

# **Lowland Mortgage Backed Securities 2 B.V.**

## **Monthly Portfolio and Performance Report**

Reporting period: 1 February 2018 - 28 February 2018

Reporting Date: 19 March 2018

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

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

Report Version 1.2 - December 2015

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

Lowland Mortgage Backed Securities 2 B.V.

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<b>Key Dates</b>						
<b>Note Class</b>	<b>Class A1 Notes</b>	<b>Class A2 Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>	<b>Class E Notes</b>
<b>Key Dates</b>						
Closing Date	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013	10 Jul 2013
First Optional Redemption Date	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018	18 Jul 2018
Step Up Date	N/A	N/A	N/A	N/A	N/A	N/A
Original Weighted Average Life (expected)	5.00	5.00	5.00	5.00	5.00	5.00
Legal Maturity Date	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042	20 Oct 2042
Portfolio Date	28 Feb 2018	28 Feb 2018	28 Feb 2018	28 Feb 2018	28 Feb 2018	28 Feb 2018
Determination Date	15 Mar 2018	15 Mar 2018	15 Mar 2018	15 Mar 2018	15 Mar 2018	15 Mar 2018
Interest Payment Date	19 Mar 2018	19 Mar 2018	N/A	N/A	N/A	N/A
Principal Payment Date	19 Mar 2018	19 Mar 2018	19 Mar 2018	19 Mar 2018	19 Mar 2018	19 Mar 2018
Current Reporting Period	1 Feb 2018 - 28 Feb 2018	1 Feb 2018 - 28 Feb 2018	1 Feb 2018 - 28 Feb 2018	1 Feb 2018 - 28 Feb 2018	1 Feb 2018 - 28 Feb 2018	1 Feb 2018 - 28 Feb 2018
Previous Reporting Period	1 Jan 2018 - 31 Jan 2018	1 Jan 2018 - 31 Jan 2018	1 Jan 2018 - 31 Jan 2018	1 Jan 2018 - 31 Jan 2018	1 Jan 2018 - 31 Jan 2018	1 Jan 2018 - 31 Jan 2018
Accrual Start Date	19 Feb 2018	19 Feb 2018	N/A	N/A	N/A	N/A
Accrual End Date	19 Mar 2018	19 Mar 2018	N/A	N/A	N/A	N/A
Accrual Period (in days)	28	30	N/A	N/A	N/A	N/A
Fixing Date Reference Rate	15 Feb 2018	N/A	N/A	N/A	N/A	N/A

**The Mortgage Loan Portfolio**

**Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		9,253
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	65
Further Advances / Modified Mortgage Loans		4
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	3
Foreclosed Mortgage Loans	-/-	1
Others		0
<b>Number of Mortgage Loans at the end of the Reporting Period</b>		<b>9,188</b>

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		1,161,191,494.32
Scheduled Principal Receipts	-/-	534,824.96
Prepayments	-/-	9,637,656.79
Further Advances / Modified Mortgage Loans		229,700.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	273,502.35
Foreclosed Mortgage Loans	-/-	58,146.78
Others		0.00
Rounding		0.00
<b>Net Outstanding balance at the end of the Reporting Period</b>		<b>1,150,917,063.44</b>

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		143,062.00
Changes in Construction Deposit Obligations		12,234.00
<b>Construction Deposit Obligations at the end of the Reporting Period</b>		<b>155,296.00</b>

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-47,869,282.61
Changes in Saving Deposits		85,535.39
<b>Saving Deposits at the end of the Reporting Period</b>		<b>-47,783,747.22</b>

**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	1,142,692,317.27	99.285%	9,137	99.445%	3.48%	16.94	63.12%
<=	30 days	12,880.98	4,597,102.27	0.399%	28	0.305%	4.053%	17.40	80.164%
30 days	60 days	5,457.54	701,481.32	0.061%	4	0.044%	4.382%	18.96	99.334%
60 days	90 days	4,422.30	402,548.16	0.035%	3	0.033%	4.537%	18.54	92.121%
90 days	120 days	9,013.90	685,874.14	0.06%	4	0.044%	3.89%	19.77	91.723%
120 days	150 days	3,445.52	140,000.00	0.012%	1	0.011%	5.95%	20.83	65.882%
150 days	180 days	8,542.88	350,587.22	0.03%	2	0.022%	4.465%	20.68	149.387%
180 days	>	79,757.05	1,347,153.06	0.117%	9	0.098%	4.389%	18.87	79.411%
<b>Total</b>		123,520.17	1,150,917,063.44	100.00%	9,188	100.00%	3.485%	16.92	63.283%

Weighted Average	2,886.17
Minimum	13.54
Maximum	28,470.74

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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	0	1
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	149,919.21
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	91,772.43
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	0.00	58,146.78
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
Losses minus recoveries during the Reporting Period	0.00	58,146.78
Average loss severity during the Reporting Period	0.00	0.39
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	37	38
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)	0.265%	0.272%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	8,313,226.78	8,463,145.99
Percentage of net principal balance at the Closing Date (% , including replenished loans)	42.406%	43.171%
Net principal balance of Mortgage Loans foreclosed since the Closing Date	8,313,226.78	8,463,145.99
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	6,082,052.21
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	2,322,947.00	2,381,093.78
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00
Losses minus recoveries since the Closing Date	2,322,947.00	2,381,093.78
Average loss severity since the Closing Date	0.28	0.28
<b>Foreclosures</b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	N/A	N/A
<b>Constant Default Rate</b>		
Constant Default Rate current month	0.00000%	0.01240%
Constant Default Rate 3-month average	0.02899%	0.04146%
Constant Default Rate 6-month average	0.02831%	0.04038%
Constant Default Rate 12-month average	0.11011%	0.12270%
Constant Default Rate to date	0.42406%	0.43171%

**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
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	0.00
<b>Total amount of losses on Foreclosed NHG Loans during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Average loss severity NHG Loans during the Reporting Period	0.00	0.00
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of NHG Loans foreclosed since the Closing Date	0.00	0.00
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	0.00
<b>Total amount of losses on NHG Loans foreclosed since the Closing Date</b>	<b>0.00</b>	<b>0.00</b>
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	0.00
<b>Losses minus recoveries since the Closing Date</b>	<b>0.00</b>	<b>0.00</b>
Average loss severity NHG Loans since the Closing Date	0.00	0.00
<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
<b>Number of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
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
<b>Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
<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
<b>Number of claims to WEW at the end of the Reporting Period</b>	<b>0</b>	<b>0</b>
Notional amount of claims to WEW at the beginning of the Reporting Period	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
<b>Notional amount of claims to WEW at the end of the Reporting Period</b>	<b>0.00</b>	<b>0.00</b>
Notional amount of finalised claims with WEW during the Reporting Period	0.00	0.00
Amount paid out by WEW during the Reporting Period	0.00	0.00
Payout ratio WEW during the Reporting Period	0.00	0.00

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**WEW Claims since Closing**

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
Payout ratio WEW since the Closing Date		0.00	0.00

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**Reasons for non payout as percentage of non recovered claim amount**

