

**E-MAC NL 2002-I Investor Report April 2009**

**Cashflow analysis for the period**

|  |           |                  |
|--|-----------|------------------|
| Total interest received                      | 976,202   |                  |
| Interest received on transaction accounts    | 24,484    |                  |
| Liquidity available                          | 2,133,542 |                  |
| Reserve account available                    | 3,500,000 |                  |
| Receivables under the hedging arrangements   | -         |                  |
| <b>Total funds available</b>                 |           | <b>6,634,228</b> |
| Company management expenses                  | 16,630    |                  |
| Administration fee                           | 1,798     |                  |
| MPT fee                                      | 12,584    |                  |
| Third party fees                             | 4,562     |                  |
| Liquidity Facility fee                       | 647       |                  |
| Payments under hedging arrangements          | 350,941   |                  |
| Interest on the Notes                        | 551,700   |                  |
| Deferred Purchase Price Instalment           | 61,824    |                  |
| <b>Total funds distributed</b>               |           | <b>1,000,686</b> |
| <b>Available after distribution of funds</b> |           | <b>5,633,542</b> |
| Undrawn Liquidity Facility                   | 2,133,542 |                  |
| Reserve account                              | 3,500,000 |                  |
| <b>Available liquidity</b>                   |           | <b>5,633,542</b> |
| <b>Net cashflow</b>                          |           | <b>-</b>         |

**Collateral**

|                                       |               |                      |
|---------------------------------------|---------------|----------------------|
| Starting principal balance            | 71,118,059.36 |                      |
| Principal redemptions and repayments  | 2,163,191.91  |                      |
| Losses for the period                 | -             |                      |
| <b>Ending principal balance</b>       |               | <b>68,954,867.45</b> |
| Balance Reset Participation           | -             |                      |
| Balance Further Advance Participation | 922,009.48    |                      |
| <b>Total balance E-MAC NL 2002-I</b>  |               | <b>69,876,876.93</b> |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 10.41%      | 11.90%      | 21.14%      |

| Delinquency table | Number of loans | Balance           | Percentage of total |
|-------------------|-----------------|-------------------|---------------------|
| Current           | 385             | 67,756,962        | 98.3%               |
| 31 - 60 days      | 1               | 156,000           | 0.23%               |
| 61 - 90 days      | 1               | 156,185           | 0.23%               |
| 91 - 120 days     | 1               | 158,000           | 0.23%               |
| 120+ days         | 3               | 727,721           | 1.06%               |
| In repossession   |                 |                   |                     |
| <b>Total</b>      | <b>391</b>      | <b>68,954,867</b> | <b>100.0%</b>       |

|                            | last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | -           | 112,345     | 57,139    | 2,052,861          |

**Characteristics**

|  |                    |         |         |
|--|--------------------|---------|---------|
| Number of borrowers                    | 391                |         |         |
| Number of loanparts                    | 687                |         |         |
|  | (weighted) average | Minimum | Maximum |
| Loan size borrower                     | 176,355            | 56,723  | 508,234 |
| Loan part size                         | 100,371            | 5,098   | 428,822 |
| Coupon                                 | 5.60%              | 1.92%   | 7.40%   |
| Remaining maturity (months)            | 288.7              | 13      | 811     |
| Remaining interest period (months)     | 57.2               | 1       | 270     |
| Original interest period (months)      | 106.2              | 1       | 360     |
| Seasoning (months)                     | 64.0               | 4.0     | 100.0   |
| Loan to Original Foreclosure Value (1) | 105.1%             | 20.3%   | 125.0%  |

**Redemption type**

| Redemption Type     | Value             | As % of total  | no.parts   | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------------|-------------------|----------------|------------|----------------|--------------------|--------------|---------------|
| Alternative Savings | 12,043,001        | 17.47%         | 84         | 12.23%         | 143,369.05         | 6.46%        | 249.50        |
| Annuity             | 101,572           | 0.15%          | 2          | 0.29%          | 50,786.07          | 6.02%        | 273.48        |
| Interest Only       | 30,233,096        | 43.84%         | 331        | 48.18%         | 91,338.66          | 5.41%        | 322.76        |
| Investment          | 1,669,372         | 2.42%          | 18         | 2.62%          | 92,742.90          | 5.56%        | 265.96        |
| Life                | 218,991           | 0.32%          | 2          | 0.29%          | 109,495.61         | 3.73%        | 280.27        |
| Savings             | 63,358            | 0.09%          | 1          | 0.15%          | 63,357.73          | 6.80%        | 143.00        |
| Universal Life      | 24,625,477        | 35.71%         | 249        | 36.24%         | 98,897.50          | 5.42%        | 268.10        |
| <b>Total</b>        | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b> | <b>100.00%</b> | <b>100,370.99</b>  | <b>5.60%</b> | <b>288.70</b> |

Note: The advertisement below on the upcoming first putdate will be published on the quarterly paymentday

**E-MAC NL 2002-I B.V.**

Amsterdam, 27 April 2009

Notice is hereby given by E-MAC NL 2002-I B.V. ('the Company') that, in accordance with condition 6 of the Terms and Conditions of the Notes, each Noteholder, other than the holders of the Subordinated Class E Notes, has the right to exercise the Put Option and to offer Notes for full redemption on the Quarterly Payment Date falling in July 2009 (the 'Put Date'), i.e. **27 July 2009**. The Noteholder will be deemed to have exercised his Put Option, if the Company has not received written notice, at below address, from such Noteholder, ultimately by the eleventh day prior to the Put Date, that such Noteholder declines to exercise the Put Option. Further details will be published twenty days before the Put Date.



ATC Management B.V.  
Director  
Fred. Roeskestraat 123  
1076 EE Amsterdam

**Interest term**

| Interest Term |     | Value             | As % of total  | no.parts   | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|-----|-------------------|----------------|------------|----------------|--------------------|--------------|---------------|
| 1             |     | 6,128,134         | 8.89%          | 57         | 8.30%          | 107,511.13         | 2.72%        | 271.02        |
| 12            | 12  | 4,103,573         | 5.95%          | 42         | 6.11%          | 97,704.11          | 6.56%        | 268.25        |
| 24            | 24  | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 36            | 36  | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 48            | 48  | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 60            | 60  | 17,650,123        | 25.60%         | 182        | 26.49%         | 96,978.70          | 5.31%        | 276.07        |
| 72            | 72  | 344,218           | 0.50%          | 4          | 0.58%          | 86,054.50          | 4.82%        | 295.78        |
| 84            | 84  | 7,884,326         | 11.43%         | 81         | 11.79%         | 97,337.36          | 5.70%        | 271.57        |
| 96            | 96  | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 108           | 108 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 120           | 120 | 20,426,787        | 29.62%         | 212        | 30.86%         | 96,352.77          | 6.01%        | 295.40        |
| 132           | 132 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 144           | 144 | 240,504           | 0.35%          | 1          | 0.15%          | 240,503.51         | 6.70%        | 272.00        |
| 156           | 156 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 168           | 168 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 180           | 180 | 3,035,572         | 4.40%          | 29         | 4.22%          | 104,674.88         | 6.38%        | 328.15        |
| 192           | 192 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 204           | 204 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 216           | 216 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 228           | 228 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 240           | 240 | 6,606,882         | 9.58%          | 60         | 8.73%          | 110,114.69         | 6.26%        | 333.71        |
| 252           | 252 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 264           | 264 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 276           | 276 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 288           | 288 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 300           | 300 | 152,352           | 0.22%          | 1          | 0.15%          | 152,352.17         | 4.70%        | 261.00        |
| 312           | 312 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 324           | 324 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 336           | 336 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 348           | 348 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 360           | 360 | 2,382,398         | 3.46%          | 18         | 2.62%          | 132,355.45         | 6.87%        | 289.50        |
|               | >   | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  |     | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b> | <b>100.00%</b> | <b>100,370.99</b>  | <b>5.60%</b> | <b>288.70</b> |

**Mortgage coupons**

| from         | until | Value             | As % of total  | no.parts   | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|-------|-------------------|----------------|------------|----------------|--------------------|--------------|---------------|
| <            | 2.50% | 1,935,798         | 2.81%          | 17         | 2.47%          | 113,870.50         | 2.32%        | 265.00        |
| 2.50%        | 2.75% | 1,833,770         | 2.66%          | 21         | 3.06%          | 87,322.39          | 2.63%        | 273.51        |
| 2.75%        | 3.00% | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 3.00%        | 3.25% | 2,358,566         | 3.42%          | 19         | 2.77%          | 124,135.03         | 3.11%        | 274.03        |
| 3.25%        | 3.50% | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 3.50%        | 3.75% | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 3.75%        | 4.00% | 220,083           | 0.32%          | 2          | 0.29%          | 110,041.71         | 4.00%        | 273.00        |
| 4.00%        | 4.25% | 445,347           | 0.65%          | 5          | 0.73%          | 89,069.49          | 4.20%        | 277.46        |
| 4.25%        | 4.50% | 747,171           | 1.08%          | 6          | 0.87%          | 124,528.57         | 4.41%        | 314.39        |
| 4.50%        | 4.75% | 2,020,067         | 2.93%          | 21         | 3.06%          | 96,193.66          | 4.64%        | 274.05        |
| 4.75%        | 5.00% | 4,012,098         | 5.82%          | 36         | 5.24%          | 111,447.16         | 4.91%        | 279.01        |
| 5.00%        | 5.25% | 4,404,370         | 6.39%          | 44         | 6.40%          | 100,099.32         | 5.16%        | 273.28        |
| 5.25%        | 5.50% | 11,789,204        | 17.10%         | 136        | 19.80%         | 86,685.32          | 5.40%        | 270.23        |
| 5.50%        | 5.75% | 5,501,849         | 7.98%          | 59         | 8.59%          | 93,251.68          | 5.64%        | 272.59        |
| 5.75%        | 6.00% | 5,436,327         | 7.88%          | 57         | 8.30%          | 95,374.16          | 5.91%        | 276.07        |
| 6.00%        | 6.25% | 4,926,940         | 7.15%          | 53         | 7.71%          | 92,961.14          | 6.16%        | 328.77        |
| 6.25%        | 6.50% | 9,285,771         | 13.47%         | 92         | 13.39%         | 100,932.30         | 6.40%        | 335.58        |
| 6.50%        | 6.75% | 7,553,379         | 10.95%         | 76         | 11.06%         | 99,386.57          | 6.63%        | 312.43        |
| 6.75%        | 7.00% | 5,178,810         | 7.51%          | 34         | 4.95%          | 152,317.94         | 6.88%        | 257.00        |
| 7.00%        | 7.25% | 1,237,248         | 1.79%          | 8          | 1.16%          | 154,655.97         | 7.10%        | 258.86        |
| 7.25%        | 7.50% | 68,067            | 0.10%          | 1          | 0.15%          | 68,067.03          | 7.40%        | 261.00        |
| 7.50%        | >     | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| Unknown      | >     | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b> | <b>100.00%</b> | <b>100,370.99</b>  | <b>5.60%</b> | <b>288.70</b> |

**Interest reset date**

| from         | until      | Value             | As % of total  | no.parts   | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|------------|-------------------|----------------|------------|----------------|--------------------|--------------|---------------|
| Floating     |            | 6,128,134         | 8.89%          | 57         | 8.30%          | 107,511.13         | 2.72%        | 271.02        |
| <            | 01-01-10   | 6,365,453         | 9.23%          | 59         | 8.59%          | 107,889.04         | 6.52%        | 269.88        |
| 01-01-10     | 01-01-11   | 1,464,084         | 2.12%          | 12         | 1.75%          | 122,007.00         | 5.64%        | 380.46        |
| 01-01-11     | 01-01-12   | 14,740,300        | 21.38%         | 149        | 21.69%         | 98,928.19          | 5.66%        | 300.19        |
| 01-01-12     | 01-01-13   | 16,051,886        | 23.28%         | 177        | 25.76%         | 90,688.62          | 5.80%        | 272.78        |
| 01-01-13     | 01-01-14   | 2,004,335         | 2.91%          | 16         | 2.33%          | 125,270.92         | 5.67%        | 267.46        |
| 01-01-14     | 01-01-15   | 5,737,139         | 8.32%          | 65         | 9.46%          | 88,263.67          | 5.45%        | 269.61        |
| 01-01-15     | 01-01-16   | 655,243           | 0.95%          | 7          | 1.02%          | 93,606.10          | 6.09%        | 249.72        |
| 01-01-16     | 01-01-17   | 3,550,237         | 5.15%          | 31         | 4.51%          | 114,523.77         | 5.99%        | 335.83        |
| 01-01-17     | 01-01-18   | 2,434,525         | 3.53%          | 27         | 3.93%          | 90,167.60          | 5.50%        | 265.78        |
| 01-01-18     | 01-01-19   | 108,022           | 0.16%          | 2          | 0.29%          | 54,011.11          | 5.62%        | 269.32        |
| 01-01-19     | 01-01-20   | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-20     | 01-01-21   | 477,744           | 0.69%          | 3          | 0.44%          | 159,247.87         | 5.82%        | 280.67        |
| 01-01-21     | 01-01-22   | 4,083,030         | 5.92%          | 34         | 4.95%          | 120,089.11         | 6.60%        | 368.25        |
| 01-01-22     | 01-01-23   | 220,764           | 0.32%          | 2          | 0.29%          | 110,382.04         | 5.70%        | 277.00        |
| 01-01-23     | 01-01-24   | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-24     | 01-01-25   | 157,761           | 0.23%          | 1          | 0.15%          | 157,761.36         | 6.80%        | 267.00        |
| 01-01-25     | 01-01-26   | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-26     | 01-01-27   | 1,087,024         | 1.58%          | 14         | 2.04%          | 77,644.57          | 5.34%        | 266.00        |
| 01-01-27     | 01-01-28   | 1,487,276         | 2.16%          | 13         | 1.89%          | 114,405.85         | 5.70%        | 264.95        |
| 01-01-28     | 01-01-29   | 198,529           | 0.29%          | 2          | 0.29%          | 99,264.43          | 6.15%        | 273.00        |
| 01-01-29     | 01-01-2030 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2030   | 01-01-2031 | 68,067            | 0.10%          | 1          | 0.15%          | 68,067.03          | 7.40%        | 261.00        |
| 01-01-2031   | 01-01-2032 | 1,935,315         | 2.81%          | 15         | 2.18%          | 129,021.00         | 6.62%        | 313.56        |
| 01-01-2032   | 01-01-2033 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2033   | 01-01-2034 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2034   | 01-01-2035 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2035   | 01-01-2036 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2036   | 01-01-2037 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2037   | 01-01-2038 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2038   | 01-01-2039 | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2039   | >          | -                 | 0.00%          | -          | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |            | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b> | <b>100.00%</b> | <b>100,370.99</b>  | <b>5.60%</b> | <b>288.70</b> |

**Legal maturity date**

| Legal Maturity            | Value             | As % of total  | no.parts   | As % of total  | Average Loan Paid | WAC          | WAM           |
|---------------------------|-------------------|----------------|------------|----------------|-------------------|--------------|---------------|
| 01-Jan-2010 - 31-Dec-2010 | 40,000            | 0.06%          | 1          | 0.15%          | 40,000.00         | 6.25%        | 13.00         |
| 01-Jan-2015 - 31-Dec-2015 | 47,000            | 0.07%          | 1          | 0.15%          | 47,000.00         | 5.35%        | 75.00         |
| 01-Jan-2016 - 31-Dec-2016 | 90,756            | 0.13%          | 1          | 0.15%          | 90,756.04         | 6.30%        | 91.00         |
| 01-Jan-2017 - 31-Dec-2017 | 93,933            | 0.14%          | 1          | 0.15%          | 93,932.50         | 5.85%        | 95.00         |
| 01-Jan-2018 - 31-Dec-2018 | 48,101            | 0.07%          | 1          | 0.15%          | 48,100.70         | 4.95%        | 116.00        |
| 01-Jan-2021 - 31-Dec-2021 | 1,265,964         | 1.84%          | 12         | 1.75%          | 105,497.01        | 6.62%        | 146.52        |
| 01-Jan-2022 - 31-Dec-2022 | 562,814           | 0.82%          | 8          | 1.16%          | 70,351.70         | 4.86%        | 156.62        |
| 01-Jan-2023 - 31-Dec-2023 | 227,479           | 0.33%          | 4          | 0.58%          | 56,869.64         | 6.06%        | 168.66        |
| 01-Jan-2024 - 31-Dec-2024 | 110,000           | 0.16%          | 2          | 0.29%          | 55,000.00         | 4.01%        | 182.09        |
| 01-Jan-2025 - 31-Dec-2025 | 77,500            | 0.11%          | 1          | 0.15%          | 77,500.00         | 5.45%        | 195.00        |
| 01-Jan-2026 - 31-Dec-2026 | 893,491           | 1.30%          | 6          | 0.87%          | 148,915.13        | 6.06%        | 206.47        |
| 01-Jan-2027 - 31-Dec-2027 | 780,219           | 1.13%          | 9          | 1.31%          | 86,690.99         | 6.25%        | 215.22        |
| 01-Jan-2028 - 31-Dec-2028 | 37,283            | 0.05%          | 1          | 0.15%          | 37,283.00         | 5.75%        | 235.00        |
| 01-Jan-2029 - 31-Dec-2029 | 455,619           | 0.66%          | 7          | 1.02%          | 65,088.40         | 5.85%        | 240.97        |
| 01-Jan-2030 - 31-Dec-2030 | 953,192           | 1.38%          | 8          | 1.16%          | 119,149.01        | 5.19%        | 253.23        |
| 01-Jan-2031 - 31-Dec-2031 | 20,207,054        | 29.30%         | 172        | 25.04%         | 117,482.87        | 5.92%        | 267.92        |
| 01-Jan-2032 - 31-Dec-2032 | 39,264,921        | 56.94%         | 405        | 58.95%         | 96,950.42         | 5.38%        | 276.31        |
| 01-Jan-2034 - 31-Dec-2034 | 297,071           | 0.43%          | 5          | 0.73%          | 59,414.10         | 4.55%        | 300.13        |
| 01-Jan-2035 - 31-Dec-2035 | 710,945           | 1.03%          | 8          | 1.16%          | 88,868.13         | 3.97%        | 312.93        |
| 01-Jan-2038 - 31-Dec-2038 | 9,529             | 0.01%          | 1          | 0.15%          | 9,529.38          | 5.35%        | 345.00        |
| 01-Jan-2076 - 31-Dec-2076 | 2,781,999         | 4.03%          | 33         | 4.80%          | 84,302.99         | 6.30%        | 806.14        |
| <b>Total</b>              | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b> | <b>100.00%</b> | <b>100,370.99</b> | <b>5.60%</b> | <b>288.70</b> |

**Loan to Foreclosure Value**

| From         | until | Value             | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|-------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | 604,912           | 0.88%          | 6             | 0.87%          | 100,818.68        | 5.48%        | 311.49        |
| <            | 50%   | 1,681,809         | 2.44%          | 18            | 2.62%          | 93,433.84         | 5.17%        | 268.89        |
| 50%          | 55%   | 728,400           | 1.06%          | 4             | 0.58%          | 182,100.02        | 5.98%        | 274.03        |
| 55%          | 60%   | 827,128           | 1.20%          | 5             | 0.73%          | 165,425.53        | 4.85%        | 306.25        |
| 60%          | 65%   | 3,227,627         | 4.68%          | 22            | 3.20%          | 146,710.30        | 5.03%        | 275.26        |
| 65%          | 70%   | 922,363           | 1.34%          | 10            | 1.46%          | 92,236.25         | 6.47%        | 319.46        |
| 70%          | 75%   | 1,885,318         | 2.73%          | 20            | 2.91%          | 94,265.91         | 6.05%        | 307.20        |
| 75%          | 80%   | 1,045,418         | 1.52%          | 11            | 1.60%          | 95,037.98         | 6.16%        | 250.01        |
| 80%          | 85%   | 1,859,559         | 2.70%          | 19            | 2.77%          | 97,871.51         | 6.11%        | 330.14        |
| 85%          | 90%   | 3,540,801         | 5.13%          | 29            | 4.22%          | 122,096.58        | 6.09%        | 313.28        |
| 90%          | 95%   | 3,067,120         | 4.45%          | 32            | 4.66%          | 95,847.49         | 5.53%        | 310.38        |
| 95%          | 100%  | 4,270,089         | 6.19%          | 53            | 7.71%          | 80,567.72         | 5.58%        | 263.14        |
| 100%         | 105%  | 4,008,940         | 5.81%          | 41            | 5.97%          | 97,779.02         | 6.08%        | 298.80        |
| 105%         | 110%  | 5,001,360         | 7.25%          | 56            | 8.15%          | 89,310.00         | 5.31%        | 267.78        |
| 110%         | 115%  | 2,546,756         | 3.69%          | 35            | 5.09%          | 72,764.45         | 5.51%        | 269.71        |
| 115%         | 120%  | 6,075,515         | 8.81%          | 63            | 9.17%          | 96,436.75         | 5.58%        | 286.10        |
| 120%         | 125%  | 27,661,754        | 40.12%         | 263           | 38.28%         | 105,177.77        | 5.53%        | 290.25        |
| 125%         | >     | -                 | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| Unknown      |       | -                 | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>68,954,867</b> | <b>100.00%</b> | <b>687</b>    | <b>100.00%</b> | <b>176,355.16</b> | <b>5.60%</b> | <b>288.70</b> |

**Province**

| Province      | Value             | As % of total  | no. loans  | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|-------------------|----------------|------------|----------------|-------------------|--------------|---------------|
| Groningen     | 2,527,677         | 3.67%          | 17         | 4.35%          | 148,686.86        | 5.97%        | 288.67        |
| Zeeland       | 1,455,638         | 2.11%          | 10         | 2.56%          | 145,563.80        | 6.43%        | 313.58        |
| Noord-Brabant | 10,002,555        | 14.51%         | 59         | 15.09%         | 169,534.83        | 5.38%        | 272.28        |
| Limburg       | 4,208,747         | 6.10%          | 24         | 6.14%          | 175,364.45        | 5.91%        | 297.42        |
| Friesland     | 405,215           | 0.59%          | 3          | 0.77%          | 135,071.77        | 4.64%        | 264.75        |
| Drenthe       | 986,200           | 1.43%          | 6          | 1.53%          | 164,366.72        | 4.78%        | 272.40        |
| Overijssel    | 5,835,727         | 8.46%          | 37         | 9.46%          | 157,722.36        | 5.87%        | 322.91        |
| Gelderland    | 4,962,373         | 7.20%          | 26         | 6.65%          | 190,860.51        | 5.64%        | 312.26        |
| Flevoland     | 2,417,473         | 3.51%          | 14         | 3.58%          | 172,676.65        | 5.70%        | 271.26        |
| Utrecht       | 5,104,582         | 7.40%          | 24         | 6.14%          | 212,690.91        | 5.84%        | 275.26        |
| Noord-Holland | 11,584,625        | 16.80%         | 57         | 14.58%         | 203,239.04        | 5.46%        | 285.84        |
| Zuid-Holland  | 19,047,720        | 27.62%         | 112        | 28.64%         | 170,068.93        | 5.48%        | 281.75        |
| unspecified   | 416,335           | 0.60%          | 2          | 0.51%          | 208,167.56        | 6.54%        | 473.22        |
| <b>Total</b>  | <b>68,954,867</b> | <b>100.00%</b> | <b>391</b> | <b>100.00%</b> | <b>176,355.16</b> | <b>5.60%</b> | <b>288.70</b> |

**Property type**

| Property Type        | Value             | As % of total  | no. loans  | As % of total  | Average Loans     | WAC          | WAM           |
|----------------------|-------------------|----------------|------------|----------------|-------------------|--------------|---------------|
| Private house/office | -                 | 0.00%          | -          | 0.00%          | -                 | 0.00%        | -             |
| Shop/House           | 1,118,647         | 1.62%          | 5          | 1.28%          | 223,729.49        | 5.99%        | 275.13        |
| Farm house           | 510,535           | 0.74%          | 2          | 0.51%          | 255,267.45        | 3.58%        | 272.76        |
| Condominium          | 12,349,609        | 17.91%         | 79         | 20.20%         | 156,324.17        | 5.54%        | 284.53        |
| Single family house  | 53,675,117        | 77.84%         | 295        | 75.45%         | 181,949.55        | 5.63%        | 290.65        |
| Recreational home    | 1,300,958         | 1.89%          | 10         | 2.56%          | 130,095.84        | 5.27%        | 265.48        |
| Unknown              | -                 | 0.00%          | -          | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>         | <b>68,954,867</b> | <b>100.00%</b> | <b>391</b> | <b>100.00%</b> | <b>176,355.16</b> | <b>5.60%</b> | <b>288.70</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  | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 25,000       | 50,000  | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 50,000       | 75,000  | 655,639           | 0.95%          | 10          | 2.56%          | 65,563.92         | 4.95%        | 274.43        |
| 75,000       | 100,000 | 2,064,960         | 2.99%          | 23          | 5.88%          | 89,780.88         | 5.31%        | 269.32        |
| 100,000      | 125,000 | 5,981,816         | 8.67%          | 52          | 13.30%         | 115,034.93        | 5.74%        | 271.96        |
| 125,000      | 150,000 | 10,306,488        | 14.95%         | 74          | 18.93%         | 139,276.86        | 5.49%        | 279.84        |
| 150,000      | 175,000 | 9,829,746         | 14.26%         | 60          | 15.35%         | 163,829.10        | 5.39%        | 278.69        |
| 175,000      | 200,000 | 11,615,189        | 16.84%         | 62          | 15.86%         | 187,341.76        | 5.78%        | 280.99        |
| 200,000      | 225,000 | 8,316,891         | 12.06%         | 39          | 9.97%          | 213,253.62        | 5.71%        | 297.02        |
| 225,000      | 250,000 | 7,519,920         | 10.91%         | 32          | 8.18%          | 234,997.51        | 5.56%        | 277.09        |
| 250,000      | 275,000 | 3,924,735         | 5.69%          | 15          | 3.84%          | 261,649.02        | 6.10%        | 341.94        |
| 275,000      | 300,000 | 1,417,753         | 2.06%          | 5           | 1.28%          | 283,550.51        | 4.44%        | 329.96        |
| 300,000      | 325,000 | 952,485           | 1.38%          | 3           | 0.77%          | 317,494.89        | 6.31%        | 360.62        |
| 325,000      | 350,000 | 1,673,114         | 2.43%          | 5           | 1.28%          | 334,622.88        | 6.17%        | 339.60        |
| 350,000      | 375,000 | 725,554           | 1.05%          | 2           | 0.51%          | 362,776.78        | 6.05%        | 272.32        |
| 375,000      | 400,000 | 764,555           | 1.11%          | 2           | 0.51%          | 382,277.26        | 4.63%        | 423.89        |
| 400,000      | 425,000 | 421,021           | 0.61%          | 1           | 0.26%          | 421,021.08        | 6.50%        | 261.00        |
| 425,000      | 450,000 | 871,258           | 1.26%          | 2           | 0.51%          | 435,629.01        | 5.23%        | 270.57        |
| 450,000      | 475,000 | 923,595           | 1.34%          | 2           | 0.51%          | 461,797.43        | 4.82%        | 262.45        |
| 475,000      | 500,000 | 481,915           | 0.70%          | 1           | 0.26%          | 481,914.59        | 4.95%        | 273.00        |
| 500,000      | 525,000 | 508,234           | 0.74%          | 1           | 0.26%          | 508,233.84        | 5.78%        | 276.00        |
| 525,000      | 550,000 | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 550,000      | 575,000 | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 575,000      | 600,000 | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 600,000      | 625,000 | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 625,000      | 650,000 | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| 650,000      | >       | -                 | 0.00%          | -           | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |         | <b>68,954,867</b> | <b>100.00%</b> | <b>391</b>  | <b>100.00%</b> | <b>176,355.16</b> | <b>5.60%</b> | <b>288.70</b> |