

**E-MAC Program - Compartment NL 2007-III Investor report October 2008**

**Cashflow analysis for the period**

|   |           |            |
|---|-----------|------------|
| Total interest received                   | 6,255,454 |            |
| Interest received on transaction accounts | 119,220   |            |
| Liquidity available                       | 7,274,165 |            |
| Reserve account available                 | 2,200,000 |            |
| Receivables under hedging arrangements    | 1,099,344 |            |
| Total funds available                     |           | 16,948,183 |
| Company management expenses               | -         |            |
| MPT fee                                   | 103,822   |            |
| Admin fee                                 | 10,276    |            |
| Third party fees                          | 33,750    |            |
| Liquidity Facility fee                    | 2,879     |            |
| Payments under hedging arrangements       | 82,474    |            |
| Interest on the Notes                     | 7,030,161 |            |
| Deferred Purchase Price Instalment        | 210,656   |            |
| Total funds distributed                   |           | 7,474,019  |
| Available after distribution of funds     |           | 9,474,165  |
| Undrawn Liquidity Facility                | 7,274,165 |            |
| Reserve account                           | 2,200,000 |            |
| Available liquidity                       |           | 9,474,165  |
| Net cashflow                              |           | -          |

**Collateral**

|  |                |             |
|--|----------------|-------------|
| Starting principal balance   | 519,217,573.99 |             |
| Further Advances bought  | 365,627.63     |             |
| Principal redemptions and repayments                               | (8,212,238.66) |             |
| Losses for the period  | -              |             |
| Ending principal balance   |                | 511,370,963 |
| Balance Reset Participation  |                | -           |
| Total balance collateral E-MAC NL 2007-III                         |                | 511,370,963 |
| Redemptions reserved for purchase Further Advances per 09 Oct 2008 |                | 495,541     |
| Total balance Notes E-MAC NL 2007-III in EUR                       |                | 511,866,504 |

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 6.51%       | 5.85%       | 5.27%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 2,543           | 508,699,262 | 99.48%              |
| 31 - 60 days      | 3               | 508,950     | 0.10%               |
| 61 - 90 days      | 3               | 701,500     | 0.14%               |
| 91 - 120 days     | 3               | 936,776     | 0.18%               |
| 120+ days         | 3               | 524,475     | 0.10%               |
| In repossession   |                 |             | 0.00%               |
| Total             | 2,555           | 511,370,963 | 100.00%             |

|                            | Last period | This period | Recovered | Total loss balance |
|----------------------------|-------------|-------------|-----------|--------------------|
| Aggregate principal losses | 46,144      | -           | -         | 46,144             |

**Characteristics**

|                                    |                    |         |         |
|------------------------------------|--------------------|---------|---------|
| Number of borrowers                | 2555               |         |         |
| Number of loanparts                | 4793               |         |         |
|                                    | (weighted) average | Minimum | Maximum |
| Loan size borrower                 | 200,145            | 9,905   | 847,000 |
| Loan part size                     | 106,691            | 125     | 831,250 |
| Coupon                             | 4.86%              | 2.65%   | 8.00%   |
| Remaining maturity (months)        | 334                | 2       | 364     |
| Remaining interest period (months) | 161                | 1       | 354     |
| Original interest period (months)  | 180                | 1       | 360     |
| Seasoning (months)                 | 19.5               | 1.0     | 82.0    |
| Loan to Original Foreclosure Value | 97.2%              | 4.0%    | 183.1%  |

\* Calculation includes Bridge loans

**Redemption Type**

| Redemption Type       | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|-----------------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| Annuity               | 2,099,427   | 0.41%         | 58       | 1.21%         | 36,197.02          | 4.68% | 311.42 |
| Bridge Loan           | 365,198     | 0.07%         | 8        | 0.17%         | 45,649.81          | 0.68% | 3.13   |
| Hybride(switch)       | 2,279,439   | 0.45%         | 22       | 0.46%         | 103,610.85         | 5.23% | 332.50 |
| Interest Only         | 386,303,797 | 75.54%        | 3,339    | 69.66%        | 115,694.46         | 4.91% | 340.66 |
| Investment            | 7,888,354   | 1.54%         | 82       | 1.71%         | 96,199.44          | 4.74% | 331.90 |
| Life                  | 73,760,487  | 14.42%        | 833      | 17.38%        | 88,548.00          | 4.63% | 308.81 |
| Life(external policy) | 132,158     | 0.03%         | 2        | 0.04%         | 66,079.03          | 4.57% | 331.43 |
| Linear                | 47,639      | 0.01%         | 1        | 0.02%         | 47,638.87          | 4.90% | 352.00 |
| Savings               | 12,241,369  | 2.39%         | 144      | 3.00%         | 85,009.51          | 5.10% | 327.64 |
| STAR Aflossingsvrij   | 3,358,907   | 0.66%         | 45       | 0.94%         | 74,642.38          | 5.09% | 343.57 |
| Universal Life        | 22,894,188  | 4.48%         | 259      | 5.40%         | 88,394.55          | 4.72% | 309.46 |
| Total                 | 511,370,963 | 100.00%       | 4,793    | 100.00%       | 106,691.21         | 4.86% | 333.84 |

**Interest Term**

| Interest Term | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|---------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| 1             | 6,657,891   | 1.30%         | 66       | 1.38%         | 100,877.14         | 5.89% | 323.15 |
| 1             | 2,905,941   | 0.57%         | 20       | 0.42%         | 145,297.03         | 6.23% | 344.46 |
| 12            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 24            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 24            | 1,769,382   | 0.35%         | 13       | 0.27%         | 136,106.31         | 5.79% | 343.78 |
| 36            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 48            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 48            | 14,782,226  | 2.89%         | 136      | 2.84%         | 108,692.84         | 5.33% | 336.13 |
| 60            | 36,118,117  | 7.06%         | 402      | 8.39%         | 89,846.06          | 4.53% | 333.28 |
| 72            | 10,307,391  | 2.02%         | 105      | 2.19%         | 98,165.63          | 5.13% | 333.65 |
| 84            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 96            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 108           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 108           | 158,866,825 | 31.07%        | 1,528    | 31.88%        | 103,970.44         | 4.89% | 334.56 |
| 120           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 132           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 132           | 701,458     | 0.14%         | 8        | 0.17%         | 87,682.27          | 4.75% | 278.63 |
| 144           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 156           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 168           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 168           | 67,847,213  | 13.27%        | 574      | 11.98%        | 118,200.72         | 4.84% | 332.48 |
| 180           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 192           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 192           | 204         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 204           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 216           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 216           | 228         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 228           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 228           | 161,705,589 | 31.62%        | 1,515    | 31.61%        | 106,736.36         | 4.76% | 332.74 |
| 240           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 240           | 252         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 252           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 264           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 264           | 276         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 276           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 276           | 288         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 288           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 288           | 7,947,298   | 1.55%         | 77       | 1.61%         | 103,211.66         | 4.94% | 323.60 |
| 300           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 300           | 312         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 312           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 312           | 324         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 324           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 324           | 336         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 336           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 336           | 348         | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 348           | 41,761,633  | 8.17%         | 349      | 7.28%         | 119,660.84         | 4.93% | 340.82 |
| 360           | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 360           | >           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| Total         | 511,370,963 | 100.00%       | 4,793    | 100.00%       | 106,691.21         | 4.86% | 333.84 |

**Mortgage Coupons**

| from    | until | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|---------|-------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| <       | 2.50% | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 2.50%   | 2.75% | 210,000     | 0.04%         | 1        | 0.02%         | 210,000.00         | 2.65% | 5.33   |
| 2.75%   | 3.00% | 12,500      | 0.00%         | 1        | 0.02%         | 12,500.00          | 2.85% | 7.58   |
| 3.00%   | 3.25% | 3,158,122   | 0.62%         | 42       | 0.88%         | 75,193.39          | 3.21% | 3.40   |
| 3.25%   | 3.50% | 4,730,824   | 0.93%         | 51       | 1.06%         | 92,761.25          | 3.38% | 4.60   |
| 3.50%   | 3.75% | 7,147,472   | 1.40%         | 95       | 1.98%         | 75,236.55          | 3.67% | 5.09   |
| 3.75%   | 4.00% | 16,888,751  | 3.30%         | 210      | 4.38%         | 80,422.62          | 3.93% | 12.26  |
| 4.00%   | 4.25% | 21,249,187  | 4.16%         | 266      | 5.55%         | 79,884.16          | 4.17% | 15.43  |
| 4.25%   | 4.50% | 22,035,897  | 4.31%         | 261      | 5.45%         | 84,428.72          | 4.42% | 13.13  |
| 4.50%   | 4.75% | 113,861,710 | 22.27%        | 1,009    | 21.05%        | 112,846.10         | 4.68% | 13.67  |
| 4.75%   | 5.00% | 190,605,705 | 37.27%        | 1,752    | 36.55%        | 108,793.21         | 4.89% | 15.21  |
| 5.00%   | 5.25% | 67,678,504  | 13.23%        | 596      | 12.43%        | 113,554.54         | 5.13% | 15.08  |
| 5.25%   | 5.50% | 20,926,962  | 4.09%         | 197      | 4.11%         | 106,228.23         | 5.38% | 11.15  |
| 5.50%   | 5.75% | 8,422,177   | 1.65%         | 89       | 1.86%         | 94,631.20          | 5.62% | 10.52  |
| 5.75%   | 6.00% | 15,020,636  | 2.94%         | 92       | 1.92%         | 163,267.78         | 5.92% | 6.22   |
| 6.00%   | 6.25% | 13,685,666  | 2.68%         | 88       | 1.84%         | 155,518.93         | 6.10% | 5.81   |
| 6.25%   | 6.50% | 448,841     | 0.09%         | 5        | 0.10%         | 89,768.20          | 6.37% | 10.33  |
| 6.50%   | 6.75% | 4,107,125   | 0.80%         | 24       | 0.50%         | 171,130.19         | 6.66% | 0.72   |
| 6.75%   | 7.00% | 281,024     | 0.05%         | 4        | 0.08%         | 70,256.00          | 6.92% | 3.98   |
| 7.00%   | 7.25% | 387,050     | 0.08%         | 4        | 0.08%         | 96,762.50          | 7.12% | 4.23   |
| 7.25%   | 7.50% | 112,500     | 0.02%         | 2        | 0.04%         | 56,250.00          | 7.50% | 3.50   |
| 7.50%   | >     | 400,311     | 0.08%         | 4        | 0.08%         | 100,077.71         | 7.89% | 5.10   |
| Unknown |       | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| Total   |       | 511,370,963 | 100.00%       | 4,793    | 100.00%       | 106,691.21         | 4.87% | 333.84 |

**Interest Reset Date**

| from       | until      | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|------------|------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| Floating   |            | 6,732,891   | 1.32%         | 69       | 1.44%         | 97,578.13          | 5.87% | 324.33 |
| <          |            | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 01-01-09   | 01-01-10   | 3,010,141   | 0.59%         | 19       | 0.40%         | 158,428.45         | 6.13% | 340.33 |
| 01-01-10   | 01-01-11   | 3,109,948   | 0.61%         | 31       | 0.65%         | 100,320.89         | 4.55% | 320.31 |
| 01-01-11   | 01-01-12   | 5,723,772   | 1.12%         | 88       | 1.84%         | 65,042.86          | 3.80% | 317.73 |
| 01-01-12   | 01-01-13   | 20,753,259  | 4.06%         | 234      | 4.88%         | 88,689.14          | 4.38% | 328.81 |
| 01-01-13   | 01-01-14   | 22,823,347  | 4.46%         | 209      | 4.36%         | 109,202.62         | 4.94% | 337.15 |
| 01-01-14   | 01-01-15   | 10,632,725  | 2.08%         | 97       | 2.02%         | 109,615.73         | 5.21% | 335.65 |
| 01-01-15   | 01-01-16   | 4,194,284   | 0.82%         | 67       | 1.40%         | 62,601.25          | 4.24% | 297.11 |
| 01-01-16   | 01-01-17   | 8,515,506   | 1.67%         | 146      | 3.05%         | 58,325.38          | 3.99% | 301.47 |
| 01-01-17   | 01-01-18   | 140,067,371 | 27.39%        | 1,248    | 26.04%        | 112,233.47         | 4.97% | 336.49 |
| 01-01-18   | 01-01-19   | 5,957,664   | 1.17%         | 68       | 1.42%         | 87,612.71          | 5.00% | 340.40 |
| 01-01-19   | 01-01-20   | 1,288,978   | 0.25%         | 16       | 0.33%         | 80,561.14          | 4.71% | 265.75 |
| 01-01-20   | 01-01-21   | 324,715     | 0.06%         | 9        | 0.19%         | 36,079.43          | 3.88% | 275.10 |
| 01-01-21   | 01-01-22   | 1,384,470   | 0.27%         | 17       | 0.35%         | 81,439.40          | 4.10% | 302.86 |
| 01-01-22   | 01-01-23   | 62,566,612  | 12.24%        | 509      | 10.62%        | 122,920.65         | 4.86% | 331.47 |
| 01-01-23   | 01-01-24   | 3,163,098   | 0.62%         | 34       | 0.71%         | 93,032.30          | 4.84% | 333.50 |
| 01-01-24   | 01-01-25   | 484,365     | 0.09%         | 6        | 0.13%         | 80,727.50          | 4.67% | 208.38 |
| 01-01-25   | 01-01-26   | 4,626,823   | 0.90%         | 58       | 1.21%         | 79,772.82          | 4.15% | 298.62 |
| 01-01-26   | 01-01-27   | 15,385,263  | 3.01%         | 217      | 4.53%         | 70,899.83          | 4.24% | 317.71 |
| 01-01-27   | 01-01-28   | 126,981,361 | 24.83%        | 1,102    | 22.99%        | 115,228.10         | 4.81% | 334.88 |
| 01-01-28   | 01-01-29   | 14,264,439  | 2.79%         | 128      | 2.67%         | 111,440.93         | 4.83% | 341.19 |
| 01-01-29   | 01-01-2030 | 139,000     | 0.03%         | 1        | 0.02%         | 139,000.00         | 4.85% | 245.00 |
| 01-01-2030 | 01-01-2031 | 98,592      | 0.02%         | 2        | 0.04%         | 49,296.00          | 4.93% | 258.50 |
| 01-01-2031 | 01-01-2032 | 331,994     | 0.06%         | 5        | 0.10%         | 66,398.74          | 4.73% | 281.32 |
| 01-01-2032 | 01-01-2033 | 3,401,148   | 0.67%         | 31       | 0.65%         | 109,714.45         | 5.03% | 317.94 |
| 01-01-2033 | 01-01-2034 | 4,733,364   | 0.93%         | 45       | 0.94%         | 105,185.87         | 4.90% | 328.03 |
| 01-01-2034 | 01-01-2035 | 127,900     | 0.03%         | 1        | 0.02%         | 127,900.00         | 4.90% | 307.00 |
| 01-01-2035 | 01-01-2036 | 327,806     | 0.06%         | 4        | 0.08%         | 81,951.39          | 4.81% | 319.50 |
| 01-01-2036 | 01-01-2037 | 892,281     | 0.17%         | 12       | 0.25%         | 74,356.78          | 4.53% | 338.12 |
| 01-01-2037 | 01-01-2038 | 33,533,118  | 6.56%         | 270      | 5.63%         | 124,196.73         | 4.92% | 343.09 |
| 01-01-2038 | >          | 5,794,728   | 1.13%         | 50       | 1.04%         | 115,894.56         | 5.01% | 345.63 |
| Total      |            | 511,370,963 | 100.00%       | 4,793    | 100.00%       | 106,691.21         | 4.86% | 333.84 |

**Legal Maturity**

| Legal Maturity            | Value              | As % of total  | no.parts     | As % of total  | Average Loan Parts | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 01-Jan-2008 - 31-Dec-2008 | 365,198            | 0.1%           | 8            | 0.2%           | 45,649.81          | 0.7%         | 3.13          |
| 01-Jan-2013 - 31-Dec-2013 | 35,000             | 0.01%          | 1            | 0.02%          | 35,000.00          | 5.05%        | 65.00         |
| 01-Jan-2014 - 31-Dec-2014 | 100,099            | 0.02%          | 7            | 0.15%          | 14,299.84          | 4.69%        | 68.21         |
| 01-Jan-2015 - 31-Dec-2015 | 129,468            | 0.03%          | 6            | 0.13%          | 21,578.03          | 5.17%        | 83.10         |
| 01-Jan-2016 - 31-Dec-2016 | 25,000             | 0.00%          | 1            | 0.02%          | 25,000.00          | 4.70%        | 95.00         |
| 01-Jan-2017 - 31-Dec-2017 | 213,428            | 0.04%          | 6            | 0.13%          | 35,571.40          | 4.89%        | 103.73        |
| 01-Jan-2018 - 31-Dec-2018 | 427,681            | 0.08%          | 7            | 0.15%          | 61,097.29          | 4.76%        | 121.31        |
| 01-Jan-2019 - 31-Dec-2019 | 637,413            | 0.12%          | 9            | 0.19%          | 70,823.66          | 4.64%        | 129.36        |
| 01-Jan-2020 - 31-Dec-2020 | 352,227            | 0.07%          | 5            | 0.10%          | 70,445.43          | 4.65%        | 139.37        |
| 01-Jan-2021 - 31-Dec-2021 | 512,667            | 0.10%          | 9            | 0.19%          | 56,987.50          | 4.42%        | 156.63        |
| 01-Jan-2022 - 31-Dec-2022 | 991,608            | 0.19%          | 18           | 0.38%          | 55,089.34          | 4.96%        | 164.26        |
| 01-Jan-2023 - 31-Dec-2023 | 538,916            | 0.11%          | 12           | 0.25%          | 44,909.67          | 4.50%        | 176.34        |
| 01-Jan-2024 - 31-Dec-2024 | 979,000            | 0.19%          | 15           | 0.31%          | 65,266.68          | 4.61%        | 190.16        |
| 01-Jan-2025 - 31-Dec-2025 | 1,002,573          | 0.20%          | 18           | 0.38%          | 55,698.50          | 4.23%        | 204.69        |
| 01-Jan-2026 - 31-Dec-2026 | 1,831,304          | 0.36%          | 27           | 0.56%          | 67,826.08          | 4.41%        | 217.10        |
| 01-Jan-2027 - 31-Dec-2027 | 3,958,616          | 0.77%          | 50           | 1.04%          | 79,172.33          | 4.74%        | 225.51        |
| 01-Jan-2028 - 31-Dec-2028 | 2,523,661          | 0.49%          | 33           | 0.69%          | 76,474.58          | 4.37%        | 240.34        |
| 01-Jan-2029 - 31-Dec-2029 | 3,304,873          | 0.65%          | 46           | 0.96%          | 71,845.06          | 4.53%        | 250.13        |
| 01-Jan-2030 - 31-Dec-2030 | 4,188,294          | 0.82%          | 54           | 1.13%          | 77,561.01          | 4.45%        | 263.70        |
| 01-Jan-2031 - 31-Dec-2031 | 8,396,273          | 1.64%          | 91           | 1.90%          | 92,266.74          | 4.55%        | 274.09        |
| 01-Jan-2032 - 31-Dec-2032 | 11,312,719         | 2.21%          | 112          | 2.34%          | 101,006.42         | 4.76%        | 285.82        |
| 01-Jan-2033 - 31-Dec-2033 | 6,786,983          | 1.33%          | 70           | 1.46%          | 96,956.90          | 4.61%        | 297.43        |
| 01-Jan-2034 - 31-Dec-2034 | 7,885,031          | 1.54%          | 83           | 1.73%          | 95,000.38          | 4.62%        | 312.80        |
| 01-Jan-2035 - 31-Dec-2035 | 24,894,568         | 4.87%          | 330          | 6.89%          | 75,438.08          | 3.99%        | 325.62        |
| 01-Jan-2036 - 31-Dec-2036 | 23,358,224         | 4.57%          | 393          | 8.20%          | 59,435.69          | 4.27%        | 336.19        |
| 01-Jan-2037 - 31-Dec-2037 | 405,972,530        | 79.39%         | 3,351        | 69.91%         | 121,149.67         | 4.99%        | 344.17        |
| 01-Jan-2038 - 31-Dec-2038 | 647,385            | 0.13%          | 31           | 0.65%          | 20,883.40          | 5.65%        | 354.41        |
| <b>Total</b>              | <b>511,370,963</b> | <b>100.00%</b> | <b>4,793</b> | <b>100.00%</b> | <b>106,691.21</b>  | <b>4.86%</b> | <b>333.84</b> |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHIG         |       | 65,225,494         | 12.76%         | 761           | 15.88%         | 85,710.24         | 4.03%        | 315.32        |
| <            | 50%   | 17,283,257         | 3.38%          | 206           | 4.30%          | 83,899.31         | 4.80%        | 338.82        |
| 50%          | 55%   | 7,869,294          | 1.54%          | 75            | 1.56%          | 104,923.92        | 4.75%        | 342.21        |
| 55%          | 60%   | 13,344,605         | 2.61%          | 105           | 2.19%          | 127,091.48        | 4.76%        | 341.13        |
| 60%          | 65%   | 11,002,704         | 2.15%          | 95            | 1.98%          | 115,817.93        | 4.84%        | 340.09        |
| 65%          | 70%   | 15,778,654         | 3.09%          | 124           | 2.59%          | 127,247.21        | 4.88%        | 334.94        |
| 70%          | 75%   | 34,670,944         | 6.78%          | 267           | 5.57%          | 129,853.72        | 4.80%        | 338.31        |
| 75%          | 80%   | 12,015,375         | 2.35%          | 102           | 2.13%          | 117,797.80        | 4.98%        | 340.92        |
| 80%          | 85%   | 27,778,711         | 5.43%          | 222           | 4.63%          | 125,129.33        | 5.12%        | 335.88        |
| 85%          | 90%   | 31,388,839         | 6.14%          | 241           | 5.03%          | 130,244.14        | 4.94%        | 338.14        |
| 90%          | 95%   | 39,997,047         | 7.82%          | 310           | 6.47%          | 129,022.73        | 5.63%        | 337.34        |
| 95%          | 100%  | 28,722,551         | 5.62%          | 252           | 5.26%          | 113,978.38        | 4.79%        | 330.08        |
| 100%         | 105%  | 11,295,911         | 2.21%          | 114           | 2.38%          | 99,086.94         | 4.94%        | 331.54        |
| 105%         | 110%  | 22,860,779         | 4.47%          | 222           | 4.63%          | 102,976.48        | 4.91%        | 330.18        |
| 110%         | 115%  | 18,398,927         | 3.60%          | 177           | 3.69%          | 103,948.74        | 4.98%        | 333.43        |
| 115%         | 120%  | 40,613,320         | 7.94%          | 389           | 8.12%          | 104,404.42        | 4.99%        | 336.28        |
| 120%         | 125%  | 104,528,351        | 20.44%         | 1,022         | 21.32%         | 102,278.23        | 4.98%        | 338.00        |
| 125%         | >     | 8,596,200          | 1.68%          | 109           | 2.27%          | 78,864.22         | 4.84%        | 333.20        |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>511,370,963</b> | <b>100.00%</b> | <b>4,793</b>  | <b>100.00%</b> | <b>200,145.19</b> | <b>4.86%</b> | <b>333.84</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 21,328,461         | 4.17%          | 127          | 4.97%          | 167,940.64        | 4.85%        | 331.44        |
| Zeeland       | 10,013,048         | 1.96%          | 59           | 2.31%          | 169,712.68        | 4.80%        | 327.61        |
| Noord-Brabant | 74,498,427         | 14.57%         | 365          | 14.29%         | 204,105.28        | 4.85%        | 333.05        |
| Limburg       | 34,083,951         | 6.67%          | 190          | 7.44%          | 179,389.22        | 4.79%        | 332.15        |
| unspecified   | 8,026,570          | 1.57%          | 35           | 1.37%          | 229,330.58        | 5.17%        | 340.10        |
| Friesland     | 20,940,972         | 4.10%          | 117          | 4.58%          | 178,982.67        | 4.86%        | 335.81        |
| Drenthe       | 17,494,851         | 3.42%          | 97           | 3.80%          | 180,359.29        | 4.84%        | 330.97        |
| Overijssel    | 31,367,175         | 6.13%          | 167          | 6.54%          | 187,827.40        | 4.79%        | 334.60        |
| Gelderland    | 55,486,143         | 10.85%         | 264          | 10.33%         | 210,174.78        | 4.83%        | 334.72        |
| Flevoland     | 15,921,108         | 3.11%          | 76           | 2.97%          | 209,488.27        | 5.01%        | 335.90        |
| Utrecht       | 38,893,870         | 7.61%          | 178          | 6.97%          | 218,504.89        | 4.88%        | 334.93        |
| Noord-Holland | 80,239,267         | 15.69%         | 377          | 14.76%         | 212,836.25        | 4.89%        | 334.81        |
| Zuid-Holland  | 103,077,119        | 20.16%         | 503          | 19.69%         | 204,924.69        | 4.88%        | 333.50        |
| <b>Total</b>  | <b>511,370,963</b> | <b>100.00%</b> | <b>2,555</b> | <b>100.00%</b> | <b>200,145.19</b> | <b>4.86%</b> | <b>333.84</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                 | 725,000            | 0.14%          | 5            | 0.20%          | 145,000.00        | 4.86%        | 349.83        |
| Farm house                 | 454,000            | 0.09%          | 2            | 0.08%          | 227,000.00        | 4.83%        | 344.61        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 2,443,583          | 0.48%          | 13           | 0.51%          | 187,967.92        | 4.77%        | 334.48        |
| 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                | 61,765,388         | 12.08%         | 372          | 14.56%         | 166,035.99        | 4.99%        | 337.72        |
| 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        | 445,982,992        | 87.21%         | 2,163        | 84.66%         | 206,187.24        | 4.85%        | 333.27        |
| 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>511,370,963</b> | <b>100.00%</b> | <b>2,555</b> | <b>100.00%</b> | <b>200,145.19</b> | <b>4.86%</b> | <b>333.84</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  | 54,887             | 0.01%          | 3             | 0.12%          | 18,295.77         | 4.78%        | 343.54        |
| 25,000       | 50,000  | 674,208            | 0.13%          | 15            | 0.59%          | 44,947.21         | 4.81%        | 340.66        |
| 50,000       | 75,000  | 2,755,071          | 0.54%          | 41            | 1.60%          | 67,196.86         | 4.78%        | 341.33        |
| 75,000       | 100,000 | 12,864,789         | 2.52%          | 140           | 5.48%          | 91,891.35         | 4.83%        | 335.32        |
| 100,000      | 125,000 | 24,221,712         | 4.74%          | 212           | 8.30%          | 114,253.36        | 4.89%        | 334.62        |
| 125,000      | 150,000 | 50,733,241         | 9.92%          | 363           | 14.21%         | 139,761.00        | 4.86%        | 335.72        |
| 150,000      | 175,000 | 61,776,126         | 12.08%         | 377           | 14.76%         | 163,862.40        | 4.87%        | 333.20        |
| 175,000      | 200,000 | 65,948,170         | 12.90%         | 350           | 13.70%         | 188,423.34        | 4.84%        | 334.65        |
| 200,000      | 225,000 | 60,863,877         | 11.90%         | 286           | 11.19%         | 212,810.76        | 4.83%        | 332.98        |
| 225,000      | 250,000 | 47,329,338         | 9.26%          | 198           | 7.75%          | 239,037.06        | 4.79%        | 332.55        |
| 250,000      | 275,000 | 48,395,519         | 9.46%          | 184           | 7.20%          | 263,019.12        | 4.78%        | 331.52        |
| 275,000      | 300,000 | 37,436,524         | 7.32%          | 130           | 5.09%          | 287,973.26        | 4.94%        | 336.90        |
| 300,000      | 325,000 | 21,303,869         | 4.17%          | 68            | 2.66%          | 313,292.19        | 4.93%        | 328.89        |
| 325,000      | 350,000 | 16,276,315         | 3.18%          | 48            | 1.88%          | 339,089.89        | 4.94%        | 330.00        |
| 350,000      | 375,000 | 16,359,545         | 3.20%          | 45            | 1.76%          | 363,545.44        | 4.85%        | 330.95        |
| 375,000      | 400,000 | 11,327,400         | 2.22%          | 29            | 1.14%          | 390,600.01        | 4.91%        | 335.05        |
| 400,000      | 425,000 | 7,461,361          | 1.46%          | 18            | 0.70%          | 414,520.05        | 4.94%        | 337.14        |
| 425,000      | 450,000 | 5,220,772          | 1.02%          | 12            | 0.47%          | 435,064.30        | 5.28%        | 338.77        |
| 450,000      | 475,000 | 3,253,921          | 0.64%          | 7             | 0.27%          | 464,845.86        | 4.97%        | 343.27        |
| 475,000      | 500,000 | 1,984,923          | 0.39%          | 4             | 0.16%          | 496,230.71        | 4.77%        | 339.72        |
| 500,000      | 525,000 | 2,556,885          | 0.50%          | 5             | 0.20%          | 511,377.00        | 4.85%        | 331.87        |
| 525,000      | 550,000 | 2,163,810          | 0.42%          | 4             | 0.16%          | 540,952.50        | 5.50%        | 333.52        |
| 550,000      | 575,000 | 557,750            | 0.11%          | 1             | 0.04%          | 557,750.00        | 4.70%        | 321.00        |
| 575,000      | 600,000 | 3,546,748          | 0.69%          | 6             | 0.23%          | 591,124.65        | 4.73%        | 339.52        |
| 600,000      | 625,000 | 604,049            | 0.12%          | 1             | 0.04%          | 604,049.29        | 4.71%        | 307.42        |
| 625,000      | 650,000 | 1,280,000          | 0.25%          | 2             | 0.08%          | 640,000.00        | 4.72%        | 344.49        |
| 650,000      | >       | 4,420,153          | 0.86%          | 6             | 0.23%          | 736,692.17        | 5.34%        | 343.94        |
| <b>Total</b> |         | <b>511,370,963</b> | <b>100.00%</b> | <b>2,555</b>  | <b>100.00%</b> | <b>200,145.19</b> | <b>4.86%</b> | <b>333.84</b> |