

**E-MAC Program - Compartment NL 2006-III Investor report July 2016**

**Cashflow analysis for the period**

|   |           |            |
|---|-----------|------------|
| Total interest received                         | 5,184,959 |            |
| Interest received on transaction accounts       | (867)     |            |
| Liquidity available                             | 5,726,557 |            |
| Reserve account available                       | 1,636,159 |            |
| Receivables under hedging arrangements          | -         |            |
| Total funds available                           |           | 12,546,808 |
| Company management expenses                     | -         |            |
| MPT fee   | 80,551    |            |
| Administration fee                              | 7,669     |            |
| Third party fees                                | 56,773    |            |
| Liquidity Facility fee                          | 1,737     |            |
| Payments under hedging arrangements             | 4,592,022 |            |
| Interest on the Notes                           | 100,548   |            |
| Principal Redemption Subordinated Class E Notes | 36,159    |            |
| Shortfall Class D PDL Repayment                 | 344,792   |            |
| Deferred Purchase Price Instalment              | -         |            |
| Total funds distributed                         |           | 5,220,251  |
| Available after distribution of funds           |           | 7,326,557  |
| Undrawn Liquidity Facility                      | 5,726,557 |            |
| Reserve account                                 | 1,600,000 |            |
| Available liquidity                             |           | 7,326,557  |
| Net cashflow                                    |           | -          |

**Collateral**

|   |              |                |
|---|--------------|----------------|
| Starting principal balance                                      | 409,039,792  |                |
| Prefunding purchase   | -            |                |
| Further Advances bought   | -            |                |
| Principal redemptions and repayments                            | (14,545,293) |                |
| Losses for the period   | (344,792)    |                |
| Ending principal balance  |              | 394,149,707.53 |
| Balance Reset Participation                                     |              | -              |
| Total balance collateral E-MAC NL 2006-III                      |              | 394,149,708    |
| Redemptions reserved for Substitution in July 2016              |              | -              |
| Redemptions reserved for purchase Further Advances in July 2016 |              | -              |
| Total balance Put Option Notes E-MAC NL 2006-III                |              | 394,149,708    |

**Principal Deficiency Ledger**

|          | Start balance | New Losses This Period | Repayment from Interest Available |             |
|----------|---------------|------------------------|-----------------------------------|-------------|
|          |               |                        | Amount                            | End balance |
| Class A1 | -             | -                      | -                                 | -           |
| Class A2 | -             | -                      | -                                 | -           |
| Class B  | -             | -                      | -                                 | -           |
| Class C  | -             | -                      | -                                 | -           |
| Class D  | -             | 344,792                | 344,792                           | -           |
| Total    | -             | 344,792                | 344,792                           | -           |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 16.38%      | 13.65%      | 7.08%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 2,142           | 388,506,007 | 98.57%              |
| 31 - 60 days      | 8               | 1,442,743   | 0.37%               |
| 61 - 90 days      | 6               | 1,298,550   | 0.33%               |
| 91 - 120 days     | 3               | 642,500     | 0.16%               |
| 120+ days         | 14              | 2,259,907   | 0.57%               |
| In repossession   |                 |             |                     |
| Total             | 2,173           | 394,149,708 | 100.00%             |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | 175,743     | 344,792     | 78,613    | 6,176,266          |

**Characteristics**

|                                    |                    |         |         |
|------------------------------------|--------------------|---------|---------|
| Number of borrowers                | 2173               |         |         |
| Number of loanparts                | 3655               |         |         |
|                                    | (weighted) average | Minimum | Maximum |
| Loan size borrower                 | 181,385            | 5,422   | 750,000 |
| Loan part size                     | 107,838            | 1,500   | 603,148 |
| Coupon                             | 4.66%              | 0.75%   | 7.00%   |
| Remaining maturity (months)        | 236                | 1       | 319     |
| Remaining interest period (months) | 68                 | 1       | 267     |
| Original interest period (months)  | 157                | 1       | 360     |
| Seasoning (months)                 | 100.6              | 1.0     | 167.0   |
| Loan to Original Foreclosure Value | 89.7%              | 1.9%    | 128.0%  |

\* Calculation includes Bridge loans

**Redemption Type**

| Redemption Type       | Value          | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|-----------------------|----------------|---------------|----------|---------------|--------------------|-------|--------|
| Alternative Savings   | 83,621         | 0.02%         | 2        | 0.05%         | 41,810.53          | 4.20% | 144.02 |
| Annuity               | 8,547,143      | 2.17%         | 138      | 3.78%         | 61,935.82          | 4.82% | 230.67 |
| Hybride(switch)       | 1,378,031      | 0.35%         | 17       | 0.47%         | 81,060.63          | 5.15% | 236.67 |
| Interest Only         | 311,040,630    | 78.91%        | 2,667    | 72.97%        | 116,625.66         | 4.64% | 240.96 |
| Investment            | 5,489,728      | 1.39%         | 65       | 1.78%         | 84,457.35          | 4.71% | 236.30 |
| Life                  | 51,030,512     | 12.95%        | 560      | 15.32%        | 91,125.91          | 4.73% | 214.62 |
| Life(external policy) | 56,498         | 0.01%         | 1        | 0.03%         | 56,498.00          | 5.75% | 144.00 |
| Linear                | 350,951        | 0.09%         | 5        | 0.14%         | 70,190.19          | 4.84% | 152.13 |
| Savings               | 4,844,637      | 1.23%         | 67       | 1.83%         | 72,308.02          | 5.02% | 228.89 |
| STAR Aflossingsvrij   | 1,213,414      | 0.31%         | 20       | 0.55%         | 60,670.71          | 5.12% | 225.99 |
| Universal Life        | 10,114,543     | 2.57%         | 113      | 3.09%         | 89,509.23          | 4.62% | 216.67 |
| Total                 | 394,149,707.53 | 100.00%       | 3,655    | 100.00%       | 107,838.50         | 4.66% | 236.32 |

**Interest Term**

| Interest Term | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|---------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| 1             | 32,619,922  | 8.28%         | 250      | 6.84%         | 130,479.69         | 2.70% | 240.64 |
| 12            | 12,624,976  | 3.20%         | 86       | 2.35%         | 146,802.04         | 4.03% | 240.98 |
| 24            | 627,000     | 0.13%         | 6        | 0.16%         | 87,833.33          | 4.23% | 239.66 |
| 24            | 12,212,615  | 3.10%         | 94       | 2.57%         | 129,921.44         | 4.28% | 239.31 |
| 36            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 48            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 48            | 36,475,783  | 9.25%         | 371      | 10.15%        | 98,317.47          | 5.31% | 236.44 |
| 60            | 15,412,376  | 3.91%         | 154      | 4.21%         | 100,080.36         | 5.68% | 239.03 |
| 72            | 2,244,300   | 0.57%         | 27       | 0.74%         | 83,122.23          | 5.53% | 231.63 |
| 84            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 96            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 108           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 120           | 99,044,403  | 25.13%        | 905      | 24.76%        | 109,441.33         | 4.83% | 238.15 |
| 120           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 132           | 269,976     | 0.07%         | 6        | 0.16%         | 44,996.00          | 4.61% | 204.81 |
| 144           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 156           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 168           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 168           | 27,534,335  | 6.99%         | 278      | 7.61%         | 99,044.37          | 4.76% | 233.66 |
| 180           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 192           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 192           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 204           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 204           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 216           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 216           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 228           | 122,975,454 | 31.20%        | 1,163    | 31.82%        | 105,739.86         | 4.72% | 232.47 |
| 240           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 240           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 252           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 264           | -           | 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% | -      |
| 288           | 1,937,305   | 0.49%         | 25       | 0.68%         | 77,492.19          | 4.85% | 216.06 |
| 300           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 312           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 324           | -           | 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% | -      |
| 348           | 30,271,262  | 7.68%         | 290      | 7.93%         | 104,383.66         | 4.94% | 240.88 |
| 360           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| >             | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| Total         | 394,149,708 | 100.00%       | 3,655    | 100.00%       | 107,838.50         | 4.66% | 236.32 |

