

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report

Reporting Period: 1 September 2021 - 30 September 2021

Reporting Date: 18 October 2021

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

Report Version 1.4 - May 2019

Table of Contents

	Page
Key Dates	3
The Mortgage Loan Portfolio	4
Delinquencies	5
Foreclosure Statistics - Total	6
Foreclosure Statistics - NHG Loans	7
Foreclosure Statistics - Non NHG Loans	9
Performance Ratios	10
Transaction Specific Information	11
Stratification Tables	12
Glossary	47
Contact Information	50

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Key Dates						
Note Class	Class A1	Class A2	Class B	Class C	Class D	Class E
Key Dates						
Closing Date	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017	20 Feb 2017
First Optional Redemption Date	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022
Step Up Date	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022	18 Feb 2022
Original Weighted Average Life (expected)	N/A	N/A	N/A	N/A	N/A	N/A
Legal Maturity Date	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054	18 Feb 2054
Portfolio Date	30 Sep 2021	30 Sep 2021	30 Sep 2021	30 Sep 2021	30 Sep 2021	30 Sep 2021
Determination Date	14 Oct 2021	14 Oct 2021	14 Oct 2021	14 Oct 2021	14 Oct 2021	14 Oct 2021
Interest Payment Date	18 Oct 2021	18 Oct 2021	N/A	N/A	N/A	N/A
Principal Payment Date	18 Oct 2021	18 Oct 2021	18 Oct 2021	18 Oct 2021	18 Oct 2021	18 Oct 2021
Current Reporting Period	1 Sep 2021 - 30 Sep 2021	1 Sep 2021 - 30 Sep 2021	1 Sep 2021 - 30 Sep 2021	1 Sep 2021 - 30 Sep 2021	1 Sep 2021 - 30 Sep 2021	1 Sep 2021 - 30 Sep 2021
Previous Reporting Period	1 Aug 2021 - 31 Aug 2021	1 Aug 2021 - 31 Aug 2021	1 Aug 2021 - 31 Aug 2021	1 Aug 2021 - 31 Aug 2021	1 Aug 2021 - 31 Aug 2021	1 Aug 2021 - 31 Aug 2021
Accrual Start Date	20 Sep 2021	20 Sep 2021	N/A	N/A	N/A	N/A
Accrual End Date	18 Oct 2021	18 Oct 2021	N/A	N/A	N/A	N/A
Accrual Period (in days)	28	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	16 Sep 2021	N/A	N/A	N/A	N/A	N/A

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

The Mortgage Loan Portfolio

Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		23,141
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	246
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	49
Foreclosed Mortgage Loans	-/-	1
Others		0
Number of Mortgage Loans at the end of the Reporting Period		22,845

Amounts

Net Outstanding balance at the beginning of the Reporting Period		3,753,669,305.36
Scheduled Principal Receipts	-/-	4,226,880.20
Prepayments	-/-	42,725,812.96
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	9,860,188.45
Foreclosed Mortgage Loans	-/-	7,996.74
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		3,696,864,420.49

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		0.00
Changes in Construction Deposit Obligations		0.00
Construction Deposit Obligations at the end of the Reporting Period		0.00

Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		-181,230,480.40
Changes in Saving Deposits		1,298,317.73
Saving Deposits at the end of the Reporting Period		-179,932,162.67

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	3,662,922,592.65	99.08%	22,665	99.21%	2.39%	18.67	71.21%
<=	29 days	42,355.09	14,696,955.43	0.40%	76	0.33%	2.72%	17.60	86.96%
30 days	59 days	43,745.55	8,873,559.58	0.24%	43	0.19%	2.67%	16.37	97.76%
60 days	89 days	16,663.73	2,241,447.03	0.06%	14	0.06%	2.55%	17.43	83.15%
90 days	119 days	21,706.12	2,158,059.16	0.06%	11	0.05%	2.51%	18.55	81.61%
120 days	149 days	17,688.55	973,580.23	0.03%	6	0.03%	2.89%	16.99	86.44%
150 days	179 days	11,332.34	608,072.43	0.02%	3	0.01%	3.13%	17.75	95.86%
180 days	>	154,769.63	4,390,153.98	0.12%	27	0.12%	2.44%	15.94	88.86%
Total		308,261.01	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%

Weighted Average	1,865.65
Minimum	20.33
Maximum	11,597.90

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Foreclosure Statistics - Total

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of Mortgage Loans foreclosed during the Reporting Period	0	1
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	281,779.82
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period	0.00	281,779.82
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	273,783.08
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	0.00	7,996.74
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	7,996.74
Average loss severity during the Reporting Period	0.00	0.03
Foreclosures since Closing Date		
Number of Mortgage Loans foreclosed since the Closing Date	51	52
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.218%	0.222%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	9,979,811.59	10,261,591.41
Percentage of net principal balance at the Closing Date (% , including replenished loans)	0.234%	0.24%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	9,979,811.59	10,261,591.41
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	10,261,591.41
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	8,929,500.61
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	1,324,094.06	1,332,090.80
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	1,324,094.06	1,332,090.80
Average loss severity since the Closing Date	0.13	0.13
Foreclosures		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Mortgage Loans in foreclosure during the Reporting Period	0	1
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	1
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	0.00	281,779.82
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	281,779.82
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	0.00	0.00
Constant Default Rate		
Constant Default Rate current month	0.00000%	0.00708%
Constant Default Rate 3-month average	0.00000%	0.00686%
Constant Default Rate 6-month average	0.00000%	0.00655%
Constant Default Rate 12-month average	0.00000%	0.00656%
Constant Default Rate to date	0.23376%	0.24036%

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Foreclosure Statistics - NHG Loans

	Previous Period	Current Period
<u>Foreclosures reporting periodically</u>		
Number of NHG Loans foreclosed during the Reporting Period	0	1
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	281,779.82
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting	0.00	0.00
Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period	0.00	281,779.82
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	273,783.08
Total amount of losses on Foreclosed NHG Loans during the Reporting Period	0.00	7,996.74
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	7,996.74
Average loss severity NHG Loans during the Reporting Period	0.00	0.03
<u>Foreclosures since Closing Date</u>		
Net principal balance of NHG Loans foreclosed since the Closing Date	2,724,853.59	3,006,633.41
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
Total amount of foreclosures / defaults of NHG Loans since the Closing Date	2,724,853.59	3,006,633.41
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	2,852,242.55
Total amount of losses on NHG Loans foreclosed since the Closing Date	146,394.12	154,390.86
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	146,394.12	154,390.86
Average loss severity NHG Loans since the Closing Date	0.05	0.05
<u>Foreclosures</u>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new NHG Loans in foreclosure during the Reporting Period	0	1
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	1
Number of NHG Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	0.00	281,779.82
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	281,779.82
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	0.00	0.00
<u>WEW Claims periodically</u>		
Number of claims to WEW at the beginning of the Reporting Period	0	0
New claims to WEW during the Reporting Period	0	0
Finalised claims with WEW during the Reporting Period	-/-	0
Number of claims to WEW at the end of the Reporting Period	0	0
Notional amount of claims to WEW at the beginning of the Reporting Period	0.00	0.00
Notional amount of new claims to WEW during the Reporting Period	0.00	0.00
Notional amount of finalised claims with WEW during the Reporting Period	-/-	0.00
Notional amount of claims to WEW at the end of the Reporting Period	0.00	0.00
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00

Lowland Mortgage Backed Securities 4 B.V.

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00
<u>WEW Claims since Closing</u>		
Number of finalised claims to WEW since the Closing Date	0	0
Amount of finalised claims with WEW since the Closing Date	0.00	0.00
Amount paid out by WEW since the Closing Date	-/-	0.00
Payout ratio WEW since the Closing Date	0.00	0.00
<u>Reasons for non payout as percentage of non recovered claim amount</u>		
Amount of finalised claims with WEW since the Closing Date	0.00	0.00
Amount paid out by WEW since the Closing Date	-/-	0.00
Non recovered amount of WEW since the Closing Date	0.00	0.00
Insufficient guaranteed amount due to decrease with annuity amount	0.00%	0.00%
Loan does not comply with NHG criteria at origination	0.00%	0.00%
Other administrative reasons	0.00%	0.00%
Other	0.00%	0.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Foreclosure Statistics - Non NHG Loans

	Previous Period	Current Period
<u>Foreclosures reporting periodically</u>		
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	0.00	0.00
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
<u>Foreclosures since Closing Date</u>		
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
<u>Foreclosures</u>		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Non NHG Loans in foreclosure during the Reporting Period	0	0
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	0.00	0.00
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	0.00	0.00

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Performance Ratios

	Previous Period	Current Period
<u>Constant Prepayment Rate (CPR)</u>		
Annualized Life CPR	9.207%	9.2622%
Annualized 1-month average CPR	9.959%	12.9006%
Annualized 3-month average CPR	11.208%	12.1853%
Annualized 6-month average CPR	11.380%	11.8696.%
Annualized 12-month average CPR	11.691%	11.9351%
<u>Principal Payment Rate (PPR)</u>		
Annualized Life PPR	0.678%	0.6778%
Annualized 1-month average PPR	0.825%	0.816%
Annualized 3-month average PPR	0.821%	0.8176%
Annualized 6-month average PPR	0.825%	0.8231%
Annualized 12-month average PPR	0.819%	0.8179%
<u>Payment Ratio</u>		
Periodic Payment Ratio	99.714%	100.030%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	3,876,796,583.16	4,269,259,531.64
Value of savings deposits	179,932,162.67	155,204,122.48
Net principal balance	3,696,864,420.49	4,114,055,409.16
Construction Deposits	0.00	0.00
Net principal balance excl. Construction and Saving Deposits	3,696,864,420.49	4,114,055,409.16
Negative balance	0.00	-1,361.22
Net principal balance excl. Construction and Saving Deposits and Negative Balance	3,696,864,420.49	411,405,670.38
Number of loans	22,845	23,417
Number of loanparts	44,784	45,563
Number of negative loanparts	0	1
Average principal balance (borrower)	161,823.79	175,686.70
Weighted average current interest rate	2.39%	3.39%
Weighted average maturity (in years)	18.66	20.99
Weighted average remaining time to interest reset (in years)	6.98	6.17
Weighted average seasoning (in years)	10.83	8.11
Weighted average CLTOMV	71.36%	79.29%
Weighted average CLTIMV	52.92%	81.48%
Weighted average CLTIFV	60.13%	92.59%
Weighted average OLTOMV	80.40%	85.05%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	869,272,217.60	23.51%	11,374	25.40%	2.19%	24.54	75.44%	11.50%
Bank Savings	187,051,022.40	5.06%	2,729	6.09%	2.53%	16.63	72.43%	9.08%
Interest only	2,245,036,277.90	60.73%	25,102	56.05%	2.43%	17.07	68.72%	65.79%
Investment	205,794,180.45	5.57%	2,055	4.59%	2.55%	14.19	86.68%	7.38%
Linear	82,256,326.40	2.23%	1,167	2.61%	2.06%	23.28	66.90%	1.13%
Savings	107,454,395.74	2.91%	2,357	5.26%	3.11%	12.91	65.93%	5.11%
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

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	6,797,315.10	0.18%	479	2.10%	2.32%	13.02	10.22%	0.01%
25,000 - 50,000	41,070,623.01	1.11%	1,080	4.73%	2.41%	15.09	23.38%	0.67%
50,000 - 75,000	101,176,505.11	2.74%	1,619	7.09%	2.41%	15.86	37.85%	1.99%
75,000 - 100,000	187,704,120.18	5.08%	2,136	9.35%	2.44%	16.79	51.14%	4.10%
100,000 - 150,000	808,244,651.23	21.86%	6,476	28.35%	2.41%	18.28	66.45%	18.48%
150,000 - 200,000	806,032,155.47	21.80%	4,668	20.43%	2.46%	17.84	73.53%	25.57%
200,000 - 250,000	768,785,777.86	20.80%	3,411	14.93%	2.34%	20.22	79.53%	20.86%
250,000 - 300,000	418,073,421.51	11.31%	1,568	6.86%	2.37%	19.57	77.87%	11.17%
300,000 - 350,000	185,335,905.38	5.01%	577	2.53%	2.43%	18.51	75.42%	6.46%
350,000 - 400,000	115,815,856.95	3.13%	312	1.37%	2.36%	18.64	75.50%	3.90%
400,000 - 450,000	77,240,837.19	2.09%	183	0.80%	2.29%	19.03	74.87%	2.07%
450,000 - 500,000	65,949,494.20	1.78%	139	0.61%	2.26%	20.94	77.07%	1.18%
500,000 - 550,000	48,260,730.25	1.31%	94	0.41%	2.31%	20.53	76.70%	0.93%
550,000 - 600,000	21,784,987.08	0.59%	38	0.17%	2.53%	18.19	83.16%	0.60%
600,000 - 650,000	21,798,161.28	0.59%	35	0.15%	2.25%	18.89	80.18%	0.51%
650,000 - 700,000	7,477,592.14	0.20%	11	0.05%	2.32%	18.02	80.63%	0.49%
700,000 - 750,000	4,294,697.40	0.12%	6	0.03%	1.84%	15.67	90.00%	0.30%
750,000 - 800,000	2,282,800.82	0.06%	3	0.01%	1.72%	15.42	83.99%	0.25%
800,000 - 850,000	4,108,674.61	0.11%	5	0.02%	1.96%	15.64	78.86%	0.12%
850,000 - 900,000	898,562.25	0.02%	1	0.00%	2.39%	27.50	87.66%	0.13%
900,000 - 950,000	2,762,413.18	0.07%	3	0.01%	1.41%	17.94	62.05%	0.07%
950,000 - 1,000,000	969,138.29	0.03%	1	0.00%	1.71%	27.89	88.10%	0.07%
>= 1.000.000								0.10%
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Average	161,824
Minimum	0
Maximum	969,138

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	44,447,963.35	1.20%	790	1.76%	2.48%	10.37	49.94%	1.38%
2000 - 2001	53,353,978.41	1.44%	743	1.66%	2.37%	10.39	58.01%	1.92%
2001 - 2002	38,265,736.79	1.04%	492	1.10%	2.46%	11.84	64.82%	1.25%
2002 - 2003	61,270,598.55	1.66%	822	1.84%	2.56%	11.99	66.60%	1.81%
2003 - 2004	109,708,976.84	2.97%	1,377	3.07%	2.54%	12.23	68.19%	3.14%
2004 - 2005	140,929,868.49	3.81%	1,819	4.06%	2.36%	12.66	70.23%	4.06%
2005 - 2006	320,591,182.28	8.67%	3,725	8.32%	2.46%	13.63	76.84%	10.41%
2006 - 2007	285,834,186.41	7.73%	3,213	7.17%	2.52%	14.45	73.47%	9.56%
2007 - 2008	288,198,298.72	7.80%	2,880	6.43%	2.76%	15.50	70.14%	11.59%
2008 - 2009	253,889,509.62	6.87%	2,827	6.31%	2.71%	16.36	68.54%	6.56%
2009 - 2010	225,878,607.87	6.11%	2,747	6.13%	2.37%	17.16	70.17%	9.27%
2010 - 2011	260,752,109.66	7.05%	3,229	7.21%	2.30%	18.05	71.15%	11.36%
2011 - 2012	287,996,661.38	7.79%	3,533	7.89%	2.29%	18.61	71.19%	11.66%
2012 - 2013	30,102,407.99	0.81%	436	0.97%	3.09%	18.21	71.26%	0.81%
2013 - 2014	40,052,442.35	1.08%	558	1.25%	3.10%	18.50	68.41%	0.95%
2014 - 2015	82,699,765.88	2.24%	1,023	2.28%	3.13%	21.57	70.30%	2.25%
2015 - 2016	132,194,943.10	3.58%	1,647	3.68%	2.62%	22.87	69.39%	4.42%
2016 - 2017	264,349,322.06	7.15%	3,162	7.06%	2.34%	24.06	70.08%	7.60%
2017 - 2018	136,686,413.87	3.70%	1,820	4.06%	2.10%	24.51	70.38%	
2018 - 2019	331,490,721.23	8.97%	4,032	9.00%	2.07%	25.58	72.09%	
2019 >=	308,170,725.64	8.34%	3,909	8.73%	1.78%	26.96	79.50%	
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	2010
Minimum	1998
Maximum	2021

