18,97	74,89%	3,19%
Limburg	534.369.466,06	12,99%	3.786	15,21%	2,90%	18,62	73,50%	12,81%
Noord-Brabant	636.468.252,43	15,47%	3.496	14,04%	2,76%	19,97	73,02%	15,90%
Noord-Holland	502.585.066,88	12,22%	2.708	10,88%	2,68%	20,11	72,12%	12,24%
Overijssel	313.934.851,61	7,63%	1.977	7,94%	2,71%	19,75	75,17%	8,07%
Utrecht	295.422.314,36	7,18%	1.579	6,34%	2,75%	19,99	72,33%	7,15%
Zeeland	75.145.950,83	1,83%	525	2,11%	2,88%	19,49	75,12%	1,81%
Zuid-Holland	589.730.861,16	14,33%	3.439	13,81%	2,70%	19,99	76,86%	13,30%
Unknown/Not specified								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	48.741.896,05	1,18%	385	1,55%	2,72%	18,77	76,11%	1,09%
NL112 - Delfzijl en omgeving	12.359.257,86	0,30%	101	0,41%	2,89%	17,23	71,98%	0,30%
NL113- Overig Groningen	77.797.010,56	1,89%	546	2,19%	2,71%	19,37	74,58%	1,81%
NL121- Noord-Friesland	52.540.263,53	1,28%	365	1,47%	2,64%	20,05	76,76%	1,14%
NL122- Zuidwest-Friesland	23.346.652,56	0,57%	158	0,63%	2,72%	20,53	74,94%	0,54%
NL123- Zuidoost-Friesland	30.975.492,99	0,75%	197	0,79%	2,72%	19,89	75,02%	0,77%
NL131- Noord-Drenthe	45.232.475,74	1,10%	302	1,21%	2,83%	19,22	73,29%	1,08%
NL132- Zuidoost-Drenthe	56.736.090,04	1,38%	389	1,56%	2,70%	19,62	77,53%	1,36%
NL133- Zuidwest-Drenthe	34.538.190,52	0,84%	236	0,95%	2,77%	20,18	73,74%	0,77%
NL211- Noord-Overijssel	109.549.929,11	2,66%	665	2,67%	2,72%	19,15	74,94%	2,99%
NL212- Zuidwest-Overijssel	40.465.039,11	0,98%	253	1,02%	2,69%	19,72	75,27%	0,99%
NL213- Twente	163.919.883,39	3,98%	1.059	4,25%	2,71%	20,17	75,29%	4,09%
NL221- Veluwe	173.982.868,85	4,23%	995	4,00%	2,71%	19,70	72,63%	4,26%
NL224- Zuidwest-Gelderland	76.679.508,04	1,86%	411	1,65%	2,69%	20,55	71,25%	1,91%
NL225- Achterhoek	142.820.145,86	3,47%	920	3,70%	2,83%	20,01	74,11%	3,55%
NL226- Arnhem/Nijmegen	246.436.660,38	5,99%	1.500	6,02%	2,77%	19,14	74,29%	6,63%
NL230- Flevoland	143.968.155,52	3,50%	880	3,53%	2,76%	18,46	81,93%	3,50%
NL310- Utrecht	294.789.135,66	7,17%	1.576	6,33%	2,75%	20,00	72,37%	7,15%
NL321- Kop van Noord-Holland	75.418.357,80	1,83%	467	1,88%	2,81%	20,06	72,95%	1,80%
NL322- Alkmaar en omgeving	58.346.315,09	1,42%	348	1,40%	2,94%	19,61	74,64%	1,62%
NL323- IJmond	28.852.021,80	0,70%	164	0,66%	2,79%	20,24	76,00%	0,73%
NL324- Agglomeratie Haarlem	37.578.195,31	0,91%	184	0,74%	2,58%	20,26	70,55%	0,77%
NL325- Zaanstreek	24.501.115,55	0,60%	137	0,55%	2,68%	21,12	77,45%	0,54%
NL326- Groot-Amsterdam	213.910.310,31	5,20%	1.081	4,34%	2,57%	20,16	71,68%	5,07%
NL327- Het Gooi en Vechtstreek	63.978.751,02	1,56%	327	1,31%	2,66%	19,91	67,44%	1,71%
NL331- Agglomeratie Leiden en Bollenstreek	71.093.361,59	1,73%	389	1,56%	2,66%	20,66	72,52%	1,49%
NL332- Agglomeratie 's-Gravenhage	135.871.189,51	3,30%	765	3,07%	2,69%	19,54	78,51%	3,20%
NL333- Delft en Westland	24.354.301,34	0,59%	137	0,55%	2,81%	19,75	72,46%	0,58%
NL334- Oost-Zuid-Holland	56.013.660,07	1,36%	331	1,33%	2,70%	20,31	72,42%	1,28%
NL335- Groot-Rijnmond	218.843.630,79	5,32%	1.278	5,13%	2,70%	20,18	79,47%	4,72%
NL336- Zuidoost-Zuid-Holland	83.345.738,21	2,03%	538	2,16%	2,74%	19,50	75,32%	2,03%
NL341- Zeeuwsch-Vlaanderen	25.498.009,60	0,62%	199	0,80%	3,01%	19,04	73,88%	0,62%
NL342- Overig Zeeland	49.647.941,23	1,21%	326	1,31%	2,82%	19,72	75,76%	1,19%
NL411- West-Noord-Brabant	121.476.292,67	2,95%	682	2,74%	2,76%	19,98	75,41%	2,92%
NL412- Midden-Noord-Brabant	100.914.102,25	2,45%	581	2,33%	2,75%	19,75	75,01%	2,76%
NL413- Noordoost-Noord-Brabant	219.245.950,39	5,33%	1.178	4,73%	2,80%	20,04	71,95%	5,48%
NL414- Zuidoost-Noord-Brabant	194.261.806,50	4,72%	1.051	4,22%	2,73%	19,99	71,73%	4,75%
NL421- Noord-Limburg	126.086.808,49	3,06%	832	3,34%	2,82%	19,57	73,09%	2,95%
NL422- Midden-Limburg	110.742.594,58	2,69%	788	3,16%	2,91%	18,59	71,44%	2,65%
NL423- Zuid-Limburg	297.540.062,99	7,23%	2.166	8,70%	2,93%	18,23	74,45%	7,21%
Unknown/Not specified	1.796.920,30	0,04%	11	0,04%	2,58%	19,67	66,39%	0,02%
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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 %	4.024.889.072,14	97,83%	24.514	98,46%	2,77%	19,49	74,17%	100,00%
0% - 10%	69.656.594,02	1,69%	304	1,22%	2,18%	26,80	79,56%	
10% - 20%	12.203.835,23	0,30%	52	0,21%	2,26%	25,64	76,87%	
20% - 30%	2.900.656,19	0,07%	12	0,05%	2,14%	25,32	68,06%	
30% - 40%	1.471.295,17	0,04%	6	0,02%	1,92%	27,61	69,74%	
40% - 50%	175.858,53	0,00%	1	0,00%	1,87%	26,17	58,61%	
50% - 60%	1.864.398,86	0,05%	5	0,02%	1,99%	28,75	75,60%	
60% - 70%								
70% - 80%	640.844,91	0,02%	2	0,01%	2,01%	29,70	92,70%	
80% - 90%	312.500,00	0,01%	1	0,00%	1,65%	29,67	49,96%	
100% >	81.038,11	0,00%	1	0,00%	1,85%	27,92	24,28%	
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	0%
Minimum	0%
Maximum	101%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%
Buy-to-let								
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

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	3.365.566.582,83	81,80%	20.441	82,10%	2,77%	19,65	75,78%	81,42%
Self Employed	424.860.917,29	10,33%	1.997	8,02%	2,73%	20,25	72,92%	10,27%
Other	176.556.002,99	4,29%	1.418	5,70%	2,59%	20,56	60,11%	8,30%
Student								0,01%
Unknown	147.212.590,05	3,58%	1.042	4,19%	2,72%	16,73	60,32%	
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	5.511.120,32	0,13%	35	0,14%	2,81%	18,21	72,01%	
< 0.5	4.342.260,89	0,11%	258	1,04%	2,72%	14,90	17,60%	0,09%
0.5 - 1.0	21.652.151,55	0,53%	509	2,04%	2,74%	16,07	24,81%	0,57%
1.0 - 1.5	55.605.900,98	1,35%	870	3,49%	2,68%	16,92	33,48%	1,71%
1.5 - 2.0	90.473.542,64	2,20%	1.081	4,34%	2,72%	17,50	42,67%	3,35%
2.0 - 2.5	151.616.297,65	3,69%	1.430	5,74%	2,76%	17,88	51,90%	5,76%
2.5 - 3.0	231.852.434,38	5,64%	1.857	7,46%	2,72%	18,83	58,67%	9,13%
3.0 - 3.5	332.941.664,02	8,09%	2.406	9,66%	2,69%	19,55	65,58%	12,17%
3.5 - 4.0	442.095.544,40	10,75%	2.865	11,51%	2,70%	20,12	71,37%	15,96%
4.0 - 4.5	500.085.116,50	12,16%	2.975	11,95%	2,73%	20,52	75,47%	19,46%
4.5 - 5.0	420.829.575,79	10,23%	2.248	9,03%	2,70%	20,07	77,55%	12,63%
5.0 - 5.5	342.333.435,81	8,32%	1.708	6,86%	2,75%	19,80	78,84%	6,38%
5.5 - 6.0	296.306.874,07	7,20%	1.413	5,68%	2,80%	20,01	80,77%	3,45%
6.0 - 6.5	268.740.187,89	6,53%	1.227	4,93%	2,86%	19,97	82,77%	2,61%
6.5 - 7.0	222.689.065,08	5,41%	1.010	4,06%	2,84%	20,00	85,28%	2,14%
7.0 >=	727.120.921,19	17,67%	3.006	12,07%	2,79%	19,36	84,44%	4,58%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	5.3
Minimum	0.0
Maximum	257.0

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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%	202.373.810,31	4,92%	2.610	10,48%	2,10%	17,35	40,44%	2,68%
5% - 10%	832.571.593,48	20,24%	5.661	22,74%	2,32%	18,16	62,66%	13,56%
10% - 15%	1.120.895.322,90	27,24%	6.316	25,37%	2,63%	19,57	74,94%	23,24%
15% - 20%	1.095.265.049,08	26,62%	5.822	23,38%	2,82%	20,90	81,33%	26,37%
20% - 25%	582.813.146,16	14,17%	3.069	12,33%	3,23%	20,83	83,54%	20,51%
25% - 30%	187.464.661,61	4,56%	980	3,94%	3,87%	19,05	84,60%	8,74%
30% - 35%	47.835.445,78	1,16%	240	0,96%	3,84%	18,09	84,08%	2,70%
35% - 40%	18.862.863,59	0,46%	87	0,35%	3,64%	18,16	79,86%	0,99%
40% - 45%	11.692.492,95	0,28%	46	0,18%	3,37%	17,76	72,50%	0,51%
45% - 50%	4.614.097,96	0,11%	20	0,08%	3,47%	18,38	81,41%	0,25%
50% - 55%	1.573.905,01	0,04%	9	0,04%	3,37%	17,27	77,12%	0,13%
55% - 60%	922.371,48	0,02%	6	0,02%	3,53%	20,19	70,02%	0,06%
60% - 65%	537.015,12	0,01%	3	0,01%	2,67%	22,44	74,97%	0,04%
65% - 70%	323.482,09	0,01%	2	0,01%	4,83%	17,76	68,32%	0,03%
70% >=	6.450.835,64	0,16%	27	0,11%	3,00%	16,12	84,79%	0,17%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Weighted Average	15%
Minimum	0%
Maximum	476%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%
Quarterly								
Semi-annually								
Annually								
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

26a. Guarantee Type - Loan

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	1.427.439.304,28	34,70%	9.670	38,84%	2,78%	20,94	78,43%	36,98%
Non-NHG Guarantee	2.686.756.788,88	65,30%	15.228	61,16%	2,74%	18,96	72,05%	63,02%
Unknown								
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

26b. Guarantee Type - Loanpart

Description	Aggregate Outstanding Amount	% of Total	Nr of Parts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1.521.495.791,79	36,98%	20.143	41,65%	2,78%	20,77	78,49%	38,89%
Non-NHG Guarantee	2.592.700.301,37	63,02%	28.225	58,35%	2,74%	18,99	71,78%	61,11%
Unknown								
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

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.	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%
Total	4.114.196.093,16	100,00%	24.898	100,00%	2,75%	19,65	74,26%	100,00%

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	3.973.783.905,95	96,59%	45.609	94,30%	2,73%	19,83	74,43%	94,89%
SRLEV	140.412.187,21	3,41%	2.759	5,70%	3,50%	14,39	69,48%	5,11%
Total	4.114.196.093,16	100,00%	48.368	100,00%	2,75%	19,65	74,26%	100,00%

Glossary

Term	Definition / Calculation
Article 4(2) of the CMR	means Article 4(2) 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 549/2012
Article 17 of the AIFMD	means Article 17 of the Commission Delegated Regulation No 2017/101 of 15 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to investment, general operating conditions, disclosures, leverage, transparency and reporting
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) 1.5 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.5 per cent of the Principal Amount Outstanding of the Class A Notes as at the Closing Date
Cash Advance Facility Provider	means de Volksbank N.V.
Cash Advance Facility Stand-by Drawing Account	means the loaner 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 its 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 pertaining 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 Agency
Cur: Loan to Original Facevalue Value (CLTFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Facevalue Value
Current Loan to Indexed Facevalue Value (CLTFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Facevalue Value
Current Loan to Indexed Market Value (CLTMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value
Current Loan to Original Market Value (CLTMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value
Custodian	means ING Bank or its successor or successors
Cur-Off Date	means (i) with respect to the Mortgage Receivables purchased on the Closing Date, 20 February 2017 and (ii) with respect to Further Advance Receivables purchased on a Note Payment Date, the first day of the month of the relevant Note 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 payments) 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 Installments
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 20 years ago in order to provide a single uniform basis of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988. Statistics 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)
Equivalent Securities	N/A
Excess Spread	N/A
Excess Spread Margin	N/A
Final Maturity Date	means the Note Payment Date falling in February 2054
Final Optional Redemption Date	means the Note Payment Date falling in February 2022
Forfeited Mortgage Loan	means all mortgage rights and ancillary rights have been assigned
Forfeited NMG Loan	means all mortgage rights and ancillary rights have been assigned on mortgage loan that has the benefit of an NMG Guarantee
Forfeited Non NMG Loan	means all mortgage rights and ancillary rights have been assigned on mortgage loan that does not have the benefit of an NMG 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 Advances" 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 Facevalue 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 loaner 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
Loaner Payment Frequency	monthly
Loaner(s)	means one or more of the loan parts (borrowers) 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 any 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
NMG Guarantee	means a guarantee (provided) under the NMG Conditions granted by Stuyck WEF
NMG Loan	means a Mortgage Loan that has the benefit of an NMG Guarantee
Non NMG Loan	means a Mortgage Loan that does not have the benefit of an NMG 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. never occupied)
Orig: Loan to Original Facevalue Value (OLTFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Facevalue Value
Orig: Loan to Original Market Value (OLTMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value
Original Facevalue Value	means the Facevalue Value as assessed by the relevant Originator at the time of granting the Mortgage Loan
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application
Originator	means de Volksbank N.V.
Outstanding Principal Amount	means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Delinquency Ledger, zero
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period
Parities	means amounts to be paid by the borrower and equal to amounts in arrears and (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
Plus 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 Delinquency Ledger	means the principal delinquency ledger relating to the relevant Classes of Notes and comprising sub-ledgers for each 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 20 February 2017 relating to the Issue of the Notes
Purchased Securities	the Securities sold or to be sold by the Seller (de Volksbank N.V.) to Buyer (Lowland Mortgage Backed Securities 4 B.V.) under that transaction, and any New Purchased Securities transferred by Seller to Buyer
Realised Losses	"Arrears, 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 issuer's agent has received proceeds
Recoveries	means the proceeds of the Mortgage Receivables in respect of which the relevant Seller, the relevant Servicer on behalf of the issuer, the issuer or the issuer's agent has received proceeds
Redemption Priority of Payments	means the priority of payments set out as such Clause 5.4 of the Trust Deed
Remaining Term	the length of time until the final maturity date of the mortgage loan expressed in years
Replacements	N/A
Repayments	means any Payments 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
Repossessions	refer to foreclosure
Reserve Account	N/A
Reserve Account Target Level	N/A
Reversal 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 N.V.
Servicer	means de Volksbank N.V.
Signing Date	means 20 February 2017 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 payment is weighted by the payment 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
WEIF	Stuyck WEF/Financieel Eten/Financieel
WEIF Claims	means losses which are claimed with the WEIF based on the NMG conditions

Monthly Portfolio and Performance Report: 1 February 2020 - 29 February 2020

Contact Information

Auditors	Ernst & Young Accountants LLP Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands	Cash Advance Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Commingling Guarantor	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	Construction Deposit Guarantor	Coöperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
Custodian	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	Issuer	Lowland Mortgage Backed Securities 4 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Issuer Account Bank	Coöperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	Issuer Administrator	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Legal Advisor	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands	Listing Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
Manager	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Paying Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
Reference Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	Security Trustee	Stichting Security Trustee Lowland MBS 4 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
Seller	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Servicer	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands