

**Cashflow analysis for the period**

|  |           |                   |
|--|-----------|-------------------|
| Total interest received                                  | 4,923,048 |                   |
| Interest received on transaction accounts                | (33)      |                   |
| Liquidity available                                      | 5,739,430 |                   |
| Reserve account available                                | 1,941,459 |                   |
| Receivables under hedging arrangements                   | -         |                   |
| <b>Total funds available</b>                             |           | <b>12,603,904</b> |
| Company management expenses                              | 2,063     |                   |
| MPT fee  | 83,947    |                   |
| Administration fee                                       | 7,516     |                   |
| Third party fees   | 52,425    |                   |
| Floating Rate GIC Interest Senior Amount                 | -         |                   |
| Liquidity Facility Commitment Fee Senior Amount          | 10,044    |                   |
| Interest on Liquidity Facility Standby Loan              | -         |                   |
| Payments under hedging arrangements                      | 4,267,383 |                   |
| Redemption on Class E-notes                              | -         |                   |
| Interest on the Notes                                    | 232,359   |                   |
| Shortfall Class D PDL Repayment                          | 257,235   |                   |
| Liquidity Facility Commitment Fee Subordinated Amount    | 10,044    |                   |
| Floating Rate GIC Interest Junior Amount                 | -         |                   |
| Deferred Purchase Price Instalment                       | -         |                   |
| <b>Total funds distributed</b>                           |           | <b>4,923,015</b>  |
| <b>Available after distribution of funds</b>             |           | <b>7,680,889</b>  |
| Undrawn Liquidity Facility                               | 5,739,430 |                   |
| Liquidity Facility Standby Loan as per 26th January 2015 | -         |                   |
| Repayment Liquidity Facility Standby Loan                | -         |                   |
| Reserve account  | 1,941,459 |                   |
| <b>Available liquidity</b>                               |           | <b>7,680,889</b>  |
| <b>Net cashflow</b>                                      |           | <b>-</b>          |

**Collateral**

|  |              |                    |
|--|--------------|--------------------|
| Starting principal balance   | 409,959,297  |                    |
| Total Further Advances bought in October 2014                      | -            |                    |
| Total Principal redemptions and repayments                         | (10,311,077) |                    |
| Losses for the period  | (257,235)    |                    |
| <b>Ending principal balance</b>                                    |              | <b>399,390,985</b> |
| Balance Reset Participation  | -            |                    |
| <b>Total balance collateral E-MAC NL 2007-I</b>                    |              | <b>399,390,985</b> |
| Redemptions reserved for purchase Further Advances on January 2015 | -            |                    |
| <b>Total balance Put Option Notes E-MAC NL 2007-I</b>              |              | <b>399,390,985</b> |

**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      | -             | 257,235                | 257,235                                  | -           |
| <b>Total</b> | -             | 257,235                | 257,235                                  | -           |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 6.49%       | 9.81%       | 5.01%       |

| Delinquency table | Number of loans | Balance            | Percentage of total |
|-------------------|-----------------|--------------------|---------------------|
| Current           | 1,969           | 392,941,470        | 98.39%              |
| 31 - 60 days      | 7               | 1,359,868          | 0.34%               |
| 61 - 90 days      | 8               | 1,637,192          | 0.41%               |
| 91 - 120 days     | 5               | 931,367            | 0.23%               |
| 120+ days         | 11              | 2,522,088          | 0.63%               |
| In repossession   | -               | -                  | 0.00%               |
| <b>Total</b>      | <b>2,000</b>    | <b>399,390,985</b> | <b>100.00%</b>      |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | 143,282     | 257,235     | 23,331    | 4,497,120          |

**Characteristics**

|  |                    |         |           |                                     |
|--|--------------------|---------|-----------|-------------------------------------|
| Number of borrowers                    | 2000               |         |           |                                     |
| Number of loanparts                    | 3527               |         |           |                                     |
|  | (weighted) average | Minimum | Maximum   |                                     |
| Loan size borrower                     | 199,695            | 10,000  | 1,000,000 |                                     |
| Loan part size                         | 113,238            | 295     | 1,000,000 |                                     |
| Coupon                                 | 4.80%              | 0.77%   | 7.95%     |                                     |
| Remaining maturity (months)            | 257                | 1       | 333       |                                     |
| Remaining interest period (months)     | 98                 | 1       | 278       |                                     |
| Original interest period (months)      | 178                | 1       | 360       |                                     |
| Seasoning (months)                     | 87.4               | 1.0     | 158.0     |                                     |
| Loan to Original Foreclosure Value (2) | 97.6%              | 3.3%    | 138.9%    | * Calculation includes Bridge loans |

**Redemption Type**

| Redemption Type     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Annuity             | 7,151,751          | 1.79%          | 114          | 3.23%          | 62,734.66          | 4.89%        | 248.62        |
| Bridge Loan         | 692,677            | 0.17%          | 5            | 0.14%          | 138,535.48         | 5.36%        | (31.05)       |
| Hybride(switch)     | 1,349,336          | 0.34%          | 16           | 0.45%          | 84,333.53          | 5.39%        | 244.91        |
| Interest Only       | 304,720,933        | 76.30%         | 2,428        | 68.84%         | 125,502.86         | 4.80%        | 262.34        |
| Investment          | 6,246,688          | 1.56%          | 65           | 1.84%          | 96,102.89          | 4.67%        | 262.87        |
| Life                | 60,864,384         | 15.24%         | 666          | 18.88%         | 91,387.96          | 4.81%        | 237.55        |
| Linear              | 64,636             | 0.02%          | 3            | 0.09%          | 21,545.47          | 4.69%        | 157.53        |
| Savings             | 5,747,850          | 1.44%          | 67           | 1.90%          | 85,788.81          | 4.99%        | 251.23        |
| STAR Aflossingsvrij | 2,327,690          | 0.58%          | 41           | 1.16%          | 56,772.92          | 4.94%        | 260.36        |
| Universal Life      | 10,225,038         | 2.56%          | 122          | 3.46%          | 83,811.79          | 4.70%        | 234.88        |
| <b>Total</b>        | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b> | <b>100.00%</b> | <b>113,238.16</b>  | <b>4.80%</b> | <b>256.86</b> |

**Interest Term**

| Interest Term | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             | 18,260,595         | 4.57%          | 139          | 3.94%          | 131,371.18         | 3.36%        | 249.59        |
| 12            | 10,456,278         | 2.62%          | 90           | 2.55%          | 116,180.87         | 4.42%        | 259.23        |
| 24            | 774,625            | 0.19%          | 7            | 0.20%          | 110,660.71         | 4.62%        | 236.70        |
| 36            | 6,760,706          | 1.69%          | 58           | 1.64%          | 116,563.89         | 5.29%        | 261.21        |
| 48            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 60            | 22,388,089         | 5.61%          | 201          | 5.70%          | 111,389.53         | 5.49%        | 261.49        |
| 72            | 11,295,605         | 2.83%          | 121          | 3.43%          | 93,352.11          | 5.85%        | 263.26        |
| 84            | 1,352,556          | 0.34%          | 15           | 0.43%          | 90,170.39          | 5.54%        | 250.88        |
| 96            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 120           | 109,607,312        | 27.44%         | 964          | 27.33%         | 113,700.53         | 4.85%        | 259.79        |
| 132           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 531,608            | 0.13%          | 5            | 0.14%          | 106,321.53         | 5.16%        | 242.89        |
| 156           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 180           | 25,975,993         | 6.50%          | 244          | 6.92%          | 106,458.99         | 4.84%        | 254.53        |
| 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           | 149,310,859        | 37.38%         | 1,319        | 37.40%         | 113,200.04         | 4.74%        | 254.00        |
| 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           | 9,793,421          | 2.45%          | 93           | 2.64%          | 105,305.61         | 4.78%        | 247.63        |
| 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           | 32,883,338         | 8.23%          | 271          | 7.68%          | 121,340.73         | 4.88%        | 262.70        |
| >             | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b> | <b>100.00%</b> | <b>113,238.16</b>  | <b>4.80%</b> | <b>256.86</b> |

**Mortgage Coupons**

| from         | until              | Value          | As % of total | no.parts       | As % of total     | Average Loan parts | WAC           | WAM    |
|--------------|--------------------|----------------|---------------|----------------|-------------------|--------------------|---------------|--------|
| <            | 2.50%              | 10,930,388     | 2.74%         | 86             | 2.44%             | 127,097.54         | 1.57%         | 258.76 |
| 2.50%        | 2.75%              | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 2.75%        | 3.00%              | 100,141        | 0.03%         | 1              | 0.03%             | 100,141.40         | 2.82%         | 265.00 |
| 3.00%        | 3.25%              | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 3.25%        | 3.50%              | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 3.50%        | 3.75%              | 445,113        | 0.11%         | 7              | 0.20%             | 63,587.58          | 3.71%         | 241.59 |
| 3.75%        | 4.00%              | 628,337        | 0.16%         | 6              | 0.17%             | 104,722.83         | 3.94%         | 248.28 |
| 4.00%        | 4.25%              | 3,819,835      | 0.96%         | 42             | 1.19%             | 90,948.46          | 4.16%         | 258.57 |
| 4.25%        | 4.50%              | 36,601,809     | 9.16%         | 321            | 9.10%             | 114,024.33         | 4.48%         | 256.94 |
| 4.50%        | 4.75%              | 164,319,544    | 41.14%        | 1,448          | 41.05%            | 113,480.35         | 4.67%         | 254.98 |
| 4.75%        | 5.00%              | 96,678,726     | 24.21%        | 855            | 24.24%            | 113,074.53         | 4.88%         | 257.09 |
| 5.00%        | 5.25%              | 28,301,370     | 7.09%         | 228            | 6.46%             | 124,128.82         | 5.14%         | 262.28 |
| 5.25%        | 5.50%              | 16,568,426     | 4.15%         | 152            | 4.31%             | 108,989.65         | 5.38%         | 262.07 |
| 5.50%        | 5.75%              | 14,302,642     | 3.58%         | 164            | 4.65%             | 87,211.23          | 5.66%         | 261.26 |
| 5.75%        | 6.00%              | 15,246,913     | 3.82%         | 116            | 3.29%             | 131,438.90         | 5.87%         | 249.41 |
| 6.00%        | 6.25%              | 2,911,649      | 0.73%         | 34             | 0.96%             | 85,636.73          | 6.14%         | 266.14 |
| 6.25%        | 6.50%              | 1,975,861      | 0.49%         | 27             | 0.77%             | 73,180.04          | 6.38%         | 266.39 |
| 6.50%        | 6.75%              | 4,994,764      | 1.25%         | 28             | 0.79%             | 178,384.44         | 6.60%         | 262.32 |
| 6.75%        | 7.00%              | 1,346,464      | 0.34%         | 9              | 0.26%             | 149,607.11         | 6.80%         | 260.72 |
| 7.00%        | 7.25%              | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 7.25%        | 7.50%              | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 7.50%        | >                  | 221,000        | 0.06%         | 3              | 0.09%             | 73,666.67          | 7.89%         | 266.00 |
| Unknown      | -                  | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| <b>Total</b> | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b>  | <b>100.00%</b> | <b>113,238.16</b> | <b>4.80%</b>       | <b>256.86</b> |        |

