

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

## **Monthly Portfolio and Performance Report**

Reporting Period: 1 October 2019 - 31 October 2019

Reporting Date: 18 November 2019

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

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

Report Version 1.3 - January 2018

**Table of Contents**

---

	Page
Key Dates	3
The Mortgage Loan Portfolio	4
Delinquencies	5
Foreclosure Statistics - Total	6
Foreclosure Statistics - NHG Loans	7
Foreclosure Statistics - Non NHG Loans	9
Performance Ratios	10
Stratification Tables	12
Glossary	46
Contact Information	48

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

<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>
<u>Key Dates</u>						
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 Oct 2019	31 Oct 2019	31 Oct 2019	31 Oct 2019	31 Oct 2019	31 Oct 2019
Determination Date	14 Nov 2019	14 Nov 2019	14 Nov 2019	14 Nov 2019	14 Nov 2019	14 Nov 2019
Interest Payment Date	18 Nov 2019	18 Nov 2019	N/A	N/A	N/A	N/A
Principal Payment Date	18 Nov 2019	18 Nov 2019	18 Nov 2019	18 Nov 2019	18 Nov 2019	18 Nov 2019
Current Reporting Period	1 Oct 2019 - 31 Oct 2019	1 Oct 2019 - 31 Oct 2019	1 Oct 2019 - 31 Oct 2019	1 Oct 2019 - 31 Oct 2019	1 Oct 2019 - 31 Oct 2019	1 Oct 2019 - 31 Oct 2019
Previous Reporting Period	1 Sep 2019 - 30 Sep 2019	1 Sep 2019 - 30 Sep 2019	1 Sep 2019 - 30 Sep 2019	1 Sep 2019 - 30 Sep 2019	1 Sep 2019 - 30 Sep 2019	1 Sep 2019 - 30 Sep 2019
Accrual Start Date	18 Oct 2019	18 Oct 2019	N/A	N/A	N/A	N/A
Accrual End Date	18 Nov 2019	18 Nov 2019	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	16 Oct 2019	N/A	N/A	N/A	N/A	N/A

## Lowland Mortgage Backed Securities 4 B.V.

### Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

#### The Mortgage Loan Portfolio

##### Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		24,928
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	173
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		266
Loans repurchased by the Seller	-/-	52
Foreclosed Mortgage Loans	-/-	1
Others		0
Number of Mortgage Loans at the end of the Reporting Period		24,968

##### Amounts

Net Outstanding balance at the beginning of the Reporting Period		4,114,196,851.86
Scheduled Principal Receipts	-/-	4,153,086.50
Prepayments	-/-	31,245,182.39
Further Advances / Modified Mortgage Loans		977,829.95
Replacements		0.00
Replenishments		43,035,383.10
Loans repurchased by the Seller	-/-	8,613,069.53
Foreclosed Mortgage Loans	-/-	2,322.78
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		4,114,196,403.71

##### Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		6,342,477.00
Changes in Construction Deposit Obligations		-481,804.00
Construction Deposit Obligations at the end of the Reporting Period		5,860,673.00

##### Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		-185,107,264.66
Changes in Saving Deposits		-1,412,699.96
Saving Deposits at the end of the Reporting Period		-186,519,964.62

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	4,083,707,401.75	99.259%	24,788	99.279%	2.852%	19.77	74.332%
<=	30 days	41,572.07	16,312,346.80	0.396%	95	0.38%	3.041%	18.42	86.033%
30 days	60 days	38,108.73	7,382,489.10	0.179%	43	0.172%	2.869%	19.07	83.122%
60 days	90 days	16,468.73	1,819,746.36	0.044%	11	0.044%	3.024%	18.66	158.971%
90 days	120 days	2,547.27	235,000.00	0.006%	1	0.004%	3.62%	16.75	108.842%
120 days	150 days	22,695.83	2,022,166.55	0.049%	13	0.052%	2.61%	18.53	85.522%
150 days	180 days	205.23	35,000.00	0.001%	1	0.004%	1.40%	14.50	13.053%
180 days	>	94,853.15	2,682,253.15	0.065%	16	0.064%	2.697%	18.67	95.065%
<b>Total</b>		216,451.01	4,114,196,403.71	100.00%	24,968	100.00%	2.852%	19.75	74.452%

Weighted Average	1,269.63
Minimum	17.92
Maximum	12,779.72

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**Foreclosure Statistics - Total**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of Mortgage Loans foreclosed during the Reporting Period	2	1
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	386,661.04	178,732.80
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	354,788.72
<b>Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period</b>	<b>31,872.32</b>	<b>2,322.78</b>
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>31,872.32</b>	<b>2,322.78</b>
Average loss severity during the Reporting Period	0.08	0.01
<b><u>Foreclosures since Closing Date</u></b>		
Number of Mortgage Loans foreclosed since the Closing Date	42	43
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	17.534%	17.952%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	8,335,068.05	8,513,800.85
Percentage of net principal balance at the Closing Date (% , including replenished loans)	20.26%	20.694%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	8,335,068.05	8,513,800.85
Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
<b>Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date</b>	<b>8,335,068.05</b>	<b>8,513,800.85</b>
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	7,174,915.73
<b>Total amount of losses on Mortgage Loans foreclosed since the Closing Date</b>	<b>1,160,152.32</b>	<b>1,162,475.10</b>
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>1,160,152.32</b>	<b>1,162,475.10</b>
Average loss severity since the Closing Date	0.14	0.14
<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	-/-	2
<b>Number of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
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	-/-	386,661.04
<b>Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
<b><u>Constant Default Rate</u></b>		
Constant Default Rate current month	0.00899%	0.00416%
Constant Default Rate 3-month average	0.01711%	0.01771%
Constant Default Rate 6-month average	0.05081%	0.04140%
Constant Default Rate 12-month average	0.07358%	0.07002%
Constant Default Rate to date	0.19523%	0.19942%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**Foreclosure Statistics - NHG Loans**

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	0.00
<b>Total amount of losses on Foreclosed NHG Loans during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
<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>Foreclosures since Closing Date</b>		
Net principal balance of NHG Loans foreclosed since the Closing Date	2,256,749.66	2,256,749.66
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>2,256,749.66</b>	<b>2,256,749.66</b>
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	2,122,030.81
<b>Total amount of losses on NHG Loans foreclosed since the Closing Date</b>	<b>134,718.85</b>	<b>134,718.85</b>
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>134,718.85</b>	<b>134,718.85</b>
Average loss severity NHG Loans since the Closing Date	0.06	0.06
<b>Foreclosures</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	N/A	N/A
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
<b>Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
<b>WEW Claims periodically</b>		
Number of claims to WEW at the beginning of the Reporting Period	0	0
New claims to WEW during the Reporting Period	0	0
Finalised claims with WEW during the Reporting Period	-/-	0
<b>Number of claims to WEW at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
Notional amount of claims to WEW at the beginning of the Reporting Period	N/A	N/A
Notional amount of new claims to WEW during the Reporting Period	N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	-/-	0.00
<b>Notional amount of claims to WEW at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00
<b>WEW Claims since Closing</b>		
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
<b>Payout ratio WEW since the Closing Date</b>	<b>0.00</b>	<b>0.00</b>
<b>Reasons for non payout as percentage of non recovered claim amount</b>		
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
<b>Non recovered amount of WEW since the Closing Date</b>	<b>0.00</b>	<b>0.00</b>
Insufficient guaranteed amount due to decrease with annuity amount	0.00%	0.00%
Loan does not comply with NHG criteria at origination	0.00%	0.00%
Other administrative reasons	0.00%	0.00%
Other	0.00%	0.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**Foreclosure Statistics - Non NHG Loans**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of Non NHG Loans foreclosed during the Reporting Period	2	1
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	386,661.04	178,732.80
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	354,788.72
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>	<b>31,872.32</b>	<b>2,322.78</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>31,872.32</b>	<b>2,322.78</b>
Average loss severity Non NHG Loans during the Reporting Period	0.08	0.01
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of Non NHG loans foreclosed since the Closing Date	6,078,318.39	6,257,051.19
Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
<b>Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date</b>	<b>6,078,318.39</b>	<b>6,257,051.19</b>
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	5,052,884.92
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>	<b>1,025,433.47</b>	<b>1,027,756.25</b>
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>1,025,433.47</b>	<b>1,027,756.25</b>
Average loss severity Non NHG Loans since the Closing Date	0.17	0.16
<b><u>Foreclosures</u></b>		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	2
<b>Number of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	386,661.04
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>178,732.80</b>



Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	7.7255%	7.762%
Annualized 1-month average CPR	8.0318%	8.9248%
Annualized 3-month average CPR	8.6153%	8.3861%
Annualized 6-month average CPR	8.8475%	8.8772%
Annualized 12-month average CPR	7.9806%	8.1669%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.6071%	0.6092%
Annualized 1-month average PPR	0.7746%	0.6766%
Annualized 3-month average PPR	0.2589%	0.2261%
Annualized 6-month average PPR	0.1295%	0.1131%
Annualized 12-month average PPR	0.0648%	0.0566%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	100.1095%	100.1123%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**Stratifications**