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	31,013,045.57	0.84%	474	1.06%	1.69%	27.47	74.23%	7.10%
1 year(s) - 2 year(s)	129,974,829.97	3.52%	1,577	3.52%	1.60%	27.43	80.78%	4.53%
2 year(s) - 3 year(s)	189,979,077.11	5.14%	2,353	5.25%	1.99%	26.31	79.62%	2.40%
3 year(s) - 4 year(s)	321,558,569.34	8.70%	3,975	8.88%	2.06%	25.49	70.82%	1.12%
4 year(s) - 5 year(s)	126,427,129.30	3.42%	1,654	3.69%	2.10%	24.32	70.09%	0.67%
5 year(s) - 6 year(s)	270,529,248.88	7.32%	3,255	7.27%	2.40%	23.96	70.08%	9.71%
6 year(s) - 7 year(s)	121,732,671.02	3.29%	1,491	3.33%	2.67%	22.71	69.22%	11.95%
7 year(s) - 8 year(s)	81,835,305.17	2.21%	1,012	2.26%	3.19%	21.29	71.52%	10.17%
8 year(s) - 9 year(s)	27,969,810.46	0.76%	443	0.99%	3.01%	16.68	65.03%	6.28%
9 year(s) - 10 year(s)	35,047,529.33	0.95%	477	1.07%	3.14%	18.59	73.17%	11.75%
10 year(s) - 11 year(s)	351,823,925.68	9.52%	4,295	9.59%	2.27%	18.56	71.12%	9.01%
11 year(s) - 12 year(s)	253,631,710.23	6.86%	3,153	7.04%	2.28%	17.77	70.83%	10.93%
12 year(s) - 13 year(s)	190,401,574.29	5.15%	2,336	5.22%	2.48%	16.95	70.10%	4.52%
13 year(s) - 14 year(s)	274,333,395.04	7.42%	2,963	6.62%	2.72%	16.23	68.72%	3.12%
14 year(s) - 15 year(s)	277,324,579.82	7.50%	2,787	6.22%	2.73%	15.37	70.53%	1.99%
15 year(s) - 16 year(s)	314,118,010.63	8.50%	3,585	8.01%	2.52%	14.27	74.04%	1.36%
16 year(s) - 17 year(s)	289,963,549.25	7.84%	3,403	7.60%	2.43%	13.48	76.29%	1.66%
17 year(s) - 18 year(s)	118,854,517.40	3.22%	1,550	3.46%	2.36%	12.44	69.89%	1.62%
18 year(s) - 19 year(s)	105,579,192.52	2.86%	1,309	2.92%	2.54%	12.33	67.57%	0.12%
19 year(s) - 20 year(s)	56,710,142.63	1.53%	771	1.72%	2.53%	11.87	66.56%	
20 year(s) - 21 year(s)	35,063,247.61	0.95%	451	1.01%	2.45%	11.81	65.02%	
21 year(s) - 22 year(s)	63,134,873.01	1.71%	910	2.03%	2.41%	10.17	57.47%	
22 year(s) - 23 year(s)	29,822,183.21	0.81%	559	1.25%	2.47%	10.55	46.72%	
23 year(s) - 24 year(s)	36,303.02	0.00%	1	0.00%	4.80%	6.92	16.51%	
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	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	10.83 year(s)
Minimum	.08 year(s)
Maximum	23.08 year(s)

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2012								
2012 - 2015								
2015 - 2020								0.17%
2020 - 2025	7,481,230.07	0.20%	434	0.97%	2.46%	2.03	52.72%	0.62%
2025 - 2030	82,131,800.21	2.22%	1,867	4.17%	2.64%	6.68	55.89%	3.30%
2030 - 2035	466,721,915.31	12.62%	6,477	14.46%	2.47%	11.13	68.30%	16.16%
2035 - 2040	1,372,021,041.87	37.11%	15,204	33.95%	2.56%	15.54	72.05%	44.57%
2040 - 2045	690,149,121.34	18.67%	8,077	18.04%	2.41%	19.85	70.78%	23.93%
2045 - 2050	950,565,605.01	25.71%	11,135	24.86%	2.19%	25.80	72.88%	11.24%
2050 - 2055	127,793,706.68	3.46%	1,590	3.55%	1.63%	28.79	78.13%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	2040
Minimum	2021
Maximum	2052

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	888,784.76	0.02%	88	0.20%	2.26%	0.64	55.37%	0.05%
1 Year - 2 Years	2,268,024.34	0.06%	134	0.30%	2.26%	1.52	58.35%	0.03%
2 year(s) - 3 year(s)	3,415,549.30	0.09%	172	0.38%	2.66%	2.45	48.77%	0.10%
3 year(s) - 4 year(s)	5,330,479.65	0.14%	187	0.42%	2.64%	3.55	58.58%	0.09%
4 year(s) - 5 year(s)	9,419,491.56	0.25%	268	0.60%	2.79%	4.53	59.84%	0.10%
5 year(s) - 6 year(s)	9,907,672.48	0.27%	259	0.58%	2.64%	5.50	58.49%	0.11%
6 year(s) - 7 year(s)	13,050,301.36	0.35%	301	0.67%	2.76%	6.49	60.82%	0.14%
7 year(s) - 8 year(s)	31,800,181.82	0.86%	653	1.46%	2.64%	7.57	53.49%	0.20%
8 year(s) - 9 year(s)	69,548,409.41	1.88%	1,112	2.48%	2.44%	8.48	58.40%	0.30%
9 year(s) - 10 year(s)	65,389,938.54	1.77%	1,028	2.30%	2.46%	9.52	66.38%	0.45%
10 year(s) - 11 year(s)	69,502,316.89	1.88%	1,028	2.30%	2.57%	10.47	67.67%	0.39%
11 year(s) - 12 year(s)	108,601,851.91	2.94%	1,403	3.13%	2.53%	11.51	70.43%	0.55%
12 year(s) - 13 year(s)	126,860,496.74	3.43%	1,638	3.66%	2.42%	12.50	70.01%	1.84%
13 year(s) - 14 year(s)	267,925,441.77	7.25%	3,173	7.09%	2.42%	13.54	76.17%	2.77%
14 year(s) - 15 year(s)	340,300,551.60	9.21%	3,914	8.74%	2.51%	14.46	74.49%	2.80%
15 year(s) - 16 year(s)	255,709,532.88	6.92%	2,610	5.83%	2.65%	15.52	70.45%	2.56%
16 year(s) - 17 year(s)	279,827,869.19	7.57%	2,856	6.38%	2.69%	16.45	68.95%	3.77%
17 year(s) - 18 year(s)	197,678,152.23	5.35%	2,326	5.19%	2.56%	17.45	69.25%	4.74%
18 year(s) - 19 year(s)	232,051,422.72	6.28%	2,759	6.16%	2.28%	18.40	70.99%	11.07%
19 year(s) - 20 year(s)	347,298,137.92	9.39%	4,021	8.98%	2.24%	19.48	71.61%	10.25%
20 year(s) - 21 year(s)	64,874,891.68	1.75%	801	1.79%	2.77%	20.39	64.43%	9.44%
21 year(s) - 22 year(s)	16,111,772.70	0.44%	211	0.47%	2.49%	21.47	68.50%	6.22%
22 year(s) - 23 year(s)	80,917,512.00	2.19%	896	2.00%	2.99%	22.48	72.10%	8.31%
23 year(s) - 24 year(s)	115,265,611.23	3.12%	1,249	2.79%	2.61%	23.53	70.32%	9.85%
24 year(s) - 25 year(s)	239,336,034.55	6.47%	2,733	6.10%	2.39%	24.60	70.82%	9.78%
25 year(s) - 26 year(s)	146,265,225.93	3.96%	1,756	3.92%	2.11%	25.38	71.72%	0.62%
26 year(s) - 27 year(s)	269,132,981.45	7.28%	3,213	7.17%	2.08%	26.59	71.10%	0.47%
27 year(s) - 28 year(s)	169,581,032.28	4.59%	2,021	4.51%	2.02%	27.43	80.04%	2.04%
28 year(s) - 29 year(s)	120,095,300.30	3.25%	1,415	3.16%	1.64%	28.43	80.04%	3.98%
29 year(s) - 30 year(s)	37,282,003.63	1.01%	540	1.21%	1.69%	29.32	73.20%	6.94%
30 year(s) >=	1,227,447.67	0.03%	19	0.04%	1.85%	30.03	63.10%	
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	18.58 year(s)
Minimum	year(s)
Maximum	30.33 year(s)

8a. Original Loan To Original Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	847,725.45	0.02%	47	0.21%	1.81%	18.65	9.26%	
10% - 20%	10,113,623.30	0.27%	247	1.08%	2.05%	16.88	15.34%	0.17%
20% - 30%	25,255,877.97	0.68%	423	1.85%	2.24%	16.50	21.76%	0.59%
30% - 40%	51,208,122.30	1.39%	602	2.64%	2.23%	17.56	29.28%	1.15%
40% - 50%	95,137,864.05	2.57%	891	3.90%	2.23%	17.70	36.41%	1.98%
50% - 60%	174,858,536.22	4.73%	1,318	5.77%	2.25%	17.86	44.23%	3.41%
60% - 70%	244,890,242.01	6.62%	1,588	6.95%	2.28%	17.81	51.46%	5.12%
70% - 80%	413,175,745.75	11.18%	2,437	10.67%	2.35%	17.64	59.49%	8.65%
80% - 90%	298,215,967.25	8.07%	1,444	6.32%	2.35%	19.19	67.13%	4.61%
90% - 100%	316,000,703.67	8.55%	1,434	6.28%	2.40%	18.37	75.34%	7.73%
100% - 110%	257,231,757.56	6.96%	1,156	5.06%	2.49%	18.55	82.04%	6.84%
110% - 120%	257,170,548.80	6.96%	1,178	5.16%	2.66%	18.45	90.16%	9.45%
120% - 130%	286,236,983.44	7.74%	1,399	6.12%	2.92%	14.87	100.11%	12.60%
130% - 140%	8,374,425.09	0.23%	36	0.16%	2.83%	18.43	81.96%	0.17%
140% - 150%	3,563,083.62	0.10%	16	0.07%	2.64%	19.13	86.69%	0.18%
150% >=	8,455,108.27	0.23%	44	0.19%	2.67%	18.07	101.34%	0.36%
Null values								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	91%
Minimum	0%
Maximum	253%

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	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	19,499.31	0.00%	2	0.01%	2.49%	9.39	4.48%	
10% - 20%	1,453,873.72	0.04%	30	0.13%	2.43%	17.38	14.54%	0.03%
20% - 30%	4,712,443.32	0.13%	91	0.40%	2.20%	16.90	19.55%	0.15%
30% - 40%	15,665,821.86	0.42%	214	0.94%	2.29%	16.61	27.76%	0.41%
40% - 50%	25,073,397.91	0.68%	294	1.29%	2.26%	16.82	34.45%	0.76%
50% - 60%	46,132,345.40	1.25%	436	1.91%	2.34%	17.69	42.80%	1.45%
60% - 70%	50,075,218.65	1.35%	436	1.91%	2.30%	18.75	48.83%	1.39%
70% - 80%	81,734,141.59	2.21%	647	2.83%	2.24%	19.31	56.64%	2.03%
80% - 90%	115,389,628.01	3.12%	853	3.73%	2.33%	19.72	64.45%	2.92%
90% - 100%	154,693,854.92	4.18%	1,048	4.59%	2.27%	20.21	72.54%	4.30%
100% - 110%	195,126,899.89	5.28%	1,210	5.30%	2.26%	20.97	80.86%	5.83%
110% - 120%	415,504,224.37	11.24%	2,476	10.84%	2.28%	22.35	88.63%	10.82%
120% - 130%	131,146,453.32	3.55%	789	3.45%	2.32%	17.38	92.06%	6.68%
130% - 140%	3,823,688.13	0.10%	24	0.11%	2.41%	17.94	87.67%	0.05%
140% - 150%	1,501,094.15	0.04%	10	0.04%	2.08%	18.14	73.00%	0.05%
150% >=	4,075,521.19	0.11%	25	0.11%	2.44%	19.14	91.10%	0.10%
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	91%
Minimum	0%
Maximum	253%

9a. Current Loan To Original Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	4,559,650.10	0.12%	301	1.32%	2.15%	14.91	6.34%	0.01%
10% - 20%	25,217,447.98	0.68%	590	2.58%	2.25%	15.31	13.98%	0.37%
20% - 30%	52,060,845.81	1.41%	744	3.26%	2.22%	16.26	22.55%	0.94%
30% - 40%	97,751,422.85	2.64%	955	4.18%	2.29%	17.31	31.22%	1.63%
40% - 50%	149,066,026.82	4.03%	1,163	5.09%	2.26%	17.50	39.95%	2.70%
50% - 60%	248,447,874.51	6.72%	1,587	6.95%	2.31%	18.04	48.62%	4.34%
60% - 70%	310,706,221.05	8.40%	1,749	7.66%	2.32%	18.16	57.26%	6.27%
70% - 80%	418,656,506.07	11.32%	2,128	9.31%	2.37%	18.05	65.75%	8.12%
80% - 90%	319,050,019.55	8.63%	1,435	6.28%	2.43%	19.10	74.87%	5.46%
90% - 100%	286,199,857.15	7.74%	1,252	5.48%	2.50%	18.03	83.76%	8.91%
100% - 110%	251,616,211.48	6.81%	1,076	4.71%	2.65%	19.11	92.06%	7.08%
110% - 120%	133,479,380.23	3.61%	583	2.55%	2.79%	15.96	100.57%	9.67%
120% - 130%	151,344,723.74	4.09%	684	2.99%	2.89%	13.98	108.66%	7.51%
130% - 140%	896,417.27	0.02%	4	0.02%	2.48%	18.57	118.86%	
140% - 150%	99,553.16	0.00%	1	0.00%	2.90%	17.89	124.44%	
150% >=	1,584,156.98	0.04%	8	0.04%	2.54%	16.75	151.79%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	81%
Minimum	0%
Maximum	242%

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	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	795,299.18	0.02%	60	0.26%	2.60%	11.32	6.68%	0.00%
10% - 20%	5,452,608.24	0.15%	140	0.61%	2.50%	14.99	13.85%	0.10%
20% - 30%	15,025,377.05	0.41%	248	1.09%	2.35%	15.21	22.72%	0.29%
30% - 40%	30,055,770.77	0.81%	374	1.64%	2.35%	16.15	31.39%	0.69%
40% - 50%	49,160,826.40	1.33%	487	2.13%	2.38%	16.87	40.02%	1.18%
50% - 60%	75,321,401.02	2.04%	634	2.78%	2.34%	17.81	48.78%	1.90%
60% - 70%	96,669,782.74	2.61%	742	3.25%	2.30%	18.73	57.45%	1.99%
70% - 80%	133,414,450.07	3.61%	969	4.24%	2.35%	19.38	66.24%	2.71%
80% - 90%	182,991,429.22	4.95%	1,203	5.27%	2.34%	19.94	75.02%	4.18%
90% - 100%	250,031,087.46	6.76%	1,549	6.78%	2.37%	21.23	84.16%	5.56%
100% - 110%	315,248,544.53	8.53%	1,712	7.49%	2.12%	23.29	92.10%	7.86%
110% - 120%	66,084,954.45	1.79%	327	1.43%	2.22%	19.23	100.00%	9.21%
120% - 130%	25,324,630.62	0.69%	136	0.60%	2.31%	15.86	107.87%	1.31%
130% - 140%	483,221.68	0.01%	3	0.01%	1.88%	17.73	118.33%	
140% - 150%								
150% >=	68,722.31	0.00%	1	0.00%	1.94%	16.42	155.48%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	81%
Minimum	0%
Maximum	242%

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	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	12,810,117.79	0.35%	549	2.40%	2.19%	14.79	9.98%	0.02%
10% - 20%	59,427,300.58	1.61%	998	4.37%	2.20%	15.51	20.81%	0.41%
20% - 30%	133,000,048.67	3.60%	1,323	5.79%	2.32%	16.55	33.13%	1.01%
30% - 40%	243,401,443.73	6.58%	1,764	7.72%	2.32%	16.97	44.83%	1.64%
40% - 50%	371,355,514.21	10.05%	2,208	9.67%	2.38%	17.71	55.83%	2.70%
50% - 60%	472,521,622.55	12.78%	2,435	10.66%	2.39%	17.94	65.81%	3.98%
60% - 70%	422,578,401.69	11.43%	1,905	8.34%	2.46%	18.72	76.68%	5.67%
70% - 80%	376,505,724.65	10.18%	1,601	7.01%	2.56%	18.33	87.61%	7.19%
80% - 90%	253,817,000.26	6.87%	1,051	4.60%	2.66%	17.55	96.31%	7.31%
90% - 100%	97,396,253.90	2.63%	391	1.71%	2.68%	17.76	102.47%	7.07%
100% - 110%	5,868,575.49	0.16%	24	0.11%	2.57%	18.59	102.52%	7.87%
110% - 120%	1,665,691.94	0.05%	8	0.04%	2.22%	16.69	132.96%	7.23%
120% - 130%	125,000.00	0.00%	1	0.00%	2.90%	13.83	137.44%	6.65%
130% - 140%	171,798.41	0.00%	1	0.00%	2.49%	19.25	137.44%	3.85%
140% - 150%								0.41%
150% >=	91,820.88	0.00%	1	0.00%	3.07%	19.83	212.64%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	60%
Minimum	0%
Maximum	222%

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 Not.Amount at CLTOMV	% of Total Closing Date
Non-NHG	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	2,175,989.94	0.06%	99	0.43%	2.38%	13.78	9.34%	0.00%
10% - 20%	15,255,746.65	0.41%	298	1.30%	2.43%	15.01	20.52%	0.09%
20% - 30%	38,785,904.66	1.05%	491	2.15%	2.38%	15.83	31.96%	0.26%
30% - 40%	78,317,693.39	2.12%	732	3.20%	2.41%	16.83	44.02%	0.61%
40% - 50%	123,046,821.67	3.33%	993	4.35%	2.38%	18.15	56.59%	1.03%
50% - 60%	213,784,898.73	5.78%	1,511	6.61%	2.42%	19.76	69.63%	1.71%
60% - 70%	298,257,431.97	8.07%	1,928	8.44%	2.40%	20.55	80.87%	1.91%
70% - 80%	238,199,584.65	6.44%	1,379	6.04%	2.22%	20.79	88.03%	2.57%
80% - 90%	177,340,332.13	4.80%	877	3.84%	2.04%	23.15	93.98%	4.03%
90% - 100%	57,574,379.85	1.56%	262	1.15%	1.73%	24.76	98.27%	5.16%
100% - 110%	3,122,080.94	0.08%	13	0.06%	1.54%	27.35	96.34%	7.90%
110% - 120%	267,241.16	0.01%	2	0.01%	1.67%	13.38	115.43%	6.49%
120% - 130%								4.14%
130% - 140%								0.99%
140% - 150%								0.09%
150% >=								
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	60%
Minimum	0%
Maximum	222%

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	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	1,309,388.76	0.04%	66	0.29%	1.78%	19.35	9.65%	0.00%
10% - 20%	14,293,027.85	0.39%	318	1.39%	2.10%	16.76	16.66%	0.29%
20% - 30%	39,132,962.07	1.06%	560	2.45%	2.24%	16.66	24.73%	0.83%
30% - 40%	76,729,956.62	2.08%	815	3.57%	2.22%	17.74	32.79%	1.69%
40% - 50%	160,901,162.74	4.35%	1,300	5.69%	2.24%	17.71	41.33%	3.24%
50% - 60%	262,354,619.92	7.10%	1,763	7.72%	2.28%	17.91	49.75%	5.23%
60% - 70%	448,127,968.47	12.12%	2,661	11.65%	2.35%	17.56	58.80%	9.61%
70% - 80%	340,904,878.19	9.22%	1,659	7.26%	2.34%	19.10	67.43%	5.35%
80% - 90%	370,710,512.63	10.03%	1,667	7.30%	2.42%	18.54	76.60%	9.51%
90% - 100%	269,343,086.66	7.29%	1,206	5.28%	2.52%	18.58	85.25%	7.66%
100% - 110%	402,303,049.70	10.88%	1,931	8.45%	2.86%	16.20	96.45%	17.17%
110% - 120%	49,963,420.62	1.35%	241	1.05%	2.83%	15.25	97.95%	1.82%
120% - 130%	5,395,225.72	0.15%	26	0.11%	2.87%	19.70	86.22%	0.22%
130% - 140%	2,201,480.85	0.06%	12	0.05%	2.78%	16.24	92.89%	0.11%
140% - 150%	2,063,861.34	0.06%	11	0.05%	2.92%	19.66	95.55%	0.12%
150% >=	5,001,712.61	0.14%	24	0.11%	2.52%	17.98	103.24%	0.15%
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	80%
Minimum	0%
Maximum	222%

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	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	42,500.18	0.00%	3	0.01%	3.52%	14.64	7.03%	
10% - 20%	2,641,451.22	0.07%	56	0.25%	2.44%	17.58	15.35%	0.06%
20% - 30%	8,102,022.01	0.22%	135	0.59%	2.25%	16.56	23.38%	0.24%
30% - 40%	23,433,861.66	0.63%	296	1.30%	2.25%	16.57	30.57%	0.66%
40% - 50%	43,935,665.44	1.19%	433	1.90%	2.34%	17.34	40.24%	1.42%
50% - 60%	56,118,145.93	1.52%	504	2.21%	2.31%	18.52	47.47%	1.54%
60% - 70%	85,745,654.99	2.32%	686	3.00%	2.24%	19.24	55.90%	2.17%
70% - 80%	134,149,214.44	3.63%	987	4.32%	2.32%	19.66	64.87%	3.42%
80% - 90%	182,450,983.31	4.94%	1,213	5.31%	2.26%	20.40	73.84%	5.10%
90% - 100%	288,818,420.40	7.81%	1,747	7.65%	2.22%	21.66	84.57%	7.85%
100% - 110%	407,342,447.48	11.02%	2,442	10.69%	2.32%	20.80	89.97%	14.12%
110% - 120%	7,274,254.57	0.20%	45	0.20%	2.46%	17.56	91.86%	0.23%
120% - 130%	1,832,156.20	0.05%	12	0.05%	2.08%	18.06	74.22%	0.06%
130% - 140%	615,995.64	0.02%	4	0.02%	2.26%	16.86	101.27%	0.02%
140% - 150%	1,367,770.25	0.04%	9	0.04%	2.18%	17.08	84.67%	0.03%
150% >=	2,257,562.02	0.06%	13	0.06%	2.62%	20.55	92.76%	0.05%
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	80%
Minimum	0%
Maximum	222%

12a. Current Loan To Original Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	6,666,405.69	0.18%	364	1.59%	2.20%	15.48	7.31%	0.02%
10% - 20%	32,667,939.55	0.88%	689	3.02%	2.23%	15.54	15.67%	0.53%
20% - 30%	75,755,279.56	2.05%	945	4.14%	2.25%	16.40	25.55%	1.38%
30% - 40%	137,282,596.08	3.71%	1,205	5.27%	2.29%	17.36	35.37%	2.37%
40% - 50%	239,086,367.85	6.47%	1,600	7.00%	2.29%	17.83	45.55%	4.18%
50% - 60%	344,236,861.67	9.31%	1,994	8.73%	2.32%	18.22	55.26%	6.53%
60% - 70%	453,729,677.53	12.27%	2,343	10.26%	2.36%	18.03	65.02%	9.14%
70% - 80%	365,662,571.87	9.89%	1,647	7.21%	2.43%	18.98	75.03%	6.44%
80% - 90%	328,706,664.54	8.89%	1,428	6.25%	2.50%	18.24	85.25%	9.65%
90% - 100%	241,561,056.62	6.53%	1,026	4.49%	2.69%	18.65	94.59%	9.52%
100% - 110%	198,846,750.71	5.38%	897	3.93%	2.90%	14.39	106.34%	12.31%
110% - 120%	24,505,937.06	0.66%	111	0.49%	2.87%	14.07	110.22%	0.94%
120% - 130%	444,049.04	0.01%	3	0.01%	2.72%	20.79	122.51%	
130% - 140%	631,798.41	0.02%	3	0.01%	2.81%	16.01	137.38%	
140% - 150%								
150% >=	952,358.57	0.03%	5	0.02%	2.35%	17.23	161.35%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	71%
Minimum	0%
Maximum	213%

