

Lowland Mortgage Backed Securities 6 B.V.

Monthly Portfolio and Performance Report

Reporting Period: 1 December 2020 - 31 December 2020

Reporting Date: 18 January 2021

AMOUNTS IN EURO

Intertrust Administrative Services B.V.

www.dutchsecuritisation.nl

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Key Dates						
Note Class	Class A1	Class A2	Class B	Class C	Class D	Class E
Key Dates						
Closing Date	22 Oct 2018	22 Oct 2018	22 Oct 2018	22 Oct 2018	22 Oct 2018	22 Oct 2018
First Optional Redemption Date	18 Oct 2023	18 Oct 2023	18 Oct 2023	18 Oct 2023	18 Oct 2023	18 Oct 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 Oct 2055	18 Oct 2055	18 Oct 2055	18 Oct 2055	18 Oct 2055	18 Oct 2055
Portfolio Date	31 Dec 2020	31 Dec 2020	31 Dec 2020	31 Dec 2020	31 Dec 2020	31 Dec 2020
Determination Date	14 Jan 2021	14 Jan 2021	14 Jan 2021	14 Jan 2021	14 Jan 2021	14 Jan 2021
Interest Payment Date	18 Jan 2021	18 Jan 2021	N/A	N/A	N/A	N/A
Principal Payment Date	18 Jan 2021	18 Jan 2021	18 Jan 2021	18 Jan 2021	18 Jan 2021	18 Jan 2021
Current Reporting Period	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020	1 Dec 2020 - 31 Dec 2020
Previous Reporting Period	1 Nov 2020 - 30 Nov 2020	1 Nov 2020 - 30 Nov 2020	1 Nov 2020 - 30 Nov 2020	1 Nov 2020 - 30 Nov 2020	1 Nov 2020 - 30 Nov 2020	1 Nov 2020 - 30 Nov 2020
Accrual Start Date	18 Dec 2020	18 Dec 2020	N/A	N/A	N/A	N/A
Accrual End Date	18 Jan 2021	18 Jan 2021	N/A	N/A	N/A	N/A
Accrual Period (in days)	31	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	16 Dec 2020	N/A	N/A	N/A	N/A	N/A

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The Mortgage Loan Portfolio**Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		12,605
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	140
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		163
Loans repurchased by the Seller	-/-	9
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		12,619

Amounts

Net Outstanding balance at the beginning of the Reporting Period		2,499,999,543.55
Scheduled Principal Receipts	-/-	4,362,059.32
Prepayments	-/-	30,945,175.42
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		37,318,954.59
Loans repurchased by the Seller	-/-	2,014,951.73
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		2,499,996,311.67

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		14,325,629.00
Changes in Construction Deposit Obligations		545,939.00
Construction Deposit Obligations at the end of the Reporting Period		14,871,568.00

Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		-51,090,816.15
Changes in Saving Deposits		-343,549.73
Saving Deposits at the end of the Reporting Period		-51,434,365.88

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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	2,470,876,732.34	98.835%	12,454	98.692%	2.34%	23.97	83.697%
<=	29 days	14,129.80	216,975.83	0.009%	1	0.008%	5.45%	14.39	53.039%
30 days	59 days	36,377.99	12,557,239.90	0.502%	69	0.547%	2.59%	20.95	91.80%
60 days	89 days	41,323.25	6,878,720.42	0.275%	40	0.317%	2.572%	20.63	93.097%
90 days	119 days	29,110.25	2,769,155.15	0.111%	17	0.135%	2.735%	18.84	89.781%
120 days	149 days	31,116.31	2,160,833.45	0.086%	10	0.079%	2.487%	21.01	84.876%
150 days	179 days	20,534.89	1,467,913.90	0.059%	9	0.071%	2.224%	19.29	89.017%
180 days	>	111,116.65	3,068,740.68	0.123%	19	0.151%	2.66%	19.96	95.08%
Total		283,709.14	2,499,996,311.67	100.00%	12,619	100.00%	2.343%	23.92	83.785%

Weighted Average	1,992.98
Minimum	25.75
Maximum	14,129.80

Monthly Portfolio and Performance Report: 1 December 2020 - 31 December 2020**Foreclosure Statistics - Total**

	Previous Period	Current Period
<u>Foreclosures reporting periodically</u>		
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 / defaults of Mortgage Loans during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	0.00	0.00
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity during the Reporting Period	0.00	0.00
<u>Foreclosures since Closing Date</u>		
Number of Mortgage Loans foreclosed since the Closing Date	8	8
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	3.34%	3.34%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	2,182,915.33	2,182,915.33
Percentage of net principal balance at the Closing Date (% , including replenished loans)	4.25%	4.25%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	2,182,915.33	2,182,915.33
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	2,182,915.33	2,182,915.33
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	1,897,075.20
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	285,840.13	285,840.13
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	285,840.13	285,840.13
Average loss severity since the Closing Date	0.13	0.13
<u>Foreclosures</u>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	8	8
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
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	8	8
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
<u>Constant Default Rate</u>		
Constant Default Rate current month	0.00000%	0.00000%
Constant Default Rate 3-month average	0.01373%	0.00000%
Constant Default Rate 6-month average	0.04166%	0.04165%
Constant Default Rate 12-month average	0.04973%	0.04959%
Constant Default Rate to date	0.08631%	0.08631%

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Foreclosure Statistics - NHG Loans

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of NHG Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting	N/A	N/A
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
Foreclosures since Closing Date		
Net principal balance of NHG Loans foreclosed since the Closing Date	200,587.06	200,587.06
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	200,587.06	200,587.06
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	192,967.53
Total amount of losses on NHG Loans foreclosed since the Closing Date	7,619.53	7,619.53
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	7,619.53	7,619.53
Average loss severity NHG Loans since the Closing Date	0.04	0.04
Foreclosures		
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

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

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Foreclosure Statistics - Non NHG Loans

	Previous Period	Current Period
Foreclosures reporting periodically		
Number of Non NHG Loans foreclosed during the Reporting Period	0	0
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts of Non NHG Loans (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
Total amount of foreclosures / defaults on Non Foreclosed NHG Loans during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period	0.00	0.00
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	0.00
Average loss severity Non NHG Loans during the Reporting Period	0.00	0.00
Foreclosures since Closing Date		
Net principal balance of Non NHG loans foreclosed since the Closing Date	1,982,328.27	1,982,328.27
Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date	0.00	0.00
Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date	1,982,328.27	1,982,328.27
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	1,704,107.67
Total amount of losses on Non NHG Loans foreclosed since the Closing Date	278,220.60	278,220.60
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	278,220.60	278,220.60
Average loss severity Non NHG Loans since the Closing Date	0.14	0.14
Foreclosures		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Non NHG Loans in foreclosure during the Reporting Period	0	0
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	0	0
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	0.00	0.00
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	0.00	0.00
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	0.00	0.00

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Performance Ratios

	Previous Period	Current Period
<u>Constant Prepayment Rate (CPR)</u>		
Annualized Life CPR	8.2314%	8.4467%
Annualized 1-month average CPR	10.8506%	13.869%
Annualized 3-month average CPR	11.2479%	12.5026%
Annualized 6-month average CPR	11.7579%	12.0017%
Annualized 12-month average CPR	10.8243%	10.9771%
<u>Principal Payment Rate (PPR)</u>		
Annualized Life PPR	1.7664%	1.7688%
Annualized 1-month average PPR	1.8217%	1.8308%
Annualized 3-month average PPR	1.8096%	1.8206%
Annualized 6-month average PPR	1.7968%	1.8066%
Annualized 12-month average PPR	1.7721%	1.7803%
<u>Payment Ratio</u>		
Periodic Payment Ratio	100.7523%	99.7778%

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Transaction Specific Information