**1. Key Characteristics**

Description	As per Reporting Date	As per Closing Date
Principal amount	4,300,716,368.33	4,269,259,531.64
Value of savings deposits	186,519,964.62	155,204,122.48
Net principal balance	4,114,196,403.71	4,114,055,409.16
Construction Deposits	5,860,673.00	0.00
Net principal balance excl. Construction and Saving Deposits	4,108,335,730.71	4,114,055,409.16
Negative balance	0.00	-1,361.22
Net principal balance excl. Construction and Saving Deposits and Negative Balance	4,108,335,730.71	4,114,056,770.38
Number of loans	24,968	23,417
Number of loanparts	48,383	45,563
Number of negative loanparts	0	1
Average principal balance (borrower)	164,778.77	175,686.70
Weighted average current interest rate	2.85 %	3.39 %
Weighted average maturity (in years)	19.75	20.99
Weighted average remaining time to interest reset (in years)	6.63	6.17
Weighted average seasoning (in years)	9.58	8.11
Weighted average CLTOMV	74.45 %	79.29 %
Weighted average CLTIMV	63.35 %	81.48 %
Weighted average CLTIFV	71.99 %	92.59 %
Weighted average OLTOMV	82.47 %	85.05 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	814,415,627.54	19.80%	10,229	21.14%	2.50%	25.33	79.17%	11.50%
Bank Savings	279,997,615.96	6.81%	3,649	7.54%	3.61%	18.54	77.75%	9.08%
Interest Only	2,556,279,722.07	62.13%	28,151	58.18%	2.85%	18.59	71.62%	65.79%
Hybrid								
Investments	230,833,648.68	5.61%	2,368	4.89%	2.92%	16.17	88.84%	7.38%
Life Insurance								
Linear	83,594,883.96	2.03%	1,138	2.35%	2.30%	24.26	71.15%	1.13%
Savings	149,074,905.50	3.62%	2,848	5.89%	3.61%	14.75	70.45%	5.11%
Other								
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**3. Outstanding Loan Amount**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	5,121,261.14	0.12%	359	1.44%	2.88%	13.85	9.98%	0.01%
25,000 - 50,000	41,816,149.76	1.02%	1,091	4.37%	2.82%	16.35	23.94%	0.67%
50,000 - 75,000	103,395,762.74	2.51%	1,655	6.63%	2.81%	17.13	38.97%	1.99%
75,000 - 100,000	207,142,879.96	5.03%	2,356	9.44%	2.82%	18.14	53.09%	4.10%
100,000 - 150,000	822,866,251.56	20.00%	6,556	26.26%	2.86%	19.42	68.67%	18.48%
150,000 - 200,000	1,021,276,484.29	24.82%	5,918	23.70%	2.90%	19.62	77.34%	25.57%
200,000 - 250,000	805,567,621.85	19.58%	3,640	14.58%	2.89%	20.15	81.87%	20.86%
250,000 - 300,000	463,730,105.70	11.27%	1,719	6.88%	2.81%	20.76	81.52%	11.17%
300,000 - 350,000	247,084,502.21	6.01%	769	3.08%	2.87%	20.06	80.46%	6.46%
350,000 - 400,000	145,713,985.40	3.54%	392	1.57%	2.77%	20.24	78.71%	3.90%
400,000 - 450,000	89,478,334.36	2.17%	212	0.85%	2.68%	21.07	78.17%	2.07%
450,000 - 500,000	53,878,922.90	1.31%	115	0.46%	2.74%	21.01	78.06%	1.18%
500,000 - 550,000	43,613,377.49	1.06%	84	0.34%	2.67%	20.92	76.80%	0.93%
550,000 - 600,000	25,086,788.45	0.61%	44	0.18%	2.86%	19.81	79.73%	0.60%
600,000 - 650,000	21,186,628.00	0.51%	34	0.14%	2.78%	19.84	79.88%	0.51%
650,000 - 700,000	8,059,371.61	0.20%	12	0.05%	2.40%	22.44	81.08%	0.49%
700,000 - 750,000	5,016,734.65	0.12%	7	0.03%	2.33%	23.74	84.90%	0.30%
750,000 - 800,000	774,623.62	0.02%	1	0.00%	1.90%	21.75	67.35%	0.25%
800,000 - 850,000	2,461,536.54	0.06%	3	0.01%	2.44%	21.53	77.83%	0.12%
850,000 - 900,000								0.13%
900,000 - 950,000	925,081.48	0.02%	1	0.00%	1.65%	10.25	48.68%	0.07%
950,000 - 1,000,000								0.07%
1,000,000 >=								0.10%
Unknown								
<b>Total</b>	<b>4,114,196,403.71</b>	<b>100.00%</b>	<b>24,968</b>	<b>100.00%</b>	<b>2.85%</b>	<b>19.76</b>	<b>74.45%</b>	<b>100.00%</b>

Average	164,779
Minimum	1
Maximum	925,081

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	55,692,910.02	1.35%	925	1.91%	2.77%	11.77	52.58%	1.38%
2000 - 2001	66,949,221.32	1.63%	892	1.84%	2.80%	12.07	59.53%	1.92%
2001 - 2002	44,412,382.63	1.08%	570	1.18%	2.86%	13.57	67.19%	1.25%
2002 - 2003	64,286,231.09	1.56%	876	1.81%	2.98%	13.81	70.00%	1.81%
2003 - 2004	111,424,584.76	2.71%	1,409	2.91%	2.90%	14.06	70.54%	3.14%
2004 - 2005	143,484,518.83	3.49%	1,825	3.77%	2.79%	14.44	73.36%	4.06%
2005 - 2006	347,574,104.89	8.45%	4,007	8.28%	2.83%	15.46	79.56%	10.41%
2006 - 2007	317,191,623.70	7.71%	3,615	7.47%	2.79%	16.18	75.36%	9.56%
2007 - 2008	398,607,044.33	9.69%	3,808	7.87%	3.01%	17.01	72.31%	11.59%
2008 - 2009	281,603,423.89	6.84%	3,178	6.57%	2.90%	18.14	70.70%	6.56%
2009 - 2010	273,026,248.60	6.64%	3,260	6.74%	2.93%	19.01	74.26%	9.27%
2010 - 2011	362,923,163.92	8.82%	4,369	9.03%	3.18%	19.78	75.73%	11.36%
2011 - 2012	415,948,131.30	10.11%	4,954	10.24%	3.42%	20.38	76.21%	11.66%
2012 - 2013	34,818,095.87	0.85%	461	0.95%	3.40%	20.21	77.18%	0.81%
2013 - 2014	52,510,245.32	1.28%	653	1.35%	3.34%	20.75	74.16%	0.95%
2014 - 2015	115,004,839.96	2.80%	1,286	2.66%	3.42%	23.70	77.14%	2.25%
2015 - 2016	180,659,040.96	4.39%	2,111	4.36%	2.76%	24.83	76.61%	4.42%
2016 - 2017	342,696,207.77	8.33%	3,825	7.91%	2.43%	25.98	77.20%	7.60%
2017 - 2018	132,819,830.57	3.23%	1,737	3.59%	2.17%	26.03	75.01%	
2018 - 2019	322,921,604.44	7.85%	3,820	7.90%	2.10%	27.15	74.39%	
2019 >=	49,642,949.54	1.21%	802	1.66%	2.09%	26.88	81.05%	
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	2010
Minimum	1998
Maximum	2019