12b. Current Loan To Original Market Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	1,265,270.18	0.03%	72	0.32%	2.48%	13.76	7.67%	0.00%
10% - 20%	7,488,609.81	0.20%	172	0.75%	2.52%	14.54	15.93%	0.16%
20% - 30%	22,053,272.28	0.60%	334	1.46%	2.40%	15.52	25.57%	0.48%
30% - 40%	44,904,463.41	1.21%	491	2.15%	2.36%	16.47	35.54%	0.98%
40% - 50%	72,276,793.66	1.96%	648	2.84%	2.31%	17.57	45.48%	1.93%
50% - 60%	106,146,746.27	2.87%	833	3.65%	2.32%	18.37	55.30%	2.22%
60% - 70%	144,320,894.86	3.90%	1,051	4.60%	2.34%	19.40	65.34%	2.95%
70% - 80%	209,157,517.89	5.66%	1,378	6.03%	2.34%	19.86	75.26%	4.75%
80% - 90%	311,715,476.75	8.43%	1,917	8.39%	2.37%	21.63	85.67%	6.56%
90% - 100%	271,585,216.19	7.35%	1,402	6.14%	2.06%	23.27	93.82%	11.72%
100% - 110%	53,775,870.45	1.45%	278	1.22%	2.32%	16.43	104.97%	5.19%
110% - 120%	1,191,137.46	0.03%	7	0.03%	1.92%	15.85	112.03%	0.03%
120% - 130%	178,114.22	0.00%	1	0.00%	1.94%	20.75	120.43%	
130% - 140%								
140% - 150%								
150% >=	68,722.31	0.00%	1	0.00%	1.94%	16.42	155.48%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	71%
Minimum	0%
Maximum	213%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

13a. Current Loan To Indexed Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
< 10%	17,615,898.68	0.48%	668	2.92%	2.21%	14.73	11.30%	0.03%
10% - 20%	82,077,753.27	2.22%	1,196	5.24%	2.22%	15.72	23.59%	0.58%
20% - 30%	189,420,053.91	5.12%	1,661	7.27%	2.32%	16.72	37.40%	1.37%
30% - 40%	343,106,568.82	9.28%	2,281	9.98%	2.36%	17.42	50.02%	2.42%
40% - 50%	509,497,144.36	13.78%	2,724	11.92%	2.37%	17.83	62.17%	3.96%
50% - 60%	503,844,724.27	13.63%	2,349	10.28%	2.44%	18.55	73.83%	6.02%
60% - 70%	431,082,238.11	11.66%	1,843	8.07%	2.55%	18.36	86.43%	7.84%
70% - 80%	281,829,393.40	7.62%	1,167	5.11%	2.67%	17.55	96.37%	8.37%
80% - 90%	88,674,450.45	2.40%	353	1.55%	2.66%	17.89	102.61%	7.96%
90% - 100%	2,481,127.03	0.07%	11	0.05%	2.29%	17.08	111.94%	9.18%
100% - 110%	843,343.16	0.02%	5	0.02%	2.67%	14.61	137.52%	7.82%
110% - 120%	171,798.41	0.00%	1	0.00%	2.49%	19.25	137.44%	6.39%
120% - 130%								1.09%
130% - 140%								0.01%
140% - 150%								
150% >=	91,820.88	0.00%	1	0.00%	3.07%	19.83	212.64%	
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	53%
Minimum	0%
Maximum	195%

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	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
< 10%	3,439,667.77	0.09%	133	0.58%	2.50%	13.68	10.80%	0.00%
10% - 20%	20,683,554.27	0.56%	364	1.59%	2.39%	15.16	22.96%	0.15%
20% - 30%	58,590,721.81	1.58%	657	2.88%	2.38%	16.22	36.06%	0.39%
30% - 40%	113,189,381.72	3.06%	973	4.26%	2.41%	17.44	50.06%	0.89%
40% - 50%	198,161,223.30	5.36%	1,475	6.46%	2.41%	19.26	65.01%	1.66%
50% - 60%	321,688,667.52	8.70%	2,111	9.24%	2.42%	20.44	78.60%	2.16%
60% - 70%	285,107,477.65	7.71%	1,678	7.35%	2.23%	20.74	87.19%	2.79%
70% - 80%	194,804,886.92	5.27%	965	4.22%	2.03%	23.16	94.01%	4.59%
80% - 90%	48,933,702.82	1.32%	222	0.97%	1.75%	24.77	98.62%	6.18%
90% - 100%	1,330,303.11	0.04%	6	0.03%	1.50%	28.19	102.48%	9.31%
100% - 110%	198,518.85	0.01%	1	0.00%	1.57%	12.33	101.57%	6.04%
110% - 120%								2.60%
120% - 130%								0.21%
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	53%
Minimum	0%
Maximum	195%

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%	667,708.66	0.02%	4	0.01%	0.34%	18.26	65.90%	0.01%
0.50% - 1.00%	8,621,731.78	0.23%	157	0.35%	0.89%	16.98	68.45%	0.08%
1.00% - 1.50%	374,672,187.34	10.13%	5,183	11.57%	1.35%	18.10	61.80%	0.27%
1.50% - 2.00%	1,062,378,325.25	28.74%	12,981	28.99%	1.78%	20.50	69.78%	6.29%
2.00% - 2.50%	847,974,013.20	22.94%	9,750	21.77%	2.23%	18.68	72.73%	15.11%
2.50% - 3.00%	684,066,938.88	18.50%	7,937	17.72%	2.74%	18.19	73.30%	21.96%
3.00% - 3.50%	361,866,158.62	9.79%	4,111	9.18%	3.19%	17.06	77.02%	17.07%
3.50% - 4.00%	178,063,911.36	4.82%	2,039	4.55%	3.72%	17.16	78.75%	13.12%
4.00% - 4.50%	63,006,592.56	1.70%	783	1.75%	4.17%	16.95	74.60%	6.07%
4.50% - 5.00%	47,818,489.92	1.29%	722	1.61%	4.71%	14.91	65.93%	7.80%
5.00% - 5.50%	36,564,339.78	0.99%	548	1.22%	5.18%	15.12	66.97%	8.04%
5.50% - 6.00%	18,880,210.73	0.51%	327	0.73%	5.67%	13.97	60.00%	2.94%
6.00% - 6.50%	9,025,198.86	0.24%	176	0.39%	6.17%	13.55	62.94%	0.97%
6.50% - 7.00%	2,956,233.54	0.08%	59	0.13%	6.64%	12.39	59.18%	0.25%
7.00% >=	302,380.01	0.01%	7	0.02%	7.18%	11.54	66.83%	0.03%
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	2.39%
Minimum	0.34%
Maximum	8.10%

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)	437,269,561.70	11.83%	5,564	12.42%	1.92%	15.22	71.74%	24.46%
12 month(s) - 24 month(s)	46,644,408.06	1.26%	842	1.88%	2.92%	14.50	69.01%	4.58%
24 month(s) - 36 month(s)	91,488,244.42	2.47%	1,357	3.03%	3.19%	17.47	70.07%	5.94%
36 month(s) - 48 month(s)	301,817,576.83	8.16%	3,769	8.42%	2.99%	16.91	69.55%	5.47%
48 month(s) - 60 month(s)	613,481,993.19	16.59%	7,314	16.33%	2.66%	17.13	72.27%	5.63%
60 month(s) - 72 month(s)	419,943,799.74	11.36%	4,871	10.88%	2.40%	17.52	70.32%	1.27%
72 month(s) - 84 month(s)	418,443,315.51	11.32%	4,945	11.04%	2.20%	21.16	70.25%	0.88%
84 month(s) - 96 month(s)	273,510,441.61	7.40%	3,196	7.14%	2.13%	21.50	74.43%	3.91%
96 month(s) - 108 month(s)	238,906,438.00	6.46%	2,750	6.14%	1.90%	19.61	72.58%	17.55%
108 month(s) - 120 month(s)	153,917,059.90	4.16%	1,915	4.28%	2.12%	17.64	68.58%	19.90%
120 month(s) - 132 month(s)	43,077,517.87	1.17%	538	1.20%	2.54%	17.49	71.25%	1.67%
132 month(s) - 144 month(s)	39,579,787.06	1.07%	494	1.10%	2.44%	18.14	67.57%	0.28%
144 month(s) - 156 month(s)	18,714,779.68	0.51%	242	0.54%	2.96%	17.57	71.08%	0.21%
156 month(s) - 168 month(s)	47,020,250.27	1.27%	542	1.21%	2.70%	18.49	72.22%	1.32%
168 month(s) - 180 month(s)	152,758,364.78	4.13%	1,691	3.78%	2.89%	20.25	68.57%	1.27%
180 month(s) - 192 month(s)	68,624,833.92	1.86%	772	1.72%	2.90%	21.41	69.90%	0.01%
192 month(s) - 204 month(s)	67,978,944.61	1.84%	810	1.81%	2.81%	22.94	69.49%	0.04%
204 month(s) - 216 month(s)	58,555,841.40	1.58%	710	1.59%	2.74%	23.37	77.36%	0.32%
216 month(s) - 228 month(s)	113,410,684.80	3.07%	1,334	2.98%	1.94%	23.91	75.62%	1.41%
228 month(s) - 240 month(s)	91,469,145.30	2.47%	1,122	2.51%	1.70%	22.66	73.53%	3.81%
240 month(s) - 252 month(s)	251,431.84	0.01%	6	0.01%	2.17%	28.95	72.91%	0.00%
252 month(s) - 264 month(s)								0.01%
264 month(s) - 276 month(s)								0.01%
276 month(s) - 288 month(s)								0.01%
288 month(s) - 300 month(s)								0.01%
300 month(s) - 312 month(s)								0.00%
312 month(s) - 324 month(s)								
324 month(s) - 336 month(s)								
336 month(s) - 348 month(s)								
348 month(s) - 360 month(s)								
360 month(s) >=								
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	83.74 month(s)
Minimum	month(s)
Maximum	245 month(s)

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	3,372,182,346.40	91.22%	40,812	91.13%	2.46%	19.01	71.40%	82.73%
Floating Interest Rate Mortgage	324,682,074.09	8.78%	3,972	8.87%	1.75%	15.04	70.97%	17.27%
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

17. Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	3,240,920,960.09	87.667%	19,517	85.432%	2.42%	18.66	71.49%	88.26%
Apartment	395,432,650.05	10.70%	2,931	12.83%	2.26%	19.58	72.58%	10.92%
Other	60,510,810.35	1.637%	397	1.738%	2.60%	17.49	62.63%	0.82%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	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	126,307,435.81	3.42%	866	3.79%	2.40%	18.67	73.45%	3.23%
Flevoland	133,771,309.31	3.62%	826	3.62%	2.43%	17.52	78.74%	3.50%
Friesland	100,976,174.89	2.73%	676	2.96%	2.32%	18.98	74.03%	2.45%
Gelderland	575,272,018.51	15.56%	3,498	15.31%	2.41%	18.70	70.82%	16.34%
Groningen	125,429,424.28	3.39%	969	4.24%	2.48%	17.76	71.95%	3.19%
Limburg	490,187,330.39	13.26%	3,587	15.70%	2.54%	17.38	70.85%	12.81%
Noord-Brabant	552,054,648.03	14.93%	3,116	13.64%	2.38%	19.15	70.08%	15.90%
Noord-Holland	443,210,822.26	11.99%	2,412	10.56%	2.31%	19.24	68.76%	12.24%
Overijssel	287,378,686.93	7.77%	1,835	8.03%	2.37%	18.83	72.54%	8.07%
Utrecht	261,074,426.13	7.06%	1,425	6.24%	2.37%	19.01	68.87%	7.15%
Zeeland	65,575,808.93	1.77%	463	2.03%	2.46%	18.61	72.47%	1.81%
Zuid-Holland	535,626,335.02	14.49%	3,172	13.88%	2.33%	18.99	73.37%	13.30%
Unknown/Not specified								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

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	44,405,722.35	1.20%	361	1.58%	2.43%	17.64	73.88%	1.09%
NL112 - Delfzijl en omgeving	9,514,288.64	0.26%	89	0.39%	2.78%	15.49	68.58%	0.30%
NL113- Overig Groningen	71,509,413.29	1.93%	519	2.27%	2.47%	18.15	71.20%	1.81%
NL121- Noord-Friesland	51,313,486.51	1.39%	353	1.55%	2.31%	19.17	75.75%	1.14%
NL122- Zuidwest-Friesland	20,394,387.81	0.55%	141	0.62%	2.30%	19.58	69.97%	0.54%
NL123- Zuidoost-Friesland	29,268,300.57	0.79%	182	0.80%	2.35%	18.22	73.84%	0.77%
NL131- Noord-Drenthe	42,171,532.90	1.14%	278	1.22%	2.43%	18.42	71.93%	1.08%
NL132- Zuidoost-Drenthe	51,924,070.82	1.40%	366	1.60%	2.38%	18.72	76.17%	1.36%
NL133- Zuidwest-Drenthe	32,211,832.09	0.87%	222	0.97%	2.40%	18.90	71.07%	0.77%
NL211- Noord-Overijssel	99,042,004.02	2.68%	617	2.70%	2.41%	17.87	71.67%	2.99%
NL212- Zuidwest-Overijssel	37,498,904.03	1.01%	234	1.02%	2.34%	19.15	72.64%	0.99%
NL213- Twente	150,837,778.88	4.08%	984	4.31%	2.34%	19.38	73.08%	4.09%
NL221- Veluwe	160,371,009.66	4.34%	930	4.07%	2.38%	18.49	69.98%	4.26%
NL224- Zuidwest-Gelderland	70,568,982.25	1.91%	386	1.69%	2.38%	19.93	69.63%	1.91%
NL225- Achterhoek	129,732,933.66	3.51%	851	3.73%	2.45%	19.29	71.59%	3.55%
NL226- Arnhem/Nijmegen	215,393,310.47	5.83%	1,336	5.85%	2.40%	18.08	71.31%	6.63%
NL230- Flevoland	133,771,309.31	3.62%	826	3.62%	2.43%	17.52	78.74%	3.50%
NL310- Utrecht	260,280,208.60	7.04%	1,420	6.22%	2.37%	19.02	68.93%	7.15%
NL321- Kop van Noord-Holland	65,384,760.07	1.77%	409	1.79%	2.31%	19.67	70.97%	1.80%
NL322- Alkmaar en omgeving	52,503,303.90	1.42%	310	1.36%	2.46%	18.80	71.75%	1.62%
NL323- IJmond	25,755,119.41	0.70%	148	0.65%	2.39%	19.76	72.71%	0.73%
NL324- Agglomeratie Haarlem	33,828,493.78	0.92%	170	0.74%	2.18%	19.26	68.42%	0.77%
NL325- Zaanstreek	22,345,612.62	0.60%	132	0.58%	2.38%	19.82	73.48%	0.54%
NL326- Groot-Amsterdam	185,669,326.53	5.02%	946	4.14%	2.26%	19.16	67.25%	5.07%
NL327- Het Gooi en Vechtstreek	57,724,205.95	1.56%	297	1.30%	2.34%	18.93	64.97%	1.71%
NL331- Agglomeratie Leiden en Bollenstreek	64,910,576.81	1.76%	356	1.56%	2.30%	19.79	68.09%	1.49%
NL332- Agglomeratie 's-Gravenhage	123,715,124.29	3.35%	703	3.08%	2.26%	18.56	74.14%	3.20%
NL333- Delft en Westland	26,423,514.67	0.71%	152	0.67%	2.42%	19.30	69.03%	0.58%
NL334- Oost-Zuid-Holland	49,180,007.37	1.33%	300	1.31%	2.35%	19.28	70.22%	1.28%
NL335- Groot-Rijnmond	197,698,932.11	5.35%	1,170	5.12%	2.33%	19.08	76.46%	4.72%
NL336- Zuidoost-Zuid-Holland	73,698,179.77	1.99%	491	2.15%	2.44%	18.45	72.11%	2.03%
NL341- Zeeuwsch-Vlaanderen	21,465,619.74	0.58%	170	0.74%	2.55%	18.03	71.51%	0.62%
NL342- Overig Zeeland	44,110,189.19	1.19%	293	1.28%	2.42%	18.89	72.93%	1.19%
NL411- West-Noord-Brabant	109,621,961.91	2.97%	627	2.74%	2.38%	18.90	73.24%	2.92%
NL412- Midden-Noord-Brabant	86,139,403.94	2.33%	501	2.19%	2.37%	19.06	71.87%	2.76%
NL413- Noordoost-Noord-Brabant	181,128,010.89	4.90%	1,004	4.39%	2.43%	19.51	68.04%	5.48%
NL414- Zuidoost-Noord-Brabant	175,165,271.29	4.74%	984	4.31%	2.34%	18.99	69.34%	4.75%
NL421- Noord-Limburg	117,599,215.96	3.18%	790	3.46%	2.53%	18.39	70.57%	2.95%
NL422- Midden-Limburg	105,937,649.92	2.87%	762	3.34%	2.51%	17.56	69.39%	2.65%
NL423- Zuid-Limburg	266,650,464.51	7.21%	2,035	8.91%	2.56%	16.87	71.55%	7.21%
Unknown/Not specified								0.02%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

20. Construction Deposits (% of net princ. amount)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0%	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%
0% - 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% >								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	0%
Minimum	0%
Maximum	0%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%
Buy-to-let								
Unknown								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

22. Employment Status Borrower

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	3,107,811,235.38	84.07%	19,270	84.35%	2.39%	18.71	72.73%	81.42%
Self Employed	342,575,437.80	9.27%	1,654	7.24%	2.40%	18.88	68.51%	10.27%
Other	142,216,183.58	3.85%	1,171	5.13%	2.32%	19.08	56.87%	8.30%
Unknown	104,261,563.73	2.82%	750	3.28%	2.50%	14.81	61.18%	0.01%
Null values								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

23. Loan To Income

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified (main)								
< 0.5	9,303,375.93	0.25%	422	1.85%	2.33%	15.40	26.71%	0.09%
0.5 - 1.0	38,421,193.71	1.04%	779	3.41%	2.42%	15.87	25.85%	0.57%
1.0 - 1.5	99,068,368.43	2.68%	1,239	5.42%	2.39%	16.47	37.76%	1.71%
1.5 - 2.0	170,473,253.69	4.61%	1,599	7.00%	2.41%	17.07	48.19%	3.35%
2.0 - 2.5	268,250,790.53	7.26%	2,057	9.00%	2.41%	17.75	56.74%	5.76%
2.5 - 3.0	415,862,884.16	11.25%	2,717	11.89%	2.42%	18.68	64.96%	9.13%
3.0 - 3.5	574,685,231.63	15.55%	3,443	15.07%	2.41%	19.39	71.25%	12.17%
3.5 - 4.0	652,979,136.53	17.66%	3,639	15.93%	2.40%	19.81	75.85%	15.96%
4.0 - 4.5	571,670,840.54	15.46%	2,963	12.97%	2.31%	20.15	79.35%	19.46%
4.5 - 5.0	331,427,400.65	8.97%	1,541	6.75%	2.36%	18.71	80.85%	12.63%
5.0 - 5.5	171,380,194.69	4.64%	745	3.26%	2.44%	17.25	81.36%	6.38%
5.5 - 6.0	93,763,738.46	2.54%	409	1.79%	2.43%	16.44	79.88%	3.45%
6.0 - 6.5	68,780,577.49	1.86%	296	1.30%	2.52%	16.17	81.11%	2.61%
6.5 - 7.0	52,354,034.78	1.42%	233	1.02%	2.54%	15.00	84.83%	2.14%
7.0 >=	177,344,652.91	4.80%	756	3.31%	2.37%	16.65	80.24%	4.58%
Unknown	1,098,746.36	0.03%	7	0.03%	1.98%	15.18	64.74%	0.00%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Weighted Average	4.1
Minimum	0.0
Maximum	353.3

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%	257,719,104.16	6.97%	3,134	13.72%	1.84%	16.13	42.18%	2.68%
5% - 10%	817,223,417.35	22.11%	5,389	23.59%	2.11%	16.95	62.53%	13.56%
10% - 15%	1,047,866,899.75	28.34%	5,898	25.82%	2.36%	18.63	73.43%	23.24%
15% - 20%	965,300,100.43	26.11%	5,196	22.74%	2.48%	20.34	79.03%	26.37%
20% - 25%	415,040,309.28	11.23%	2,232	9.77%	2.84%	20.19	80.01%	20.51%
25% - 30%	104,635,432.71	2.83%	557	2.44%	3.36%	17.32	80.90%	8.74%
30% - 35%	31,675,561.33	0.86%	160	0.70%	3.25%	17.60	81.62%	2.70%
35% - 40%	16,086,447.21	0.44%	81	0.35%	3.00%	18.06	78.68%	0.99%
40% - 45%	9,554,048.01	0.26%	40	0.18%	3.01%	17.92	75.97%	0.51%
45% - 50%	6,817,533.22	0.18%	35	0.15%	2.68%	20.28	71.04%	0.25%
50% - 55%	3,760,169.27	0.10%	20	0.09%	2.96%	19.21	76.41%	0.13%
55% - 60%	2,274,859.82	0.06%	12	0.05%	2.16%	18.67	71.89%	0.06%
60% - 65%	1,674,359.99	0.05%	9	0.04%	2.41%	18.76	79.58%	0.04%
65% - 70%	1,445,674.55	0.04%	6	0.03%	2.40%	22.39	90.03%	0.03%
70% >=	14,691,757.05	0.40%	69	0.30%	2.51%	19.03	75.15%	0.17%
Unknown	1,098,746.36	0.03%	7	0.03%	1.98%	15.18	64.74%	
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

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

25. Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%
Quarterly								
Semi-annualy								
Annually								
Unknown								0.00%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	1,246,128,105.74	33.71%	8,585	37.58%	2.28%	20.34	75.93%	36.98%
Non-NHG Guarantee	2,450,736,314.75	66.29%	14,260	62.42%	2.45%	17.80	69.05%	63.02%
Other								
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	1,340,029,767.78	36.25%	18,219	40.68%	2.29%	20.12	75.95%	38.89%
Non-NHG Guarantee	2,356,834,652.71	63.75%	26,565	59.32%	2.45%	17.83	68.76%	61.11%
Unknown								
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

27. Originator

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Reaal								
de Volksbank	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%
Total	3,696,864,420.49	100.00%	22,845	100.00%	2.39%	18.66	71.36%	100.00%

29. Capital Insurance

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
Unknown	3,589,410,024.75	97.09%	42,427	94.74%	2.37%	18.83	71.53%	94.89%
SRLEV	107,454,395.74	2.91%	2,357	5.26%	3.11%	12.91	65.93%	5.11%
Total	3,696,864,420.49	100.00%	44,784	100.00%	2.39%	18.66	71.36%	100.00%

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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;
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.

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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 (lendingdelen) 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 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;
Realised Losses	means, on any relevant Notes Calculation Date, the sum of (a) with respect to the Mortgage Receivables in respect of which the relevant Seller, the relevant Servicer on behalf of the Issuer, the Issuer or the Security Trustee has completed the foreclosure, such that there is no more collateral securing the Mortgage Receivable, in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the amount of the Net Foreclosure Proceeds applied to reduce the Outstanding Principal Amount of the Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (b) with respect to the Mortgage Receivables sold by the Issuer in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the purchase price of the Mortgage Receivables sold to the extent relating to principal, less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (c) with respect to the Mortgage Receivables in respect of which the Borrower has (x) successfully asserted set-off or defence to payments or (y) repaid or prepaid any amount in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, prior to such set-off or defence or repayment or prepayment exceeds (ii) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations after such set-off or defence or repayment or prepayment having been made, unless, and to the extent, such amount is received from the relevant Seller or otherwise in accordance with any item of the Available Principal Funds;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments set out as such Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A;

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

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;
Repossessions	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means each of de Volksbank N.V.;
Servicer	means each of de Volksbank N.V.;
Signing Date	means 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;

Monthly Portfolio and Performance Report: 1 September 2021 - 30 September 2021

Contact Information

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