

**E-MAC NL 2004-II Investor report October 2007**

**Cashflow analysis for the period**

|   |            |            |
|---|------------|------------|
| Total interest received                   | 5,037,526  |            |
| Interest received on transaction accounts | 162,471    |            |
| Liquidity available                       | 13,016,980 |            |
| Reserve account available                 | 3,050,000  |            |
| Receivables under hedging arrangements    | 468,544    |            |
| Total funds available                     |            | 21,735,521 |
| Company management expenses               | -          |            |
| MPT fee                                   | 75,932     |            |
| Administration fee                        | 8,136      |            |
| Third party fees                          | 6,605      |            |
| Liquidity Facility fee                    | 3,992      |            |
| Payments under hedging arrangements       | -          |            |
| Interest on the Notes                     | 4,918,564  |            |
| Deferred Purchase Price Instalment        | 655,312    |            |
| Total funds distributed                   |            | 5,668,541  |
| Available after distribution of funds     |            | 16,066,980 |
| Undrawn Liquidity Facility                | 13,016,980 |            |
| Reserve account                           | 3,050,000  |            |
| Available liquidity                       |            | 16,066,980 |
| Net cashflow                              |            | -          |

**Collateral**

|                                       |             |             |
|---------------------------------------|-------------|-------------|
| Starting principal balance            | 433,899,332 |             |
| Principal redemptions and repayments  | 14,669,165  |             |
| Losses for the period                 | -           |             |
| Ending principal balance              |             | 419,230,166 |
| Balance Reset Participation           | -           |             |
| Balance Further Advance Participation | 8,102,698   |             |
| Total balance E-MAC NL 2004-II        |             | 427,332,865 |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 18.41%      | 12.79%      | 12.02%      |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 2,788           | 416,378,346 | 99.32%              |
| 31 - 60 days      | 4               | 549,046     | 0.13%               |
| 61 - 90 days      | 2               | 189,250     | 0.05%               |
| 91 - 120 days     | 2               | 391,783     | 0.09%               |
| 120+ days         | 11              | 1,721,742   | 0.41%               |
| In repossession   |                 |             |                     |
| Total             | 2,807           | 419,230,166 | 100.00%             |

|                            | Last period | This period | Recovered | Total   |
|----------------------------|-------------|-------------|-----------|---------|
| Aggregate principal losses | -           | 127,973     | 10,880    | 385,754 |

**Characteristics**

|                                    |                    |         |         |
|------------------------------------|--------------------|---------|---------|
| Number of borrowers                | 2807               |         |         |
| Number of loanparts                | 4025               |         |         |
|                                    | (weighted) average | Minimum | Maximum |
| Loan size borrower                 | 149,352            | 1,122   | 510,000 |
| Loan part size                     | 104,157            | 1,122   | 420,000 |
| Coupon                             | 4.88%              | 3.25%   | 6.85%   |
| Remaining maturity (months)        | 315                | 43      | 329     |
| Remaining interest period (months) | 62                 | 1       | 240     |
| Original interest period (months)  | 91                 | 1       | 240     |
| Seasoning (months)                 | 34.8               | 1.0     | 68.0    |
| Loan to Original Foreclosure Value | 76.0%              | 0.5%    | 127.8%  |

**Redemption Type**

| Redemption Type | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|-----------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| Annuity         | 1,575,999   | 0.38%         | 35       | 0.87%         | 45,028.55          | 4.80% | 241.15 |
| Interest Only   | 338,371,174 | 80.71%        | 3,150    | 78.26%        | 107,419.42         | 4.87% | 320.24 |
| Investment      | 2,726,600   | 0.65%         | 23       | 0.57%         | 118,547.83         | 4.71% | 322.90 |
| Life            | 13,836,039  | 3.30%         | 152      | 3.78%         | 91,026.58          | 4.78% | 290.23 |
| Savings         | 9,533,009   | 2.27%         | 101      | 2.51%         | 94,386.23          | 5.14% | 299.29 |
| Universal Life  | 53,187,344  | 12.69%        | 564      | 14.01%        | 94,303.80          | 4.93% | 296.44 |
| Total           | 419,230,166 | 100.00%       | 4,025    | 100.00%       | 104,156.56         | 4.88% | 315.47 |