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Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	2,551,430,677.55	2,529,062,074.29
Value of savings deposits	51,434,365.88	31,839,347.82
Net principal balance	2,499,996,311.67	2,497,222,726.47
Construction Deposits	14,871,568.00	33,334,737.00
Net principal balance excl. Construction and Saving Deposits	2,485,124,743.67	2,463,887,989.47
Negative balance	0.00	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	2,485,124,743.67	2,463,887,989.47
Number of loans	12,619	12,097
Number of loanparts	27,017	24,774
Number of negative loanparts	0	0
Average principal balance (borrower)	198,113.66	206,433.23
Weighted average current interest rate	2.34%	2.52%
Weighted average maturity (in years)	23.92	25.73
Weighted average remaining time to interest reset (in years)	8.29	9.37
Weighted average seasoning (in years)	5.50	3.71
Weighted average CLTOMV	83.79%	91.82%
Weighted average CLTIMV	68.09%	85.31%
Weighted average CLTIFV	77.37%	96.94%
Weighted average OLTOMV	91.92%	96.05%

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2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Annuity	1,455,683,704.89	58.23%	15,299	56.63%	2.17%	25.95	84.26%	58.29%
Bank Savings	54,656,855.94	2.19%	768	2.84%	3.30%	17.40	77.54%	2.39%
Interest Only	773,379,667.41	30.94%	7,983	29.55%	2.55%	21.78	83.71%	30.27%
Hybrid								
Investments	69,241,729.30	2.77%	661	2.45%	2.75%	14.35	94.14%	3.18%
Life Insurance								
Linear	106,389,252.45	4.26%	1,486	5.50%	2.03%	25.25	78.77%	4.32%
Savings	40,645,101.68	1.63%	820	3.04%	3.36%	13.93	71.98%	1.54%
Other								
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	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	1,546,866.16	0.06%	110	0.87%	2.73%	11.96	11.43%	0.02%
25,000 - 50,000	4,967,556.65	0.20%	132	1.05%	2.90%	14.68	27.79%	0.07%
50,000 - 75,000	15,367,549.18	0.61%	240	1.90%	2.62%	18.33	53.21%	0.30%
75,000 - 100,000	53,024,525.29	2.12%	594	4.71%	2.51%	21.10	71.92%	1.50%
100,000 - 150,000	411,633,016.99	16.47%	3,229	25.59%	2.34%	23.32	81.13%	14.45%
150,000 - 200,000	543,022,128.14	21.72%	3,124	24.76%	2.37%	23.28	85.50%	23.79%
200,000 - 250,000	539,322,865.46	21.57%	2,418	19.16%	2.35%	23.91	86.64%	23.13%
250,000 - 300,000	363,891,316.05	14.56%	1,355	10.74%	2.31%	24.71	85.11%	12.64%
300,000 - 350,000	178,784,430.81	7.15%	553	4.38%	2.35%	24.81	83.79%	8.20%
350,000 - 400,000	128,035,566.77	5.12%	342	2.71%	2.37%	24.46	83.27%	5.22%
400,000 - 450,000	82,003,427.57	3.28%	194	1.54%	2.38%	24.89	83.54%	3.64%
450,000 - 500,000	54,253,227.70	2.17%	115	0.91%	2.26%	25.26	81.90%	2.24%
500,000 - 550,000	51,805,403.39	2.07%	100	0.79%	2.24%	25.96	81.94%	1.51%
550,000 - 600,000	25,758,439.38	1.03%	45	0.36%	2.16%	25.86	84.82%	1.11%
600,000 - 650,000	19,922,641.79	0.80%	32	0.25%	2.17%	25.34	82.22%	0.85%
650,000 - 700,000	11,329,525.97	0.45%	17	0.13%	2.06%	26.29	83.25%	0.67%
700,000 - 750,000	9,498,247.43	0.38%	13	0.10%	1.94%	26.41	79.96%	0.38%
750,000 - 800,000	1,561,999.45	0.06%	2	0.02%	2.02%	27.21	75.16%	0.15%
800,000 - 850,000								
850,000 - 900,000								0.04%
900,000 - 950,000								0.04%
950,000 - 1,000,000	967,381.66	0.04%	1	0.01%	1.54%	29.51	74.41%	
1,000,000 >=	3,300,195.83	0.13%	3	0.02%	1.85%	23.23	77.27%	0.04%
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Average	198,114
Minimum	0
Maximum	1,259,257

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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	6,947,464.09	0.28%	143	0.53%	2.59%	9.83	56.46%	0.21%
2000 - 2001	9,215,334.38	0.37%	143	0.53%	2.53%	9.92	68.02%	0.35%
2001 - 2002	12,595,455.85	0.50%	186	0.69%	3.06%	10.74	74.26%	0.39%
2002 - 2003	23,804,081.85	0.95%	282	1.04%	2.76%	11.86	80.64%	0.72%
2003 - 2004	24,095,281.09	0.96%	278	1.03%	2.89%	12.28	89.58%	1.24%
2004 - 2005	39,638,428.40	1.59%	455	1.68%	2.67%	13.41	85.22%	1.65%
2005 - 2006	62,319,449.41	2.49%	721	2.67%	2.67%	14.33	90.69%	3.15%
2006 - 2007	74,613,859.32	2.98%	788	2.92%	2.79%	15.28	89.22%	3.75%
2007 - 2008	64,905,735.44	2.60%	679	2.51%	2.98%	16.15	88.08%	3.13%
2008 - 2009	52,495,362.43	2.10%	607	2.25%	2.94%	17.10	84.11%	1.76%
2009 - 2010	29,325,117.25	1.17%	334	1.24%	2.81%	17.85	79.42%	1.33%
2010 - 2011	26,741,867.67	1.07%	322	1.19%	2.83%	18.80	83.54%	1.25%
2011 - 2012	43,133,013.07	1.73%	564	2.09%	3.48%	19.13	79.94%	1.53%
2012 - 2013	13,422,407.59	0.54%	214	0.79%	3.53%	18.97	74.53%	0.42%
2013 - 2014	30,572,080.38	1.22%	360	1.33%	3.44%	21.05	79.93%	1.24%
2014 - 2015	92,667,044.20	3.71%	982	3.63%	3.36%	22.89	81.70%	4.63%
2015 - 2016	120,793,454.51	4.83%	1,236	4.57%	2.70%	24.02	83.33%	6.35%
2016 - 2017	357,072,174.29	14.28%	3,743	13.85%	2.34%	25.12	84.47%	16.29%
2017 - 2018	604,380,046.89	24.18%	6,222	23.03%	2.11%	26.06	85.40%	29.14%
2018 - 2019	603,644,455.60	24.15%	6,172	22.84%	2.05%	26.71	82.18%	21.49%
2019 >=	207,614,197.96	8.30%	2,586	9.57%	1.77%	27.99	82.52%	
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	2015
Minimum	1999
Maximum	2020

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5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
1 Year	124,625,313.94	4.99%	1,518	5.62%	1.62%	28.45	82.65%	29.48%
1 Year(s) - 2 Year(s)	77,535,099.84	3.10%	1,000	3.70%	1.98%	27.36	82.61%	25.45%
2 Year(s) - 3 Year(s)	537,914,313.16	21.52%	5,534	20.48%	2.06%	26.74	81.83%	13.23%
3 Year(s) - 4 Year(s)	633,825,830.68	25.35%	6,505	24.08%	2.11%	26.14	85.32%	6.32%
4 Year(s) - 5 Year(s)	388,724,855.77	15.55%	4,051	14.99%	2.29%	25.20	84.55%	4.09%
5 Year(s) - 6 Year(s)	124,133,155.07	4.97%	1,285	4.76%	2.68%	24.09	83.46%	0.66%
6 Year(s) - 7 Year(s)	94,468,180.66	3.78%	1,006	3.72%	3.32%	22.95	81.71%	0.56%
7 Year(s) - 8 Year(s)	34,869,707.10	1.39%	395	1.46%	3.47%	21.26	80.25%	1.60%
8 Year(s) - 9 Year(s)	12,230,222.06	0.49%	192	0.71%	3.50%	19.05	75.07%	1.22%
9 Year(s) - 10 Year(s)	42,739,576.85	1.71%	562	2.08%	3.50%	19.16	79.41%	1.33%
10 Year(s) - 11 Year(s)	26,809,347.83	1.07%	328	1.21%	2.85%	18.77	84.02%	1.79%
11 Year(s) - 12 Year(s)	29,523,296.03	1.18%	336	1.24%	2.79%	17.96	78.82%	3.33%
12 Year(s) - 13 Year(s)	52,425,674.03	2.10%	605	2.24%	2.93%	17.15	84.23%	3.95%
13 Year(s) - 14 Year(s)	62,978,887.50	2.52%	667	2.47%	3.02%	16.18	88.16%	2.73%
14 Year(s) - 15 Year(s)	74,888,784.33	3.00%	778	2.88%	2.79%	15.36	89.55%	1.51%
15 Year(s) - 16 Year(s)	63,136,839.34	2.53%	726	2.69%	2.68%	14.34	90.28%	1.26%
16 Year(s) - 17 Year(s)	40,731,284.17	1.63%	474	1.75%	2.65%	13.46	85.27%	0.62%
17 Year(s) - 18 Year(s)	24,434,714.08	0.98%	287	1.06%	2.88%	12.34	89.01%	0.35%
18 Year(s) - 19 Year(s)	23,558,106.73	0.94%	275	1.02%	2.71%	11.91	82.00%	0.39%
19 Year(s) - 20 Year(s)	13,871,921.85	0.55%	201	0.74%	3.11%	10.84	73.65%	0.12%
20 Year(s) - 21 Year(s)	8,924,870.31	0.36%	137	0.51%	2.58%	9.99	69.55%	
21 Year(s) - 22 Year(s)	7,534,026.05	0.30%	151	0.56%	2.55%	9.79	56.68%	
22 Year(s) - 23 Year(s)	112,304.29	0.00%	4	0.01%	3.10%	7.76	57.43%	
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	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	5.5 Year(s)
Minimum	.08 Year(s)
Maximum	22 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	2,118,540.33	0.08%	155	0.57%	3.01%	2.93	60.70%	0.06%
2025 - 2030	19,282,369.73	0.77%	548	2.03%	2.79%	7.45	67.64%	0.72%
2030 - 2035	133,171,444.85	5.33%	1,854	6.86%	2.80%	12.00	81.12%	5.51%
2035 - 2040	324,024,269.00	12.96%	3,773	13.97%	2.80%	16.22	86.16%	14.46%
2040 - 2045	246,371,306.62	9.85%	2,684	9.93%	2.95%	22.10	80.75%	10.19%
2045 - 2050	1,667,156,469.57	66.69%	16,718	61.88%	2.17%	26.50	84.22%	69.06%
2050 - 2055	107,871,911.57	4.31%	1,285	4.76%	1.62%	29.49	83.45%	
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	2044
Minimum	2021
Maximum	2052

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7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1 Year(s)	90,406.58	0.00%	32	0.12%	3.61%	0.45	61.26%	
1 Year(s) - 2 Year(s)	147,836.04	0.01%	30	0.11%	3.07%	1.46	47.11%	
2 Year(s) - 3 Year(s)	509,603.56	0.02%	37	0.14%	3.10%	2.41	57.78%	
3 Year(s) - 4 Year(s)	1,370,694.15	0.05%	56	0.21%	2.93%	3.44	63.21%	
4 Year(s) - 5 Year(s)	1,214,610.02	0.05%	62	0.23%	2.58%	4.46	61.54%	0.00%
5 Year(s) - 6 Year(s)	2,862,228.73	0.11%	106	0.39%	3.14%	5.50	76.25%	0.04%
6 Year(s) - 7 Year(s)	1,676,815.54	0.07%	67	0.25%	2.75%	6.41	66.81%	0.05%
7 Year(s) - 8 Year(s)	4,138,806.54	0.17%	114	0.42%	2.93%	7.43	67.77%	0.10%
8 Year(s) - 9 Year(s)	9,389,908.90	0.38%	199	0.74%	2.66%	8.63	65.89%	0.10%
9 Year(s) - 10 Year(s)	11,959,825.36	0.48%	216	0.80%	2.58%	9.48	71.94%	0.13%
10 Year(s) - 11 Year(s)	19,568,838.67	0.78%	329	1.22%	3.16%	10.48	72.51%	0.23%
11 Year(s) - 12 Year(s)	29,513,143.93	1.18%	408	1.51%	2.75%	11.46	79.36%	0.56%
12 Year(s) - 13 Year(s)	29,794,272.22	1.19%	390	1.44%	2.90%	12.44	87.06%	0.70%
13 Year(s) - 14 Year(s)	42,335,364.67	1.69%	511	1.89%	2.66%	13.49	84.75%	0.86%
14 Year(s) - 15 Year(s)	65,516,711.40	2.62%	810	3.00%	2.66%	14.48	88.52%	1.46%
15 Year(s) - 16 Year(s)	87,356,070.63	3.49%	992	3.67%	2.77%	15.46	88.08%	1.61%
16 Year(s) - 17 Year(s)	72,189,388.91	2.89%	797	2.95%	2.92%	16.47	87.35%	2.70%
17 Year(s) - 18 Year(s)	61,663,240.67	2.47%	724	2.68%	2.83%	17.48	82.80%	4.07%
18 Year(s) - 19 Year(s)	37,298,857.39	1.49%	450	1.67%	2.81%	18.47	80.76%	3.65%
19 Year(s) - 20 Year(s)	31,247,971.15	1.25%	374	1.38%	2.65%	19.43	81.37%	2.33%
20 Year(s) - 21 Year(s)	46,494,001.72	1.86%	574	2.12%	3.20%	20.43	81.42%	1.69%
21 Year(s) - 22 Year(s)	16,465,666.43	0.66%	225	0.83%	2.88%	21.37	75.56%	1.43%
22 Year(s) - 23 Year(s)	38,355,423.01	1.53%	423	1.57%	2.74%	22.57	79.21%	1.74%
23 Year(s) - 24 Year(s)	113,808,244.31	4.55%	1,088	4.03%	3.02%	23.47	81.57%	0.79%
24 Year(s) - 25 Year(s)	138,444,976.88	5.54%	1,390	5.14%	2.58%	24.47	82.52%	0.87%
25 Year(s) - 26 Year(s)	317,662,086.21	12.71%	3,136	11.61%	2.39%	25.53	84.59%	4.42%
26 Year(s) - 27 Year(s)	537,956,062.59	21.52%	5,249	19.43%	2.08%	26.45	85.57%	6.48%
27 Year(s) - 28 Year(s)	609,059,198.15	24.36%	6,127	22.68%	2.05%	27.31	83.30%	11.68%
28 Year(s) - 29 Year(s)	64,034,145.74	2.56%	816	3.02%	2.01%	28.48	83.61%	22.65%
29 Year(s) - 30 Year(s)	106,743,854.31	4.27%	1,259	4.66%	1.62%	29.49	83.64%	29.63%
30 Year(s) >=	1,128,057.26	0.05%	26	0.10%	1.61%	30.16	65.11%	0.01%
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	23.92 Year(s)
Minimum	Year(s)
Maximum	31.17 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	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	94,784.09	0.00%	6	0.05%	1.83%	21.53	6.46%	0.00%
10% - 20%	592,768.26	0.02%	24	0.19%	2.27%	19.38	11.38%	0.02%
20% - 30%	1,984,365.76	0.08%	40	0.32%	2.29%	18.50	19.05%	0.04%
30% - 40%	4,068,492.52	0.16%	59	0.47%	2.19%	21.16	26.81%	0.05%
40% - 50%	10,209,669.16	0.41%	90	0.71%	2.04%	22.98	36.05%	0.20%
50% - 60%	26,016,872.26	1.04%	166	1.32%	2.07%	23.97	44.10%	0.52%
60% - 70%	41,595,942.24	1.66%	226	1.79%	2.11%	23.31	53.23%	0.74%
70% - 80%	92,413,793.41	3.70%	423	3.35%	2.17%	24.01	61.14%	1.60%
80% - 90%	146,068,869.35	5.84%	545	4.32%	2.18%	24.28	69.49%	2.49%
90% - 100%	313,436,290.75	12.54%	1,177	9.33%	2.25%	24.25	77.00%	10.56%
100% - 110%	240,968,349.61	9.64%	877	6.95%	2.38%	23.62	84.54%	8.29%
110% - 120%	375,460,867.44	15.02%	1,419	11.24%	2.57%	24.16	92.98%	20.05%
120% - 130%	180,841,208.73	7.23%	890	7.05%	2.96%	17.45	100.69%	10.04%
130% - 140%	699,551.97	0.03%	4	0.03%	2.54%	18.24	90.91%	
140% - 150%	995,487.28	0.04%	4	0.03%	3.21%	23.06	92.70%	
150% >=	639,599.37	0.03%	4	0.03%	2.91%	24.73	89.84%	
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	104%
Minimum	2%
Maximum	208%

