

**E-MAC Program - Compartment NL 2007-NHG II Investor report April 2009**

**Cashflow analysis for the period**

|                                           |           |            |
|-------------------------------------------|-----------|------------|
| Total interest received                   | 6,336,097 |            |
| Interest received on transaction accounts | 175,746   |            |
| Liquidity available                       | 8,088,844 |            |
| Reserve account available                 | 7,800,000 |            |
| Receivables under hedging arrangements    | 5,725     |            |
| Total funds available                     |           | 22,406,411 |
| Company management expenses               | 6,087     |            |
| MPT fee                                   | 107,053   |            |
| Admin fee                                 | 10,945    |            |
| Third party fees                          | 6,427     |            |
| Liquidity Facility fee                    | 3,067     |            |
| Payments under hedging arrangements       | 2,991,745 |            |
| Interest on the Notes                     | 3,392,242 |            |
| Deferred Purchase Price Instalment        | -         |            |
| Total funds distributed                   |           | 6,517,567  |
| Available after distribution of funds     |           | 15,888,844 |
| Undrawn Liquidity Facility                | 8,088,844 |            |
| Reserve account                           | 7,800,000 |            |
| Available liquidity                       |           | 15,888,844 |
| Net cashflow                              |           | -          |

**Collateral**

|                                                                            |             |             |
|----------------------------------------------------------------------------|-------------|-------------|
| Starting principal balance                                                 | 577,342,831 |             |
| Further Advances bought                                                    | 353,445     |             |
| Repurchase of loans with Non-NHG part in January 2009                      | (117,696)   |             |
| Substitution of loans in January 2009                                      | 196,000     |             |
| Principal redemptions and repayments                                       | (4,025,211) |             |
| Repurchase of loans with Non-NHG part in March 2009                        | (513,708)   |             |
| Losses for the period                                                      | -           |             |
| Ending principal balance as per 01 Apr 2009                                |             | 573,235,661 |
| Balance Reset Participation                                                |             | -           |
| Total balance collateral E-MAC NL 2007-NHG II                              |             | 573,235,661 |
| Redemptions applied for purchase Further Advances in April 2009            |             | 204,803     |
| Repurchase of loans with Non-NHG part in Apr 2009                          |             | -           |
| Substitution of loans on Apr 2009                                          |             | 486,600     |
| Total balance Put Option Notes E-MAC NL 2007-NHG II as per 27th April 2009 |             | 573,927,064 |

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 3.92%       | 2.29%       | 2.24%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 3,405           | 571,696,307 | 99.73%              |
| 31 - 60 days      | 3               | 560,880     | 0.10%               |
| 61 - 90 days      | 2               | 364,500     | 0.06%               |
| 91 - 120 days     | 2               | 232,000     | 0.04%               |
| 120+ days         | 3               | 381,974     | 0.07%               |
| In repossession   |                 |             |                     |
| Total             | 3,415           | 573,235,661 | 100.00%             |

|                            | Last period | This period | Recovered | Total loss balance |                                        |
|----------------------------|-------------|-------------|-----------|--------------------|----------------------------------------|
| Aggregate principal losses | 10,287      | 24,046      | 1,119     | 33,214             | Losses filed for compensation with NHG |

**Characteristics**

|                                            |                    |         |         |
|--------------------------------------------|--------------------|---------|---------|
| Number of borrowers                        | 3415               |         |         |
| Number of loanparts                        | 6827               |         |         |
|                                            | (weighted) average | Minimum | Maximum |
| Loan size borrower                         | 167,858            | 20,000  | 265,000 |
| Loan part size                             | 83,966             | 1,000   | 264,000 |
| Coupon                                     | 4.42%              | 1.82%   | 6.25%   |
| Remaining maturity (months)                | 321                | 14      | 357     |
| Remaining interest period (months)         | 201                | 1       | 353     |
| Original interest period (months)          | 226                | 1       | 360     |
| Seasoning (months)                         | 24.7               | 1.0     | 56.0    |
| Loan to Orig.Forecl. Value (non-NHG loans) | 0.0%               | 0.0%    | 0.0%    |

**Redemption Type**

| Redemption Type       | Value       | As % of total | no. parts | As % of total | Average Loan parts | WAC   | WAM    |
|-----------------------|-------------|---------------|-----------|---------------|--------------------|-------|--------|
| Annuity               | 3,903,984   | 0.68%         | 115       | 1.68%         | 33,947.69          | 4.42% | 315.65 |
| Hybride(switch)       | 5,174,229   | 0.90%         | 60        | 0.88%         | 86,237.15          | 4.61% | 317.99 |
| Interest Only         | 309,189,811 | 53.94%        | 3,802     | 55.69%        | 81,322.94          | 4.40% | 333.39 |
| Investment            | 18,700,025  | 3.26%         | 214       | 3.13%         | 87,383.29          | 4.39% | 328.12 |
| Life                  | 145,683,793 | 25.41%        | 1,645     | 24.10%        | 88,561.58          | 4.40% | 300.86 |
| Life(external policy) | 343,580     | 0.06%         | 2         | 0.03%         | 171,790.23         | 4.27% | 335.78 |
| Linear                | 52,932      | 0.01%         | 2         | 0.03%         | 26,465.88          | 4.39% | 312.75 |
| Savings               | 40,009,375  | 6.98%         | 417       | 6.11%         | 95,945.74          | 4.68% | 324.82 |
| Universal Life        | 50,177,933  | 8.75%         | 570       | 8.35%         | 88,031.46          | 4.37% | 299.80 |
| Total                 | 573,235,661 | 100.00%       | 6,827     | 100.00%       | 83,965.97          | 4.42% | 321.15 |

**Interest Term**

| Interest Term |     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|-----|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             |     | 447,637            | 0.08%          | 17           | 0.25%          | 26,331.58          | 1.83%        | 317.57        |
| 1             | 12  | 4,125              | 0.00%          | 1            | 0.01%          | 4,125.00           | 3.65%        | 14.00         |
| 12            | 24  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 24            | 36  | 20,000             | 0.00%          | 2            | 0.03%          | 10,000.00          | 4.80%        | 191.00        |
| 36            | 48  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 48            | 60  | 1,988,713          | 0.35%          | 27           | 0.40%          | 73,656.05          | 4.21%        | 309.95        |
| 60            | 72  | 12,223,061         | 2.13%          | 149          | 2.18%          | 82,033.97          | 4.19%        | 329.35        |
| 72            | 84  | 957,281            | 0.17%          | 19           | 0.28%          | 50,383.23          | 4.49%        | 313.54        |
| 84            | 96  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 96            | 108 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | 120 | 108,615,675        | 18.95%         | 1,323        | 19.38%         | 82,098.02          | 4.31%        | 322.85        |
| 120           | 132 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 132           | 144 | 1,007,295          | 0.18%          | 18           | 0.26%          | 55,960.86          | 4.41%        | 238.71        |
| 144           | 156 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 156           | 168 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | 180 | 55,676,178         | 9.71%          | 715          | 10.47%         | 77,868.78          | 4.45%        | 315.08        |
| 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 | 293,186,854        | 51.15%         | 3,433        | 50.29%         | 85,402.52          | 4.40%        | 318.52        |
| 240           | 252 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 252           | 264 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 264           | 276 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 276           | 288 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 288           | 300 | 13,323,521         | 2.32%          | 160          | 2.34%          | 83,272.00          | 4.59%        | 304.88        |
| 300           | 312 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 312           | 324 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 324           | 336 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 336           | 348 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 348           | 360 | 85,785,320         | 14.97%         | 963          | 14.11%         | 89,081.33          | 4.62%        | 334.68        |
| 360           | >   | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  |     | <b>573,235,661</b> | <b>100.00%</b> | <b>6,827</b> | <b>100.00%</b> | <b>83,965.97</b>   | <b>4.42%</b> | <b>321.15</b> |

**Mortgage Coupons**

| from         | until | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|-------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| <            | 2.50% | 447,637            | 0.08%          | 17           | 0.25%          | 26,331.58          | 1.83%        | 317.57        |
| 2.50%        | 2.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 2.75%        | 3.00% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 3.00%        | 3.25% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 3.25%        | 3.50% | 130,500            | 0.02%          | 2            | 0.03%          | 65,250.00          | 3.35%        | 315.00        |
| 3.50%        | 3.75% | 382,990            | 0.07%          | 7            | 0.10%          | 54,712.86          | 3.62%        | 304.44        |
| 3.75%        | 4.00% | 1,860,438          | 0.32%          | 21           | 0.31%          | 88,592.29          | 3.99%        | 308.15        |
| 4.00%        | 4.25% | 160,194,923        | 27.95%         | 1,912        | 28.01%         | 83,783.96          | 4.21%        | 317.26        |
| 4.25%        | 4.50% | 242,327,178        | 42.27%         | 2,872        | 42.07%         | 84,375.76          | 4.39%        | 320.20        |
| 4.50%        | 4.75% | 134,855,075        | 23.53%         | 1,543        | 22.60%         | 87,397.97          | 4.62%        | 325.44        |
| 4.75%        | 5.00% | 25,973,489         | 4.53%          | 322          | 4.72%          | 80,663.01          | 4.87%        | 329.57        |
| 5.00%        | 5.25% | 5,684,599          | 0.99%          | 87           | 1.27%          | 65,340.22          | 5.12%        | 331.51        |
| 5.25%        | 5.50% | 689,633            | 0.12%          | 15           | 0.22%          | 45,975.53          | 5.35%        | 348.38        |
| 5.50%        | 5.75% | 222,061            | 0.04%          | 11           | 0.16%          | 20,187.36          | 5.63%        | 339.15        |
| 5.75%        | 6.00% | 301,339            | 0.05%          | 15           | 0.22%          | 20,089.24          | 5.89%        | 350.67        |
| 6.00%        | 6.25% | 165,800            | 0.03%          | 3            | 0.04%          | 55,266.67          | 6.20%        | 319.93        |
| 6.25%        | 6.50% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.50%        | 6.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.75%        | 7.00% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.00%        | 7.25% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.25%        | 7.50% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 7.50%        | >     | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| Unknown      |       | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |       | <b>573,235,661</b> | <b>100.00%</b> | <b>6,827</b> | <b>100.00%</b> | <b>83,965.97</b>   | <b>4.42%</b> | <b>321.15</b> |

**Interest Reset Date**

| from         | until      | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |            | 451,762            | 0.08%          | 18           | 0.26%          | 25,097.88          | 1.93%        | 300.71        |
| <            | 01-01-10   | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-10     | 01-01-11   | 20,000             | 0.00%          | 2            | 0.03%          | 10,000.00          | 4.80%        | 191.00        |
| 01-01-11     | 01-01-12   | 904,623            | 0.16%          | 12           | 0.16%          | 75,385.25          | 3.89%        | 306.42        |
| 01-01-12     | 01-01-13   | 3,001,362          | 0.52%          | 39           | 0.57%          | 76,957.99          | 4.11%        | 325.00        |
| 01-01-13     | 01-01-14   | 10,305,790         | 1.80%          | 125          | 1.83%          | 82,446.32          | 4.25%        | 328.31        |
| 01-01-14     | 01-01-15   | 834,281            | 0.15%          | 16           | 0.23%          | 52,142.59          | 4.37%        | 293.62        |
| 01-01-15     | 01-01-16   | 625,500            | 0.11%          | 11           | 0.16%          | 56,863.64          | 4.46%        | 295.40        |
| 01-01-16     | 01-01-17   | 14,237,088         | 2.48%          | 161          | 2.36%          | 88,429.12          | 4.20%        | 316.80        |
| 01-01-17     | 01-01-18   | 93,464,485         | 16.30%         | 1,139        | 16.68%         | 82,058.37          | 4.33%        | 322.69        |
| 01-01-18     | 01-01-19   | 666,270            | 0.12%          | 23           | 0.34%          | 28,968.24          | 5.21%        | 309.52        |
| 01-01-19     | 01-01-20   | 1,159,404          | 0.20%          | 22           | 0.32%          | 52,700.20          | 4.40%        | 210.47        |
| 01-01-20     | 01-01-21   | 322,340            | 0.06%          | 8            | 0.12%          | 40,292.50          | 4.30%        | 146.21        |
| 01-01-21     | 01-01-22   | 5,100,626          | 0.89%          | 65           | 0.95%          | 78,471.16          | 4.26%        | 288.10        |
| 01-01-22     | 01-01-23   | 50,019,024         | 8.73%          | 630          | 9.23%          | 79,395.28          | 4.46%        | 316.44        |
| 01-01-23     | 01-01-24   | 1,034,262          | 0.18%          | 22           | 0.32%          | 47,011.91          | 5.23%        | 295.99        |
| 01-01-24     | 01-01-25   | 356,488            | 0.06%          | 6            | 0.09%          | 59,414.67          | 4.35%        | 180.00        |
| 01-01-25     | 01-01-26   | 572,180            | 0.10%          | 9            | 0.13%          | 63,575.56          | 4.36%        | 192.78        |
| 01-01-26     | 01-01-27   | 64,980,106         | 11.34%         | 753          | 11.03%         | 86,294.96          | 4.30%        | 315.37        |
| 01-01-27     | 01-01-28   | 225,038,726        | 39.26%         | 2,622        | 38.41%         | 85,827.13          | 4.43%        | 320.19        |
| 01-01-28     | 01-01-29   | 1,397,755          | 0.24%          | 27           | 0.40%          | 51,768.72          | 5.15%        | 330.50        |
| 01-01-29     | 01-01-2030 | 325,196            | 0.06%          | 6            | 0.09%          | 54,199.33          | 4.50%        | 241.50        |
| 01-01-2030   | 01-01-2031 | 774,838            | 0.14%          | 10           | 0.15%          | 77,483.80          | 4.49%        | 254.10        |
| 01-01-2031   | 01-01-2032 | 1,669,411          | 0.29%          | 19           | 0.28%          | 87,863.73          | 4.59%        | 282.53        |
| 01-01-2032   | 01-01-2033 | 11,289,111         | 1.97%          | 133          | 1.95%          | 84,880.53          | 4.58%        | 308.95        |
| 01-01-2033   | 01-01-2034 | 497,184            | 0.09%          | 10           | 0.15%          | 49,718.39          | 5.01%        | 298.96        |
| 01-01-2034   | 01-01-2035 | 830,760            | 0.14%          | 8            | 0.12%          | 103,844.95         | 4.66%        | 302.25        |
| 01-01-2035   | 01-01-2036 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 01-01-2036   | 01-01-2037 | 7,649,465          | 1.33%          | 84           | 1.23%          | 91,065.06          | 4.54%        | 332.54        |
| 01-01-2037   | 01-01-2038 | 71,939,841         | 12.55%         | 805          | 11.79%         | 89,366.26          | 4.60%        | 336.49        |
| 01-01-2038   | 01-01-2039 | 3,767,786          | 0.66%          | 42           | 0.62%          | 89,709.18          | 5.13%        | 345.37        |
| 01-01-2039   | >          | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b> |            | <b>573,235,661</b> | <b>100.00%</b> | <b>6,827</b> | <b>100.00%</b> | <b>83,965.97</b>   | <b>4.42%</b> | <b>321.15</b> |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no.parts     | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2010 - 31-Dec-2010 | 4,125              | 0.0%           | 1            | 0.0%           | 4,125.00           | 3.7%         | 14.00         |
| 01-Jan-2012 - 31-Dec-2012 | 34,631             | 0.01%          | 1            | 0.01%          | 34,631.00          | 4.35%        | 37.00         |
| 01-Jan-2014 - 31-Dec-2014 | 14,392             | 0.00%          | 2            | 0.03%          | 7,196.14           | 4.39%        | 60.39         |
| 01-Jan-2015 - 31-Dec-2015 | 209,606            | 0.04%          | 7            | 0.10%          | 29,943.71          | 4.80%        | 74.90         |
| 01-Jan-2016 - 31-Dec-2016 | 103,652            | 0.02%          | 3            | 0.04%          | 34,550.74          | 4.20%        | 84.65         |
| 01-Jan-2017 - 31-Dec-2017 | 402,379            | 0.07%          | 9            | 0.13%          | 44,708.78          | 4.27%        | 97.44         |
| 01-Jan-2018 - 31-Dec-2018 | 497,101            | 0.09%          | 11           | 0.16%          | 45,191.00          | 4.32%        | 109.36        |
| 01-Jan-2019 - 31-Dec-2019 | 536,886            | 0.09%          | 13           | 0.19%          | 41,298.92          | 4.31%        | 120.66        |
| 01-Jan-2020 - 31-Dec-2020 | 415,840            | 0.07%          | 10           | 0.15%          | 41,584.00          | 4.26%        | 133.68        |
| 01-Jan-2021 - 31-Dec-2021 | 459,611            | 0.08%          | 9            | 0.13%          | 51,067.89          | 4.39%        | 145.40        |
| 01-Jan-2022 - 31-Dec-2022 | 1,732,425          | 0.30%          | 36           | 0.53%          | 48,122.92          | 4.38%        | 157.10        |
| 01-Jan-2023 - 31-Dec-2023 | 1,077,454          | 0.19%          | 15           | 0.22%          | 71,830.27          | 4.44%        | 167.83        |
| 01-Jan-2024 - 31-Dec-2024 | 1,216,844          | 0.21%          | 22           | 0.32%          | 55,311.09          | 4.29%        | 180.31        |
| 01-Jan-2025 - 31-Dec-2025 | 1,501,070          | 0.26%          | 24           | 0.35%          | 62,544.58          | 4.36%        | 193.89        |
| 01-Jan-2026 - 31-Dec-2026 | 2,842,393          | 0.50%          | 42           | 0.62%          | 67,676.03          | 4.39%        | 207.50        |
| 01-Jan-2027 - 31-Dec-2027 | 9,736,591          | 1.70%          | 133          | 1.95%          | 73,207.45          | 4.40%        | 216.92        |
| 01-Jan-2028 - 31-Dec-2028 | 4,756,337          | 0.83%          | 67           | 0.98%          | 70,990.11          | 4.37%        | 229.78        |
| 01-Jan-2029 - 31-Dec-2029 | 8,874,971          | 1.55%          | 117          | 1.71%          | 75,854.46          | 4.36%        | 241.22        |
| 01-Jan-2030 - 31-Dec-2030 | 10,215,035         | 1.78%          | 129          | 1.89%          | 79,186.32          | 4.40%        | 253.01        |
| 01-Jan-2031 - 31-Dec-2031 | 13,001,237         | 2.27%          | 157          | 2.30%          | 82,810.42          | 4.40%        | 265.40        |
| 01-Jan-2032 - 31-Dec-2032 | 23,706,905         | 4.14%          | 279          | 4.09%          | 84,970.99          | 4.40%        | 276.81        |
| 01-Jan-2033 - 31-Dec-2033 | 11,150,572         | 1.95%          | 124          | 1.82%          | 89,923.96          | 4.41%        | 289.16        |
| 01-Jan-2034 - 31-Dec-2034 | 11,115,528         | 1.94%          | 117          | 1.71%          | 95,004.51          | 4.45%        | 300.96        |
| 01-Jan-2035 - 31-Dec-2035 | 9,207,747          | 1.61%          | 104          | 1.52%          | 88,536.03          | 4.36%        | 312.73        |
| 01-Jan-2036 - 31-Dec-2036 | 22,754,228         | 3.97%          | 260          | 3.81%          | 87,516.26          | 4.31%        | 330.45        |
| 01-Jan-2037 - 31-Dec-2037 | 429,491,316        | 74.92%         | 4,994        | 73.15%         | 86,001.46          | 4.42%        | 336.41        |
| 01-Jan-2038 - 31-Dec-2038 | 8,100,553          | 1.41%          | 137          | 2.01%          | 59,128.12          | 5.03%        | 347.10        |
| 01-Jan-2039 - 31-Dec-2039 | 76,232             | 0.01%          | 4            | 0.06%          | 19,058.04          | 5.84%        | 357.00        |
| <b>Total</b>              | <b>573,235,661</b> | <b>100.00%</b> | <b>6,827</b> | <b>100.00%</b> | <b>83,965.97</b>   | <b>4.42%</b> | <b>321.15</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | 573,235,661        | 100.00%        | 6,827         | 100.00%        | 83,965.97         | 4.42%        | 321.15        |
| <            | 50%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 50%          | 55%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 55%          | 60%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 60%          | 65%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 65%          | 70%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 70%          | 75%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 75%          | 80%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 80%          | 85%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 85%          | 90%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 90%          | 95%   | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 95%          | 100%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 100%         | 105%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 105%         | 110%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 110%         | 115%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 115%         | 120%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 120%         | 125%  | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| 125%         | >     | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>573,235,661</b> | <b>100.00%</b> | <b>6,827</b>  | <b>100.00%</b> | <b>167,858.17</b> | <b>4.42%</b> | <b>321.15</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 27,880,305         | 4.86%          | 181          | 5.30%          | 154,034.83        | 4.41%        | 325.10        |
| Zeeland       | 16,880,052         | 2.94%          | 109          | 3.19%          | 154,862.86        | 4.49%        | 319.51        |
| Noord-Brabant | 81,724,381         | 14.26%         | 485          | 14.20%         | 168,503.88        | 4.41%        | 318.51        |
| Limburg       | 46,227,061         | 8.06%          | 275          | 8.05%          | 168,098.40        | 4.48%        | 318.27        |
| unspecified   | 3,609,114          | 0.63%          | 20           | 0.59%          | 180,455.71        | 4.42%        | 336.11        |
| Friesland     | 27,965,335         | 4.88%          | 180          | 5.27%          | 155,362.97        | 4.41%        | 322.13        |
| Drenthe       | 17,666,902         | 3.08%          | 109          | 3.19%          | 162,081.67        | 4.45%        | 322.13        |
| Overijssel    | 41,750,481         | 7.28%          | 254          | 7.44%          | 164,371.97        | 4.43%        | 323.79        |
| Gelderland    | 59,884,051         | 10.45%         | 344          | 10.07%         | 174,081.54        | 4.41%        | 322.61        |
| Flevoland     | 14,711,281         | 2.57%          | 82           | 2.40%          | 179,405.87        | 4.38%        | 317.65        |
| Utrecht       | 34,782,883         | 6.07%          | 193          | 5.65%          | 180,222.19        | 4.40%        | 317.94        |
| Noord-Holland | 80,714,149         | 14.08%         | 469          | 13.73%         | 172,098.40        | 4.40%        | 321.70        |
| Zuid-Holland  | 119,439,667        | 20.84%         | 714          | 20.91%         | 167,282.45        | 4.43%        | 321.92        |
| <b>Total</b>  | <b>573,235,661</b> | <b>100.00%</b> | <b>3,415</b> | <b>100.00%</b> | <b>167,858.17</b> | <b>4.42%</b> | <b>321.15</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                 | 237,818            | 0.04%          | 1            | 0.03%          | 237,818.00        | 4.25%        | 332.00        |
| Farm house                 | 231,500            | 0.04%          | 1            | 0.03%          | 231,500.00        | 4.25%        | 287.10        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 1,978,011          | 0.35%          | 12           | 0.35%          | 164,834.27        | 4.44%        | 334.98        |
| 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                | 72,303,618         | 12.61%         | 472          | 13.82%         | 153,185.63        | 4.43%        | 330.01        |
| 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        | 498,382,214        | 86.94%         | 2,928        | 85.74%         | 170,212.50        | 4.42%        | 319.82        |
| Private Shop               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | 102,500            | 0.02%          | 1            | 0.03%          | 102,500.00        | 4.35%        | 338.00        |
| <b>Total</b>               | <b>573,235,661</b> | <b>100.00%</b> | <b>3,415</b> | <b>100.00%</b> | <b>167,858.17</b> | <b>4.42%</b> | <b>321.15</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             | 44.00%         | 2            | 0.06%          | 22,000.00         | 4.50%        | 305.27        |
| 25,000       | 50,000             | 741,179        | 16           | 0.47%          | 46,323.70         | 4.29%        | 321.01        |
| 50,000       | 75,000             | 6,262,734      | 96           | 2.81%          | 65,236.81         | 4.44%        | 324.38        |
| 75,000       | 100,000            | 22,814,146     | 253          | 7.41%          | 90,174.49         | 4.44%        | 321.49        |
| 100,000      | 125,000            | 40,674,922     | 357          | 10.45%         | 113,935.36        | 4.40%        | 320.58        |
| 125,000      | 150,000            | 77,480,629     | 559          | 16.37%         | 138,605.78        | 4.42%        | 319.58        |
| 150,000      | 175,000            | 101,002,033    | 621          | 18.18%         | 162,644.18        | 4.41%        | 318.63        |
| 175,000      | 200,000            | 98,154,173     | 522          | 15.29%         | 188,034.81        | 4.43%        | 321.02        |
| 200,000      | 225,000            | 97,517,573     | 460          | 13.47%         | 211,994.72        | 4.41%        | 321.92        |
| 225,000      | 250,000            | 100,786,374    | 422          | 12.36%         | 238,830.27        | 4.40%        | 322.36        |
| 250,000      | 275,000            | 27,757,898     | 107          | 3.13%          | 259,419.61        | 4.56%        | 328.01        |
| 275,000      | 300,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 300,000      | 325,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 325,000      | 350,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 350,000      | 375,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 375,000      | 400,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 400,000      | 425,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 425,000      | 450,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 450,000      | 475,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 475,000      | 500,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 500,000      | 525,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 525,000      | 550,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 550,000      | 575,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 575,000      | 600,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 600,000      | 625,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 625,000      | 650,000            | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| 650,000      | >                  | -              | -            | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> | <b>573,235,661</b> | <b>100.00%</b> | <b>3,415</b> | <b>100.00%</b> | <b>167,858.17</b> | <b>4.42%</b> | <b>321.15</b> |