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
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><u>Foreclosures reporting periodically</u></b>		
Number of Non NHG Loans foreclosed during the Reporting Period	0	1
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	0.00	149,919.21
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	91,772.43
<b>Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period</b>	<b>0.00</b>	<b>58,146.78</b>
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	0.00
<b>Losses minus recoveries during the Reporting Period</b>	<b>0.00</b>	<b>58,146.78</b>
Average loss severity Non NHG Loans during the Reporting Period	0.00	0.39
<b><u>Foreclosures since Closing Date</u></b>		
Net principal balance of Non NHG loans foreclosed since the Closing Date	8,313,226.78	8,463,145.99
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	6,082,052.21
<b>Total amount of losses on Non NHG Loans foreclosed since the Closing Date</b>	<b>2,322,947.00</b>	<b>2,381,093.78</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>2,322,947.00</b>	<b>2,381,093.78</b>
Average loss severity Non NHG Loans since the Closing Date	0.28	0.28
<b><u>Foreclosures</u></b>		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	0
<b>Number of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>N/A</b>
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	0.00
<b>Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period</b>	<b>N/A</b>	<b>149,919.21</b>

**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	7.0591%	7.1051%
Annualized 1-month average CPR	7.0188%	9.6495%
Annualized 3-month average CPR	9.8506%	9.4177%
Annualized 6-month average CPR	8.9743%	9.1781%
Annualized 12-month average CPR	8.4057%	8.3673%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.1278%	0.1279%
Annualized 1-month average PPR	0.1318%	0.1353%
Annualized 3-month average PPR	0.1547%	0.1493%
Annualized 6-month average PPR	0.142%	0.1546%
Annualized 12-month average PPR	0.1454%	0.1493%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	99.9511%	99.8937%

## Stratifications

### 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	1,198,700,810.66	
Value of savings deposits	47,783,747.22	
Net principal balance	1,150,917,063.44	
Construction Deposits	155,296.00	
Net principal balance excl. Construction and Saving Deposits	1,150,761,767.44	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	1,150,761,767.44	
Number of loans	9,188	
Number of loanparts	15,310	
Number of negative loanparts	0	
Average principal balance (borrower)	125,263.07	
Weighted average current interest rate	3.48 %	
Weighted average maturity (in years)	16.92	
Weighted average remaining time to interest reset (in years)	5.46	
Weighted average seasoning (in years)	12.50	
Weighted average CLTOMV	63.28 %	
Weighted average CLTIMV	61.13 %	
Weighted average CLTIFV	69.46 %	
Weighted average OLTOMV	69.50 %	

## 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	25,491,752.46	2.21%	641	4.19%	3.16%	19.72	72.85%	
Bank Savings	22,166,177.30	1.93%	332	2.17%	4.88%	18.43	79.68%	
Interest Only	1,000,789,355.58	86.96%	12,390	80.93%	3.42%	16.99	61.69%	
Hybrid								
Investments	38,405,027.28	3.34%	490	3.20%	3.19%	16.57	81.85%	
Life Insurance								
Lineair	2,022,502.33	0.18%	48	0.31%	2.67%	18.15	64.75%	
Savings	62,042,248.49	5.39%	1,409	9.20%	4.41%	14.76	67.52%	
Other								
Unknown								
Total	1,150,917,063.44	100.00%	15,310	100.00%	3.48%	16.95	63.28%	

**3. Outstanding Loan Amount**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	6,933,445.27	0.60%	404	4.40%	3.59%	12.80	15.26%	
25,000 - 50,000	44,513,197.98	3.87%	1,164	12.67%	3.53%	13.21	29.74%	
50,000 - 75,000	86,211,381.84	7.49%	1,389	15.12%	3.38%	13.93	39.69%	
75,000 - 100,000	111,496,167.20	9.69%	1,284	13.97%	3.36%	14.70	47.76%	
100,000 - 150,000	257,002,971.13	22.33%	2,104	22.90%	3.44%	16.43	59.78%	
150,000 - 200,000	228,227,778.38	19.83%	1,331	14.49%	3.62%	18.06	70.21%	
200,000 - 250,000	161,663,261.88	14.05%	730	7.95%	3.58%	18.36	73.72%	
250,000 - 300,000	104,714,591.82	9.10%	387	4.21%	3.58%	18.45	76.01%	
300,000 - 350,000	61,186,290.43	5.32%	191	2.08%	3.49%	18.46	74.75%	
350,000 - 400,000	41,598,883.73	3.61%	112	1.22%	3.28%	18.79	73.70%	
400,000 - 450,000	17,234,416.55	1.50%	41	0.45%	3.15%	18.47	76.95%	
450,000 - 500,000	6,989,999.21	0.61%	15	0.16%	3.31%	18.50	76.90%	
500,000 - 550,000	6,786,588.33	0.59%	13	0.14%	3.12%	17.61	75.43%	
550,000 - 600,000	5,095,660.01	0.44%	9	0.10%	2.92%	16.21	81.59%	
600,000 - 650,000	2,467,862.79	0.21%	4	0.04%	3.49%	16.82	88.05%	
650,000 - 700,000	3,396,873.00	0.30%	5	0.05%	2.99%	15.35	98.73%	
700,000 - 750,000	711,500.00	0.06%	1	0.01%	5.35%	20.58	77.29%	
750,000 - 800,000								
800,000 - 850,000								
850,000 - 900,000	855,639.39	0.07%	1	0.01%	2.51%	17.08	109.12%	
900,000 - 950,000								
950,000 - 1,000,000	975,554.50	0.08%	1	0.01%	4.48%	13.92	69.51%	
1,000,000 >=	2,855,000.00	0.25%	2	0.02%	2.47%	16.72	65.68%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

Average	125,263
Minimum	1
Maximum	1,850,000

**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	141,060,987.09	12.26%	2,616	17.09%	3.42%	10.85	50.41%	
2000 - 2001	67,271,463.75	5.85%	994	6.49%	3.07%	11.89	56.59%	
2001 - 2002	52,954,241.33	4.60%	767	5.01%	3.17%	13.23	59.81%	
2002 - 2003	56,291,932.18	4.89%	852	5.56%	3.01%	14.08	61.79%	
2003 - 2004	84,994,472.90	7.38%	1,168	7.63%	3.15%	14.96	59.87%	
2004 - 2005	51,243,665.37	4.45%	745	4.87%	3.03%	15.89	62.04%	
2005 - 2006	57,674,917.75	5.01%	837	5.47%	2.92%	16.98	63.94%	
2006 - 2007	70,062,770.86	6.09%	933	6.09%	2.88%	17.84	61.79%	
2007 - 2008	86,863,895.35	7.55%	1,117	7.30%	3.24%	18.65	63.91%	
2008 - 2009	445,485,804.96	38.71%	4,417	28.85%	4.02%	20.18	69.26%	
2009 - 2010								
2010 - 2011								
2011 - 2012								
2012 - 2013	1,024,461.47	0.09%	14	0.09%	3.72%	16.18	66.57%	
2013 - 2014	6,359,119.94	0.55%	98	0.64%	4.28%	16.84	71.68%	
2014 - 2015	10,833,277.07	0.94%	409	2.67%	3.29%	18.08	64.78%	
2015 - 2016	5,744,717.04	0.50%	122	0.80%	2.99%	22.77	70.10%	
2016 - 2017	4,838,114.08	0.42%	97	0.63%	2.57%	23.35	75.33%	
2017 >=	8,213,222.30	0.71%	124	0.81%	2.51%	24.09	70.96%	
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>15,310</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	2005
Minimum	1999
Maximum	2018

**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	6,495,448.35	0.56%	98	0.64%	2.59%	24.50	73.98%	
1 Year(s) - 2 Year(s)	5,411,295.70	0.47%	98	0.64%	2.39%	22.75	70.32%	
2 Year(s) - 3 Year(s)	5,556,496.29	0.48%	116	0.76%	2.94%	23.82	72.73%	
3 Year(s) - 4 Year(s)	7,723,784.52	0.67%	256	1.67%	3.27%	18.54	65.74%	
4 Year(s) - 5 Year(s)	9,876,069.92	0.86%	267	1.74%	3.76%	17.40	67.06%	
5 Year(s) - 6 Year(s)	1,949,817.12	0.17%	29	0.19%	4.27%	16.19	72.08%	
6 Year(s) - 7 Year(s)								
7 Year(s) - 8 Year(s)								
8 Year(s) - 9 Year(s)								
9 Year(s) - 10 Year(s)	420,581,932.26	36.54%	4,146	27.08%	4.05%	20.24	69.34%	
10 Year(s) - 11 Year(s)	96,862,882.00	8.42%	1,195	7.81%	3.37%	18.80	64.98%	
11 Year(s) - 12 Year(s)	72,178,920.54	6.27%	936	6.11%	2.92%	18.07	62.81%	
12 Year(s) - 13 Year(s)	59,954,859.48	5.21%	872	5.70%	2.89%	17.12	62.47%	
13 Year(s) - 14 Year(s)	50,556,665.24	4.39%	742	4.85%	2.99%	16.10	61.94%	
14 Year(s) - 15 Year(s)	75,105,334.98	6.53%	1,049	6.85%	3.15%	15.08	60.11%	
15 Year(s) - 16 Year(s)	66,649,105.78	5.79%	966	6.31%	3.03%	14.38	61.83%	
16 Year(s) - 17 Year(s)	54,492,862.34	4.73%	778	5.08%	3.18%	13.42	60.51%	
17 Year(s) - 18 Year(s)	59,186,050.06	5.14%	882	5.76%	3.05%	12.13	57.07%	
18 Year(s) - 19 Year(s)	134,351,915.82	11.67%	2,389	15.60%	3.34%	11.01	51.82%	
19 Year(s) - 20 Year(s)	23,983,623.04	2.08%	491	3.21%	3.66%	10.40	46.39%	
20 Year(s) - 21 Year(s)								
21 Year(s) - 22 Year(s)								
22 Year(s) - 23 Year(s)								
23 Year(s) - 24 Year(s)								
24 Year(s) - 25 Year(s)								
25 Year(s) - 26 Year(s)								
26 Year(s) - 27 Year(s)								
27 Year(s) - 28 Year(s)								
28 Year(s) - 29 Year(s)								
29 Year(s) - 30 Year(s)								
30 Year(s) >=								
Unknown								
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>15,310</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	12.5 Year(s)
Minimum	.08 Year(s)
Maximum	19.17 Year(s)

**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	4,985,836.36	0.43%	184	1.20%	4.21%	1.20	49.24%	
2020 - 2025	16,069,206.00	1.40%	476	3.11%	3.86%	4.61	52.00%	
2025 - 2030	136,835,808.36	11.89%	2,554	16.68%	3.47%	10.91	51.64%	
2030 - 2035	340,129,119.67	29.55%	4,857	31.72%	3.14%	14.16	60.96%	
2035 - 2040	636,399,786.19	55.30%	6,935	45.30%	3.68%	19.88	67.16%	
2040 - 2045	2,472,847.60	0.21%	58	0.38%	3.30%	25.79	69.58%	
2045 - 2050	14,024,459.26	1.22%	246	1.61%	2.54%	28.51	73.44%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	1,150,917,063.44	100.00%	15,310	100.00%	3.48%	16.95	63.28%	

Weighted Average	2035
Minimum	2016
Maximum	2048



**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)	839,359.66	0.07%	52	0.34%	3.77%	0.30	49.40%	
1 Year(s) - 2 Year(s)	4,906,819.02	0.43%	154	1.01%	4.20%	1.46	48.85%	
2 Year(s) - 3 Year(s)	2,836,286.25	0.25%	88	0.57%	3.54%	2.35	58.05%	
3 Year(s) - 4 Year(s)	2,158,698.42	0.19%	68	0.44%	3.57%	3.41	50.46%	
4 Year(s) - 5 Year(s)	2,143,847.38	0.19%	74	0.48%	4.10%	4.50	48.00%	
5 Year(s) - 6 Year(s)	3,466,706.30	0.30%	95	0.62%	3.97%	5.46	54.02%	
6 Year(s) - 7 Year(s)	5,799,370.95	0.50%	152	0.99%	3.94%	6.48	50.36%	
7 Year(s) - 8 Year(s)	6,018,242.67	0.52%	127	0.83%	3.49%	7.48	54.02%	
8 Year(s) - 9 Year(s)	6,963,896.49	0.61%	156	1.02%	3.56%	8.46	59.27%	
9 Year(s) - 10 Year(s)	4,812,175.67	0.42%	108	0.71%	3.40%	9.44	53.91%	
10 Year(s) - 11 Year(s)	12,522,122.59	1.09%	255	1.67%	4.10%	10.68	56.20%	
11 Year(s) - 12 Year(s)	129,073,452.33	11.21%	2,258	14.75%	3.35%	11.48	51.48%	
12 Year(s) - 13 Year(s)	68,149,410.67	5.92%	1,011	6.60%	3.13%	12.45	57.43%	
13 Year(s) - 14 Year(s)	63,312,167.91	5.50%	867	5.66%	3.22%	13.51	60.92%	
14 Year(s) - 15 Year(s)	60,216,669.53	5.23%	882	5.76%	2.95%	14.53	63.69%	
15 Year(s) - 16 Year(s)	84,819,714.20	7.37%	1,132	7.39%	3.22%	15.38	62.03%	
16 Year(s) - 17 Year(s)	50,930,334.82	4.43%	748	4.89%	3.07%	16.47	63.13%	
17 Year(s) - 18 Year(s)	59,056,237.42	5.13%	849	5.55%	2.96%	17.47	64.58%	
18 Year(s) - 19 Year(s)	70,176,757.57	6.10%	944	6.17%	2.88%	18.44	62.25%	
19 Year(s) - 20 Year(s)	83,201,641.16	7.23%	1,047	6.84%	3.25%	19.51	63.32%	
20 Year(s) - 21 Year(s)	412,539,772.11	35.84%	3,920	25.60%	4.02%	20.63	69.27%	
21 Year(s) - 22 Year(s)	476,073.46	0.04%	19	0.12%	3.44%	21.38	68.85%	
22 Year(s) - 23 Year(s)	235,119.37	0.02%	7	0.05%	2.89%	22.21	91.31%	
23 Year(s) - 24 Year(s)	74,039.76	0.01%	4	0.03%	3.42%	23.44	59.92%	
24 Year(s) - 25 Year(s)	10,000.00	0.00%	1	0.01%	3.50%	24.08	49.40%	
25 Year(s) - 26 Year(s)	378,010.92	0.03%	7	0.05%	3.15%	25.69	67.38%	
26 Year(s) - 27 Year(s)	2,316,901.88	0.20%	49	0.32%	3.28%	26.51	70.91%	
27 Year(s) - 28 Year(s)	4,017,106.53	0.35%	81	0.53%	2.80%	27.40	74.31%	
28 Year(s) - 29 Year(s)	3,767,198.83	0.33%	68	0.44%	2.35%	28.42	71.20%	
29 Year(s) - 30 Year(s)	5,518,729.57	0.48%	84	0.55%	2.45%	29.49	74.85%	
30 Year(s) >=	180,200.00	0.02%	3	0.02%	2.02%	30.00	33.76%	
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>15,310</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	16.92 Year(s)
Minimum	Year(s)
Maximum	30 Year(s)

