

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

**Cashflow analysis for the period**

|                                           |           |            |
|-------------------------------------------|-----------|------------|
| Total interest received                   | 7,699,297 |            |
| Interest received on transaction accounts | 430,736   |            |
| Liquidity available                       | 8,400,000 |            |
| Reserve account available                 | 7,200,000 |            |
| Receivables under hedging arrangements    | 530,516   |            |
| Total funds available                     |           | 24,260,549 |

|                                     |           |           |
|-------------------------------------|-----------|-----------|
| Company management expenses         | -         |           |
| MPT fee                             | 111,979   |           |
| Admin fee                           | 11,539    |           |
| Third party fees                    | 6,200     |           |
| Liquidity Facility fee              | -         |           |
| Payments under hedging arrangements | 63,025    |           |
| Interest on the Notes               | 8,595,631 |           |
| Deferred Purchase Price Instalment  | -         |           |
| Total funds distributed             |           | 8,788,375 |

|                                       |  |            |
|---------------------------------------|--|------------|
| Available after distribution of funds |  | 15,472,174 |
|---------------------------------------|--|------------|

|                            |           |  |
|----------------------------|-----------|--|
| Undrawn Liquidity Facility | 8,400,000 |  |
| Reserve account            | 7,072,174 |  |

\* There is a drawdown from the Reserve Account of EUR 127,826 due to an interest shortfall, caused by a difference in number of days that the Issuer is entitled to receive interest on the GIC accounts versus the actual interest received (interest will be credited to the GIC accounts on the 26th October)

|                     |  |            |
|---------------------|--|------------|
| Available liquidity |  | 15,472,174 |
|---------------------|--|------------|

|              |  |   |
|--------------|--|---|
| Net cashflow |  | - |
|--------------|--|---|

**Collateral**

|                                                         |                |
|---------------------------------------------------------|----------------|
| Starting principal balance                              | 469,396,285.92 |
| Prefunding purchase in August                           | 130,518,469.62 |
| Further Advances bought                                 | -              |
| Principal redemptions and repayments                    | (2,527,038.67) |
| Repurchase of loans with Non-NHG part in September 2007 | (2,693,084.00) |
| Losses for the period                                   | -              |

|                          |             |
|--------------------------|-------------|
| Ending principal balance | 594,694,633 |
|--------------------------|-------------|

|                             |   |
|-----------------------------|---|
| Balance Reset Participation | - |
|-----------------------------|---|

|                                               |             |
|-----------------------------------------------|-------------|
| Total balance collateral E-MAC NL 2007-NHG II | 594,694,633 |
|-----------------------------------------------|-------------|

|                                                                        |             |
|------------------------------------------------------------------------|-------------|
| Redemptions applied for purchase Further Advances per 09-Oct-07        | 519,118     |
| Substitution of loans on 9th Oct 2007                                  | 1,778,450   |
| Total balance Put Option Notes E-MAC NL 2007-NHG II as per 25th Oct 07 | 596,992,201 |

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 0.00%       | 1.13%       | 1.13%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 3,523           | 594,439,023 | 99.96%              |
| 31 - 60 days      | 2               | 168,802     | 0.03%               |
| 61 - 90 days      | 1               | 86,808      | 0.01%               |
| 91 - 120 days     | -               | -           | 0.00%               |
| 120+ days         | -               | -           | 0.00%               |
| In repossession   | -               | -           | 0.00%               |
| Total             | 3,526           | 594,694,633 | 100.00%             |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | -           | -           | -         | -                  |

**Characteristics**

|                                            |                    |         |         |
|--------------------------------------------|--------------------|---------|---------|
| Number of borrowers                        | 3526               |         |         |
| Number of loanparts                        | 6946               |         |         |
|                                            | (weighted) average | Minimum | Maximum |
| Loan size borrower                         | 168,660            | 24,000  | 265,000 |
| Loan part size                             | 85,617             | 1,000   | 264,000 |
| Coupon                                     | 4.41%              | 3.35%   | 5.26%   |
| Remaining maturity (months)                | 340                | 77      | 358     |
| Remaining interest period (months)         | 219                | 1       | 358     |
| Original interest period (months)          | 226                | 1       | 360     |
| Seasoning (months)                         | 7.1                | 1.0     | 38.0    |
| 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               | 3,942,708   | 0.66%         | 99       | 1.43%         | 39,825.33          | 4.33% | 335.08 |
| Hybride/switch        | 5,535,054   | 0.93%         | 62       | 0.89%         | 89,275.06          | 4.61% | 335.11 |
| Interest Only         | 319,303,688 | 53.69%        | 3,836    | 55.23%        | 83,238.71          | 4.39% | 351.23 |
| Investment            | 19,328,293  | 3.25%         | 217      | 3.12%         | 89,070.47          | 4.38% | 347.04 |
| Life                  | 151,321,780 | 25.45%        | 1,706    | 24.56%        | 88,699.75          | 4.38% | 322.26 |
| Life(external policy) | 343,580     | 0.06%         | 2        | 0.03%         | 171,790.23         | 4.27% | 353.78 |
| Linear                | 62,304      | 0.01%         | 2        | 0.03%         | 31,152.09          | 4.53% | 353.00 |
| Savings               | 42,072,318  | 7.07%         | 423      | 6.09%         | 99,461.74          | 4.66% | 342.27 |
| Universal Life        | 52,784,909  | 8.88%         | 599      | 8.62%         | 88,121.72          | 4.37% | 317.01 |
| Total                 | 594,694,633 | 100.00%       | 6,946    | 100.00%       | 85,616.85          | 4.41% | 339.79 |

**Interest Term**

| Interest Term |     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|-----|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             |     | 309,315            | 0.05%          | 15           | 0.22%          | 20,621.00          | 5.07%        | 314.59        |
| 12            | 12  | 201,210            | 0.03%          | 6            | 0.09%          | 33,534.99          | 4.35%        | 232.58        |
| 24            | 24  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 36            | 36  | 10,000             | 0.00%          | 1            | 0.01%          | 10,000.00          | 4.50%        | 79.00         |
| 48            | 48  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 60            | 60  | 1,864,779          | 0.31%          | 24           | 0.35%          | 77,699.13          | 4.14%        | 339.99        |
| 72            | 72  | 13,188,398         | 2.22%          | 160          | 2.30%          | 82,427.48          | 4.20%        | 348.24        |
| 84            | 84  | 893,622            | 0.15%          | 19           | 0.27%          | 47,032.76          | 4.38%        | 311.22        |
| 96            | 96  | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | 108 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 120           | 120 | 110,703,516        | 18.62%         | 1,311        | 18.87%         | 84,442.04          | 4.29%        | 341.10        |
| 132           | 132 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 144 | 916,561            | 0.15%          | 16           | 0.23%          | 57,285.06          | 4.36%        | 246.25        |
| 156           | 156 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | 168 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 180           | 180 | 55,936,813         | 9.41%          | 689          | 9.92%          | 81,185.50          | 4.42%        | 333.52        |
| 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 | 311,013,330        | 52.30%         | 3,599        | 51.81%         | 86,416.60          | 4.40%        | 337.71        |
| 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 | 12,935,384         | 2.18%          | 153          | 2.20%          | 84,544.99          | 4.57%        | 324.96        |
| 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 | 86,721,705         | 14.58%         | 953          | 13.72%         | 90,998.64          | 4.59%        | 352.28        |
| >             | >   | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  |     | <b>594,694,633</b> | <b>100.00%</b> | <b>6,946</b> | <b>100.00%</b> | <b>85,616.85</b>   | <b>4.41%</b> | <b>339.79</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% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 3.25%        | 3.50% | 130,500            | 0.02%          | 2            | 0.03%          | 65,250.00          | 3.35%        | 333.00        |
| 3.50%        | 3.75% | 378,865            | 0.06%          | 6            | 0.09%          | 63,144.17          | 3.62%        | 344.71        |
| 3.75%        | 4.00% | 1,745,198          | 0.29%          | 21           | 0.30%          | 83,104.67          | 3.99%        | 326.24        |
| 4.00%        | 4.25% | 173,150,817        | 29.12%         | 2,062        | 29.69%         | 83,972.27          | 4.21%        | 335.53        |
| 4.25%        | 4.50% | 256,783,772        | 43.18%         | 3,028        | 43.59%         | 84,803.10          | 4.39%        | 339.61        |
| 4.50%        | 4.75% | 142,576,854        | 23.97%         | 1,602        | 23.06%         | 88,999.28          | 4.62%        | 344.52        |
| 4.75%        | 5.00% | 18,133,833         | 3.05%          | 196          | 2.82%          | 92,519.55          | 4.87%        | 346.73        |
| 5.00%        | 5.25% | 1,779,794          | 0.30%          | 28           | 0.40%          | 63,564.07          | 5.10%        | 344.93        |
| 5.25%        | 5.50% | 15,000             | 0.00%          | 1            | 0.01%          | 15,000.00          | 5.26%        | 340.00        |
| 5.50%        | 5.75% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 5.75%        | 6.00% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 6.00%        | 6.25% | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 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%        | -             |
| <b>Total</b> |       | <b>594,694,633</b> | <b>100.00%</b> | <b>6,946</b> | <b>100.00%</b> | <b>85,616.85</b>   | <b>4.41%</b> | <b>339.79</b> |