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

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	60,691,643.93	1.48%	940	1.94%	2.11%	26.64	81.65%	7.10%
1 Year(s) - 2 Year(s)	331,286,396.50	8.05%	3,941	8.15%	2.10%	27.18	73.84%	4.53%
2 Year(s) - 3 Year(s)	127,799,417.98	3.11%	1,652	3.41%	2.15%	25.94	75.56%	2.40%
3 Year(s) - 4 Year(s)	352,016,461.96	8.56%	3,948	8.16%	2.47%	25.91	77.21%	1.12%
4 Year(s) - 5 Year(s)	175,907,120.86	4.28%	2,021	4.18%	2.81%	24.73	76.30%	0.67%
5 Year(s) - 6 Year(s)	110,669,538.62	2.69%	1,225	2.53%	3.48%	23.54	78.21%	9.71%
6 Year(s) - 7 Year(s)	41,624,689.66	1.01%	560	1.16%	3.23%	19.81	72.59%	11.95%
7 Year(s) - 8 Year(s)	40,969,121.11	1.00%	518	1.07%	3.43%	20.43	77.57%	10.17%
8 Year(s) - 9 Year(s)	469,209,476.49	11.40%	5,561	11.49%	3.38%	20.33	76.11%	6.28%
9 Year(s) - 10 Year(s)	353,144,457.40	8.58%	4,293	8.87%	3.20%	19.62	75.34%	11.75%
10 Year(s) - 11 Year(s)	241,631,160.49	5.87%	2,874	5.94%	2.86%	18.91	74.56%	9.01%
11 Year(s) - 12 Year(s)	287,783,120.64	6.99%	3,212	6.64%	2.90%	18.09	70.31%	10.93%
12 Year(s) - 13 Year(s)	392,604,115.34	9.54%	3,777	7.81%	3.00%	16.93	72.46%	4.52%
13 Year(s) - 14 Year(s)	341,079,349.72	8.29%	3,887	8.03%	2.79%	16.12	75.89%	3.12%
14 Year(s) - 15 Year(s)	331,367,376.35	8.05%	3,845	7.95%	2.84%	15.32	79.53%	1.99%
15 Year(s) - 16 Year(s)	124,705,853.49	3.03%	1,603	3.31%	2.80%	14.33	72.18%	1.36%
16 Year(s) - 17 Year(s)	106,558,069.52	2.59%	1,348	2.79%	2.90%	14.08	70.23%	1.66%
17 Year(s) - 18 Year(s)	62,910,903.70	1.53%	852	1.76%	2.95%	13.85	70.56%	1.62%
18 Year(s) - 19 Year(s)	42,939,684.26	1.04%	555	1.15%	2.90%	13.39	67.21%	0.12%
19 Year(s) - 20 Year(s)	74,551,746.44	1.81%	1,009	2.09%	2.80%	11.93	59.46%	
20 Year(s) - 21 Year(s)	44,710,396.23	1.09%	761	1.57%	2.75%	11.84	50.60%	
21 Year(s) - 22 Year(s)	36,303.02	0.00%	1	0.00%	4.80%	8.83	16.50%	
22 Year(s) - 23 Year(s)								
23 Year(s) - 24 Year(s)								
24 Year(s) - 25 Year(s)								
25 Year(s) - 26 Year(s)								
26 Year(s) - 27 Year(s)								
27 Year(s) - 28 Year(s)								
28 Year(s) - 29 Year(s)								
29 Year(s) - 30 Year(s)								
30 Year(s) >=								
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	9.58 Year(s)
Minimum	.08 Year(s)
Maximum	21.17 Year(s)

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	346,713.03	0.01%	23	0.05%	1.95%	-0.12	62.74%	0.17%
2020 - 2025	17,165,944.94	0.42%	736	1.52%	2.92%	3.40	54.62%	0.62%
2025 - 2030	113,087,919.20	2.75%	2,228	4.60%	3.01%	8.53	59.77%	3.30%
2030 - 2035	531,640,716.27	12.92%	7,170	14.82%	2.96%	12.93	70.83%	16.16%
2035 - 2040	1,590,385,549.39	38.66%	17,238	35.63%	2.89%	17.46	74.86%	44.57%
2040 - 2045	934,682,103.72	22.72%	10,503	21.71%	3.22%	21.74	75.93%	23.93%
2045 - 2050	925,238,532.07	22.49%	10,460	21.62%	2.34%	27.31	76.49%	11.24%
2050 - 2055	1,648,925.09	0.04%	25	0.05%	2.72%	30.76	66.21%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	2039
Minimum	2017
Maximum	2051

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**7. Remaining Tenor**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1 Year(s)	1,340,640.46	0.03%	90	0.19%	2.21%	0.35	58.38%	0.05%
1 Year(s) - 2 Year(s)	1,947,877.19	0.05%	138	0.29%	3.04%	1.55	58.47%	0.03%
2 Year(s) - 3 Year(s)	2,827,948.97	0.07%	123	0.25%	2.84%	2.47	55.63%	0.10%
3 Year(s) - 4 Year(s)	3,974,688.23	0.10%	161	0.33%	3.02%	3.51	58.52%	0.09%
4 Year(s) - 5 Year(s)	6,140,088.85	0.15%	210	0.43%	3.01%	4.46	50.48%	0.10%
5 Year(s) - 6 Year(s)	9,006,611.09	0.22%	235	0.49%	3.20%	5.54	60.41%	0.11%
6 Year(s) - 7 Year(s)	14,472,304.85	0.35%	347	0.72%	3.05%	6.47	60.04%	0.14%
7 Year(s) - 8 Year(s)	13,709,254.07	0.33%	292	0.60%	3.20%	7.49	63.89%	0.20%
8 Year(s) - 9 Year(s)	18,912,899.34	0.46%	378	0.78%	3.03%	8.50	63.49%	0.30%
9 Year(s) - 10 Year(s)	44,293,600.44	1.08%	797	1.65%	2.82%	9.56	57.04%	0.45%
10 Year(s) - 11 Year(s)	89,491,026.13	2.18%	1,316	2.72%	2.95%	10.45	61.39%	0.39%
11 Year(s) - 12 Year(s)	90,801,938.50	2.21%	1,311	2.71%	3.17%	11.49	68.97%	0.55%
12 Year(s) - 13 Year(s)	81,076,159.74	1.97%	1,143	2.36%	2.97%	12.47	72.25%	1.84%
13 Year(s) - 14 Year(s)	115,860,088.14	2.82%	1,492	3.08%	2.96%	13.50	72.92%	2.77%
14 Year(s) - 15 Year(s)	134,930,324.80	3.28%	1,722	3.56%	2.88%	14.50	73.25%	2.80%
15 Year(s) - 16 Year(s)	322,813,918.95	7.85%	3,694	7.63%	2.84%	15.52	79.01%	2.56%
16 Year(s) - 17 Year(s)	394,791,154.34	9.60%	4,448	9.19%	2.83%	16.44	76.33%	3.77%
17 Year(s) - 18 Year(s)	319,604,935.61	7.77%	3,094	6.39%	2.99%	17.53	73.03%	4.74%
18 Year(s) - 19 Year(s)	304,290,827.73	7.40%	3,150	6.51%	2.89%	18.47	71.36%	11.07%
19 Year(s) - 20 Year(s)	216,622,040.16	5.27%	2,496	5.16%	2.74%	19.48	73.65%	10.25%
20 Year(s) - 21 Year(s)	313,707,905.09	7.63%	3,643	7.53%	3.23%	20.42	75.31%	9.44%
21 Year(s) - 22 Year(s)	464,110,034.11	11.28%	5,189	10.72%	3.26%	21.45	76.79%	6.22%
22 Year(s) - 23 Year(s)	71,441,565.67	1.74%	862	1.78%	3.02%	22.34	67.14%	8.31%
23 Year(s) - 24 Year(s)	22,764,386.68	0.55%	265	0.55%	2.79%	23.52	74.60%	9.85%
24 Year(s) - 25 Year(s)	108,819,318.08	2.64%	1,104	2.28%	3.33%	24.45	79.35%	9.78%
25 Year(s) - 26 Year(s)	161,149,193.36	3.92%	1,657	3.42%	2.78%	25.51	76.75%	0.62%
26 Year(s) - 27 Year(s)	338,500,725.30	8.23%	3,649	7.54%	2.47%	26.60	77.80%	0.47%
27 Year(s) - 28 Year(s)	109,484,171.29	2.66%	1,279	2.64%	2.15%	27.43	76.50%	2.04%
28 Year(s) - 29 Year(s)	274,977,451.15	6.68%	3,181	6.57%	2.10%	28.57	73.74%	3.98%
29 Year(s) - 30 Year(s)	59,911,425.30	1.46%	872	1.80%	2.12%	29.35	81.40%	6.94%
30 Year(s) >=	2,421,900.09	0.06%	45	0.09%	2.41%	30.52	67.65%	
<b>Total</b>	<b>4,114,196,403.71</b>	<b>100.00%</b>	<b>48,383</b>	<b>100.00%</b>	<b>2.85%</b>	<b>19.76</b>	<b>74.45%</b>	<b>100.00%</b>

Weighted Average	19.75 Year(s)
Minimum	Year(s)
Maximum	32.08 Year(s)



Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	546,753.55	0.01%	31	0.12%	2.46%	17.56	5.57%	
10 % - 20 %	10,159,828.88	0.25%	237	0.95%	2.55%	18.19	15.54%	0.17%
20 % - 30 %	26,778,001.72	0.65%	425	1.70%	2.57%	17.84	22.66%	0.59%
30 % - 40 %	54,132,142.48	1.32%	613	2.46%	2.60%	18.74	29.58%	1.15%
40 % - 50 %	91,228,870.81	2.22%	850	3.40%	2.60%	18.88	36.84%	1.98%
50 % - 60 %	172,936,549.71	4.20%	1,271	5.09%	2.59%	18.98	44.82%	3.41%
60 % - 70 %	244,888,275.45	5.95%	1,615	6.47%	2.63%	19.06	52.40%	5.12%
70 % - 80 %	437,135,309.16	10.63%	2,596	10.40%	2.64%	19.19	60.36%	8.65%
80 % - 90 %	282,965,536.01	6.88%	1,389	5.56%	2.68%	20.31	68.64%	4.61%
90 % - 100 %	330,316,887.05	8.03%	1,503	6.02%	2.74%	19.76	76.99%	7.73%
100 % - 110 %	283,050,823.44	6.88%	1,280	5.13%	2.92%	19.41	83.69%	6.84%
110 % - 120 %	330,542,830.91	8.03%	1,453	5.82%	3.01%	20.09	92.56%	9.45%
120 % - 130 %	367,430,443.12	8.93%	1,766	7.07%	3.26%	16.91	101.22%	12.60%
130 % - 140 %	12,870,544.17	0.31%	56	0.22%	3.04%	19.78	84.87%	0.17%
140 % - 150 %	7,882,380.23	0.19%	31	0.12%	3.04%	19.63	89.75%	0.18%
150 % >=	20,795,792.47	0.51%	94	0.38%	3.23%	18.10	106.10%	0.36%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	94 %
Minimum	2 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	23,065.22	0.00%	3	0.01%	2.41%	10.93	5.10%	
10 % - 20 %	1,691,061.80	0.04%	39	0.16%	3.02%	19.14	13.29%	0.03%
20 % - 30 %	5,551,276.26	0.13%	110	0.44%	2.75%	18.10	19.87%	0.15%
30 % - 40 %	17,479,394.48	0.42%	239	0.96%	2.84%	18.36	27.95%	0.41%
40 % - 50 %	28,357,810.95	0.69%	328	1.31%	2.97%	18.44	35.05%	0.76%
50 % - 60 %	54,703,039.35	1.33%	502	2.01%	2.92%	18.66	43.29%	1.45%
60 % - 70 %	53,177,023.40	1.29%	456	1.83%	2.97%	19.10	49.63%	1.39%
70 % - 80 %	84,859,643.95	2.06%	663	2.66%	2.84%	19.73	57.79%	2.03%
80 % - 90 %	127,990,696.64	3.11%	913	3.66%	2.81%	20.47	66.43%	2.92%
90 % - 100 %	167,118,685.02	4.06%	1,126	4.51%	2.90%	20.64	73.89%	4.30%
100 % - 110 %	219,048,983.17	5.32%	1,359	5.44%	2.95%	21.01	82.28%	5.83%
110 % - 120 %	470,991,276.87	11.45%	2,819	11.29%	2.84%	22.75	91.06%	10.82%
120 % - 130 %	195,587,574.74	4.75%	1,116	4.47%	3.20%	19.38	95.28%	6.68%
130 % - 140 %	5,412,112.46	0.13%	32	0.13%	2.85%	19.90	93.31%	0.05%
140 % - 150 %	1,913,356.02	0.05%	12	0.05%	2.76%	18.86	84.32%	0.05%
150 % >=	6,630,434.22	0.16%	41	0.16%	2.78%	19.98	99.79%	0.10%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	94 %
Minimum	2 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	3,445,694.53	0.08%	219	0.88%	2.61%	15.09	6.26%	0.01%
10 % - 20 %	25,654,048.70	0.62%	578	2.31%	2.68%	16.54	13.96%	0.37%
20 % - 30 %	46,600,459.36	1.13%	669	2.68%	2.66%	17.30	22.59%	0.94%
30 % - 40 %	90,625,385.53	2.20%	899	3.60%	2.62%	18.42	31.15%	1.63%
40 % - 50 %	145,488,676.82	3.54%	1,151	4.61%	2.68%	18.50	39.95%	2.70%
50 % - 60 %	232,763,079.49	5.66%	1,524	6.10%	2.65%	18.85	48.68%	4.34%
60 % - 70 %	303,608,628.01	7.38%	1,774	7.11%	2.67%	19.21	57.41%	6.27%
70 % - 80 %	421,074,889.37	10.23%	2,212	8.86%	2.64%	19.39	65.66%	8.12%
80 % - 90 %	330,437,527.11	8.03%	1,493	5.98%	2.77%	20.37	75.01%	5.46%
90 % - 100 %	333,115,636.12	8.10%	1,459	5.84%	2.83%	19.49	83.80%	8.91%
100 % - 110 %	310,963,401.03	7.56%	1,335	5.35%	3.03%	20.25	92.56%	7.08%
110 % - 120 %	230,322,663.64	5.60%	977	3.91%	3.15%	19.03	100.50%	9.67%
120 % - 130 %	195,126,087.67	4.74%	897	3.59%	3.20%	16.09	108.67%	7.51%
130 % - 140 %	1,140,094.71	0.03%	5	0.02%	3.18%	21.54	116.77%	
140 % - 150 %	665,950.66	0.02%	5	0.02%	2.64%	18.78	126.74%	
150 % >=	2,628,746.41	0.06%	13	0.05%	3.28%	15.96	194.70%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	85 %
Minimum	0 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	609,884.95	0.01%	46	0.18%	2.90%	14.26	6.08%	0.00%
10 % - 20 %	6,384,516.49	0.16%	162	0.65%	3.02%	15.96	14.07%	0.10%
20 % - 30 %	14,452,001.92	0.35%	234	0.94%	2.93%	17.04	22.76%	0.29%
30 % - 40 %	31,713,785.02	0.77%	399	1.60%	2.95%	17.74	31.28%	0.69%
40 % - 50 %	49,616,261.99	1.21%	498	1.99%	3.02%	17.97	40.00%	1.18%
50 % - 60 %	79,390,745.63	1.93%	669	2.68%	3.01%	18.43	48.56%	1.90%
60 % - 70 %	91,867,184.10	2.23%	699	2.80%	2.98%	19.24	57.51%	1.99%
70 % - 80 %	132,734,740.40	3.23%	931	3.73%	2.93%	19.89	66.45%	2.71%
80 % - 90 %	191,984,169.14	4.67%	1,263	5.06%	2.93%	20.74	74.95%	4.18%
90 % - 100 %	237,076,590.29	5.76%	1,449	5.80%	2.98%	20.98	83.82%	5.56%
100 % - 110 %	421,320,872.46	10.24%	2,458	9.84%	2.87%	22.86	92.62%	7.86%
110 % - 120 %	144,314,194.73	3.51%	739	2.96%	2.86%	21.98	99.42%	9.21%
120 % - 130 %	37,012,904.28	0.90%	198	0.79%	2.69%	17.90	107.97%	1.31%
130 % - 140 %	656,980.21	0.02%	3	0.01%	2.97%	20.91	118.10%	
140 % - 150 %	779,910.91	0.02%	5	0.02%	2.10%	18.17	126.24%	
150 % >=	620,692.03	0.02%	5	0.02%	2.92%	19.56	148.30%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	85 %
Minimum	0 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	7,358,424.79	0.18%	337	1.35%	2.64%	15.34	8.59%	0.02%
10 % - 20 %	39,378,709.94	0.96%	751	3.01%	2.64%	16.55	17.65%	0.41%
20 % - 30 %	80,300,417.88	1.95%	950	3.80%	2.65%	17.40	28.46%	1.01%
30 % - 40 %	157,441,858.95	3.83%	1,307	5.23%	2.68%	18.18	38.93%	1.64%
40 % - 50 %	252,276,812.54	6.13%	1,701	6.81%	2.68%	18.61	48.89%	2.70%
50 % - 60 %	345,864,756.93	8.41%	2,012	8.06%	2.70%	19.13	58.61%	3.98%
60 % - 70 %	444,750,111.71	10.81%	2,269	9.09%	2.68%	19.56	67.60%	5.67%
70 % - 80 %	400,421,636.95	9.73%	1,810	7.25%	2.77%	19.91	77.69%	7.19%
80 % - 90 %	377,624,937.39	9.18%	1,616	6.47%	2.92%	19.99	88.04%	7.31%
90 % - 100 %	293,722,970.03	7.14%	1,271	5.09%	3.05%	18.96	95.74%	7.07%
100 % - 110 %	203,194,621.95	4.94%	867	3.47%	3.11%	18.68	102.33%	7.87%
110 % - 120 %	67,610,430.51	1.64%	299	1.20%	3.26%	17.29	107.88%	7.23%
120 % - 130 %	1,930,563.98	0.05%	9	0.04%	3.47%	16.95	120.05%	6.65%
130 % - 140 %	425,323.00	0.01%	3	0.01%	3.07%	16.80	147.88%	3.85%
140 % - 150 %	247,671.93	0.01%	2	0.01%	2.78%	19.77	145.40%	0.41%
150 % >=	1,111,720.68	0.03%	6	0.02%	3.29%	18.56	267.63%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	72 %
Minimum	0 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	1,360,945.47	0.03%	66	0.26%	2.86%	16.20	8.53%	0.00%
10 % - 20 %	8,903,076.21	0.22%	206	0.83%	3.02%	16.05	16.60%	0.09%
20 % - 30 %	25,333,826.23	0.62%	367	1.47%	2.89%	17.18	27.31%	0.26%
30 % - 40 %	49,010,900.03	1.19%	541	2.17%	3.02%	17.70	37.12%	0.61%
40 % - 50 %	88,065,074.92	2.14%	757	3.03%	3.04%	18.43	47.77%	1.03%
50 % - 60 %	113,696,234.60	2.76%	871	3.49%	2.99%	19.37	58.77%	1.71%
60 % - 70 %	194,240,590.18	4.72%	1,352	5.41%	2.93%	20.62	70.36%	1.91%
70 % - 80 %	279,735,982.07	6.80%	1,767	7.08%	2.97%	21.65	81.59%	2.57%
80 % - 90 %	340,137,237.32	8.27%	1,999	8.01%	2.91%	22.05	89.36%	4.03%
90 % - 100 %	213,959,694.30	5.20%	1,188	4.76%	2.89%	21.28	93.96%	5.16%
100 % - 110 %	108,066,158.41	2.63%	554	2.22%	2.67%	21.90	99.48%	7.90%
110 % - 120 %	17,058,961.41	0.41%	84	0.34%	2.58%	20.35	106.98%	6.49%
120 % - 130 %	681,159.16	0.02%	3	0.01%	3.07%	20.26	120.11%	4.14%
130 % - 140 %								0.99%
140 % - 150 %	70,727.36	0.00%	1	0.00%	1.94%	18.33	160.01%	0.09%
150 % >=	214,866.88	0.01%	2	0.01%	3.83%	18.71	167.19%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	72 %
Minimum	0 %
Maximum	826 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	853,424.28	0.02%	43	0.17%	2.29%	18.31	7.77%	0.00%
10 % - 20 %	15,198,878.40	0.37%	324	1.30%	2.58%	17.92	17.99%	0.29%
20 % - 30 %	38,519,544.34	0.94%	546	2.19%	2.64%	18.03	24.30%	0.83%
30 % - 40 %	77,858,276.04	1.89%	803	3.22%	2.55%	19.08	33.26%	1.69%
40 % - 50 %	161,644,356.97	3.93%	1,267	5.07%	2.57%	18.94	41.93%	3.24%
50 % - 60 %	253,435,268.69	6.16%	1,741	6.97%	2.64%	19.03	50.32%	5.23%
60 % - 70 %	477,185,555.53	11.60%	2,838	11.37%	2.64%	19.10	59.78%	9.61%
70 % - 80 %	323,206,022.72	7.86%	1,600	6.41%	2.66%	20.25	68.82%	5.35%
80 % - 90 %	395,859,667.57	9.62%	1,783	7.14%	2.76%	19.81	78.23%	9.51%
90 % - 100 %	305,363,493.88	7.42%	1,364	5.46%	2.97%	19.57	87.09%	7.66%
100 % - 110 %	529,743,512.59	12.88%	2,456	9.84%	3.18%	18.21	98.06%	17.17%
110 % - 120 %	62,399,004.39	1.52%	301	1.21%	3.16%	17.19	99.28%	1.82%
120 % - 130 %	10,577,286.66	0.26%	46	0.18%	3.12%	20.00	88.24%	0.22%
130 % - 140 %	5,921,631.08	0.14%	25	0.10%	3.30%	16.60	96.10%	0.11%
140 % - 150 %	5,548,494.88	0.13%	25	0.10%	3.19%	19.34	97.44%	0.12%
150 % >=	10,346,551.14	0.25%	48	0.19%	3.21%	18.22	114.13%	0.15%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	82 %
Minimum	2 %
Maximum	727 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	48,667.03	0.00%	5	0.02%	3.34%	15.18	6.83%	
10 % - 20 %	2,874,493.74	0.07%	64	0.26%	2.95%	19.26	14.86%	0.06%
20 % - 30 %	9,995,097.24	0.24%	171	0.68%	2.73%	18.02	23.31%	0.24%
30 % - 40 %	25,519,563.07	0.62%	313	1.25%	2.83%	18.45	31.08%	0.66%
40 % - 50 %	53,603,064.86	1.30%	513	2.05%	2.95%	18.57	41.14%	1.42%
50 % - 60 %	58,864,071.38	1.43%	530	2.12%	2.99%	18.89	47.95%	1.54%
60 % - 70 %	90,306,845.91	2.20%	708	2.84%	2.85%	19.68	56.97%	2.17%
70 % - 80 %	147,055,899.06	3.57%	1,049	4.20%	2.81%	20.43	66.71%	3.42%
80 % - 90 %	197,744,895.63	4.81%	1,308	5.24%	2.92%	20.74	75.34%	5.10%
90 % - 100 %	306,697,344.50	7.45%	1,874	7.51%	2.85%	21.56	85.67%	7.85%
100 % - 110 %	527,091,614.98	12.81%	3,099	12.41%	3.00%	21.67	93.03%	14.12%
110 % - 120 %	11,362,833.33	0.28%	66	0.26%	3.02%	19.71	96.23%	0.23%
120 % - 130 %	2,413,750.01	0.06%	15	0.06%	2.49%	19.45	85.56%	0.06%
130 % - 140 %	1,785,510.22	0.04%	11	0.04%	2.73%	18.12	102.71%	0.02%
140 % - 150 %	2,101,097.51	0.05%	13	0.05%	2.70%	19.02	89.61%	0.03%
150 % >=	3,070,686.08	0.07%	19	0.08%	2.96%	21.10	105.29%	0.05%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	82 %
Minimum	2 %
Maximum	727 %



Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	5,418,037.75	0.13%	280	1.12%	2.59%	15.49	7.42%	0.02%
10 % - 20 %	31,977,161.42	0.78%	662	2.65%	2.69%	16.78	15.50%	0.53%
20 % - 30 %	68,542,756.74	1.67%	852	3.41%	2.65%	17.55	25.52%	1.38%
30 % - 40 %	130,405,690.42	3.17%	1,171	4.69%	2.67%	18.28	35.37%	2.37%
40 % - 50 %	226,829,854.27	5.51%	1,572	6.30%	2.63%	18.84	45.49%	4.18%
50 % - 60 %	327,008,927.81	7.95%	1,946	7.79%	2.66%	19.19	55.31%	6.53%
60 % - 70 %	465,051,223.27	11.30%	2,473	9.90%	2.65%	19.33	64.91%	9.14%
70 % - 80 %	379,338,422.85	9.22%	1,719	6.88%	2.76%	20.33	75.25%	6.44%
80 % - 90 %	368,905,675.64	8.97%	1,606	6.43%	2.86%	19.45	85.17%	9.65%
90 % - 100 %	355,938,937.26	8.65%	1,501	6.01%	3.06%	20.46	95.13%	9.52%
100 % - 110 %	284,995,770.18	6.93%	1,284	5.14%	3.22%	16.73	106.18%	12.31%
110 % - 120 %	25,953,814.48	0.63%	126	0.50%	3.17%	16.09	110.45%	0.94%
120 % - 130 %	558,448.44	0.01%	4	0.02%	2.74%	20.74	125.78%	
130 % - 140 %	1,194,814.95	0.03%	5	0.02%	3.26%	12.21	134.16%	
140 % - 150 %	423,553.38	0.01%	2	0.01%	3.07%	18.66	144.24%	
150 % >=	1,117,880.30	0.03%	7	0.03%	3.26%	18.24	272.46%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	74 %
Minimum	0 %
Maximum	727 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	1,188,543.15	0.03%	63	0.25%	2.84%	16.49	7.72%	0.00%
10 % - 20 %	8,174,099.82	0.20%	191	0.76%	2.98%	15.83	15.80%	0.16%
20 % - 30 %	23,025,710.16	0.56%	339	1.36%	2.92%	17.36	25.80%	0.48%
30 % - 40 %	44,707,216.04	1.09%	502	2.01%	2.98%	17.69	35.46%	0.98%
40 % - 50 %	78,934,391.28	1.92%	697	2.79%	3.01%	18.28	45.53%	1.93%
50 % - 60 %	97,099,194.02	2.36%	762	3.05%	3.00%	19.05	55.15%	2.22%
60 % - 70 %	142,485,883.13	3.46%	1,007	4.03%	2.94%	19.86	65.33%	2.95%
70 % - 80 %	222,867,752.05	5.42%	1,464	5.86%	2.94%	20.68	75.12%	4.75%
80 % - 90 %	289,684,728.15	7.04%	1,756	7.03%	2.98%	21.26	85.41%	6.56%
90 % - 100 %	451,253,370.38	10.97%	2,549	10.21%	2.85%	23.09	94.43%	11.72%
100 % - 110 %	77,727,583.22	1.89%	407	1.63%	2.77%	18.39	105.06%	5.19%
110 % - 120 %	1,986,360.21	0.05%	11	0.04%	2.93%	18.89	113.14%	0.03%
120 % - 130 %	779,910.91	0.02%	5	0.02%	2.10%	18.17	126.24%	
130 % - 140 %	335,097.79	0.01%	2	0.01%	2.53%	20.37	133.72%	
140 % - 150 %	116,116.88	0.00%	1	0.00%	4.67%	18.67	145.14%	
150 % >=	169,477.36	0.00%	2	0.01%	2.47%	18.58	179.30%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	74 %
Minimum	0 %
Maximum	727 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
< 10 %	10,796,203.42	0.26%	421	1.69%	2.71%	15.62	9.72%	0.03%
10 % - 20 %	52,885,610.57	1.29%	897	3.59%	2.67%	16.79	20.01%	0.58%
20 % - 30 %	118,403,087.47	2.88%	1,220	4.89%	2.70%	17.60	32.36%	1.37%
30 % - 40 %	223,747,587.76	5.44%	1,674	6.70%	2.66%	18.51	43.71%	2.42%
40 % - 50 %	347,426,190.00	8.44%	2,161	8.66%	2.69%	18.92	54.71%	3.96%
50 % - 60 %	486,250,308.61	11.82%	2,519	10.09%	2.67%	19.44	65.36%	6.02%
60 % - 70 %	468,465,536.32	11.39%	2,160	8.65%	2.76%	19.88	76.28%	7.84%
70 % - 80 %	427,472,809.20	10.39%	1,839	7.37%	2.93%	19.88	88.14%	8.37%
80 % - 90 %	326,785,827.78	7.94%	1,402	5.62%	3.04%	19.18	96.90%	7.96%
90 % - 100 %	180,299,216.51	4.38%	779	3.12%	3.16%	17.88	104.18%	9.18%
100 % - 110 %	28,947,314.15	0.70%	125	0.50%	3.36%	17.30	109.14%	7.82%
110 % - 120 %	646,884.76	0.02%	4	0.02%	3.37%	19.99	129.92%	6.39%
120 % - 130 %	422,671.93	0.01%	3	0.01%	2.98%	18.28	152.85%	1.09%
130 % - 140 %	278,948.12	0.01%	2	0.01%	3.06%	18.98	149.23%	0.01%
140 % - 150 %	561,591.31	0.01%	2	0.01%	3.63%	18.71	162.78%	
150 % >=	271,181.25	0.01%	2	0.01%	2.83%	17.81	606.54%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	63 %
Minimum	0 %
Maximum	727 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
< 10 %	2,108,228.27	0.05%	93	0.37%	2.89%	16.13	9.53%	0.00%
10 % - 20 %	13,506,370.93	0.33%	270	1.08%	2.99%	16.32	19.39%	0.15%
20 % - 30 %	38,066,726.47	0.93%	486	1.95%	2.93%	17.31	30.92%	0.39%
30 % - 40 %	74,838,306.02	1.82%	718	2.88%	2.97%	18.25	42.67%	0.89%
40 % - 50 %	116,758,480.20	2.84%	936	3.75%	3.08%	18.86	54.24%	1.66%
50 % - 60 %	193,695,814.96	4.71%	1,376	5.51%	2.93%	20.39	68.00%	2.16%
60 % - 70 %	305,059,679.88	7.41%	1,951	7.81%	2.96%	21.50	80.27%	2.79%
70 % - 80 %	378,732,853.82	9.21%	2,224	8.91%	2.92%	22.04	89.35%	4.59%
80 % - 90 %	234,197,398.43	5.69%	1,284	5.14%	2.86%	21.47	94.85%	6.18%
90 % - 100 %	78,686,537.55	1.91%	395	1.58%	2.60%	21.45	101.66%	9.31%
100 % - 110 %	4,440,645.99	0.11%	21	0.08%	2.83%	18.51	109.42%	6.04%
110 % - 120 %	158,797.79	0.00%	1	0.00%	2.85%	22.72	134.57%	2.60%
120 % - 130 %	70,727.36	0.00%	1	0.00%	1.94%	18.33	160.01%	0.21%
130 % - 140 %								
140 % - 150 %	116,116.88	0.00%	1	0.00%	4.67%	18.67	145.14%	
150 % >=	98,750.00	0.00%	1	0.00%	2.85%	18.75	193.11%	
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	63 %
Minimum	0 %
Maximum	727 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**14. Loanpart Coupon (interest rate bucket)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.50 %	1,833,885.57	0.04%	13	0.03%	0.40%	16.48	56.80%	0.01%
0.50 % - 1.00 %	1,840,081.72	0.04%	17	0.04%	0.68%	14.82	85.08%	0.08%
1.00 % - 1.50 %	19,802,894.53	0.48%	266	0.55%	1.40%	17.11	59.36%	0.27%
1.50 % - 2.00 %	757,833,747.15	18.42%	9,701	20.05%	1.82%	21.69	67.07%	6.29%
2.00 % - 2.50 %	915,379,106.08	22.25%	10,508	21.72%	2.23%	20.29	72.48%	15.11%
2.50 % - 3.00 %	958,630,532.67	23.30%	10,772	22.26%	2.75%	19.48	76.64%	21.96%
3.00 % - 3.50 %	624,515,610.51	15.18%	6,963	14.39%	3.20%	18.87	79.23%	17.07%
3.50 % - 4.00 %	365,858,180.53	8.89%	4,008	8.28%	3.73%	18.97	82.21%	13.12%
4.00 % - 4.50 %	137,143,369.75	3.33%	1,626	3.36%	4.20%	18.80	79.85%	6.07%
4.50 % - 5.00 %	126,830,210.65	3.08%	1,683	3.48%	4.73%	17.83	70.40%	7.80%
5.00 % - 5.50 %	136,746,982.44	3.32%	1,766	3.65%	5.18%	18.61	74.85%	8.04%
5.50 % - 6.00 %	43,232,230.27	1.05%	642	1.33%	5.68%	16.79	66.50%	2.94%
6.00 % - 6.50 %	17,600,742.99	0.43%	298	0.62%	6.17%	16.08	68.21%	0.97%
6.50 % - 7.00 %	6,055,514.89	0.15%	101	0.21%	6.65%	15.28	66.58%	0.25%
7.00 % >=	893,313.96	0.02%	19	0.04%	7.11%	12.58	63.24%	0.03%
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	2.85 %
Minimum	0.34 %
Maximum	8.10 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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)	648,311,948.57	15.76%	8,212	16.97%	2.78%	17.70	75.00%	24.46%
12 Month(s) - 24 Month(s)	220,138,533.56	5.35%	2,955	6.11%	4.08%	18.87	77.30%	4.58%
24 Month(s) - 36 Month(s)	69,609,191.74	1.69%	1,024	2.12%	3.56%	16.88	73.46%	5.94%
36 Month(s) - 48 Month(s)	47,658,230.28	1.16%	808	1.67%	3.52%	16.12	67.84%	5.47%
48 Month(s) - 60 Month(s)	136,524,658.49	3.32%	1,701	3.52%	3.50%	20.01	75.20%	5.63%
60 Month(s) - 72 Month(s)	477,541,022.94	11.61%	5,292	10.94%	3.09%	18.92	73.02%	1.27%
72 Month(s) - 84 Month(s)	819,338,056.06	19.91%	9,108	18.82%	2.71%	19.48	75.69%	0.88%
84 Month(s) - 96 Month(s)	480,583,633.22	11.68%	5,279	10.91%	2.55%	19.00	73.75%	3.91%
96 Month(s) - 108 Month(s)	473,417,274.65	11.51%	5,377	11.11%	2.23%	23.04	73.28%	17.55%
108 Month(s) - 120 Month(s)	196,856,106.69	4.78%	2,362	4.88%	2.30%	20.72	73.91%	19.90%
120 Month(s) - 132 Month(s)	44,786,465.41	1.09%	523	1.08%	3.46%	19.20	71.56%	1.67%
132 Month(s) - 144 Month(s)	63,846,889.08	1.55%	779	1.61%	3.47%	19.01	75.08%	0.28%
144 Month(s) - 156 Month(s)	22,348,963.31	0.54%	274	0.57%	2.87%	19.50	74.75%	0.21%
156 Month(s) - 168 Month(s)	22,686,525.55	0.55%	301	0.62%	2.79%	21.10	67.13%	1.32%
168 Month(s) - 180 Month(s)	20,895,859.07	0.51%	264	0.55%	3.12%	18.46	74.44%	1.27%
180 Month(s) - 192 Month(s)	31,746,903.45	0.77%	338	0.70%	3.65%	21.01	75.94%	0.01%
192 Month(s) - 204 Month(s)	171,022,697.90	4.16%	1,778	3.67%	3.15%	23.07	75.63%	0.04%
204 Month(s) - 216 Month(s)	62,708,572.75	1.52%	680	1.41%	2.94%	22.55	74.42%	0.32%
216 Month(s) - 228 Month(s)	65,641,633.61	1.60%	806	1.67%	2.85%	24.38	71.58%	1.41%
228 Month(s) - 240 Month(s)	37,385,118.77	0.91%	500	1.03%	2.83%	22.67	78.17%	3.81%
240 Month(s) - 252 Month(s)	708,552.45	0.02%	14	0.03%	4.51%	24.18	62.13%	0.00%
252 Month(s) - 264 Month(s)	406,735.25	0.01%	6	0.01%	5.26%	21.08	87.55%	0.01%
264 Month(s) - 276 Month(s)	28,831.54	0.00%	1	0.00%	6.55%	22.33	53.22%	0.01%
276 Month(s) - 288 Month(s)								0.01%
288 Month(s) - 300 Month(s)								0.01%
300 Month(s) - 312 Month(s)								0.00%
312 Month(s) - 324 Month(s)								
324 Month(s) - 336 Month(s)								
336 Month(s) - 348 Month(s)								
348 Month(s) - 360 Month(s)	3,999.37	0.00%	1	0.00%	2.33%	29.83	69.39%	
360 Month(s) >=								
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	79.55 Month(s)
Minimum	Month(s)
Maximum	358 Month(s)

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**16. Interest Payment Type**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Floating Interest Rate Mortgage	421,555,482.11	10.25%	5,322	11.00%	2.58%	17.92	73.76%	17.27%
Fixed Interest Rate Mortgage	3,692,640,921.60	89.75%	43,061	89.00%	2.88%	19.97	74.53%	82.73%
Unknown								
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	3,642,376,863.73	88.53%	21,397	85.70%	2.87%	19.68	74.31%	88.26%
Apartment	437,490,640.50	10.63%	3,226	12.92%	2.67%	20.58	75.98%	10.92%
House/Business (<50%)								
House/Business (>50%)								
Business								
Other	34,328,899.48	0.83%	345	1.38%	2.87%	18.20	69.73%	0.82%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%



## 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	136,717,528.17	3.32%	925	3.70%	2.87%	19.72	75.17%	3.23%
Flevoland	145,407,218.10	3.53%	889	3.56%	2.84%	18.58	82.44%	3.50%
Friesland	107,571,288.72	2.61%	719	2.88%	2.76%	20.13	75.93%	2.45%
Gelderland	641,451,287.19	15.59%	3,863	15.47%	2.85%	19.76	73.74%	16.34%
Groningen	137,190,673.31	3.33%	1,024	4.10%	2.83%	19.02	74.86%	3.19%
Limburg	541,458,830.62	13.16%	3,833	15.35%	2.99%	18.78	73.80%	12.81%
Noord-Brabant	640,463,259.42	15.57%	3,524	14.11%	2.85%	20.09	73.15%	15.90%
Noord-Holland	506,097,132.81	12.30%	2,724	10.91%	2.80%	20.26	72.39%	12.24%
Overijssel	314,616,644.20	7.65%	1,985	7.95%	2.79%	19.94	75.01%	8.07%
Utrecht	294,949,873.42	7.17%	1,581	6.33%	2.83%	20.05	72.76%	7.15%
Zeeland	74,055,504.93	1.80%	518	2.07%	3.00%	19.70	75.23%	1.81%
Zuid-Holland	574,217,162.82	13.96%	3,383	13.55%	2.82%	20.05	76.99%	13.30%
Unknown/Not specified								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

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	47,997,092.67	1.17%	383	1.53%	2.81%	18.87	76.26%	1.09%
NL112 - Delfzijl en omgeving	12,207,986.27	0.30%	98	0.39%	2.93%	17.54	71.87%	0.30%
NL113- Overig Groningen	76,985,594.37	1.87%	543	2.17%	2.83%	19.34	74.47%	1.81%
NL121- Noord-Friesland	52,296,034.78	1.27%	362	1.45%	2.72%	20.22	77.09%	1.14%
NL122- Zuidwest-Friesland	22,909,443.24	0.56%	154	0.62%	2.81%	20.55	75.09%	0.54%
NL123- Zuidoost-Friesland	32,365,810.70	0.79%	203	0.81%	2.78%	19.70	74.66%	0.77%
NL131- Noord-Drenthe	45,151,609.12	1.10%	301	1.21%	2.94%	19.39	73.72%	1.08%
NL132- Zuidoost-Drenthe	56,385,774.31	1.37%	388	1.55%	2.82%	19.75	77.32%	1.36%
NL133- Zuidwest-Drenthe	34,383,464.83	0.84%	232	0.93%	2.86%	20.15	73.67%	0.77%
NL211- Noord-Overijssel	110,141,209.58	2.68%	672	2.69%	2.79%	19.24	74.81%	2.99%
NL212- Zuidwest-Overijssel	39,390,156.48	0.96%	246	0.99%	2.80%	19.97	74.83%	0.99%
NL213- Twente	165,085,278.14	4.01%	1,067	4.27%	2.78%	20.40	75.19%	4.09%
NL221- Veluwe	174,143,752.36	4.23%	1,005	4.03%	2.80%	19.89	73.41%	4.26%
NL224- Zuidwest-Gelderland	72,613,778.09	1.76%	398	1.59%	2.81%	20.48	70.72%	1.91%
NL225- Achterhoek	142,390,531.23	3.46%	920	3.68%	2.92%	20.08	74.31%	3.55%
NL226- Arnhem/Nijmegen	252,941,617.55	6.15%	1,543	6.18%	2.86%	19.29	74.46%	6.63%
NL230- Flevoland	145,407,218.10	3.53%	889	3.56%	2.84%	18.58	82.44%	3.50%
NL310- Utrecht	294,311,481.38	7.15%	1,578	6.32%	2.83%	20.06	72.79%	7.15%
NL321- Kop van Noord-Holland	75,063,346.33	1.82%	461	1.85%	2.97%	20.10	73.08%	1.80%
NL322- Alkmaar en omgeving	59,019,537.22	1.43%	348	1.39%	3.08%	19.71	74.89%	1.62%
NL323- IJmond	29,264,663.30	0.71%	167	0.67%	2.96%	20.36	75.57%	0.73%
NL324- Agglomeratie Haarlem	36,813,668.59	0.89%	185	0.74%	2.75%	20.45	68.54%	0.77%
NL325- Zaanstreek	24,198,578.95	0.59%	138	0.55%	2.77%	21.31	78.33%	0.54%
NL326- Groot-Amsterdam	215,860,282.60	5.25%	1,092	4.37%	2.66%	20.33	72.42%	5.07%
NL327- Het Gooi en Vechtstreek	65,877,055.82	1.60%	333	1.33%	2.76%	20.12	67.80%	1.71%
NL331- Agglomeratie Leiden en Bollenstreek	67,788,034.91	1.65%	377	1.51%	2.77%	20.54	72.50%	1.49%
NL332- Agglomeratie 's-Gravenhage	130,764,112.52	3.18%	751	3.01%	2.81%	19.65	78.26%	3.20%
NL333- Delft en Westland	25,294,067.36	0.61%	142	0.57%	2.93%	19.90	73.93%	0.58%
NL334- Oost-Zuid-Holland	55,335,092.21	1.34%	325	1.30%	2.81%	20.31	72.81%	1.28%
NL335- Groot-Rijnmond	213,131,269.18	5.18%	1,260	5.05%	2.82%	20.22	79.71%	4.72%
NL336- Zuidoost-Zuid-Holland	81,694,370.95	1.99%	527	2.11%	2.85%	19.69	75.40%	2.03%
NL341- Zeeuwsch-Vlaanderen	25,342,584.61	0.62%	195	0.78%	3.09%	19.25	74.29%	0.62%
NL342- Overig Zeeland	48,712,920.32	1.18%	323	1.29%	2.95%	19.94	75.73%	1.19%
NL411- West-Noord-Brabant	122,154,945.84	2.97%	685	2.74%	2.86%	19.97	75.37%	2.92%
NL412- Midden-Noord-Brabant	100,596,711.49	2.45%	578	2.31%	2.84%	19.85	75.14%	2.76%
NL413- Noordoost-Noord-Brabant	223,978,033.94	5.44%	1,203	4.82%	2.88%	20.20	72.31%	5.48%
NL414- Zuidoost-Noord-Brabant	193,159,482.82	4.69%	1,054	4.22%	2.84%	20.17	71.71%	4.75%
NL421- Noord-Limburg	125,903,911.96	3.06%	836	3.35%	2.89%	19.62	73.24%	2.95%
NL422- Midden-Limburg	114,130,774.98	2.77%	808	3.24%	2.99%	18.77	71.61%	2.65%
NL423- Zuid-Limburg	301,424,143.68	7.33%	2,189	8.77%	3.02%	18.43	74.87%	7.21%
Unknown/Not specified	1,580,980.93	0.04%	9	0.04%	2.75%	20.01	67.48%	0.02%
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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 %	4,027,529,334.83	97.89%	24,576	98.43%	2.87%	19.62	74.42%	100.00%
0 % - 10 %	68,235,842.91	1.66%	317	1.27%	2.22%	26.38	76.64%	
10 % - 20 %	10,052,402.36	0.24%	43	0.17%	2.31%	26.17	74.20%	
20 % - 30 %	4,952,339.66	0.12%	19	0.08%	2.22%	26.88	73.34%	
30 % - 40 %	1,919,248.27	0.05%	7	0.03%	2.08%	26.66	70.91%	
40 % - 50 %	578,259.24	0.01%	3	0.01%	1.91%	25.88	63.03%	
50 % - 60 %	587,473.21	0.01%	1	0.00%	1.87%	29.08	70.10%	
60 % - 70 %	260,289.34	0.01%	1	0.00%	2.49%	26.73	49.11%	
70 % - 80 %								
80 % - 90 %								
100 % >	81,213.89	0.00%	1	0.00%	1.85%	28.25	24.33%	
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	0 %
Minimum	0 %
Maximum	101 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**21. Occupancy**

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%
Buy-to-let								
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	3,332,438,186.73	81.00%	20,337	81.45%	2.87%	19.72	75.98%	81.42%
Self Employed	442,785,849.71	10.76%	2,066	8.27%	2.78%	20.57	73.56%	10.27%
Other	185,195,619.85	4.50%	1,480	5.93%	2.68%	20.79	60.51%	8.30%
Student								0.01%
Unknown	153,776,747.42	3.74%	1,085	4.35%	2.78%	17.01	60.50%	
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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	8,995,605.12	0.22%	58	0.23%	3.16%	18.39	69.68%	
< 0.5	7,766,663.30	0.19%	337	1.35%	2.77%	15.78	23.27%	0.09%
0.5 - 1.0	37,994,017.07	0.92%	744	2.98%	2.78%	16.62	27.19%	0.57%
1.0 - 1.5	96,627,307.36	2.35%	1,203	4.82%	2.82%	17.67	39.13%	1.71%
1.5 - 2.0	183,337,280.50	4.46%	1,707	6.84%	2.82%	18.32	50.03%	3.35%
2.0 - 2.5	304,270,189.37	7.40%	2,290	9.17%	2.83%	18.92	59.66%	5.76%
2.5 - 3.0	475,190,869.16	11.55%	3,030	12.14%	2.82%	19.95	68.46%	9.13%
3.0 - 3.5	634,326,437.10	15.42%	3,742	14.99%	2.84%	20.51	74.71%	12.17%
3.5 - 4.0	752,806,485.43	18.30%	4,158	16.65%	2.88%	20.74	78.45%	15.96%
4.0 - 4.5	640,730,462.52	15.57%	3,359	13.45%	2.89%	20.84	82.44%	19.46%
4.5 - 5.0	372,472,066.69	9.05%	1,748	7.00%	2.83%	19.72	83.58%	12.63%
5.0 - 5.5	192,496,940.98	4.68%	853	3.42%	2.85%	18.57	83.54%	6.38%
5.5 - 6.0	110,375,553.00	2.68%	466	1.87%	2.83%	18.16	84.66%	3.45%
6.0 - 6.5	87,147,961.07	2.12%	371	1.49%	2.93%	17.81	84.54%	2.61%
6.5 - 7.0	65,062,083.98	1.58%	285	1.14%	2.95%	16.80	87.60%	2.14%
7.0 >=	144,596,481.06	3.51%	617	2.47%	2.83%	17.48	82.45%	4.58%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	3.9
Minimum	0.0
Maximum	156.3

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**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 %	194,954,771.06	4.74%	2,517	10.08%	2.16%	17.55	40.38%	2.68%
5 % - 10 %	800,292,411.44	19.45%	5,557	22.26%	2.39%	18.50	62.08%	13.56%
10 % - 15 %	1,107,059,681.54	26.91%	6,248	25.02%	2.70%	19.70	74.57%	23.24%
15 % - 20 %	1,090,114,788.76	26.50%	5,842	23.40%	2.92%	20.78	81.37%	26.37%
20 % - 25 %	611,964,052.15	14.87%	3,232	12.94%	3.33%	20.77	84.06%	20.51%
25 % - 30 %	208,429,897.46	5.07%	1,091	4.37%	3.94%	19.35	85.10%	8.74%
30 % - 35 %	51,304,634.17	1.25%	258	1.03%	3.91%	18.50	84.84%	2.70%
35 % - 40 %	20,995,826.01	0.51%	94	0.38%	3.72%	18.06	81.67%	0.99%
40 % - 45 %	12,964,191.01	0.32%	52	0.21%	3.49%	17.92	72.52%	0.51%
45 % - 50 %	5,205,387.92	0.13%	23	0.09%	3.50%	18.56	80.96%	0.25%
50 % - 55 %	2,201,012.47	0.05%	13	0.05%	3.36%	18.08	79.23%	0.13%
55 % - 60 %	1,560,748.43	0.04%	9	0.04%	3.87%	18.75	75.16%	0.06%
60 % - 65 %	248,075.30	0.01%	2	0.01%	3.11%	20.52	76.42%	0.04%
65 % - 70 %	809,774.78	0.02%	3	0.01%	3.69%	22.68	75.99%	0.03%
70 % >=	6,091,151.21	0.15%	27	0.11%	3.12%	16.91	81.99%	0.17%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Weighted Average	15 %
Minimum	0 %
Maximum	434 %

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**25. Loanpart Payment Frequency**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%
Quarterly								
Semi-annually								
Annually								
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%



Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**26. Guarantee Type**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,440,535,434.55	35.01%	9,758	39.08%	2.92%	20.92	78.62%	36.98%
Non-NHG Guarantee	2,673,660,969.16	64.99%	15,210	60.92%	2.82%	19.13	72.20%	63.02%
Unknown								
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**27. Originator**

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**28. Servicer**

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%
Total	4,114,196,403.71	100.00%	24,968	100.00%	2.85%	19.76	74.45%	100.00%

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

**29. Capital Insurance**

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
No policy attached	3,965,121,498.21	96.38%	45,535	94.11%	2.82%	19.95	74.60%	94.89%
SRLEV	149,074,905.50	3.62%	2,848	5.89%	3.61%	14.75	70.45%	5.11%
Total	4,114,196,403.71	100.00%	48,383	100.00%	2.85%	19.76	74.45%	100.00%

## Lowland Mortgage Backed Securities 4 B.V.

### Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

## Glossary

Term	Definition / Calculation
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 or its successor or successors;
Cut-Off Date	means (i) with respect to the Mortgage Receivables purchased on the Closing Date, 20 February 2017 and (ii) with respect to Further Advance Receivables purchased on a 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 February 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;
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;

## Lowland Mortgage Backed Securities 4 B.V.

### Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

---

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 taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events and the Pledge Notification Events;
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means 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 (de Volksbank N.V.) to Buyer (Lowland Mortgage Backed Securities 4 B.V.) under that transaction, and any New Purchased securities transferred by Seller to Buyer;
Realised Losses	"means, on any relevant Notes Calculation Date, the sum of
Recoveries	(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 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 6.4 of the Mortgage Receivables Purchase Agreement;

## Lowland Mortgage Backed Securities 4 B.V.

### Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

---

Repossessions	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means de Volksbank N.V.;
Servicer	means de Volksbank N.V.;
Signing Date	means 20 February 2017 or such later date as may be agreed between the Issuer, the Sellers and the Manager;
Special Servicer	N/A;
Subordinated Loan	N/A;
Swap Counterparty	N/A;
Swap Counterparty Default Payment	N/A;
Swap Notional Amount	N/A;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each 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;

Monthly Portfolio and Performance Report: 1 October 2019 - 31 October 2019

Contact Information

<b>Auditors</b>	Ernst & Young Accountants LLP Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands	<b>Cash Advance Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Commingling Guarantor</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Common Safekeeper</b>	Bank of America National Association, London Branch 5 Canada Square E14 5AQ London United Kingdom
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Construction Deposit Guarantor</b>	Coöperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
<b>Custodian</b>	ING Bank N.V. Amsterdamse Poort, Bijmerplein 888 1000 BV Amsterdam The Netherlands	<b>Issuer</b>	Lowland Mortgage Backed Securities 4 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Issuer Account Bank</b>	Coöperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Issuer Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Legal Advisor</b>	NautaDutilh N.V. Strawinskyaan 1999 1077 XV Amsterdam The Netherlands	<b>Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
<b>Manager</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Paying Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
<b>Reference Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 4 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
<b>Seller</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Servicer</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands