

# **Lowland Mortgage Backed Securities 5 B.V.**

ESMA identifier: 724500T5BI90JDS4TH12

## **Portfolio and Performance Report**

Reporting Period: 1 January 2023 - 31 January 2023

Reporting Date: 20 February 2023

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.  
[www.intertrustgroup.com](http://www.intertrustgroup.com)  
[www.dutchsecuritisation.nl](http://www.dutchsecuritisation.nl)

Report Version 2.0

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This Portfolio and Performance Report has been prepared based on the Template Portfolio and Performance Report as published by the Dutch Securitisation Association and applicable as at the time of this report. The Template Portfolio and Performance Report has been recognised by PCS as part of the Domestic Market Guideline applicable to Dutch RMBS transactions.

Portfolio and Performance Report: 1 January 2023 - 31 January 2023

**Key Dates**

Closing Date	23 May 2018
Portfolio Cut-off Date	31 Jan 2023
Revolving Period End-Date	18 May 2023
Final Maturity Date	18 May 2055

**The Mortgage Loan Portfolio**

**Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		27,943
Repaid in full Mortgage Loans	-/-	145
Purchased Mortgage loans		277
Repurchased Mortgage Loans	-/-	149
Foreclosed Mortgage Loans	-/-	0
Other		0
Number of Mortgage Loans at the end of the Reporting Period		27,926

**Amounts of Mortgage Loans**

Net Outstanding balance at the beginning of the Reporting Period		5,026,599,950.91
Repayments	-/-	7,753,729.36
Prepayments	-/-	24,492,451.62
Further Advances		0.00
Purchased Mortgage Loans		61,605,050.70
Repurchased Mortgage Loans	-/-	29,359,279.85
Foreclosed Mortgage Loans	-/-	0.00
Other		0.00
Net Outstanding balance at the end of the Reporting Period		5,026,599,540.78

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		7,792,583.00
Changes in Construction Deposit Obligations		-396,858.00
Construction Deposit Obligations at the end of the Reporting Period		7,395,725.00

## Lowland Mortgage Backed Securities 5 B.V.

### Portfolio and Performance Report: 1 January 2023 - 31 January 2023

#### Foreclosure Statistics

	Previous Period	Current Period
<b>Defaulted Mortgage Loans</b>		
The total outstanding principal amount in default, according to securitisation documentation	6,727,346.28	7,040,174.82
The total outstanding principal amount in default, according to Article 178 of the CRR	6,727,346.28	7,040,174.82
<b>Mortgage Loans foreclosed in the reporting period</b>		
Number of Mortgage Loans foreclosed during the Reporting Period	0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
Total amount of foreclosures of Mortgage Loans during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	0.00	0.00
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity during the Reporting Period	0.00	0.00
<b>Mortgage loans foreclosed since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	30	30
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.11%	0.11%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	5,523,669.73	5,523,669.73
Percentage of net principal balance at the Closing Date (% , including replenished loans)	0.11%	0.11%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	5,523,669.73	5,523,669.73
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	5,523,669.73	5,523,669.73
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	4,926,809.02
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	596,860.71	596,860.71
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	596,860.71	596,860.71
Average loss severity since the Closing Date	0.11	0.11
<b>Mortgage loans in Foreclosure</b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Mortgage Loans foreclosed during the Reporting Period	0	0
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	0.00	0.00
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	0.00	0.00

Portfolio and Performance Report: 1 January 2023 - 31 January 2023

**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	9.8615%	9.7921%
Annualized 1-month average CPR	9.9794%	5.8185%
Annualized 3-month average CPR	7.7691%	7.5217%
Annualized 6-month average CPR	8.5758%	7.623%
Annualized 12-month average CPR	10.0031%	9.8026%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	1.2992%	1.3023%
Annualized 1-month average PPR	1.4328%	1.4738%
Annualized 3-month average PPR	1.4448%	1.4537%
Annualized 6-month average PPR	1.4440%	1.4488%
Annualized 12-month average PPR	1.4499%	1.4518%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	99.8524%	100.2325%
<b><u>Constant Default Rate</u></b>		
Constant Default Rate current month	0.000%	0.000%
Constant Default Rate 3-month average	0.000%	0.000%
Constant Default Rate 6-month average	0.000%	0.000%
Constant Default Rate 12-month average	0.000%	0.000%
Constant Default Rate to date	0.1075%	0.1075%

## Stratifications

### 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	5,197,397,541.57	5,138,391,162.19
Value of savings deposits	170,798,000.79	111,801,892.17
Net principal balance	5,026,599,540.78	5,026,589,270.02
Construction Deposits	7,395,725.00	6,650,475.00
Net principal balance excl. Construction and Saving Deposits	5,019,203,815.78	5,019,938,795.02
Negative balance	0.00	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	5,019,203,815.78	5,019,938,795.02
Number of loans	27,926	27,363
Number of loanparts	58,768	52,222
Number of negative loanparts	0	0
Average principal balance (borrower)	179,997.12	183,700.23
Weighted average current interest rate	2.24%	2.86%
Weighted average maturity (in years)	20.67	22.76
Weighted average remaining time to interest reset (in years)	8.07	8.21
Weighted average seasoning (in years)	8.77	6.67
Weighted average CLTOMV	70.87%	85%
Weighted average CLTIMV	48.69%	78%
Weighted average OLTOMV	80.45%	90%

## 2. Delinquencies

From ( > ) Untill (<=)	Arrears Amount	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing	0.00	4,997,817,561.57	99.43%	58,481	99.51%	2.24%	20.69	70.97%
<= 29 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	
30 days - 59 days	47,229.72	17,234,612.86	0.34%	161	0.27%	2.95%	17.82	83.15%
60 days - 89 days	25,718.70	4,507,191.53	0.09%	51	0.09%	2.49%	18.50	86.83%
90 days - 119 days	21,750.85	2,521,746.27	0.05%	30	0.05%	2.12%	20.74	83.50%
120 days - 149 days	18,582.18	1,231,643.19	0.02%	13	0.02%	2.07%	19.25	79.06%
150 days - 179 days	16,350.02	817,699.86	0.02%	12	0.02%	2.63%	19.38	75.95%
> 180 days	99,003.29	2,469,085.50	0.05%	20	0.03%	3.16%	14.53	88.84%
Total	228,634.76	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%

### 3. Redemption Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
French - Amortisation in which the total amount repaid in each instalment is the same. (FRXX)	2,118,037,150.72	42.14%	25,968	44.19%	1.98%	24.51	72.49%	35.85%
Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)	158,109,399.57	3.15%	2,212	3.76%	1.91%	23.51	65.01%	2.93%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Savings)	237,664,632.27	4.73%	4,434	7.54%	2.70%	14.27	66.78%	6.80%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Interest-only)	2,325,534,379.05	46.26%	24,257	41.28%	2.42%	18.28	69.13%	47.84%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Life insurance)								
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Other)	187,253,979.17	3.73%	1,897	3.23%	2.79%	12.60	84.18%	6.57%
Other (OTHR)								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

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

From (>=) - Until (<)	Net Principal Balance	% 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%	4,384.89	0.00%	1	0.00%	0.45%	26.00	87.09%	
0.50% - 1.00%	57,692,169.45	1.15%	745	1.27%	0.91%	25.14	74.14%	
1.00% - 1.50%	593,063,456.80	11.80%	7,299	12.42%	1.29%	23.23	69.17%	0.14%
1.50% - 2.00%	1,804,150,954.89	35.89%	20,925	35.61%	1.76%	23.05	69.12%	20.72%
2.00% - 2.50%	984,221,539.80	19.58%	10,729	18.26%	2.21%	20.07	70.99%	19.19%
2.50% - 3.00%	743,376,294.67	14.79%	8,697	14.80%	2.74%	18.39	71.52%	23.15%
3.00% - 3.50%	402,197,361.53	8.00%	4,682	7.97%	3.19%	16.79	75.88%	15.18%
3.50% - 4.00%	274,079,563.39	5.45%	3,406	5.80%	3.72%	16.18	72.47%	9.62%
4.00% - 4.50%	90,127,682.35	1.79%	1,117	1.90%	4.18%	15.71	79.86%	4.07%
4.50% - 5.00%	41,030,007.88	0.82%	550	0.94%	4.67%	14.08	79.31%	3.42%
5.00% - 5.50%	17,369,110.36	0.35%	291	0.50%	5.21%	13.63	64.53%	2.74%
5.50% - 6.00%	12,714,024.48	0.25%	218	0.37%	5.69%	13.47	64.49%	1.25%
6.00% - 6.50%	5,647,536.00	0.11%	89	0.15%	6.16%	13.68	62.34%	0.43%
6.50% - 7.00%	771,949.37	0.02%	15	0.03%	6.71%	15.18	69.67%	0.08%
7.00% >=	153,504.92	0.00%	4	0.01%	7.09%	5.08	51.32%	0.01%
Unknown								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	2.24%
Minimum	0.45%
Maximum	7.15%

**5. Outstanding Loan Amount**

From (>=) - Until (<)	Net Principal Balance	% 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	5,086,480.02	0.10%	359	1.29%	2.52%	11.82	10.49%	0.05%
25,000.00 - 50,000.00	28,522,865.98	0.57%	753	2.70%	2.48%	14.43	23.90%	0.33%
50,000.00 - 75,000.00	89,050,842.39	1.77%	1,395	5.00%	2.47%	15.98	41.73%	1.10%
75,000.00 - 100,000.00	218,459,462.01	4.35%	2,478	8.87%	2.40%	17.54	55.24%	3.14%
100,000.00 - 150,000.00	920,560,597.32	18.31%	7,360	26.36%	2.34%	19.28	67.13%	18.86%
150,000.00 - 200,000.00	1,083,957,280.41	21.56%	6,259	22.41%	2.31%	19.91	73.01%	25.28%
200,000.00 - 250,000.00	980,779,094.05	19.51%	4,386	15.71%	2.22%	21.16	75.32%	21.00%
250,000.00 - 300,000.00	592,994,675.58	11.80%	2,184	7.82%	2.17%	21.88	74.46%	11.57%
300,000.00 - 350,000.00	347,019,183.97	6.90%	1,077	3.86%	2.15%	22.18	74.17%	7.07%
350,000.00 - 400,000.00	237,574,825.62	4.73%	636	2.28%	2.14%	21.96	71.81%	4.41%
400,000.00 - 450,000.00	159,633,059.55	3.18%	377	1.35%	2.05%	23.32	72.46%	2.33%
450,000.00 - 500,000.00	135,635,843.69	2.70%	287	1.03%	2.05%	23.46	71.88%	1.67%
500,000.00 - 550,000.00	82,232,139.26	1.64%	158	0.57%	2.08%	23.82	74.54%	1.06%
550,000.00 - 600,000.00	40,424,694.52	0.80%	71	0.25%	2.12%	22.65	73.34%	0.77%
600,000.00 - 650,000.00	32,333,433.53	0.64%	52	0.19%	2.13%	22.36	73.64%	0.47%
650,000.00 - 700,000.00	21,520,927.52	0.43%	32	0.11%	1.94%	24.02	73.26%	0.37%
700,000.00 - 750,000.00	14,546,973.71	0.29%	20	0.07%	2.03%	23.11	72.88%	0.27%
750,000.00 - 800,000.00	6,109,159.71	0.12%	8	0.03%	2.23%	25.28	74.23%	0.08%
800,000.00 - 850,000.00	9,025,711.89	0.18%	11	0.04%	2.11%	21.20	64.45%	0.08%
850,000.00 - 900,000.00	8,749,040.73	0.17%	10	0.04%	2.04%	22.98	70.05%	0.07%
900,000.00 - 950,000.00	6,519,579.82	0.13%	7	0.03%	1.68%	26.79	74.79%	
950,000.00 - 1,000,000.00	3,848,992.17	0.08%	4	0.01%	1.79%	26.58	63.38%	0.02%
>= 1.000.000	2,014,677.33	0.04%	2	0.01%	1.61%	18.78	62.99%	
Unknown								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

Average	179,997.12
Minimum	8.00
Maximum	1,014,677.33

**6. Construction Deposits (as percentage of net principal outstanding amount)**

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0%	4,927,476,919.31	98.03%	27,552	98.66%	2.25%	20.58	71.00%	93.56%
0.00% - 10.00%	72,724,689.34	1.45%	268	0.96%	1.96%	25.28	66.51%	6.16%
10.00% - 20.00%	17,748,066.80	0.35%	78	0.28%	2.21%	25.66	59.43%	0.24%
20.00% - 30.00%	5,680,565.01	0.11%	21	0.08%	2.50%	25.78	58.92%	0.03%
30.00% - 40.00%	1,217,283.47	0.02%	3	0.01%	2.07%	26.14	58.95%	0.00%
40.00% - 50.00%	1,752,016.85	0.03%	4	0.01%	1.82%	26.90	56.11%	
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% >								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	0.15%
Minimum	0.00%
Maximum	47.19%

## 7. Origination Year

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
>2023	1,725,220.27	0.03%	33	0.06%	3.18%	27.49	56.40%	
2022 - 2023	101,841,027.36	2.03%	1,814	3.09%	2.02%	28.22	63.84%	
2021 - 2022	434,976,849.67	8.65%	4,686	7.97%	1.44%	27.50	75.53%	
2020 - 2021	494,867,151.24	9.84%	5,391	9.17%	1.68%	26.54	75.26%	
2019 - 2020	104,712,126.91	2.08%	1,445	2.46%	2.09%	25.12	73.22%	
2018 - 2019	584,204,419.27	11.62%	6,547	11.14%	2.02%	24.67	70.17%	0.03%
2017 - 2018	661,833,322.22	13.17%	7,763	13.21%	2.04%	23.80	68.92%	21.59%
2016 - 2017	376,975,564.98	7.50%	4,414	7.51%	2.24%	23.05	67.21%	13.56%
2015 - 2016	174,653,779.08	3.47%	2,127	3.62%	2.57%	21.81	67.95%	6.81%
2014 - 2015	181,523,361.97	3.61%	2,254	3.84%	3.05%	20.77	67.27%	5.62%
2013 - 2014	61,605,299.08	1.23%	803	1.37%	2.92%	18.19	66.13%	1.52%
2012 - 2013	47,233,982.70	0.94%	695	1.18%	2.69%	17.93	68.57%	1.17%
2011 - 2012	230,420,817.54	4.58%	2,971	5.06%	2.34%	17.34	68.82%	3.36%
2010 - 2011	125,533,249.71	2.50%	1,571	2.67%	2.43%	16.54	70.54%	3.10%
2009 - 2010	110,485,171.03	2.20%	1,268	2.16%	2.62%	16.02	69.80%	3.25%
2008 - 2009	208,708,952.75	4.15%	2,242	3.82%	2.76%	15.33	72.96%	3.64%
2007 - 2008	222,255,513.40	4.42%	2,157	3.67%	2.66%	14.40	73.27%	8.01%
2006 - 2007	250,323,953.99	4.98%	2,704	4.60%	2.63%	13.24	75.05%	9.74%
2005 - 2006	234,754,946.78	4.67%	2,626	4.47%	2.68%	12.51	77.46%	7.85%
2004 - 2005	131,529,969.96	2.62%	1,515	2.58%	2.71%	11.50	69.07%	4.13%
< 2004	286,434,860.87	5.70%	3,742	6.37%	2.66%	9.97	64.72%	6.64%
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	2014
Minimum	1999
Maximum	2023

## 8. Legal Maturity

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2021 - 2025	11,092,464.57	0.22%	240	0.41%	3.16%	0.99	55.93%	0.13%
2025 - 2030	56,015,255.16	1.11%	1,485	2.53%	2.67%	5.49	58.20%	1.44%
2030 - 2035	430,171,859.76	8.56%	5,871	9.99%	2.66%	9.73	67.83%	12.12%
2035 - 2040	1,087,227,187.42	21.63%	11,956	20.34%	2.65%	14.14	73.27%	32.52%
2040 - 2045	659,384,230.21	13.12%	7,906	13.45%	2.52%	19.36	68.65%	14.25%
2045 - 2050	1,881,293,938.91	37.43%	21,205	36.08%	2.10%	24.40	69.64%	39.54%
2050 - 2055	901,414,604.75	17.93%	10,105	17.19%	1.63%	28.13	74.58%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 >=								
Unknown								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	2043
Minimum	2023
Maximum	2053

**9. Seasoning**

From (>=) - Until (<)	Net Principal Balance	% 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	80,864,307.20	1.61%	1,530	2.60%	2.19%	28.37	62.61%	11.95%
1 year(s) - 2 year(s)	438,552,933.61	8.72%	4,800	8.17%	1.45%	27.52	74.85%	20.19%
2 year(s) - 3 year(s)	507,609,076.15	10.10%	5,507	9.37%	1.67%	26.59	75.52%	7.69%
3 year(s) - 4 year(s)	103,164,545.80	2.05%	1,407	2.39%	2.06%	25.09	73.35%	5.91%
4 year(s) - 5 year(s)	562,885,051.91	11.20%	6,344	10.79%	2.02%	24.70	70.03%	3.11%
5 year(s) - 6 year(s)	650,175,111.44	12.93%	7,621	12.97%	2.05%	23.85	69.27%	0.89%
6 year(s) - 7 year(s)	408,133,009.19	8.12%	4,764	8.11%	2.19%	23.11	67.12%	1.81%
7 year(s) - 8 year(s)	173,425,013.98	3.45%	2,100	3.57%	2.56%	21.91	67.74%	4.14%
8 year(s) - 9 year(s)	185,604,827.09	3.69%	2,309	3.93%	3.02%	20.80	67.58%	3.37%
9 year(s) - 10 year(s)	65,835,603.10	1.31%	856	1.46%	2.93%	18.44	66.00%	3.48%
10 year(s) - 11 year(s)	40,752,085.74	0.81%	611	1.04%	2.78%	17.80	67.95%	5.49%
11 year(s) - 12 year(s)	222,823,800.94	4.43%	2,870	4.88%	2.33%	17.39	68.75%	9.90%
12 year(s) - 13 year(s)	135,208,406.53	2.69%	1,710	2.91%	2.44%	16.60	70.68%	8.79%
13 year(s) - 14 year(s)	112,720,107.18	2.24%	1,291	2.20%	2.59%	16.08	69.45%	5.37%
14 year(s) - 15 year(s)	206,783,820.98	4.11%	2,229	3.79%	2.76%	15.34	73.09%	3.16%
15 year(s) - 16 year(s)	210,685,920.56	4.19%	2,058	3.50%	2.70%	14.48	73.38%	2.28%
16 year(s) - 17 year(s)	254,769,216.34	5.07%	2,713	4.62%	2.60%	13.29	74.61%	0.97%
17 year(s) - 18 year(s)	239,754,049.26	4.77%	2,668	4.54%	2.67%	12.56	77.52%	0.67%
18 year(s) - 19 year(s)	137,078,006.47	2.73%	1,596	2.72%	2.71%	11.55	69.56%	0.72%
19 year(s) - 20 year(s)	81,318,155.48	1.62%	981	1.67%	2.76%	10.74	71.21%	0.10%
20 year(s) - 21 year(s)	65,156,200.98	1.30%	773	1.32%	2.77%	10.29	69.31%	
21 year(s) - 22 year(s)	41,536,118.78	0.83%	527	0.90%	2.53%	9.48	65.74%	
22 year(s) - 23 year(s)	60,890,658.30	1.21%	796	1.35%	2.57%	8.95	59.93%	
23 year(s) - 24 year(s)	39,524,613.07	0.79%	677	1.15%	2.57%	9.95	51.43%	
24 year(s) - 25 year(s)	1,348,900.70	0.03%	30	0.05%	2.44%	11.46	38.34%	
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	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	8.77 year(s)
Minimum	year(s)
Maximum	24.07 year(s)

**10. Remaining Tenor**

From (>=) - Until (<)	Net Principal Balance	% 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	8,876,415.86	0.18%	138	0.23%	3.36%	0.86	55.88%	
1 Year - 2 Years	2,603,902.72	0.05%	113	0.19%	2.50%	1.58	57.76%	
2 year(s) - 3 year(s)	4,168,230.99	0.08%	168	0.29%	2.80%	2.49	57.03%	
3 year(s) - 4 year(s)	5,403,378.42	0.11%	199	0.34%	2.54%	3.48	55.98%	
4 year(s) - 5 year(s)	6,895,972.40	0.14%	223	0.38%	2.68%	4.50	66.07%	
5 year(s) - 6 year(s)	7,904,435.12	0.16%	231	0.39%	2.57%	5.51	63.89%	0.06%
6 year(s) - 7 year(s)	37,776,154.91	0.75%	762	1.30%	2.69%	6.56	55.70%	0.12%
7 year(s) - 8 year(s)	70,254,763.38	1.40%	1,059	1.80%	2.59%	7.46	62.40%	0.15%
8 year(s) - 9 year(s)	62,898,911.55	1.25%	1,001	1.70%	2.44%	8.50	64.03%	0.18%
9 year(s) - 10 year(s)	75,780,548.21	1.51%	1,033	1.76%	2.75%	9.47	70.10%	0.26%
10 year(s) - 11 year(s)	99,323,437.56	1.98%	1,267	2.16%	2.72%	10.49	71.92%	0.33%
11 year(s) - 12 year(s)	139,764,391.97	2.78%	1,693	2.88%	2.71%	11.54	69.00%	0.89%
12 year(s) - 13 year(s)	245,521,521.82	4.88%	2,827	4.81%	2.67%	12.52	76.61%	1.24%
13 year(s) - 14 year(s)	261,312,499.80	5.20%	2,888	4.91%	2.60%	13.48	74.21%	1.56%
14 year(s) - 15 year(s)	227,783,929.40	4.53%	2,305	3.92%	2.63%	14.44	72.50%	2.36%
15 year(s) - 16 year(s)	210,831,603.19	4.19%	2,259	3.84%	2.72%	15.52	72.38%	3.49%
16 year(s) - 17 year(s)	127,347,891.63	2.53%	1,492	2.54%	2.56%	16.48	68.16%	5.03%
17 year(s) - 18 year(s)	123,412,878.64	2.46%	1,520	2.59%	2.39%	17.54	70.38%	8.50%
18 year(s) - 19 year(s)	217,389,279.30	4.32%	2,624	4.47%	2.33%	18.37	69.08%	9.65%
19 year(s) - 20 year(s)	57,844,225.55	1.15%	768	1.31%	2.53%	19.38	67.20%	6.72%
20 year(s) - 21 year(s)	68,058,332.40	1.35%	791	1.35%	2.56%	20.63	67.06%	3.47%
21 year(s) - 22 year(s)	207,962,736.51	4.14%	2,393	4.07%	2.81%	21.50	67.79%	3.23%
22 year(s) - 23 year(s)	209,226,614.33	4.16%	2,396	4.08%	2.39%	22.49	68.38%	3.34%
23 year(s) - 24 year(s)	390,946,520.80	7.78%	4,388	7.47%	2.18%	23.58	67.84%	2.38%
24 year(s) - 25 year(s)	631,908,473.63	12.57%	7,141	12.15%	2.00%	24.42	69.52%	0.96%
25 year(s) - 26 year(s)	531,391,435.37	10.57%	5,785	9.84%	2.01%	25.51	71.03%	2.67%
26 year(s) - 27 year(s)	99,959,865.95	1.99%	1,290	2.20%	2.02%	26.42	74.04%	5.94%
27 year(s) - 28 year(s)	423,537,610.86	8.43%	4,436	7.55%	1.67%	27.59	76.04%	7.18%
28 year(s) - 29 year(s)	378,238,031.07	7.52%	3,967	6.75%	1.45%	28.47	75.76%	16.38%
29 year(s) - 30 year(s)	91,420,882.44	1.82%	1,590	2.71%	2.14%	29.27	62.84%	13.93%
30 year(s) >=	854,665.00	0.02%	21	0.04%	3.86%	30.00	54.49%	
Unknown								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	21 year(s)
Minimum	year(s)
Maximum	30 year(s)

**11a. Original Loan To Original Market Value**

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	1,687,524,928.40	33.57%	11,636	41.67%	2.13%	21.87	74.57%	37.80%
< 10.00%	1,279,941.66	0.03%	26	0.09%	2.26%	21.40	34.23%	0.01%
10.00% - 20.00%	5,474,751.54	0.11%	138	0.49%	2.67%	16.08	15.13%	0.09%
20.00% - 30.00%	22,096,620.94	0.44%	318	1.14%	2.25%	17.13	22.97%	0.28%
30.00% - 40.00%	70,617,548.17	1.40%	637	2.28%	2.17%	19.34	32.33%	0.66%
40.00% - 50.00%	181,891,838.31	3.62%	1,182	4.23%	2.14%	20.34	41.71%	1.38%
50.00% - 60.00%	362,368,442.42	7.21%	1,932	6.92%	2.12%	20.63	50.09%	3.05%
60.00% - 70.00%	612,232,665.60	12.18%	3,037	10.88%	2.19%	19.89	58.90%	7.22%
70.00% - 80.00%	569,127,539.06	11.32%	2,373	8.50%	2.12%	21.65	67.64%	4.96%
80.00% - 90.00%	648,222,380.61	12.90%	2,704	9.68%	2.26%	20.77	75.19%	13.17%
90.00% - 100.00%	387,195,909.65	7.70%	1,629	5.83%	2.37%	20.82	84.99%	9.36%
100.00% - 110.00%	436,515,003.29	8.68%	2,096	7.51%	2.87%	16.84	94.67%	20.20%
110.00% >=	42,051,971.13	0.84%	218	0.78%	3.04%	14.12	99.73%	1.84%
Unknown								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	80.45%
Minimum	0.00%
Maximum	183.87%

**11b. Current Loan To Original Market Value**

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average	Weighted Average	Weighted Average CLTOMV	% of Total Not.Amount
NHG loans (if applicable)	1,687,524,928.40	33.57%	11,636	41.67%	2.13%	21.87	74.57%	37.80%
< 10.00%	3,838,490.55	0.08%	218	0.78%	2.50%	13.25	7.06%	0.03%
10.00% - 20.00%	19,457,886.23	0.39%	404	1.45%	2.49%	14.67	15.81%	0.21%
20.00% - 30.00%	59,033,295.32	1.17%	683	2.45%	2.30%	17.05	25.71%	0.46%
30.00% - 40.00%	142,780,879.52	2.84%	1,117	4.00%	2.22%	18.30	35.74%	1.05%
40.00% - 50.00%	324,904,099.94	6.46%	1,837	6.58%	2.15%	20.38	45.73%	2.06%
50.00% - 60.00%	532,859,598.92	10.60%	2,573	9.21%	2.16%	20.55	55.28%	4.02%
60.00% - 70.00%	675,511,904.79	13.44%	3,042	10.89%	2.22%	20.31	65.12%	7.66%
70.00% - 80.00%	628,709,927.28	12.51%	2,483	8.89%	2.17%	21.68	74.93%	7.16%
80.00% - 90.00%	450,473,658.72	8.96%	1,825	6.54%	2.41%	20.43	84.86%	13.19%
90.00% - 100.00%	303,942,596.65	6.05%	1,160	4.15%	2.42%	21.07	94.29%	12.84%
100.00% - 110.00%	177,628,140.86	3.53%	853	3.05%	3.25%	12.79	106.43%	12.46%
110.00% >=	19,934,133.60	0.40%	95	0.34%	3.27%	12.51	111.42%	1.05%
Unknown								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	70.87%
Minimum	0.00%
Maximum	166.51%

**12. Current Loan To Indexed Market Value**

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	1,687,524,928.40	33.57%	11,636	41.67%	2.13%	21.87	74.57%	37.80%
< 10.00%	15,143,145.22	0.30%	492	1.76%	2.47%	13.44	13.05%	0.05%
10.00% - 20.00%	83,114,844.61	1.65%	1,023	3.66%	2.43%	15.24	27.82%	0.29%
20.00% - 30.00%	241,357,900.79	4.80%	1,837	6.58%	2.32%	17.16	42.39%	0.69%
30.00% - 40.00%	569,476,032.72	11.33%	3,133	11.22%	2.30%	18.77	55.70%	1.55%
40.00% - 50.00%	885,894,359.83	17.62%	3,931	14.08%	2.26%	20.31	66.94%	3.24%
50.00% - 60.00%	821,687,323.20	16.35%	3,294	11.80%	2.35%	20.68	77.35%	5.55%
60.00% - 70.00%	497,314,089.36	9.89%	1,844	6.60%	2.36%	21.07	85.50%	9.02%
70.00% - 80.00%	176,803,595.10	3.52%	592	2.12%	2.18%	22.43	90.54%	12.21%
80.00% - 90.00%	45,406,552.30	0.90%	133	0.48%	1.86%	26.49	93.02%	12.57%
90.00% - 100.00%	2,740,779.67	0.05%	10	0.04%	2.32%	24.57	109.07%	9.20%
100.00% - 110.00%	135,989.58	0.00%	1	0.00%	3.30%	29.58	99.73%	6.05%
110.00% >=								1.78%
Unknown								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%
Weighted Average	48.69%							
Minimum	0.00%							
Maximum	100.07%							

**13. Remaining Interest Rate Fixed Period**

From (>=) - Until (<)	Net Principal Balance	% 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)	212,773,746.59	4.23%	2,907	4.95%	3.41%	13.50	73.45%	8.62%
12 month(s) - 24 month(s)	154,195,047.44	3.07%	2,102	3.58%	3.30%	17.65	70.08%	3.75%
24 month(s) - 36 month(s)	351,473,898.02	6.99%	4,332	7.37%	2.85%	15.82	71.96%	3.27%
36 month(s) - 48 month(s)	571,168,639.28	11.36%	6,693	11.39%	2.39%	16.99	72.61%	2.08%
48 month(s) - 60 month(s)	718,680,728.45	14.30%	8,333	14.18%	2.10%	20.49	70.63%	1.23%
60 month(s) - 72 month(s)	633,663,032.55	12.61%	7,068	12.03%	2.04%	22.34	70.26%	2.05%
72 month(s) - 84 month(s)	172,976,047.92	3.44%	2,237	3.81%	2.15%	18.82	69.89%	6.91%
84 month(s) - 96 month(s)	361,492,396.07	7.19%	3,937	6.70%	1.69%	22.26	72.68%	16.37%
96 month(s) - 108 month(s)	255,707,454.10	5.09%	2,830	4.82%	1.62%	21.64	69.87%	22.78%
108 month(s) - 120 month(s)	148,622,842.61	2.96%	1,924	3.27%	2.34%	19.68	66.19%	18.21%
120 month(s) - 132 month(s)	59,881,712.97	1.19%	720	1.23%	2.28%	19.64	68.06%	0.22%
132 month(s) - 144 month(s)	52,234,682.55	1.04%	613	1.04%	2.69%	18.94	66.71%	0.32%
144 month(s) - 156 month(s)	76,708,175.64	1.53%	887	1.51%	2.74%	19.66	70.80%	1.18%
156 month(s) - 168 month(s)	190,532,413.22	3.79%	2,141	3.64%	2.71%	20.55	66.55%	1.42%
168 month(s) - 180 month(s)	162,493,080.89	3.23%	1,885	3.21%	2.73%	22.42	67.26%	0.72%
180 month(s) - 192 month(s)	67,460,702.34	1.34%	818	1.39%	2.85%	22.14	67.80%	0.04%
192 month(s) - 204 month(s)	55,412,690.25	1.10%	688	1.17%	2.51%	22.97	70.99%	0.41%
204 month(s) - 216 month(s)	292,907,859.93	5.83%	3,103	5.28%	1.85%	25.87	74.27%	2.30%
216 month(s) - 228 month(s)	385,203,190.62	7.66%	4,134	7.03%	1.55%	26.30	73.20%	5.11%
228 month(s) - 240 month(s)	102,898,787.87	2.05%	1,411	2.40%	2.05%	26.29	64.26%	2.98%
240 month(s) - 252 month(s)	112,411.47	0.00%	5	0.01%	4.88%	30.00	52.63%	0.01%
252 month(s) - 264 month(s)								
264 month(s) - 276 month(s)								0.01%
276 month(s) - 288 month(s)								0.02%
288 month(s) - 300 month(s)								
300 month(s) - 312 month(s)								
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	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	96.83 month(s)
Minimum	month(s)
Maximum	240 month(s)

## 14. Interest Payment Type

Description	Net Principal Balance	% 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	4,903,679,000.42	97.55%	57,210	97.35%	2.20%	20.86	70.81%	95.48%
Floating Interest Rate Mortgage	122,920,540.36	2.45%	1,558	2.65%	3.86%	13.30	73.34%	4.52%
Unknown								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

## 15. Property Description

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	4,389,739,000.98	87.33%	23,632	84.62%	2.27%	20.52	70.72%	86.31%
Apartment	623,273,298.15	12.40%	4,166	14.92%	2.05%	21.74	72.22%	13.46%
Other	13,587,241.65	0.27%	128	0.46%	2.49%	20.84	57.84%	0.24%
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

**16. Geographical Distribution (by province)**

Province	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	148,121,919.20	2.95%	929	3.33%	2.31%	20.31	72.76%	3.16%
Flevoland	189,036,094.76	3.76%	1,089	3.90%	2.27%	19.61	76.21%	3.70%
Friesland	126,326,341.31	2.51%	815	2.92%	2.18%	20.70	71.80%	2.66%
Gelderland	738,488,468.33	14.69%	4,056	14.52%	2.28%	20.54	70.27%	14.88%
Groningen	141,566,174.63	2.82%	1,023	3.66%	2.39%	19.43	72.69%	2.81%
Limburg	638,900,597.91	12.71%	4,231	15.15%	2.40%	19.02	71.79%	12.88%
Noord-Brabant	761,273,441.55	15.14%	3,945	14.13%	2.24%	21.00	70.38%	17.01%
Noord-Holland	692,161,606.91	13.77%	3,240	11.60%	2.14%	21.54	68.33%	12.79%
Overijssel	373,426,071.29	7.43%	2,180	7.81%	2.28%	20.76	72.55%	7.86%
Utrecht	373,312,667.26	7.43%	1,773	6.35%	2.18%	21.32	67.60%	7.10%
Zeeland	76,645,391.16	1.52%	522	1.87%	2.29%	20.40	70.30%	1.42%
Zuid-Holland	767,340,766.47	15.27%	4,123	14.76%	2.14%	21.30	72.10%	13.73%
Unknown/Not specified								0.00%
<b>Total</b>	<b>5,026,599,540.78</b>	<b>100.00%</b>	<b>27,926</b>	<b>100.00%</b>	<b>2.24%</b>	<b>20.67</b>	<b>70.87%</b>	<b>100.00%</b>

## 17. Geographical Distribution (by economic region)

Economic Region	Net Principal Balance	% 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	50,094,590.39	1.00%	379	1.36%	2.42%	18.69	75.55%	1.00%
NL112 - Delfzijl en omgeving	11,087,248.02	0.22%	94	0.34%	2.64%	18.15	72.76%	0.21%
NL113- Overig Groningen	80,384,336.22	1.60%	550	1.97%	2.33%	20.06	70.90%	1.60%
NL121- Noord-Friesland	64,584,264.94	1.28%	431	1.54%	2.22%	20.99	73.96%	1.22%
NL122- Zuidwest-Friesland	27,395,788.52	0.55%	169	0.61%	2.09%	21.38	69.20%	0.56%
NL123- Zuidoost-Friesland	34,346,287.85	0.68%	215	0.77%	2.19%	19.61	69.80%	0.87%
NL131- Noord-Drenthe	45,463,539.08	0.90%	285	1.02%	2.38%	20.02	71.57%	0.94%
NL132- Zuidoost-Drenthe	62,499,936.12	1.24%	401	1.44%	2.30%	20.55	74.64%	1.49%
NL133- Zuidwest-Drenthe	40,158,444.00	0.80%	243	0.87%	2.25%	20.27	71.17%	0.73%
NL211- Noord-Overijssel	129,476,453.82	2.58%	727	2.60%	2.32%	20.26	72.17%	2.72%
NL212- Zuidwest-Overijssel	48,365,136.08	0.96%	282	1.01%	2.19%	20.48	73.62%	0.99%
NL213- Twente	195,584,481.39	3.89%	1,171	4.19%	2.27%	21.16	72.54%	4.15%
NL221- Veluwe	224,873,591.64	4.47%	1,148	4.11%	2.23%	20.62	68.83%	4.07%
NL224- Zuidwest-Gelderland	90,542,922.71	1.80%	459	1.64%	2.27%	21.43	69.84%	1.82%
NL225- Achterhoek	156,628,962.61	3.12%	936	3.35%	2.36%	20.75	70.81%	3.49%
NL226- Arnhem/Nijmegen	266,820,373.10	5.31%	1,514	5.42%	2.29%	20.04	71.25%	5.52%
NL230- Flevoland	189,036,094.76	3.76%	1,089	3.90%	2.27%	19.61	76.21%	3.70%
NL310- Utrecht	372,935,285.53	7.42%	1,772	6.35%	2.17%	21.32	67.63%	7.08%
NL321- Kop van Noord-Holland	83,692,262.46	1.66%	471	1.69%	2.22%	22.10	71.46%	1.72%
NL322- Alkmaar en omgeving	66,904,765.46	1.33%	355	1.27%	2.11%	22.37	70.14%	1.24%
NL323- IJmond	41,784,380.48	0.83%	202	0.72%	2.13%	21.94	67.63%	0.75%
NL324- Agglomeratie Haarlem	63,510,895.31	1.26%	262	0.94%	2.05%	22.30	65.56%	1.13%
NL325- Zaanstreek	41,410,354.79	0.82%	203	0.73%	2.09%	21.78	73.73%	0.60%
NL326- Groot-Amsterdam	320,517,892.86	6.38%	1,400	5.01%	2.14%	21.12	67.60%	5.94%
NL327- Het Gooi en Vechtstreek	74,341,055.55	1.48%	347	1.24%	2.21%	20.95	66.10%	1.41%
NL331- Agglomeratie Leiden en Bollenstreek	107,326,848.55	2.14%	497	1.78%	2.09%	22.54	68.62%	1.71%
NL332- Agglomeratie 's-Gravenhage	167,801,610.47	3.34%	895	3.20%	2.15%	20.65	70.85%	3.20%
NL333- Delft en Westland	37,423,409.55	0.74%	200	0.72%	2.19%	21.70	66.82%	0.70%
NL334- Oost-Zuid-Holland	70,916,185.22	1.41%	384	1.38%	2.11%	21.67	72.39%	1.20%
NL335- Groot-Rijnmond	287,261,752.34	5.71%	1,575	5.64%	2.14%	21.22	74.11%	4.99%
NL336- Zuidoost-Zuid-Holland	96,610,960.34	1.92%	572	2.05%	2.20%	20.83	74.01%	1.91%
NL341- Zeeuwsch-Vlaanderen	23,672,125.65	0.47%	180	0.64%	2.39%	19.85	70.64%	0.44%
NL342- Overig Zeeland	52,973,265.51	1.05%	342	1.22%	2.25%	20.65	70.14%	0.98%
NL411- West-Noord-Brabant	159,105,703.25	3.17%	864	3.09%	2.20%	21.43	72.79%	3.17%
NL412- Midden-Noord-Brabant	132,594,653.50	2.64%	692	2.48%	2.26%	20.89	71.79%	3.98%
NL413- Noordoost-Noord-Brabant	238,555,020.01	4.75%	1,215	4.35%	2.24%	21.15	69.23%	4.74%
NL414- Zuidoost-Noord-Brabant	231,018,064.79	4.60%	1,174	4.20%	2.26%	20.62	69.10%	5.11%
NL421- Noord-Limburg	163,199,254.28	3.25%	954	3.42%	2.30%	20.31	72.55%	3.21%
NL422- Midden-Limburg	151,299,187.37	3.01%	981	3.51%	2.43%	19.12	70.06%	3.11%
NL423- Zuid-Limburg	324,402,156.26	6.45%	2,296	8.22%	2.44%	18.32	72.22%	6.57%
Unknown/Not specified								0.00%
<b>Total</b>	<b>5,026,599,540.78</b>	<b>100.00%</b>	<b>27,926</b>	<b>100.00%</b>	<b>2.24%</b>	<b>20.67</b>	<b>70.87%</b>	<b>100.00%</b>

## 18. Occupancy

Description	Net Principal Balance	% 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	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%
Buy-to-let								
Unknown								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

**19. Employment Status Borrower**

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	4,831,340,788.52	96.12%	26,793	95.94%	2.24%	20.69	71.25%	94.66%
Self Employed	78,352,101.39	1.56%	311	1.11%	2.15%	22.59	62.37%	1.81%
Other	72,183,417.29	1.44%	535	1.92%	2.38%	19.67	62.27%	3.54%
Unknown	44,723,233.58	0.89%	287	1.03%	2.54%	14.24	64.78%	
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

**20. Loanpart Payment Frequency**

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%
Quarterly								
Semi-annually								
Annually								
Unknown								0.00%
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

**22. Loan To Income (Debt to income)**

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified (main)								
< 0.5	10,906,529.62	0.22%	342	1.22%	2.27%	19.06	41.33%	0.05%
0.5 - 1.0	33,111,133.00	0.66%	610	2.18%	2.33%	15.98	27.47%	0.33%
1.0 - 1.5	85,795,818.37	1.71%	996	3.57%	2.36%	17.10	40.18%	0.87%
1.5 - 2.0	187,781,264.03	3.74%	1,601	5.73%	2.32%	18.65	50.26%	1.91%
2.0 - 2.5	343,348,102.52	6.83%	2,409	8.63%	2.31%	19.50	58.84%	3.95%
2.5 - 3.0	556,526,397.65	11.07%	3,326	11.91%	2.32%	20.29	65.56%	7.53%
3.0 - 3.5	742,813,921.89	14.78%	4,238	15.18%	2.25%	21.10	70.58%	11.77%
3.5 - 4.0	1,009,428,153.97	20.08%	5,496	19.68%	2.22%	21.75	74.01%	16.48%
4.0 - 4.5	838,851,946.42	16.69%	3,962	14.19%	2.10%	22.15	76.27%	24.03%
4.5 - 5.0	516,691,720.83	10.28%	2,133	7.64%	2.18%	21.45	78.06%	15.60%
5.0 - 5.5	274,871,603.24	5.47%	1,072	3.84%	2.23%	20.19	76.46%	6.95%
5.5 - 6.0	130,875,598.00	2.60%	515	1.84%	2.37%	18.61	77.34%	3.65%
6.0 - 6.5	90,084,371.34	1.79%	367	1.31%	2.43%	17.45	75.79%	2.33%
6.5 - 7.0	64,430,752.13	1.28%	274	0.98%	2.61%	16.62	80.44%	1.92%
7.0 >=	140,969,518.29	2.80%	584	2.09%	2.38%	16.35	75.77%	2.62%
Unknown	112,709.48	0.00%	1	0.00%	1.32%	8.25	44.50%	
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

Weighted Average	3.9
Minimum	0.0
Maximum	38.3

**23. Payment Due to Income**

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5.00%	183,222,312.69	3.65%	2,074	7.43%	1.85%	17.29	43.15%	1.58%
5.00% - 10.00%	770,874,375.41	15.34%	4,880	17.47%	2.06%	18.32	60.88%	10.15%
10.00% - 15.00%	1,461,140,174.51	29.07%	7,642	27.37%	2.18%	20.64	70.89%	24.05%
15.00% - 20.00%	1,656,357,955.24	32.95%	8,426	30.17%	2.19%	22.12	75.50%	33.52%
20.00% - 25.00%	734,984,638.46	14.62%	3,779	13.53%	2.54%	21.45	75.94%	22.08%
25.00% - 30.00%	147,066,732.59	2.93%	774	2.77%	3.02%	19.12	77.23%	6.65%
30.00% - 35.00%	34,795,430.82	0.69%	172	0.62%	3.17%	17.37	78.98%	1.45%
35.00% - 40.00%	18,440,020.35	0.37%	80	0.29%	3.24%	17.29	79.04%	0.40%
40.00% - 45.00%	6,631,425.04	0.13%	36	0.13%	3.17%	17.49	74.17%	0.08%
45.00% - 50.00%	2,831,949.40	0.06%	15	0.05%	3.18%	13.62	65.01%	0.03%
50.00% - 55.00%	2,478,843.59	0.05%	9	0.03%	2.45%	19.27	76.99%	0.01%
55.00% - 60.00%	1,453,824.24	0.03%	9	0.03%	2.84%	14.16	61.36%	0.00%
60.00% - 65.00%	1,583,917.62	0.03%	7	0.03%	2.33%	15.14	71.01%	0.00%
65.00% - 70.00%	379,531.10	0.01%	1	0.00%	2.25%	15.86	72.29%	
70.00% >=	4,358,409.72	0.09%	22	0.08%	2.86%	15.12	64.60%	0.01%
<b>Total</b>	<b>5,026,599,540.78</b>	<b>100.00%</b>	<b>27,926</b>	<b>100.00%</b>	<b>2.24%</b>	<b>20.67</b>	<b>70.87%</b>	<b>100.00%</b>
Weighted Average	15.35%							
Minimum	0.00%							
Maximum	160.75%							

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**24a. Guarantee Type (Loans)**

Description	Net Principal Balance	% 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	1,687,524,928.40	33.57%	11,636	41.67%	2.13%	21.87	74.57%	37.80%
Non-NHG Guarantee	3,339,074,612.38	66.43%	16,290	58.33%	2.30%	20.07	69.00%	62.20%
Other								
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

**24b. Guarantee Type (Loanparts)**

nhg part	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,809,775,064.39	36.00%	23,997	40.83%	2.13%	21.87	74.57%	38.77%
Non-NHG	3,216,824,476.39	64.00%	34,771	59.17%	2.30%	20.07	69.00%	61.23%
unknown								
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

**25. Originator**

Originator	Net Principal Balance	% 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	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

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**26. Servicer**

Servicer	Net Principal Balance	% 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	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%
Total	5,026,599,540.78	100.00%	27,926	100.00%	2.24%	20.67	70.87%	100.00%

**27. Capital Insurance Policy Provider\***

Insurance Policy Provider	Net Principal Balance	% 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	4,939,546,192.37	98.27%	56,736	96.54%	2.23%	20.83	70.99%	96.91%
SRLEV	87,053,348.41	1.73%	2,032	3.46%	3.03%	11.92	64.05%	3.09%
Total	5,026,599,540.78	100.00%	58,768	100.00%	2.24%	20.67	70.87%	100.00%

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Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A;
Cash Advance Facility	means the cash advance facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equal to the greater of (i) 1.6 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.6 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 April 2018 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 May 2055;
First Optional Redemption Date	means the Notes Payment Date falling in May 2023;
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.
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;

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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 18 May 2018 relating to the issue of the Notes;
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;
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means each of de Volksbank N.V.;

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Servicer	means each of de Volksbank N.V.;
Signing Date	means 18 May 2018 or such later date as may be agreed between the Issuer, the Seller and the Manager;
Special Servicer	N/A;
Subordinated Loan	N/A;
Swap Counterparty	N/A;
Swap Counterparty Default Payment	N/A;
Swap Notional Amount	N/A;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;
WEW	Stichting Waarborgfonds Eigen Woning;
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions;

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Contact Information

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<b>Cash Advance Facility Provider (CAPR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSD2111	<b>Commingling Guarantor (CAPR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSD2111
<b>Common Safekeeper (OTHR)</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg 549300OL514RA0SXJJ44	<b>Construction Deposit Guarantor (OTHR)</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands (NL) 3TK20IVIUJ8J3ZU0QE75
<b>Custodian (OTHR)</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands (NL) 3TK20IVIUJ8J3ZU0QE75	<b>Issuer (ISSR)</b>	Lowland Mortgage Backed Securities 5 B.V. Basisweg 10 1043 AP Amsterdam The Netherlands (NL) 724500T5BI90JDS4TH12
<b>Issuer Account Bank (ABNK)</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands (NL) 3TK20IVIUJ8J3ZU0QE75	<b>Issuer Administrator (ADMI)</b>	Intertrust Administrative Services B.V. Basisweg 10 1043 AP Amsterdam The Netherlands 7245005GHZZ4GHHRLH16
<b>Legal Advisor (CNLS)</b>	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands (NL) 724500ZOI5BPCRCB1K65	<b>Manager (MNGR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSD2111
<b>Paying Agent (PAYA)</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) 724500DWE10NNL1AXZ52	<b>Reference Agent (OTHR)</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) 724500DWE10NNL1AXZ52
<b>Security Trustee (TRUS)</b>	Stichting Security Trustee Lowland MBS 5 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	<b>Seller (SELL)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSD2111
<b>Servicer (SERV)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSD2111	<b>Tax Advisor (CNLS)</b>	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands (NL) 724500ZOI5BPCRCB1K65