**Interest Reset Date**

| from         | until    | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|--------------|----------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Floating     |          | 320,190            | 0.05%          | 16           | 0.23%          | 20,011.87          | 5.06%        | 316.99        |
| <            | 1/1/2008 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2008     | 1/1/2009 | 190,335            | 0.03%          | 5            | 0.07%          | 38,066.98          | 4.24%        | 208.50        |
| 1/1/2009     | 1/1/2010 | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 1/1/2010     | 1/1/2011 | 10,000             | 0.00%          | 1            | 0.01%          | 10,000.00          | 4.50%        | 79.00         |
| 1/1/2011     | 1/1/2012 | 904,623            | 0.15%          | 12           | 0.17%          | 75,385.25          | 3.89%        | 324.42        |
| 1/1/2012     | 1/1/2013 | 3,019,313          | 0.51%          | 39           | 0.56%          | 77,418.28          | 4.11%        | 342.71        |
| 1/1/2013     | 1/1/2014 | 11,129,241         | 1.87%          | 133          | 1.91%          | 83,678.50          | 4.23%        | 350.47        |
| 1/1/2014     | 1/1/2015 | 893,622            | 0.15%          | 19           | 0.27%          | 47,032.76          | 4.36%        | 298.06        |
| 1/1/2015     | 1/1/2016 | 265,500            | 0.04%          | 4            | 0.06%          | 66,375.00          | 4.01%        | 284.75        |
| 1/1/2016     | 1/1/2017 | 15,324,685         | 2.58%          | 174          | 2.51%          | 88,072.90          | 4.21%        | 335.49        |
| 1/1/2017     | 1/1/2018 | 95,227,417         | 16.01%         | 1,137        | 16.37%         | 83,753.23          | 4.31%        | 341.21        |
| 1/1/2018     | 1/1/2019 | 142,687            | 0.02%          | 4            | 0.06%          | 35,671.75          | 4.34%        | 126.25        |
| 1/1/2019     | 1/1/2020 | 1,068,670          | 0.18%          | 20           | 0.29%          | 53,433.50          | 4.35%        | 215.37        |
| 1/1/2020     | 1/1/2021 | 302,340            | 0.05%          | 7            | 0.10%          | 43,191.43          | 4.25%        | 152.14        |
| 1/1/2021     | 1/1/2022 | 5,768,372          | 0.97%          | 70           | 1.01%          | 82,405.32          | 4.26%        | 310.93        |
| 1/1/2022     | 1/1/2023 | 50,144,670         | 8.43%          | 616          | 8.87%          | 81,403.68          | 4.43%        | 334.97        |
| 1/1/2023     | 1/1/2024 | 379,504            | 0.06%          | 5            | 0.07%          | 75,900.80          | 4.46%        | 186.40        |
| 1/1/2024     | 1/1/2025 | 401,867            | 0.07%          | 7            | 0.10%          | 57,409.57          | 4.41%        | 198.57        |
| 1/1/2025     | 1/1/2026 | 731,690            | 0.12%          | 12           | 0.17%          | 60,974.19          | 4.37%        | 224.52        |
| 1/1/2026     | 1/1/2027 | 71,415,686         | 12.01%         | 824          | 11.86%         | 86,669.52          | 4.30%        | 333.70        |
| 1/1/2027     | 1/1/2028 | 237,691,382        | 39.97%         | 2,739        | 39.43%         | 86,780.35          | 4.43%        | 339.83        |
| 1/1/2028     | 1/1/2029 | 71,000             | 0.01%          | 2            | 0.03%          | 35,500.00          | 4.45%        | 252.00        |
| 1/1/2029     | 1/1/2030 | 325,196            | 0.05%          | 6            | 0.09%          | 54,199.33          | 4.50%        | 259.50        |
| 1/1/2030     | 1/1/2031 | 778,810            | 0.13%          | 10           | 0.14%          | 77,881.03          | 4.49%        | 272.10        |
| 1/1/2031     | 1/1/2032 | 1,598,017          | 0.27%          | 18           | 0.26%          | 88,778.75          | 4.57%        | 301.41        |
| 1/1/2032     | 1/1/2033 | 11,371,030         | 1.91%          | 136          | 1.96%          | 83,610.52          | 4.57%        | 328.91        |
| 1/1/2033     | 1/1/2034 | 194,969            | 0.03%          | 3            | 0.04%          | 64,989.68          | 4.52%        | 307.00        |
| 1/1/2034     | 1/1/2035 | 985,382            | 0.17%          | 9            | 0.13%          | 109,488.03         | 4.67%        | 320.00        |
| 1/1/2035     | 1/1/2036 | 125,000            | 0.02%          | 2            | 0.03%          | 62,500.00          | 4.50%        | 330.00        |
| 1/1/2036     | 1/1/2037 | 8,447,864          | 1.42%          | 90           | 1.30%          | 93,865.15          | 4.54%        | 350.56        |
| 1/1/2037     | >        | 75,465,560         | 12.69%         | 826          | 11.89%         | 91,362.66          | 4.60%        | 354.66        |
| <b>Total</b> |          | <b>594,694,633</b> | <b>100.00%</b> | <b>6,946</b> | <b>100.00%</b> | <b>85,616.85</b>   | <b>4.41%</b> | <b>339.79</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 | 10,875             | 0.0%           | 1            | 0.0%           | 10,875.00          | 4.9%         | 353.00        |
| 01-Jan-2012 - 31-Dec-2012 | 34,631             | 0.01%          | 1            | 0.01%          | 34,631.00          | 4.35%        | 351.00        |
| 01-Jan-2014 - 31-Dec-2014 | 134,711            | 0.02%          | 5            | 0.07%          | 26,942.21          | 4.49%        | 78.03         |
| 01-Jan-2015 - 31-Dec-2015 | 141,206            | 0.02%          | 7            | 0.10%          | 20,172.29          | 4.47%        | 91.96         |
| 01-Jan-2016 - 31-Dec-2016 | 124,103            | 0.02%          | 4            | 0.06%          | 31,025.86          | 4.19%        | 102.23        |
| 01-Jan-2017 - 31-Dec-2017 | 402,379            | 0.07%          | 9            | 0.13%          | 44,708.78          | 4.27%        | 115.44        |
| 01-Jan-2018 - 31-Dec-2018 | 497,101            | 0.08%          | 11           | 0.16%          | 45,191.00          | 4.32%        | 149.36        |
| 01-Jan-2019 - 31-Dec-2019 | 561,136            | 0.09%          | 14           | 0.20%          | 40,081.14          | 4.31%        | 138.50        |
| 01-Jan-2020 - 31-Dec-2020 | 415,840            | 0.07%          | 10           | 0.14%          | 41,584.00          | 4.26%        | 151.68        |
| 01-Jan-2021 - 31-Dec-2021 | 406,065            | 0.07%          | 8            | 0.12%          | 50,758.13          | 4.32%        | 181.98        |
| 01-Jan-2022 - 31-Dec-2022 | 1,848,758          | 0.31%          | 38           | 0.55%          | 48,651.52          | 4.38%        | 204.38        |
| 01-Jan-2023 - 31-Dec-2023 | 1,182,069          | 0.20%          | 17           | 0.24%          | 69,533.48          | 4.34%        | 192.89        |
| 01-Jan-2024 - 31-Dec-2024 | 1,330,762          | 0.22%          | 24           | 0.35%          | 55,448.41          | 4.31%        | 198.42        |
| 01-Jan-2025 - 31-Dec-2025 | 1,501,315          | 0.25%          | 24           | 0.35%          | 62,554.79          | 4.35%        | 238.81        |
| 01-Jan-2026 - 31-Dec-2026 | 2,987,105          | 0.50%          | 44           | 0.63%          | 67,888.74          | 4.36%        | 234.73        |
| 01-Jan-2027 - 31-Dec-2027 | 10,246,731         | 1.72%          | 141          | 2.03%          | 72,671.85          | 4.40%        | 242.92        |
| 01-Jan-2028 - 31-Dec-2028 | 5,005,142          | 0.84%          | 69           | 0.99%          | 72,538.29          | 4.37%        | 260.43        |
| 01-Jan-2029 - 31-Dec-2029 | 9,562,521          | 1.61%          | 124          | 1.79%          | 77,117.10          | 4.38%        | 264.98        |
| 01-Jan-2030 - 31-Dec-2030 | 10,237,374         | 1.72%          | 130          | 1.87%          | 78,749.03          | 4.39%        | 276.18        |
| 01-Jan-2031 - 31-Dec-2031 | 13,453,367         | 2.28%          | 161          | 2.32%          | 83,561.29          | 4.39%        | 290.98        |
| 01-Jan-2032 - 31-Dec-2032 | 24,982,020         | 4.20%          | 290          | 4.18%          | 86,144.90          | 4.40%        | 299.58        |
| 01-Jan-2033 - 31-Dec-2033 | 11,397,966         | 1.92%          | 125          | 1.80%          | 91,183.89          | 4.37%        | 311.57        |
| 01-Jan-2034 - 31-Dec-2034 | 12,447,948         | 2.09%          | 130          | 1.87%          | 95,753.45          | 4.42%        | 319.96        |
| 01-Jan-2035 - 31-Dec-2035 | 9,477,220          | 1.59%          | 108          | 1.55%          | 87,752.04          | 4.35%        | 333.28        |
| 01-Jan-2036 - 31-Dec-2036 | 24,478,031         | 4.12%          | 272          | 3.92%          | 89,992.76          | 4.32%        | 348.72        |
| 01-Jan-2037 - 31-Dec-2037 | 451,828,237        | 75.98%         | 5,179        | 74.56%         | 87,242.37          | 4.42%        | 354.06        |
| <b>Total</b>              | <b>594,694,633</b> | <b>100.00%</b> | <b>6,946</b> | <b>100.00%</b> | <b>85,616.85</b>   | <b>4.41%</b> | <b>339.79</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | 594,694,633        | 100.00%        | 6,946         | 100.00%        | 85,616.85         | 4.41%        | 339.79        |
| <            | 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>594,694,633</b> | <b>100.00%</b> | <b>6,946</b>  | <b>100.00%</b> | <b>168,659.85</b> | <b>4.41%</b> | <b>339.79</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 28,292,822         | 4.76%          | 184          | 5.22%          | 153,765.34        | 4.38%        | 342.87        |
| Friesland     | 27,617,039         | 4.64%          | 178          | 5.05%          | 155,151.91        | 4.38%        | 340.95        |
| Drenthe       | 18,427,694         | 3.10%          | 113          | 3.20%          | 163,076.93        | 4.43%        | 340.48        |
| Overijssel    | 41,967,463         | 7.06%          | 254          | 7.20%          | 165,226.23        | 4.42%        | 341.77        |
| Gelderland    | 62,476,930         | 10.51%         | 361          | 10.24%         | 173,066.29        | 4.41%        | 340.67        |
| Flevoland     | 15,246,132         | 2.56%          | 85           | 2.41%          | 179,366.26        | 4.37%        | 335.76        |
| Utrecht       | 35,562,354         | 5.98%          | 199          | 5.64%          | 178,705.30        | 4.38%        | 336.28        |
| Noord-Holland | 82,717,093         | 13.91%         | 479          | 13.58%         | 172,687.04        | 4.39%        | 340.27        |
| Zuid-Holland  | 123,442,583        | 20.76%         | 734          | 20.82%         | 168,177.91        | 4.41%        | 340.22        |
| Zeeland       | 17,193,806         | 2.89%          | 112          | 3.18%          | 153,516.12        | 4.46%        | 340.06        |
| Noord-Brabant | 85,818,151         | 14.43%         | 503          | 14.27%         | 170,612.63        | 4.41%        | 338.25        |
| Limburg       | 48,273,903         | 8.12%          | 284          | 8.05%          | 169,978.53        | 4.46%        | 336.79        |
| unspecified   | 7,658,662          | 1.29%          | 40           | 1.13%          | 191,466.56        | 4.40%        | 352.69        |
| <b>Total</b>  | <b>594,694,633</b> | <b>100.00%</b> | <b>3,526</b> | <b>100.00%</b> | <b>168,659.85</b> | <b>4.41%</b> | <b>339.79</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%        | 350.00        |
| Farm house                 | 231,500            | 0.04%          | 1            | 0.03%          | 231,500.00        | 4.25%        | 305.10        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 1,781,871          | 0.30%          | 11           | 0.31%          | 161,988.28        | 4.36%        | 351.60        |
| 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                | 75,302,723         | 12.66%         | 488          | 13.84%         | 154,308.86        | 4.40%        | 347.00        |
| 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        | 517,140,720        | 86.96%         | 3,025        | 85.79%         | 170,955.61        | 4.41%        | 338.72        |
| 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>594,694,633</b> | <b>100.00%</b> | <b>3,526</b> | <b>100.00%</b> | <b>168,659.85</b> | <b>4.41%</b> | <b>339.79</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%          | 1            | 0.03%          | 24,000.00         | 4.25%        | 291.00        |
| 25,000       | 50,000             | 0.01%          | 15           | 0.43%          | 46,937.71         | 4.27%        | 337.55        |
| 50,000       | 75,000             | 0.01%          | 88           | 2.50%          | 64,761.76         | 4.41%        | 343.17        |
| 75,000       | 100,000            | 0.02%          | 260          | 7.37%          | 90,105.26         | 4.42%        | 340.71        |
| 100,000      | 125,000            | 0.02%          | 365          | 10.35%         | 113,668.97        | 4.38%        | 339.21        |
| 125,000      | 150,000            | 0.03%          | 571          | 16.19%         | 138,665.11        | 4.40%        | 337.87        |
| 150,000      | 175,000            | 0.03%          | 644          | 18.26%         | 162,720.18        | 4.40%        | 337.39        |
| 175,000      | 200,000            | 0.03%          | 538          | 15.26%         | 188,005.84        | 4.41%        | 339.38        |
| 200,000      | 225,000            | 0.04%          | 496          | 14.07%         | 211,852.63        | 4.40%        | 341.00        |
| 225,000      | 250,000            | 0.04%          | 443          | 12.56%         | 238,964.66        | 4.39%        | 341.28        |
| 250,000      | 275,000            | 0.05%          | 105          | 2.98%          | 259,943.17        | 4.53%        | 345.23        |
| 275,000      | 300,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 300,000      | 325,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 325,000      | 350,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 350,000      | 375,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 375,000      | 400,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 400,000      | 425,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 425,000      | 450,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 450,000      | 475,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 475,000      | 500,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 500,000      | 525,000            | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 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>594,694,633</b> | <b>100.00%</b> | <b>3,526</b> | <b>100.00%</b> | <b>168,659.85</b> | <b>4.41%</b> | <b>339.79</b> |