

# **Lowland Mortgage Backed Securities 4 B.V.**

## **Monthly Portfolio and Performance Report**

Reporting Period: 1 January 2021 - 31 January 2021

Reporting Date: 18 February 2021

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

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

Report Version 1.4 - May 2019

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<b>Key Dates</b>						
<b>Note Class</b>	<b>Class A1</b>	<b>Class A2</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>
<b>Key Dates</b>						
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	31 Jan 2021	31 Jan 2021	31 Jan 2021	31 Jan 2021	31 Jan 2021	31 Jan 2021
Determination Date	16 Feb 2021	16 Feb 2021	16 Feb 2021	16 Feb 2021	16 Feb 2021	16 Feb 2021
Interest Payment Date	18 Feb 2021	18 Feb 2021	N/A	N/A	N/A	N/A
Principal Payment Date	18 Feb 2021	18 Feb 2021	18 Feb 2021	18 Feb 2021	18 Feb 2021	18 Feb 2021
Current 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
Previous Reporting Period	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020
Accrual Start Date	18 Jan 2021	18 Jan 2021	N/A	N/A	N/A	N/A
Accrual End Date	18 Feb 2021	18 Feb 2021	N/A	N/A	N/A	N/A
Accrual Period (in days)	31	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	14 Jan 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		24,853
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	291
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		311
Loans repurchased by the Seller	-/-	31
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		24,842

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		4,114,182,594.68
Scheduled Principal Receipts	-/-	4,581,617.67
Prepayments	-/-	49,063,120.40
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		59,175,602.48
Loans repurchased by the Seller	-/-	5,578,288.98
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		4,114,135,170.11

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		9,391,241.00
Changes in Construction Deposit Obligations		310,886.00
Construction Deposit Obligations at the end of the Reporting Period		9,702,127.00

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-186,431,773.79
Changes in Saving Deposits		528,062.34
Saving Deposits at the end of the Reporting Period		-185,903,711.45

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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	4,065,179,562.62	98.81%	24,569	98.90%	2.51%	19.42	73.10%
<=	29 days	250.00	220,000.00	0.01%	1	0.00%	2.50%	12.17	77.44%
30 days	59 days	64,797.32	26,103,740.47	0.63%	143	0.58%	2.66%	17.90	82.72%
60 days	89 days	49,518.99	9,956,065.43	0.24%	54	0.22%	2.81%	17.40	88.83%
90 days	119 days	31,608.23	3,935,477.56	0.10%	21	0.08%	2.69%	16.92	85.89%
120 days	149 days	23,486.94	1,727,824.20	0.04%	12	0.05%	2.94%	15.00	85.02%
150 days	179 days	22,654.74	1,775,671.45	0.04%	10	0.04%	2.73%	17.09	93.94%
180 days	>	152,029.24	5,236,828.38	0.13%	32	0.13%	2.30%	15.93	81.71%
<b>Total</b>		344,345.46	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%

Weighted Average	1,338.02
Minimum	11.60
Maximum	17,157.81

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**Foreclosure Statistics - Total**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of Mortgage Loans foreclosed during the Reporting Period	0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period	N/A	N/A
Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period	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
<b><u>Foreclosures since Closing Date</u></b>		
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
<b><u>Foreclosures</u></b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
<b><u>Constant Default Rate</u></b>		
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	0.00628%	0.00354%
Constant Default Rate 12-month average	0.03409%	0.01366%
Constant Default Rate to date	0.23376%	0.23376%

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**Foreclosure Statistics - NHG Loans**

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

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**WEW Claims periodically**

Number of claims to WEW at the beginning of the Reporting Period		0	0
New claims to WEW during the Reporting Period		0	0
Finalised claims with WEW during the Reporting Period	-/-	0	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		N/A	N/A
Notional amount of new claims to WEW during the Reporting Period		N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	-/-	0.00	0.00
Notional amount of claims to WEW at the end of the Reporting Period		N/A	N/A

Notional amount of finalised claims with WEW during the Reporting Period		0.00	0.00
Amount paid out by WEW during the Reporting Period		0.00	0.00
Payout ratio WEW during the Reporting Period		0.00	0.00

**WEW Claims since Closing**

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

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

Amount of finalised claims with WEW since the Closing Date		N/A	N/A
Amount paid out by WEW since the Closing Date	-/-	N/A	N/A
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
<b>Foreclosures reporting periodically</b>		
Number of Non NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	0.00	0.00
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
<b>Foreclosures since Closing Date</b>		
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
<b>Foreclosures</b>		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	N/A	N/A

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**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	8.8073%	8.9097%
Annualized 1-month average CPR	15.750%	13.594%
Annualized 3-month average CPR	12.3593%	13.2477%
Annualized 6-month average CPR	12.2925%	12.3867%
Annualized 12-month average CPR	11.0727%	11.3797%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.0175%	0.6563%
Annualized 1-month average PPR	0.8178%	0.8294%
Annualized 3-month average PPR	0.8067%	0.8176%
Annualized 6-month average PPR	0.7935%	0.8033%
Annualized 12-month average PPR	0.764%	0.7743%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	99.8972%	100.293%

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**Stratifications**

**1. Key Characteristics**

Description	As per Reporting Date	As per Closing Date
Principal amount	4,300,038,881.56	4,269,259,531.64
Value of savings deposits	185,903,711.45	155,204,122.48
Net principal balance	4,114,135,170.11	4,114,055,409.16
Construction Deposits	9,702,127.00	0.00
Net principal balance excl. Construction and Saving Deposits	4,104,433,043.11	4,114,055,409.16
Negative balance	0.00	-1,361.22
Net principal balance excl. Construction and Saving Deposits and Negative Balance	4,104,433,043.11	4,114,056,770.38
Number of loans	24,842	23,417
Number of loanparts	49,016	45,563
Number of negative loanparts	0	1
Average principal balance (borrower)	165,612.08	175,686.70
Weighted average current interest rate	2.52%	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)	10.00	8.11
Weighted average CLTOMV	73.24%	79.29%
Weighted average CLTIMV	58.10%	81.48%
Weighted average CLTIFV	66.02%	92.59%
Weighted average OLTOMV	81.73%	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	1,001,585,975.54	24.34%	12,702	25.91%	2.22%	25.24	77.97%	11.50%
Bank Savings	220,245,055.68	5.35%	3,088	6.30%	3.13%	17.27	74.42%	9.08%
Interest only	2,451,206,379.35	59.58%	27,116	55.32%	2.55%	17.74	70.26%	65.79%
Investment	227,484,114.29	5.53%	2,272	4.64%	2.64%	14.89	88.12%	7.38%
Linear	92,170,794.14	2.24%	1,288	2.63%	2.10%	23.92	69.14%	1.13%
Savings	121,442,851.11	2.95%	2,550	5.20%	3.31%	13.55	67.67%	5.11%
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	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	6,659,343.28	0.16%	472	1.90%	2.50%	13.52	10.28%	0.01%
25,000 - 50,000	42,763,548.81	1.04%	1,131	4.55%	2.53%	15.40	23.47%	0.67%
50,000 - 75,000	101,544,676.71	2.47%	1,624	6.54%	2.54%	16.27	38.24%	1.99%
75,000 - 100,000	195,927,998.40	4.76%	2,228	8.97%	2.58%	17.40	51.53%	4.10%
100,000 - 150,000	865,795,757.82	21.04%	6,912	27.82%	2.53%	18.93	67.93%	18.48%
150,000 - 200,000	894,098,310.62	21.73%	5,175	20.83%	2.61%	18.53	74.87%	25.57%
200,000 - 250,000	798,188,597.54	19.40%	3,558	14.32%	2.51%	20.30	80.80%	20.86%
250,000 - 300,000	559,977,593.39	13.61%	2,115	8.51%	2.39%	21.29	80.85%	11.17%
300,000 - 350,000	214,312,189.41	5.21%	667	2.68%	2.55%	19.22	77.82%	6.46%
350,000 - 400,000	131,595,024.74	3.20%	354	1.43%	2.52%	19.17	76.82%	3.90%
400,000 - 450,000	83,647,118.47	2.03%	198	0.80%	2.41%	19.88	76.73%	2.07%
450,000 - 500,000	71,299,888.99	1.73%	150	0.60%	2.33%	21.74	78.11%	1.18%
500,000 - 550,000	69,776,269.40	1.70%	136	0.55%	2.34%	22.37	79.22%	0.93%
550,000 - 600,000	28,001,109.25	0.68%	49	0.20%	2.51%	19.00	83.72%	0.60%
600,000 - 650,000	21,812,562.90	0.53%	35	0.14%	2.46%	18.87	82.06%	0.51%
650,000 - 700,000	9,517,088.81	0.23%	14	0.06%	2.37%	20.13	83.35%	0.49%
700,000 - 750,000	7,152,947.12	0.17%	10	0.04%	2.01%	18.13	84.67%	0.30%
750,000 - 800,000	2,289,105.04	0.06%	3	0.01%	1.84%	16.10	84.12%	0.25%
800,000 - 850,000	4,102,922.22	0.10%	5	0.02%	2.01%	18.60	72.63%	0.12%
850,000 - 900,000								0.13%
900,000 - 950,000	2,773,209.86	0.07%	3	0.01%	1.87%	18.37	74.91%	0.07%
950,000 - 1,000,000	2,899,907.33	0.07%	3	0.01%	1.64%	29.02	76.77%	0.07%
>= 1.000.000								0.10%
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Average	165,612
Minimum	1
Maximum	977,155

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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	48,692,590.22	1.18%	854	1.74%	2.53%	10.93	50.79%	1.38%
2000 - 2001	58,969,322.61	1.43%	802	1.64%	2.46%	10.93	59.11%	1.92%
2001 - 2002	41,427,475.39	1.01%	542	1.11%	2.58%	12.38	65.76%	1.25%
2002 - 2003	67,789,826.42	1.65%	888	1.81%	2.67%	12.62	68.94%	1.81%
2003 - 2004	117,976,171.21	2.87%	1,477	3.01%	2.62%	12.87	69.53%	3.14%
2004 - 2005	152,918,245.65	3.72%	1,938	3.95%	2.43%	13.27	71.77%	4.06%
2005 - 2006	345,913,864.70	8.41%	3,960	8.08%	2.54%	14.27	78.19%	10.41%
2006 - 2007	311,258,665.25	7.57%	3,491	7.12%	2.60%	15.03	74.51%	9.56%
2007 - 2008	319,502,259.97	7.77%	3,154	6.43%	2.85%	16.14	71.38%	11.59%
2008 - 2009	269,550,712.37	6.55%	2,988	6.10%	2.76%	16.99	69.48%	6.56%
2009 - 2010	244,899,298.81	5.95%	2,932	5.98%	2.43%	17.80	72.00%	9.27%
2010 - 2011	286,917,620.72	6.97%	3,503	7.15%	2.34%	18.67	72.69%	11.36%
2011 - 2012	338,110,879.84	8.22%	4,145	8.46%	3.20%	19.19	73.36%	11.66%
2012 - 2013	33,351,561.70	0.81%	464	0.95%	3.18%	18.91	74.01%	0.81%
2013 - 2014	46,543,783.50	1.13%	628	1.28%	3.15%	19.24	71.06%	0.95%
2014 - 2015	94,633,944.44	2.30%	1,128	2.30%	3.24%	22.31	72.51%	2.25%
2015 - 2016	154,741,565.40	3.76%	1,892	3.86%	2.67%	23.53	72.49%	4.42%
2016 - 2017	303,846,259.40	7.39%	3,519	7.18%	2.38%	24.76	72.90%	7.60%
2017 - 2018	156,183,684.62	3.80%	2,053	4.19%	2.12%	25.15	73.14%	
2018 - 2019	370,378,747.01	9.00%	4,403	8.98%	2.08%	26.21	74.18%	
2019 >=	350,528,690.88	8.52%	4,255	8.68%	1.79%	27.73	82.26%	
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	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	121,949,195.25	2.96%	1,521	3.10%	1.61%	28.36	83.89%	7.10%
1 year(s) - 2 year(s)	198,839,861.30	4.83%	2,390	4.88%	1.85%	27.48	81.47%	4.53%
2 year(s) - 3 year(s)	364,727,419.00	8.87%	4,280	8.73%	2.09%	26.34	75.34%	2.40%
3 year(s) - 4 year(s)	164,977,885.38	4.01%	2,183	4.45%	2.13%	25.28	71.55%	1.12%
4 year(s) - 5 year(s)	309,372,437.62	7.52%	3,578	7.30%	2.33%	24.79	73.17%	0.67%
5 year(s) - 6 year(s)	161,003,013.85	3.91%	1,970	4.02%	2.64%	23.73	72.63%	9.71%
6 year(s) - 7 year(s)	91,859,333.91	2.23%	1,127	2.30%	3.17%	22.37	71.76%	11.95%
7 year(s) - 8 year(s)	61,636,860.78	1.50%	788	1.61%	3.21%	20.16	72.54%	10.17%
8 year(s) - 9 year(s)	26,183,004.32	0.64%	387	0.79%	3.17%	18.35	72.24%	6.28%
9 year(s) - 10 year(s)	284,205,887.20	6.91%	3,502	7.14%	3.22%	19.26	73.61%	11.75%
10 year(s) - 11 year(s)	309,420,573.49	7.52%	3,776	7.70%	2.51%	18.78	72.72%	9.01%
11 year(s) - 12 year(s)	265,338,352.76	6.45%	3,171	6.47%	2.37%	17.91	71.97%	10.93%
12 year(s) - 13 year(s)	251,897,046.12	6.12%	2,845	5.80%	2.77%	17.07	70.00%	4.52%
13 year(s) - 14 year(s)	326,481,514.24	7.94%	3,198	6.52%	2.86%	16.26	71.19%	3.12%
14 year(s) - 15 year(s)	299,657,734.38	7.28%	3,350	6.83%	2.60%	15.15	73.45%	1.99%
15 year(s) - 16 year(s)	357,595,278.61	8.69%	4,056	8.27%	2.56%	14.36	78.69%	1.36%
16 year(s) - 17 year(s)	170,637,728.91	4.15%	2,151	4.39%	2.41%	13.41	72.02%	1.66%
17 year(s) - 18 year(s)	115,364,431.72	2.80%	1,465	2.99%	2.63%	12.81	69.54%	1.62%
18 year(s) - 19 year(s)	76,223,336.69	1.85%	970	1.98%	2.64%	12.77	69.51%	0.12%
19 year(s) - 20 year(s)	46,338,676.70	1.13%	611	1.25%	2.61%	12.34	65.94%	
20 year(s) - 21 year(s)	50,446,186.62	1.23%	693	1.41%	2.47%	11.10	61.00%	
21 year(s) - 22 year(s)	55,886,301.30	1.36%	927	1.89%	2.49%	10.81	50.91%	
22 year(s) - 23 year(s)	4,093,109.96	0.10%	77	0.16%	2.66%	11.52	50.95%	
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	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	10 year(s)
Minimum	.08 year(s)
Maximum	22.42 year(s)

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**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	10,849,512.62	0.26%	562	1.15%	2.60%	2.41	53.39%	0.62%
2025 - 2030	92,419,192.89	2.25%	2,021	4.12%	2.75%	7.31	57.33%	3.30%
2030 - 2035	512,351,401.05	12.45%	6,982	14.24%	2.61%	11.78	69.62%	16.16%
2035 - 2040	1,489,828,646.85	36.21%	16,325	33.31%	2.64%	16.20	73.40%	44.57%
2040 - 2045	781,596,391.36	19.00%	9,003	18.37%	2.77%	20.54	72.89%	23.93%
2045 - 2050	1,082,555,503.67	26.31%	12,412	25.32%	2.21%	26.45	75.29%	11.24%
2050 - 2055	144,534,521.67	3.51%	1,711	3.49%	1.63%	29.35	82.76%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	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	1,367,328.47	0.03%	112	0.23%	2.35%	0.45	56.93%	0.05%
1 Year - 2 Years	1,752,131.82	0.04%	114	0.23%	2.75%	1.52	57.77%	0.03%
2 year(s) - 3 year(s)	3,833,055.37	0.09%	175	0.36%	2.61%	2.50	51.72%	0.10%
3 year(s) - 4 year(s)	4,479,324.76	0.11%	182	0.37%	2.63%	3.48	52.60%	0.09%
4 year(s) - 5 year(s)	7,482,896.47	0.18%	224	0.46%	2.87%	4.53	59.49%	0.10%
5 year(s) - 6 year(s)	11,904,213.11	0.29%	312	0.64%	2.81%	5.45	59.42%	0.11%
6 year(s) - 7 year(s)	12,413,860.17	0.30%	287	0.59%	2.96%	6.53	62.99%	0.14%
7 year(s) - 8 year(s)	16,226,868.53	0.39%	353	0.72%	2.86%	7.52	61.09%	0.20%
8 year(s) - 9 year(s)	53,793,884.48	1.31%	987	2.01%	2.61%	8.57	54.74%	0.30%
9 year(s) - 10 year(s)	73,919,233.71	1.80%	1,116	2.28%	2.51%	9.45	62.65%	0.45%
10 year(s) - 11 year(s)	78,127,939.18	1.90%	1,178	2.40%	2.86%	10.49	67.73%	0.39%
11 year(s) - 12 year(s)	82,208,087.49	2.00%	1,106	2.26%	2.66%	11.50	71.87%	0.55%
12 year(s) - 13 year(s)	129,364,135.52	3.14%	1,661	3.39%	2.66%	12.47	71.30%	1.84%
13 year(s) - 14 year(s)	165,937,146.74	4.03%	2,100	4.28%	2.46%	13.54	72.35%	2.77%
14 year(s) - 15 year(s)	353,135,166.68	8.58%	4,049	8.26%	2.56%	14.51	78.10%	2.80%
15 year(s) - 16 year(s)	317,402,910.20	7.71%	3,528	7.20%	2.62%	15.43	74.53%	2.56%
16 year(s) - 17 year(s)	320,625,767.02	7.79%	3,122	6.37%	2.83%	16.51	71.45%	3.77%
17 year(s) - 18 year(s)	267,930,321.92	6.51%	2,883	5.88%	2.75%	17.47	69.85%	4.74%
18 year(s) - 19 year(s)	238,770,708.50	5.80%	2,796	5.70%	2.43%	18.57	71.44%	11.07%
19 year(s) - 20 year(s)	261,527,609.65	6.36%	3,060	6.24%	2.32%	19.52	73.19%	10.25%
20 year(s) - 21 year(s)	298,515,852.90	7.26%	3,428	6.99%	3.11%	20.34	73.83%	9.44%
21 year(s) - 22 year(s)	56,133,427.91	1.36%	716	1.46%	2.77%	21.27	63.88%	6.22%
22 year(s) - 23 year(s)	40,111,269.73	0.97%	441	0.90%	2.87%	22.69	75.18%	8.31%
23 year(s) - 24 year(s)	103,193,701.86	2.51%	1,100	2.24%	2.99%	23.47	73.09%	9.85%
24 year(s) - 25 year(s)	158,178,100.15	3.84%	1,758	3.59%	2.56%	24.51	73.26%	9.78%
25 year(s) - 26 year(s)	291,734,653.53	7.09%	3,228	6.59%	2.34%	25.48	73.85%	0.62%
26 year(s) - 27 year(s)	146,306,327.65	3.56%	1,790	3.65%	2.09%	26.47	74.43%	0.47%
27 year(s) - 28 year(s)	319,024,862.27	7.75%	3,653	7.45%	2.08%	27.46	75.13%	2.04%
28 year(s) - 29 year(s)	170,053,485.24	4.13%	2,042	4.17%	1.92%	28.45	81.64%	3.98%
29 year(s) - 30 year(s)	126,803,638.59	3.08%	1,473	3.01%	1.62%	29.39	83.34%	6.94%
30 year(s) >=	1,877,260.49	0.05%	42	0.09%	2.12%	30.37	61.74%	
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	19.33 year(s)
Minimum	year(s)
Maximum	31 year(s)

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**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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	644,387.50	0.02%	41	0.17%	2.04%	20.36	6.04%	
10% - 20%	10,009,253.13	0.24%	244	0.98%	2.19%	17.69	15.05%	0.17%
20% - 30%	25,950,223.03	0.63%	428	1.72%	2.28%	17.00	21.85%	0.59%
30% - 40%	54,398,916.63	1.32%	626	2.52%	2.35%	18.01	29.35%	1.15%
40% - 50%	93,775,745.34	2.28%	878	3.53%	2.30%	18.10	36.60%	1.98%
50% - 60%	175,941,061.99	4.28%	1,311	5.28%	2.32%	18.47	44.45%	3.41%
60% - 70%	253,593,254.66	6.16%	1,657	6.67%	2.36%	18.35	51.86%	5.12%
70% - 80%	441,791,447.95	10.74%	2,592	10.43%	2.41%	18.30	59.87%	8.65%
80% - 90%	303,762,334.49	7.38%	1,474	5.93%	2.44%	19.91	67.83%	4.61%
90% - 100%	349,662,239.66	8.50%	1,563	6.29%	2.46%	19.41	76.01%	7.73%
100% - 110%	296,994,598.61	7.22%	1,300	5.23%	2.58%	19.42	82.87%	6.84%
110% - 120%	320,286,855.58	7.79%	1,409	5.67%	2.72%	19.39	90.99%	9.45%
120% - 130%	341,874,039.08	8.31%	1,641	6.61%	3.00%	15.60	100.61%	12.60%
130% - 140%	10,158,577.60	0.25%	44	0.18%	2.88%	19.30	82.14%	0.17%
140% - 150%	5,317,290.33	0.13%	22	0.09%	2.94%	18.09	87.11%	0.18%
150% >=	11,465,074.41	0.28%	56	0.23%	2.97%	18.36	102.85%	0.36%
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	20,613.01	0.00%	2	0.01%	2.44%	9.84	4.71%	
10% - 20%	1,447,018.44	0.04%	33	0.13%	2.73%	17.91	13.25%	0.03%
20% - 30%	4,923,274.43	0.12%	96	0.39%	2.38%	17.45	19.38%	0.15%
30% - 40%	16,689,793.25	0.41%	229	0.92%	2.47%	17.12	27.92%	0.41%
40% - 50%	26,894,010.99	0.65%	313	1.26%	2.48%	17.40	34.69%	0.76%
50% - 60%	49,227,879.09	1.20%	463	1.86%	2.52%	17.99	42.95%	1.45%
60% - 70%	50,871,144.38	1.24%	445	1.79%	2.50%	19.24	49.36%	1.39%
70% - 80%	85,731,563.96	2.08%	678	2.73%	2.50%	19.68	57.26%	2.03%
80% - 90%	125,228,615.66	3.04%	915	3.68%	2.50%	20.35	65.47%	2.92%
90% - 100%	173,351,494.32	4.21%	1,158	4.66%	2.45%	20.89	73.51%	4.30%
100% - 110%	226,993,166.86	5.52%	1,371	5.52%	2.45%	21.64	82.12%	5.83%
110% - 120%	494,073,980.35	12.01%	2,887	11.62%	2.41%	23.07	90.21%	10.82%
120% - 130%	152,706,832.28	3.71%	902	3.63%	2.71%	18.15	93.25%	6.68%
130% - 140%	4,372,466.21	0.11%	27	0.11%	2.77%	19.11	90.05%	0.05%
140% - 150%	1,514,398.86	0.04%	10	0.04%	2.35%	18.34	76.23%	0.05%
150% >=	4,463,618.03	0.11%	27	0.11%	2.56%	19.62	91.42%	0.10%
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	93%
Minimum	1%
Maximum	253%

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**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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	4,728,032.33	0.11%	300	1.21%	2.40%	14.80	6.29%	0.01%
10% - 20%	25,531,154.80	0.62%	592	2.38%	2.35%	15.87	14.09%	0.37%
20% - 30%	50,545,136.35	1.23%	735	2.96%	2.31%	16.82	22.56%	0.94%
30% - 40%	95,653,392.97	2.32%	934	3.76%	2.42%	17.56	31.17%	1.63%
40% - 50%	150,560,372.86	3.66%	1,181	4.75%	2.36%	17.83	39.87%	2.70%
50% - 60%	250,071,069.97	6.08%	1,598	6.43%	2.38%	18.60	48.69%	4.34%
60% - 70%	324,228,347.13	7.88%	1,834	7.38%	2.41%	18.63	57.37%	6.27%
70% - 80%	434,486,767.14	10.56%	2,227	8.96%	2.42%	18.64	65.74%	8.12%
80% - 90%	352,383,316.02	8.57%	1,562	6.29%	2.52%	20.01	74.89%	5.46%
90% - 100%	329,745,197.76	8.01%	1,426	5.74%	2.57%	19.01	83.69%	8.91%
100% - 110%	310,080,809.80	7.54%	1,298	5.23%	2.70%	19.94	92.20%	7.08%
110% - 120%	181,548,817.72	4.41%	766	3.08%	2.83%	17.69	100.38%	9.67%
120% - 130%	183,084,926.16	4.45%	818	3.29%	2.96%	14.73	108.66%	7.51%
130% - 140%	838,175.05	0.02%	4	0.02%	2.87%	20.07	120.65%	
140% - 150%	101,085.43	0.00%	1	0.00%	2.90%	18.55	126.36%	
150% >=	2,038,698.50	0.05%	10	0.04%	2.72%	17.59	154.74%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	83%
Minimum	0%
Maximum	242%

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**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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	704,810.25	0.02%	55	0.22%	2.84%	11.80	6.49%	0.00%
10% - 20%	6,380,264.12	0.16%	172	0.69%	2.65%	15.06	13.93%	0.10%
20% - 30%	14,634,243.65	0.36%	241	0.97%	2.49%	15.96	22.83%	0.29%
30% - 40%	31,537,663.55	0.77%	395	1.59%	2.57%	16.72	31.27%	0.69%
40% - 50%	49,645,834.08	1.21%	492	1.98%	2.57%	17.04	40.02%	1.18%
50% - 60%	74,054,883.30	1.80%	626	2.52%	2.65%	18.17	48.69%	1.90%
60% - 70%	98,438,227.16	2.39%	754	3.04%	2.54%	19.08	57.51%	1.99%
70% - 80%	141,627,107.87	3.44%	1,015	4.09%	2.58%	19.82	66.40%	2.71%
80% - 90%	192,862,451.96	4.69%	1,269	5.11%	2.56%	20.48	75.01%	4.18%
90% - 100%	252,458,905.74	6.14%	1,541	6.20%	2.55%	21.33	83.94%	5.56%
100% - 110%	409,703,466.27	9.96%	2,278	9.17%	2.37%	23.56	92.26%	7.86%
110% - 120%	115,996,344.03	2.82%	553	2.23%	2.19%	22.69	99.42%	9.21%
120% - 130%	29,908,342.30	0.73%	161	0.65%	2.48%	16.55	107.86%	1.31%
130% - 140%	487,897.66	0.01%	3	0.01%	1.88%	18.42	119.51%	
140% - 150%								
150% >=	69,428.18	0.00%	1	0.00%	1.94%	17.08	157.08%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	83%
Minimum	0%
Maximum	242%

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**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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	10,444,615.11	0.25%	474	1.91%	2.36%	14.96	9.16%	0.02%
10% - 20%	50,702,426.78	1.23%	913	3.68%	2.31%	16.01	19.34%	0.41%
20% - 30%	110,167,627.60	2.68%	1,186	4.77%	2.42%	16.80	31.05%	1.01%
30% - 40%	197,222,820.13	4.79%	1,523	6.13%	2.39%	17.52	41.84%	1.64%
40% - 50%	326,084,830.68	7.93%	2,058	8.28%	2.44%	17.97	52.55%	2.70%
50% - 60%	441,198,553.85	10.72%	2,366	9.52%	2.45%	18.52	62.42%	3.98%
60% - 70%	470,247,550.41	11.43%	2,213	8.91%	2.49%	18.96	72.12%	5.67%
70% - 80%	429,294,114.06	10.43%	1,833	7.38%	2.63%	19.42	83.41%	7.19%
80% - 90%	359,348,725.30	8.73%	1,517	6.11%	2.66%	18.82	92.76%	7.31%
90% - 100%	218,098,153.87	5.30%	880	3.54%	2.75%	18.51	99.87%	7.07%
100% - 110%	76,607,251.64	1.86%	297	1.20%	2.76%	19.04	104.06%	7.87%
110% - 120%	4,223,506.93	0.10%	16	0.06%	2.43%	21.27	105.92%	7.23%
120% - 130%	1,280,582.47	0.03%	6	0.02%	2.60%	17.56	140.99%	6.65%
130% - 140%	125,000.00	0.00%	1	0.00%	2.90%	14.50	137.44%	3.85%
140% - 150%	173,300.17	0.00%	1	0.00%	2.48%	19.92	138.64%	0.41%
150% >=	406,240.99	0.01%	2	0.01%	2.94%	19.28	184.09%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	66%
Minimum	0%
Maximum	243%

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**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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	2,165,098.40	0.05%	101	0.41%	2.54%	14.71	9.28%	0.00%
10% - 20%	11,544,002.44	0.28%	249	1.00%	2.63%	14.98	18.65%	0.09%
20% - 30%	34,883,226.89	0.85%	467	1.88%	2.61%	16.23	30.03%	0.26%
30% - 40%	62,540,688.27	1.52%	624	2.51%	2.58%	17.09	40.89%	0.61%
40% - 50%	105,237,983.84	2.56%	868	3.49%	2.69%	18.09	52.43%	1.03%
50% - 60%	167,797,937.92	4.08%	1,234	4.97%	2.62%	19.63	65.05%	1.71%
60% - 70%	265,273,442.43	6.45%	1,765	7.10%	2.65%	20.80	76.82%	1.91%
70% - 80%	318,657,249.88	7.75%	1,960	7.89%	2.59%	21.30	85.72%	2.57%
80% - 90%	237,719,952.03	5.78%	1,294	5.21%	2.37%	21.81	91.46%	4.03%
90% - 100%	153,228,182.60	3.72%	736	2.96%	2.02%	24.45	96.13%	5.16%
100% - 110%	55,205,412.82	1.34%	240	0.97%	1.72%	26.62	99.37%	7.90%
110% - 120%	4,187,264.42	0.10%	17	0.07%	1.58%	28.69	100.36%	6.49%
120% - 130%	69,428.18	0.00%	1	0.00%	1.94%	17.08	157.08%	4.14%
130% - 140%								0.0099
140% - 150%								0.09%
150% >=								
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	66%
Minimum	0%
Maximum	243%

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11a. Original Loan To Original Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	1,125,692.37	0.03%	60	0.24%	1.92%	20.89	7.96%	0.00%
10% - 20%	14,642,470.95	0.36%	325	1.31%	2.21%	17.64	16.69%	0.29%
20% - 30%	39,295,554.62	0.96%	562	2.26%	2.33%	17.03	24.54%	0.83%
30% - 40%	80,174,360.96	1.95%	829	3.34%	2.31%	18.16	33.05%	1.69%
40% - 50%	161,196,249.48	3.92%	1,287	5.18%	2.31%	18.30	41.52%	3.24%
50% - 60%	266,663,029.53	6.48%	1,810	7.29%	2.36%	18.47	50.07%	5.23%
60% - 70%	478,237,966.72	11.62%	2,820	11.35%	2.41%	18.19	59.22%	9.61%
70% - 80%	350,100,622.73	8.51%	1,709	6.88%	2.42%	19.83	68.06%	5.35%
80% - 90%	414,058,140.74	10.06%	1,830	7.37%	2.48%	19.57	77.36%	9.51%
90% - 100%	323,524,198.20	7.86%	1,400	5.64%	2.60%	19.42	86.15%	7.66%
100% - 110%	457,020,560.49	11.11%	2,127	8.56%	2.92%	17.17	96.54%	17.17%
110% - 120%	89,234,464.10	2.17%	432	1.74%	2.94%	15.82	100.38%	1.82%
120% - 130%	8,068,903.33	0.20%	36	0.14%	2.93%	19.15	86.63%	0.22%
130% - 140%	3,957,900.78	0.10%	17	0.07%	3.25%	16.39	93.93%	0.11%
140% - 150%	2,281,568.69	0.06%	12	0.05%	2.96%	19.76	95.57%	0.12%
150% >=	6,043,616.30	0.15%	30	0.12%	2.83%	18.51	107.78%	0.15%
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	82%
Minimum	0%
Maximum	222%



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**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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	43,923.99	0.00%	4	0.02%	3.47%	14.96	7.03%	
10% - 20%	2,687,992.98	0.07%	58	0.23%	2.61%	18.20	14.81%	0.06%
20% - 30%	8,759,065.87	0.21%	149	0.60%	2.50%	17.08	23.36%	0.24%
30% - 40%	24,864,997.93	0.60%	310	1.25%	2.40%	17.08	30.80%	0.66%
40% - 50%	47,412,738.22	1.15%	467	1.88%	2.53%	17.76	40.44%	1.42%
50% - 60%	57,202,821.78	1.39%	517	2.08%	2.52%	18.87	47.92%	1.54%
60% - 70%	90,060,501.91	2.19%	717	2.89%	2.49%	19.69	56.55%	2.17%
70% - 80%	144,995,402.03	3.52%	1,054	4.24%	2.51%	20.31	65.87%	3.42%
80% - 90%	203,951,552.81	4.96%	1,337	5.38%	2.44%	21.00	74.79%	5.10%
90% - 100%	339,234,304.82	8.25%	2,001	8.05%	2.37%	22.38	85.95%	7.85%
100% - 110%	480,861,996.10	11.69%	2,831	11.40%	2.54%	21.60	91.40%	14.12%
110% - 120%	11,827,033.54	0.29%	70	0.28%	2.82%	18.37	93.53%	0.23%
120% - 130%	1,974,927.62	0.05%	13	0.05%	2.34%	18.69	78.81%	0.06%
130% - 140%	762,344.37	0.02%	5	0.02%	2.16%	17.19	93.76%	0.02%
140% - 150%	1,391,390.40	0.03%	9	0.04%	2.18%	17.73	86.06%	0.03%
150% >=	2,478,875.75	0.06%	14	0.06%	2.85%	21.02	94.32%	0.05%
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	82%
Minimum	0%
Maximum	222%

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## 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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	6,533,273.14	0.16%	357	1.44%	2.40%	15.12	7.15%	0.02%
10% - 20%	33,226,980.08	0.81%	704	2.83%	2.34%	16.16	15.68%	0.53%
20% - 30%	73,355,023.67	1.78%	915	3.68%	2.35%	16.77	25.57%	1.38%
30% - 40%	137,844,777.00	3.35%	1,212	4.88%	2.39%	17.73	35.36%	2.37%
40% - 50%	238,862,081.37	5.81%	1,613	6.49%	2.37%	18.36	45.57%	4.18%
50% - 60%	355,555,640.01	8.64%	2,063	8.30%	2.41%	18.71	55.37%	6.53%
60% - 70%	473,257,755.69	11.50%	2,459	9.90%	2.42%	18.56	65.00%	9.14%
70% - 80%	406,945,671.74	9.89%	1,807	7.27%	2.51%	19.91	75.12%	6.44%
80% - 90%	371,449,748.41	9.03%	1,591	6.40%	2.58%	19.07	85.22%	9.65%
90% - 100%	323,256,363.41	7.86%	1,334	5.37%	2.73%	19.87	94.71%	9.52%
100% - 110%	227,670,175.53	5.53%	1,011	4.07%	2.97%	15.30	106.03%	12.31%
110% - 120%	44,944,684.73	1.09%	206	0.83%	2.95%	14.90	110.16%	0.94%
120% - 130%	684,426.71	0.02%	4	0.02%	2.97%	19.00	122.68%	
130% - 140%	767,166.40	0.02%	4	0.02%	3.04%	16.73	136.97%	
140% - 150%								
150% >=	1,271,532.10	0.03%	6	0.02%	2.52%	18.10	165.46%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	73%
Minimum	0%
Maximum	213%

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**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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	1,252,377.40	0.03%	73	0.29%	2.54%	14.52	7.73%	0.00%
10% - 20%	8,142,795.96	0.20%	198	0.80%	2.59%	14.97	15.70%	0.16%
20% - 30%	22,889,614.60	0.56%	342	1.38%	2.61%	16.07	25.70%	0.48%
30% - 40%	44,842,434.83	1.09%	497	2.00%	2.57%	16.90	35.46%	0.98%
40% - 50%	74,190,578.83	1.80%	664	2.67%	2.60%	17.78	45.44%	1.93%
50% - 60%	105,996,748.69	2.58%	827	3.33%	2.58%	18.79	55.48%	2.22%
60% - 70%	152,833,978.95	3.71%	1,099	4.42%	2.57%	19.82	65.56%	2.95%
70% - 80%	219,471,926.55	5.33%	1,443	5.81%	2.56%	20.45	75.27%	4.75%
80% - 90%	336,703,666.55	8.18%	2,046	8.24%	2.55%	21.85	85.78%	6.56%
90% - 100%	386,391,611.20	9.39%	2,028	8.16%	2.27%	23.99	94.32%	11.72%
100% - 110%	63,635,680.72	1.55%	326	1.31%	2.43%	17.48	104.88%	5.19%
110% - 120%	1,750,630.00	0.04%	10	0.04%	2.54%	16.29	110.53%	0.03%
120% - 130%	338,397.66	0.01%	2	0.01%	1.79%	21.02	121.77%	
130% - 140%								
140% - 150%								
150% >=	69,428.18	0.00%	1	0.00%	1.94%	17.08	157.08%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	73%
Minimum	0%
Maximum	213%

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**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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
< 10%	14,829,838.85	0.36%	596	2.40%	2.30%	15.05	10.42%	0.03%
10% - 20%	69,062,829.30	1.68%	1,086	4.37%	2.34%	16.20	22.05%	0.58%
20% - 30%	158,437,346.12	3.85%	1,482	5.97%	2.43%	17.11	35.03%	1.37%
30% - 40%	293,890,774.95	7.14%	2,030	8.17%	2.40%	17.71	47.33%	2.42%
40% - 50%	455,770,779.80	11.08%	2,562	10.31%	2.46%	18.36	58.96%	3.96%
50% - 60%	530,624,256.46	12.90%	2,611	10.51%	2.47%	18.83	69.54%	6.02%
60% - 70%	493,616,745.32	12.00%	2,123	8.55%	2.61%	19.39	82.18%	7.84%
70% - 80%	405,121,860.43	9.85%	1,701	6.85%	2.66%	18.93	92.77%	8.37%
80% - 90%	224,080,320.39	5.45%	904	3.64%	2.76%	18.33	100.83%	7.96%
90% - 100%	47,600,093.38	1.16%	178	0.72%	2.70%	19.59	104.20%	9.18%
100% - 110%	1,567,123.83	0.04%	7	0.03%	2.67%	17.81	130.03%	7.82%
110% - 120%	443,790.00	0.01%	3	0.01%	2.97%	15.96	153.89%	6.39%
120% - 130%	173,300.17	0.00%	1	0.00%	2.48%	19.92	138.64%	1.09%
130% - 140%	314,091.31	0.01%	1	0.00%	2.82%	18.92	175.49%	0.01%
140% - 150%								
150% >=	92,149.68	0.00%	1	0.00%	3.37%	20.50	213.40%	
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
< 10%	2,933,840.49	0.07%	125	0.50%	2.47%	14.59	10.19%	0.00%
10% - 20%	17,235,267.85	0.42%	328	1.32%	2.60%	15.37	21.35%	0.15%
20% - 30%	48,122,613.84	1.17%	584	2.35%	2.59%	16.52	33.35%	0.39%
30% - 40%	94,135,180.19	2.29%	847	3.41%	2.70%	17.46	46.41%	0.89%
40% - 50%	154,536,803.97	3.76%	1,183	4.76%	2.61%	19.13	60.18%	1.66%
50% - 60%	276,132,575.33	6.71%	1,877	7.56%	2.63%	20.45	73.78%	2.16%
60% - 70%	365,087,728.63	8.87%	2,268	9.13%	2.62%	21.30	85.02%	2.79%
70% - 80%	265,033,378.22	6.44%	1,441	5.80%	2.37%	21.87	91.58%	4.59%
80% - 90%	156,280,481.76	3.80%	737	2.97%	1.96%	24.73	96.79%	6.18%
90% - 100%	38,687,190.98	0.94%	164	0.66%	1.61%	27.64	99.22%	9.31%
100% - 110%	255,380.68	0.01%	1	0.00%	1.63%	29.49	102.98%	6.04%
110% - 120%	69,428.18	0.00%	1	0.00%	1.94%	17.08	157.08%	2.60%
120% - 130%								0.21%
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	58%
Minimum	0%
Maximum	213%

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**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%	671,905.35	0.02%	4	0.01%	0.34%	18.94	66.86%	0.01%
0.50% - 1.00%	1,522,822.68	0.04%	15	0.03%	0.75%	15.44	89.45%	0.08%
1.00% - 1.50%	222,118,351.76	5.40%	2,991	6.10%	1.33%	20.15	63.92%	0.27%
1.50% - 2.00%	1,177,200,430.86	28.61%	14,482	29.55%	1.76%	21.14	70.27%	6.29%
2.00% - 2.50%	940,300,119.58	22.86%	10,710	21.85%	2.22%	19.57	73.35%	15.11%
2.50% - 3.00%	823,555,778.45	20.02%	9,344	19.06%	2.74%	18.70	76.17%	21.96%
3.00% - 3.50%	444,426,716.01	10.80%	4,984	10.17%	3.19%	17.80	78.16%	17.07%
3.50% - 4.00%	213,947,270.17	5.20%	2,390	4.88%	3.72%	17.95	80.02%	13.12%
4.00% - 4.50%	83,290,605.91	2.02%	1,025	2.09%	4.19%	17.71	76.00%	6.07%
4.50% - 5.00%	81,378,722.25	1.98%	1,196	2.44%	4.72%	16.49	68.26%	7.80%
5.00% - 5.50%	79,767,646.28	1.94%	1,098	2.24%	5.16%	17.14	72.57%	8.04%
5.50% - 6.00%	28,051,624.66	0.68%	454	0.93%	5.68%	14.98	64.09%	2.94%
6.00% - 6.50%	13,556,167.54	0.33%	241	0.49%	6.18%	14.95	68.10%	0.97%
6.50% - 7.00%	3,952,228.35	0.10%	73	0.15%	6.63%	13.40	63.73%	0.25%
7.00% >=	394,780.26	0.01%	9	0.02%	7.16%	11.48	63.64%	0.03%
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	2.52%
Minimum	0.34%
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)	599,690,263.27	14.58%	7,654	15.62%	2.40%	16.34	73.68%	24.46%
12 month(s) - 24 month(s)	60,496,736.42	1.47%	958	1.95%	3.36%	15.52	71.44%	4.58%
24 month(s) - 36 month(s)	59,509,229.83	1.45%	941	1.92%	3.12%	16.56	69.03%	5.94%
36 month(s) - 48 month(s)	146,315,052.99	3.56%	1,934	3.95%	3.23%	18.26	71.45%	5.47%
48 month(s) - 60 month(s)	503,667,260.12	12.24%	5,945	12.13%	2.90%	17.32	71.84%	5.63%
60 month(s) - 72 month(s)	649,221,198.49	15.78%	7,427	15.15%	2.57%	18.32	73.28%	1.27%
72 month(s) - 84 month(s)	406,935,603.11	9.89%	4,732	9.65%	2.47%	18.75	72.15%	0.88%
84 month(s) - 96 month(s)	455,451,357.45	11.07%	5,243	10.70%	2.16%	22.66	72.78%	3.91%
96 month(s) - 108 month(s)	277,854,422.84	6.75%	3,166	6.46%	2.03%	22.12	76.37%	17.55%
108 month(s) - 120 month(s)	235,995,436.68	5.74%	2,672	5.45%	1.97%	20.19	73.85%	19.90%
120 month(s) - 132 month(s)	51,525,573.84	1.25%	680	1.39%	3.16%	18.44	71.86%	1.67%
132 month(s) - 144 month(s)	40,352,369.74	0.98%	459	0.94%	2.49%	17.44	72.11%	0.28%
144 month(s) - 156 month(s)	22,875,376.66	0.56%	326	0.67%	2.85%	19.99	67.10%	0.21%
156 month(s) - 168 month(s)	28,310,223.95	0.69%	344	0.70%	2.99%	19.09	72.73%	1.32%
168 month(s) - 180 month(s)	79,523,885.01	1.93%	871	1.78%	2.79%	19.80	74.11%	1.27%
180 month(s) - 192 month(s)	147,330,001.19	3.58%	1,583	3.23%	3.06%	22.01	71.63%	0.01%
192 month(s) - 204 month(s)	57,104,969.35	1.39%	653	1.33%	2.88%	22.46	70.75%	0.04%
204 month(s) - 216 month(s)	79,402,397.02	1.93%	955	1.95%	2.82%	24.06	74.37%	0.32%
216 month(s) - 228 month(s)	72,020,798.66	1.75%	870	1.77%	2.47%	23.98	78.04%	1.41%
228 month(s) - 240 month(s)	139,433,081.39	3.39%	1,583	3.23%	1.84%	25.27	79.23%	3.81%
240 month(s) - 252 month(s)	841,839.73	0.02%	16	0.03%	3.38%	22.91	83.45%	0.00%
252 month(s) - 264 month(s)	274,093.00	0.01%	3	0.01%	2.92%	15.77	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)	3,999.37	0.00%	1	0.00%	2.33%	28.58	69.39%	
348 month(s) - 360 month(s)								
360 month(s) >=								
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	84 month(s)
Minimum	month(s)
Maximum	343 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	3,714,984,659.92	90.30%	44,219	90.21%	2.58%	19.77	73.31%	82.73%
Floating Interest Rate Mortgage	399,150,510.19	9.70%	4,797	9.79%	1.92%	15.96	72.65%	17.27%
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	100.00%



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**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	3,649,105,719.33	88.70%	21,367	86.01%	2.53%	19.31	73.20%	88.26%
Apartment	437,123,043.77	10.62%	3,190	12.84%	2.36%	20.25	74.24%	10.92%
Other	27,906,407.01	0.68%	285	1.15%	2.64%	17.58	63.57%	0.82%
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	141,105,936.61	3.43%	946	3.81%	2.52%	19.51	75.40%	3.23%
Flevoland	151,327,357.56	3.68%	916	3.69%	2.50%	18.39	80.74%	3.50%
Friesland	108,683,970.94	2.64%	724	2.91%	2.45%	19.76	75.35%	2.45%
Gelderland	646,158,890.54	15.71%	3,840	15.46%	2.51%	19.44	72.47%	16.34%
Groningen	137,831,020.29	3.35%	1,040	4.19%	2.56%	18.53	73.53%	3.19%
Limburg	538,054,889.69	13.08%	3,808	15.33%	2.66%	18.19	72.79%	12.81%
Noord-Brabant	617,875,467.78	15.02%	3,413	13.74%	2.51%	19.83	72.02%	15.90%
Noord-Holland	499,359,275.48	12.14%	2,659	10.70%	2.43%	19.91	70.56%	12.24%
Overijssel	318,953,779.92	7.75%	1,997	8.04%	2.47%	19.58	74.53%	8.07%
Utrecht	289,795,803.99	7.04%	1,549	6.24%	2.53%	19.59	71.15%	7.15%
Zeeland	73,154,194.82	1.78%	507	2.04%	2.62%	19.15	73.61%	1.81%
Zuid-Holland	591,834,582.49	14.39%	3,443	13.86%	2.48%	19.78	75.45%	13.30%
Unknown/Not specified								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	49,263,755.65	1.20%	392	1.58%	2.53%	18.22	75.56%	1.09%
NL112 - Delfzijl en omgeving	10,829,496.78	0.26%	95	0.38%	2.83%	16.76	69.90%	0.30%
NL113- Overig Groningen	77,737,767.86	1.89%	553	2.23%	2.54%	18.97	72.75%	1.81%
NL121- Noord-Friesland	54,667,265.96	1.33%	376	1.51%	2.42%	19.93	76.69%	1.14%
NL122- Zuidwest-Friesland	22,338,782.15	0.54%	152	0.61%	2.43%	20.25	72.92%	0.54%
NL123- Zuidoost-Friesland	31,677,922.83	0.77%	196	0.79%	2.53%	19.12	74.73%	0.77%
NL131- Noord-Drenthe	46,262,462.30	1.12%	301	1.21%	2.55%	19.28	73.62%	1.08%
NL132- Zuidoost-Drenthe	60,019,258.77	1.46%	409	1.65%	2.48%	19.65	77.97%	1.36%
NL133- Zuidwest-Drenthe	34,824,215.54	0.85%	236	0.95%	2.55%	19.59	73.31%	0.77%
NL211- Noord-Overijssel	110,011,512.38	2.67%	669	2.69%	2.51%	18.76	73.84%	2.99%
NL212- Zuidwest-Overijssel	40,476,356.43	0.98%	253	1.02%	2.43%	19.51	74.67%	0.99%
NL213- Twente	168,465,911.11	4.09%	1,075	4.33%	2.46%	20.13	74.94%	4.09%
NL221- Veluwe	179,416,454.88	4.36%	1,026	4.13%	2.47%	19.19	71.25%	4.26%
NL224- Zuidwest-Gelderland	76,199,391.65	1.85%	409	1.65%	2.46%	20.60	70.48%	1.91%
NL225- Achterhoek	144,451,913.65	3.51%	924	3.72%	2.60%	19.95	73.26%	3.55%
NL226- Arnhem/Nijmegen	246,750,775.22	6.00%	1,485	5.98%	2.51%	18.96	73.46%	6.63%
NL230- Flevoland	151,327,357.56	3.68%	916	3.69%	2.50%	18.39	80.74%	3.50%
NL310- Utrecht	289,136,159.13	7.03%	1,545	6.22%	2.53%	19.59	71.19%	7.15%
NL321- Kop van Noord-Holland	71,063,006.46	1.73%	440	1.77%	2.50%	20.03	72.19%	1.80%
NL322- Alkmaar en omgeving	58,816,723.89	1.43%	347	1.40%	2.63%	19.49	73.69%	1.62%
NL323- IJmond	28,680,239.85	0.70%	161	0.65%	2.55%	20.39	75.00%	0.73%
NL324- Agglomeratie Haarlem	38,229,363.85	0.93%	185	0.74%	2.34%	20.46	69.67%	0.77%
NL325- Zaanstreek	25,079,443.56	0.61%	142	0.57%	2.47%	20.68	75.59%	0.54%
NL326- Groot-Amsterdam	213,406,138.65	5.19%	1,062	4.28%	2.34%	19.83	69.43%	5.07%
NL327- Het Gooi en Vechtstreek	64,084,359.22	1.56%	322	1.30%	2.49%	19.60	66.21%	1.71%
NL331- Agglomeratie Leiden en Bollenstreek	70,710,676.29	1.72%	381	1.53%	2.41%	20.55	70.59%	1.49%
NL332- Agglomeratie 's-Gravenhage	136,672,095.73	3.32%	766	3.08%	2.44%	19.29	76.96%	3.20%
NL333- Delft en Westland	27,942,536.54	0.68%	156	0.63%	2.58%	19.86	71.30%	0.58%
NL334- Oost-Zuid-Holland	53,815,798.46	1.31%	319	1.28%	2.47%	20.05	72.01%	1.28%
NL335- Groot-Rijnmond	221,714,820.48	5.39%	1,287	5.18%	2.48%	19.91	78.04%	4.72%
NL336- Zuidoost-Zuid-Holland	80,978,654.99	1.97%	534	2.15%	2.56%	19.34	73.78%	2.03%
NL341- Zeeuwsch-Vlaanderen	23,653,634.53	0.57%	186	0.75%	2.74%	18.48	73.05%	0.62%
NL342- Overig Zeeland	49,500,560.29	1.20%	321	1.29%	2.56%	19.47	73.88%	1.19%
NL411- West-Noord-Brabant	118,479,005.28	2.88%	666	2.68%	2.50%	19.64	74.47%	2.92%
NL412- Midden-Noord-Brabant	99,738,290.32	2.42%	564	2.27%	2.48%	19.74	74.36%	2.76%
NL413- Noordoost-Noord-Brabant	205,984,531.63	5.01%	1,122	4.52%	2.55%	20.10	69.83%	5.48%
NL414- Zuidoost-Noord-Brabant	193,673,640.55	4.71%	1,061	4.27%	2.47%	19.72	71.65%	4.75%
NL421- Noord-Limburg	129,284,286.64	3.14%	844	3.40%	2.60%	19.24	72.39%	2.95%
NL422- Midden-Limburg	116,314,730.04	2.83%	806	3.24%	2.63%	18.29	71.49%	2.65%
NL423- Zuid-Limburg	292,455,873.01	7.11%	2,158	8.69%	2.69%	17.69	73.48%	7.21%
Unknown/Not specified								0.02%
<b>Total</b>	<b>4,114,135,170.11</b>	<b>100.00%</b>	<b>24,842</b>	<b>100.00%</b>	<b>2.52%</b>	<b>19.40</b>	<b>73.24%</b>	<b>100.00%</b>

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**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%	4,017,709,870.74	97.66%	24,472	98.51%	2.53%	19.22	73.06%	100.00%
0% - 10%	72,486,416.06	1.76%	281	1.13%	1.91%	26.81	82.20%	
10% - 20%	10,446,196.81	0.25%	41	0.17%	1.97%	26.37	78.04%	
20% - 30%	4,734,709.89	0.12%	20	0.08%	1.72%	26.31	69.08%	
30% - 40%	2,120,979.71	0.05%	6	0.02%	2.11%	28.04	80.58%	
40% - 50%	2,937,211.17	0.07%	9	0.04%	1.69%	28.99	88.05%	
50% - 60%	1,257,330.16	0.03%	3	0.01%	1.74%	28.48	71.66%	
60% - 70%	1,007,411.71	0.02%	3	0.01%	1.87%	28.87	93.99%	
70% - 80%	699,922.26	0.02%	3	0.01%	1.57%	28.22	67.86%	
80% - 90%	255,465.11	0.01%	1	0.00%	1.77%	28.25	60.90%	
90% - 100%								
100% >	479,656.49	0.01%	3	0.01%	1.60%	29.41	53.31%	
<b>Total</b>	<b>4,114,135,170.11</b>	<b>100.00%</b>	<b>24,842</b>	<b>100.00%</b>	<b>2.52%</b>	<b>19.40</b>	<b>73.24%</b>	<b>100.00%</b>

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	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%
Buy-to-let								
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

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**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	3,464,678,993.38	84.12%	20,935	84.27%	2.52%	19.47	74.67%	81.42%
Self Employed	375,311,480.37	9.12%	1,792	7.21%	2.56%	19.59	70.60%	10.27%
Other	150,797,228.12	3.67%	1,232	4.96%	2.43%	19.69	57.63%	8.30%
Student								0.01%
Unknown	123,347,468.24	3.00%	883	3.55%	2.60%	15.29	61.49%	
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	8,807,954.00	0.21%	425	1.71%	2.49%	14.82	21.78%	0.09%
0.5 - 1.0	38,059,274.82	0.93%	780	3.14%	2.50%	16.16	25.29%	0.57%
1.0 - 1.5	102,623,325.06	2.49%	1,269	5.11%	2.49%	16.79	38.50%	1.71%
1.5 - 2.0	176,881,804.51	4.30%	1,669	6.72%	2.56%	17.56	48.79%	3.35%
2.0 - 2.5	283,896,369.24	6.90%	2,157	8.68%	2.55%	18.25	58.10%	5.76%
2.5 - 3.0	445,595,725.45	10.83%	2,857	11.50%	2.56%	19.21	66.27%	9.13%
3.0 - 3.5	623,134,487.03	15.15%	3,679	14.81%	2.57%	19.97	73.01%	12.17%
3.5 - 4.0	743,620,813.26	18.07%	4,071	16.39%	2.52%	20.57	77.23%	15.96%
4.0 - 4.5	668,445,423.30	16.25%	3,463	13.94%	2.46%	20.92	80.99%	19.46%
4.5 - 5.0	402,677,365.76	9.79%	1,846	7.43%	2.41%	19.97	82.39%	12.63%
5.0 - 5.5	197,834,863.31	4.81%	838	3.37%	2.54%	18.10	82.60%	6.38%
5.5 - 6.0	100,763,422.69	2.45%	423	1.70%	2.53%	17.13	81.62%	3.45%
6.0 - 6.5	73,209,167.75	1.78%	315	1.27%	2.69%	16.48	83.47%	2.61%
6.5 - 7.0	61,573,536.82	1.50%	266	1.07%	2.60%	15.67	86.47%	2.14%
7.0 >=	184,194,497.53	4.48%	766	3.08%	2.46%	17.40	82.19%	4.58%
Unknown	2,817,139.58	0.07%	18	0.07%	2.51%	19.13	69.79%	
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

Weighted Average	4.0
Minimum	0.0
Maximum	356.6

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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%	245,309,616.01	5.96%	3,051	12.28%	1.91%	16.60	41.61%	2.68%
5% - 10%	849,275,900.78	20.64%	5,648	22.74%	2.18%	17.44	62.81%	13.56%
10% - 15%	1,136,125,444.97	27.62%	6,287	25.31%	2.44%	19.40	74.80%	23.24%
15% - 20%	1,124,720,394.87	27.34%	5,894	23.73%	2.56%	21.09	80.59%	26.37%
20% - 25%	510,981,585.32	12.42%	2,697	10.86%	2.99%	20.63	82.26%	20.51%
25% - 30%	144,400,982.62	3.51%	769	3.10%	3.65%	18.24	82.44%	8.74%
30% - 35%	37,768,974.32	0.92%	190	0.76%	3.53%	18.31	82.78%	2.70%
35% - 40%	20,356,401.62	0.49%	92	0.37%	3.23%	18.49	80.30%	0.99%
40% - 45%	10,200,776.80	0.25%	43	0.17%	3.00%	18.32	73.89%	0.51%
45% - 50%	8,035,618.44	0.20%	37	0.15%	2.91%	21.37	76.60%	0.25%
50% - 55%	5,047,996.37	0.12%	21	0.08%	2.50%	20.41	78.97%	0.13%
55% - 60%	2,208,626.62	0.05%	12	0.05%	2.45%	20.44	82.67%	0.06%
60% - 65%	1,632,470.47	0.04%	8	0.03%	2.54%	24.87	81.23%	0.04%
65% - 70%	1,549,496.15	0.04%	7	0.03%	3.04%	21.53	83.59%	0.03%
70% >=	13,703,745.17	0.33%	68	0.27%	2.61%	21.16	77.03%	0.17%
Unknown	2,817,139.58	0.07%	18	0.07%	2.51%	19.13	69.79%	
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

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



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**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	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	1,418,509,870.12	34.48%	9,556	38.47%	2.48%	21.06	77.80%	36.98%
Non-NHG Guarantee	2,695,625,299.99	65.52%	15,286	61.53%	2.54%	18.53	70.85%	63.02%
Other								
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%

**26b. Guarantee Type - Loanpart**

Description	Aggregate Outstanding Amount	% of Total	Nr of Parts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,521,263,365.22	36.98%	19,670	40.13%	2.48%	20.85	77.79%	38.89%
Non-NHG Guarantee	2,592,871,804.89	63.02%	29,346	59.87%	2.54%	18.55	70.58%	61.11%
Unknown								
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	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
de Volksbank	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	100.00%
Total	4,114,135,170.11	100.00%	24,842	100.00%	2.52%	19.40	73.24%	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
SRLEV	121,442,851.11	2.95%	2,550	5.20%	3.31%	13.55	67.67%	5.11%
Unknown	3,992,692,319.00	97.05%	46,466	94.80%	2.49%	19.58	73.41%	94.89%
Total	4,114,135,170.11	100.00%	49,016	100.00%	2.52%	19.40	73.24%	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.

### Monthly Portfolio and Performance Report: 1 January 2021 - 31 January 2021

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.

### Monthly Portfolio and Performance Report: 1 January 2021 - 31 January 2021

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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<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Construction Deposit Guarantor</b>	Coöperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
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<b>Reference Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 4 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
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