**Interest Reset Date**

| from         | until              | Value          | As % of total | no.parts       | As % of total     | Average Loan parts | WAC           | WAM    |
|--------------|--------------------|----------------|---------------|----------------|-------------------|--------------------|---------------|--------|
| Floating     |                    | 19,246,563     | 4.82%         | 148            | 4.20%             | 130,044.34         | 3.22%         | 249.42 |
| <            | 01-01-15           | 711,121        | 0.18%         | 7              | 0.20%             | 101,588.71         | 5.25%         | 258.48 |
| 01-01-15     | 01-01-16           | 10,312,641     | 2.58%         | 88             | 2.50%             | 117,189.10         | 4.84%         | 256.81 |
| 01-01-16     | 01-01-17           | 24,877,790     | 6.23%         | 225            | 6.38%             | 110,567.95         | 4.95%         | 257.05 |
| 01-01-17     | 01-01-18           | 99,124,965     | 24.82%        | 838            | 23.76%            | 118,287.55         | 4.90%         | 259.66 |
| 01-01-18     | 01-01-19           | 13,102,637     | 3.28%         | 137            | 3.88%             | 95,639.69          | 5.53%         | 263.55 |
| 01-01-19     | 01-01-20           | 12,732,461     | 3.19%         | 141            | 4.00%             | 90,301.15          | 5.53%         | 260.18 |
| 01-01-20     | 01-01-21           | 710,500        | 0.18%         | 9              | 0.26%             | 78,944.44          | 5.45%         | 261.50 |
| 01-01-21     | 01-01-22           | 4,314,376      | 1.08%         | 38             | 1.08%             | 113,536.21         | 4.82%         | 260.04 |
| 01-01-22     | 01-01-23           | 22,096,478     | 5.53%         | 208            | 5.90%             | 106,233.07         | 4.86%         | 253.82 |
| 01-01-23     | 01-01-24           | 147,877        | 0.04%         | 5              | 0.14%             | 29,575.46          | 5.55%         | 242.05 |
| 01-01-24     | 01-01-25           | 297,963        | 0.07%         | 4              | 0.11%             | 74,490.87          | 4.01%         | 154.25 |
| 01-01-25     | 01-01-26           | 367,338        | 0.09%         | 4              | 0.11%             | 91,834.42          | 4.68%         | 225.04 |
| 01-01-26     | 01-01-27           | 26,623,459     | 6.67%         | 223            | 6.32%             | 119,387.71         | 4.74%         | 252.44 |
| 01-01-27     | 01-01-28           | 121,861,005    | 30.51%        | 1,082          | 30.68%            | 112,625.70         | 4.75%         | 254.58 |
| 01-01-28     | 01-01-29           | 80,000         | 0.02%         | 4              | 0.11%             | 20,000.00          | 5.69%         | 281.00 |
| 01-01-29     | 01-01-2030         | 85,805         | 0.02%         | 1              | 0.03%             | 85,805.00          | 4.85%         | 172.00 |
| 01-01-2030   | 01-01-2031         | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 01-01-2031   | 01-01-2032         | 606,351        | 0.15%         | 6              | 0.17%             | 101,058.50         | 4.73%         | 242.10 |
| 01-01-2032   | 01-01-2033         | 9,372,771      | 2.35%         | 90             | 2.55%             | 104,141.90         | 4.82%         | 248.30 |
| 01-01-2033   | 01-01-2034         | 160,000        | 0.04%         | 1              | 0.03%             | 160,000.00         | 4.85%         | 218.00 |
| 01-01-2034   | 01-01-2035         | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| 01-01-2035   | 01-01-2036         | 137,000        | 0.03%         | 2              | 0.06%             | 68,500.00          | 4.85%         | 241.50 |
| 01-01-2036   | 01-01-2037         | 5,047,770      | 1.26%         | 35             | 0.99%             | 144,222.00         | 4.86%         | 263.83 |
| 01-01-2037   | 01-01-2038         | 27,329,430     | 6.84%         | 229            | 6.49%             | 119,342.49         | 4.89%         | 263.48 |
| 01-01-2038   | 01-01-2039         | 44,684         | 0.01%         | 2              | 0.06%             | 22,342.00          | 5.55%         | 277.50 |
| 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   | >                  | -              | 0.00%         | -              | 0.00%             | -                  | 0.00%         | -      |
| <b>Total</b> | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b>  | <b>100.00%</b> | <b>113,238.16</b> | <b>4.80%</b>       | <b>256.86</b> |        |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no. parts    | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2008 - 31-Dec-2008 | 592,536            | 0.15%          | 4            | 0.11%          | 148,134.00         | 5.79%        | 81.08         |
| 01-Jan-2014 - 31-Dec-2014 | 28,496             | 0.01%          | 2            | 0.06%          | 14,247.96          | 4.61%        | 9.00          |
| 01-Jan-2015 - 31-Dec-2015 | 100,468            | 0.03%          | 4            | 0.11%          | 25,117.03          | 4.31%        | 1.86          |
| 01-Jan-2016 - 31-Dec-2016 | 2,010              | 0.00%          | 1            | 0.03%          | 2,010.24           | 4.90%        | 12.00         |
| 01-Jan-2017 - 31-Dec-2017 | 192,385            | 0.05%          | 7            | 0.20%          | 27,483.55          | 4.73%        | 27.23         |
| 01-Jan-2018 - 31-Dec-2018 | 186,064            | 0.05%          | 6            | 0.17%          | 31,010.74          | 4.88%        | 39.05         |
| 01-Jan-2019 - 31-Dec-2019 | 437,792            | 0.11%          | 4            | 0.11%          | 109,448.00         | 4.68%        | 51.82         |
| 01-Jan-2020 - 31-Dec-2020 | 109,824            | 0.03%          | 3            | 0.09%          | 36,608.00          | 4.71%        | 61.77         |
| 01-Jan-2021 - 31-Dec-2021 | 44,000             | 0.01%          | 1            | 0.03%          | 44,000.00          | 4.77%        | 79.00         |
| 01-Jan-2022 - 31-Dec-2022 | 562,112            | 0.14%          | 11           | 0.31%          | 51,101.07          | 4.65%        | 87.02         |
| 01-Jan-2023 - 31-Dec-2023 | 376,721            | 0.09%          | 6            | 0.17%          | 62,786.87          | 4.81%        | 100.98        |
| 01-Jan-2024 - 31-Dec-2024 | 678,293            | 0.17%          | 11           | 0.31%          | 61,663.04          | 4.11%        | 110.14        |
| 01-Jan-2025 - 31-Dec-2025 | 802,363            | 0.20%          | 13           | 0.37%          | 61,720.23          | 4.89%        | 123.62        |
| 01-Jan-2026 - 31-Dec-2026 | 601,563            | 0.15%          | 9            | 0.26%          | 66,840.32          | 4.51%        | 133.94        |
| 01-Jan-2027 - 31-Dec-2027 | 3,945,102          | 0.99%          | 48           | 1.36%          | 82,189.63          | 4.70%        | 146.45        |
| 01-Jan-2028 - 31-Dec-2028 | 1,287,006          | 0.32%          | 18           | 0.51%          | 71,500.31          | 4.61%        | 158.14        |
| 01-Jan-2029 - 31-Dec-2029 | 2,644,336          | 0.66%          | 35           | 0.99%          | 75,552.47          | 4.82%        | 169.91        |
| 01-Jan-2030 - 31-Dec-2030 | 2,253,178          | 0.56%          | 25           | 0.71%          | 90,127.13          | 4.72%        | 181.96        |
| 01-Jan-2031 - 31-Dec-2031 | 5,905,632          | 1.48%          | 64           | 1.81%          | 92,275.50          | 4.78%        | 195.31        |
| 01-Jan-2032 - 31-Dec-2032 | 7,877,471          | 1.97%          | 86           | 2.44%          | 91,598.50          | 4.82%        | 206.07        |
| 01-Jan-2033 - 31-Dec-2033 | 4,548,822          | 1.14%          | 46           | 1.30%          | 98,887.44          | 4.81%        | 219.10        |
| 01-Jan-2034 - 31-Dec-2034 | 7,307,889          | 1.83%          | 68           | 1.93%          | 107,468.98         | 4.63%        | 231.35        |
| 01-Jan-2035 - 31-Dec-2035 | 5,394,721          | 1.35%          | 50           | 1.42%          | 107,894.42         | 4.49%        | 243.90        |
| 01-Jan-2036 - 31-Dec-2036 | 17,999,137         | 4.51%          | 175          | 4.96%          | 102,852.21         | 4.81%        | 261.17        |
| 01-Jan-2037 - 31-Dec-2037 | 333,832,978        | 83.59%         | 2,766        | 78.42%         | 120,691.60         | 4.81%        | 265.53        |
| 01-Jan-2038 - 31-Dec-2038 | 923,402            | 0.23%          | 36           | 1.02%          | 25,650.07          | 5.42%        | 280.38        |
| 01-Jan-2039 - 31-Dec-2039 | 323,105            | 0.08%          | 9            | 0.26%          | 35,900.59          | 6.14%        | 291.62        |
| 01-Jan-2040 - 31-Dec-2040 | 323,462            | 0.08%          | 14           | 0.40%          | 23,104.43          | 6.03%        | 304.62        |
| 01-Jan-2041 - 31-Dec-2041 | 45,000             | 0.01%          | 2            | 0.06%          | 22,500.00          | 5.19%        | 315.56        |
| 01-Jan-2042 - 31-Dec-2042 | 65,115             | 0.02%          | 3            | 0.09%          | 21,704.84          | 5.93%        | 331.92        |
| <b>Total</b>              | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b> | <b>100.00%</b> | <b>113,238.16</b>  | <b>4.80%</b> | <b>256.86</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loan Parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|--------------------|--------------|---------------|
| NHG          |       | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| <            | 50%   | 19,596,474         | 4.91%          | 245           | 6.95%          | 79,985.61          | 4.61%        | 260.58        |
| 50%          | 55%   | 7,244,866          | 1.81%          | 73            | 2.07%          | 99,244.73          | 4.56%        | 261.36        |
| 55%          | 60%   | 13,186,115         | 3.30%          | 104           | 2.95%          | 126,789.56         | 4.57%        | 257.79        |
| 60%          | 65%   | 13,204,649         | 3.31%          | 109           | 3.09%          | 121,143.57         | 4.70%        | 257.07        |
| 65%          | 70%   | 13,619,976         | 3.41%          | 97            | 2.75%          | 140,412.12         | 4.70%        | 256.88        |
| 70%          | 75%   | 26,449,555         | 6.62%          | 189           | 5.36%          | 139,944.74         | 4.66%        | 259.06        |
| 75%          | 80%   | 9,625,952          | 2.41%          | 78            | 2.21%          | 123,409.64         | 4.80%        | 256.11        |
| 80%          | 85%   | 27,278,696         | 6.83%          | 187           | 5.30%          | 145,875.38         | 4.73%        | 261.19        |
| 85%          | 90%   | 27,498,577         | 6.88%          | 193           | 5.47%          | 142,468.31         | 4.85%        | 256.73        |
| 90%          | 95%   | 31,847,403         | 7.97%          | 235           | 6.66%          | 135,520.86         | 5.19%        | 258.03        |
| 95%          | 100%  | 23,355,411         | 5.85%          | 223           | 6.32%          | 104,732.78         | 4.63%        | 247.34        |
| 100%         | 105%  | 8,518,383          | 2.13%          | 85            | 2.41%          | 100,216.28         | 4.88%        | 252.26        |
| 105%         | 110%  | 18,952,211         | 4.75%          | 190           | 5.39%          | 99,748.48          | 4.86%        | 249.32        |
| 110%         | 115%  | 22,169,052         | 5.55%          | 214           | 6.07%          | 103,593.70         | 4.81%        | 251.12        |
| 115%         | 120%  | 40,853,930         | 10.23%         | 400           | 11.34%         | 102,134.82         | 4.85%        | 259.71        |
| 120%         | 125%  | 88,299,637         | 22.11%         | 831           | 23.56%         | 106,257.08         | 4.86%        | 259.40        |
| 125%         | >     | 7,692,099          | 1.93%          | 74            | 2.10%          | 103,947.29         | 4.66%        | 239.90        |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>399,390,985</b> | <b>100.00%</b> | <b>3,527</b>  | <b>100.00%</b> | <b>113,238.16</b>  | <b>4.80%</b> | <b>256.86</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 13,504,485         | 3.38%          | 77           | 3.85%          | 175,382.93        | 4.82%        | 257.80        |
| Zeeland       | 8,790,418          | 2.20%          | 51           | 2.55%          | 172,361.13        | 4.91%        | 256.04        |
| Noord-Brabant | 65,664,697         | 16.44%         | 323          | 16.15%         | 203,296.27        | 4.75%        | 255.06        |
| Limburg       | 24,232,421         | 6.07%          | 133          | 6.65%          | 182,198.65        | 4.91%        | 252.82        |
| Friesland     | 11,275,525         | 2.82%          | 64           | 3.20%          | 176,180.08        | 4.89%        | 259.22        |
| Drenthe       | 11,191,774         | 2.80%          | 57           | 2.85%          | 196,346.91        | 4.94%        | 258.55        |
| Overijssel    | 27,935,264         | 6.99%          | 142          | 7.10%          | 196,727.21        | 4.83%        | 259.56        |
| Gelderland    | 42,333,707         | 10.60%         | 200          | 10.00%         | 211,669.54        | 4.82%        | 257.20        |
| Flevoland     | 12,007,008         | 3.01%          | 64           | 3.20%          | 187,609.50        | 4.70%        | 255.32        |
| Utrecht       | 30,222,377         | 7.57%          | 135          | 6.75%          | 223,869.46        | 4.74%        | 258.33        |
| Noord-Holland | 69,258,380         | 17.34%         | 322          | 16.10%         | 215,088.14        | 4.86%        | 259.04        |
| Zuid-Holland  | 81,567,073         | 20.42%         | 426          | 21.30%         | 191,472.00        | 4.76%        | 255.46        |
| unspecified   | 1,407,856          | 0.35%          | 6            | 0.30%          | 234,642.62        | 4.38%        | 266.48        |
| <b>Total</b>  | <b>399,390,985</b> | <b>100.00%</b> | <b>2,000</b> | <b>100.00%</b> | <b>199,695.49</b> | <b>4.80%</b> | <b>256.86</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                 | 1,442,683          | 0.36%          | 8            | 0.40%          | 180,335.39        | 4.57%        | 264.75        |
| Farm house                 | 871,767            | 0.22%          | 3            | 0.15%          | 290,588.92        | 5.09%        | 265.08        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 1,643,680          | 0.41%          | 9            | 0.45%          | 182,631.10        | 4.90%        | 256.43        |
| 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                | 37,114,178         | 9.29%          | 232          | 11.60%         | 159,974.91        | 4.85%        | 258.23        |
| 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        | 357,443,677        | 89.50%         | 1,746        | 87.30%         | 204,721.46        | 4.80%        | 256.66        |
| Private Shop               | 765,000            | 0.19%          | 1            | 0.05%          | 765,000.00        | 5.35%        | 267.00        |
| Recreational home          | 110,000            | 0.03%          | 1            | 0.05%          | 110,000.00        | 4.80%        | 238.97        |
| Unknown                    | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>               | <b>399,390,985</b> | <b>100.00%</b> | <b>2,000</b> | <b>100.00%</b> | <b>199,695.49</b> | <b>4.80%</b> | <b>256.86</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             | 0.03%          | 7            | 0.35%          | 17,876.91         | 4.65%        | 244.89        |
| 25,000       | 50,000             | 0.01%          | 25           | 1.25%          | 41,734.08         | 4.65%        | 263.96        |
| 50,000       | 75,000             | 0.02%          | 50           | 2.50%          | 64,333.77         | 4.67%        | 265.56        |
| 75,000       | 100,000            | 0.03%          | 111          | 5.55%          | 91,427.54         | 4.74%        | 261.20        |
| 100,000      | 125,000            | 0.03%          | 176          | 8.80%          | 113,976.94        | 4.79%        | 256.84        |
| 125,000      | 150,000            | 0.04%          | 275          | 13.75%         | 139,595.67        | 4.88%        | 258.28        |
| 150,000      | 175,000            | 0.04%          | 278          | 13.90%         | 163,113.70        | 4.85%        | 255.51        |
| 175,000      | 200,000            | 0.05%          | 269          | 13.45%         | 188,266.19        | 4.85%        | 258.89        |
| 200,000      | 225,000            | 0.06%          | 185          | 9.25%          | 212,575.69        | 4.88%        | 257.54        |
| 225,000      | 250,000            | 0.06%          | 167          | 8.35%          | 238,192.61        | 4.76%        | 257.82        |
| 250,000      | 275,000            | 0.07%          | 120          | 6.00%          | 262,339.87        | 4.71%        | 256.65        |
| 275,000      | 300,000            | 0.08%          | 95           | 4.75%          | 287,516.05        | 4.70%        | 255.09        |
| 300,000      | 325,000            | 0.08%          | 75           | 3.75%          | 313,947.24        | 4.82%        | 253.46        |
| 325,000      | 350,000            | 0.09%          | 48           | 2.40%          | 337,770.93        | 4.84%        | 256.15        |
| 350,000      | 375,000            | 0.09%          | 24           | 1.20%          | 362,750.92        | 5.05%        | 254.04        |
| 375,000      | 400,000            | 0.10%          | 27           | 1.35%          | 388,672.07        | 4.72%        | 259.63        |
| 400,000      | 425,000            | 0.11%          | 18           | 0.90%          | 414,332.04        | 4.80%        | 261.16        |
| 425,000      | 450,000            | 0.11%          | 19           | 0.95%          | 444,028.42        | 4.89%        | 265.97        |
| 450,000      | 475,000            | 0.12%          | 3            | 0.15%          | 461,462.49        | 4.75%        | 244.80        |
| 475,000      | 500,000            | 0.13%          | 7            | 0.35%          | 488,301.69        | 4.77%        | 245.67        |
| 500,000      | 525,000            | 0.13%          | 5            | 0.25%          | 513,077.00        | 4.82%        | 262.78        |
| 525,000      | 550,000            | 0.14%          | 4            | 0.20%          | 538,100.00        | 4.78%        | 190.68        |
| 550,000      | 575,000            | 0.14%          | 3            | 0.15%          | 560,146.62        | 3.89%        | 252.35        |
| 575,000      | 600,000            | 0.15%          | 1            | 0.05%          | 600,000.00        | 1.37%        | 266.00        |
| 600,000      | 625,000            | 0.16%          | 3            | 0.15%          | 609,000.00        | 4.65%        | 226.30        |
| 625,000      | 650,000            | 0.16%          | 1            | 0.05%          | 634,000.00        | 4.50%        | 265.00        |
| 650,000      | >                  | 0.08%          | 4            | 0.20%          | 851,250.00        | 4.91%        | 265.93        |
| <b>Total</b> | <b>399,390,985</b> | <b>100.00%</b> | <b>2,000</b> | <b>100.00%</b> | <b>199,695.49</b> | <b>4.80%</b> | <b>256.86</b> |