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

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	1,010,067.78	0.09%	38	0.41%	3.28%	17.32	7.16%	
10 % - 20 %	11,461,652.51	1.00%	285	3.10%	2.84%	16.05	13.57%	
20 % - 30 %	27,459,287.66	2.39%	543	5.91%	3.24%	15.83	21.17%	
30 % - 40 %	55,412,537.62	4.81%	821	8.94%	3.20%	15.74	29.15%	
40 % - 50 %	83,924,178.45	7.29%	960	10.45%	3.16%	15.79	37.05%	
50 % - 60 %	115,073,563.79	10.00%	1,122	12.21%	3.27%	15.70	44.68%	
60 % - 70 %	154,899,313.29	13.46%	1,239	13.48%	3.39%	16.27	52.83%	
70 % - 80 %	229,787,735.33	19.97%	1,572	17.11%	3.44%	17.47	60.91%	
80 % - 90 %	76,859,113.12	6.68%	493	5.37%	3.43%	16.74	68.29%	
90 % - 100 %	105,431,551.80	9.16%	573	6.24%	3.59%	17.60	76.32%	
100 % - 110 %	79,159,063.42	6.88%	433	4.71%	3.71%	17.28	83.31%	
110 % - 120 %	91,452,687.69	7.95%	468	5.09%	3.86%	17.84	92.39%	
120 % - 130 %	93,446,769.06	8.12%	508	5.53%	4.06%	18.18	98.32%	
130 % - 140 %	4,146,089.01	0.36%	22	0.24%	3.35%	18.89	97.41%	
140 % - 150 %	3,962,246.77	0.34%	17	0.19%	3.18%	18.79	103.66%	
150 % >=	10,365,648.17	0.90%	48	0.52%	3.59%	17.95	112.35%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %								
20 % - 30 %	58,068.00	0.01%	1	0.01%	3.45%	17.33	22.21%	
30 % - 40 %	54,453.63	0.00%	1	0.01%	3.15%	11.75	26.89%	
40 % - 50 %	88,950.00	0.01%	1	0.01%	2.34%	18.17	39.00%	
50 % - 60 %	259,760.02	0.02%	2	0.02%	3.32%	21.73	31.34%	
60 % - 70 %	447,440.14	0.04%	4	0.04%	2.44%	17.52	51.61%	
70 % - 80 %	387,778.34	0.03%	3	0.03%	3.20%	20.77	61.15%	
80 % - 90 %	624,302.20	0.05%	5	0.05%	2.39%	24.30	72.04%	
90 % - 100 %	595,338.49	0.05%	4	0.04%	2.34%	26.25	66.89%	
100 % - 110 %	886,233.76	0.08%	5	0.05%	3.10%	21.10	80.71%	
110 % - 120 %	1,866,313.54	0.16%	10	0.11%	2.95%	22.33	89.32%	
120 % - 130 %	905,984.23	0.08%	5	0.05%	2.98%	21.63	83.17%	
130 % - 140 %	378,897.42	0.03%	2	0.02%	2.98%	13.90	74.36%	
140 % - 150 %	284,903.35	0.02%	2	0.02%	2.95%	22.03	76.37%	
150 % >=	227,134.85	0.02%	1	0.01%	2.40%	27.58	99.62%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	2,973,761.86	0.26%	185	2.01%	3.41%	15.28	6.48%	
10 % - 20 %	20,660,178.53	1.80%	512	5.57%	3.07%	15.39	14.08%	
20 % - 30 %	42,313,670.78	3.68%	773	8.41%	3.25%	15.51	22.61%	
30 % - 40 %	75,975,937.37	6.60%	999	10.87%	3.25%	15.44	31.04%	
40 % - 50 %	108,879,666.29	9.46%	1,094	11.91%	3.25%	15.75	39.60%	
50 % - 60 %	136,945,879.83	11.90%	1,166	12.69%	3.33%	15.86	48.61%	
60 % - 70 %	163,061,244.09	14.17%	1,161	12.64%	3.43%	16.69	57.27%	
70 % - 80 %	205,174,136.26	17.83%	1,273	13.86%	3.44%	17.56	65.39%	
80 % - 90 %	89,144,295.13	7.75%	505	5.50%	3.55%	17.07	74.95%	
90 % - 100 %	97,644,924.10	8.48%	499	5.43%	3.62%	17.85	83.74%	
100 % - 110 %	80,536,642.75	7.00%	403	4.39%	3.86%	18.04	92.39%	
110 % - 120 %	81,880,561.93	7.11%	386	4.20%	4.07%	18.88	100.87%	
120 % - 130 %	32,969,621.09	2.86%	160	1.74%	3.82%	17.54	108.36%	
130 % - 140 %	2,428,633.96	0.21%	11	0.12%	3.50%	19.31	117.50%	
140 % - 150 %	556,612.03	0.05%	3	0.03%	2.74%	17.55	128.79%	
150 % >=	2,705,739.47	0.24%	12	0.13%	3.36%	18.42	170.04%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %								
20 % - 30 %	167,828.02	0.01%	2	0.02%	3.61%	23.16	22.96%	
30 % - 40 %	104,453.63	0.01%	2	0.02%	2.72%	13.39	27.83%	
40 % - 50 %	412,109.36	0.04%	4	0.04%	2.80%	19.66	39.38%	
50 % - 60 %	167,511.03	0.01%	2	0.02%	3.73%	17.78	48.11%	
60 % - 70 %	521,691.86	0.05%	4	0.04%	2.43%	14.37	56.72%	
70 % - 80 %	947,602.37	0.08%	7	0.08%	3.06%	20.22	65.84%	
80 % - 90 %	1,968,402.50	0.17%	11	0.12%	2.75%	23.32	75.79%	
90 % - 100 %	206,791.35	0.02%	1	0.01%	2.92%	21.52	87.07%	
100 % - 110 %	1,926,726.98	0.17%	10	0.11%	3.02%	22.82	92.59%	
110 % - 120 %	642,440.87	0.06%	3	0.03%	2.27%	24.95	98.85%	
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	5,295,228.47	0.46%	278	3.03%	3.25%	13.75	9.84%	
10 % - 20 %	35,645,226.58	3.10%	866	9.43%	3.26%	13.99	20.21%	
20 % - 30 %	66,800,335.20	5.80%	1,040	11.32%	3.19%	14.33	30.63%	
30 % - 40 %	102,116,824.89	8.87%	1,185	12.90%	3.27%	14.59	39.09%	
40 % - 50 %	117,265,078.50	10.19%	1,081	11.77%	3.26%	15.17	45.76%	
50 % - 60 %	134,071,043.19	11.65%	1,029	11.20%	3.27%	16.00	53.16%	
60 % - 70 %	139,055,576.16	12.08%	903	9.83%	3.41%	17.03	59.78%	
70 % - 80 %	137,965,134.64	11.99%	763	8.30%	3.48%	17.99	66.53%	
80 % - 90 %	123,029,833.26	10.69%	643	7.00%	3.52%	18.37	73.04%	
90 % - 100 %	83,389,418.97	7.25%	413	4.49%	3.67%	17.82	84.52%	
100 % - 110 %	70,963,458.72	6.17%	328	3.57%	3.84%	18.49	90.23%	
110 % - 120 %	60,714,676.34	5.28%	291	3.17%	3.96%	19.30	96.92%	
120 % - 130 %	48,940,892.25	4.25%	235	2.56%	4.22%	19.70	102.30%	
130 % - 140 %	15,007,346.28	1.30%	71	0.77%	4.26%	19.88	107.86%	
140 % - 150 %	1,751,024.10	0.15%	9	0.10%	3.58%	19.32	124.55%	
150 % >=	1,840,407.92	0.16%	7	0.08%	3.61%	18.45	182.62%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %								
20 % - 30 %	167,828.02	0.01%	2	0.02%	3.61%	23.16	22.96%	
30 % - 40 %	193,852.66	0.02%	3	0.03%	3.46%	13.15	37.20%	
40 % - 50 %	490,221.36	0.04%	5	0.05%	2.84%	20.26	40.76%	
50 % - 60 %	285,115.95	0.02%	2	0.02%	2.22%	15.55	56.28%	
60 % - 70 %	1,037,148.75	0.09%	7	0.08%	3.10%	19.34	67.18%	
70 % - 80 %	1,510,956.22	0.13%	9	0.10%	2.91%	22.56	74.20%	
80 % - 90 %	1,850,020.20	0.16%	10	0.11%	2.81%	23.21	84.57%	
90 % - 100 %	529,444.61	0.05%	3	0.03%	2.53%	23.70	92.92%	
100 % - 110 %	1,000,970.20	0.09%	5	0.05%	2.67%	22.92	97.48%	
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	1,560,036.60	0.14%	56	0.61%	3.37%	16.69	7.70%	
10 % - 20 %	16,173,110.85	1.41%	385	4.19%	2.99%	16.13	15.06%	
20 % - 30 %	41,612,616.64	3.62%	744	8.10%	3.25%	15.67	24.00%	
30 % - 40 %	80,807,893.92	7.02%	1,018	11.08%	3.14%	15.91	33.27%	
40 % - 50 %	115,623,045.22	10.05%	1,220	13.28%	3.22%	15.68	41.90%	
50 % - 60 %	161,418,283.84	14.03%	1,348	14.67%	3.38%	16.10	50.86%	
60 % - 70 %	258,478,236.28	22.46%	1,788	19.46%	3.43%	17.34	60.29%	
70 % - 80 %	87,616,298.77	7.61%	553	6.02%	3.42%	16.83	68.74%	
80 % - 90 %	116,541,369.35	10.13%	642	6.99%	3.60%	17.50	77.17%	
90 % - 100 %	92,579,030.51	8.04%	491	5.34%	3.77%	17.30	85.73%	
100 % - 110 %	139,861,297.22	12.15%	739	8.04%	3.99%	18.22	96.53%	
110 % - 120 %	16,083,859.89	1.40%	88	0.96%	3.84%	17.83	97.18%	
120 % - 130 %	4,513,530.49	0.39%	19	0.21%	3.30%	19.12	103.95%	
130 % - 140 %	2,827,460.23	0.25%	15	0.16%	3.86%	18.99	101.23%	
140 % - 150 %	2,637,240.13	0.23%	12	0.13%	3.61%	17.08	96.37%	
150 % >=	5,518,195.53	0.48%	24	0.26%	3.35%	17.67	125.12%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	



**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %								
20 % - 30 %	112,521.63	0.01%	2	0.02%	3.30%	14.63	24.47%	
30 % - 40 %								
40 % - 50 %	238,950.00	0.02%	2	0.02%	2.78%	18.32	37.86%	
50 % - 60 %	417,200.16	0.04%	4	0.04%	2.88%	21.41	41.81%	
60 % - 70 %	527,778.34	0.05%	4	0.04%	2.91%	18.64	60.49%	
70 % - 80 %	624,302.20	0.05%	5	0.05%	2.39%	24.30	72.04%	
80 % - 90 %	595,338.49	0.05%	4	0.04%	2.34%	26.25	66.89%	
90 % - 100 %	1,624,198.32	0.14%	9	0.10%	2.99%	21.84	83.28%	
100 % - 110 %	1,636,078.99	0.14%	9	0.10%	3.12%	21.89	85.60%	
110 % - 120 %	777,151.64	0.07%	4	0.04%	2.73%	17.94	85.49%	
120 % - 130 %	78,112.00	0.01%	1	0.01%	3.05%	23.39	48.06%	
130 % - 140 %	433,926.20	0.04%	2	0.02%	2.65%	24.69	93.64%	
140 % - 150 %								
150 % >=								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	4,140,658.33	0.36%	224	2.44%	3.39%	15.15	7.31%	
10 % - 20 %	27,652,630.86	2.40%	653	7.11%	3.13%	15.43	15.66%	
20 % - 30 %	62,276,930.15	5.41%	989	10.76%	3.26%	15.50	25.67%	
30 % - 40 %	110,051,500.53	9.56%	1,230	13.39%	3.23%	15.60	35.53%	
40 % - 50 %	137,344,940.98	11.93%	1,273	13.86%	3.32%	15.80	45.42%	
50 % - 60 %	179,180,263.68	15.57%	1,325	14.42%	3.39%	16.43	55.17%	
60 % - 70 %	231,206,154.04	20.09%	1,450	15.78%	3.44%	17.50	64.71%	
70 % - 80 %	102,394,143.34	8.90%	572	6.23%	3.55%	17.18	75.17%	
80 % - 90 %	109,037,412.64	9.47%	556	6.05%	3.69%	17.83	85.07%	
90 % - 100 %	93,771,341.73	8.15%	462	5.03%	3.92%	18.20	95.28%	
100 % - 110 %	76,964,606.59	6.69%	362	3.94%	3.95%	18.68	104.67%	
110 % - 120 %	6,205,035.24	0.54%	29	0.32%	3.69%	17.62	112.66%	
120 % - 130 %	920,147.89	0.08%	5	0.05%	3.37%	18.28	125.60%	
130 % - 140 %	466,223.17	0.04%	3	0.03%	4.16%	16.81	136.69%	
140 % - 150 %	467,894.39	0.04%	3	0.03%	2.98%	16.80	142.99%	
150 % >=	1,771,621.91	0.15%	6	0.07%	3.24%	19.27	185.96%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %								
20 % - 30 %	272,281.65	0.02%	4	0.04%	3.27%	19.41	24.82%	
30 % - 40 %	238,950.00	0.02%	2	0.02%	2.78%	18.32	37.86%	
40 % - 50 %	340,670.39	0.03%	4	0.04%	3.28%	19.68	44.74%	
50 % - 60 %	521,691.86	0.05%	4	0.04%	2.43%	14.37	56.72%	
60 % - 70 %	947,602.37	0.08%	7	0.08%	3.06%	20.22	65.84%	
70 % - 80 %	1,968,402.50	0.17%	11	0.12%	2.75%	23.32	75.79%	
80 % - 90 %	439,146.79	0.04%	2	0.02%	3.99%	19.10	88.28%	
90 % - 100 %	2,336,812.41	0.20%	12	0.13%	2.62%	23.99	94.63%	
100 % - 110 %								
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
< 10 %	7,975,472.96	0.69%	367	3.99%	3.26%	13.96	11.05%	
10 % - 20 %	46,325,921.76	4.03%	1,019	11.09%	3.20%	13.94	22.35%	
20 % - 30 %	91,253,260.26	7.93%	1,284	13.97%	3.23%	14.37	33.98%	
30 % - 40 %	125,783,694.47	10.93%	1,300	14.15%	3.27%	14.98	42.14%	
40 % - 50 %	145,535,579.54	12.65%	1,195	13.01%	3.24%	15.59	50.15%	
50 % - 60 %	156,843,033.75	13.63%	1,066	11.60%	3.35%	16.80	58.36%	
60 % - 70 %	159,165,407.00	13.83%	884	9.62%	3.51%	17.85	65.66%	
70 % - 80 %	134,256,056.36	11.67%	703	7.65%	3.54%	18.34	73.11%	
80 % - 90 %	96,477,524.51	8.38%	470	5.12%	3.68%	18.03	85.34%	
90 % - 100 %	76,017,382.73	6.60%	354	3.85%	3.88%	18.71	92.59%	
100 % - 110 %	63,475,164.99	5.52%	309	3.36%	4.10%	19.40	99.67%	
110 % - 120 %	34,755,842.12	3.02%	165	1.80%	4.22%	19.80	104.68%	
120 % - 130 %	3,771,692.55	0.33%	17	0.19%	4.04%	18.99	113.44%	
130 % - 140 %	766,555.50	0.07%	4	0.04%	3.74%	22.14	143.24%	
140 % - 150 %	133,500.00	0.01%	1	0.01%	4.70%	20.50	141.54%	
150 % >=	1,315,416.97	0.11%	4	0.04%	3.37%	17.56	197.28%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
< 10 %								
10 % - 20 %	109,760.02	0.01%	1	0.01%	3.70%	26.25	23.35%	
20 % - 30 %	162,521.63	0.01%	3	0.03%	2.98%	14.80	25.82%	
30 % - 40 %	344,818.80	0.03%	3	0.03%	3.15%	19.12	41.13%	
40 % - 50 %	519,917.54	0.05%	5	0.05%	2.55%	17.16	50.30%	
50 % - 60 %	1,037,148.75	0.09%	7	0.08%	3.10%	19.34	67.18%	
60 % - 70 %	1,510,956.22	0.13%	9	0.10%	2.91%	22.56	74.20%	
70 % - 80 %	1,982,728.71	0.17%	11	0.12%	2.76%	22.86	85.04%	
80 % - 90 %	807,501.98	0.07%	4	0.04%	2.54%	24.57	95.94%	
90 % - 100 %	590,204.32	0.05%	3	0.03%	2.85%	22.47	96.83%	
100 % - 110 %								
110 % - 120 %								
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >=								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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 %	163,940.00	0.01%	2	0.01%	0.22%	21.27	46.55%	
0.50 % - 1.00 %								
1.00 % - 1.50 %	5,167,753.52	0.45%	70	0.46%	1.38%	16.54	43.11%	
1.50 % - 2.00 %	113,810,483.81	9.89%	1,601	10.46%	1.81%	15.90	49.39%	
2.00 % - 2.50 %	165,310,413.12	14.36%	2,240	14.63%	2.22%	16.35	57.95%	
2.50 % - 3.00 %	209,410,285.29	18.20%	2,540	16.59%	2.75%	17.00	65.27%	
3.00 % - 3.50 %	169,756,356.42	14.75%	2,190	14.30%	3.22%	16.85	64.01%	
3.50 % - 4.00 %	152,831,767.84	13.28%	1,936	12.65%	3.74%	17.43	67.96%	
4.00 % - 4.50 %	75,889,037.55	6.59%	1,013	6.62%	4.21%	16.75	70.92%	
4.50 % - 5.00 %	56,266,574.42	4.89%	816	5.33%	4.71%	16.35	68.98%	
5.00 % - 5.50 %	57,018,351.24	4.95%	783	5.11%	5.24%	17.77	64.62%	
5.50 % - 6.00 %	107,546,356.74	9.34%	1,422	9.29%	5.76%	18.51	64.28%	
6.00 % - 6.50 %	34,091,172.84	2.96%	603	3.94%	6.13%	17.04	70.19%	
6.50 % - 7.00 %	2,440,409.72	0.21%	69	0.45%	6.67%	13.22	61.64%	
7.00 % >=	1,214,160.93	0.11%	25	0.16%	7.12%	12.24	58.67%	
Unknown								
Total	1,150,917,063.44	100.00%	15,310	100.00%	3.48%	16.95	63.28%	

Weighted Average	3.48 %
Minimum	0.00 %
Maximum	8.30 %

**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)	349,182,895.93	30.34%	4,674	30.53%	3.97%	16.68	63.82%	
12 Month(s) - 24 Month(s)	79,621,409.59	6.92%	1,465	9.57%	3.91%	14.46	60.51%	
24 Month(s) - 36 Month(s)	41,274,667.48	3.59%	654	4.27%	3.17%	14.84	61.16%	
36 Month(s) - 48 Month(s)	20,293,757.71	1.76%	382	2.50%	3.52%	14.03	57.24%	
48 Month(s) - 60 Month(s)	16,084,809.80	1.40%	298	1.95%	3.85%	15.13	54.65%	
60 Month(s) - 72 Month(s)	20,375,422.66	1.77%	340	2.22%	5.24%	15.63	58.92%	
72 Month(s) - 84 Month(s)	48,983,087.32	4.26%	705	4.60%	3.78%	16.51	60.65%	
84 Month(s) - 96 Month(s)	194,143,141.92	16.87%	2,173	14.19%	3.21%	17.57	64.03%	
96 Month(s) - 108 Month(s)	183,882,265.33	15.98%	2,246	14.67%	2.74%	17.63	64.60%	
108 Month(s) - 120 Month(s)	115,255,980.35	10.01%	1,396	9.12%	2.74%	18.07	65.50%	
120 Month(s) - 132 Month(s)	11,403,441.89	0.99%	167	1.09%	5.53%	18.15	53.36%	
132 Month(s) - 144 Month(s)	6,927,337.00	0.60%	101	0.66%	4.03%	15.55	55.35%	
144 Month(s) - 156 Month(s)	10,187,159.55	0.89%	119	0.78%	3.62%	17.84	69.40%	
156 Month(s) - 168 Month(s)	6,832,067.73	0.59%	98	0.64%	3.37%	16.66	60.00%	
168 Month(s) - 180 Month(s)	3,615,965.46	0.31%	54	0.35%	3.04%	16.36	62.95%	
180 Month(s) - 192 Month(s)	426,647.31	0.04%	4	0.03%	4.98%	15.65	76.93%	
192 Month(s) - 204 Month(s)	757,583.14	0.07%	12	0.08%	4.43%	19.52	53.19%	
204 Month(s) - 216 Month(s)	9,901,079.68	0.86%	111	0.73%	3.73%	19.68	66.32%	
216 Month(s) - 228 Month(s)	23,786,938.30	2.07%	227	1.48%	3.46%	19.89	65.30%	
228 Month(s) - 240 Month(s)	6,879,486.59	0.60%	71	0.46%	3.25%	21.35	65.32%	
240 Month(s) - 252 Month(s)	1,067,885.18	0.09%	12	0.08%	5.99%	20.39	57.82%	
252 Month(s) - 264 Month(s)								
264 Month(s) - 276 Month(s)								
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)	34,033.52	0.00%	1	0.01%	4.15%	-0.75	37.92%	
360 Month(s) >=								
Unknown								
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>15,310</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	65.55 Month(s)
Minimum	Month(s)
Maximum	351 Month(s)

## 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	127,148,953.66	11.05%	1,803	11.78%	2.45%	13.93	59.13%	
Fixed	1,023,768,109.78	88.95%	13,507	88.22%	3.61%	17.32	63.79%	
Unknown								
Total	1,150,917,063.44	100.00%	15,310	100.00%	3.48%	16.95	63.28%	



## 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	1,063,009,559.45	92.36%	8,445	91.91%	3.47%	16.89	62.79%	
Apartment	86,805,718.06	7.54%	735	8.00%	3.68%	17.69	69.53%	
House/Business (<50%)	776,705.52	0.07%	4	0.04%	2.55%	15.45	40.09%	
House/Business (>50%)								
Business								
Other	325,080.41	0.03%	4	0.04%	3.28%	11.60	61.87%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

## 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	39,030,700.21	3.39%	346	3.77%	3.23%	16.95	59.11%	
Flevoland	37,336,497.41	3.24%	282	3.07%	3.40%	16.24	71.45%	
Friesland	22,013,371.16	1.91%	181	1.97%	3.33%	17.47	67.64%	
Gelderland	215,743,369.91	18.75%	1,598	17.39%	3.32%	17.03	62.27%	
Groningen	37,550,900.43	3.26%	377	4.10%	3.42%	16.57	62.52%	
Limburg	225,391,843.58	19.58%	2,207	24.02%	3.68%	15.86	62.62%	
Noord-Brabant	167,884,138.67	14.59%	1,230	13.39%	3.58%	17.16	60.88%	
Noord-Holland	112,957,285.42	9.81%	772	8.40%	3.42%	17.27	62.61%	
Overijssel	84,535,937.48	7.35%	693	7.54%	3.27%	17.72	63.66%	
Utrecht	72,145,090.02	6.27%	515	5.61%	3.50%	17.48	62.26%	
Zeeland	13,102,552.32	1.14%	109	1.19%	3.86%	17.34	69.05%	
Zuid-Holland	123,225,376.83	10.71%	878	9.56%	3.61%	17.57	68.15%	
Unknown/Not specified								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	13,944,512.83	1.21%	148	1.61%	3.43%	17.07	61.63%	
NL112 - Delfzijl en omgeving	4,214,692.41	0.37%	43	0.47%	3.46%	16.38	67.81%	
NL113- Overig Groningen	19,391,695.19	1.68%	186	2.02%	3.40%	16.25	62.00%	
NL121- Noord-Friesland	9,959,224.30	0.87%	88	0.96%	3.57%	17.99	66.73%	
NL122- Zuidwest-Friesland	3,992,138.62	0.35%	33	0.36%	3.31%	17.00	67.08%	
NL123- Zuidoost-Friesland	8,062,008.24	0.70%	60	0.65%	3.05%	17.07	69.05%	
NL131- Noord-Drenthe	11,320,290.79	0.98%	103	1.12%	3.17%	16.76	57.52%	
NL132- Zuidoost-Drenthe	15,363,701.98	1.33%	140	1.52%	3.45%	16.94	61.26%	
NL133- Zuidwest-Drenthe	12,346,707.44	1.07%	103	1.12%	3.01%	17.12	57.90%	
NL211- Noord-Overijssel	33,450,209.24	2.91%	253	2.75%	3.22%	17.96	63.39%	
NL212- Zuidwest-Overijssel	10,294,800.29	0.89%	76	0.83%	3.44%	18.35	67.87%	
NL213- Twente	40,790,927.95	3.54%	364	3.96%	3.27%	17.37	62.81%	
NL221- Veluwe	61,868,438.41	5.38%	422	4.59%	3.32%	17.10	60.48%	
NL224- Zuidwest-Gelderland	21,939,807.56	1.91%	144	1.57%	3.41%	17.02	64.11%	
NL225- Achterhoek	49,137,432.09	4.27%	398	4.33%	3.16%	16.87	63.71%	
NL226- Arnhem/Nijmegen	83,228,531.85	7.23%	637	6.93%	3.38%	17.07	62.14%	
NL230- Flevoland	37,336,497.41	3.24%	282	3.07%	3.40%	16.24	71.45%	
NL310- Utrecht	71,714,250.02	6.23%	512	5.57%	3.51%	17.49	62.40%	
NL321- Kop van Noord-Holland	14,040,512.48	1.22%	106	1.15%	3.75%	17.42	66.55%	
NL322- Alkmaar en omgeving	11,011,245.11	0.96%	83	0.90%	3.71%	16.20	64.77%	
NL323- IJmond	6,107,353.13	0.53%	49	0.53%	3.48%	17.74	60.67%	
NL324- Agglomeratie Haarlem	10,197,032.88	0.89%	66	0.72%	3.45%	18.15	56.83%	
NL325- Zaanstreek	5,053,942.33	0.44%	36	0.39%	3.47%	17.91	67.29%	
NL326- Groot-Amsterdam	45,568,617.12	3.96%	294	3.20%	3.31%	17.26	64.69%	
NL327- Het Gooi en Vechtstreek	20,978,582.37	1.82%	138	1.50%	3.21%	17.02	56.58%	
NL331- Agglomeratie Leiden en Bollenstreek	13,595,231.36	1.18%	99	1.08%	3.34%	17.58	59.27%	
NL332- Agglomeratie 's-Gravenhage	25,211,125.14	2.19%	180	1.96%	3.57%	17.43	69.50%	
NL333- Delft en Westland	5,909,027.87	0.51%	36	0.39%	3.68%	18.38	64.98%	
NL334- Oost-Zuid-Holland	12,628,338.24	1.10%	94	1.02%	3.91%	16.44	67.53%	
NL335- Groot-Rijnmond	42,709,115.09	3.71%	300	3.27%	3.65%	17.69	71.72%	
NL336- Zuidoost-Zuid-Holland	23,172,539.13	2.01%	169	1.84%	3.57%	17.94	66.48%	
NL341- Zeeuwsch-Vlaanderen	4,022,832.36	0.35%	41	0.45%	4.07%	16.70	60.34%	
NL342- Overig Zeeland	9,079,719.96	0.79%	68	0.74%	3.76%	17.62	72.91%	
NL411- West-Noord-Brabant	27,947,527.62	2.43%	216	2.35%	3.77%	17.44	58.93%	
NL412- Midden-Noord-Brabant	27,697,240.61	2.41%	206	2.24%	3.60%	17.21	62.32%	
NL413- Noordoost-Noord-Brabant	53,338,044.35	4.63%	380	4.14%	3.51%	17.28	61.19%	
NL414- Zuidoost-Noord-Brabant	58,901,326.09	5.12%	428	4.66%	3.53%	16.91	60.84%	
NL421- Noord-Limburg	44,368,128.53	3.86%	407	4.43%	3.57%	15.98	61.45%	
NL422- Midden-Limburg	45,973,974.66	3.99%	424	4.61%	3.73%	15.88	62.73%	
NL423- Zuid-Limburg	135,049,740.39	11.73%	1,376	14.98%	3.70%	15.81	62.97%	
Unknown/Not specified								
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>9,188</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</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 %	1,148,840,391.85	99.82%	9,179	99.90%	3.49%	16.94	63.27%	
0 % - 10 %	1,158,373.61	0.10%	4	0.04%	3.81%	18.55	67.14%	
10 % - 20 %	918,297.98	0.08%	5	0.05%	2.25%	22.33	73.77%	
20 % - 30 %								
30 % - 40 %								
40 % - 50 %								
50 % - 60 %								
60 % - 70 %								
70 % - 80 %								
80 % - 90 %								
100 % >								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

Weighted Average	0 %
Minimum	0 %
Maximum	18 %

## 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	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	
Buy-to-let								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

## 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	817,299,453.69	71.01%	6,569	71.50%	3.57%	16.71	65.90%	
Self Employed	113,936,765.58	9.90%	630	6.86%	3.40%	17.79	63.67%	
Student	170,000.00	0.01%	2	0.02%	1.99%	17.64	26.17%	
Other	219,510,844.17	19.07%	1,987	21.63%	3.23%	17.40	53.34%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

### 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								
< 0.5	4,429,683.13	0.38%	202	2.20%	3.64%	13.67	24.77%	
0.5 - 1.0	19,925,475.20	1.73%	507	5.52%	3.36%	13.79	26.05%	
1.0 - 1.5	43,979,771.24	3.82%	778	8.47%	3.39%	14.59	33.21%	
1.5 - 2.0	74,730,679.76	6.49%	964	10.49%	3.36%	15.06	42.28%	
2.0 - 2.5	122,674,811.03	10.66%	1,251	13.62%	3.46%	14.93	52.15%	
2.5 - 3.0	122,590,492.08	10.65%	1,022	11.12%	3.33%	16.22	56.04%	
3.0 - 3.5	140,280,572.04	12.19%	987	10.74%	3.54%	17.19	63.38%	
3.5 - 4.0	149,016,399.87	12.95%	940	10.23%	3.60%	17.71	70.49%	
4.0 - 4.5	134,974,287.72	11.73%	801	8.72%	3.63%	18.10	72.16%	
4.5 - 5.0	120,139,048.99	10.44%	656	7.14%	3.62%	18.40	73.97%	
5.0 - 5.5	77,010,451.76	6.69%	377	4.10%	3.50%	18.50	75.22%	
5.5 - 6.0	42,887,459.24	3.73%	196	2.13%	3.50%	18.18	76.64%	
6.0 - 6.5	29,174,091.46	2.53%	130	1.41%	3.38%	17.81	75.19%	
6.5 - 7.0	17,079,763.59	1.48%	73	0.79%	3.22%	17.44	80.84%	
7.0 >=	40,452,046.61	3.51%	206	2.24%	3.08%	16.67	70.90%	
Unknown	11,572,029.72	1.01%	98	1.07%	3.37%	15.94	66.41%	
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>9,188</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	3.8
Minimum	0.0
Maximum	43.1

\*Note that for 6.26% of the borrowers in the pool the income has been calculated.

**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 %	96,204,070.34	8.36%	1,669	18.16%	2.39%	14.76	35.24%	
5 % - 10 %	272,655,078.28	23.69%	2,563	27.90%	2.80%	15.84	51.98%	
10 % - 15 %	278,871,785.22	24.23%	1,991	21.67%	3.31%	17.01	64.03%	
15 % - 20 %	215,681,192.82	18.74%	1,316	14.32%	3.71%	17.56	72.02%	
20 % - 25 %	134,998,770.26	11.73%	781	8.50%	4.32%	18.11	75.25%	
25 % - 30 %	88,790,888.02	7.71%	477	5.19%	4.74%	18.77	77.71%	
30 % - 35 %	28,097,426.74	2.44%	157	1.71%	5.01%	18.49	79.68%	
35 % - 40 %	13,368,189.66	1.16%	70	0.76%	4.85%	17.78	80.27%	
40 % - 45 %	3,968,853.62	0.34%	26	0.28%	4.68%	18.08	71.22%	
45 % - 50 %	1,463,056.76	0.13%	9	0.10%	4.92%	16.98	74.31%	
50 % - 55 %	1,178,589.62	0.10%	6	0.07%	4.13%	17.23	67.90%	
55 % - 60 %	1,399,738.47	0.12%	8	0.09%	3.85%	17.66	75.18%	
60 % - 65 %	1,095,298.22	0.10%	6	0.07%	4.18%	17.18	52.87%	
65 % - 70 %	1,120,806.97	0.10%	7	0.08%	3.30%	16.07	68.81%	
70 % >=	451,288.72	0.04%	4	0.04%	3.69%	16.48	54.85%	
Unknown	11,572,029.72	1.01%	98	1.07%	3.37%	15.94	66.41%	
<b>Total</b>	<b>1,150,917,063.44</b>	<b>100.00%</b>	<b>9,188</b>	<b>100.00%</b>	<b>3.48%</b>	<b>16.95</b>	<b>63.28%</b>	

Weighted Average	15 %
Minimum	0 %
Maximum	159 %

\*Note that for 6.26% of the borrowers in the pool the income has been calculated.



## 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	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

## 26. Guarantee Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	7,065,557.97	0.61%	46	0.50%	2.85%	21.71	75.31%	
Non-NHG Guarantee	1,143,851,505.47	99.39%	9,142	99.50%	3.49%	16.92	63.20%	
Unknown								
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

## 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	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

**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	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	
Total	1,150,917,063.44	100.00%	9,188	100.00%	3.48%	16.95	63.28%	

## 29. Capital Insurance

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
No policy attached	1,088,874,814.95	94.61%	13,901	90.80%	3.43%	17.07	63.04%	
SRLEV	62,042,248.49	5.39%	1,409	9.20%	4.41%	14.76	67.52%	
Total	1,150,917,063.44	100.00%	15,310	100.00%	3.48%	16.95	63.28%	

**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) 1.7 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;
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, 31 May 2013 and (ii) with respect to Further Advance Receivables purchased on a Notes Payment Date, the first day of the month of the relevant Notes Payment Date;
Day Count Convention	means Actual/360 for the class A1 notes and 30/360 for the class A2 notes;
Debt Service to Income	means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income;
Deferred Purchase Price	means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Instalments;
Deferred Purchase Price Installment	means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied;
Delinquency	refer to Arrears;
Economic Region (NUTS)	The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
Equivalent Securities	securities equivalent to Purchased Securities under that Transaction. If and to the extent that such Purchased Securities have been redeemed, the expression shall mean a sum of money equivalent to the proceeds of the redemption (other than Distributions);
Excess Spread	N/A
Excess Spread Margin	N/A
Final Maturity Date	means the Notes Payment Date falling in October 2042;
First Optional Redemption Date	means the Notes Payment Date falling in July 2018;
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;

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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 (OLTMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means de Volksbank;
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 8 July 2013 relating to the issue of the Notes;
Purchased Securities	the Securities sold or to be sold by the Seller (SNS Bank N.V.) to Buyer (Lowland Mortgage Backed Securities 2 B.V.) under that transaction, and any New Purchased securities transferred by Seller to Buyer;
Realised Losses	has the meaning ascribed thereto in section 5.3 (Loss allocation) of this Prospectus;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of the Prospectus;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;

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Replacements	N/A
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A
Reserve Account Target Level	N/A
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means de Volksbank;
Servicer	means de Volksbank;
Signing Date	8 July 2013;
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;



**Lowland Mortgage Backed Securities 2 B.V.****Monthly Portfolio and Performance Report: 1 February 2018 - 28 February 2018****Contact Information**

<b>Auditors</b>	Ernst & Young accountants (Amsterdam) 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 Risk Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Common Safekeeper</b>	Bank of America National Association, London Branch 5 Canada Square E14 5AQ London United Kingdom
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg	<b>Company Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB 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 2 B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>Issuer Account Bank</b>	Coöperatieve Rabobank U.A. (NL) Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Legal Advisor</b>	NautaDutilh N.V. Strawinksyiaan 1999 1077 XV Amsterdam The Netherlands
<b>Paying, Reference, and Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Security Trustee</b>	Stichting Security Trustee Lowland MBS 2 Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
<b>Seller 1</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Servicer 1</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands
<b>Set-off Risk Facility Provider</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands	<b>Tax Advisor</b>	KPMG Meijburg & Co. (Amstelveen) Laan van Langehuize 9 1186 DS Amstelveen The Netherlands