

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report

Reporting Period: 1 February 2021 - 28 February 2021

Reporting Date: 18 March 2021

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

Report Version 1.4 - May 2019

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| 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 | 28 Feb 2021 | 28 Feb 2021 | 28 Feb 2021 | 28 Feb 2021 | 28 Feb 2021 | 28 Feb 2021 |
| Determination Date | 16 Mar 2021 | 16 Mar 2021 | 16 Mar 2021 | 16 Mar 2021 | 16 Mar 2021 | 16 Mar 2021 |
| Interest Payment Date | 18 Mar 2021 | 18 Mar 2021 | N/A | N/A | N/A | N/A |
| Principal Payment Date | 18 Mar 2021 | 18 Mar 2021 | 18 Mar 2021 | 18 Mar 2021 | 18 Mar 2021 | 18 Mar 2021 |
| Current Reporting Period | 1 Feb 2021 - 28 Feb 2021 | 1 Feb 2021 - 28 Feb 2021 | 1 Feb 2021 - 28 Feb 2021 | 1 Feb 2021 - 28 Feb 2021 | 1 Feb 2021 - 28 Feb 2021 | 1 Feb 2021 - 28 Feb 2021 |
| Previous Reporting Period | 1 Jan 2021 - 31 Jan 2021 | 1 Jan 2021 - 31 Jan 2021 | 1 Jan 2021 - 31 Jan 2021 | 1 Jan 2021 - 31 Jan 2021 | 1 Jan 2021 - 31 Jan 2021 | 1 Jan 2021 - 31 Jan 2021 |
| Accrual Start Date | 18 Feb 2021 | 18 Feb 2021 | N/A | N/A | N/A | N/A |
| Accrual End Date | 18 Mar 2021 | 18 Mar 2021 | N/A | N/A | N/A | N/A |
| Accrual Period (in days) | 28 | 30 | N/A | N/A | N/A | N/A |
| Fixing Date Reference Rate | 16 Feb 2021 | N/A | N/A | N/A | N/A | N/A |

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The Mortgage Loan Portfolio

Number of Mortgage Loans

| | | |
|---|-----|--------|
| Number of Mortgage Loans at the beginning of the Reporting Period | | 24,842 |
| Matured Mortgage Loans | -/- | 0 |
| Prepaid Mortgage Loans | -/- | 196 |
| Further Advances / Modified Mortgage Loans | | 0 |
| Replacements | | 0 |
| Replenishments | | 274 |
| Loans repurchased by the Seller | -/- | 43 |
| Foreclosed Mortgage Loans | -/- | 0 |
| Others | | 0 |
| Number of Mortgage Loans at the end of the Reporting Period | | 24,877 |

Amounts

| | | |
|--|-----|------------------|
| Net Outstanding balance at the beginning of the Reporting Period | | 4,114,135,170.11 |
| Scheduled Principal Receipts | -/- | 4,615,672.84 |
| Prepayments | -/- | 36,358,650.97 |
| Further Advances / Modified Mortgage Loans | | 0.00 |
| Replacements | | 0.00 |
| Replenishments | | 45,909,107.85 |
| Loans repurchased by the Seller | -/- | 4,948,949.96 |
| Foreclosed Mortgage Loans | -/- | 0.00 |
| Others | | 0.00 |
| Rounding | | 0.00 |
| Net Outstanding balance at the end of the Reporting Period | | 4,114,121,004.19 |

Amount of Construction Deposit Obligations

| | | |
|---|--|--------------|
| Construction Deposit Obligations at the beginning of the Reporting Period | | 9,702,127.00 |
| Changes in Construction Deposit Obligations | | 162,834.00 |
| Construction Deposit Obligations at the end of the Reporting Period | | 9,864,961.00 |

Amount of Saving Deposits

| | | |
|---|--|-----------------|
| Saving Deposit at the beginning of the Reporting Period | | -185,903,711.45 |
| Changes in Saving Deposits | | -1,236,704.03 |
| Saving Deposits at the end of the Reporting Period | | -187,140,415.48 |

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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 | 4,068,498,377.16 | 98.891% | 24,615 | 98.947% | 2.496% | 19.39 | 72.92% |
| <= | 29 days | 56,740.67 | 22,250,383.29 | 0.541% | 131 | 0.527% | 2.572% | 17.86 | 84.65% |
| 30 days | 59 days | 46,147.38 | 9,298,326.22 | 0.226% | 49 | 0.197% | 2.732% | 17.69 | 88.30% |
| 60 days | 89 days | 43,968.89 | 4,991,794.63 | 0.121% | 28 | 0.113% | 2.929% | 15.98 | 87.64% |
| 90 days | 119 days | 30,779.19 | 2,574,712.32 | 0.063% | 15 | 0.06% | 2.638% | 16.04 | 84.01% |
| 120 days | 149 days | 11,910.71 | 1,183,555.00 | 0.029% | 6 | 0.024% | 2.595% | 15.53 | 91.88% |
| 150 days | 179 days | 16,333.00 | 945,917.04 | 0.023% | 7 | 0.028% | 2.573% | 17.69 | 84.56% |
| 180 days | > | 142,040.43 | 4,377,938.53 | 0.106% | 26 | 0.105% | 2.345% | 15.89 | 83.14% |
| Total | | 347,920.27 | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.497% | 19.33 | 73.073% |

| | |
|------------------|-----------|
| Weighted Average | 16.44 |
| Minimum | 0.00 |
| Maximum | 17,666.81 |

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Foreclosure Statistics - Total

| | Previous Period | Current Period |
|---|---------------------|---------------------|
| Foreclosures reporting periodically | | |
| Number of Mortgage Loans foreclosed during the Reporting Period | 0 | 0 |
| Net principal balance of Mortgage Loans foreclosed during the Reporting Period | 0.00 | 0.00 |
| Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period | 0.00 | 0.00 |
| Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period | -/- | 0.00 |
| Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period | 0.00 | 0.00 |
| Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period | -/- | 0.00 |
| Losses minus recoveries during the Reporting Period | 0.00 | 0.00 |
| Average loss severity during the Reporting Period | 0.00 | 0.00 |
| Foreclosures since Closing Date | | |
| Number of Mortgage Loans foreclosed since the Closing Date | 51 | 51 |
| Percentage of number of Mortgage Loans at Closing Date (%; including replenished loans) | 0.218% | 0.218% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | 9,979,811.59 | 9,979,811.59 |
| Percentage of net principal balance at the Closing Date (%; including replenished loans) | 0.234% | 0.234% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | 9,979,811.59 | 9,979,811.59 |
| 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 | 9,979,811.59 | 9,979,811.59 |
| Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date | -/- | 8,655,717.53 |
| Total amount of losses on Mortgage Loans foreclosed since the Closing Date | 1,324,094.06 | 1,324,094.06 |
| Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date | -/- | 0.00 |
| Losses minus recoveries since the Closing Date | 1,324,094.06 | 1,324,094.06 |
| Average loss severity since the Closing Date | 0.13 | 0.13 |
| Foreclosures | | |
| Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period | 0 | 0 |
| Number of new Mortgage Loans in foreclosure during the Reporting Period | 0 | 0 |
| Number of Mortgage Loans for which foreclosure was completed in the Reporting Period | -/- | 0 |
| Number of Mortgage Loans in foreclosure at the end of the Reporting Period | 0 | 0 |
| Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period | 0.00 | 0.00 |
| Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period | 0.00 | 0.00 |
| Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 |
| Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period | 0.00 | 0.00 |
| Constant Default Rate | | |
| Constant Default Rate current month | 0.00000% | 0.00000% |
| Constant Default Rate 3-month average | 0.00000% | 0.00000% |
| Constant Default Rate 6-month average | 0.00354% | 0.00000% |
| Constant Default Rate 12-month average | 0.01366% | 0.01169% |
| Constant Default Rate to date | 0.23376% | 0.23376% |

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Foreclosure Statistics - NHG Loans

| | Previous Period | Current Period |
|---|-----------------|----------------|
| <u>Foreclosures reporting periodically</u> | | |
| Number of NHG Loans foreclosed during the Reporting Period | 0 | 0 |
| Net principal balance of NHG Loans foreclosed during the Reporting Period | 0.00 | 0.00 |
| Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting | 0.00 | 0.00 |
| Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed NHG Loans during the Reporting Period | -/- | 0.00 |
| Total amount of losses on Foreclosed NHG Loans during the Reporting Period | 0.00 | 0.00 |
| Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period | -/- | 0.00 |
| Losses minus recoveries during the Reporting Period | 0.00 | 0.00 |
| Average loss severity NHG Loans during the Reporting Period | 0.00 | 0.00 |
| <u>Foreclosures since Closing Date</u> | | |
| Net principal balance of NHG Loans foreclosed since the Closing Date | 2,724,853.59 | 2,724,853.59 |
| 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 | 2,724,853.59 | 2,724,853.59 |
| Recoveries from sales on foreclosed NHG Loans since the Closing Date | -/- | 2,578,459.47 |
| Total amount of losses on NHG Loans foreclosed since the Closing Date | 146,394.12 | 146,394.12 |
| Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date | -/- | 0.00 |
| Losses minus recoveries since the Closing Date | 146,394.12 | 146,394.12 |
| Average loss severity NHG Loans since the Closing Date | 0.05 | 0.05 |
| <u>Foreclosures</u> | | |
| Number of NHG Loans in foreclosure at the beginning of the Reporting Period | 0 | 0 |
| Number of new NHG Loans in foreclosure during the Reporting Period | 0 | 0 |
| Number of NHG Loans for which foreclosure was completed in the Reporting Period | -/- | 0 |
| Number of NHG Loans in foreclosure at the end of the Reporting Period | 0 | 0 |
| Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period | 0.00 | 0.00 |
| Net principal balance of new NHG Loans in foreclosure during the Reporting Period | 0.00 | 0.00 |
| Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 |
| Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period | 0.00 | 0.00 |
| <u>WEW Claims periodically</u> | | |
| Number of claims to WEW at the beginning of the Reporting Period | 0 | 0 |
| New claims to WEW during the Reporting Period | 0 | 0 |
| Finalised claims with WEW during the Reporting Period | -/- | 0 |
| Number of claims to WEW at the end of the Reporting Period | 0 | 0 |
| Notional amount of claims to WEW at the beginning of the Reporting Period | 0.00 | 0.00 |
| Notional amount of new claims to WEW during the Reporting Period | 0.00 | 0.00 |
| Notional amount of finalised claims with WEW during the Reporting Period | -/- | 0.00 |
| Notional amount of claims to WEW at the end of the Reporting Period | 0.00 | 0.00 |
| Notional amount of finalised claims with WEW during the Reporting Period | 0.00 | 0.00 |

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| | | |
|--|-------|-------|
| Amount paid out by WEW during the Reporting Period | 0.00 | 0.00 |
| Payout ratio WEW during the Reporting Period | 0.00 | 0.00 |
| <u>WEW Claims since Closing</u> | | |
| 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 |
| <u>Reasons for non payout as percentage of non recovered claim amount</u> | | |
| 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% |

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Foreclosure Statistics - Non NHG Loans

| | Previous Period | Current Period |
|--|-----------------|----------------|
| Foreclosures reporting periodically | | |
| Number of Non NHG Loans foreclosed during the Reporting Period | 0 | 0 |
| Net principal balance of Non NHG Loans foreclosed during the Reporting Period | 0.00 | 0.00 |
| 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 | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period | -/- | 0.00 |
| Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period | 0.00 | 0.00 |
| Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period | -/- | 0.00 |
| Losses minus recoveries during the Reporting Period | 0.00 | 0.00 |
| Average loss severity Non NHG Loans during the Reporting Period | 0.00 | 0.00 |
| Foreclosures since Closing Date | | |
| Net principal balance of Non NHG loans foreclosed since the Closing Date | 7,254,958.00 | 7,254,958.00 |
| 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 | 7,254,958.00 | 7,254,958.00 |
| Recoveries from sales on foreclosed Non NHG Loans since the Closing Date | -/- | 6,077,258.06 |
| Total amount of losses on Non NHG Loans foreclosed since the Closing Date | 1,177,699.94 | 1,177,699.94 |
| Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date | -/- | 0.00 |
| Losses minus recoveries since the Closing Date | 1,177,699.94 | 1,177,699.94 |
| 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 | 0 | 0 |
| Number of new Non NHG Loans in foreclosure during the Reporting Period | 0 | 0 |
| Number of Non NHG Loans for which foreclosure was completed in the Reporting Period | -/- | 0 |
| Number of Non NHG Loans in foreclosure at the end of the Reporting Period | 0 | 0 |
| Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period | 0.00 | 0.00 |
| Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period | 0.00 | 0.00 |
| Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 |
| Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period | 0.00 | 0.00 |

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Performance Ratios

| | Previous Period | Current Period |
|--|-----------------|----------------|
| <u>Constant Prepayment Rate (CPR)</u> | | |
| Annualized Life CPR | 8.9097% | 8.9376% |
| Annualized 1-month average CPR | 13.594% | 10.2669% |
| Annualized 3-month average CPR | 13.2477% | 13.2328% |
| Annualized 6-month average CPR | 12.3867% | 12.0006% |
| Annualized 12-month average CPR | 11.3797% | 11.5001% |
| <u>Principal Payment Rate (PPR)</u> | | |
| Annualized Life PPR | 0.6563% | 0.660% |
| Annualized 1-month average PPR | 0.8294% | 0.838% |
| Annualized 3-month average PPR | 0.8176% | 0.8284% |
| Annualized 6-month average PPR | 0.8033% | 0.8127% |
| Annualized 12-month average PPR | 0.7743% | 0.7835% |
| <u>Payment Ratio</u> | | |
| Periodic Payment Ratio | 100.293% | 99.9705% |

Transaction Specific Information

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Stratifications

1. Key Characteristics

| Description | As per Reporting Date | As per Closing Date |
|---|-----------------------|---------------------|
| Principal amount | 4,301,261,419.67 | 4,269,259,531.64 |
| Value of savings deposits | 187,140,415.48 | 155,204,122.48 |
| Net principal balance | 4,114,121,004.19 | 4,114,055,409.16 |
| Construction Deposits | 9,864,961.00 | 0.00 |
| Net principal balance excl. Construction and Saving Deposits | 4,104,256,043.19 | 4,114,055,409.16 |
| Negative balance | 0.00 | -1,361.22 |
| Net principal balance excl. Construction and Saving Deposits and Negative Balance | 4,104,256,043.19 | 4,114,056,770.38 |
| Number of loans | 24,877 | 23,417 |
| Number of loanparts | 49,145 | 45,563 |
| Number of negative loanparts | 0 | 1 |
| Average principal balance (borrower) | 165,378.50 | 175,686.70 |
| Weighted average current interest rate | 2.50% | 3.39% |
| Weighted average maturity (in years) | 19.33 | 20.99 |
| Weighted average remaining time to interest reset (in years) | 7.00 | 6.17 |
| Weighted average seasoning (in years) | 10.08 | 8.11 |
| Weighted average CLTOMV | 73.07% | 79.29% |
| Weighted average CLTIMV | 58.10% | 81.48% |
| Weighted average CLTIFV | 66.03% | 92.59% |
| Weighted average OLTOMV | 81.62% | 85.05% |

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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 | 1,009,631,314.57 | 24.54% | 12,827 | 26.10% | 2.21% | 25.21 | 77.79% | 11.57% |
| Bank Savings | 217,986,749.33 | 5.30% | 3,070 | 6.25% | 3.09% | 17.18 | 74.25% | 9.03% |
| Interest only | 2,446,706,966.12 | 59.47% | 27,151 | 55.25% | 2.53% | 17.68 | 70.08% | 65.81% |
| Investment | 225,358,127.53 | 5.48% | 2,255 | 4.59% | 2.62% | 14.79 | 88.00% | 7.38% |
| Linear | 93,761,616.34 | 2.28% | 1,296 | 2.64% | 2.08% | 23.96 | 68.97% | 1.13% |
| Savings | 120,676,230.30 | 2.93% | 2,546 | 5.18% | 3.28% | 13.46 | 67.47% | 5.08% |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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3. Outstanding Loan Amount

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 25.000 | 6,854,618.72 | 0.17% | 501 | 2.01% | 2.41% | 13.72 | 10.16% | 0.01% |
| 25,000 - 50,000 | 43,235,391.21 | 1.05% | 1,142 | 4.59% | 2.50% | 15.38 | 23.34% | 0.67% |
| 50,000 - 75,000 | 102,085,615.85 | 2.48% | 1,633 | 6.56% | 2.53% | 16.26 | 38.27% | 2.02% |
| 75,000 - 100,000 | 196,321,396.74 | 4.77% | 2,233 | 8.98% | 2.56% | 17.33 | 51.39% | 4.10% |
| 100,000 - 150,000 | 864,456,167.27 | 21.01% | 6,908 | 27.77% | 2.52% | 18.87 | 67.81% | 18.53% |
| 150,000 - 200,000 | 888,232,828.07 | 21.59% | 5,143 | 20.67% | 2.59% | 18.44 | 74.69% | 25.59% |
| 200,000 - 250,000 | 815,537,782.28 | 19.82% | 3,628 | 14.58% | 2.48% | 20.39 | 80.65% | 20.83% |
| 250,000 - 300,000 | 545,471,461.25 | 13.26% | 2,058 | 8.27% | 2.38% | 21.17 | 80.57% | 11.14% |
| 300,000 - 350,000 | 214,361,935.39 | 5.21% | 667 | 2.68% | 2.53% | 19.22 | 77.40% | 6.39% |
| 350,000 - 400,000 | 130,402,232.32 | 3.17% | 351 | 1.41% | 2.48% | 19.11 | 76.82% | 3.94% |
| 400,000 - 450,000 | 86,297,992.17 | 2.10% | 204 | 0.82% | 2.39% | 20.00 | 76.48% | 2.04% |
| 450,000 - 500,000 | 72,953,318.33 | 1.77% | 153 | 0.62% | 2.30% | 21.88 | 78.83% | 1.18% |
| 500,000 - 550,000 | 67,260,900.74 | 1.63% | 131 | 0.53% | 2.32% | 22.26 | 78.24% | 0.95% |
| 550,000 - 600,000 | 28,583,394.19 | 0.69% | 50 | 0.20% | 2.48% | 19.12 | 83.88% | 0.57% |
| 600,000 - 650,000 | 21,799,100.75 | 0.53% | 35 | 0.14% | 2.46% | 18.49 | 81.91% | 0.53% |
| 650,000 - 700,000 | 9,509,865.56 | 0.23% | 14 | 0.06% | 2.36% | 20.04 | 83.29% | 0.48% |
| 700,000 - 750,000 | 7,873,524.35 | 0.19% | 11 | 0.04% | 2.06% | 17.39 | 86.71% | 0.30% |
| 750,000 - 800,000 | 2,288,323.74 | 0.06% | 3 | 0.01% | 1.81% | 16.01 | 84.10% | 0.25% |
| 800,000 - 850,000 | 4,927,239.50 | 0.12% | 6 | 0.02% | 1.97% | 18.08 | 75.15% | 0.12% |
| 850,000 - 900,000 | | | | | | | | 0.13% |
| 900,000 - 950,000 | 2,772,146.25 | 0.07% | 3 | 0.01% | 1.87% | 18.28 | 74.87% | 0.07% |
| 950,000 - 1,000,000 | 2,895,769.51 | 0.07% | 3 | 0.01% | 1.64% | 28.93 | 76.67% | 0.07% |
| >= 1.000.000 | | | | | | | | 0.10% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|---------|---------|
| Average | 165,379 |
| Minimum | 1 |
| Maximum | 976,157 |

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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 | 49,039,395.68 | 1.19% | 859 | 1.75% | 2.53% | 10.84 | 50.66% | 1.39% |
| 2000 - 2001 | 59,175,323.26 | 1.44% | 810 | 1.65% | 2.45% | 10.85 | 59.08% | 1.92% |
| 2001 - 2002 | 41,489,079.83 | 1.01% | 540 | 1.10% | 2.57% | 12.30 | 65.53% | 1.24% |
| 2002 - 2003 | 67,307,714.07 | 1.64% | 883 | 1.80% | 2.65% | 12.55 | 68.76% | 1.81% |
| 2003 - 2004 | 118,015,328.21 | 2.87% | 1,486 | 3.02% | 2.61% | 12.77 | 69.12% | 3.15% |
| 2004 - 2005 | 152,740,356.49 | 3.71% | 1,950 | 3.97% | 2.41% | 13.20 | 71.45% | 4.06% |
| 2005 - 2006 | 345,666,449.65 | 8.40% | 3,982 | 8.10% | 2.53% | 14.20 | 78.02% | 10.40% |
| 2006 - 2007 | 310,346,087.72 | 7.54% | 3,471 | 7.06% | 2.58% | 14.95 | 74.57% | 9.54% |
| 2007 - 2008 | 315,125,221.46 | 7.66% | 3,123 | 6.35% | 2.83% | 16.06 | 71.15% | 11.60% |
| 2008 - 2009 | 267,985,898.15 | 6.51% | 2,963 | 6.03% | 2.75% | 16.90 | 69.30% | 6.55% |
| 2009 - 2010 | 244,774,173.76 | 5.95% | 2,942 | 5.99% | 2.42% | 17.71 | 71.83% | 9.20% |
| 2010 - 2011 | 285,523,991.01 | 6.94% | 3,495 | 7.11% | 2.33% | 18.59 | 72.53% | 11.36% |
| 2011 - 2012 | 333,739,309.29 | 8.11% | 4,089 | 8.32% | 3.13% | 19.11 | 73.09% | 11.65% |
| 2012 - 2013 | 32,692,410.50 | 0.79% | 456 | 0.93% | 3.16% | 18.80 | 74.02% | 0.80% |
| 2013 - 2014 | 46,634,595.29 | 1.13% | 634 | 1.29% | 3.15% | 19.08 | 70.83% | 0.95% |
| 2014 - 2015 | 93,413,449.01 | 2.27% | 1,120 | 2.28% | 3.23% | 22.21 | 72.27% | 2.25% |
| 2015 - 2016 | 153,550,348.02 | 3.73% | 1,881 | 3.83% | 2.66% | 23.45 | 72.22% | 4.42% |
| 2016 - 2017 | 301,391,013.04 | 7.33% | 3,498 | 7.12% | 2.38% | 24.69 | 72.56% | 7.64% |
| 2017 - 2018 | 155,952,984.17 | 3.79% | 2,054 | 4.18% | 2.12% | 25.08 | 72.93% | 0.07% |
| 2018 - 2019 | 370,348,450.98 | 9.00% | 4,419 | 8.99% | 2.08% | 26.14 | 74.01% | |
| 2019 >= | 369,209,424.60 | 8.97% | 4,490 | 9.14% | 1.78% | 27.70 | 81.86% | |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 2011 |
| Minimum | 1998 |
| Maximum | 2021 |

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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 | 114,980,540.45 | 2.79% | 1,450 | 2.95% | 1.61% | 28.31 | 83.73% | 6.75% |
| 1 year(s) - 2 year(s) | 205,266,194.82 | 4.99% | 2,472 | 5.03% | 1.79% | 27.57 | 80.87% | 4.71% |
| 2 year(s) - 3 year(s) | 356,984,082.46 | 8.68% | 4,142 | 8.43% | 2.09% | 26.36 | 76.15% | 2.52% |
| 3 year(s) - 4 year(s) | 177,791,455.49 | 4.32% | 2,379 | 4.84% | 2.12% | 25.29 | 70.83% | 1.19% |
| 4 year(s) - 5 year(s) | 303,393,386.03 | 7.37% | 3,535 | 7.19% | 2.30% | 24.75 | 72.76% | 0.67% |
| 5 year(s) - 6 year(s) | 167,807,999.23 | 4.08% | 2,046 | 4.16% | 2.61% | 23.77 | 72.33% | 8.56% |
| 6 year(s) - 7 year(s) | 89,999,449.15 | 2.19% | 1,106 | 2.25% | 3.11% | 22.34 | 71.73% | 12.26% |
| 7 year(s) - 8 year(s) | 68,434,699.41 | 1.66% | 871 | 1.77% | 3.26% | 20.54 | 72.36% | 10.77% |
| 8 year(s) - 9 year(s) | 25,945,261.05 | 0.63% | 387 | 0.79% | 3.04% | 17.77 | 71.63% | 6.20% |
| 9 year(s) - 10 year(s) | 248,816,423.44 | 6.05% | 3,061 | 6.23% | 3.21% | 19.22 | 73.45% | 11.54% |
| 10 year(s) - 11 year(s) | 321,446,405.24 | 7.81% | 3,938 | 8.01% | 2.53% | 18.78 | 72.73% | 8.62% |
| 11 year(s) - 12 year(s) | 276,615,669.87 | 6.72% | 3,340 | 6.80% | 2.36% | 17.83 | 71.68% | 11.25% |
| 12 year(s) - 13 year(s) | 243,384,221.00 | 5.92% | 2,753 | 5.60% | 2.76% | 17.04 | 70.26% | 4.85% |
| 13 year(s) - 14 year(s) | 320,637,015.75 | 7.79% | 3,145 | 6.40% | 2.84% | 16.23 | 70.55% | 3.16% |
| 14 year(s) - 15 year(s) | 288,183,781.68 | 7.00% | 3,207 | 6.53% | 2.61% | 15.13 | 73.05% | 2.07% |
| 15 year(s) - 16 year(s) | 361,866,814.03 | 8.80% | 4,115 | 8.37% | 2.55% | 14.34 | 78.47% | 1.32% |
| 16 year(s) - 17 year(s) | 183,471,840.52 | 4.46% | 2,310 | 4.70% | 2.39% | 13.46 | 72.88% | 1.62% |
| 17 year(s) - 18 year(s) | 119,326,483.21 | 2.90% | 1,510 | 3.07% | 2.59% | 12.76 | 68.84% | 1.72% |
| 18 year(s) - 19 year(s) | 78,245,833.81 | 1.90% | 1,005 | 2.04% | 2.61% | 12.63 | 69.48% | 0.21% |
| 19 year(s) - 20 year(s) | 46,321,407.52 | 1.13% | 616 | 1.25% | 2.60% | 12.20 | 65.70% | |
| 20 year(s) - 21 year(s) | 49,606,450.59 | 1.21% | 666 | 1.36% | 2.43% | 11.29 | 61.63% | |
| 21 year(s) - 22 year(s) | 58,589,305.79 | 1.42% | 956 | 1.95% | 2.51% | 10.78 | 51.72% | |
| 22 year(s) - 23 year(s) | 7,006,283.65 | 0.17% | 135 | 0.27% | 2.63% | 10.64 | 49.34% | |
| 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 | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|---------------|
| Weighted Average | 10.08 year(s) |
| Minimum | .08 year(s) |
| Maximum | 22.5 year(s) |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | | | | | | | | 0.17% |
| 2020 - 2025 | 10,272,296.58 | 0.25% | 552 | 1.12% | 2.62% | 2.37 | 53.17% | 0.62% |
| 2025 - 2030 | 92,629,830.81 | 2.25% | 2,030 | 4.13% | 2.74% | 7.23 | 57.24% | 3.31% |
| 2030 - 2035 | 512,805,852.46 | 12.46% | 7,007 | 14.26% | 2.60% | 11.70 | 69.44% | 16.14% |
| 2035 - 2040 | 1,481,343,455.62 | 36.01% | 16,280 | 33.13% | 2.63% | 16.12 | 73.25% | 44.52% |
| 2040 - 2045 | 774,392,312.28 | 18.82% | 8,934 | 18.18% | 2.74% | 20.46 | 72.64% | 23.93% |
| 2045 - 2050 | 1,086,675,821.48 | 26.41% | 12,495 | 25.42% | 2.20% | 26.38 | 75.08% | 11.31% |
| 2050 - 2055 | 156,001,434.96 | 3.79% | 1,847 | 3.76% | 1.63% | 29.30 | 82.23% | |
| 2055 - 2060 | | | | | | | | |
| 2060 - 2065 | | | | | | | | |
| 2065 - 2070 | | | | | | | | |
| 2070 - 2075 | | | | | | | | |
| 2075 - 2080 | | | | | | | | |
| 2080 - 2085 | | | | | | | | |
| 2085 - 2090 | | | | | | | | |
| 2090 - 2095 | | | | | | | | |
| 2095 - 2100 | | | | | | | | |
| 2100 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 2040 |
| Minimum | 2020 |
| Maximum | 2052 |

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7. Remaining Tenor

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| 0 Year - 1 Year | 1,170,826.90 | 0.03% | 112 | 0.23% | 2.44% | 0.42 | 56.38% | 0.04% |
| 1 Year - 2 Years | 1,893,139.93 | 0.05% | 119 | 0.24% | 2.72% | 1.53 | 57.77% | 0.03% |
| 2 year(s) - 3 year(s) | 3,717,399.15 | 0.09% | 170 | 0.35% | 2.57% | 2.47 | 52.23% | 0.10% |
| 3 year(s) - 4 year(s) | 4,370,496.39 | 0.11% | 183 | 0.37% | 2.70% | 3.47 | 51.67% | 0.08% |
| 4 year(s) - 5 year(s) | 8,203,832.51 | 0.20% | 235 | 0.48% | 2.89% | 4.52 | 61.03% | 0.10% |
| 5 year(s) - 6 year(s) | 11,705,568.70 | 0.28% | 312 | 0.63% | 2.79% | 5.44 | 59.61% | 0.12% |
| 6 year(s) - 7 year(s) | 12,747,691.10 | 0.31% | 293 | 0.60% | 2.98% | 6.52 | 61.90% | 0.14% |
| 7 year(s) - 8 year(s) | 17,738,379.42 | 0.43% | 388 | 0.79% | 2.83% | 7.55 | 60.03% | 0.21% |
| 8 year(s) - 9 year(s) | 57,817,001.59 | 1.41% | 1,026 | 2.09% | 2.57% | 8.56 | 54.47% | 0.32% |
| 9 year(s) - 10 year(s) | 70,940,872.31 | 1.72% | 1,092 | 2.22% | 2.49% | 9.44 | 63.82% | 0.44% |
| 10 year(s) - 11 year(s) | 80,973,530.35 | 1.97% | 1,208 | 2.46% | 2.85% | 10.47 | 67.65% | 0.41% |
| 11 year(s) - 12 year(s) | 82,111,111.63 | 2.00% | 1,095 | 2.23% | 2.63% | 11.49 | 72.11% | 0.61% |
| 12 year(s) - 13 year(s) | 130,407,130.70 | 3.17% | 1,683 | 3.42% | 2.65% | 12.44 | 70.91% | 1.99% |
| 13 year(s) - 14 year(s) | 176,031,474.94 | 4.28% | 2,219 | 4.52% | 2.45% | 13.52 | 72.18% | 2.67% |
| 14 year(s) - 15 year(s) | 359,770,608.68 | 8.74% | 4,123 | 8.39% | 2.54% | 14.48 | 78.13% | 2.86% |
| 15 year(s) - 16 year(s) | 311,819,659.12 | 7.58% | 3,460 | 7.04% | 2.60% | 15.42 | 74.01% | 2.56% |
| 16 year(s) - 17 year(s) | 316,053,591.97 | 7.68% | 3,093 | 6.29% | 2.83% | 16.49 | 71.09% | 3.81% |
| 17 year(s) - 18 year(s) | 255,543,304.86 | 6.21% | 2,770 | 5.64% | 2.73% | 17.44 | 69.91% | 4.98% |
| 18 year(s) - 19 year(s) | 253,989,474.14 | 6.17% | 2,959 | 6.02% | 2.39% | 18.55 | 71.36% | 11.41% |
| 19 year(s) - 20 year(s) | 261,772,070.93 | 6.36% | 3,073 | 6.25% | 2.33% | 19.53 | 72.89% | 9.93% |
| 20 year(s) - 21 year(s) | 272,851,182.75 | 6.63% | 3,148 | 6.41% | 3.12% | 20.31 | 73.75% | 9.40% |
| 21 year(s) - 22 year(s) | 52,071,060.52 | 1.27% | 655 | 1.33% | 2.68% | 21.23 | 62.44% | 6.08% |
| 22 year(s) - 23 year(s) | 43,596,308.00 | 1.06% | 484 | 0.98% | 2.90% | 22.66 | 75.07% | 8.83% |
| 23 year(s) - 24 year(s) | 103,817,057.71 | 2.52% | 1,116 | 2.27% | 2.97% | 23.44 | 72.91% | 9.88% |
| 24 year(s) - 25 year(s) | 160,871,313.82 | 3.91% | 1,796 | 3.65% | 2.55% | 24.48 | 73.09% | 8.98% |
| 25 year(s) - 26 year(s) | 292,425,629.93 | 7.11% | 3,245 | 6.60% | 2.31% | 25.44 | 73.60% | 0.51% |
| 26 year(s) - 27 year(s) | 153,240,891.86 | 3.72% | 1,862 | 3.79% | 2.10% | 26.49 | 73.17% | 0.53% |
| 27 year(s) - 28 year(s) | 317,331,995.42 | 7.71% | 3,623 | 7.37% | 2.08% | 27.43 | 75.82% | 2.11% |
| 28 year(s) - 29 year(s) | 172,939,339.77 | 4.20% | 2,094 | 4.26% | 1.86% | 28.45 | 81.23% | 4.09% |
| 29 year(s) - 30 year(s) | 123,889,038.28 | 3.01% | 1,462 | 2.97% | 1.62% | 29.38 | 82.92% | 6.77% |
| 30 year(s) >= | 2,310,020.81 | 0.06% | 47 | 0.10% | 2.11% | 30.26 | 60.00% | 0.01% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|---------------|
| Weighted Average | 19.33 year(s) |
| Minimum | year(s) |
| Maximum | 30.92 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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 757,661.49 | 0.02% | 49 | 0.20% | 1.96% | 20.84 | 6.10% | |
| 10% - 20% | 10,184,411.50 | 0.25% | 250 | 1.00% | 2.16% | 17.63 | 15.03% | 0.17% |
| 20% - 30% | 25,959,537.81 | 0.63% | 435 | 1.75% | 2.25% | 16.91 | 21.77% | 0.58% |
| 30% - 40% | 54,624,399.68 | 1.33% | 633 | 2.54% | 2.34% | 17.96 | 29.33% | 1.15% |
| 40% - 50% | 95,444,909.46 | 2.32% | 893 | 3.59% | 2.29% | 18.08 | 36.55% | 1.99% |
| 50% - 60% | 178,637,838.35 | 4.34% | 1,328 | 5.34% | 2.31% | 18.52 | 44.36% | 3.43% |
| 60% - 70% | 253,139,055.75 | 6.15% | 1,656 | 6.66% | 2.35% | 18.32 | 51.79% | 5.11% |
| 70% - 80% | 441,237,603.41 | 10.72% | 2,594 | 10.43% | 2.40% | 18.20 | 59.77% | 8.65% |
| 80% - 90% | 307,821,175.88 | 7.48% | 1,491 | 5.99% | 2.42% | 19.97 | 67.72% | 4.59% |
| 90% - 100% | 349,559,868.71 | 8.50% | 1,563 | 6.28% | 2.45% | 19.30 | 75.87% | 7.73% |
| 100% - 110% | 297,387,985.77 | 7.23% | 1,298 | 5.22% | 2.55% | 19.36 | 82.85% | 6.88% |
| 110% - 120% | 318,662,471.52 | 7.75% | 1,401 | 5.63% | 2.70% | 19.36 | 90.92% | 9.38% |
| 120% - 130% | 337,026,666.48 | 8.19% | 1,620 | 6.51% | 2.98% | 15.48 | 100.44% | 12.51% |
| 130% - 140% | 10,145,173.12 | 0.25% | 44 | 0.18% | 2.86% | 19.22 | 82.04% | 0.19% |
| 140% - 150% | 5,102,570.29 | 0.12% | 21 | 0.08% | 2.87% | 17.89 | 86.62% | 0.18% |
| 150% >= | 11,006,845.87 | 0.27% | 55 | 0.22% | 2.89% | 18.33 | 103.66% | 0.44% |
| Null values | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 93% |
| Minimum | 1% |
| Maximum | 253% |

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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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 20,474.44 | 0.00% | 2 | 0.01% | 2.45% | 9.78 | 4.68% | |
| 10% - 20% | 1,445,130.75 | 0.04% | 33 | 0.13% | 2.72% | 17.83 | 13.25% | 0.03% |
| 20% - 30% | 4,914,081.85 | 0.12% | 96 | 0.39% | 2.34% | 17.38 | 19.38% | 0.15% |
| 30% - 40% | 16,720,851.93 | 0.41% | 231 | 0.93% | 2.45% | 17.04 | 27.83% | 0.41% |
| 40% - 50% | 26,864,801.17 | 0.65% | 312 | 1.25% | 2.46% | 17.35 | 34.67% | 0.76% |
| 50% - 60% | 48,447,750.22 | 1.18% | 457 | 1.84% | 2.50% | 17.95 | 43.02% | 1.46% |
| 60% - 70% | 51,292,705.12 | 1.25% | 447 | 1.80% | 2.50% | 19.27 | 49.36% | 1.39% |
| 70% - 80% | 85,718,834.10 | 2.08% | 677 | 2.72% | 2.46% | 19.67 | 57.31% | 2.04% |
| 80% - 90% | 125,072,508.91 | 3.04% | 916 | 3.68% | 2.50% | 20.30 | 65.37% | 2.94% |
| 90% - 100% | 174,715,597.76 | 4.25% | 1,163 | 4.68% | 2.43% | 20.88 | 73.55% | 4.30% |
| 100% - 110% | 226,554,490.27 | 5.51% | 1,371 | 5.51% | 2.42% | 21.64 | 82.02% | 5.81% |
| 110% - 120% | 494,657,334.25 | 12.02% | 2,887 | 11.61% | 2.39% | 23.04 | 90.10% | 10.80% |
| 120% - 130% | 150,793,256.39 | 3.67% | 891 | 3.58% | 2.68% | 18.06 | 93.13% | 6.66% |
| 130% - 140% | 4,238,757.73 | 0.10% | 26 | 0.10% | 2.71% | 19.09 | 90.08% | 0.06% |
| 140% - 150% | 1,510,206.00 | 0.04% | 10 | 0.04% | 2.35% | 18.27 | 76.04% | 0.05% |
| 150% >= | 4,456,048.21 | 0.11% | 27 | 0.11% | 2.56% | 19.54 | 91.28% | 0.15% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 93% |
| Minimum | 1% |
| Maximum | 253% |

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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 4,995,263.12 | 0.12% | 329 | 1.32% | 2.32% | 15.12 | 6.27% | 0.00% |
| 10% - 20% | 26,306,040.04 | 0.64% | 606 | 2.44% | 2.31% | 15.91 | 14.08% | 0.37% |
| 20% - 30% | 50,719,612.49 | 1.23% | 739 | 2.97% | 2.29% | 16.71 | 22.57% | 0.96% |
| 30% - 40% | 97,464,331.08 | 2.37% | 951 | 3.82% | 2.40% | 17.58 | 31.18% | 1.64% |
| 40% - 50% | 153,399,423.88 | 3.73% | 1,196 | 4.81% | 2.35% | 17.88 | 39.85% | 2.71% |
| 50% - 60% | 250,425,005.01 | 6.09% | 1,602 | 6.44% | 2.37% | 18.55 | 48.64% | 4.35% |
| 60% - 70% | 325,399,039.66 | 7.91% | 1,835 | 7.38% | 2.40% | 18.57 | 57.34% | 6.27% |
| 70% - 80% | 437,020,902.86 | 10.62% | 2,238 | 9.00% | 2.41% | 18.59 | 65.74% | 8.12% |
| 80% - 90% | 353,095,071.70 | 8.58% | 1,564 | 6.29% | 2.50% | 19.98 | 74.89% | 5.46% |
| 90% - 100% | 327,811,065.22 | 7.97% | 1,410 | 5.67% | 2.55% | 18.89 | 83.67% | 8.62% |
| 100% - 110% | 310,311,464.32 | 7.54% | 1,298 | 5.22% | 2.68% | 19.89 | 92.17% | 7.39% |
| 110% - 120% | 177,351,863.54 | 4.31% | 747 | 3.00% | 2.80% | 17.69 | 100.37% | 9.57% |
| 120% - 130% | 179,423,035.74 | 4.36% | 801 | 3.22% | 2.93% | 14.61 | 108.66% | 7.47% |
| 130% - 140% | 837,459.97 | 0.02% | 4 | 0.02% | 2.87% | 19.98 | 120.54% | 0.01% |
| 140% - 150% | 100,895.47 | 0.00% | 1 | 0.00% | 2.90% | 18.47 | 126.12% | 0.01% |
| 150% >= | 2,037,700.99 | 0.05% | 10 | 0.04% | 2.72% | 17.51 | 154.67% | 0.04% |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 83% |
| Minimum | 0% |
| Maximum | 242% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 757,279.86 | 0.02% | 59 | 0.24% | 2.87% | 11.98 | 6.51% | 0.00% |
| 10% - 20% | 6,183,400.50 | 0.15% | 165 | 0.66% | 2.64% | 15.22 | 13.93% | 0.10% |
| 20% - 30% | 14,730,152.37 | 0.36% | 243 | 0.98% | 2.47% | 15.87 | 22.78% | 0.30% |
| 30% - 40% | 31,577,301.10 | 0.77% | 395 | 1.59% | 2.54% | 16.62 | 31.32% | 0.70% |
| 40% - 50% | 49,425,771.96 | 1.20% | 492 | 1.98% | 2.57% | 17.05 | 40.05% | 1.19% |
| 50% - 60% | 73,570,498.31 | 1.79% | 621 | 2.50% | 2.63% | 18.07 | 48.68% | 1.92% |
| 60% - 70% | 99,411,917.53 | 2.42% | 763 | 3.07% | 2.52% | 19.16 | 57.49% | 2.02% |
| 70% - 80% | 141,751,504.01 | 3.45% | 1,017 | 4.09% | 2.56% | 19.78 | 66.38% | 2.69% |
| 80% - 90% | 195,028,208.98 | 4.74% | 1,282 | 5.15% | 2.55% | 20.43 | 75.02% | 4.18% |
| 90% - 100% | 254,563,604.50 | 6.19% | 1,556 | 6.25% | 2.52% | 21.37 | 83.94% | 5.60% |
| 100% - 110% | 407,486,495.85 | 9.90% | 2,254 | 9.06% | 2.34% | 23.58 | 92.25% | 7.89% |
| 110% - 120% | 113,280,047.76 | 2.75% | 538 | 2.16% | 2.18% | 22.53 | 99.45% | 9.05% |
| 120% - 130% | 29,099,989.84 | 0.71% | 157 | 0.63% | 2.45% | 16.43 | 107.86% | 1.35% |
| 130% - 140% | 487,316.09 | 0.01% | 3 | 0.01% | 1.88% | 18.34 | 119.36% | |
| 140% - 150% | | | | | | | | 0.00% |
| 150% >= | 69,340.44 | 0.00% | 1 | 0.00% | 1.94% | 17.00 | 156.88% | 0.02% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 83% |
| Minimum | 0% |
| Maximum | 242% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 10,973,203.36 | 0.27% | 511 | 2.05% | 2.28% | 15.22 | 9.14% | 0.03% |
| 10% - 20% | 51,047,509.94 | 1.24% | 920 | 3.70% | 2.30% | 15.94 | 19.28% | 0.45% |
| 20% - 30% | 110,651,837.88 | 2.69% | 1,195 | 4.80% | 2.40% | 16.71 | 31.01% | 1.08% |
| 30% - 40% | 200,532,603.77 | 4.87% | 1,543 | 6.20% | 2.37% | 17.51 | 41.77% | 1.73% |
| 40% - 50% | 326,495,030.94 | 7.94% | 2,060 | 8.28% | 2.43% | 17.93 | 52.43% | 2.75% |
| 50% - 60% | 438,211,943.33 | 10.65% | 2,346 | 9.43% | 2.43% | 18.47 | 62.37% | 4.38% |
| 60% - 70% | 467,676,340.12 | 11.37% | 2,205 | 8.86% | 2.48% | 18.92 | 71.93% | 6.24% |
| 70% - 80% | 432,113,323.14 | 10.50% | 1,847 | 7.42% | 2.61% | 19.35 | 83.11% | 8.06% |
| 80% - 90% | 358,948,923.44 | 8.72% | 1,508 | 6.06% | 2.63% | 18.81 | 92.52% | 5.42% |
| 90% - 100% | 215,350,423.33 | 5.23% | 871 | 3.50% | 2.74% | 18.38 | 99.68% | 8.54% |
| 100% - 110% | 78,216,942.16 | 1.90% | 299 | 1.20% | 2.72% | 19.17 | 103.84% | 7.40% |
| 110% - 120% | 4,496,093.48 | 0.11% | 16 | 0.06% | 2.38% | 22.78 | 105.23% | 9.47% |
| 120% - 130% | 1,279,686.03 | 0.03% | 6 | 0.02% | 2.60% | 17.48 | 140.89% | 7.40% |
| 130% - 140% | 125,000.00 | 0.00% | 1 | 0.00% | 2.90% | 14.42 | 137.44% | 0.01% |
| 140% - 150% | 173,113.73 | 0.00% | 1 | 0.00% | 2.48% | 19.83 | 138.49% | 0.01% |
| 150% >= | 406,200.44 | 0.01% | 2 | 0.01% | 2.94% | 19.19 | 184.07% | 0.04% |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 66% |
| Minimum | 0% |
| Maximum | 242% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 2,109,643.19 | 0.05% | 101 | 0.41% | 2.50% | 14.83 | 9.11% | 0.01% |
| 10% - 20% | 11,554,063.65 | 0.28% | 248 | 1.00% | 2.61% | 15.02 | 18.63% | 0.13% |
| 20% - 30% | 34,993,959.00 | 0.85% | 468 | 1.88% | 2.58% | 16.11 | 30.04% | 0.34% |
| 30% - 40% | 62,100,755.59 | 1.51% | 622 | 2.50% | 2.57% | 17.06 | 40.94% | 0.73% |
| 40% - 50% | 104,468,275.99 | 2.54% | 861 | 3.46% | 2.67% | 18.03 | 52.45% | 1.21% |
| 50% - 60% | 167,474,505.17 | 4.07% | 1,233 | 4.96% | 2.59% | 19.60 | 65.02% | 1.93% |
| 60% - 70% | 265,384,638.82 | 6.45% | 1,773 | 7.13% | 2.64% | 20.72 | 76.73% | 2.01% |
| 70% - 80% | 313,718,399.18 | 7.63% | 1,930 | 7.76% | 2.56% | 21.25 | 85.50% | 2.67% |
| 80% - 90% | 239,449,688.48 | 5.82% | 1,300 | 5.23% | 2.35% | 21.80 | 91.25% | 4.15% |
| 90% - 100% | 155,724,184.74 | 3.79% | 748 | 3.01% | 2.00% | 24.54 | 95.90% | 5.57% |
| 100% - 110% | 56,434,086.01 | 1.37% | 245 | 0.98% | 1.70% | 26.59 | 99.11% | 7.85% |
| 110% - 120% | 3,941,288.84 | 0.10% | 16 | 0.06% | 1.60% | 28.89 | 100.09% | 9.03% |
| 120% - 130% | 69,340.44 | 0.00% | 1 | 0.00% | 1.94% | 17.00 | 156.88% | 1.34% |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | 0.00% |
| 150% >= | | | | | | | | 0.02% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 66% |
| Minimum | 0% |
| Maximum | 242% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 Not.Amount at CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|---------------------------------------|---------------------------------------|
| NHG | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 1,266,703.75 | 0.03% | 70 | 0.28% | 1.87% | 21.23 | 7.72% | 0.00% |
| 10% - 20% | 14,924,406.68 | 0.36% | 329 | 1.32% | 2.18% | 17.55 | 16.68% | 0.29% |
| 20% - 30% | 39,050,985.20 | 0.95% | 568 | 2.28% | 2.31% | 16.94 | 24.53% | 0.83% |
| 30% - 40% | 81,257,202.28 | 1.98% | 843 | 3.39% | 2.30% | 18.12 | 33.03% | 1.70% |
| 40% - 50% | 162,961,771.34 | 3.96% | 1,302 | 5.23% | 2.30% | 18.27 | 41.41% | 3.24% |
| 50% - 60% | 267,044,894.13 | 6.49% | 1,816 | 7.30% | 2.34% | 18.48 | 49.93% | 5.22% |
| 60% - 70% | 479,112,418.12 | 11.65% | 2,829 | 11.37% | 2.40% | 18.10 | 59.12% | 9.62% |
| 70% - 80% | 354,223,370.58 | 8.61% | 1,725 | 6.93% | 2.40% | 19.86 | 67.96% | 5.32% |
| 80% - 90% | 414,625,953.23 | 10.08% | 1,831 | 7.36% | 2.47% | 19.47 | 77.25% | 9.54% |
| 90% - 100% | 322,851,487.31 | 7.85% | 1,396 | 5.61% | 2.58% | 19.37 | 86.14% | 7.64% |
| 100% - 110% | 452,219,640.47 | 10.99% | 2,105 | 8.46% | 2.90% | 17.09 | 96.45% | 17.05% |
| 110% - 120% | 87,483,805.67 | 2.13% | 424 | 1.70% | 2.92% | 15.73 | 99.99% | 1.84% |
| 120% - 130% | 7,852,883.19 | 0.19% | 35 | 0.14% | 2.92% | 19.02 | 86.28% | 0.24% |
| 130% - 140% | 3,537,541.22 | 0.09% | 16 | 0.06% | 3.02% | 16.16 | 95.93% | 0.15% |
| 140% - 150% | 2,278,519.50 | 0.06% | 12 | 0.05% | 2.95% | 19.67 | 95.44% | 0.12% |
| 150% >= | 6,006,592.42 | 0.15% | 30 | 0.12% | 2.82% | 18.46 | 107.51% | 0.19% |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 82% |
| Minimum | 0% |
| Maximum | 222% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 43,630.45 | 0.00% | 4 | 0.02% | 3.48% | 14.96 | 7.05% | |
| 10% - 20% | 2,682,235.49 | 0.07% | 58 | 0.23% | 2.61% | 18.12 | 14.82% | 0.06% |
| 20% - 30% | 8,796,766.58 | 0.21% | 150 | 0.60% | 2.43% | 17.00 | 23.30% | 0.25% |
| 30% - 40% | 24,793,624.79 | 0.60% | 311 | 1.25% | 2.40% | 17.00 | 30.71% | 0.66% |
| 40% - 50% | 46,699,090.68 | 1.14% | 460 | 1.85% | 2.52% | 17.73 | 40.51% | 1.42% |
| 50% - 60% | 57,365,702.34 | 1.39% | 518 | 2.08% | 2.51% | 18.84 | 47.87% | 1.55% |
| 60% - 70% | 90,168,066.34 | 2.19% | 716 | 2.88% | 2.45% | 19.69 | 56.60% | 2.17% |
| 70% - 80% | 145,002,271.47 | 3.52% | 1,057 | 4.25% | 2.51% | 20.27 | 65.78% | 3.44% |
| 80% - 90% | 206,480,620.25 | 5.02% | 1,348 | 5.42% | 2.42% | 21.02 | 74.85% | 5.10% |
| 90% - 100% | 338,455,051.16 | 8.23% | 1,999 | 8.04% | 2.34% | 22.36 | 85.87% | 7.83% |
| 100% - 110% | 479,103,107.34 | 11.65% | 2,817 | 11.32% | 2.52% | 21.57 | 91.29% | 14.08% |
| 110% - 120% | 11,238,319.37 | 0.27% | 67 | 0.27% | 2.72% | 18.24 | 93.08% | 0.24% |
| 120% - 130% | 1,969,698.77 | 0.05% | 13 | 0.05% | 2.34% | 18.62 | 78.62% | 0.06% |
| 130% - 140% | 760,515.35 | 0.02% | 5 | 0.02% | 2.16% | 17.10 | 93.58% | 0.03% |
| 140% - 150% | 1,388,453.06 | 0.03% | 9 | 0.04% | 2.18% | 17.65 | 85.88% | 0.03% |
| 150% >= | 2,475,675.66 | 0.06% | 14 | 0.06% | 2.85% | 20.93 | 94.20% | 0.10% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 82% |
| Minimum | 0% |
| Maximum | 222% |

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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 6,702,321.20 | 0.16% | 383 | 1.54% | 2.31% | 15.34 | 7.06% | 0.02% |
| 10% - 20% | 34,258,538.76 | 0.83% | 725 | 2.91% | 2.33% | 16.12 | 15.65% | 0.53% |
| 20% - 30% | 73,456,726.26 | 1.79% | 919 | 3.69% | 2.32% | 16.70 | 25.57% | 1.39% |
| 30% - 40% | 141,657,682.15 | 3.44% | 1,232 | 4.95% | 2.38% | 17.77 | 35.36% | 2.39% |
| 40% - 50% | 240,660,875.69 | 5.85% | 1,629 | 6.55% | 2.35% | 18.29 | 45.53% | 4.19% |
| 50% - 60% | 357,383,304.58 | 8.69% | 2,067 | 8.31% | 2.39% | 18.68 | 55.38% | 6.54% |
| 60% - 70% | 476,077,048.52 | 11.57% | 2,465 | 9.91% | 2.42% | 18.55 | 65.03% | 9.13% |
| 70% - 80% | 406,544,560.58 | 9.88% | 1,806 | 7.26% | 2.50% | 19.85 | 75.14% | 6.43% |
| 80% - 90% | 371,358,175.70 | 9.03% | 1,587 | 6.38% | 2.56% | 18.96 | 85.24% | 9.73% |
| 90% - 100% | 319,463,642.69 | 7.77% | 1,316 | 5.29% | 2.70% | 19.87 | 94.71% | 9.48% |
| 100% - 110% | 223,152,658.05 | 5.42% | 989 | 3.98% | 2.93% | 15.20 | 106.05% | 12.07% |
| 110% - 120% | 43,261,056.99 | 1.05% | 199 | 0.80% | 2.91% | 14.78 | 110.16% | 1.06% |
| 120% - 130% | 683,882.93 | 0.02% | 4 | 0.02% | 2.97% | 18.92 | 122.58% | 0.01% |
| 130% - 140% | 766,800.28 | 0.02% | 4 | 0.02% | 3.04% | 16.64 | 136.90% | 0.02% |
| 140% - 150% | | | | | | | | |
| 150% >= | 1,270,900.71 | 0.03% | 6 | 0.02% | 2.52% | 18.03 | 165.39% | 0.01% |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 73% |
| Minimum | 0% |
| Maximum | 213% |

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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 1,310,552.25 | 0.03% | 77 | 0.31% | 2.55% | 14.29 | 7.68% | 0.01% |
| 10% - 20% | 7,977,994.68 | 0.19% | 191 | 0.77% | 2.60% | 15.14 | 15.75% | 0.16% |
| 20% - 30% | 22,792,655.92 | 0.55% | 342 | 1.37% | 2.57% | 16.00 | 25.66% | 0.47% |
| 30% - 40% | 45,022,792.21 | 1.09% | 499 | 2.01% | 2.55% | 16.84 | 35.49% | 1.02% |
| 40% - 50% | 73,516,298.17 | 1.79% | 659 | 2.65% | 2.58% | 17.77 | 45.44% | 1.93% |
| 50% - 60% | 106,039,351.41 | 2.58% | 830 | 3.34% | 2.56% | 18.74 | 55.44% | 2.26% |
| 60% - 70% | 153,376,805.35 | 3.73% | 1,103 | 4.43% | 2.55% | 19.80 | 65.50% | 2.94% |
| 70% - 80% | 223,759,962.15 | 5.44% | 1,469 | 5.91% | 2.55% | 20.41 | 75.30% | 4.75% |
| 80% - 90% | 340,099,978.51 | 8.27% | 2,064 | 8.30% | 2.52% | 21.92 | 85.82% | 6.64% |
| 90% - 100% | 377,918,332.86 | 9.19% | 1,974 | 7.94% | 2.24% | 23.97 | 94.32% | 11.76% |
| 100% - 110% | 63,650,319.06 | 1.55% | 326 | 1.31% | 2.41% | 17.43 | 104.83% | 4.99% |
| 110% - 120% | 1,550,630.00 | 0.04% | 9 | 0.04% | 2.22% | 15.70 | 110.60% | 0.05% |
| 120% - 130% | 337,816.09 | 0.01% | 2 | 0.01% | 1.79% | 20.93 | 121.56% | 0.00% |
| 130% - 140% | | | | | | | | 0.01% |
| 140% - 150% | | | | | | | | |
| 150% >= | 69,340.44 | 0.00% | 1 | 0.00% | 1.94% | 17.00 | 156.88% | 0.00% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 73% |
| Minimum | 0% |
| Maximum | 213% |

Monthly Portfolio and Performance Report: 1 February 2021 - 28 February 2021

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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| < 10% | 15,427,614.45 | 0.37% | 636 | 2.56% | 2.24% | 15.26 | 10.39% | 0.02% |
| 10% - 20% | 69,630,484.58 | 1.69% | 1,094 | 4.40% | 2.32% | 16.11 | 22.04% | 0.53% |
| 20% - 30% | 159,722,370.79 | 3.88% | 1,491 | 5.99% | 2.41% | 17.09 | 34.98% | 1.39% |
| 30% - 40% | 295,567,928.93 | 7.18% | 2,044 | 8.22% | 2.39% | 17.67 | 47.20% | 2.39% |
| 40% - 50% | 452,099,822.11 | 10.99% | 2,543 | 10.22% | 2.45% | 18.29 | 58.87% | 4.19% |
| 50% - 60% | 531,864,395.68 | 12.93% | 2,614 | 10.51% | 2.46% | 18.78 | 69.39% | 6.54% |
| 60% - 70% | 493,954,230.95 | 12.01% | 2,127 | 8.55% | 2.58% | 19.34 | 81.88% | 9.13% |
| 70% - 80% | 404,380,346.11 | 9.83% | 1,697 | 6.82% | 2.64% | 18.86 | 92.53% | 6.43% |
| 80% - 90% | 223,351,353.90 | 5.43% | 894 | 3.59% | 2.74% | 18.32 | 100.65% | 9.73% |
| 90% - 100% | 48,110,731.83 | 1.17% | 178 | 0.72% | 2.66% | 19.84 | 103.92% | 9.48% |
| 100% - 110% | 1,565,791.59 | 0.04% | 7 | 0.03% | 2.67% | 17.73 | 129.92% | 12.07% |
| 110% - 120% | 443,790.00 | 0.01% | 3 | 0.01% | 2.97% | 15.88 | 153.89% | 1.06% |
| 120% - 130% | 173,113.73 | 0.00% | 1 | 0.00% | 2.48% | 19.83 | 138.49% | 0.01% |
| 130% - 140% | 314,091.31 | 0.01% | 1 | 0.00% | 2.82% | 18.83 | 175.49% | 0.02% |
| 140% - 150% | | | | | | | | |
| 150% >= | 92,109.13 | 0.00% | 1 | 0.00% | 3.37% | 20.42 | 213.31% | 0.01% |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 58% |
| Minimum | 0% |
| Maximum | 213% |

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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 | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| < 10% | 2,835,011.61 | 0.07% | 123 | 0.49% | 2.43% | 14.60 | 10.06% | 0.01% |
| 10% - 20% | 17,425,487.20 | 0.42% | 332 | 1.33% | 2.59% | 15.35 | 21.33% | 0.16% |
| 20% - 30% | 47,879,598.87 | 1.16% | 579 | 2.33% | 2.56% | 16.45 | 33.41% | 0.47% |
| 30% - 40% | 93,553,382.37 | 2.27% | 844 | 3.39% | 2.68% | 17.38 | 46.49% | 1.02% |
| 40% - 50% | 154,724,861.51 | 3.76% | 1,184 | 4.76% | 2.58% | 19.14 | 60.13% | 1.93% |
| 50% - 60% | 273,765,774.61 | 6.65% | 1,869 | 7.51% | 2.63% | 20.36 | 73.70% | 2.26% |
| 60% - 70% | 361,227,987.91 | 8.78% | 2,246 | 9.03% | 2.59% | 21.23 | 84.78% | 2.94% |
| 70% - 80% | 267,483,285.94 | 6.50% | 1,451 | 5.83% | 2.35% | 21.89 | 91.36% | 4.75% |
| 80% - 90% | 157,891,789.25 | 3.84% | 745 | 2.99% | 1.95% | 24.78 | 96.55% | 6.64% |
| 90% - 100% | 40,326,309.39 | 0.98% | 171 | 0.69% | 1.61% | 27.53 | 99.00% | 11.76% |
| 100% - 110% | 309,340.44 | 0.01% | 2 | 0.01% | 1.51% | 27.02 | 112.75% | 4.99% |
| 110% - 120% | | | | | | | | 0.05% |
| 120% - 130% | | | | | | | | 0.00% |
| 130% - 140% | | | | | | | | 0.01% |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | 0.00% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 58% |
| Minimum | 0% |
| Maximum | 213% |

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% | 671,381.08 | 0.02% | 4 | 0.01% | 0.33% | 18.86 | 66.74% | 0.03% |
| 0.50% - 1.00% | 1,741,474.34 | 0.04% | 21 | 0.04% | 0.73% | 16.90 | 83.94% | 0.07% |
| 1.00% - 1.50% | 234,297,839.59 | 5.69% | 3,200 | 6.51% | 1.33% | 20.19 | 63.95% | 0.22% |
| 1.50% - 2.00% | 1,202,623,074.45 | 29.23% | 14,813 | 30.14% | 1.76% | 21.06 | 70.30% | 6.30% |
| 2.00% - 2.50% | 963,637,193.14 | 23.42% | 10,920 | 22.22% | 2.23% | 19.37 | 74.19% | 15.66% |
| 2.50% - 3.00% | 783,646,208.86 | 19.05% | 8,971 | 18.25% | 2.74% | 18.81 | 74.87% | 22.18% |
| 3.00% - 3.50% | 438,056,088.80 | 10.65% | 4,914 | 10.00% | 3.19% | 17.70 | 78.16% | 17.19% |
| 3.50% - 4.00% | 209,925,658.25 | 5.10% | 2,348 | 4.78% | 3.72% | 17.87 | 79.77% | 13.00% |
| 4.00% - 4.50% | 79,624,422.32 | 1.94% | 970 | 1.97% | 4.18% | 17.59 | 75.38% | 5.95% |
| 4.50% - 5.00% | 77,087,388.74 | 1.87% | 1,140 | 2.32% | 4.72% | 16.33 | 68.09% | 7.52% |
| 5.00% - 5.50% | 78,073,645.63 | 1.90% | 1,079 | 2.20% | 5.16% | 17.02 | 72.06% | 7.82% |
| 5.50% - 6.00% | 26,968,195.19 | 0.66% | 445 | 0.91% | 5.68% | 14.81 | 63.24% | 2.87% |
| 6.00% - 6.50% | 13,564,103.28 | 0.33% | 240 | 0.49% | 6.18% | 14.88 | 67.73% | 0.94% |
| 6.50% - 7.00% | 3,812,104.13 | 0.09% | 71 | 0.14% | 6.64% | 13.21 | 63.10% | 0.22% |
| 7.00% >= | 392,226.39 | 0.01% | 9 | 0.02% | 7.16% | 11.43 | 63.57% | 0.03% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|-------|
| Weighted Average | 2.50% |
| Minimum | 0.33% |
| Maximum | 8.10% |

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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) | 592,667,234.62 | 14.41% | 7,650 | 15.57% | 2.34% | 16.31 | 73.24% | 23.93% |
| 12 month(s) - 24 month(s) | 60,666,085.46 | 1.47% | 954 | 1.94% | 3.28% | 15.46 | 70.93% | 4.50% |
| 24 month(s) - 36 month(s) | 58,989,194.77 | 1.43% | 941 | 1.91% | 3.16% | 16.54 | 69.42% | 5.96% |
| 36 month(s) - 48 month(s) | 160,056,810.76 | 3.89% | 2,117 | 4.31% | 3.20% | 18.04 | 71.24% | 5.37% |
| 48 month(s) - 60 month(s) | 525,837,782.94 | 12.78% | 6,204 | 12.62% | 2.89% | 17.23 | 72.04% | 5.21% |
| 60 month(s) - 72 month(s) | 640,935,393.74 | 15.58% | 7,279 | 14.81% | 2.52% | 18.27 | 72.92% | 1.26% |
| 72 month(s) - 84 month(s) | 390,123,550.77 | 9.48% | 4,589 | 9.34% | 2.46% | 18.87 | 71.78% | 0.91% |
| 84 month(s) - 96 month(s) | 445,565,540.68 | 10.83% | 5,102 | 10.38% | 2.15% | 22.75 | 73.11% | 4.44% |
| 96 month(s) - 108 month(s) | 279,749,098.54 | 6.80% | 3,177 | 6.46% | 1.98% | 22.00 | 76.00% | 18.34% |
| 108 month(s) - 120 month(s) | 230,039,531.71 | 5.59% | 2,644 | 5.38% | 1.99% | 20.01 | 73.75% | 19.58% |
| 120 month(s) - 132 month(s) | 52,366,933.84 | 1.27% | 697 | 1.42% | 3.09% | 18.41 | 71.72% | 1.66% |
| 132 month(s) - 144 month(s) | 39,926,404.72 | 0.97% | 456 | 0.93% | 2.47% | 17.50 | 71.68% | 0.26% |
| 144 month(s) - 156 month(s) | 23,498,872.03 | 0.57% | 329 | 0.67% | 2.87% | 19.56 | 67.59% | 0.23% |
| 156 month(s) - 168 month(s) | 28,923,561.24 | 0.70% | 357 | 0.73% | 2.95% | 19.00 | 72.69% | 1.38% |
| 168 month(s) - 180 month(s) | 88,048,410.70 | 2.14% | 953 | 1.94% | 2.82% | 19.81 | 73.18% | 1.23% |
| 180 month(s) - 192 month(s) | 141,182,355.17 | 3.43% | 1,538 | 3.13% | 3.03% | 22.03 | 71.48% | 0.02% |
| 192 month(s) - 204 month(s) | 57,571,770.56 | 1.40% | 656 | 1.33% | 2.86% | 22.79 | 70.04% | 0.04% |
| 204 month(s) - 216 month(s) | 80,351,245.79 | 1.95% | 958 | 1.95% | 2.81% | 24.04 | 75.19% | 0.33% |
| 216 month(s) - 228 month(s) | 79,190,388.73 | 1.92% | 962 | 1.96% | 2.35% | 24.13 | 77.87% | 1.66% |
| 228 month(s) - 240 month(s) | 137,194,335.06 | 3.33% | 1,553 | 3.16% | 1.83% | 25.19 | 78.91% | 3.63% |
| 240 month(s) - 252 month(s) | 962,460.77 | 0.02% | 26 | 0.05% | 3.03% | 25.77 | 73.41% | 0.01% |
| 252 month(s) - 264 month(s) | 274,041.59 | 0.01% | 3 | 0.01% | 2.91% | 15.69 | 68.13% | 0.01% |
| 264 month(s) - 276 month(s) | | | | | | | | 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) | | | | | | | | |
| 360 month(s) >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|----------------|
| Weighted Average | 83.97 month(s) |
| Minimum | month(s) |
| Maximum | 260 month(s) |

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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 |
|---------------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Fixed Interest Rate Mortgage | 3,715,036,668.52 | 90.30% | 44,253 | 90.05% | 2.56% | 19.73 | 73.16% | 82.99% |
| Floating Interest Rate Mortgage | 399,084,335.67 | 9.70% | 4,892 | 9.95% | 1.88% | 15.97 | 72.29% | 17.01% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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 | 3,649,052,082.20 | 88.70% | 21,403 | 86.04% | 2.51% | 19.27 | 73.02% | 88.29% |
| Apartment | 437,717,877.12 | 10.64% | 3,193 | 12.84% | 2.35% | 20.21 | 74.15% | 10.89% |
| Other | 27,351,044.87 | 0.66% | 281 | 1.13% | 2.64% | 17.57 | 63.18% | 0.82% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 | 140,953,590.37 | 3.43% | 946 | 3.80% | 2.49% | 19.48 | 75.24% | 3.24% |
| Flevoland | 151,661,694.19 | 3.69% | 918 | 3.69% | 2.48% | 18.37 | 80.53% | 3.49% |
| Friesland | 109,543,459.11 | 2.66% | 729 | 2.93% | 2.44% | 19.75 | 75.22% | 2.46% |
| Gelderland | 642,553,060.91 | 15.62% | 3,828 | 15.39% | 2.50% | 19.39 | 72.31% | 16.33% |
| Groningen | 137,212,873.17 | 3.34% | 1,041 | 4.18% | 2.55% | 18.48 | 73.42% | 3.19% |
| Limburg | 540,126,053.20 | 13.13% | 3,833 | 15.41% | 2.64% | 18.14 | 72.64% | 12.84% |
| Noord-Brabant | 620,250,833.65 | 15.08% | 3,425 | 13.77% | 2.49% | 19.78 | 71.91% | 15.90% |
| Noord-Holland | 499,673,154.43 | 12.15% | 2,659 | 10.69% | 2.41% | 19.91 | 70.40% | 12.19% |
| Overijssel | 321,388,368.07 | 7.81% | 2,013 | 8.09% | 2.46% | 19.54 | 74.38% | 8.08% |
| Utrecht | 287,087,578.31 | 6.98% | 1,541 | 6.19% | 2.49% | 19.58 | 70.78% | 7.16% |
| Zeeland | 72,868,409.63 | 1.77% | 505 | 2.03% | 2.60% | 19.11 | 73.52% | 1.82% |
| Zuid-Holland | 590,801,929.15 | 14.36% | 3,439 | 13.82% | 2.46% | 19.74 | 75.22% | 13.30% |
| Unknown/Not specified | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 | 49,017,662.57 | 1.19% | 392 | 1.58% | 2.52% | 18.20 | 75.44% | 1.09% |
| NL112 - Delfzijl en omgeving | 10,695,084.02 | 0.26% | 94 | 0.38% | 2.82% | 16.61 | 70.20% | 0.30% |
| NL113- Overig Groningen | 77,500,126.58 | 1.88% | 555 | 2.23% | 2.54% | 18.91 | 72.59% | 1.81% |
| NL121- Noord-Friesland | 56,062,335.23 | 1.36% | 381 | 1.53% | 2.40% | 19.93 | 77.01% | 1.14% |
| NL122- Zuidwest-Friesland | 22,142,487.48 | 0.54% | 153 | 0.62% | 2.42% | 20.24 | 72.09% | 0.54% |
| NL123- Zuidoost-Friesland | 31,338,636.40 | 0.76% | 195 | 0.78% | 2.52% | 19.09 | 74.23% | 0.78% |
| NL131- Noord-Drenthe | 46,357,579.79 | 1.13% | 301 | 1.21% | 2.52% | 19.28 | 73.63% | 1.09% |
| NL132- Zuidoost-Drenthe | 59,745,398.66 | 1.45% | 408 | 1.64% | 2.44% | 19.60 | 77.84% | 1.39% |
| NL133- Zuidwest-Drenthe | 34,850,611.92 | 0.85% | 237 | 0.95% | 2.53% | 19.54 | 72.93% | 0.77% |
| NL211- Noord-Overijssel | 110,820,579.72 | 2.69% | 676 | 2.72% | 2.49% | 18.74 | 73.55% | 2.99% |
| NL212- Zuidwest-Overijssel | 40,867,304.96 | 0.99% | 254 | 1.02% | 2.40% | 19.67 | 74.56% | 0.99% |
| NL213- Twente | 169,700,483.39 | 4.12% | 1,083 | 4.35% | 2.45% | 20.03 | 74.87% | 4.10% |
| NL221- Veluwe | 178,826,891.85 | 4.35% | 1,025 | 4.12% | 2.46% | 19.14 | 71.11% | 4.26% |
| NL224- Zuidwest-Gelderland | 76,171,561.99 | 1.85% | 408 | 1.64% | 2.46% | 20.56 | 70.39% | 1.91% |
| NL225- Achterhoek | 144,460,300.02 | 3.51% | 927 | 3.73% | 2.57% | 19.92 | 73.02% | 3.55% |
| NL226- Arnhem/Nijmegen | 243,900,431.82 | 5.93% | 1,473 | 5.92% | 2.49% | 18.88 | 73.28% | 6.63% |
| NL230- Flevoland | 151,661,694.19 | 3.69% | 918 | 3.69% | 2.48% | 18.37 | 80.53% | 3.49% |
| NL310- Utrecht | 286,281,453.54 | 6.96% | 1,536 | 6.17% | 2.49% | 19.59 | 70.83% | 7.15% |
| NL321- Kop van Noord-Holland | 71,998,849.52 | 1.75% | 444 | 1.78% | 2.48% | 20.08 | 72.41% | 1.80% |
| NL322- Alkmaar en omgeving | 59,015,881.13 | 1.43% | 347 | 1.39% | 2.61% | 19.50 | 73.49% | 1.63% |
| NL323- IJmond | 28,500,749.10 | 0.69% | 160 | 0.64% | 2.55% | 20.33 | 74.60% | 0.73% |
| NL324- Agglomeratie Haarlem | 39,219,618.89 | 0.95% | 188 | 0.76% | 2.32% | 20.48 | 69.93% | 0.77% |
| NL325- Zaanstreek | 25,166,903.79 | 0.61% | 143 | 0.57% | 2.44% | 20.70 | 75.70% | 0.54% |
| NL326- Groot-Amsterdam | 211,664,843.31 | 5.14% | 1,054 | 4.24% | 2.32% | 19.81 | 69.15% | 5.04% |
| NL327- Het Gooi en Vechtstreek | 64,106,308.69 | 1.56% | 323 | 1.30% | 2.47% | 19.54 | 65.75% | 1.68% |
| NL331- Agglomeratie Leiden en Bollenstreek | 71,053,364.15 | 1.73% | 384 | 1.54% | 2.41% | 20.51 | 70.49% | 1.49% |
| NL332- Agglomeratie 's-Gravenhage | 136,936,529.51 | 3.33% | 767 | 3.08% | 2.41% | 19.28 | 76.51% | 3.20% |
| NL333- Delft en Westland | 28,664,799.27 | 0.70% | 158 | 0.64% | 2.55% | 20.04 | 71.94% | 0.58% |
| NL334- Oost-Zuid-Holland | 53,819,637.44 | 1.31% | 319 | 1.28% | 2.45% | 20.00 | 71.97% | 1.29% |
| NL335- Groot-Rijnmond | 219,870,294.20 | 5.34% | 1,280 | 5.15% | 2.46% | 19.86 | 77.71% | 4.73% |
| NL336- Zuidoost-Zuid-Holland | 80,457,304.58 | 1.96% | 531 | 2.13% | 2.55% | 19.24 | 73.70% | 2.01% |
| NL341- Zeeuwsch-Vlaanderen | 23,582,291.76 | 0.57% | 186 | 0.75% | 2.73% | 18.43 | 72.77% | 0.62% |
| NL342- Overig Zeeland | 49,286,117.87 | 1.20% | 319 | 1.28% | 2.54% | 19.44 | 73.87% | 1.20% |
| NL411- West-Noord-Brabant | 118,786,313.33 | 2.89% | 669 | 2.69% | 2.48% | 19.66 | 74.27% | 2.91% |
| NL412- Midden-Noord-Brabant | 100,494,974.51 | 2.44% | 565 | 2.27% | 2.48% | 19.58 | 74.44% | 2.76% |
| NL413- Noordoost-Noord-Brabant | 205,516,263.50 | 5.00% | 1,119 | 4.50% | 2.54% | 20.04 | 69.76% | 5.47% |
| NL414- Zuidoost-Noord-Brabant | 195,453,282.31 | 4.75% | 1,072 | 4.31% | 2.45% | 19.68 | 71.45% | 4.75% |
| NL421- Noord-Limburg | 131,052,445.14 | 3.19% | 857 | 3.44% | 2.58% | 19.26 | 72.31% | 2.97% |
| NL422- Midden-Limburg | 116,292,975.96 | 2.83% | 809 | 3.25% | 2.62% | 18.17 | 71.33% | 2.66% |
| NL423- Zuid-Limburg | 292,780,632.10 | 7.12% | 2,167 | 8.71% | 2.68% | 17.62 | 73.32% | 7.21% |
| Unknown/Not specified | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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% | 4,018,696,924.25 | 97.68% | 24,510 | 98.52% | 2.51% | 19.18 | 72.89% | 99.97% |
| 0% - 10% | 70,509,137.34 | 1.71% | 270 | 1.09% | 1.89% | 26.87 | 82.72% | 0.02% |
| 10% - 20% | 11,235,494.62 | 0.27% | 46 | 0.18% | 1.99% | 26.13 | 76.59% | 0.00% |
| 20% - 30% | 4,148,003.75 | 0.10% | 18 | 0.07% | 1.76% | 25.96 | 68.30% | 0.00% |
| 30% - 40% | 3,216,946.91 | 0.08% | 10 | 0.04% | 1.95% | 27.79 | 81.03% | |
| 40% - 50% | 2,432,573.98 | 0.06% | 9 | 0.04% | 1.73% | 28.56 | 82.25% | |
| 50% - 60% | 1,065,389.71 | 0.03% | 2 | 0.01% | 1.80% | 28.34 | 71.33% | |
| 60% - 70% | 1,193,983.84 | 0.03% | 4 | 0.02% | 1.80% | 28.91 | 91.58% | |
| 70% - 80% | 496,241.07 | 0.01% | 2 | 0.01% | 1.54% | 28.70 | 76.25% | |
| 80% - 90% | 529,786.53 | 0.01% | 2 | 0.01% | 1.79% | 28.60 | 56.07% | |
| 90% - 100% | 117,878.00 | 0.00% | 1 | 0.00% | 1.47% | 29.83 | 32.30% | |
| 100% > | 478,644.19 | 0.01% | 3 | 0.01% | 1.60% | 29.33 | 53.19% | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 0% |
| Minimum | 0% |
| Maximum | 102% |

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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 | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |
| Buy-to-let | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 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 | 3,466,519,810.26 | 84.26% | 20,981 | 84.34% | 2.50% | 19.43 | 74.50% | 81.11% |
| Self Employed | 371,539,332.69 | 9.03% | 1,777 | 7.14% | 2.54% | 19.51 | 70.38% | 10.31% |
| Other | 183,698,129.63 | 4.47% | 1,424 | 5.72% | 2.41% | 19.61 | 57.39% | 4.91% |
| Unknown | 88,152,668.78 | 2.14% | 675 | 2.71% | 2.59% | 15.21 | 61.33% | 3.41% |
| Null values | 4,211,062.83 | 0.10% | 20 | 0.08% | 2.33% | 21.79 | 65.79% | 0.25% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 (main) | | | | | | | | |
| < 0.5 | 9,095,178.55 | 0.22% | 455 | 1.83% | 2.46% | 14.88 | 21.18% | 0.15% |
| 0.5 - 1.0 | 39,091,396.29 | 0.95% | 803 | 3.23% | 2.46% | 16.22 | 25.25% | 0.70% |
| 1.0 - 1.5 | 103,085,765.67 | 2.51% | 1,266 | 5.09% | 2.47% | 16.83 | 38.45% | 1.91% |
| 1.5 - 2.0 | 178,268,775.77 | 4.33% | 1,676 | 6.74% | 2.55% | 17.55 | 48.74% | 3.38% |
| 2.0 - 2.5 | 287,434,147.20 | 6.99% | 2,176 | 8.75% | 2.53% | 18.19 | 58.05% | 5.86% |
| 2.5 - 3.0 | 442,002,229.06 | 10.74% | 2,850 | 11.46% | 2.54% | 19.12 | 66.08% | 9.11% |
| 3.0 - 3.5 | 627,040,552.98 | 15.24% | 3,691 | 14.84% | 2.56% | 19.96 | 72.91% | 12.15% |
| 3.5 - 4.0 | 741,971,006.82 | 18.03% | 4,059 | 16.32% | 2.50% | 20.53 | 77.03% | 15.86% |
| 4.0 - 4.5 | 669,613,421.77 | 16.28% | 3,466 | 13.93% | 2.43% | 20.94 | 80.98% | 19.42% |
| 4.5 - 5.0 | 398,122,213.64 | 9.68% | 1,821 | 7.32% | 2.38% | 19.93 | 82.19% | 12.50% |
| 5.0 - 5.5 | 196,993,755.19 | 4.79% | 835 | 3.36% | 2.52% | 17.94 | 82.54% | 6.30% |
| 5.5 - 6.0 | 99,735,580.53 | 2.42% | 418 | 1.68% | 2.51% | 17.12 | 81.45% | 3.43% |
| 6.0 - 6.5 | 74,631,612.07 | 1.81% | 319 | 1.28% | 2.66% | 16.44 | 83.00% | 2.61% |
| 6.5 - 7.0 | 60,218,182.64 | 1.46% | 261 | 1.05% | 2.58% | 15.51 | 86.39% | 2.08% |
| 7.0 >= | 183,882,334.26 | 4.47% | 763 | 3.07% | 2.44% | 17.27 | 82.18% | 4.56% |
| Unknown | 2,934,851.75 | 0.07% | 18 | 0.07% | 2.43% | 19.01 | 65.56% | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|-------|
| Weighted Average | 4.0 |
| Minimum | 0.0 |
| Maximum | 356.1 |

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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% | 249,368,488.83 | 6.06% | 3,127 | 12.57% | 1.90% | 16.63 | 41.53% | 2.77% |
| 5% - 10% | 854,645,699.39 | 20.77% | 5,661 | 22.76% | 2.17% | 17.38 | 62.86% | 13.85% |
| 10% - 15% | 1,138,492,544.27 | 27.67% | 6,288 | 25.28% | 2.42% | 19.36 | 74.74% | 23.56% |
| 15% - 20% | 1,125,059,353.66 | 27.35% | 5,896 | 23.70% | 2.54% | 21.09 | 80.46% | 26.41% |
| 20% - 25% | 505,074,467.84 | 12.28% | 2,672 | 10.74% | 2.97% | 20.61 | 81.96% | 20.25% |
| 25% - 30% | 139,103,724.74 | 3.38% | 740 | 2.97% | 3.63% | 18.15 | 82.23% | 8.48% |
| 30% - 35% | 37,314,058.29 | 0.91% | 189 | 0.76% | 3.50% | 18.20 | 82.01% | 2.57% |
| 35% - 40% | 20,199,330.31 | 0.49% | 92 | 0.37% | 3.22% | 18.34 | 80.35% | 0.95% |
| 40% - 45% | 10,009,960.46 | 0.24% | 42 | 0.17% | 2.97% | 18.20 | 73.87% | 0.51% |
| 45% - 50% | 7,928,478.26 | 0.19% | 36 | 0.14% | 2.91% | 21.35 | 76.88% | 0.24% |
| 50% - 55% | 5,185,468.59 | 0.13% | 22 | 0.09% | 2.51% | 20.13 | 79.10% | 0.14% |
| 55% - 60% | 2,155,611.08 | 0.05% | 12 | 0.05% | 2.42% | 20.64 | 80.42% | 0.06% |
| 60% - 65% | 1,863,329.45 | 0.05% | 9 | 0.04% | 2.46% | 22.87 | 83.04% | 0.03% |
| 65% - 70% | 1,315,676.33 | 0.03% | 6 | 0.02% | 2.59% | 21.71 | 85.46% | 0.02% |
| 70% >= | 13,469,960.94 | 0.33% | 67 | 0.27% | 2.57% | 21.18 | 76.47% | 0.17% |
| Unknown | 2,934,851.75 | 0.07% | 18 | 0.07% | 2.43% | 19.01 | 65.56% | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

| | |
|------------------|--------|
| Weighted Average | 15% |
| Minimum | 0% |
| Maximum | 1,582% |

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 | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |
| Quarterly | | | | | | | | |
| Semi-annually | | | | | | | | |
| Annually | | | | | | | | |
| Unknown | | | | | | | | 0.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 | 1,417,422,829.10 | 34.45% | 9,546 | 38.37% | 2.46% | 21.03 | 77.72% | 37.00% |
| Non-NHG Guarantee | 2,696,698,175.09 | 65.55% | 15,331 | 61.63% | 2.52% | 18.48 | 70.63% | 63.00% |
| Other | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

26b. Guarantee Type - Loanpart

| 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 | 1,521,239,301.97 | 36.98% | 19,687 | 40.06% | 2.46% | 20.82 | 77.69% | 38.88% |
| Non-NHG Guarantee | 2,592,881,702.22 | 63.02% | 29,458 | 59.94% | 2.52% | 18.51 | 70.36% | 61.12% |
| Unknown | | | | | | | | |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 |
|--------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Reaal | | | | | | | | |
| de Volksbank | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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 | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |
| Total | 4,114,121,004.19 | 100.00% | 24,877 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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29. Capital Insurance

| Insurance Policy Provider | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not. Amount at Closing |
|---------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|-----------------------------------|
| Unknown | 3,993,444,773.89 | 97.07% | 46,599 | 94.82% | 2.47% | 19.54 | 73.24% | 94.92% |
| SRLEV | 120,676,230.30 | 2.93% | 2,546 | 5.18% | 3.28% | 13.46 | 67.47% | 5.08% |
| Total | 4,114,121,004.19 | 100.00% | 49,145 | 100.00% | 2.50% | 19.36 | 73.07% | 100.00% |

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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) 1.5 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 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 2054; |
| First Optional Redemption Date | means the Notes Payment Date falling in February 2022; |
| 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; |

Lowland Mortgage Backed Securities 4 B.V.

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| | |
|---|--|
| Foreclosure | means forced (partial) repayment of the mortgage loan; |
| Foreclosure Value | means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction; |
| Further Advances / Modified Loans | "Further Advance" means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage; |
| Indexed Foreclosure Value | means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date; |
| Indexed Market Value | means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor; |
| Interest Rate Fixed Period | relates to the period for which mortgage loan interest has been fixed; |
| Issuer Account Bank | means Rabobank. |
| Issuer Transaction Account | means the Issuer Collection Account. |
| Loan to Income (LTI) | means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan; |
| Loanpart Payment Frequency | monthly; |
| Loanpart(s) | means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists; |
| Loss | refer to Realised Loss; |
| 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 |
| 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 |
| NHG Guarantee | means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW; |
| NHG Loan | means a Mortgage Loan that has the benefit of an NHG Guarantee; |
| Non NHG Loan | means a Mortgage Loan that does not have the benefit of an NHG Guarantee; |
| Notification Events | means any of the Assignment Notification Events and the Pledge Notification Events; |
| Notification Trigger | A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event; |
| Occupancy | means the way the mortgaged property is used (eg. owner occupied); |
| Orig. Loan to Original Foreclosure Value (OLTOFV) | means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value; |
| Orig. Loan to Original Market Value (OLTOMV) | means the ratio calculated by dividing the original loan amount by the Original Market Value; |
| Original Foreclosure Value | means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan; |
| Original Market Value | means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application; |
| Originator | means each of 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 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 20 February 2017 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; |

Lowland Mortgage Backed Securities 4 B.V.

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| | |
|-----------------------------------|--|
| Realised Losses | <p>"means, on any relevant Notes Calculation Date, the sum of</p> <p>(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</p> <p>(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</p> <p>(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;</p> <p>"</p> |
| 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; |
| Repossession | refer to foreclosure; |
| Reserve Account | N/A; |
| Reserve Account Target Level | N/A; |
| Revenue Priority of Payments | means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus; |
| Saving Deposits | means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity; |
| Seasoning | means the difference between the loan start date and the current reporting period; |
| Seller | means each of de Volksbank N.V.; |
| Servicer | means each of de Volksbank N.V.; |
| Signing Date | means 17 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 repayment is weighted by the repayment amount; |
| Weighted Average Maturity | means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan; |
| WEW | Stichting Waarborgfonds Eigen Woning; |
| WEW Claims | means losses which are claimed with the WEW based on the NHG conditions; |

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Contact Information

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|------------------------------|--|---------------------------------------|---|
| Auditors | Ernst & Young Accountants LLP (Amsterdam) 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 Bernardplein 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. Strawinskylaan 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 |