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8b. Original Loan To Original Foreclosure Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%								
10% - 20%	236,362.12	0.01%	7	0.06%	2.32%	14.63	11.49%	0.01%
20% - 30%	248,908.89	0.01%	10	0.08%	2.71%	15.53	15.02%	0.00%
30% - 40%	443,702.09	0.02%	12	0.10%	2.36%	17.12	22.32%	0.00%
40% - 50%	2,144,834.93	0.09%	23	0.18%	2.19%	21.66	35.29%	0.02%
50% - 60%	4,658,581.21	0.19%	49	0.39%	2.24%	23.42	43.96%	0.04%
60% - 70%	8,125,151.68	0.33%	68	0.54%	2.35%	23.14	50.54%	0.09%
70% - 80%	23,048,484.12	0.92%	163	1.29%	2.21%	24.64	59.91%	0.35%
80% - 90%	36,446,786.92	1.46%	242	1.92%	2.09%	25.16	68.06%	0.54%
90% - 100%	115,921,793.35	4.64%	779	6.17%	2.17%	24.89	75.65%	4.03%
100% - 110%	163,625,839.80	6.55%	1,006	7.97%	2.19%	24.87	84.13%	6.08%
110% - 120%	651,567,284.25	26.06%	3,966	31.43%	2.21%	25.34	91.29%	31.66%
120% - 130%	54,962,237.92	2.20%	326	2.58%	2.81%	20.82	93.58%	2.57%
130% - 140%	741,639.06	0.03%	4	0.03%	2.68%	23.67	78.35%	
140% - 150%	388,861.20	0.02%	2	0.02%	1.97%	20.70	82.39%	
150% >=	1,348,931.93	0.05%	8	0.06%	1.98%	25.88	89.78%	
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	104%
Minimum	2%
Maximum	208%

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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	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	750,539.86	0.03%	56	0.44%	2.92%	11.20	6.14%	0.01%
10% - 20%	2,209,401.54	0.09%	64	0.51%	2.53%	15.89	13.52%	0.05%
20% - 30%	4,636,737.68	0.19%	69	0.55%	2.56%	18.23	22.69%	0.05%
30% - 40%	10,218,750.80	0.41%	98	0.78%	2.31%	19.98	31.73%	0.11%
40% - 50%	17,944,161.46	0.72%	133	1.05%	2.24%	21.66	40.13%	0.26%
50% - 60%	41,204,306.62	1.65%	236	1.87%	2.23%	22.68	48.73%	0.63%
60% - 70%	77,587,501.97	3.10%	360	2.85%	2.18%	23.13	57.86%	1.03%
70% - 80%	158,285,843.65	6.33%	653	5.17%	2.26%	23.20	66.18%	2.32%
80% - 90%	251,987,162.73	10.08%	974	7.72%	2.24%	24.15	75.30%	5.09%
90% - 100%	302,148,459.77	12.09%	1,093	8.66%	2.32%	23.93	83.43%	11.59%
100% - 110%	340,358,296.97	13.61%	1,259	9.98%	2.54%	24.51	92.94%	9.98%
110% - 120%	149,421,720.61	5.98%	582	4.61%	2.72%	22.47	99.92%	17.95%
120% - 130%	78,960,866.12	3.16%	375	2.97%	3.03%	14.61	108.63%	5.55%
130% - 140%	373,162.42	0.01%	2	0.02%	3.46%	21.25	115.42%	
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	95%
Minimum	0%
Maximum	144%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%	225,928.82	0.01%	20	0.16%	2.58%	15.33	6.69%	0.00%
10% - 20%	741,647.17	0.03%	26	0.21%	2.61%	15.69	13.68%	0.02%
20% - 30%	819,854.49	0.03%	16	0.13%	3.46%	13.38	22.56%	0.00%
30% - 40%	2,459,110.15	0.10%	35	0.28%	2.85%	17.48	31.16%	0.01%
40% - 50%	5,355,805.80	0.21%	54	0.43%	2.56%	20.22	40.36%	0.04%
50% - 60%	12,721,569.90	0.51%	117	0.93%	2.61%	21.58	49.21%	0.09%
60% - 70%	23,758,802.46	0.95%	179	1.42%	2.47%	22.36	58.07%	0.23%
70% - 80%	48,897,176.36	1.96%	345	2.73%	2.36%	23.51	66.55%	0.69%
80% - 90%	113,328,057.64	4.53%	770	6.10%	2.31%	24.03	75.16%	2.19%
90% - 100%	193,876,084.43	7.76%	1,207	9.56%	2.30%	24.46	84.00%	5.36%
100% - 110%	582,038,984.47	23.28%	3,511	27.82%	2.18%	25.62	92.14%	16.17%
110% - 120%	74,880,227.04	3.00%	359	2.84%	2.08%	25.71	98.85%	20.18%
120% - 130%	4,727,101.84	0.19%	25	0.20%	2.69%	16.25	107.73%	0.42%
130% - 140%								
140% - 150%	79,048.90	0.00%	1	0.01%	1.62%	14.58	126.48%	
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	95%
Minimum	0%
Maximum	144%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	1,463,859.04	0.06%	81	0.64%	2.75%	13.21	8.74%	0.01%
10% - 20%	3,706,326.52	0.15%	82	0.65%	2.74%	15.94	18.55%	0.06%
20% - 30%	7,664,839.07	0.31%	93	0.74%	2.47%	17.42	29.21%	0.06%
30% - 40%	22,757,959.38	0.91%	176	1.39%	2.32%	19.94	40.43%	0.18%
40% - 50%	43,394,769.11	1.74%	254	2.01%	2.26%	21.03	51.09%	0.34%
50% - 60%	98,365,532.89	3.93%	490	3.88%	2.30%	21.72	61.16%	0.83%
60% - 70%	218,083,885.55	8.72%	902	7.15%	2.35%	23.26	71.51%	1.63%
70% - 80%	380,333,188.12	15.21%	1,449	11.48%	2.39%	23.59	82.07%	3.87%
80% - 90%	406,228,463.50	16.25%	1,467	11.63%	2.45%	24.31	89.71%	8.77%
90% - 100%	179,146,426.24	7.17%	666	5.28%	2.56%	22.72	95.89%	14.30%
100% - 110%	64,503,754.71	2.58%	259	2.05%	2.64%	20.80	101.62%	15.20%
110% - 120%	10,091,530.64	0.40%	33	0.26%	2.45%	24.31	103.22%	7.16%
120% - 130%	207,137.31	0.01%	1	0.01%	1.59%	27.71	109.02%	1.95%
130% - 140%	139,240.12	0.01%	1	0.01%	5.09%	17.75	116.70%	0.28%
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	77%
Minimum	0%
Maximum	133%

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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	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%	386,134.45	0.02%	27	0.21%	2.58%	15.57	8.50%	0.00%
10% - 20%	1,231,604.03	0.05%	33	0.26%	3.17%	14.56	18.79%	0.02%
20% - 30%	1,935,598.24	0.08%	32	0.25%	2.82%	15.10	30.76%	0.00%
30% - 40%	5,534,459.86	0.22%	60	0.48%	2.91%	18.76	42.00%	0.03%
40% - 50%	16,311,123.54	0.65%	152	1.20%	2.61%	20.34	51.89%	0.06%
50% - 60%	48,936,314.51	1.96%	369	2.92%	2.68%	22.39	66.41%	0.18%
60% - 70%	152,085,118.88	6.08%	1,036	8.21%	2.58%	23.55	78.67%	0.59%
70% - 80%	370,971,196.77	14.84%	2,360	18.70%	2.30%	24.77	87.25%	2.52%
80% - 90%	342,623,009.47	13.70%	2,004	15.88%	2.02%	25.92	91.63%	6.60%
90% - 100%	81,738,180.66	3.27%	413	3.27%	2.05%	25.79	93.57%	14.60%
100% - 110%	33,602,541.32	1.34%	144	1.14%	1.68%	27.35	97.98%	15.14%
110% - 120%	8,475,068.84	0.34%	34	0.27%	1.46%	29.50	100.15%	5.39%
120% - 130%	79,048.90	0.00%	1	0.01%	1.62%	14.58	126.48%	0.22%
130% - 140%								0.03%
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	77%
Minimum	0%
Maximum	133%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	167,530.73	0.01%	10	0.08%	2.35%	21.16	7.18%	0.00%
10% - 20%	1,028,721.23	0.04%	33	0.26%	2.28%	18.36	14.18%	0.03%
20% - 30%	3,018,110.42	0.12%	57	0.45%	2.17%	19.41	21.44%	0.07%
30% - 40%	8,077,969.05	0.32%	77	0.61%	2.14%	22.27	32.41%	0.15%
40% - 50%	21,333,179.77	0.85%	154	1.22%	2.09%	23.86	41.96%	0.36%
50% - 60%	41,348,587.86	1.65%	232	1.84%	2.06%	23.44	51.00%	0.80%
60% - 70%	97,966,774.33	3.92%	452	3.58%	2.17%	23.94	60.46%	1.67%
70% - 80%	176,931,346.51	7.08%	674	5.34%	2.17%	24.34	70.00%	3.28%
80% - 90%	361,646,152.09	14.47%	1,330	10.54%	2.27%	24.06	78.33%	12.26%
90% - 100%	269,541,987.29	10.78%	1,016	8.05%	2.44%	23.85	87.69%	10.51%
100% - 110%	421,512,108.31	16.86%	1,746	13.84%	2.72%	21.95	95.93%	24.60%
110% - 120%	31,645,435.66	1.27%	164	1.30%	3.04%	15.16	104.03%	0.88%
120% - 130%	1,012,866.66	0.04%	4	0.03%	2.68%	24.50	97.74%	
130% - 140%	758,288.16	0.03%	4	0.03%	3.49%	22.03	89.28%	
140% - 150%								
150% >=	97,854.13	0.00%	1	0.01%	2.84%	27.83	100.88%	
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	92%
Minimum	2%
Maximum	183%

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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	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%								
10% - 20%	236,362.12	0.01%	7	0.06%	2.32%	14.63	11.49%	0.01%
20% - 30%	502,173.23	0.02%	16	0.13%	2.36%	15.95	19.61%	0.00%
30% - 40%	774,441.66	0.03%	14	0.11%	2.17%	17.84	29.40%	0.01%
40% - 50%	3,919,267.67	0.16%	44	0.35%	2.31%	22.86	38.52%	0.03%
50% - 60%	8,366,122.36	0.33%	72	0.57%	2.39%	23.12	48.91%	0.07%
60% - 70%	23,212,931.96	0.93%	165	1.31%	2.21%	24.50	59.08%	0.36%
70% - 80%	46,986,254.93	1.88%	319	2.53%	2.09%	25.15	68.55%	0.89%
80% - 90%	138,271,354.35	5.53%	915	7.25%	2.19%	24.85	76.93%	4.83%
90% - 100%	282,681,975.36	11.31%	1,684	13.34%	2.12%	25.39	87.99%	11.09%
100% - 110%	555,031,823.76	22.20%	3,404	26.98%	2.31%	24.78	91.72%	28.08%
110% - 120%	2,063,596.11	0.08%	14	0.11%	2.53%	21.29	82.55%	0.02%
120% - 130%	514,164.03	0.02%	3	0.02%	1.88%	22.60	76.35%	
130% - 140%	751,976.93	0.03%	4	0.03%	2.04%	26.63	88.59%	
140% - 150%	361,485.93	0.01%	2	0.02%	2.11%	26.42	89.26%	
150% >=	235,469.07	0.01%	2	0.02%	1.57%	22.68	94.41%	
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	92%
Minimum	2%
Maximum	183%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	879,808.79	0.04%	61	0.48%	2.81%	12.13	6.61%	0.01%
10% - 20%	3,069,860.91	0.12%	77	0.61%	2.70%	16.86	15.41%	0.06%
20% - 30%	5,949,364.50	0.24%	80	0.63%	2.46%	18.15	25.51%	0.09%
30% - 40%	16,371,264.22	0.65%	139	1.10%	2.22%	20.28	35.33%	0.21%
40% - 50%	35,418,980.31	1.42%	213	1.69%	2.25%	22.82	45.85%	0.54%
50% - 60%	75,530,585.34	3.02%	373	2.96%	2.17%	23.02	55.86%	1.03%
60% - 70%	170,786,275.68	6.83%	706	5.59%	2.25%	23.24	65.53%	2.42%
70% - 80%	285,738,602.19	11.43%	1,098	8.70%	2.24%	24.12	75.65%	5.87%
80% - 90%	326,919,338.76	13.08%	1,194	9.46%	2.36%	23.69	84.70%	12.74%
90% - 100%	372,657,312.23	14.91%	1,364	10.81%	2.55%	24.71	94.67%	20.47%
100% - 110%	124,650,998.01	4.99%	560	4.44%	2.97%	17.42	105.27%	10.65%
110% - 120%	18,114,521.26	0.72%	89	0.71%	3.02%	14.58	110.11%	0.53%
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	84%
Minimum	0%
Maximum	126%

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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	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%	276,033.77	0.01%	22	0.17%	2.56%	15.61	7.19%	0.00%
10% - 20%	868,494.34	0.03%	27	0.21%	2.93%	15.24	14.99%	0.02%
20% - 30%	1,704,194.69	0.07%	29	0.23%	2.93%	15.01	26.53%	0.00%
30% - 40%	3,859,120.34	0.15%	44	0.35%	2.71%	19.91	36.53%	0.02%
40% - 50%	10,308,463.98	0.41%	100	0.79%	2.65%	20.83	46.14%	0.06%
50% - 60%	22,585,784.71	0.90%	180	1.43%	2.46%	22.04	55.67%	0.20%
60% - 70%	52,141,204.85	2.09%	365	2.89%	2.38%	23.45	65.62%	0.74%
70% - 80%	130,199,477.37	5.21%	880	6.97%	2.30%	24.06	75.50%	2.64%
80% - 90%	285,750,687.73	11.43%	1,788	14.17%	2.33%	24.61	86.12%	6.59%
90% - 100%	535,695,477.50	21.43%	3,127	24.78%	2.13%	25.86	93.38%	32.31%
100% - 110%	20,441,411.29	0.82%	102	0.81%	2.27%	21.43	103.25%	2.80%
110% - 120%								
120% - 130%	79,048.90	0.00%	1	0.01%	1.62%	14.58	126.48%	
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	84%
Minimum	0%
Maximum	126%

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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	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
< 10%	1,751,837.90	0.07%	91	0.72%	2.72%	13.55	9.36%	0.02%
10% - 20%	4,838,831.92	0.19%	92	0.73%	2.73%	15.15	21.35%	0.06%
20% - 30%	13,246,591.50	0.53%	135	1.07%	2.41%	19.05	32.92%	0.12%
30% - 40%	34,856,127.36	1.39%	232	1.84%	2.32%	20.36	45.65%	0.22%
40% - 50%	84,004,592.82	3.36%	447	3.54%	2.28%	21.56	57.49%	0.76%
50% - 60%	204,467,861.85	8.18%	883	7.00%	2.35%	22.88	69.16%	1.51%
60% - 70%	414,103,636.95	16.56%	1,578	12.50%	2.38%	23.59	81.04%	4.01%
70% - 80%	445,684,460.06	17.83%	1,610	12.76%	2.45%	24.30	89.80%	9.98%
80% - 90%	180,120,009.39	7.20%	676	5.36%	2.56%	22.32	96.35%	17.06%
90% - 100%	52,289,505.95	2.09%	206	1.63%	2.64%	21.37	103.04%	15.98%
100% - 110%	584,216.38	0.02%	3	0.02%	2.62%	21.70	110.29%	3.81%
110% - 120%	139,240.12	0.01%	1	0.01%	5.09%	17.75	116.70%	1.06%
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	68%
Minimum	0%
Maximum	117%

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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	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
< 10%	516,238.02	0.02%	32	0.25%	2.48%	14.88	9.58%	0.01%
10% - 20%	1,458,137.78	0.06%	34	0.27%	3.38%	14.68	21.27%	0.01%
20% - 30%	3,676,099.11	0.15%	51	0.40%	2.68%	17.52	35.37%	0.01%
30% - 40%	11,110,059.08	0.44%	111	0.88%	2.75%	19.48	47.44%	0.04%
40% - 50%	35,196,996.47	1.41%	282	2.23%	2.64%	21.48	61.19%	0.12%
50% - 60%	135,894,946.67	5.44%	936	7.42%	2.63%	23.44	76.23%	0.50%
60% - 70%	391,321,818.39	15.65%	2,511	19.90%	2.34%	24.62	86.66%	2.53%
70% - 80%	376,939,530.09	15.08%	2,201	17.44%	2.03%	25.91	91.60%	7.77%
80% - 90%	71,649,525.99	2.87%	354	2.81%	2.03%	25.77	93.85%	17.63%
90% - 100%	34,669,787.56	1.39%	146	1.16%	1.58%	28.08	98.55%	15.77%
100% - 110%	1,397,211.41	0.06%	6	0.05%	1.45%	29.36	102.78%	0.89%
110% - 120%	79,048.90	0.00%	1	0.01%	1.62%	14.58	126.48%	0.11%
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	68%
Minimum	0%
Maximum	117%

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14. Loanpart Coupon (interest rate bucket)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.50%	9,555.52	0.00%	1	0.00%	0.49%	28.58	48.49%	
0.50% - 1.00%	262,167.54	0.01%	17	0.06%	0.84%	26.20	70.42%	
1.00% - 1.50%	76,167,617.18	3.05%	1,038	3.84%	1.31%	26.07	77.96%	0.07%
1.50% - 2.00%	961,929,027.67	38.48%	10,577	39.15%	1.76%	25.60	81.68%	31.42%
2.00% - 2.50%	604,608,339.14	24.18%	6,142	22.73%	2.23%	24.31	84.65%	25.37%
2.50% - 3.00%	444,829,729.15	17.79%	4,746	17.57%	2.72%	22.75	85.57%	20.36%
3.00% - 3.50%	223,901,230.26	8.96%	2,303	8.52%	3.19%	21.02	87.95%	11.24%
3.50% - 4.00%	101,268,112.31	4.05%	1,042	3.86%	3.71%	20.55	87.94%	6.03%
4.00% - 4.50%	38,345,552.61	1.53%	407	1.51%	4.13%	20.09	85.39%	2.13%
4.50% - 5.00%	20,651,338.66	0.83%	297	1.10%	4.71%	17.38	83.23%	1.46%
5.00% - 5.50%	14,859,853.32	0.59%	224	0.83%	5.16%	16.99	77.50%	1.10%
5.50% - 6.00%	8,338,977.38	0.33%	126	0.47%	5.69%	16.24	75.81%	0.58%
6.00% - 6.50%	3,455,637.36	0.14%	69	0.26%	6.15%	15.01	70.50%	0.20%
6.50% - 7.00%	1,027,578.52	0.04%	21	0.08%	6.70%	11.22	54.32%	0.03%
7.00% >=	341,595.05	0.01%	7	0.03%	7.42%	13.03	46.74%	0.01%
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	2.34%
Minimum	0.49%
Maximum	8.30%

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15. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 12 Month(s)	96,280,610.99	3.85%	1,303	4.82%	2.58%	16.98	85.26%	4.05%
12 Month(s) - 24 Month(s)	16,088,781.92	0.64%	289	1.07%	3.61%	16.48	81.73%	1.53%
24 Month(s) - 36 Month(s)	24,704,476.36	0.99%	381	1.41%	3.52%	18.89	83.36%	1.49%
36 Month(s) - 48 Month(s)	76,141,795.87	3.05%	886	3.28%	3.65%	21.48	81.78%	0.64%
48 Month(s) - 60 Month(s)	151,541,252.08	6.06%	1,761	6.52%	2.89%	20.03	84.39%	0.57%
60 Month(s) - 72 Month(s)	306,749,331.81	12.27%	3,373	12.48%	2.46%	21.78	85.78%	3.10%
72 Month(s) - 84 Month(s)	488,555,587.05	19.54%	4,999	18.50%	2.03%	24.55	85.32%	7.10%
84 Month(s) - 96 Month(s)	594,391,523.29	23.78%	5,981	22.14%	1.98%	25.98	82.55%	12.35%
96 Month(s) - 108 Month(s)	97,261,807.99	3.89%	1,123	4.16%	2.08%	24.11	81.84%	22.13%
108 Month(s) - 120 Month(s)	114,545,343.95	4.58%	1,267	4.69%	1.77%	24.58	81.82%	29.08%
120 Month(s) - 132 Month(s)	24,271,492.01	0.97%	297	1.10%	3.14%	20.81	82.02%	0.16%
132 Month(s) - 144 Month(s)	35,780,265.85	1.43%	388	1.44%	2.46%	23.84	83.81%	0.70%
144 Month(s) - 156 Month(s)	30,509,337.80	1.22%	325	1.20%	2.58%	24.67	81.51%	0.81%
156 Month(s) - 168 Month(s)	8,048,448.53	0.32%	98	0.36%	3.04%	22.71	80.04%	1.26%
168 Month(s) - 180 Month(s)	29,275,267.36	1.17%	314	1.16%	2.92%	22.43	82.11%	1.38%
180 Month(s) - 192 Month(s)	91,897,748.93	3.68%	903	3.34%	3.03%	24.16	84.09%	0.04%
192 Month(s) - 204 Month(s)	105,640,215.92	4.23%	1,052	3.89%	2.85%	25.75	85.45%	0.56%
204 Month(s) - 216 Month(s)	93,700,165.59	3.75%	997	3.69%	2.79%	26.26	82.25%	3.49%
216 Month(s) - 228 Month(s)	26,062,983.70	1.04%	299	1.11%	2.56%	25.95	80.64%	4.83%
228 Month(s) - 240 Month(s)	87,836,612.74	3.51%	965	3.57%	1.81%	27.85	83.44%	4.72%
240 Month(s) - 252 Month(s)	713,261.93	0.03%	16	0.06%	2.42%	27.92	75.76%	0.00%
252 Month(s) - 264 Month(s)								
264 Month(s) - 276 Month(s)								0.01%
276 Month(s) - 288 Month(s)								
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	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	99.48 Month(s)
Minimum	Month(s)
Maximum	246 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
Floating Interest Rate Mortgage	43,005,585.13	1.72%	585	2.17%	1.96%	15.60	87.07%	2.00%
Fixed Interest Rate Mortgage	2,456,990,726.54	98.28%	26,432	97.83%	2.35%	24.07	83.73%	98.00%
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	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	2,153,619,333.07	86.14%	10,373	82.20%	2.38%	23.82	83.88%	84.43%
Apartment	343,470,877.66	13.74%	2,219	17.58%	2.12%	24.60	83.38%	15.47%
House/Business (<50%)								
House/Business (>50%)								
Business								
Other	2,906,100.94	0.12%	27	0.21%	2.28%	22.03	62.53%	0.10%
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

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18. Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	83,230,556.49	3.33%	498	3.95%	2.44%	23.66	86.95%	3.27%
Flevoland	96,850,029.50	3.87%	529	4.19%	2.40%	22.65	87.95%	3.82%
Friesland	59,470,470.98	2.38%	358	2.84%	2.35%	23.88	86.94%	2.36%
Gelderland	399,896,560.50	16.00%	1,928	15.28%	2.37%	23.94	84.49%	15.79%
Groningen	64,262,900.51	2.57%	434	3.44%	2.42%	22.72	85.51%	2.51%
Limburg	268,216,253.15	10.73%	1,537	12.18%	2.57%	22.41	84.05%	10.57%
Noord-Brabant	366,867,778.89	14.67%	1,707	13.53%	2.33%	24.34	83.26%	15.32%
Noord-Holland	336,265,753.43	13.45%	1,480	11.73%	2.22%	24.41	80.69%	13.29%
Overijssel	192,058,099.04	7.68%	1,022	8.10%	2.35%	24.06	85.13%	8.08%
Utrecht	171,716,312.70	6.87%	766	6.07%	2.31%	24.33	81.36%	6.99%
Zeeland	36,702,989.31	1.47%	221	1.75%	2.46%	23.36	83.32%	1.45%
Zuid-Holland	424,458,607.17	16.98%	2,139	16.95%	2.24%	24.48	84.00%	16.55%
Unknown/Not specified								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Monthly Portfolio and Performance Report: 1 December 2020 - 31 December 2020

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	19,391,430.41	0.78%	139	1.10%	2.44%	22.69	86.24%	0.77%
NL112 - Delfzijl en omgeving	5,603,777.13	0.22%	37	0.29%	2.38%	23.85	91.63%	0.22%
NL113- Overig Groningen	39,267,692.97	1.57%	258	2.04%	2.42%	22.58	84.28%	1.53%
NL121- Noord-Friesland	26,952,980.10	1.08%	169	1.34%	2.37%	24.29	87.64%	1.00%
NL122- Zuidwest-Friesland	12,222,146.10	0.49%	75	0.59%	2.28%	24.20	87.84%	0.52%
NL123- Zuidoost-Friesland	20,295,344.78	0.81%	114	0.90%	2.36%	23.16	85.48%	0.84%
NL131- Noord-Drenthe	24,763,577.61	0.99%	133	1.05%	2.54%	23.85	86.28%	0.88%
NL132- Zuidoost-Drenthe	37,502,713.96	1.50%	244	1.93%	2.41%	23.39	88.20%	1.55%
NL133- Zuidwest-Drenthe	20,964,264.92	0.84%	121	0.96%	2.39%	23.91	85.52%	0.84%
NL211- Noord-Overijssel	58,472,056.35	2.34%	304	2.41%	2.30%	23.96	85.03%	2.53%
NL212- Zuidwest-Overijssel	25,014,035.90	1.00%	132	1.05%	2.38%	23.77	83.61%	1.01%
NL213- Twente	108,572,006.79	4.34%	586	4.64%	2.36%	24.18	85.53%	4.54%
NL221- Veluwe	114,157,208.75	4.57%	514	4.07%	2.32%	24.69	82.96%	4.43%
NL224- Zuidwest-Gelderland	43,734,747.87	1.75%	204	1.62%	2.40%	24.24	84.66%	1.67%
NL225- Achterhoek	89,061,502.68	3.56%	449	3.56%	2.48%	23.60	85.64%	3.54%
NL226- Arnhem/Nijmegen	153,312,722.71	6.13%	763	6.05%	2.34%	23.50	84.89%	6.17%
NL230- Flevoland	96,850,029.50	3.87%	529	4.19%	2.40%	22.65	87.95%	3.82%
NL310- Utrecht	171,346,691.19	6.85%	764	6.05%	2.32%	24.33	81.36%	6.97%
NL321- Kop van Noord-Holland	44,066,750.36	1.76%	236	1.87%	2.28%	24.60	84.18%	1.79%
NL322- Alkmaar en omgeving	36,604,257.31	1.46%	171	1.36%	2.18%	24.62	84.55%	1.43%
NL323- IJmond	18,697,415.44	0.75%	89	0.71%	2.20%	24.36	82.56%	0.76%
NL324- Agglomeratie Haarlem	29,866,509.87	1.19%	118	0.94%	2.15%	24.68	80.07%	1.14%
NL325- Zaanstreek	17,522,667.33	0.70%	84	0.67%	2.22%	24.66	85.49%	0.61%
NL326- Groot-Amsterdam	152,277,704.27	6.09%	625	4.95%	2.23%	24.31	78.20%	6.09%
NL327- Het Gooi en Vechtstreek	37,230,448.85	1.49%	157	1.24%	2.24%	24.10	80.20%	1.47%
NL331- Agglomeratie Leiden en Bollenstreek	57,146,246.34	2.29%	239	1.89%	2.24%	25.22	80.54%	2.15%
NL332- Agglomeratie 's-Gravenhage	91,549,720.45	3.66%	466	3.69%	2.21%	24.47	83.17%	3.58%
NL333- Delft en Westland	24,660,270.77	0.99%	114	0.90%	2.17%	24.46	81.83%	1.00%
NL334- Oost-Zuid-Holland	42,452,042.62	1.70%	210	1.66%	2.20%	24.70	82.93%	1.58%
NL335- Groot-Rijnmond	151,486,852.08	6.06%	806	6.39%	2.22%	24.36	85.57%	5.90%
NL336- Zuidoost-Zuid-Holland	56,931,126.16	2.28%	303	2.40%	2.37%	23.93	86.31%	2.32%
NL341- Zeeuwsch-Vlaanderen	10,677,539.21	0.43%	75	0.59%	2.40%	22.44	81.97%	0.43%
NL342- Overig Zeeland	26,025,450.10	1.04%	146	1.16%	2.49%	23.73	83.88%	1.01%
NL411- West-Noord-Brabant	87,155,687.81	3.49%	419	3.32%	2.32%	24.28	83.63%	3.66%
NL412- Midden-Noord-Brabant	59,930,972.65	2.40%	297	2.35%	2.30%	24.36	85.02%	2.58%
NL413- Noordoost-Noord-Brabant	108,847,883.33	4.35%	490	3.88%	2.36%	24.39	82.13%	4.34%
NL414- Zuidoost-Noord-Brabant	110,637,210.07	4.43%	499	3.95%	2.32%	24.33	83.14%	4.72%
NL421- Noord-Limburg	66,180,635.83	2.65%	350	2.77%	2.50%	23.12	84.02%	2.78%
NL422- Midden-Limburg	65,815,493.83	2.63%	357	2.83%	2.53%	22.96	82.92%	2.37%
NL423- Zuid-Limburg	136,220,123.49	5.45%	830	6.58%	2.62%	21.81	84.61%	5.43%
Unknown/Not specified	528,373.78	0.02%	3	0.02%	3.44%	22.12	87.19%	0.02%
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0 %	2,376,522,032.75	95.06%	12,168	96.43%	2.36%	23.75	83.89%	84.95%
0% - 10%	83,874,094.41	3.35%	309	2.45%	1.94%	27.18	83.75%	11.67%
10% - 20%	19,481,984.66	0.78%	76	0.60%	2.02%	26.90	81.58%	1.37%
20% - 30%	5,799,699.90	0.23%	22	0.17%	1.93%	27.62	76.35%	0.56%
30% - 40%	2,799,522.28	0.11%	10	0.08%	2.03%	27.48	66.25%	0.50%
40% - 50%	3,215,279.66	0.13%	11	0.09%	1.95%	28.11	80.58%	0.30%
50% - 60%	3,482,029.65	0.14%	9	0.07%	1.80%	28.31	77.62%	0.24%
60% - 70%	1,783,986.53	0.07%	4	0.03%	1.61%	29.58	75.07%	0.22%
70% - 80%	231,258.34	0.01%	1	0.01%	1.63%	29.36	42.05%	0.06%
80% - 90%	1,640,851.54	0.07%	4	0.03%	1.42%	28.41	73.44%	0.05%
90% - 100%	617,623.22	0.02%	2	0.02%	1.76%	29.63	63.72%	0.06%
100% >	547,948.73	0.02%	3	0.02%	1.74%	29.63	47.41%	0.01%
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	1%
Minimum	0%
Maximum	100%

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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	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%
Buy-to-let								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

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22. Employment Status Borrower

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	2,397,102,988.57	95.88%	12,192	96.62%	2.35%	23.92	84.07%	95.31%
Self Employed	69,501,158.32	2.78%	216	1.71%	2.18%	25.87	77.05%	2.98%
Other	20,049,361.96	0.80%	143	1.13%	2.25%	22.59	75.77%	0.57%
Student								
Unknown	13,342,802.82	0.53%	68	0.54%	2.77%	16.20	79.99%	1.15%
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	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								0.03%
< 0.5	1,089,863.24	0.04%	78	0.62%	2.87%	12.60	17.03%	0.03%
0.5 - 1.0	3,232,344.12	0.13%	89	0.71%	2.68%	15.97	24.42%	0.17%
1.0 - 1.5	8,017,494.50	0.32%	117	0.93%	2.69%	18.22	40.74%	0.27%
1.5 - 2.0	17,962,101.73	0.72%	164	1.30%	2.52%	19.49	56.95%	1.05%
2.0 - 2.5	33,691,971.16	1.35%	277	2.20%	2.38%	21.27	64.08%	2.72%
2.5 - 3.0	69,438,333.46	2.78%	497	3.94%	2.37%	22.43	72.83%	6.16%
3.0 - 3.5	137,171,467.29	5.49%	924	7.32%	2.33%	23.38	77.50%	11.94%
3.5 - 4.0	270,789,519.35	10.83%	1,699	13.46%	2.33%	24.29	81.70%	18.84%
4.0 - 4.5	377,354,982.18	15.09%	2,203	17.46%	2.18%	24.93	84.06%	30.59%
4.5 - 5.0	241,202,644.45	9.65%	1,149	9.11%	2.33%	23.91	84.33%	16.48%
5.0 - 5.5	211,464,219.90	8.46%	964	7.64%	2.41%	23.68	85.21%	5.89%
5.5 - 6.0	219,676,561.44	8.79%	925	7.33%	2.36%	24.41	85.40%	2.20%
6.0 - 6.5	195,528,264.78	7.82%	816	6.47%	2.35%	24.14	86.32%	1.57%
6.5 - 7.0	172,494,492.91	6.90%	698	5.53%	2.38%	24.16	87.34%	0.86%
7.0 >=	540,882,051.16	21.64%	2,019	16.00%	2.41%	23.59	87.38%	1.17%
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	5.7
Minimum	0.0
Maximum	78.1

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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%	17,563,610.37	0.70%	254	2.01%	2.10%	18.44	46.13%	0.46%
5% - 10%	155,464,480.64	6.22%	934	7.40%	2.07%	21.34	73.22%	4.61%
10% - 15%	628,855,583.50	25.15%	3,048	24.15%	2.19%	23.63	83.12%	21.67%
15% - 20%	1,050,848,440.95	42.03%	5,180	41.05%	2.25%	24.73	85.37%	42.55%
20% - 25%	529,018,624.80	21.16%	2,591	20.53%	2.59%	24.10	85.44%	24.62%
25% - 30%	95,353,230.68	3.81%	490	3.88%	3.21%	22.23	86.05%	4.96%
30% - 35%	13,711,369.17	0.55%	70	0.55%	3.43%	21.26	84.55%	0.86%
35% - 40%	4,715,757.84	0.19%	28	0.22%	3.44%	17.29	81.91%	0.18%
40% - 45%	1,091,406.69	0.04%	5	0.04%	2.28%	22.87	76.24%	0.04%
45% - 50%	893,039.63	0.04%	6	0.05%	3.78%	15.82	78.25%	0.02%
50% - 55%	227,818.30	0.01%	2	0.02%	3.15%	21.93	83.25%	
55% - 60%	436,046.09	0.02%	3	0.02%	3.20%	16.12	79.44%	0.02%
60% - 65%	152,450.22	0.01%	1	0.01%	3.90%	19.08	92.52%	
65% - 70%	796,010.04	0.03%	4	0.03%	3.44%	19.55	72.73%	
70% >=	868,442.75	0.03%	3	0.02%	2.33%	14.35	64.08%	0.00%
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

Weighted Average	17%
Minimum	0%
Maximum	253%

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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	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%
Quarterly								
Semi-annually								
Annually								
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	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	1,063,909,399.47	42.56%	6,665	52.82%	2.23%	24.92	86.42%	45.39%
Non-NHG Guarantee	1,436,086,912.20	57.44%	5,954	47.18%	2.42%	23.19	81.84%	54.61%
Unknown								
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

26b. Guarantee Type - Loanpart

Description	Aggregate Outstanding Amount	% of Total	Nr of Parts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,125,371,275.27	45.01%	13,116	48.55%	2.24%	24.71	86.38%	47.56%
Non-NHG Guarantee	1,374,625,036.40	54.99%	13,901	51.45%	2.42%	23.28	81.66%	52.44%
Unknown								
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	100.00%

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27. Originator

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	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 N.V.	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%
Total	2,499,996,311.67	100.00%	12,619	100.00%	2.34%	23.93	83.79%	100.00%

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29. Capital Insurance

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
SRLEV	40,645,101.68	1.63%	820	3.04%	3.36%	13.93	71.98%	1.54%
Unknown	2,459,351,209.99	98.37%	26,197	96.96%	2.33%	24.09	83.98%	98.46%
Total	2,499,996,311.67	100.00%	27,017	100.00%	2.34%	23.93	83.79%	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 september 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 October 2055;
First Optional Redemption Date	means the Notes Payment Date falling in October 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;

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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 (lendingdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events and the Pledge Notification Events;
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means each of de Volksbank N.V.
Outstanding Principal Amount	means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Deficiency Ledger, zero;
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions;
Performing Loans	means Mortgage Loans that are not in Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan;
Prepayments	means non scheduled principal paid by the borrower prior to the expected maturity date;
Principal Deficiency Ledger	means the principal deficiency ledger relating to the relevant Classes of Notes and comprising sub-ledgers for each such Class of Notes;
Principal Payment Date	means the current monthly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus dated 18 October 2018 relating to the issue of the Notes;

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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 October 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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Cash Advance Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Commingling Guarantor	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Common Safekeeper	Bank of America National Association, London Branch 5 Canada Square E14 5AQ London United Kingdom	Common Safekeeper	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg
Custodian	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	Issuer	Lowland Mortgage Backed Securities 6 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
Issuer Account Bank	ING Bank N.V. Amsterdamse Poort, Bijlmerplein 888 1000 BV Amsterdam The Netherlands	Issuer Administrator	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
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Manager	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Paying Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands
Reference Agent	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	Security Trustee	Stichting Security Trustee Lowland MBS 6 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
Seller	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Servicer	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
Set-off Risk Facility Provider	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	Tax Advisor	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands