

**Cashflow analysis for the period**

|   |           |            |
|---|-----------|------------|
| Total interest received                   | 2,958,829 |            |
| Interest received on transaction accounts | (4,479)   |            |
| Liquidity available                       | 8,167,343 |            |
| Reserve account available                 | 4,200,000 |            |
| Receivables under hedging arrangements    | -         |            |
| Total funds available                     |           | 15,321,693 |
| Company management expenses               | -         |            |
| Administration fee                        | 5,048     |            |
| MPT fee                                   | 64,840    |            |
| Third party fees                          | 70,235    |            |
| Liquidity Facility fee                    | 12,251    |            |
| Payments under hedging arrangements       | 2,001,203 |            |
| Interest on the Notes                     | 643,498   |            |
| Shortfall Class A PDL Repayment           | 157,275   |            |
| Deferred Purchase Price Installment       | -         |            |
| Total funds distributed                   |           | 2,954,349  |
| Available after distribution of funds     |           | 12,367,343 |
| Undrawn Liquidity Facility                | 8,167,343 |            |
| Reserve account                           | 4,200,000 |            |
| Available liquidity                       |           | 12,367,343 |
| Net cashflow                              |           | -          |

**Collateral**

|   |             |
|---|-------------|
| Starting principal balance  | 272,244,774 |
| Principal redemptions and repayments                              | (6,938,781) |
| Repurchase of loans with Non-NHG part April June 2015             | -           |
| Substitution of loans in the quarter April June 2015              | -           |
| Losses for the period   | (157,275)   |
| Total balance collateral E-MAC NL 2005-NHG II as per 01 July 2015 | 265,148,718 |
| Balance Reset Participation                                       | -           |
| Balance Further Advance Participation                             | 1,995,288   |
| Total balance E-MAC NL 2005-NHG II                                | 267,144,006 |

**Principal Deficiency Ledger**

|         | Start balance | New Losses This Period | Repayment from Interest Available Amount | End balance |
|---------|---------------|------------------------|--|-------------|
| Class A | -             | 157,275                | 157,275                                  | -           |
| Total   | -             | 157,275                | 157,275                                  | -           |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 11.84%      | 9.82%       | 7.53%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 1,757           | 261,699,753 | 98.70%              |
| 31 - 60 days      | 10              | 1,566,124   | 0.59%               |
| 61 - 90 days      | 2               | 240,500     | 0.09%               |
| 91 - 120 days     | 1               | 143,000     | 0.05%               |
| 120+ days         | 10              | 1,499,340   | 0.57%               |
| In repossession   |                 |             |                     |
| Total             | 1,780           | 265,148,718 | 100.00%             |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | 373,820     | 157,275     | 62,000    | 1,076,720          |

Losses filed for compensation with NHG

**Characteristics**

|   |                    |         |         |
|---|--------------------|---------|---------|
| Number of borrowers                       | 1780               |         |         |
| Number of loanparts                       | 3463               |         |         |
|   | (weighted) average | Minimum | Maximum |
| Loan size borrower                        | 148,960            | 5,250   | 264,320 |
| Loan part size                            | 76,566             | 371     | 240,000 |
| Coupon                                    | 4.09%              | 0.65%   | 6.20%   |
| Remaining maturity (months)               | 229                | 4       | 349     |
| Remaining interest period (months)        | 66                 | 1       | 273     |
| Original interest period (months)         | 137                | 1       | 360     |
| Seasoning (months)                        | 100.5              | 1.0     | 137.0   |
| Loan to Foreclosure Value (non-NHG loans) | 0.0%               | 0.0%    | 0.0%    |

**Redemption Type**

| Redemption Type     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Alternative Savings | 96,812             | 0.04%          | 1            | 0.03%          | 96,812.00          | 4.80%        | 233.00        |
| Annuity             | 9,548,610          | 3.60%          | 169          | 4.88%          | 56,500.65          | 4.12%        | 228.23        |
| Hybride(switch)     | 485,453            | 0.18%          | 4            | 0.12%          | 121,363.16         | 5.32%        | 271.82        |
| Interest Only       | 118,782,241        | 44.80%         | 1,799        | 51.95%         | 66,026.82          | 4.08%        | 239.10        |
| Investment          | 2,886,651          | 1.09%          | 39           | 1.13%          | 74,016.70          | 4.30%        | 245.20        |
| Life                | 100,159,552        | 37.77%         | 1,067        | 30.81%         | 93,870.25          | 4.07%        | 220.04        |
| Linear              | 554,678            | 0.21%          | 11           | 0.32%          | 50,425.27          | 3.93%        | 202.12        |
| Savings             | 6,525,154          | 2.46%          | 88           | 2.54%          | 74,149.48          | 4.37%        | 230.33        |
| Universal Life      | 26,109,566         | 9.85%          | 285          | 8.23%          | 91,612.51          | 4.10%        | 218.07        |
| <b>Total</b>        | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b> | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Interest Term**

| Interest Term | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             | 6,236,498          | 2.35%          | 88           | 2.54%          | 70,869.30          | 3.13%        | 232.91        |
| 12            | 6,653,932          | 2.51%          | 87           | 2.51%          | 76,481.98          | 2.50%        | 229.97        |
| 24            | 3,118,574          | 1.18%          | 40           | 1.16%          | 77,964.34          | 3.20%        | 231.47        |
| 36            | 6,857,610          | 2.59%          | 89           | 2.57%          | 77,051.80          | 3.21%        | 227.38        |
| 48            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 60            | 64,057,164         | 24.16%         | 835          | 24.11%         | 76,715.17          | 4.29%        | 231.67        |
| 72            | 19,339,911         | 7.29%          | 264          | 7.62%          | 73,257.24          | 4.87%        | 234.88        |
| 84            | 5,127,926          | 1.93%          | 61           | 1.76%          | 84,064.35          | 4.69%        | 218.98        |
| 96            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 120           | 52,895,078         | 19.95%         | 684          | 19.75%         | 77,331.98          | 3.86%        | 227.14        |
| 132           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 238,023            | 0.09%          | 4            | 0.12%          | 59,505.82          | 4.86%        | 200.08        |
| 156           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 180           | 18,340,742         | 6.92%          | 244          | 7.05%          | 75,166.98          | 4.08%        | 214.40        |
| 192           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 204           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 216           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 228           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 240           | 75,240,066         | 28.38%         | 975          | 28.15%         | 77,169.30          | 4.11%        | 228.42        |
| 252           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 264           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 276           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 288           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 300           | 835,655            | 0.32%          | 10           | 0.29%          | 83,565.45          | 4.93%        | 231.21        |
| 312           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 324           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 336           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 348           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 360           | 6,207,540          | 2.34%          | 82           | 2.37%          | 75,701.71          | 4.92%        | 265.25        |
| >             | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b> | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Mortgage Coupons**

| from         | until | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| <            | 2.50% | 7,696,893          | 2.90%          | 104          | 3.00%          | 74,008.59          | 1.64%        | 230.09        |
| 2.50%        | 2.75% | 12,316,056         | 4.64%          | 154          | 4.45%          | 79,974.39          | 2.74%        | 221.16        |
| 2.75%        | 3.00% | 18,716,650         | 7.06%          | 249          | 7.19%          | 75,167.27          | 2.89%        | 227.73        |
| 3.00%        | 3.25% | 2,303,016          | 0.87%          | 27           | 0.78%          | 85,296.89          | 3.10%        | 221.46        |
| 3.25%        | 3.50% | 221,461            | 0.08%          | 4            | 0.12%          | 55,365.25          | 3.50%        | 208.85        |
| 3.50%        | 3.75% | 30,005,275         | 11.32%         | 384          | 11.09%         | 78,138.74          | 3.69%        | 223.52        |
| 3.75%        | 4.00% | 38,137,652         | 14.38%         | 483          | 13.95%         | 78,959.94          | 3.92%        | 225.65        |
| 4.00%        | 4.25% | 42,331,902         | 15.97%         | 544          | 15.71%         | 77,816.00          | 4.17%        | 230.19        |
| 4.25%        | 4.50% | 28,235,122         | 10.65%         | 371          | 10.71%         | 76,105.45          | 4.39%        | 225.03        |
| 4.50%        | 4.75% | 35,403,519         | 13.35%         | 486          | 14.03%         | 72,846.75          | 4.63%        | 232.38        |
| 4.75%        | 5.00% | 29,011,869         | 10.94%         | 379          | 10.94%         | 76,548.47          | 4.91%        | 238.45        |
| 5.00%        | 5.25% | 13,509,864         | 5.10%          | 180          | 5.20%          | 75,054.80          | 5.13%        | 240.30        |
| 5.25%        | 5.50% | 4,645,897          | 1.75%          | 62           | 1.79%          | 74,933.82          | 5.39%        | 228.57        |
| 5.50%        | 5.75% | 1,434,027          | 0.54%          | 19           | 0.55%          | 75,475.13          | 5.60%        | 235.09        |
| 5.75%        | 6.00% | 1,037,633          | 0.39%          | 14           | 0.40%          | 74,116.65          | 5.86%        | 234.35        |
| 6.00%        | 6.25% | 141,882            | 0.05%          | 3            | 0.09%          | 47,293.88          | 6.16%        | 230.37        |
| 6.25%        | 6.50% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.50%        | 6.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.75%        | 7.00% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.00%        | 7.25% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.25%        | 7.50% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.50%        | >     | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| Unknown      | >     | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b> | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Interest Reset Date**

| from         | until      | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |            | 6,524,498          | 2.46%          | 92           | 2.66%          | 70,918.46          | 3.03%        | 232.93        |
| <            | 01-01-2016 | 40,714,740         | 15.36%         | 526          | 15.19%         | 77,404.45          | 3.57%        | 224.60        |
| 01-01-2016   | 01-01-2017 | 52,345,017         | 19.74%         | 683          | 19.72%         | 76,639.85          | 4.30%        | 232.12        |
| 01-01-2017   | 01-01-2018 | 30,923,698         | 11.66%         | 416          | 12.01%         | 74,335.81          | 4.63%        | 234.90        |
| 01-01-2018   | 01-01-2019 | 10,082,063         | 3.80%          | 119          | 3.44%          | 84,723.21          | 4.41%        | 234.42        |
| 01-01-2019   | 01-01-2020 | 7,646,092          | 2.88%          | 104          | 3.00%          | 73,520.12          | 3.85%        | 218.22        |
| 01-01-2020   | 01-01-2021 | 15,861,755         | 5.98%          | 214          | 6.18%          | 74,120.35          | 3.78%        | 217.61        |
| 01-01-2021   | 01-01-2022 | 3,394,429          | 1.28%          | 46           | 1.33%          | 73,791.94          | 5.04%        | 223.72        |
| 01-01-2022   | 01-01-2023 | 1,434,606          | 0.54%          | 20           | 0.58%          | 71,730.32          | 4.61%        | 206.88        |
| 01-01-2023   | 01-01-2024 | 580,836            | 0.22%          | 9            | 0.26%          | 64,537.34          | 4.90%        | 222.42        |
| 01-01-2024   | 01-01-2025 | 7,056,219          | 2.66%          | 91           | 2.63%          | 77,540.86          | 4.15%        | 220.14        |
| 01-01-2025   | 01-01-2026 | 51,491,055         | 19.42%         | 685          | 19.78%         | 75,169.42          | 4.02%        | 220.31        |
| 01-01-2026   | 01-01-2027 | 10,447,969         | 3.94%          | 124          | 3.58%          | 84,257.81          | 4.28%        | 245.02        |
| 01-01-2027   | 01-01-2028 | 3,822,334          | 1.44%          | 56           | 1.62%          | 68,255.97          | 4.61%        | 245.93        |
| 01-01-2028   | 01-01-2029 | 1,449,645          | 0.55%          | 16           | 0.46%          | 90,602.82          | 5.13%        | 266.48        |
| 01-01-2029   | 01-01-2030 | 532,925            | 0.20%          | 6            | 0.17%          | 88,820.89          | 3.63%        | 186.74        |
| 01-01-2030   | 01-01-2031 | 1,902,809          | 0.72%          | 23           | 0.68%          | 82,730.82          | 3.83%        | 205.87        |
| 01-01-2031   | 01-01-2032 | 714,331            | 0.27%          | 7            | 0.20%          | 102,047.31         | 4.37%        | 224.32        |
| 01-01-2032   | 01-01-2033 | 976,711            | 0.37%          | 11           | 0.32%          | 88,791.93          | 4.35%        | 213.85        |
| 01-01-2033   | 01-01-2034 | 594,913            | 0.22%          | 7            | 0.20%          | 84,987.51          | 4.15%        | 217.29        |
| 01-01-2034   | 01-01-2035 | 2,548,512          | 0.96%          | 29           | 0.84%          | 87,879.73          | 3.87%        | 235.56        |
| 01-01-2035   | 01-01-2036 | 8,116,020          | 3.06%          | 99           | 2.86%          | 81,980.00          | 3.46%        | 237.73        |
| 01-01-2036   | 01-01-2037 | 250,230            | 0.09%          | 3            | 0.09%          | 83,410.15          | 4.53%        | 240.33        |
| 01-01-2037   | 01-01-2038 | 3,518,891          | 1.33%          | 52           | 1.50%          | 67,670.99          | 4.83%        | 264.25        |
| 01-01-2038   | 01-01-2039 | 2,218,418          | 0.84%          | 25           | 0.72%          | 88,736.73          | 5.10%        | 272.31        |
| 01-01-2039   | 01-01-2040 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2040   | 01-01-2041 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2041   | 01-01-2042 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2042   | 01-01-2043 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2043   | 01-01-2044 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2044   | 01-01-2045 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2045   | >          | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |            | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b> | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no.parts     | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2015 - 31-Dec-2015 | 49,350             | 0.02%          | 1            | 0.03%          | 49,350.00          | 3.75%        | 4.00          |
| 01-Jan-2016 - 31-Dec-2016 | 25,400             | 0.01%          | 1            | 0.03%          | 25,400.00          | 3.75%        | 14.00         |
| 01-Jan-2017 - 31-Dec-2017 | 122,367            | 0.05%          | 3            | 0.09%          | 40,789.13          | 4.36%        | 25.64         |
| 01-Jan-2018 - 31-Dec-2018 | 1,685              | 0.00%          | 1            | 0.03%          | 1,684.79           | 4.15%        | 41.00         |
| 01-Jan-2019 - 31-Dec-2019 | 503,126            | 0.19%          | 9            | 0.26%          | 55,902.85          | 3.43%        | 51.55         |
| 01-Jan-2020 - 31-Dec-2020 | 369,163            | 0.14%          | 12           | 0.35%          | 30,763.61          | 3.76%        | 61.23         |
| 01-Jan-2021 - 31-Dec-2021 | 218,941            | 0.08%          | 6            | 0.17%          | 36,490.16          | 4.29%        | 70.04         |
| 01-Jan-2022 - 31-Dec-2022 | 471,722            | 0.18%          | 9            | 0.26%          | 52,413.58          | 3.68%        | 83.69         |
| 01-Jan-2023 - 31-Dec-2023 | 465,142            | 0.18%          | 11           | 0.32%          | 42,285.66          | 4.17%        | 96.09         |
| 01-Jan-2024 - 31-Dec-2024 | 1,043,232          | 0.39%          | 17           | 0.49%          | 61,366.59          | 3.78%        | 110.76        |
| 01-Jan-2025 - 31-Dec-2025 | 3,153,709          | 1.19%          | 48           | 1.39%          | 65,702.27          | 4.00%        | 119.74        |
| 01-Jan-2026 - 31-Dec-2026 | 1,673,734          | 0.63%          | 24           | 0.69%          | 69,738.92          | 4.00%        | 133.98        |
| 01-Jan-2027 - 31-Dec-2027 | 3,215,080          | 1.21%          | 42           | 1.21%          | 76,549.53          | 3.90%        | 144.96        |
| 01-Jan-2028 - 31-Dec-2028 | 2,978,084          | 1.12%          | 39           | 1.13%          | 76,361.14          | 4.07%        | 156.80        |
| 01-Jan-2029 - 31-Dec-2029 | 5,145,798          | 1.94%          | 72           | 2.08%          | 71,469.42          | 4.01%        | 168.46        |
| 01-Jan-2030 - 31-Dec-2030 | 8,788,482          | 3.31%          | 107          | 3.09%          | 82,135.34          | 3.90%        | 180.11        |
| 01-Jan-2031 - 31-Dec-2031 | 7,991,570          | 3.01%          | 102          | 2.95%          | 78,348.73          | 4.07%        | 192.59        |
| 01-Jan-2032 - 31-Dec-2032 | 6,119,879          | 2.31%          | 70           | 2.02%          | 87,426.85          | 4.03%        | 204.41        |
| 01-Jan-2033 - 31-Dec-2033 | 4,198,516          | 1.58%          | 46           | 1.33%          | 91,272.08          | 3.97%        | 215.69        |
| 01-Jan-2034 - 31-Dec-2034 | 23,240,687         | 8.77%          | 300          | 8.66%          | 77,468.96          | 4.17%        | 230.94        |
| 01-Jan-2035 - 31-Dec-2035 | 166,510,592        | 62.80%         | 2,174        | 62.78%         | 76,591.81          | 4.04%        | 239.60        |
| 01-Jan-2036 - 31-Dec-2036 | 14,047,399         | 5.30%          | 178          | 5.14%          | 78,917.97          | 4.18%        | 256.46        |
| 01-Jan-2037 - 31-Dec-2037 | 9,245,138          | 3.49%          | 128          | 3.70%          | 72,227.64          | 4.70%        | 265.02        |
| 01-Jan-2038 - 31-Dec-2038 | 5,374,878          | 2.03%          | 60           | 1.73%          | 89,581.30          | 5.06%        | 272.27        |
| 01-Jan-2039 - 31-Dec-2039 | 17,500             | 0.01%          | 1            | 0.03%          | 17,500.00          | 6.00%        | 291.00        |
| 01-Jan-2040 - 31-Dec-2040 | 74,543             | 0.03%          | 1            | 0.03%          | 74,543.00          | 1.85%        | 296.00        |
| 01-Jan-2044 - 31-Dec-2044 | 103,000            | 0.04%          | 1            | 0.03%          | 103,000.00         | 4.95%        | 349.00        |
| <b>Total</b>              | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b> | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loan Parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|--------------------|--------------|---------------|
| NHG          |       | 265,148,718        | 100.00%        | 3,463         | 100.00%        | 76,566.19          | 4.09%        | 229.27        |
| <            | 50%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 50%          | 55%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 55%          | 60%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 60%          | 65%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 65%          | 70%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 70%          | 75%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 75%          | 80%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 80%          | 85%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 85%          | 90%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 90%          | 95%   | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 95%          | 100%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 100%         | 105%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 105%         | 110%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 110%         | 115%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 115%         | 120%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 120%         | 125%  | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| 125%         | >     | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>265,148,718</b> | <b>100.00%</b> | <b>3,463</b>  | <b>100.00%</b> | <b>76,566.19</b>   | <b>4.09%</b> | <b>229.27</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 11,912,078         | 4.49%          | 80           | 4.49%          | 148,900.97        | 4.00%        | 231.52        |
| Zeeland       | 7,139,294          | 2.69%          | 53           | 2.98%          | 134,703.66        | 4.38%        | 234.03        |
| Noord-Brabant | 29,412,624         | 11.09%         | 189          | 10.62%         | 155,622.35        | 4.05%        | 226.39        |
| Limburg       | 19,719,848         | 7.44%          | 133          | 7.47%          | 148,269.53        | 4.11%        | 226.12        |
| Friesland     | 11,816,819         | 4.46%          | 85           | 4.78%          | 139,021.40        | 4.10%        | 228.95        |
| Drenthe       | 7,935,546          | 2.99%          | 55           | 3.09%          | 144,282.66        | 3.98%        | 225.68        |
| Overijssel    | 16,177,318         | 6.10%          | 111          | 6.24%          | 145,741.60        | 4.14%        | 237.26        |
| Gelderland    | 23,870,312         | 9.00%          | 155          | 8.71%          | 154,002.02        | 4.11%        | 226.89        |
| Flevoland     | 7,970,011          | 3.01%          | 52           | 2.92%          | 153,269.44        | 4.12%        | 233.17        |
| Utrecht       | 12,241,388         | 4.62%          | 78           | 4.38%          | 156,940.87        | 4.11%        | 230.79        |
| Noord-Holland | 28,302,530         | 10.67%         | 181          | 10.17%         | 156,367.57        | 4.04%        | 228.94        |
| Zuid-Holland  | 88,280,025         | 33.29%         | 606          | 34.04%         | 145,676.61        | 4.10%        | 229.28        |
| unspecified   | 370,925            | 0.14%          | 2            | 0.11%          | 185,462.50        | 3.81%        | 239.58        |
| <b>Total</b>  | <b>265,148,718</b> | <b>100.00%</b> | <b>1,780</b> | <b>100.00%</b> | <b>148,959.95</b> | <b>4.09%</b> | <b>229.27</b> |

**Property Type**

| Property Type              | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|----------------------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Garage                     | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Utility building           | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Shop/House                 | 86,944             | 0.03%          | 1            | 0.06%          | 86,943.82         | 4.40%        | 239.00        |
| Farm house                 | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 647,228            | 0.24%          | 5            | 0.28%          | 129,445.64        | 3.97%        | 241.94        |
| Garagebox near house       | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Garagebox near Condominium | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Conversion                 | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium                | 24,208,109         | 9.13%          | 189          | 10.62%         | 128,085.23        | 4.20%        | 238.28        |
| Shop                       | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Retail property            | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Office space               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| NRF Property               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Single family house        | 240,206,437        | 90.59%         | 1,585        | 89.04%         | 151,549.80        | 4.08%        | 228.32        |
| Private Shop               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>               | <b>265,148,718</b> | <b>100.00%</b> | <b>1,780</b> | <b>100.00%</b> | <b>148,959.95</b> | <b>4.09%</b> | <b>229.27</b> |

**Net Size**

| Net Size     | Value              | As % of total  | no. of loans | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| <            | 0                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 0            | 25,000             | 151,791        | 12           | 0.67%          | 12,649.28         | 3.95%        | 183.72        |
| 25,000       | 50,000             | 821,751        | 21           | 1.18%          | 39,130.98         | 4.00%        | 215.69        |
| 50,000       | 75,000             | 5,272,918      | 82           | 4.61%          | 64,303.88         | 4.15%        | 219.92        |
| 75,000       | 100,000            | 16,862,459     | 187          | 10.51%         | 90,173.58         | 4.17%        | 228.07        |
| 100,000      | 125,000            | 31,890,722     | 280          | 15.73%         | 113,895.44        | 4.16%        | 225.66        |
| 125,000      | 150,000            | 45,602,636     | 330          | 18.54%         | 138,189.81        | 4.14%        | 228.39        |
| 150,000      | 175,000            | 50,726,406     | 312          | 17.53%         | 162,584.63        | 4.14%        | 227.89        |
| 175,000      | 200,000            | 51,158,952     | 272          | 19.29%         | 188,084.38        | 4.03%        | 230.53        |
| 200,000      | 225,000            | 39,177,060     | 184          | 14.78%         | 212,918.80        | 4.04%        | 232.77        |
| 225,000      | 250,000            | 22,710,087     | 97           | 8.57%          | 234,124.61        | 3.94%        | 233.22        |
| 250,000      | 275,000            | 773,936        | 3            | 0.29%          | 257,978.67        | 4.79%        | 256.81        |
| 275,000      | 300,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 300,000      | 325,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 325,000      | 350,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 350,000      | 375,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 375,000      | 400,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 400,000      | 425,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 425,000      | 450,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 450,000      | 475,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 475,000      | 500,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 500,000      | 525,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 525,000      | 550,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 550,000      | 575,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 575,000      | 600,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 600,000      | 625,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 625,000      | 650,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 650,000      | >                  | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> | <b>265,148,718</b> | <b>100.00%</b> | <b>1,780</b> | <b>100.00%</b> | <b>148,959.95</b> | <b>4.09%</b> | <b>229.27</b> |