**Interest Term**

| Interest Term |     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|-----|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             |     | 56,753,791         | 13.54%         | 536          | 13.32%         | 105,883.94         | 5.68%        | 316.92        |
| 1             | 12  | 11,130,022         | 2.65%          | 113          | 2.81%          | 98,495.77          | 5.55%        | 319.96        |
| 12            | 24  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 24            | 36  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 36            | 48  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 48            | 60  | 139,726,212        | 33.33%         | 1,329        | 33.02%         | 105,136.35         | 4.49%        | 316.06        |
| 60            | 72  | 3,568,286          | 0.85%          | 35           | 0.87%          | 101,951.04         | 4.47%        | 322.46        |
| 72            | 84  | 37,142,185         | 8.86%          | 363          | 9.02%          | 102,320.07         | 4.75%        | 317.05        |
| 84            | 96  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 96            | 108 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | 120 | 110,782,246        | 26.43%         | 1,059        | 26.31%         | 104,610.24         | 4.82%        | 313.86        |
| 120           | 132 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 132           | 144 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 156 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 156           | 168 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | 180 | 23,533,532         | 5.61%          | 233          | 5.79%          | 101,002.28         | 5.08%        | 310.68        |
| 180           | 192 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 192           | 204 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 204           | 216 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 216           | 228 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 228           | 240 | 36,593,892         | 8.73%          | 357          | 8.87%          | 102,503.90         | 5.15%        | 315.27        |
| 240           | >   | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  |     | <b>419,230,166</b> | <b>100.00%</b> | <b>4,025</b> | <b>100.00%</b> | <b>104,156.56</b>  | <b>4.88%</b> | <b>315.47</b> |

**Mortgage Coupons**

| from         | until | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 0            | 2.50% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 2.50%        | 2.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 2.75%        | 3.00% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 3.00%        | 3.25% | 265,000            | 0.06%          | 2            | 0.05%          | 132,500.00         | 3.25%        | 321.83        |
| 3.25%        | 3.50% | 35,000             | 0.01%          | 1            | 0.02%          | 35,000.00          | 3.30%        | 325.00        |
| 3.50%        | 3.75% | 4,613,529          | 1.10%          | 43           | 1.07%          | 107,291.37         | 3.69%        | 315.94        |
| 3.75%        | 4.00% | 13,433,666         | 3.20%          | 124          | 3.08%          | 108,336.02         | 3.92%        | 315.67        |
| 4.00%        | 4.25% | 23,887,548         | 5.70%          | 251          | 6.24%          | 95,169.51          | 4.16%        | 315.94        |
| 4.25%        | 4.50% | 70,248,351         | 16.76%         | 659          | 16.37%         | 106,598.41         | 4.42%        | 317.01        |
| 4.50%        | 4.75% | 82,970,931         | 19.79%         | 794          | 19.73%         | 104,497.39         | 4.66%        | 315.42        |
| 4.75%        | 5.00% | 70,502,948         | 16.82%         | 695          | 17.27%         | 101,443.09         | 4.90%        | 313.53        |
| 5.00%        | 5.25% | 61,330,046         | 14.63%         | 617          | 15.33%         | 99,400.40          | 5.14%        | 315.86        |
| 5.25%        | 5.50% | 23,548,279         | 5.62%          | 234          | 5.81%          | 100,633.67         | 5.38%        | 311.34        |
| 5.50%        | 5.75% | 42,674,447         | 10.18%         | 378          | 9.39%          | 112,895.36         | 5.62%        | 317.66        |
| 5.75%        | 6.00% | 20,533,981         | 4.90%          | 173          | 4.30%          | 118,693.53         | 5.85%        | 316.59        |
| 6.00%        | 6.25% | 3,632,549          | 0.87%          | 39           | 0.97%          | 93,142.27          | 6.07%        | 307.46        |
| 6.25%        | 6.50% | 1,424,254          | 0.34%          | 13           | 0.32%          | 109,558.00         | 6.30%        | 319.45        |
| 6.50%        | 6.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.75%        | 7.00% | 129,640            | 0.03%          | 2            | 0.05%          | 64,819.90          | 6.85%        | 268.64        |
| 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%        | -             |
| <b>Total</b> |       | <b>419,230,166</b> | <b>100.00%</b> | <b>4,025</b> | <b>100.00%</b> | <b>104,156.56</b>  | <b>4.88%</b> | <b>315.47</b> |

**Interest Reset Date**

| from         | until    | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|----------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |          | 56,753,791         | 13.54%         | 536          | 13.32%         | 105,883.94         | 5.68%        | 316.92        |
| <            | 1/1/2008 | 8,085,647          | 1.93%          | 80           | 1.99%          | 101,070.59         | 5.71%        | 320.38        |
| 1/1/2008     | 1/1/2009 | 5,311,325          | 1.27%          | 54           | 1.34%          | 98,357.87          | 4.86%        | 316.34        |
| 1/1/2009     | 1/1/2010 | 113,053,616        | 26.97%         | 1,073        | 26.66%         | 105,362.18         | 4.47%        | 316.30        |
| 1/1/2010     | 1/1/2011 | 12,381,539         | 2.95%          | 118          | 2.93%          | 104,928.30         | 4.12%        | 319.25        |
| 1/1/2011     | 1/1/2012 | 41,222,289         | 9.83%          | 402          | 9.99%          | 102,543.01         | 4.79%        | 316.29        |
| 1/1/2012     | 1/1/2013 | 7,355,179          | 1.75%          | 72           | 1.79%          | 102,155.26         | 4.85%        | 311.29        |
| 1/1/2013     | 1/1/2014 | 4,415,711          | 1.05%          | 43           | 1.07%          | 102,690.96         | 4.89%        | 302.65        |
| 1/1/2014     | 1/1/2015 | 93,210,183         | 22.23%         | 890          | 22.11%         | 104,730.54         | 4.82%        | 313.76        |
| 1/1/2015     | 1/1/2016 | 7,874,149          | 1.88%          | 76           | 1.89%          | 103,607.22         | 4.50%        | 315.67        |
| 1/1/2016     | 1/1/2017 | 6,536,554          | 1.56%          | 64           | 1.59%          | 102,133.66         | 5.00%        | 317.38        |
| 1/1/2017     | 1/1/2018 | 2,902,758          | 0.69%          | 27           | 0.67%          | 107,509.56         | 5.35%        | 318.05        |
| 1/1/2018     | 1/1/2019 | 609,276            | 0.15%          | 5            | 0.12%          | 121,855.14         | 5.06%        | 313.73        |
| 1/1/2019     | 1/1/2020 | 20,522,374         | 4.90%          | 205          | 5.09%          | 100,109.14         | 5.10%        | 309.50        |
| 1/1/2020     | 1/1/2021 | 485,294            | 0.12%          | 5            | 0.12%          | 97,058.88          | 4.67%        | 318.16        |
| 1/1/2021     | 1/1/2022 | 906,069            | 0.22%          | 7            | 0.17%          | 129,438.47         | 4.96%        | 323.29        |
| 1/1/2022     | 1/1/2023 | 1,197,834          | 0.29%          | 14           | 0.35%          | 85,559.55          | 5.33%        | 302.86        |
| 1/1/2023     | 1/1/2024 | 95,000             | 0.02%          | 1            | 0.02%          | 95,000.00          | 5.10%        | 312.00        |
| 1/1/2024     | 1/1/2025 | 26,410,693         | 6.30%          | 246          | 6.11%          | 107,360.54         | 5.20%        | 312.56        |
| 1/1/2025     | 1/1/2026 | 1,716,536          | 0.41%          | 17           | 0.42%          | 100,972.71         | 4.66%        | 322.51        |
| 1/1/2026     | 1/1/2027 | 5,701,569          | 1.36%          | 64           | 1.59%          | 89,087.02          | 4.90%        | 320.63        |
| 1/1/2027     | 1/1/2028 | 2,482,780          | 0.59%          | 26           | 0.65%          | 95,491.53          | 5.32%        | 319.31        |
| 1/1/2028     | 1/1/2029 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2029     | 1/1/2030 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2030     | 1/1/2031 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2031     | 1/1/2032 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2032     | 1/1/2033 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2033     | 1/1/2034 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2034     | 1/1/2035 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2035     | 1/1/2036 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2036     | 1/1/2037 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2037     | >        | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |          | <b>419,230,166</b> | <b>100.00%</b> | <b>4,025</b> | <b>100.00%</b> | <b>104,156.56</b>  | <b>4.88%</b> | <b>315.47</b> |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no.parts     | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2011 - 31-Dec-2011 | 147,020            | 0.04%          | 4            | 0.10%          | 36,755.06          | 4.52%        | 46.05         |
| 01-Jan-2012 - 31-Dec-2012 | 131,309            | 0.03%          | 4            | 0.10%          | 32,827.17          | 4.49%        | 52.20         |
| 01-Jan-2013 - 31-Dec-2013 | 18,883             | 0.00%          | 2            | 0.05%          | 9,441.65           | 4.67%        | 70.58         |
| 01-Jan-2014 - 31-Dec-2014 | 406,926            | 0.10%          | 7            | 0.17%          | 58,132.26          | 4.96%        | 83.63         |
| 01-Jan-2015 - 31-Dec-2015 | 16,880             | 0.00%          | 2            | 0.05%          | 8,440.15           | 4.32%        | 89.57         |
| 01-Jan-2016 - 31-Dec-2016 | 219,010            | 0.05%          | 4            | 0.10%          | 54,752.50          | 4.71%        | 103.61        |
| 01-Jan-2017 - 31-Dec-2017 | 417,493            | 0.10%          | 7            | 0.17%          | 59,641.86          | 4.70%        | 118.35        |
| 01-Jan-2018 - 31-Dec-2018 | 123,220            | 0.03%          | 2            | 0.05%          | 61,610.00          | 4.79%        | 130.26        |
| 01-Jan-2019 - 31-Dec-2019 | 1,793,502          | 0.43%          | 21           | 0.52%          | 85,404.84          | 4.82%        | 141.71        |
| 01-Jan-2020 - 31-Dec-2020 | 628,825            | 0.15%          | 9            | 0.22%          | 69,869.44          | 4.69%        | 153.06        |
| 01-Jan-2021 - 31-Dec-2021 | 344,941            | 0.08%          | 6            | 0.15%          | 57,490.18          | 4.85%        | 166.75        |
| 01-Jan-2022 - 31-Dec-2022 | 629,860            | 0.15%          | 10           | 0.25%          | 62,986.00          | 4.72%        | 177.46        |
| 01-Jan-2023 - 31-Dec-2023 | 533,962            | 0.13%          | 11           | 0.27%          | 48,541.97          | 4.81%        | 191.73        |
| 01-Jan-2024 - 31-Dec-2024 | 4,685,773          | 1.12%          | 56           | 1.39%          | 83,674.52          | 5.02%        | 202.64        |
| 01-Jan-2025 - 31-Dec-2025 | 1,707,797          | 0.41%          | 23           | 0.57%          | 74,252.06          | 4.92%        | 214.10        |
| 01-Jan-2026 - 31-Dec-2026 | 1,371,371          | 0.33%          | 18           | 0.45%          | 76,187.27          | 4.78%        | 226.00        |
| 01-Jan-2027 - 31-Dec-2027 | 1,957,265          | 0.47%          | 26           | 0.65%          | 75,279.44          | 4.84%        | 238.62        |
| 01-Jan-2028 - 31-Dec-2028 | 2,415,277          | 0.58%          | 31           | 0.77%          | 77,912.17          | 5.00%        | 248.54        |
| 01-Jan-2029 - 31-Dec-2029 | 5,748,276          | 1.37%          | 66           | 1.64%          | 87,095.09          | 4.93%        | 262.00        |
| 01-Jan-2030 - 31-Dec-2030 | 4,587,895          | 1.10%          | 44           | 1.09%          | 104,497.61         | 4.85%        | 272.67        |
| 01-Jan-2031 - 31-Dec-2031 | 9,958,638          | 2.38%          | 88           | 2.19%          | 113,166.34         | 4.81%        | 284.79        |
| 01-Jan-2032 - 31-Dec-2032 | 4,096,882          | 0.98%          | 45           | 1.12%          | 91,041.83          | 4.99%        | 295.07        |
| 01-Jan-2033 - 31-Dec-2033 | 6,461,851          | 1.54%          | 58           | 1.44%          | 111,411.22         | 4.86%        | 311.91        |
| 01-Jan-2034 - 31-Dec-2034 | 311,492,437        | 74.30%         | 2,913        | 72.37%         | 106,931.84         | 4.92%        | 322.86        |
| 01-Jan-2035 - 31-Dec-2035 | 59,324,872         | 14.15%         | 568          | 14.11%         | 104,445.20         | 4.67%        | 327.23        |
| <b>Total</b>              | <b>419,230,166</b> | <b>100.00%</b> | <b>4,025</b> | <b>100.00%</b> | <b>104,156.56</b>  | <b>4.88%</b> | <b>315.47</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <            | 50%   | 68,549,150         | 16.35%         | 763           | 18.96%         | 89,841.61         | 4.83%        | 316.13        |
| 50%          | 55%   | 21,957,036         | 5.24%          | 220           | 5.47%          | 99,804.71         | 4.81%        | 314.11        |
| 55%          | 60%   | 53,674,950         | 12.80%         | 468           | 11.63%         | 114,690.06        | 4.84%        | 318.35        |
| 60%          | 65%   | 87,389,993         | 20.85%         | 705           | 17.52%         | 123,957.44        | 4.99%        | 320.72        |
| 65%          | 70%   | 9,965,447          | 2.38%          | 89            | 2.21%          | 111,971.32        | 4.78%        | 310.83        |
| 70%          | 75%   | 30,223,927         | 7.21%          | 252           | 6.26%          | 119,936.22        | 4.72%        | 318.49        |
| 75%          | 80%   | 5,449,291          | 1.30%          | 56            | 1.39%          | 97,308.77         | 4.79%        | 314.07        |
| 80%          | 85%   | 7,044,483          | 1.68%          | 75            | 1.86%          | 93,926.44         | 4.89%        | 305.30        |
| 85%          | 90%   | 7,522,065          | 1.79%          | 86            | 2.14%          | 87,465.87         | 4.83%        | 301.78        |
| 90%          | 95%   | 6,497,290          | 1.55%          | 79            | 1.96%          | 82,244.18         | 4.63%        | 299.72        |
| 95%          | 100%  | 14,182,918         | 3.38%          | 156           | 3.88%          | 90,916.14         | 4.69%        | 306.20        |
| 100%         | 105%  | 5,148,607          | 1.23%          | 54            | 1.34%          | 95,344.57         | 4.90%        | 307.94        |
| 105%         | 110%  | 10,230,202         | 2.44%          | 104           | 2.58%          | 98,367.33         | 4.96%        | 306.37        |
| 110%         | 115%  | 10,793,331         | 2.57%          | 104           | 2.58%          | 103,782.03        | 4.99%        | 306.18        |
| 115%         | 120%  | 19,016,035         | 4.54%          | 197           | 4.89%          | 96,528.10         | 4.94%        | 314.39        |
| 120%         | 125%  | 61,510,442         | 14.67%         | 616           | 15.30%         | 99,854.61         | 4.98%        | 315.39        |
| 125%         | >     | 75,000             | 0.02%          | 1             | 0.02%          | 75,000.00         | 4.90%        | 320.00        |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>419,230,166</b> | <b>100.00%</b> | <b>4,025</b>  | <b>100.00%</b> | <b>149,351.68</b> | <b>4.88%</b> | <b>315.47</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 11,457,903         | 2.73%          | 90           | 3.21%          | 127,310.03        | 4.78%        | 310.67        |
| Friesland     | 14,716,896         | 3.51%          | 104          | 3.71%          | 141,508.61        | 4.92%        | 317.24        |
| Drenthe       | 11,658,237         | 2.78%          | 85           | 3.03%          | 137,155.73        | 4.80%        | 314.20        |
| Overijssel    | 25,430,367         | 6.07%          | 174          | 6.20%          | 146,151.54        | 4.93%        | 318.37        |
| Gelderland    | 46,951,298         | 11.20%         | 310          | 11.04%         | 151,455.80        | 4.89%        | 316.99        |
| Flevoland     | 15,016,086         | 3.58%          | 96           | 3.42%          | 156,417.56        | 4.86%        | 315.01        |
| Utrecht       | 38,622,009         | 9.21%          | 240          | 8.55%          | 160,925.04        | 4.88%        | 317.24        |
| Noord-Holland | 70,199,131         | 16.74%         | 456          | 16.25%         | 153,945.46        | 4.88%        | 317.59        |
| Zuid-Holland  | 84,920,786         | 20.26%         | 565          | 20.13%         | 150,302.28        | 4.87%        | 313.74        |
| Zeeland       | 9,012,087          | 2.15%          | 67           | 2.39%          | 134,508.76        | 4.88%        | 319.73        |
| Noord-Brabant | 67,778,716         | 16.17%         | 460          | 16.39%         | 147,345.04        | 4.89%        | 313.55        |
| Limburg       | 21,005,751         | 5.01%          | 146          | 5.20%          | 143,875.01        | 4.90%        | 311.09        |
| unspecified   | 2,460,900          | 0.59%          | 14           | 0.50%          | 175,778.56        | 4.94%        | 323.21        |
| <b>Total</b>  | <b>419,230,166</b> | <b>100.00%</b> | <b>2,807</b> | <b>100.00%</b> | <b>149,351.68</b> | <b>4.88%</b> | <b>315.47</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                 | 526,422            | 0.13%          | 4            | 0.14%          | 131,605.50        | 5.19%        | 314.30        |
| Farm house                 | 5,348,041          | 1.28%          | 30           | 1.07%          | 178,268.02        | 4.88%        | 321.84        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 3,900,656          | 0.93%          | 28           | 1.00%          | 139,309.14        | 4.84%        | 319.69        |
| 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                | 47,793,110         | 11.40%         | 377          | 13.43%         | 126,772.17        | 4.90%        | 318.42        |
| 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        | 361,661,938        | 86.27%         | 2,368        | 84.36%         | 152,728.86        | 4.88%        | 314.94        |
| Private Shop               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b>               | <b>419,230,166</b> | <b>100.00%</b> | <b>2,807</b> | <b>100.00%</b> | <b>149,351.68</b> | <b>4.88%</b> | <b>315.47</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            | 25,000             | 36,062         | 3            | 0.11%          | 12,020.80         | 5.02%        | 325.25        |
| 25,000       | 50,000             | 971,447        | 21           | 0.75%          | 46,259.39         | 4.80%        | 323.54        |
| 50,000       | 75,000             | 16,349,859     | 240          | 8.55%          | 68,124.41         | 4.82%        | 316.74        |
| 75,000       | 100,000            | 38,982,290     | 434          | 15.46%         | 89,820.95         | 4.83%        | 313.74        |
| 100,000      | 125,000            | 49,654,300     | 436          | 15.53%         | 113,886.01        | 4.85%        | 316.67        |
| 125,000      | 150,000            | 66,657,139     | 480          | 17.10%         | 138,869.04        | 4.89%        | 316.26        |
| 150,000      | 175,000            | 58,669,886     | 360          | 12.83%         | 162,971.91        | 4.86%        | 314.77        |
| 175,000      | 200,000            | 56,600,567     | 299          | 10.65%         | 189,299.56        | 4.89%        | 314.43        |
| 200,000      | 225,000            | 59,533,309     | 275          | 9.80%          | 216,484.76        | 4.98%        | 316.95        |
| 225,000      | 250,000            | 22,177,664     | 93           | 3.31%          | 238,469.51        | 4.92%        | 313.09        |
| 250,000      | 275,000            | 17,588,094     | 67           | 2.39%          | 262,508.86        | 4.89%        | 314.11        |
| 275,000      | 300,000            | 14,047,373     | 49           | 1.75%          | 286,681.07        | 4.79%        | 317.32        |
| 300,000      | 325,000            | 3,461,941      | 11           | 0.39%          | 314,721.88        | 5.04%        | 310.12        |
| 325,000      | 350,000            | 5,141,953      | 15           | 0.53%          | 342,796.85        | 4.80%        | 316.74        |
| 350,000      | 375,000            | 4,691,973      | 13           | 0.46%          | 360,921.01        | 4.82%        | 311.71        |
| 375,000      | 400,000            | 1,563,500      | 4            | 0.14%          | 390,875.00        | 4.68%        | 324.02        |
| 400,000      | 425,000            | 830,000        | 2            | 0.07%          | 415,000.00        | 5.15%        | 294.17        |
| 425,000      | 450,000            | 1,762,810      | 4            | 0.14%          | 440,702.50        | 4.46%        | 325.02        |
| 450,000      | 475,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 475,000      | 500,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 500,000      | 525,000            | 510,000        | 1            | 0.04%          | 510,000.00        | 4.95%        | 327.00        |
| 525,000      | 550,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 550,000      | 575,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 575,000      | 600,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 600,000      | 625,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 625,000      | 650,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 650,000      | >                  | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> | <b>419,230,166</b> | <b>100.00%</b> | <b>2,807</b> | <b>100.00%</b> | <b>149,351.68</b> | <b>4.88%</b> | <b>315.47</b> |