**Mortgage Coupons**

| from    | until | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|---------|-------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| <       | 2.50% | 22,536,358  | 5.72%         | 165      | 4.51%         | 136,583.99         | 1.61% | 240.78 |
| 2.50%   | 2.75% | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 2.75%   | 3.00% | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 3.00%   | 3.25% | 975,740     | 0.25%         | 5        | 0.14%         | 195,148.06         | 3.20% | 243.51 |
| 3.25%   | 3.50% | 933,906     | 0.24%         | 8        | 0.22%         | 116,738.30         | 3.40% | 207.35 |
| 3.50%   | 3.75% | 9,280,515   | 2.35%         | 87       | 2.38%         | 106,672.58         | 3.66% | 237.21 |
| 3.75%   | 4.00% | 9,438,434   | 2.39%         | 63       | 2.27%         | 113,716.07         | 3.93% | 238.67 |
| 4.00%   | 4.25% | 17,120,506  | 4.34%         | 163      | 4.46%         | 105,033.78         | 4.16% | 233.06 |
| 4.25%   | 4.50% | 46,809,563  | 11.88%        | 459      | 12.56%        | 101,981.62         | 4.45% | 232.56 |
| 4.50%   | 4.75% | 95,696,463  | 24.25%        | 911      | 24.92%        | 104,934.65         | 4.67% | 235.24 |
| 4.75%   | 5.00% | 96,261,634  | 24.42%        | 865      | 23.87%        | 111,285.13         | 4.89% | 235.74 |
| 5.00%   | 5.25% | 32,081,629  | 8.14%         | 314      | 8.59%         | 102,170.79         | 5.12% | 235.70 |
| 5.25%   | 5.50% | 17,222,821  | 4.37%         | 168      | 4.60%         | 102,516.79         | 5.39% | 239.46 |
| 5.50%   | 5.75% | 17,508,113  | 4.44%         | 189      | 5.17%         | 92,635.52          | 5.63% | 239.27 |
| 5.75%   | 6.00% | 18,706,591  | 4.75%         | 141      | 3.86%         | 132,670.86         | 5.87% | 242.49 |
| 6.00%   | 6.25% | 3,979,914   | 1.01%         | 43       | 1.18%         | 92,556.14          | 6.17% | 245.61 |
| 6.25%   | 6.50% | 2,540,030   | 0.64%         | 29       | 0.79%         | 87,587.25          | 6.35% | 244.57 |
| 6.50%   | 6.75% | 2,245,965   | 0.57%         | 18       | 0.49%         | 124,775.81         | 6.61% | 241.23 |
| 6.75%   | 7.00% | 912,527     | 0.23%         | 7        | 0.19%         | 130,360.98         | 6.83% | 243.39 |
| 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% | -      |
| Total   | -     | 394,149,708 | 100.00%       | 3,655    | 100.00%       | 107,838.50         | 4.66% | 236.32 |

**Interest Reset Date**

| from         | until      | Value              | As % of total  | no. parts    | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |            | 32,619,922         | 8.28%          | 250          | 6.84%          | 130,479.69         | 2.70%        | 240.64        |
| <            |            | 108,357,509        | 27.49%         | 955          | 26.13%         | 113,463.36         | 4.84%        | 237.70        |
| 01-01-2017   | 01-01-2018 | 28,482,236         | 7.23%          | 274          | 7.50%          | 103,949.77         | 5.36%        | 238.75        |
| 01-01-2018   | 01-01-2019 | 21,702,391         | 5.51%          | 230          | 6.29%          | 94,358.22          | 5.40%        | 239.20        |
| 01-01-2019   | 01-01-2020 | 7,470,341          | 1.90%          | 71           | 1.94%          | 105,216.07         | 4.88%        | 233.85        |
| 01-01-2020   | 01-01-2021 | 5,002,956          | 1.27%          | 60           | 1.64%          | 83,382.60          | 4.37%        | 228.01        |
| 01-01-2021   | 01-01-2022 | 29,016,757         | 7.36%          | 278          | 7.61%          | 104,376.82         | 4.69%        | 233.09        |
| 01-01-2022   | 01-01-2023 | 1,102,587          | 0.28%          | 14           | 0.38%          | 78,756.24          | 5.08%        | 221.97        |
| 01-01-2023   | 01-01-2024 | 421,816            | 0.11%          | 6            | 0.16%          | 70,302.64          | 5.35%        | 230.08        |
| 01-01-2024   | 01-01-2025 | 640,582            | 0.16%          | 9            | 0.25%          | 71,175.77          | 5.00%        | 180.91        |
| 01-01-2025   | 01-01-2026 | 1,593,916          | 0.40%          | 14           | 0.38%          | 113,851.11         | 4.42%        | 239.36        |
| 01-01-2026   | 01-01-2027 | 124,460,881        | 31.58%         | 1,151        | 31.49%         | 108,132.82         | 4.72%        | 233.13        |
| 01-01-2027   | 01-01-2028 | 407,368            | 0.10%          | 14           | 0.38%          | 29,097.71          | 5.14%        | 248.87        |
| 01-01-2028   | 01-01-2029 | 152,180            | 0.04%          | 8            | 0.22%          | 19,022.50          | 5.85%        | 261.99        |
| 01-01-2029   | 01-01-2030 | 245,226            | 0.06%          | 5            | 0.14%          | 49,045.11          | 5.28%        | 181.20        |
| 01-01-2030   | 01-01-2031 | 127,244            | 0.03%          | 2            | 0.05%          | 63,621.99          | 4.88%        | 168.00        |
| 01-01-2031   | 01-01-2032 | 1,967,163          | 0.50%          | 25           | 0.68%          | 78,686.53          | 4.79%        | 215.94        |
| 01-01-2032   | 01-01-2033 | 270,034            | 0.07%          | 5            | 0.14%          | 54,006.79          | 5.11%        | 203.40        |
| 01-01-2033   | 01-01-2034 | 324,035            | 0.08%          | 3            | 0.08%          | 108,011.61         | 4.92%        | 201.00        |
| 01-01-2034   | 01-01-2035 | 696,439            | 0.18%          | 5            | 0.14%          | 139,287.80         | 4.97%        | 218.90        |
| 01-01-2035   | 01-01-2036 | 279,000            | 0.07%          | 3            | 0.08%          | 93,000.00          | 4.43%        | 242.00        |
| 01-01-2036   | 01-01-2037 | 28,485,625         | 7.23%          | 259          | 7.09%          | 109,983.11         | 4.94%        | 242.89        |
| 01-01-2037   | 01-01-2038 | 168,465            | 0.04%          | 8            | 0.22%          | 21,058.08          | 5.18%        | 252.87        |
| 01-01-2038   | 01-01-2039 | 155,037            | 0.04%          | 6            | 0.16%          | 25,839.43          | 5.57%        | 261.73        |
| 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   | 01-01-2046 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2046   | >          | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |            | <b>394,149,708</b> | <b>100.00%</b> | <b>3,655</b> | <b>100.00%</b> | <b>107,838.50</b>  | <b>4.66%</b> | <b>236.32</b> |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no. parts    | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2013 - 31-Dec-2013 | 77,595             | 0.02%          | 2            | 0.05%          | 38,797.50          | 4.61%        | 35.09         |
| 01-Jan-2016 - 31-Dec-2016 | 119,162            | 0.03%          | 4            | 0.11%          | 29,790.60          | 4.54%        | 3.14          |
| 01-Jan-2018 - 31-Dec-2018 | 23,397             | 0.01%          | 2            | 0.05%          | 11,698.44          | 4.85%        | 27.12         |
| 01-Jan-2019 - 31-Dec-2019 | 406,538            | 0.10%          | 7            | 0.19%          | 58,076.82          | 3.35%        | 38.37         |
| 01-Jan-2020 - 31-Dec-2020 | 73,200             | 0.02%          | 2            | 0.05%          | 36,600.00          | 4.62%        | 53.00         |
| 01-Jan-2021 - 31-Dec-2021 | 388,243            | 0.10%          | 6            | 0.16%          | 64,707.17          | 4.67%        | 62.85         |
| 01-Jan-2022 - 31-Dec-2022 | 308,188            | 0.08%          | 6            | 0.16%          | 51,364.59          | 4.89%        | 74.10         |
| 01-Jan-2023 - 31-Dec-2023 | 391,046            | 0.10%          | 6            | 0.16%          | 65,174.34          | 4.64%        | 85.00         |
| 01-Jan-2024 - 31-Dec-2024 | 1,019,648          | 0.26%          | 12           | 0.33%          | 84,970.68          | 4.48%        | 97.58         |
| 01-Jan-2025 - 31-Dec-2025 | 381,651            | 0.10%          | 7            | 0.19%          | 54,521.58          | 4.69%        | 108.24        |
| 01-Jan-2026 - 31-Dec-2026 | 3,086,182          | 0.78%          | 42           | 1.15%          | 73,480.52          | 4.64%        | 122.58        |
| 01-Jan-2027 - 31-Dec-2027 | 1,630,821          | 0.41%          | 28           | 0.77%          | 58,243.62          | 4.75%        | 132.52        |
| 01-Jan-2028 - 31-Dec-2028 | 1,809,303          | 0.46%          | 26           | 0.71%          | 69,588.60          | 4.63%        | 145.67        |
| 01-Jan-2029 - 31-Dec-2029 | 2,781,243          | 0.71%          | 32           | 0.88%          | 86,913.85          | 4.63%        | 157.93        |
| 01-Jan-2030 - 31-Dec-2030 | 3,744,670          | 0.95%          | 36           | 0.98%          | 104,018.61         | 4.84%        | 169.10        |
| 01-Jan-2031 - 31-Dec-2031 | 7,366,719          | 1.87%          | 84           | 2.30%          | 87,699.03          | 4.71%        | 181.49        |
| 01-Jan-2032 - 31-Dec-2032 | 4,735,401          | 1.20%          | 57           | 1.56%          | 83,077.21          | 4.61%        | 193.37        |
| 01-Jan-2033 - 31-Dec-2033 | 3,183,786          | 0.81%          | 36           | 0.98%          | 88,438.51          | 4.82%        | 205.67        |
| 01-Jan-2034 - 31-Dec-2034 | 4,169,912          | 1.06%          | 39           | 1.07%          | 106,920.82         | 4.55%        | 216.79        |
| 01-Jan-2035 - 31-Dec-2035 | 1,944,609          | 0.49%          | 21           | 0.57%          | 92,600.42          | 4.93%        | 228.57        |
| 01-Jan-2036 - 31-Dec-2036 | 318,733,297        | 80.87%         | 2,786        | 76.22%         | 114,405.35         | 4.66%        | 242.70        |
| 01-Jan-2037 - 31-Dec-2037 | 35,412,353         | 8.98%          | 328          | 8.97%          | 107,964.49         | 4.66%        | 246.20        |
| 01-Jan-2038 - 31-Dec-2038 | 1,367,402          | 0.35%          | 50           | 1.37%          | 27,348.03          | 5.28%        | 263.18        |
| 01-Jan-2039 - 31-Dec-2039 | 609,122            | 0.15%          | 25           | 0.68%          | 24,364.88          | 3.85%        | 275.34        |
| 01-Jan-2040 - 31-Dec-2040 | 167,007            | 0.04%          | 7            | 0.19%          | 23,858.15          | 4.75%        | 285.46        |
| 01-Jan-2041 - 31-Dec-2041 | 66,451             | 0.02%          | 2            | 0.05%          | 33,225.64          | 5.81%        | 300.31        |
| 01-Jan-2042 - 31-Dec-2042 | 101,073            | 0.03%          | 1            | 0.03%          | 101,072.51         | 6.25%        | 314.00        |
| 01-Jan-2043 - 31-Dec-2043 | 51,690             | 0.01%          | 1            | 0.03%          | 51,689.73          | 4.30%        | 319.00        |
| <b>Total</b>              | <b>394,149,708</b> | <b>100.00%</b> | <b>3,655</b> | <b>100.00%</b> | <b>107,838.50</b>  | <b>4.66%</b> | <b>236.32</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loan Parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|--------------------|--------------|---------------|
| NHG          |       | 2,298,940          | 0.58%          | 33            | 0.90%          | 69,664.85          | 4.06%        | 217.98        |
| <            | 50%   | 34,963,179         | 8.87%          | 486           | 13.30%         | 71,940.70          | 4.48%        | 236.43        |
| 50%          | 55%   | 12,874,942         | 3.27%          | 141           | 3.86%          | 91,311.64          | 4.64%        | 235.75        |
| 55%          | 60%   | 21,825,266         | 5.54%          | 179           | 4.90%          | 121,928.86         | 4.48%        | 236.32        |
| 60%          | 65%   | 8,923,191          | 2.26%          | 81            | 2.22%          | 110,162.85         | 4.31%        | 240.22        |
| 65%          | 70%   | 15,944,433         | 4.05%          | 124           | 3.39%          | 128,584.14         | 4.62%        | 236.57        |
| 70%          | 75%   | 26,650,719         | 6.76%          | 213           | 5.83%          | 125,120.75         | 4.57%        | 235.70        |
| 75%          | 80%   | 12,041,373         | 3.06%          | 101           | 2.76%          | 119,221.51         | 4.49%        | 239.53        |
| 80%          | 85%   | 36,082,579         | 9.15%          | 270           | 7.39%          | 133,639.18         | 4.59%        | 238.89        |
| 85%          | 90%   | 22,332,114         | 5.67%          | 167           | 4.57%          | 133,725.23         | 4.81%        | 238.90        |
| 90%          | 95%   | 34,246,848         | 8.69%          | 245           | 6.70%          | 139,783.05         | 4.57%        | 239.90        |
| 95%          | 100%  | 19,447,274         | 4.93%          | 185           | 5.06%          | 105,120.40         | 4.52%        | 229.14        |
| 100%         | 105%  | 7,718,111          | 1.96%          | 76            | 2.08%          | 101,554.10         | 4.79%        | 236.16        |
| 105%         | 110%  | 15,784,773         | 4.00%          | 155           | 4.24%          | 101,837.25         | 4.75%        | 229.64        |
| 110%         | 115%  | 20,350,247         | 5.16%          | 218           | 5.96%          | 93,349.76          | 4.89%        | 237.09        |
| 115%         | 120%  | 26,417,780         | 6.70%          | 237           | 6.48%          | 111,467.43         | 4.86%        | 235.43        |
| 120%         | 125%  | 72,808,660         | 18.47%         | 710           | 19.43%         | 102,547.41         | 4.84%        | 235.67        |
| 125%         | >     | 3,439,279          | 0.87%          | 34            | 0.93%          | 101,155.27         | 4.94%        | 239.89        |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>394,149,708</b> | <b>100.00%</b> | <b>3,655</b>  | <b>100.00%</b> | <b>107,838.50</b>  | <b>4.66%</b> | <b>236.32</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 11,937,795         | 3.03%          | 77           | 3.54%          | 155,036.30        | 4.82%        | 233.16        |
| Zeeland       | 7,870,062          | 2.00%          | 51           | 2.35%          | 154,314.95        | 4.98%        | 237.91        |
| Noord-Brabant | 57,000,744         | 14.46%         | 307          | 14.13%         | 185,670.18        | 4.57%        | 237.92        |
| Limburg       | 30,773,745         | 7.81%          | 180          | 8.28%          | 170,965.25        | 4.66%        | 234.09        |
| Friesland     | 11,342,700         | 2.88%          | 66           | 3.04%          | 171,859.09        | 4.76%        | 240.65        |
| Drenthe       | 12,293,179         | 3.12%          | 70           | 3.22%          | 175,616.84        | 4.38%        | 235.24        |
| Overijssel    | 27,286,612         | 6.92%          | 159          | 7.32%          | 171,613.91        | 4.63%        | 237.27        |
| Gelderland    | 45,852,828         | 11.63%         | 245          | 11.27%         | 187,154.40        | 4.69%        | 236.36        |
| Flevoland     | 12,019,429         | 3.05%          | 63           | 2.90%          | 190,784.59        | 4.72%        | 233.77        |
| Utrecht       | 26,413,847         | 6.70%          | 128          | 5.89%          | 206,358.18        | 4.75%        | 235.78        |
| Noord-Holland | 69,680,758         | 17.68%         | 363          | 16.71%         | 191,958.01        | 4.57%        | 237.76        |
| Zuid-Holland  | 81,678,007         | 20.72%         | 464          | 21.35%         | 176,030.19        | 4.75%        | 234.88        |
| unspecified   | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>  | <b>394,149,708</b> | <b>100.00%</b> | <b>2,173</b> | <b>100.00%</b> | <b>181,385.05</b> | <b>4.66%</b> | <b>236.32</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                 | 340,000            | 0.09%          | 3            | 0.14%          | 113,333.33        | 4.17%        | 243.24        |
| Farm house                 | 2,501,296          | 0.63%          | 10           | 0.46%          | 250,129.63        | 4.14%        | 238.56        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 2,510,840          | 0.64%          | 12           | 0.55%          | 209,236.66        | 4.57%        | 243.23        |
| 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                | 37,400,486         | 9.49%          | 239          | 11.00%         | 156,487.39        | 4.68%        | 240.43        |
| 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        | 351,216,234        | 89.11%         | 1,908        | 87.80%         | 184,075.59        | 4.67%        | 235.80        |
| Private Shop               | 180,851            | 0.05%          | 1            | 0.05%          | 180,851.00        | 5.05%        | 244.00        |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>               | <b>394,149,708</b> | <b>100.00%</b> | <b>2,173</b> | <b>100.00%</b> | <b>181,385.05</b> | <b>4.66%</b> | <b>236.32</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             | 0.09%          | 20           | 0.92%          | 17,033.73         | 4.37%        | 240.63        |
| 25,000       | 50,000             | 2.278,231      | 54           | 2.49%          | 42,189.47         | 4.55%        | 233.48        |
| 50,000       | 75,000             | 6,725,929      | 104          | 4.79%          | 64,672.40         | 4.57%        | 227.62        |
| 75,000       | 100,000            | 16,323,640     | 182          | 8.38%          | 89,690.33         | 4.68%        | 235.22        |
| 100,000      | 125,000            | 28,864,037     | 253          | 11.64%         | 114,087.10        | 4.70%        | 237.28        |
| 125,000      | 150,000            | 40,790,736     | 296          | 13.62%         | 137,806.54        | 4.78%        | 238.41        |
| 150,000      | 175,000            | 43,697,202     | 269          | 12.38%         | 162,443.13        | 4.79%        | 236.63        |
| 175,000      | 200,000            | 42,207,483     | 225          | 10.35%         | 187,588.81        | 4.81%        | 237.63        |
| 200,000      | 225,000            | 39,272,706     | 184          | 8.47%          | 213,438.62        | 4.69%        | 232.73        |
| 225,000      | 250,000            | 37,679,517     | 159          | 7.32%          | 236,978.09        | 4.62%        | 235.55        |
| 250,000      | 275,000            | 38,222,030     | 146          | 6.72%          | 261,794.73        | 4.72%        | 235.07        |
| 275,000      | 300,000            | 24,813,802     | 86           | 3.96%          | 288,532.58        | 4.49%        | 236.27        |
| 300,000      | 325,000            | 17,835,005     | 57           | 2.62%          | 312,894.82        | 4.72%        | 237.07        |
| 325,000      | 350,000            | 14,932,306     | 44           | 2.02%          | 339,370.59        | 4.49%        | 237.92        |
| 350,000      | 375,000            | 8,320,344      | 23           | 1.06%          | 361,754.08        | 4.88%        | 237.94        |
| 375,000      | 400,000            | 8,582,749      | 22           | 1.01%          | 390,124.97        | 4.40%        | 237.60        |
| 400,000      | 425,000            | 4,874,121      | 12           | 0.55%          | 414,510.06        | 3.78%        | 241.60        |
| 425,000      | 450,000            | 7,085,033      | 16           | 0.74%          | 442,814.58        | 3.78%        | 241.24        |
| 450,000      | 475,000            | 2,319,422      | 5            | 0.23%          | 463,884.32        | 4.53%        | 234.57        |
| 475,000      | 500,000            | 1,988,188      | 4            | 0.18%          | 497,046.89        | 4.61%        | 237.82        |
| 500,000      | 525,000            | 1,544,180      | 3            | 0.14%          | 514,726.80        | 5.26%        | 219.24        |
| 525,000      | 550,000            | 2,730,000      | 5            | 0.23%          | 546,000.00        | 3.43%        | 243.39        |
| 550,000      | 575,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 575,000      | 600,000            | 589,226        | 1            | 0.05%          | 589,225.51        | 4.66%        | 243.66        |
| 600,000      | 625,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 625,000      | 650,000            | 1,283,148      | 2            | 0.09%          | 641,574.14        | 5.05%        | 242.00        |
| 650,000      | >                  | 750,000        | 1            | 0.05%          | 750,000.00        | 5.23%        | 224.01        |
| <b>Total</b> | <b>394,149,708</b> | <b>100.00%</b> | <b>2,173</b> | <b>100.00%</b> | <b>181,385.05</b> | <b>4.66%</b> | <b>236.32</b> |