

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

## **Monthly Portfolio and Performance Report**

Reporting Period: 1 July 2021 - 31 July 2021

Reporting Date: 18 August 2021

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

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

Report Version 1.4 - May 2019

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Lowland Mortgage Backed Securities 5 B.V.

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<b>Key Dates</b>						
<b>Note Class</b>	<b>Class A1</b>	<b>Class A2</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>	<b>Class E</b>
<b>Key Dates</b>						
Closing Date	23 May 2018	23 May 2018	23 May 2018	23 May 2018	23 May 2018	23 May 2018
First Optional Redemption Date	18 May 2023	18 May 2023	18 May 2023	18 May 2023	18 May 2023	18 May 2023
Step Up Date	N/A	N/A	N/A	N/A	N/A	N/A
Original Weighted Average Life (expected)	N/A	N/A	N/A	N/A	N/A	N/A
Legal Maturity Date	18 May 2055	18 May 2055	18 May 2055	18 May 2055	18 May 2055	18 May 2055
Portfolio Date	31 Jul 2021	31 Jul 2021	31 Jul 2021	31 Jul 2021	31 Jul 2021	31 Jul 2021
Determination Date	16 Aug 2021	16 Aug 2021	16 Aug 2021	16 Aug 2021	16 Aug 2021	16 Aug 2021
Interest Payment Date	18 Aug 2021	18 Aug 2021	N/A	N/A	N/A	N/A
Principal Payment Date	18 Aug 2021	18 Aug 2021	18 Aug 2021	18 Aug 2021	18 Aug 2021	18 Aug 2021
Current Reporting Period	1 Jul 2021 - 31 Jul 2021	1 Jul 2021 - 31 Jul 2021	1 Jul 2021 - 31 Jul 2021	1 Jul 2021 - 31 Jul 2021	1 Jul 2021 - 31 Jul 2021	1 Jul 2021 - 31 Jul 2021
Previous Reporting Period	1 Jun 2021 - 30 Jun 2021	1 Jun 2021 - 30 Jun 2021	1 Jun 2021 - 30 Jun 2021	1 Jun 2021 - 30 Jun 2021	1 Jun 2021 - 30 Jun 2021	1 Jun 2021 - 30 Jun 2021
Accrual Start Date	19 Jul 2021	19 Jul 2021	N/A	N/A	N/A	N/A
Accrual End Date	18 Aug 2021	18 Aug 2021	N/A	N/A	N/A	N/A
Accrual Period (in days)	30	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	15 Jul 2021	N/A	N/A	N/A	N/A	N/A

**Lowland Mortgage Backed Securities 5 B.V.****Monthly Portfolio and Performance Report: 1 July 2021 - 31 July 2021****The Mortgage Loan Portfolio****Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		27,655
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	766
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		816
Loans repurchased by the Seller	-/-	29
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		27,676

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		5,026,599,880.17
Scheduled Principal Receipts	-/-	7,152,552.63
Prepayments	-/-	123,653,936.98
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		159,925,284.91
Loans repurchased by the Seller	-/-	29,118,740.61
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		5,026,599,934.86

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		10,000,000.00
Changes in Construction Deposit Obligations		-0.28
Construction Deposit Obligations at the end of the Reporting Period		9,999,999.72

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-134,449,304.23
Changes in Saving Deposits		-721,613.78
Saving Deposits at the end of the Reporting Period		-135,170,918.01

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**Delinquencies**

From ( >= )	Until ( <= )	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing		0.00	4,990,636,418.42	99.28%	27,481	99.30%	2.36%	21.40	76.30%
<=	29 days	40.00	252,264.00	0.01%	1	0.00%	2.01%	8.60	92.49%
30 days	59 days	41,257.89	15,982,565.59	0.32%	75	0.27%	2.56%	19.64	87.78%
60 days	89 days	33,258.13	6,514,554.18	0.13%	40	0.14%	2.51%	18.96	89.65%
90 days	119 days	43,349.45	4,610,004.96	0.09%	26	0.09%	2.68%	19.50	87.67%
120 days	149 days	23,802.27	2,242,285.19	0.04%	13	0.05%	2.89%	16.15	92.82%
150 days	179 days	49,588.44	2,916,914.56	0.06%	18	0.07%	2.64%	19.21	79.63%
180 days	>	165,978.38	3,444,927.96	0.07%	22	0.08%	2.97%	16.82	82.41%
<b>Total</b>		357,274.56	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%

Weighted Average	1,882.57
Minimum	17.70
Maximum	19,943.18

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#### Foreclosure Statistics - Total

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of Mortgage Loans foreclosed during the Reporting Period	3	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	496,292.27	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
<b>Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period</b>	<b>496,292.27</b>	<b>0.00</b>
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	420,880.87
<b>Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period</b>	<b>75,411.40</b>	<b>0.00</b>
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>75,411.50</b>	<b>0.00</b>
Average loss severity during the Reporting Period	0.15	0.00
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	28	28
Percentage of number of Mortgage Loans at Closing Date (%; including replenished loans)	0.102%	0.102%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	4,885,927.56	4,885,927.56
Percentage of net principal balance at the Closing Date (%; including replenished loans)	0.097%	0.097%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	4,885,927.56	4,885,927.56
Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
<b>Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date</b>	<b>4,885,927.56</b>	<b>4,885,927.56</b>
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	4,305,458.14
<b>Total amount of losses on Mortgage Loans foreclosed since the Closing Date</b>	<b>580,469.42</b>	<b>580,469.42</b>
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>580,469.42</b>	<b>580,469.42</b>
Average loss severity since the Closing Date	0.12	0.12
<b>Foreclosures</b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Mortgage Loans in foreclosure during the Reporting Period	0	0
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
<b>Number of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
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
<b>Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
<b>Constant Default Rate</b>		
Constant Default Rate current month	0.00962%	0.00000%
Constant Default Rate 3-month average	0.00962%	0.00962%
Constant Default Rate 6-month average	0.01731%	0.01731%
Constant Default Rate 12-month average	0.03075%	0.03074%
Constant Default Rate to date	0.09509%	0.09509%

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**Foreclosure Statistics - NHG Loans**

	Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>		
Number of NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting	0.00	0.00
Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed NHG Loans during the Reporting Period	0.00	0.00
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity NHG Loans during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of NHG Loans foreclosed since the Closing Date	267,294.08	267,294.08
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	267,294.08	267,294.08
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	253,760.87
Total amount of losses on NHG Loans foreclosed since the Closing Date	13,533.21	13,533.21
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	13,533.21	13,533.21
Average loss severity NHG Loans since the Closing Date	0.05	0.05
<b><u>Foreclosures</u></b>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new NHG Loans in foreclosure during the Reporting Period	0	0
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of NHG Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	0.00	0.00
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	0.00	0.00
<b><u>WEW Claims periodically</u></b>		
Number of claims to WEW at the beginning of the Reporting Period	0	0
New claims to WEW during the Reporting Period	0	0
Finalised claims with WEW during the Reporting Period	-/-	0
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

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Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00
<b><u>WEW Claims since Closing</u></b>		
Number of finalised claims to WEW since the Closing Date	1	1
Amount of finalised claims with WEW since the Closing Date	1,428.44	1,428.44
Amount paid out by WEW since the Closing Date	-/-	1,428.44
Payout ratio WEW since the Closing Date	1.00	1.00
<b><u>Reasons for non payout as percentage of non recovered claim amount</u></b>		
Amount of finalised claims with WEW since the Closing Date	1,428.44	1,428.44
Amount paid out by WEW since the Closing Date	-/-	1,428.44
Non recovered amount of WEW since the Closing Date	0.00	0.00
Insufficient guaranteed amount due to decrease with annuity amount	0.00%	0.00%
Loan does not comply with NHG criteria at origination	0.00%	0.00%
Other administrative reasons	0.00%	0.00%
Other	0.00%	0.00%



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**Foreclosure Statistics - Non NHG Loans**

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of Non NHG Loans foreclosed during the Reporting Period	3	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	496,292.27	0.00
Other foreclosed amounts of Non NHG Loans (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
<b>Total amount of foreclosures / defaults on Non Foreclosed NHG Loans during the Reporting Period</b>	<b>496,292.27</b>	<b>0.00</b>
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	420,880.87
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>	<b>75,411.40</b>	<b>0.00</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>75,411.40</b>	<b>0.00</b>
Average loss severity Non NHG Loans during the Reporting Period	0.15	0.00
<b>Foreclosures since Closing Date</b>		
Net principal balance of Non NHG loans foreclosed since the Closing Date	4,618,633.48	4,618,633.48
Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
<b>Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date</b>	<b>4,618,633.48</b>	<b>4,618,633.48</b>
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	4,051,697.27
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>	<b>566,936.21</b>	<b>566,936.21</b>
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>566,936.21</b>	<b>566,936.21</b>
Average loss severity Non NHG Loans since the Closing Date	0.12	0.12
<b>Foreclosures</b>		
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	3	0
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	3
<b>Number of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
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	496,292.27	0.00
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	496,292.27
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>

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**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	9.4063%	9.8724%
Annualized 1-month average CPR	13.1677%	25.9133%
Annualized 3-month average CPR	12.2563%	16.8837%
Annualized 6-month average CPR	11.9504%	14.168%
Annualized 12-month average CPR	12.1092%	13.3036%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	1.233%	1.237%
Annualized 1-month average PPR	1.3841%	1.3919%
Annualized 3-month average PPR	1.3612%	1.3778%
Annualized 6-month average PPR	1.3429%	1.3555%
Annualized 12-month average PPR	1.3002%	1.3157%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	100.1526%	100.2404%

**Transaction Specific Information**

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**Stratifications**

**1. Key Characteristics**

Description	As per Reporting Date	As per Closing Date
Principal amount	5,161,770,852.87	5,138,391,162.19
Value of savings deposits	135,170,918.01	111,801,892.17
Net principal balance	5,026,599,934.86	5,026,589,270.02
Construction Deposits	9,999,999.72	6,650,475.00
Net principal balance excl. Construction and Saving Deposits	5,016,599,935.14	5,019,938,795.02
Negative balance	0.00	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	5,016,599,935.14	5,019,938,795.02
Number of loans	27,676	27,363
Number of loanparts	55,852	52,222
Number of negative loanparts	0	0
Average principal balance (borrower)	181,623.06	183700.23
Weighted average current interest rate	2.36%	0.0286
Weighted average maturity (in years)	21.38	22.76
Weighted average remaining time to interest reset (in years)	7.81	8.21
Weighted average seasoning (in years)	8.10	6.67
Weighted average CLTOMV	76.39%	0.8503
Weighted average CLTIMV	59.98%	0.7794
Weighted average CLTIFV	68.16%	0.8857
Weighted average OLTOMV	84.59%	0.8995

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**2. Redemption Type**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Annuity	2,124,550,703.30	42.27%	24,242	43.40%	2.12%	25.39	77.79%	35.83%
Bank Savings	136,423,261.52	2.71%	1,995	3.57%	3.01%	17.10	74.45%	3.74%
Interest only	2,274,806,602.41	45.26%	23,134	41.42%	2.50%	18.73	74.63%	47.80%
Investment	224,144,940.23	4.46%	2,242	4.01%	2.68%	14.10	89.86%	6.61%
Linear	168,289,679.25	3.35%	2,184	3.91%	2.03%	24.52	70.40%	2.93%
Savings	98,384,748.15	1.96%	2,055	3.68%	3.19%	13.17	69.10%	3.09%
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

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**3. Outstanding Loan Amount**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	4,535,266.75	0.09%	288	1.04%	2.43%	12.75	11.35%	0.05%
25,000 - 50,000	25,678,836.84	0.51%	674	2.44%	2.46%	15.38	24.40%	0.33%
50,000 - 75,000	75,671,962.70	1.51%	1,193	4.31%	2.50%	16.87	43.87%	1.10%
75,000 - 100,000	196,810,779.88	3.92%	2,225	8.04%	2.52%	18.56	58.95%	3.14%
100,000 - 150,000	938,209,464.53	18.66%	7,448	26.91%	2.41%	20.73	72.10%	18.86%
150,000 - 200,000	1,124,883,769.86	22.38%	6,497	23.48%	2.41%	20.72	78.42%	25.28%
200,000 - 250,000	979,264,688.19	19.48%	4,381	15.83%	2.37%	21.53	80.88%	21.00%
250,000 - 300,000	625,995,236.89	12.45%	2,315	8.36%	2.30%	22.36	80.51%	11.57%
300,000 - 350,000	348,208,093.95	6.93%	1,084	3.92%	2.29%	22.38	80.15%	7.07%
350,000 - 400,000	233,353,514.02	4.64%	626	2.26%	2.28%	22.43	77.51%	4.41%
400,000 - 450,000	148,666,267.33	2.96%	351	1.27%	2.24%	23.36	76.75%	2.33%
450,000 - 500,000	117,997,109.11	2.35%	248	0.90%	2.15%	23.93	78.19%	1.67%
500,000 - 550,000	87,538,381.52	1.74%	168	0.61%	2.19%	24.66	78.27%	1.06%
550,000 - 600,000	34,291,697.07	0.68%	60	0.22%	2.17%	23.57	78.17%	0.77%
600,000 - 650,000	24,308,175.91	0.48%	39	0.14%	2.40%	21.76	79.89%	0.47%
650,000 - 700,000	19,613,860.11	0.39%	29	0.10%	2.13%	23.34	79.41%	0.37%
700,000 - 750,000	10,897,978.48	0.22%	15	0.05%	2.13%	22.11	75.61%	0.27%
750,000 - 800,000	5,444,068.85	0.11%	7	0.03%	1.84%	24.97	82.63%	0.08%
800,000 - 850,000	3,275,724.34	0.07%	4	0.01%	2.36%	17.64	84.05%	0.08%
850,000 - 900,000	6,963,107.81	0.14%	8	0.03%	2.24%	20.72	80.04%	0.07%
900,000 - 950,000	10,121,345.10	0.20%	11	0.04%	1.81%	27.80	74.55%	
950,000 - 1,000,000	3,870,605.62	0.08%	4	0.01%	2.01%	27.37	73.78%	0.02%
>= 1.000.000	1,000,000.00	0.02%	1	0.00%	1.95%	11.00	100.00%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Average	181,623
Minimum	0
Maximum	1,000,000

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4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 2000	33,410,742.41	0.66%	595	1.07%	2.48%	9.92	51.47%	0.39%
2000 - 2001	57,317,839.16	1.14%	731	1.31%	2.43%	9.92	61.42%	0.89%
2001 - 2002	43,362,620.55	0.86%	514	0.92%	2.48%	10.52	71.24%	0.70%
2002 - 2003	69,391,544.76	1.38%	805	1.44%	2.57%	11.20	75.36%	1.51%
2003 - 2004	110,076,890.45	2.19%	1,253	2.24%	2.66%	12.01	77.15%	3.15%
2004 - 2005	151,498,755.63	3.01%	1,705	3.05%	2.47%	12.80	73.76%	4.13%
2005 - 2006	271,673,104.27	5.40%	2,964	5.31%	2.60%	13.87	82.25%	7.85%
2006 - 2007	312,048,575.15	6.21%	3,246	5.81%	2.62%	14.71	79.62%	9.74%
2007 - 2008	275,661,614.62	5.48%	2,593	4.64%	2.82%	15.73	78.11%	8.01%
2008 - 2009	214,450,281.31	4.27%	2,259	4.04%	2.90%	16.68	77.79%	3.64%
2009 - 2010	122,501,554.18	2.44%	1,341	2.40%	2.60%	17.45	74.92%	3.25%
2010 - 2011	113,629,050.78	2.26%	1,352	2.42%	2.50%	18.05	76.11%	3.10%
2011 - 2012	137,066,946.81	2.73%	1,667	2.98%	2.69%	18.94	75.32%	3.36%
2012 - 2013	47,380,783.36	0.94%	677	1.21%	3.51%	19.56	74.79%	1.17%
2013 - 2014	54,524,698.85	1.08%	648	1.16%	3.22%	20.48	72.09%	1.52%
2014 - 2015	227,634,427.88	4.53%	2,634	4.72%	3.23%	22.25	73.37%	5.62%
2015 - 2016	230,043,283.42	4.58%	2,624	4.70%	2.64%	23.35	73.90%	6.81%
2016 - 2017	488,481,587.99	9.72%	5,348	9.58%	2.26%	24.54	74.31%	13.56%
2017 - 2018	828,137,188.66	16.48%	9,254	16.57%	2.05%	25.31	75.33%	21.59%
2018 - 2019	597,779,694.17	11.89%	6,336	11.34%	2.03%	26.24	76.46%	0.03%
2019 >=	640,528,750.45	12.74%	7,306	13.08%	1.70%	27.97	80.59%	
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	2013
Minimum	1999
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	313,649,662.67	6.24%	3,381	6.05%	1.59%	28.46	81.78%	11.95%
1 year(s) - 2 year(s)	239,363,769.25	4.76%	2,779	4.98%	1.68%	27.87	79.85%	20.19%
2 year(s) - 3 year(s)	289,560,329.57	5.76%	3,317	5.94%	2.07%	26.41	77.57%	7.69%
3 year(s) - 4 year(s)	641,213,277.78	12.76%	6,972	12.48%	2.04%	25.95	76.26%	5.91%
4 year(s) - 5 year(s)	836,722,624.81	16.65%	9,203	16.48%	2.05%	25.08	74.94%	3.11%
5 year(s) - 6 year(s)	326,210,262.28	6.49%	3,629	6.50%	2.50%	24.10	73.16%	0.89%
6 year(s) - 7 year(s)	241,125,503.42	4.80%	2,760	4.94%	2.87%	22.85	73.94%	1.81%
7 year(s) - 8 year(s)	161,445,023.30	3.21%	1,847	3.31%	3.32%	21.97	73.82%	4.14%
8 year(s) - 9 year(s)	34,153,310.17	0.68%	504	0.90%	3.25%	18.86	71.61%	3.37%
9 year(s) - 10 year(s)	64,668,848.13	1.29%	815	1.46%	3.46%	19.42	77.40%	3.48%
10 year(s) - 11 year(s)	150,283,129.80	2.99%	1,865	3.34%	2.47%	18.62	74.42%	5.49%
11 year(s) - 12 year(s)	115,818,229.66	2.30%	1,291	2.31%	2.53%	17.78	75.50%	9.90%
12 year(s) - 13 year(s)	167,779,095.32	3.34%	1,814	3.25%	2.83%	17.07	76.64%	8.79%
13 year(s) - 14 year(s)	197,736,055.74	3.93%	2,032	3.64%	2.84%	16.30	77.01%	5.37%
14 year(s) - 15 year(s)	306,717,488.43	6.10%	2,923	5.23%	2.74%	15.40	79.41%	3.16%
15 year(s) - 16 year(s)	313,465,079.79	6.24%	3,326	5.96%	2.62%	14.40	80.44%	2.28%
16 year(s) - 17 year(s)	223,055,929.80	4.44%	2,473	4.43%	2.55%	13.57	80.51%	0.97%
17 year(s) - 18 year(s)	129,383,833.88	2.57%	1,468	2.63%	2.52%	12.45	73.32%	0.67%
18 year(s) - 19 year(s)	95,980,572.28	1.91%	1,095	1.96%	2.62%	11.77	77.10%	0.72%
19 year(s) - 20 year(s)	60,554,814.93	1.20%	704	1.26%	2.57%	11.04	75.27%	0.10%
20 year(s) - 21 year(s)	42,268,262.35	0.84%	496	0.89%	2.50%	10.17	68.54%	
21 year(s) - 22 year(s)	59,077,822.54	1.18%	827	1.48%	2.39%	9.95	57.20%	
22 year(s) - 23 year(s)	16,367,008.96	0.33%	331	0.59%	2.58%	9.90	50.26%	
23 year(s) - 24 year(s)								
24 year(s) - 25 year(s)								
25 year(s) - 26 year(s)								
26 year(s) - 27 year(s)								
27 year(s) - 28 year(s)								
28 year(s) - 29 year(s)								
29 year(s) - 30 year(s)								
30 year(s) >=								
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	8.17 year(s)
Minimum	.08 year(s)
Maximum	22.58 year(s)



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6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2012								
2012 - 2015								
2015 - 2020								
2020 - 2025	4,530,135.50	0.09%	186	0.33%	2.74%	2.71	58.21%	0.13%
2025 - 2030	61,958,713.14	1.23%	1,461	2.62%	2.69%	6.89	62.94%	1.44%
2030 - 2035	489,472,361.07	9.74%	6,172	11.05%	2.57%	11.33	73.18%	12.12%
2035 - 2040	1,236,518,501.16	24.60%	12,973	23.23%	2.68%	15.61	78.29%	32.52%
2040 - 2045	603,687,902.25	12.01%	6,871	12.30%	2.81%	21.16	74.63%	14.25%
2045 - 2050	2,178,497,615.48	43.34%	23,361	41.83%	2.15%	25.82	75.88%	39.54%
2050 - 2055	451,934,706.26	8.99%	4,828	8.64%	1.62%	29.18	81.48%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	2042
Minimum	2022
Maximum	2051

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	8,293.37	0.00%	3	0.01%	2.53%	0.90	6.33%	
1 Year - 2 Years	235,920.76	0.00%	17	0.03%	3.23%	1.86	56.18%	
2 year(s) - 3 year(s)	2,623,030.55	0.05%	108	0.19%	2.85%	2.51	60.31%	
3 year(s) - 4 year(s)	4,865,389.22	0.10%	145	0.26%	2.65%	3.52	61.45%	
4 year(s) - 5 year(s)	6,067,845.10	0.12%	179	0.32%	2.75%	4.51	64.55%	
5 year(s) - 6 year(s)	6,711,082.11	0.13%	205	0.37%	2.77%	5.49	66.14%	0.06%
6 year(s) - 7 year(s)	7,888,053.15	0.16%	204	0.37%	2.74%	6.43	67.45%	0.12%
7 year(s) - 8 year(s)	20,160,316.18	0.40%	454	0.81%	2.72%	7.58	61.65%	0.15%
8 year(s) - 9 year(s)	60,237,618.12	1.20%	959	1.72%	2.48%	8.54	60.73%	0.18%
9 year(s) - 10 year(s)	60,526,781.36	1.20%	890	1.59%	2.53%	9.44	68.28%	0.26%
10 year(s) - 11 year(s)	77,263,046.88	1.54%	1,025	1.84%	2.64%	10.45	73.19%	0.33%
11 year(s) - 12 year(s)	106,838,728.70	2.13%	1,257	2.25%	2.59%	11.47	77.70%	0.89%
12 year(s) - 13 year(s)	132,705,415.91	2.64%	1,581	2.83%	2.59%	12.47	74.88%	1.24%
13 year(s) - 14 year(s)	212,172,859.59	4.22%	2,410	4.31%	2.53%	13.51	77.96%	1.56%
14 year(s) - 15 year(s)	302,730,769.70	6.02%	3,318	5.94%	2.61%	14.45	80.75%	2.36%
15 year(s) - 16 year(s)	314,743,350.47	6.26%	3,081	5.52%	2.69%	15.42	78.85%	3.49%
16 year(s) - 17 year(s)	214,131,780.09	4.26%	2,153	3.85%	2.79%	16.38	76.66%	5.03%
17 year(s) - 18 year(s)	206,187,829.20	4.10%	2,208	3.95%	2.80%	17.39	75.54%	8.50%
18 year(s) - 19 year(s)	121,739,594.26	2.42%	1,342	2.40%	2.50%	18.42	75.68%	9.65%
19 year(s) - 20 year(s)	147,629,183.93	2.94%	1,771	3.17%	2.43%	19.52	74.38%	6.72%
20 year(s) - 21 year(s)	77,640,081.15	1.54%	916	1.64%	3.17%	20.39	75.81%	3.47%
21 year(s) - 22 year(s)	39,298,480.88	0.78%	508	0.91%	2.80%	21.43	73.53%	3.23%
22 year(s) - 23 year(s)	164,191,599.31	3.27%	1,735	3.11%	3.01%	22.58	74.07%	3.34%
23 year(s) - 24 year(s)	257,420,853.27	5.12%	2,797	5.01%	2.79%	23.45	74.14%	2.38%
24 year(s) - 25 year(s)	311,924,310.46	6.21%	3,348	5.99%	2.46%	24.50	73.94%	0.96%
25 year(s) - 26 year(s)	724,320,366.05	14.41%	7,680	13.75%	2.06%	25.50	75.48%	2.67%
26 year(s) - 27 year(s)	546,845,451.14	10.88%	5,924	10.61%	2.03%	26.36	76.36%	5.94%
27 year(s) - 28 year(s)	412,594,148.46	8.21%	4,332	7.76%	2.04%	27.22	77.79%	7.18%
28 year(s) - 29 year(s)	124,144,124.08	2.47%	1,575	2.82%	1.73%	28.59	79.80%	16.38%
29 year(s) - 30 year(s)	361,683,533.65	7.20%	3,695	6.62%	1.62%	29.28	81.93%	13.93%
30 year(s) >=	1,070,097.76	0.02%	32	0.06%	1.52%	30.00	62.74%	
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	21.33 year(s)
Minimum	.83 year(s)
Maximum	30.08 year(s)

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	747,621.22	0.01%	21	0.08%	1.75%	20.38	13.55%	0.01%
10% - 20%	4,227,027.19	0.08%	103	0.37%	2.17%	18.56	19.25%	0.06%
20% - 30%	11,182,194.94	0.22%	209	0.76%	2.26%	18.20	20.02%	0.16%
30% - 40%	31,702,884.49	0.63%	377	1.36%	2.23%	17.86	28.51%	0.45%
40% - 50%	63,221,118.67	1.26%	567	2.05%	2.18%	19.70	36.02%	0.74%
50% - 60%	136,989,313.23	2.73%	943	3.41%	2.13%	20.02	44.95%	1.66%
60% - 70%	233,499,231.95	4.65%	1,378	4.98%	2.21%	20.45	52.61%	3.14%
70% - 80%	475,855,987.61	9.47%	2,474	8.94%	2.26%	19.97	60.69%	6.61%
80% - 90%	405,404,023.92	8.07%	1,733	6.26%	2.21%	22.15	68.87%	4.13%
90% - 100%	656,750,683.16	13.07%	2,652	9.58%	2.27%	22.18	76.23%	11.00%
100% - 110%	411,935,856.62	8.20%	1,704	6.16%	2.41%	21.19	82.98%	8.07%
110% - 120%	492,064,057.18	9.79%	2,014	7.28%	2.57%	21.18	92.25%	12.67%
120% - 130%	367,273,954.24	7.31%	1,845	6.67%	3.07%	14.81	101.32%	13.50%
130% - 140%	1,925,454.38	0.04%	12	0.04%	2.36%	22.62	77.23%	
140% - 150%	1,889,265.04	0.04%	9	0.03%	2.27%	20.47	86.17%	
150% >=	4,414,635.08	0.09%	20	0.07%	2.70%	18.70	100.83%	
Null values								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	96%
Minimum	0%
Maximum	209%

**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	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	101,433.60	0.00%	4	0.01%	1.93%	17.16	9.76%	0.00%
10% - 20%	428,404.42	0.01%	14	0.05%	2.51%	16.29	10.68%	0.01%
20% - 30%	3,035,439.89	0.06%	63	0.23%	2.57%	16.75	18.49%	0.05%
30% - 40%	6,628,656.95	0.13%	107	0.39%	2.49%	17.40	26.36%	0.10%
40% - 50%	12,600,351.84	0.25%	157	0.57%	2.44%	18.69	33.50%	0.21%
50% - 60%	28,960,964.24	0.58%	285	1.03%	2.40%	19.88	42.61%	0.39%
60% - 70%	43,593,635.43	0.87%	364	1.32%	2.31%	21.91	50.32%	0.59%
70% - 80%	75,831,368.05	1.51%	579	2.09%	2.23%	22.57	58.27%	1.00%
80% - 90%	137,598,179.36	2.74%	985	3.56%	2.18%	23.18	66.57%	2.10%
90% - 100%	284,898,353.84	5.67%	2,004	7.24%	2.26%	23.46	73.62%	5.31%
100% - 110%	338,648,862.00	6.74%	2,176	7.86%	2.22%	23.35	81.84%	7.68%
110% - 120%	704,485,239.16	14.02%	4,308	15.57%	2.28%	24.16	89.35%	17.33%
120% - 130%	88,422,497.59	1.76%	553	2.00%	2.74%	17.43	92.07%	3.02%
130% - 140%	480,706.00	0.01%	4	0.01%	2.16%	25.74	78.41%	
140% - 150%	471,442.52	0.01%	3	0.01%	1.78%	23.88	74.40%	
150% >=	1,331,091.05	0.03%	9	0.03%	2.29%	23.72	88.09%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	96%
Minimum	0%
Maximum	209%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	2,467,773.23	0.05%	141	0.51%	2.16%	15.33	6.34%	0.02%
10% - 20%	12,485,066.41	0.25%	313	1.13%	2.22%	15.30	13.85%	0.17%
20% - 30%	27,811,549.42	0.55%	420	1.52%	2.29%	16.73	22.73%	0.30%
30% - 40%	56,750,815.12	1.13%	581	2.10%	2.21%	18.09	31.43%	0.72%
40% - 50%	118,261,922.51	2.35%	906	3.27%	2.26%	18.90	40.03%	1.14%
50% - 60%	219,977,546.74	4.38%	1,326	4.79%	2.23%	20.06	48.86%	2.35%
60% - 70%	354,318,465.43	7.05%	1,830	6.61%	2.27%	20.46	57.41%	4.04%
70% - 80%	534,507,164.00	10.63%	2,514	9.08%	2.28%	20.55	65.87%	6.97%
80% - 90%	589,094,815.17	11.72%	2,356	8.51%	2.23%	22.55	75.12%	6.07%
90% - 100%	512,428,824.53	10.19%	2,017	7.29%	2.40%	21.56	83.37%	12.29%
100% - 110%	435,869,537.90	8.67%	1,749	6.32%	2.56%	21.61	92.39%	8.48%
110% - 120%	220,263,326.71	4.38%	903	3.26%	2.71%	18.39	100.35%	10.83%
120% - 130%	214,245,426.18	4.26%	1,002	3.62%	3.05%	14.06	108.62%	8.82%
130% - 140%								
140% - 150%	122,520.66	0.00%	1	0.00%	3.30%	10.50	124.26%	
150% >=	478,554.91	0.01%	2	0.01%	3.48%	16.18	166.57%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	87%
Minimum	0%
Maximum	190%

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**9b. Current Loan To Original Foreclosure Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average Not.Amount at CLTOMV	% of Total Closing Date
Non-NHG	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	829,527.05	0.02%	52	0.19%	2.36%	14.05	6.83%	0.01%
10% - 20%	3,282,277.59	0.07%	95	0.34%	2.53%	14.41	13.47%	0.05%
20% - 30%	7,365,419.97	0.15%	132	0.48%	2.74%	16.23	22.37%	0.09%
30% - 40%	16,521,803.28	0.33%	216	0.78%	2.54%	17.25	31.37%	0.21%
40% - 50%	29,534,290.49	0.59%	310	1.12%	2.55%	18.87	40.24%	0.38%
50% - 60%	54,892,135.87	1.09%	483	1.75%	2.39%	20.68	48.64%	0.59%
60% - 70%	99,002,981.72	1.97%	776	2.80%	2.45%	21.21	57.63%	0.90%
70% - 80%	175,289,527.96	3.49%	1,296	4.68%	2.42%	22.05	66.63%	1.85%
80% - 90%	296,181,184.69	5.89%	2,047	7.40%	2.32%	23.04	75.00%	4.15%
90% - 100%	439,782,206.10	8.75%	2,849	10.29%	2.33%	23.58	84.16%	6.60%
100% - 110%	484,139,438.65	9.63%	2,799	10.11%	2.20%	24.52	91.49%	13.84%
110% - 120%	103,352,146.11	2.06%	465	1.68%	1.76%	25.15	99.17%	8.44%
120% - 130%	17,343,686.46	0.35%	95	0.34%	2.38%	15.56	108.15%	0.68%
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	87%
Minimum	0%
Maximum	190%

Monthly Portfolio and Performance Report: 1 July 2021 - 31 July 2021

10a. Current Loan To Indexed Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	6,132,046.31	0.12%	257	0.93%	2.14%	14.32	9.48%	0.04%
10% - 20%	27,044,597.09	0.54%	502	1.81%	2.29%	15.32	20.32%	0.22%
20% - 30%	68,498,116.14	1.36%	745	2.69%	2.31%	16.97	32.07%	0.43%
30% - 40%	157,187,374.67	3.13%	1,213	4.38%	2.33%	17.93	43.16%	0.99%
40% - 50%	294,598,486.25	5.86%	1,788	6.46%	2.32%	18.75	53.50%	1.89%
50% - 60%	524,073,662.92	10.43%	2,591	9.36%	2.33%	20.10	63.55%	3.47%
60% - 70%	688,778,324.29	13.70%	2,926	10.57%	2.32%	21.33	73.85%	5.52%
70% - 80%	681,487,866.76	13.56%	2,723	9.84%	2.44%	21.39	82.74%	8.19%
80% - 90%	492,577,768.01	9.80%	1,957	7.07%	2.51%	20.60	90.98%	10.77%
90% - 100%	257,823,685.80	5.13%	1,015	3.67%	2.64%	19.78	98.57%	11.06%
100% - 110%	95,807,892.39	1.91%	329	1.19%	2.36%	23.39	100.96%	9.50%
110% - 120%	4,594,933.38	0.09%	13	0.05%	2.09%	27.73	100.45%	5.99%
120% - 130%								3.64%
130% - 140%	478,554.91	0.01%	2	0.01%	3.48%	16.18	166.57%	0.50%
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	68%
Minimum	0%
Maximum	137%

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**10b. Current Loan To Indexed Foreclosure Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	1,812,806.63	0.04%	88	0.32%	2.63%	14.57	8.94%	0.01%
10% - 20%	6,853,745.65	0.14%	151	0.55%	2.62%	15.50	19.09%	0.05%
20% - 30%	19,002,501.27	0.38%	266	0.96%	2.67%	16.95	31.42%	0.12%
30% - 40%	42,712,152.86	0.85%	442	1.60%	2.58%	18.61	43.25%	0.28%
40% - 50%	94,834,092.36	1.89%	815	2.94%	2.61%	20.57	56.19%	0.49%
50% - 60%	258,903,167.04	5.15%	1,956	7.07%	2.60%	21.79	68.96%	0.95%
60% - 70%	487,476,058.86	9.70%	3,313	11.97%	2.45%	23.09	80.05%	1.84%
70% - 80%	429,980,522.64	8.55%	2,646	9.56%	2.17%	23.65	86.14%	4.72%
80% - 90%	207,913,699.39	4.14%	1,143	4.13%	2.08%	23.96	89.88%	8.24%
90% - 100%	84,154,945.53	1.67%	402	1.45%	1.76%	25.14	94.35%	11.34%
100% - 110%	80,868,772.21	1.61%	343	1.24%	1.42%	28.52	97.35%	7.64%
110% - 120%	13,004,161.50	0.26%	50	0.18%	1.19%	29.53	99.18%	1.64%
120% - 130%								0.44%
130% - 140%								0.03%
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	68%
Minimum	0%
Maximum	137%



Monthly Portfolio and Performance Report: 1 July 2021 - 31 July 2021

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	1,371,421.96	0.03%	27	0.10%	2.02%	23.27	32.59%	0.01%
10% - 20%	5,701,339.19	0.11%	143	0.52%	2.26%	16.78	14.57%	0.09%
20% - 30%	18,454,400.75	0.37%	290	1.05%	2.27%	17.71	22.84%	0.28%
30% - 40%	52,782,939.36	1.05%	536	1.94%	2.17%	19.36	32.30%	0.66%
40% - 50%	115,611,244.42	2.30%	867	3.13%	2.15%	19.43	41.96%	1.38%
50% - 60%	236,882,957.36	4.71%	1,445	5.22%	2.17%	20.61	50.83%	3.05%
60% - 70%	507,969,530.75	10.11%	2,674	9.66%	2.26%	19.89	59.98%	7.22%
70% - 80%	484,699,695.50	9.64%	2,072	7.49%	2.21%	22.28	69.19%	4.96%
80% - 90%	743,589,148.96	14.79%	3,000	10.84%	2.29%	21.98	77.34%	13.17%
90% - 100%	456,811,531.68	9.09%	1,870	6.76%	2.44%	21.43	87.07%	9.36%
100% - 110%	613,105,990.69	12.20%	2,829	10.22%	2.86%	17.67	97.20%	20.20%
110% - 120%	54,926,296.54	1.09%	274	0.99%	3.04%	14.70	102.75%	1.84%
120% - 130%	2,762,176.68	0.05%	14	0.05%	2.22%	21.84	80.35%	
130% - 140%	2,271,578.71	0.05%	12	0.04%	2.76%	16.95	90.88%	
140% - 150%	594,137.01	0.01%	3	0.01%	2.75%	21.59	94.50%	
150% >=	1,548,919.36	0.03%	5	0.02%	2.61%	20.16	117.85%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	85%
Minimum	0%
Maximum	184%

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**11b. Original Loan To Original Market Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	172,854.78	0.00%	5	0.02%	2.58%	19.68	9.12%	0.00%
10% - 20%	727,995.66	0.01%	24	0.09%	2.40%	15.04	12.34%	0.01%
20% - 30%	4,667,286.57	0.09%	91	0.33%	2.69%	17.14	20.62%	0.08%
30% - 40%	11,124,901.84	0.22%	153	0.55%	2.37%	18.03	30.58%	0.18%
40% - 50%	22,669,441.52	0.45%	243	0.88%	2.45%	19.16	39.26%	0.35%
50% - 60%	44,794,450.00	0.89%	384	1.39%	2.29%	21.63	48.34%	0.60%
60% - 70%	81,523,055.61	1.62%	633	2.29%	2.26%	22.43	57.25%	1.07%
70% - 80%	166,686,876.23	3.32%	1,203	4.35%	2.20%	23.18	66.77%	2.64%
80% - 90%	337,570,334.31	6.72%	2,331	8.42%	2.25%	23.43	74.99%	6.38%
90% - 100%	518,664,378.17	10.32%	3,220	11.63%	2.14%	23.98	85.62%	11.64%
100% - 110%	533,547,740.25	10.61%	3,294	11.90%	2.45%	22.87	90.21%	14.79%
110% - 120%	3,564,777.43	0.07%	22	0.08%	2.82%	20.55	89.85%	0.06%
120% - 130%	471,442.52	0.01%	3	0.01%	1.78%	23.88	74.40%	
130% - 140%	560,191.46	0.01%	4	0.01%	2.31%	26.05	79.39%	
140% - 150%	517,607.09	0.01%	3	0.01%	2.59%	22.38	95.73%	
150% >=	253,292.50	0.01%	2	0.01%	1.62%	21.32	91.70%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	85%
Minimum	0%
Maximum	184%

Monthly Portfolio and Performance Report: 1 July 2021 - 31 July 2021

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	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	3,499,221.97	0.07%	180	0.65%	2.12%	15.57	7.28%	0.03%
10% - 20%	15,987,954.78	0.32%	353	1.28%	2.25%	15.49	15.56%	0.21%
20% - 30%	39,628,215.47	0.79%	531	1.92%	2.29%	17.43	25.51%	0.46%
30% - 40%	96,291,492.92	1.92%	843	3.05%	2.23%	18.36	35.65%	1.05%
40% - 50%	200,083,783.30	3.98%	1,310	4.73%	2.21%	19.58	45.71%	2.06%
50% - 60%	372,810,124.25	7.42%	1,969	7.11%	2.25%	20.54	55.48%	4.02%
60% - 70%	578,496,175.11	11.51%	2,758	9.97%	2.29%	20.45	65.16%	7.66%
70% - 80%	666,245,832.39	13.25%	2,670	9.65%	2.24%	22.50	75.36%	7.16%
80% - 90%	555,192,446.43	11.05%	2,205	7.97%	2.43%	21.37	84.75%	13.19%
90% - 100%	455,286,848.26	9.06%	1,777	6.42%	2.56%	21.67	94.71%	12.84%
100% - 110%	285,154,541.64	5.67%	1,319	4.77%	3.01%	14.45	106.44%	12.46%
110% - 120%	29,805,596.83	0.59%	143	0.52%	3.12%	13.88	110.00%	1.05%
120% - 130%	122,520.66	0.00%	1	0.00%	3.30%	10.50	124.26%	
130% - 140%								
140% - 150%								
150% >=	478,554.91	0.01%	2	0.01%	3.48%	16.18	166.57%	
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	76%
Minimum	0%
Maximum	167%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	1,166,138.59	0.02%	64	0.23%	2.53%	14.23	7.55%	0.02%
10% - 20%	4,468,731.94	0.09%	114	0.41%	2.52%	14.36	15.59%	0.06%
20% - 30%	10,908,859.17	0.22%	174	0.63%	2.73%	17.02	25.60%	0.13%
30% - 40%	23,516,094.06	0.47%	282	1.02%	2.53%	17.71	35.18%	0.34%
40% - 50%	51,865,411.81	1.03%	483	1.75%	2.44%	20.20	45.35%	0.56%
50% - 60%	96,964,459.14	1.93%	775	2.80%	2.45%	21.11	55.59%	0.96%
60% - 70%	186,183,615.06	3.70%	1,384	5.00%	2.41%	21.90	65.70%	1.93%
70% - 80%	342,022,752.43	6.80%	2,353	8.50%	2.31%	23.08	75.30%	4.82%
80% - 90%	586,600,381.46	11.67%	3,772	13.63%	2.33%	23.76	85.90%	8.01%
90% - 100%	384,867,731.78	7.66%	2,010	7.26%	2.02%	25.27	94.12%	19.03%
100% - 110%	38,391,841.35	0.76%	201	0.73%	2.34%	16.49	105.06%	1.95%
110% - 120%	560,609.15	0.01%	3	0.01%	3.25%	15.03	110.73%	0.01%
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	76%
Minimum	0%
Maximum	167%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
< 10%	8,791,010.31	0.17%	324	1.17%	2.20%	14.25	11.00%	0.05%
10% - 20%	37,998,764.47	0.76%	618	2.23%	2.30%	16.00	23.01%	0.29%
20% - 30%	105,147,201.41	2.09%	1,003	3.62%	2.34%	17.09	36.39%	0.69%
30% - 40%	245,451,451.34	4.88%	1,650	5.96%	2.32%	18.37	48.31%	1.55%
40% - 50%	484,730,740.56	9.64%	2,587	9.35%	2.32%	19.59	59.85%	3.24%
50% - 60%	755,931,377.63	15.04%	3,319	11.99%	2.32%	21.12	71.13%	5.55%
60% - 70%	783,592,311.08	15.59%	3,143	11.36%	2.42%	21.40	81.93%	9.02%
70% - 80%	550,599,220.99	10.95%	2,182	7.88%	2.51%	20.59	91.00%	12.21%
80% - 90%	263,218,501.49	5.24%	1,028	3.71%	2.64%	19.93	99.47%	12.57%
90% - 100%	62,348,886.40	1.24%	202	0.73%	2.21%	24.86	100.45%	9.20%
100% - 110%	795,288.33	0.02%	3	0.01%	2.43%	24.00	104.98%	6.05%
110% - 120%								1.78%
120% - 130%	478,554.91	0.01%	2	0.01%	3.48%	16.18	166.57%	
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	60%
Minimum	0%
Maximum	121%

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**13b. Current Loan To Indexed Market Value (NHG)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
< 10%	2,455,526.17	0.05%	107	0.39%	2.55%	14.58	9.96%	0.02%
10% - 20%	9,662,332.67	0.19%	187	0.68%	2.74%	16.00	22.07%	0.07%
20% - 30%	29,994,392.32	0.60%	375	1.35%	2.64%	17.49	35.68%	0.16%
30% - 40%	69,921,283.75	1.39%	651	2.35%	2.56%	19.76	49.43%	0.45%
40% - 50%	210,816,647.65	4.19%	1,661	6.00%	2.64%	21.26	64.76%	0.84%
50% - 60%	499,469,598.62	9.94%	3,467	12.53%	2.51%	22.85	78.15%	1.76%
60% - 70%	505,802,491.77	10.06%	3,153	11.39%	2.17%	23.68	85.40%	4.88%
70% - 80%	231,117,719.16	4.60%	1,266	4.57%	2.09%	23.85	89.90%	9.56%
80% - 90%	100,212,059.01	1.99%	469	1.69%	1.66%	25.89	95.11%	12.92%
90% - 100%	66,997,602.38	1.33%	275	0.99%	1.35%	29.04	97.95%	5.87%
100% - 110%	1,066,972.44	0.02%	4	0.01%	1.29%	29.68	101.77%	1.16%
110% - 120%								0.13%
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	60%
Minimum	0%
Maximum	121%

**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%	4,621.77	0.00%	1	0.00%	0.45%	27.50	90.99%	
0.50% - 1.00%	8,623,400.08	0.17%	189	0.34%	0.92%	24.78	74.54%	
1.00% - 1.50%	356,716,018.23	7.10%	4,422	7.92%	1.30%	23.79	72.34%	0.14%
1.50% - 2.00%	1,705,793,531.78	33.94%	19,430	34.79%	1.77%	23.61	73.81%	20.72%
2.00% - 2.50%	1,126,707,261.46	22.41%	11,617	20.80%	2.21%	21.32	77.19%	19.19%
2.50% - 3.00%	881,318,351.61	17.53%	9,630	17.24%	2.74%	19.61	77.52%	23.15%
3.00% - 3.50%	497,192,321.77	9.89%	5,277	9.45%	3.18%	18.47	81.78%	15.18%
3.50% - 4.00%	251,480,812.48	5.00%	2,725	4.88%	3.73%	18.57	81.83%	9.62%
4.00% - 4.50%	80,881,446.18	1.61%	915	1.64%	4.16%	18.11	79.55%	4.07%
4.50% - 5.00%	56,150,553.91	1.12%	741	1.33%	4.71%	16.61	76.66%	3.42%
5.00% - 5.50%	33,615,984.06	0.67%	496	0.89%	5.19%	15.74	71.65%	2.74%
5.50% - 6.00%	18,598,333.61	0.37%	275	0.49%	5.70%	14.82	69.23%	1.25%
6.00% - 6.50%	8,090,822.79	0.16%	115	0.21%	6.17%	15.05	68.27%	0.43%
6.50% - 7.00%	1,118,013.71	0.02%	15	0.03%	6.66%	16.52	70.64%	0.08%
7.00% >=	308,461.42	0.01%	4	0.01%	7.07%	11.97	67.45%	0.01%
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	2.36%
Minimum	0.45%
Maximum	7.15%

**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)	271,392,676.31	5.40%	3,325	5.95%	2.24%	15.61	79.66%	8.62%
12 month(s) - 24 month(s)	44,853,164.76	0.89%	715	1.28%	3.23%	15.63	75.50%	3.75%
24 month(s) - 36 month(s)	123,456,292.59	2.46%	1,631	2.92%	3.55%	19.26	75.42%	3.27%
36 month(s) - 48 month(s)	320,571,354.92	6.38%	3,723	6.67%	3.16%	18.94	74.78%	2.08%
48 month(s) - 60 month(s)	589,085,257.37	11.72%	6,575	11.77%	2.77%	17.33	77.87%	1.23%
60 month(s) - 72 month(s)	884,061,512.34	17.59%	9,420	16.87%	2.16%	20.91	76.58%	2.05%
72 month(s) - 84 month(s)	658,516,093.21	13.10%	7,213	12.91%	2.11%	22.84	76.00%	6.91%
84 month(s) - 96 month(s)	527,335,368.74	10.49%	5,582	9.99%	2.09%	23.97	76.29%	16.37%
96 month(s) - 108 month(s)	216,555,472.18	4.31%	2,486	4.45%	1.86%	20.64	74.83%	22.78%
108 month(s) - 120 month(s)	311,687,632.56	6.20%	3,342	5.98%	1.79%	23.64	76.87%	18.21%
120 month(s) - 132 month(s)	72,903,625.18	1.45%	872	1.56%	2.52%	20.30	73.31%	0.22%
132 month(s) - 144 month(s)	57,572,674.18	1.15%	677	1.21%	2.41%	19.94	74.08%	0.32%
144 month(s) - 156 month(s)	21,296,796.24	0.42%	250	0.45%	2.97%	20.93	74.48%	1.18%
156 month(s) - 168 month(s)	36,088,602.80	0.72%	448	0.80%	3.09%	19.78	72.86%	1.42%
168 month(s) - 180 month(s)	154,179,215.71	3.07%	1,630	2.92%	2.92%	21.56	73.87%	0.72%
180 month(s) - 192 month(s)	205,177,491.25	4.08%	2,172	3.89%	2.81%	23.50	72.70%	0.04%
192 month(s) - 204 month(s)	92,131,427.83	1.83%	1,026	1.84%	2.88%	24.55	75.56%	0.41%
204 month(s) - 216 month(s)	66,854,585.71	1.33%	801	1.43%	2.84%	23.98	74.72%	2.30%
216 month(s) - 228 month(s)	99,131,991.61	1.97%	1,134	2.03%	1.97%	25.86	76.80%	5.11%
228 month(s) - 240 month(s)	272,701,318.81	5.43%	2,804	5.02%	1.74%	27.49	80.27%	2.98%
240 month(s) - 252 month(s)	1,047,380.56	0.02%	26	0.05%	3.31%	25.88	72.58%	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								
<b>Total</b>	<b>5,026,599,934.86</b>	<b>100.00%</b>	<b>55,852</b>	<b>100.00%</b>	<b>2.36%</b>	<b>21.38</b>	<b>76.39%</b>	<b>100.00%</b>

Weighted Average	93.69 month(s)
Minimum	month(s)
Maximum	247 month(s)



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**16. Interest Payment Type**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Fixed Interest Rate Mortgage	4,883,704,220.38	97.16%	54,157	96.97%	2.37%	21.59	76.29%	95.48%
Floating Interest Rate Mortgage	142,895,714.48	2.84%	1,695	3.03%	1.83%	14.41	79.88%	4.52%
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

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**17. Property Description**

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	4,385,330,387.01	87.24%	23,308	84.22%	2.38%	21.23	76.40%	86.31%
Apartment	628,067,659.45	12.49%	4,245	15.34%	2.17%	22.41	76.66%	13.46%
Other	13,201,888.40	0.26%	123	0.44%	2.53%	22.18	60.55%	0.24%
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	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	148,872,628.06	2.96%	908	3.28%	2.40%	21.03	78.94%	3.16%
Flevoland	196,521,564.99	3.91%	1,116	4.03%	2.38%	19.81	83.57%	3.70%
Friesland	126,413,030.79	2.51%	802	2.90%	2.32%	21.35	77.07%	2.66%
Gelderland	746,184,792.21	14.84%	4,054	14.65%	2.41%	21.21	76.04%	14.88%
Groningen	137,281,046.44	2.73%	995	3.60%	2.48%	19.93	77.37%	2.81%
Limburg	622,110,325.39	12.38%	4,057	14.66%	2.54%	19.78	76.43%	12.88%
Noord-Brabant	779,939,399.36	15.52%	4,001	14.46%	2.36%	21.71	75.72%	17.01%
Noord-Holland	686,651,016.78	13.66%	3,223	11.65%	2.22%	22.30	74.03%	12.79%
Overijssel	377,428,490.04	7.51%	2,184	7.89%	2.38%	21.62	77.87%	7.86%
Utrecht	377,151,400.58	7.50%	1,800	6.50%	2.31%	21.97	73.67%	7.10%
Zeeland	74,603,133.94	1.48%	486	1.76%	2.38%	21.42	76.16%	1.42%
Zuid-Holland	753,443,106.28	14.99%	4,050	14.63%	2.26%	22.03	77.52%	13.73%
Unknown/Not specified								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

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## 19. Geographical Distribution (by economic region)

Economic Region	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NL111 - Oost-Groningen	47,316,328.60	0.94%	357	1.29%	2.53%	19.21	79.44%	1.00%
NL112 - Delfzijl en omgeving	10,771,090.95	0.21%	90	0.33%	2.83%	18.15	76.74%	0.21%
NL113- Overig Groningen	79,193,626.89	1.58%	548	1.98%	2.41%	20.61	76.21%	1.60%
NL121- Noord-Friesland	63,974,316.76	1.27%	422	1.52%	2.37%	21.36	79.50%	1.22%
NL122- Zuidwest-Friesland	26,050,394.54	0.52%	160	0.58%	2.28%	21.83	74.36%	0.56%
NL123- Zuidoost-Friesland	36,388,319.49	0.72%	220	0.79%	2.26%	20.99	74.72%	0.87%
NL131- Noord-Drenthe	46,174,628.51	0.92%	278	1.00%	2.40%	21.13	77.78%	0.94%
NL132- Zuidoost-Drenthe	63,651,210.05	1.27%	398	1.44%	2.44%	21.01	80.22%	1.49%
NL133- Zuidwest-Drenthe	39,046,789.50	0.78%	232	0.84%	2.33%	20.93	78.22%	0.73%
NL211- Noord-Overijssel	133,558,433.25	2.66%	750	2.71%	2.41%	21.20	77.37%	2.72%
NL212- Zuidwest-Overijssel	49,112,515.06	0.98%	281	1.02%	2.30%	21.14	79.72%	0.99%
NL213- Twente	194,757,541.73	3.87%	1,153	4.17%	2.38%	22.02	77.74%	4.15%
NL221- Veluwe	224,635,798.74	4.47%	1,151	4.16%	2.33%	21.17	74.55%	4.07%
NL224- Zuidwest-Gelderland	85,609,967.42	1.70%	435	1.57%	2.40%	22.44	74.74%	1.82%
NL225- Achterhoek	159,612,877.31	3.18%	935	3.38%	2.48%	21.40	76.18%	3.49%
NL226- Arnhem/Nijmegen	276,806,649.99	5.51%	1,534	5.54%	2.43%	20.75	77.50%	5.52%
NL230- Flevoland	196,521,564.99	3.91%	1,116	4.03%	2.38%	19.81	83.57%	3.70%
NL310- Utrecht	376,413,399.28	7.49%	1,798	6.50%	2.31%	21.98	73.74%	7.08%
NL321- Kop van Noord-Holland	84,331,751.87	1.68%	472	1.71%	2.33%	22.84	78.83%	1.72%
NL322- Alkmaar en omgeving	63,859,465.68	1.27%	340	1.23%	2.20%	22.96	74.98%	1.24%
NL323- IJmond	41,054,078.17	0.82%	199	0.72%	2.30%	22.59	74.41%	0.75%
NL324- Agglomeratie Haarlem	67,431,865.58	1.34%	273	0.99%	2.14%	22.97	72.04%	1.13%
NL325- Zaanstreek	38,259,175.60	0.76%	199	0.72%	2.18%	22.12	78.61%	0.60%
NL326- Groot-Amsterdam	315,006,115.01	6.27%	1,399	5.05%	2.19%	22.04	72.85%	5.94%
NL327- Het Gooi en Vechtstreek	76,966,064.92	1.53%	342	1.24%	2.27%	21.59	71.91%	1.41%
NL331- Agglomeratie Leiden en Bollenstreek	106,280,060.19	2.11%	501	1.81%	2.19%	23.31	74.04%	1.71%
NL332- Agglomeratie 's-Gravenhage	164,114,761.46	3.26%	876	3.17%	2.29%	21.29	77.42%	3.20%
NL333- Delft en Westland	38,151,952.71	0.76%	205	0.74%	2.29%	22.69	72.67%	0.70%
NL334- Oost-Zuid-Holland	67,485,385.48	1.34%	365	1.32%	2.25%	22.43	77.74%	1.20%
NL335- Groot-Rijnmond	281,022,393.55	5.59%	1,532	5.54%	2.27%	21.93	79.01%	4.99%
NL336- Zuidoost-Zuid-Holland	96,388,552.89	1.92%	571	2.06%	2.29%	21.65	78.91%	1.91%
NL341- Zeeuwsch-Vlaanderen	21,694,992.30	0.43%	162	0.59%	2.50%	20.65	74.51%	0.44%
NL342- Overig Zeeland	52,908,141.64	1.05%	324	1.17%	2.33%	21.73	76.83%	0.98%
NL411- West-Noord-Brabant	162,847,758.35	3.24%	891	3.22%	2.31%	22.19	77.53%	3.17%
NL412- Midden-Noord-Brabant	139,571,601.70	2.78%	712	2.57%	2.39%	21.53	77.95%	3.98%
NL413- Noordoost-Noord-Brabant	236,321,261.32	4.70%	1,191	4.30%	2.38%	21.87	74.73%	4.74%
NL414- Zuidoost-Noord-Brabant	241,198,777.99	4.80%	1,207	4.36%	2.37%	21.32	74.19%	5.11%
NL421- Noord-Limburg	156,078,566.49	3.11%	907	3.28%	2.44%	21.26	77.26%	3.21%
NL422- Midden-Limburg	149,189,473.14	2.97%	951	3.44%	2.53%	19.97	75.19%	3.11%
NL423- Zuid-Limburg	316,842,285.76	6.30%	2,199	7.95%	2.60%	18.97	76.61%	6.57%
Unknown/Not specified								0.00%
<b>Total</b>	<b>5,026,599,934.86</b>	<b>100.00%</b>	<b>27,676</b>	<b>100.00%</b>	<b>2.36%</b>	<b>21.38</b>	<b>76.39%</b>	<b>100.00%</b>

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0%	4,904,236,228.16	97.57%	27,210	98.32%	2.37%	21.25	76.32%	93.56%
0% - 10%	95,050,694.64	1.89%	365	1.32%	1.86%	26.62	80.72%	6.16%
10% - 20%	15,610,948.03	0.31%	63	0.23%	1.80%	26.18	73.22%	0.24%
20% - 30%	5,426,316.79	0.11%	20	0.07%	1.82%	26.36	73.98%	0.03%
30% - 40%	1,970,969.18	0.04%	6	0.02%	1.60%	28.21	65.71%	0.00%
40% - 50%	1,213,079.43	0.02%	3	0.01%	1.60%	27.14	79.07%	
50% - 60%	548,971.49	0.01%	1	0.00%	1.83%	27.25	49.91%	
60% - 70%	1,029,203.93	0.02%	2	0.01%	1.54%	29.31	79.81%	0.00%
70% - 80%	605,275.40	0.01%	2	0.01%	1.66%	29.08	88.24%	
80% - 90%	157,343.67	0.00%	1	0.00%	1.10%	29.17	72.41%	
90% - 100%	490,721.03	0.01%	1	0.00%	1.73%	29.50	85.34%	
100% >	260,183.11	0.01%	2	0.01%	1.84%	21.34	38.91%	0.00%
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	0%
Minimum	0%
Maximum	120%

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**21. Occupancy**

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%
Buy-to-let								
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	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	4,810,108,850.03	95.69%	26,451	95.57%	2.36%	21.42	76.86%	94.66%
Self Employed	91,702,129.56	1.82%	339	1.22%	2.21%	23.64	68.06%	1.81%
Other	67,722,924.30	1.347%	539	1.95%	2.39%	20.36	61.86%	3.54%
Unknown	57,066,030.97	1.135%	347	1.25%	2.49%	15.18	68.73%	
Null values								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

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**23. Loan To Income**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified (main)								
< 0.5	5,668,113.62	0.11%	230	0.83%	2.33%	16.46	24.66%	0.05%
0.5 - 1.0	25,810,586.87	0.51%	494	1.78%	2.34%	16.98	30.06%	0.33%
1.0 - 1.5	64,918,740.44	1.29%	797	2.88%	2.48%	17.88	41.54%	0.87%
1.5 - 2.0	134,311,067.83	2.67%	1,206	4.36%	2.40%	19.11	52.29%	1.91%
2.0 - 2.5	283,257,340.30	5.64%	1,978	7.15%	2.44%	20.41	63.13%	3.95%
2.5 - 3.0	460,863,940.63	9.17%	2,800	10.12%	2.45%	21.14	69.97%	7.53%
3.0 - 3.5	685,274,368.59	13.63%	3,849	13.91%	2.41%	21.82	75.07%	11.77%
3.5 - 4.0	985,946,243.85	19.61%	5,455	19.71%	2.38%	22.47	78.41%	16.48%
4.0 - 4.5	1,054,948,676.50	20.99%	5,311	19.19%	2.24%	22.95	80.70%	24.03%
4.5 - 5.0	585,952,757.04	11.66%	2,502	9.04%	2.25%	21.99	81.92%	15.60%
5.0 - 5.5	300,869,411.50	5.99%	1,220	4.41%	2.35%	20.09	81.54%	6.95%
5.5 - 6.0	144,111,462.34	2.87%	597	2.16%	2.46%	18.16	83.20%	3.65%
6.0 - 6.5	92,121,483.51	1.83%	387	1.40%	2.49%	17.18	82.42%	2.33%
6.5 - 7.0	71,044,296.40	1.41%	306	1.11%	2.66%	15.99	87.61%	1.92%
7.0 >=	131,501,445.44	2.62%	544	1.97%	2.43%	16.10	83.53%	2.62%
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	4.0
Minimum	0.0
Maximum	81.6



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**24. Debt Service to Income**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5%	141,821,572.78	2.82%	1,737	6.28%	1.87%	17.03	42.61%	1.52%
5% - 10%	684,981,326.21	13.63%	4,324	15.62%	2.10%	18.44	65.38%	9.94%
10% - 15%	1,406,679,301.91	27.98%	7,245	26.18%	2.26%	20.98	76.58%	23.89%
15% - 20%	1,711,178,683.94	34.04%	8,705	31.45%	2.32%	22.86	80.63%	33.55%
20% - 25%	844,478,308.16	16.80%	4,398	15.89%	2.64%	22.60	80.64%	22.28%
25% - 30%	180,558,587.99	3.59%	976	3.53%	3.27%	20.22	82.18%	6.82%
30% - 35%	30,993,536.56	0.62%	157	0.57%	3.47%	18.46	82.69%	1.46%
35% - 40%	11,682,217.30	0.23%	63	0.23%	3.60%	19.16	77.14%	0.41%
40% - 45%	4,964,421.60	0.10%	28	0.10%	2.89%	19.27	75.83%	0.08%
45% - 50%	2,507,395.54	0.05%	13	0.05%	3.47%	17.28	72.40%	0.04%
50% - 55%	925,061.25	0.02%	3	0.01%	2.93%	21.07	80.91%	0.00%
55% - 60%	644,589.83	0.01%	3	0.01%	2.78%	17.45	62.20%	0.00%
60% - 65%	597,602.19	0.01%	3	0.01%	2.05%	10.56	53.40%	
65% - 70%	169,812.96	0.00%	1	0.00%	4.90%	20.75	97.67%	
70% >=	4,417,516.64	0.09%	20	0.07%	2.34%	19.54	70.62%	0.01%
Unknown								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

Weighted Average	16%
Minimum	0%
Maximum	269%

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**25. Loanpart Payment Frequency**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%
Quarterly								
Semi-annualy								
Annually								
Unknown								0.00%
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

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**26a. Guarantee Type - Loan**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,727,516,625.94	34.37%	11,615	41.97%	2.28%	23.19	79.67%	37.80%
Non-NHG Guarantee	3,299,083,308.92	65.63%	16,061	58.03%	2.40%	20.44	74.67%	62.20%
Other								
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

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**26b. Guarantee Type - Loanpart**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,814,073,202.13	36.09%	24,050	43.06%	2.29%	23.06	79.63%	38.77%
Non-NHG Guarantee	3,212,526,732.73	63.91%	31,802	56.94%	2.40%	20.44	74.56%	61.23%
Unknown								
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	100.00%

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**27. Originator**

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Reaal								
de Volksbank	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%

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**28. Servicer**

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	100.00%
Total	5,026,599,934.86	100.00%	27,676	100.00%	2.36%	21.38	76.39%	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	4,928,215,186.71	98.04%	53,797	96.32%	2.34%	21.55	76.53%	96.91%
SRLEV	98,384,748.15	1.96%	2,055	3.68%	3.19%	13.17	69.10%	3.09%
Total	5,026,599,934.86	100.00%	55,852	100.00%	2.36%	21.38	76.39%	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;
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;



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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 (OLTOVM)	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;
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 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

<b>Arranger</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Auditors</b>	Ernst & Young accountants Drenthestraat 20 1083 HK Amsterdam The Netherlands
<b>Cash Advance Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Commingling Guarantor</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Construction Deposit Guarantor</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands
<b>Custodian</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	<b>Issuer</b>	Lowland Mortgage Backed Securities 5 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Issuer Account Bank</b>	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	<b>Issuer Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Legal Advisor</b>	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands	<b>Manager</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Paying Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Reference Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 5 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	<b>Seller</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Servicer</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Tax Advisor</b>	NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands