

**E-MAC Program II B.V. - Compartment NL 2008-IV Investor report October 2009**

**Cashflow analysis for the period**

|   |           |            |
|---|-----------|------------|
| Total interest received                   | 3,104,239 |            |
| Interest received on transaction accounts | 12,157    |            |
| Liquidity available                       | 3,843,750 |            |
| Reserve account available                 | 6,900,000 |            |
| Receivables under hedging arrangements    | -         |            |
| Total funds available                     |           | 13,860,146 |
| Company management expenses               | -         |            |
| Administration fee                        | 38,308    |            |
| MPT fee                                   | 40,106    |            |
| Third party fees                          | 28,687    |            |
| Liquidity Facility fee                    | 1,965     |            |
| Payments under hedging arrangements       | 1,495,287 |            |
| Interest on the Notes Class A-E           | 1,428,051 |            |
| Residual Class Revenue Amount             | 83,992    |            |
| Total funds distributed                   |           | 3,116,396  |
| Available after distribution of funds     |           | 10,743,750 |
| Undrawn Liquidity Facility                | 3,843,750 |            |
| Reserve account                           | 6,900,000 |            |
| Available liquidity                       |           | 10,743,750 |
| Net cashflow                              |           | -          |

**Principal Deficiency Ledger**

|         |   |
|---------|---|
| Class A | 0 |
| Class B | 0 |
| Class C | 0 |
| Class D | 0 |
| Total   | 0 |

**Collateral**

|   |             |             |
|---|-------------|-------------|
| Starting principal balance                                      | 229,177,682 |             |
| Principal redemptions and repayments                            | (2,729,112) |             |
| Losses for the period   | -           |             |
| Ending principal balance  |             | 226,448,570 |
| Balance Reset Participation                                     | -           |             |
| Balance Further Advance Participation                           | -           |             |
| Total balance E-MAC NL 2008-IV                                  |             | 226,448,570 |
| Repurchases on 27October 2009                                   |             | (345,895)   |
| Total collateral balance Notes E-MAC Program II Comp.NL 2008-IV |             | 226,102,674 |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 10.26%      | 5.10%       | 9.96%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 1,082           | 223,487,519 | 98.69%              |
| 31 - 60 days      | 6               | 1,092,534   | 0.48%               |
| 61 - 90 days      | 5               | 925,517     | 0.41%               |
| 91 - 120 days     | 1               | 162,000     | 0.07%               |
| 120+ days         | 3               | 781,000     | 0.34%               |
| In repossession   | -               | -           | 0.00%               |
| Total             | 1,097           | 226,448,570 | 100.00%             |

|                            | Last period | This period | Total |
|----------------------------|-------------|-------------|-------|
| Aggregate principal losses | -           | -           | -     |

### Characteristics

|                                    |                    |         |           |
|------------------------------------|--------------------|---------|-----------|
| Number of borrowers                | 1097               |         |           |
| Number of loanparts                | 1612               |         |           |
|                                    | (weighted) average | Minimum | Maximum   |
| Loan size borrower                 | 206,425            | 25,631  | 1,160,000 |
| Loan part size                     | 140,477            | 95      | 918,000   |
| Coupon                             | 5.46%              | 1.09%   | 7.25%     |
| Remaining maturity (months)        | 329                | -6      | 341       |
| Remaining interest period (months) | 148                | 0       | 340       |
| Original interest period (months)  | 171                | 1       | 360       |
| Seasoning (months)                 | 23.2               | 1.0     | 33.0      |
| Loan to Original Foreclosure Value | 97.2%              | 4.9%    | 134.8%    |

### Redemption Type

| Redemption Type     | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| Annuity             | 561,761            | 0.25%          | 24           | 1.49%          | 23,406.72          | 5.27%        | 247.41        |
| Bridge Loan         | 1,613,608          | 0.71%          | 11           | 0.68%          | 146,691.67         | 5.93%        | 0.63          |
| Hybride (switch)    | 846,176            | 0.37%          | 12           | 0.74%          | 70,514.70          | 5.61%        | 285.19        |
| Interest Only       | 196,687,938        | 86.86%         | 1,229        | 76.24%         | 160,039.01         | 5.46%        | 334.97        |
| Investment          | 1,683,643          | 0.74%          | 26           | 1.61%          | 64,755.50          | 5.26%        | 329.53        |
| Life                | 12,148,713         | 5.36%          | 159          | 9.86%          | 76,407.00          | 5.38%        | 302.67        |
| Savings             | 7,742,669          | 3.42%          | 90           | 5.58%          | 86,029.65          | 5.65%        | 324.61        |
| STAR Aflossingsvrij | 2,057,750          | 0.91%          | 14           | 0.87%          | 146,982.14         | 5.60%        | 331.78        |
| Universal Life      | 3,106,311          | 1.37%          | 47           | 2.92%          | 66,091.72          | 5.26%        | 289.44        |
| <b>Total</b>        | <b>226,448,570</b> | <b>100.00%</b> | <b>1,612</b> | <b>100.00%</b> | <b>140,476.78</b>  | <b>5.46%</b> | <b>329.41</b> |

### Interest Term

| Interest Term | Value              | As % of total  | no.parts     | As % of total  | Average Loan parts | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|--------------------|--------------|---------------|
| 1             | 4,011,415          | 1.77%          | 29           | 1.80%          | 138,324.65         | 3.46%        | 197.66        |
| 12            | 316,095            | 0.14%          | 5            | 0.31%          | 63,218.91          | 5.91%        | 337.06        |
| 24            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 36            | 1,071,771          | 0.47%          | 7            | 0.43%          | 153,110.12         | 5.95%        | 302.03        |
| 48            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 60            | 11,098,286         | 4.90%          | 74           | 4.59%          | 149,976.84         | 5.79%        | 332.14        |
| 72            | 6,251,763          | 2.76%          | 49           | 3.04%          | 127,586.99         | 5.68%        | 329.77        |
| 84            | 10,973,325         | 4.85%          | 72           | 4.47%          | 152,407.29         | 5.68%        | 331.54        |
| 96            | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 108           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 120           | 104,346,931        | 46.08%         | 731          | 45.35%         | 142,745.46         | 5.55%        | 334.13        |
| 132           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 144           | 80,000             | 0.04%          | 1            | 0.06%          | 80,000.00          | 5.55%        | 340.00        |
| 156           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 168           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 180           | 23,797,488         | 10.51%         | 183          | 11.35%         | 130,040.92         | 5.34%        | 328.64        |
| 192           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 204           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 216           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 228           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 240           | 25,810,889         | 11.40%         | 192          | 11.91%         | 134,431.71         | 5.31%        | 322.25        |
| 252           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 264           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 276           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 288           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 300           | 3,166,244          | 1.40%          | 24           | 1.49%          | 131,926.84         | 5.38%        | 312.45        |
| 312           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 324           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 336           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 348           | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| 360           | 35,524,364         | 15.69%         | 245          | 15.20%         | 144,997.40         | 5.42%        | 336.79        |
| >             | -                  | 0.00%          | -            | 0.00%          | -                  | 0.00%        | -             |
| <b>Total</b>  | <b>226,448,570</b> | <b>100.00%</b> | <b>1,612</b> | <b>100.00%</b> | <b>140,476.78</b>  | <b>5.46%</b> | <b>329.41</b> |

**Mortgage Coupons**

| from    | until | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|---------|-------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| <       | 2.50% | 2,128,806   | 0.94%         | 17       | 1.05%         | 125,223.91         | 1.70% | 329.40 |
| 2.50%   | 2.75% | 269,000     | 0.12%         | 1        | 0.06%         | 269,000.00         | 2.59% | 337.00 |
| 2.75%   | 3.00% | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 3.00%   | 3.25% | 323,380     | 0.14%         | 3        | 0.19%         | 107,793.43         | 3.24% | 158.43 |
| 3.25%   | 3.50% | 105,000     | 0.05%         | 1        | 0.06%         | 105,000.00         | 3.35% | 315.00 |
| 3.50%   | 3.75% | 95,000      | 0.04%         | 2        | 0.12%         | 47,500.00          | 3.60% | 274.63 |
| 3.75%   | 4.00% | 640,807     | 0.28%         | 3        | 0.19%         | 213,602.33         | 3.91% | 289.34 |
| 4.00%   | 4.25% | 1,143,540   | 0.50%         | 11       | 0.68%         | 103,958.17         | 4.14% | 306.25 |
| 4.25%   | 4.50% | 1,442,697   | 0.64%         | 15       | 0.93%         | 96,179.78          | 4.39% | 288.94 |
| 4.50%   | 4.75% | 2,908,994   | 1.28%         | 27       | 1.67%         | 107,740.53         | 4.65% | 313.53 |
| 4.75%   | 5.00% | 9,502,260   | 4.20%         | 79       | 4.90%         | 120,281.77         | 4.96% | 323.60 |
| 5.00%   | 5.25% | 50,945,208  | 22.50%        | 382      | 23.70%        | 133,364.42         | 5.17% | 330.90 |
| 5.25%   | 5.50% | 57,788,991  | 25.52%        | 424      | 26.30%        | 136,294.79         | 5.41% | 331.90 |
| 5.50%   | 5.75% | 57,897,104  | 25.57%        | 399      | 24.75%        | 145,105.52         | 5.66% | 333.60 |
| 5.75%   | 6.00% | 20,086,823  | 8.87%         | 127      | 7.88%         | 158,163.96         | 5.86% | 338.10 |
| 6.00%   | 6.25% | 3,775,195   | 1.67%         | 22       | 1.36%         | 171,599.79         | 6.15% | 216.23 |
| 6.25%   | 6.50% | 13,469,658  | 5.95%         | 72       | 4.47%         | 187,078.58         | 6.41% | 332.80 |
| 6.50%   | 6.75% | 3,790,106   | 1.67%         | 26       | 1.61%         | 145,773.31         | 6.57% | 333.43 |
| 6.75%   | 7.00% | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 7.00%   | 7.25% | 136,000     | 0.06%         | 1        | 0.06%         | 136,000.00         | 7.25% | 336.00 |
| 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% | -      |
| Total   |       | 226,448,570 | 100.00%       | 1,612    | 100.00%       | 140,476.78         | 5.46% | 329.41 |

**Interest Reset Date**

| from       | until      | Value       | As % of total | no.parts | As % of total | Average Loan parts | WAC   | WAM    |
|------------|------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| Floating   |            | 4,011,415   | 1.77%         | 29       | 1.80%         | 138,324.65         | 3.46% | 197.66 |
| <          | 01-01-2010 | 316,095     | 0.14%         | 5        | 0.31%         | 63,218.91          | 5.91% | 337.06 |
| 01-01-2010 | 01-01-2011 | 1,336,771   | 0.59%         | 9        | 0.56%         | 148,530.10         | 5.36% | 304.78 |
| 01-01-2011 | 01-01-2012 | 95,000      | 0.04%         | 2        | 0.12%         | 47,500.00          | 3.60% | 274.63 |
| 01-01-2012 | 01-01-2013 | 9,387,260   | 4.15%         | 57       | 3.54%         | 164,688.78         | 5.83% | 330.60 |
| 01-01-2013 | 01-01-2014 | 6,692,290   | 2.96%         | 56       | 3.47%         | 119,505.18         | 5.66% | 320.98 |
| 01-01-2014 | 01-01-2015 | 9,973,214   | 4.40%         | 68       | 4.22%         | 146,664.91         | 5.71% | 329.31 |
| 01-01-2015 | 01-01-2016 | 2,268,908   | 1.00%         | 14       | 0.87%         | 162,064.83         | 5.47% | 292.69 |
| 01-01-2016 | 01-01-2017 | 646,413     | 0.29%         | 7        | 0.43%         | 92,344.66          | 4.62% | 317.76 |
| 01-01-2017 | 01-01-2018 | 91,390,319  | 40.36%        | 624      | 38.71%        | 146,458.84         | 5.54% | 333.64 |
| 01-01-2018 | 01-01-2019 | 11,900,445  | 5.26%         | 95       | 5.89%         | 125,267.84         | 5.68% | 337.47 |
| 01-01-2019 | 01-01-2020 | 86,000      | 0.04%         | 3        | 0.19%         | 28,666.67          | 5.10% | 215.09 |
| 01-01-2020 | 01-01-2021 | 226,500     | 0.10%         | 3        | 0.19%         | 75,500.00          | 4.55% | 322.67 |
| 01-01-2021 | 01-01-2022 | 329,797     | 0.15%         | 5        | 0.31%         | 65,959.39          | 4.50% | 266.62 |
| 01-01-2022 | 01-01-2023 | 20,413,724  | 9.01%         | 149      | 9.24%         | 137,004.86         | 5.33% | 329.93 |
| 01-01-2023 | 01-01-2024 | 2,956,606   | 1.31%         | 26       | 1.61%         | 113,715.62         | 5.55% | 315.96 |
| 01-01-2024 | 01-01-2025 | 56,365      | 0.02%         | 1        | 0.06%         | 56,365.00          | 5.30% | 173.00 |
| 01-01-2025 | 01-01-2026 | 531,176     | 0.23%         | 5        | 0.31%         | 106,235.20         | 4.20% | 296.41 |
| 01-01-2026 | 01-01-2027 | 1,293,679   | 0.57%         | 11       | 0.68%         | 117,607.17         | 4.40% | 295.01 |
| 01-01-2027 | 01-01-2028 | 22,581,615  | 9.97%         | 162      | 10.05%        | 139,392.68         | 5.37% | 321.89 |
| 01-01-2028 | 01-01-2029 | 1,320,736   | 0.58%         | 13       | 0.81%         | 101,595.09         | 5.46% | 335.65 |
| 01-01-2029 | 01-01-2030 | 126,139     | 0.06%         | 1        | 0.06%         | 126,138.89         | 5.65% | 241.00 |
| 01-01-2030 | 01-01-2031 | 275,905     | 0.12%         | 3        | 0.19%         | 91,968.24          | 5.18% | 246.67 |
| 01-01-2031 | 01-01-2032 | 107,947     | 0.05%         | 1        | 0.06%         | 107,946.50         | 5.35% | 264.00 |
| 01-01-2032 | 01-01-2033 | 2,676,994   | 1.18%         | 20       | 1.24%         | 133,849.68         | 5.30% | 316.46 |
| 01-01-2033 | 01-01-2034 | 195,707     | 0.09%         | 1        | 0.06%         | 195,706.98         | 5.85% | 340.00 |
| 01-01-2034 | 01-01-2035 | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| 01-01-2035 | 01-01-2036 | 100,500     | 0.04%         | 1        | 0.06%         | 100,500.00         | 5.25% | 313.00 |
| 01-01-2036 | 01-01-2037 | 155,300     | 0.07%         | 2        | 0.12%         | 77,650.13          | 4.95% | 321.00 |
| 01-01-2037 | 01-01-2038 | 29,867,653  | 13.19%        | 205      | 12.72%        | 145,695.87         | 5.39% | 337.24 |
| 01-01-2038 | 01-01-2039 | 5,128,099   | 2.26%         | 34       | 2.11%         | 150,826.43         | 5.54% | 340.00 |
| 01-01-2039 | >          | -           | 0.00%         | -        | 0.00%         | -                  | 0.00% | -      |
| Total      |            | 226,448,570 | 100.00%       | 1,612    | 100.00%       | 140,476.78         | 5.46% | 329.41 |

**Legal Maturity**

| Legal Maturity            | Value       | As % of total | no.parts | As % of total | Average Loan Parts | WAC   | WAM    |
|---------------------------|-------------|---------------|----------|---------------|--------------------|-------|--------|
| 01-Jan-2008 - 31-Dec-2008 | 713,691     | 0.3%          | 5        | 0.3%          | 142,738.27         | 6.2%  | 2.08)  |
| 01-Jan-2009 - 31-Dec-2009 | 789,537     | 0.35%         | 5        | 0.31%         | 157,907.34         | 6.02% | 1.90   |
| 01-Jan-2010 - 31-Dec-2010 | 110,380     | 0.05%         | 1        | 0.06%         | 110,380.29         | 3.24% | 9.00   |
| 01-Jan-2014 - 31-Dec-2014 | 281,497     | 0.12%         | 5        | 0.31%         | 56,299.45          | 4.42% | 61.26  |
| 01-Jan-2015 - 31-Dec-2015 | 154,457     | 0.07%         | 7        | 0.43%         | 22,065.29          | 5.08% | 66.19  |
| 01-Jan-2016 - 31-Dec-2016 | 11,345      | 0.01%         | 1        | 0.06%         | 11,345.00          | 4.70% | 82.00  |
| 01-Jan-2017 - 31-Dec-2017 | 41,690      | 0.02%         | 2        | 0.12%         | 20,844.94          | 4.96% | 90.56  |
| 01-Jan-2019 - 31-Dec-2019 | 154,360     | 0.07%         | 3        | 0.19%         | 51,453.47          | 5.25% | 119.41 |
| 01-Jan-2021 - 31-Dec-2021 | 109,112     | 0.05%         | 2        | 0.12%         | 54,555.97          | 5.07% | 145.27 |
| 01-Jan-2022 - 31-Dec-2022 | 279,229     | 0.12%         | 6        | 0.37%         | 46,538.17          | 5.30% | 156.85 |
| 01-Jan-2023 - 31-Dec-2023 | 252,012     | 0.11%         | 7        | 0.43%         | 36,001.68          | 4.95% | 162.78 |
| 01-Jan-2024 - 31-Dec-2024 | 110,913     | 0.05%         | 2        | 0.12%         | 55,456.50          | 5.23% | 176.44 |
| 01-Jan-2025 - 31-Dec-2025 | 190,357     | 0.08%         | 3        | 0.19%         | 63,452.33          | 5.11% | 190.77 |
| 01-Jan-2026 - 31-Dec-2026 | 385,615     | 0.17%         | 9        | 0.56%         | 42,846.06          | 5.19% | 201.58 |
| 01-Jan-2027 - 31-Dec-2027 | 2,350,697   | 1.04%         | 26       | 1.61%         | 90,411.44          | 5.40% | 215.58 |
| 01-Jan-2028 - 31-Dec-2028 | 564,324     | 0.25%         | 9        | 0.56%         | 62,702.65          | 5.37% | 225.17 |
| 01-Jan-2029 - 31-Dec-2029 | 894,158     | 0.39%         | 13       | 0.81%         | 68,781.37          | 5.44% | 239.19 |
| 01-Jan-2030 - 31-Dec-2030 | 954,291     | 0.42%         | 11       | 0.68%         | 86,753.71          | 5.39% | 250.31 |
| 01-Jan-2031 - 31-Dec-2031 | 1,129,238   | 0.50%         | 12       | 0.74%         | 94,103.17          | 4.93% | 259.17 |
| 01-Jan-2032 - 31-Dec-2032 | 2,120,248   | 0.94%         | 14       | 0.87%         | 151,446.31         | 5.09% | 276.25 |
| 01-Jan-2033 - 31-Dec-2033 | 1,916,720   | 0.85%         | 15       | 0.93%         | 127,781.34         | 5.41% | 284.71 |
| 01-Jan-2034 - 31-Dec-2034 | 486,783     | 0.21%         | 6        | 0.37%         | 81,130.57          | 5.36% | 297.55 |
| 01-Jan-2035 - 31-Dec-2035 | 1,480,888   | 0.65%         | 16       | 0.99%         | 92,555.47          | 4.43% | 311.38 |
| 01-Jan-2036 - 31-Dec-2036 | 2,727,712   | 1.20%         | 25       | 1.55%         | 109,108.48         | 4.49% | 321.96 |
| 01-Jan-2037 - 31-Dec-2037 | 147,120,716 | 64.97%        | 961      | 59.62%        | 153,091.28         | 5.45% | 336.92 |
| 01-Jan-2038 - 31-Dec-2038 | 61,118,600  | 26.99%        | 446      | 27.67%        | 137,037.22         | 5.60% | 339.42 |
| Total                     | 226,448,570 | 100.00%       | 1,612    | 100.00%       | 140,476.78         | 5.46% | 329.41 |

**Loan to Foreclosure Value**

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | 2,456,722          | 1.08%          | 31            | 1.92%          | 79,249.09         | 4.90%        | 309.16        |
| <            | 50%   | 8,774,045          | 3.87%          | 85            | 5.27%          | 103,224.06        | 5.14%        | 331.59        |
| 50%          | 55%   | 5,577,517          | 2.46%          | 48            | 2.98%          | 116,198.27        | 5.23%        | 329.77        |
| 55%          | 60%   | 5,545,344          | 2.45%          | 37            | 2.30%          | 149,874.16        | 4.80%        | 328.69        |
| 60%          | 65%   | 7,365,250          | 3.25%          | 53            | 3.29%          | 138,966.98        | 5.18%        | 331.85        |
| 65%          | 70%   | 6,462,172          | 2.85%          | 51            | 3.16%          | 126,709.25        | 5.11%        | 334.40        |
| 70%          | 75%   | 15,082,195         | 6.66%          | 91            | 5.65%          | 165,738.40        | 5.19%        | 331.61        |
| 75%          | 80%   | 5,877,208          | 2.60%          | 40            | 2.48%          | 146,930.19        | 5.41%        | 333.94        |
| 80%          | 85%   | 17,316,999         | 7.65%          | 92            | 5.71%          | 188,228.25        | 5.49%        | 335.20        |
| 85%          | 90%   | 11,656,704         | 5.15%          | 71            | 4.40%          | 164,178.92        | 5.26%        | 334.64        |
| 90%          | 95%   | 23,679,467         | 10.46%         | 143           | 8.87%          | 165,590.68        | 5.98%        | 329.21        |
| 95%          | 100%  | 15,581,053         | 6.88%          | 134           | 8.31%          | 116,276.52        | 5.27%        | 325.75        |
| 100%         | 105%  | 2,645,271          | 1.17%          | 19            | 1.18%          | 139,224.81        | 5.53%        | 334.60        |
| 105%         | 110%  | 7,760,466          | 3.43%          | 61            | 3.78%          | 127,220.75        | 5.49%        | 308.04        |
| 110%         | 115%  | 9,414,167          | 4.16%          | 66            | 4.09%          | 142,638.89        | 5.58%        | 331.79        |
| 115%         | 120%  | 19,542,158         | 8.63%          | 156           | 9.68%          | 125,270.24        | 5.54%        | 321.60        |
| 120%         | 125%  | 58,604,628         | 25.88%         | 406           | 25.19%         | 144,346.37        | 5.58%        | 331.91        |
| 125%         | >     | 3,107,205          | 1.37%          | 28            | 1.74%          | 110,971.62        | 5.60%        | 315.87        |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>226,448,570</b> | <b>100.00%</b> | <b>1,612</b>  | <b>100.00%</b> | <b>206,425.31</b> | <b>5.46%</b> | <b>329.41</b> |

**Province**

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 6,702,084          | 2.96%          | 37           | 3.37%          | 181,137.41        | 5.57%        | 330.11        |
| Zeeland       | 4,422,859          | 1.95%          | 27           | 2.46%          | 163,809.59        | 5.51%        | 327.96        |
| Noord-Brabant | 31,884,160         | 14.08%         | 145          | 13.22%         | 219,890.76        | 5.36%        | 332.88        |
| Limburg       | 15,047,820         | 6.65%          | 82           | 7.47%          | 183,510.00        | 5.44%        | 328.82        |
| unspecified   | 8,443,237          | 3.73%          | 30           | 2.73%          | 281,441.24        | 5.55%        | 310.96        |
| Friesland     | 9,623,678          | 4.25%          | 56           | 5.10%          | 171,851.39        | 5.51%        | 332.90        |
| Drenthe       | 6,866,825          | 3.03%          | 37           | 3.37%          | 185,589.87        | 5.50%        | 329.73        |
| Overijssel    | 10,779,955         | 4.76%          | 63           | 5.74%          | 171,110.40        | 5.50%        | 332.77        |
| Gelderland    | 27,364,181         | 12.08%         | 121          | 11.03%         | 226,150.26        | 5.52%        | 325.21        |
| Flevoland     | 8,368,026          | 3.70%          | 43           | 3.92%          | 194,605.26        | 5.59%        | 329.65        |
| Utrecht       | 17,700,472         | 7.82%          | 86           | 7.84%          | 205,819.45        | 5.35%        | 332.17        |
| Noord-Holland | 39,745,636         | 17.55%         | 173          | 15.77%         | 229,743.56        | 5.44%        | 330.77        |
| Zuid-Holland  | 39,499,635         | 17.44%         | 197          | 17.96%         | 200,505.76        | 5.49%        | 329.24        |
| <b>Total</b>  | <b>226,448,570</b> | <b>100.00%</b> | <b>1,097</b> | <b>100.00%</b> | <b>206,425.31</b> | <b>5.46%</b> | <b>329.41</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                 | 400,000            | 0.18%          | 1            | 0.09%          | 400,000.00        | 5.80%        | 337.00        |
| Farm house                 | 955,000            | 0.42%          | 2            | 0.18%          | 477,500.00        | 5.81%        | 336.79        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 904,488            | 0.40%          | 5            | 0.46%          | 180,897.59        | 5.30%        | 294.47        |
| 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                | 34,032,781         | 15.03%         | 213          | 19.42%         | 159,778.32        | 5.57%        | 334.97        |
| 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        | 190,156,301        | 83.97%         | 876          | 79.85%         | 217,073.40        | 5.44%        | 328.52        |
| 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>226,448,570</b> | <b>100.00%</b> | <b>1,097</b> | <b>100.00%</b> | <b>206,425.31</b> | <b>5.46%</b> | <b>329.41</b> |

**Net Size**

| Net Size     | Value              | As % of total  | no. of loans | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| <            | 0                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 0            | 25,000             | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| 25,000       | 50,000             | 0.17%          | 10           | 0.91%          | 38,860.56         | 5.07%        | 329.64        |
| 50,000       | 75,000             | 0.66%          | 23           | 2.10%          | 65,265.58         | 5.21%        | 329.38        |
| 75,000       | 100,000            | 2.03%          | 50           | 4.56%          | 92,046.71         | 5.37%        | 332.09        |
| 100,000      | 125,000            | 4.32%          | 85           | 7.75%          | 115,138.90        | 5.35%        | 332.09        |
| 125,000      | 150,000            | 10.94%         | 178          | 16.23%         | 139,157.87        | 5.52%        | 334.72        |
| 150,000      | 175,000            | 12.26%         | 170          | 15.50%         | 163,373.72        | 5.50%        | 335.30        |
| 175,000      | 200,000            | 22,572,061     | 119          | 10.85%         | 189,681.19        | 5.52%        | 331.34        |
| 200,000      | 225,000            | 26,419,666     | 124          | 11.30%         | 213,061.83        | 5.54%        | 330.86        |
| 225,000      | 250,000            | 23,879,186     | 100          | 9.12%          | 238,791.86        | 5.47%        | 330.55        |
| 250,000      | 275,000            | 16,475,925     | 63           | 5.74%          | 261,522.62        | 5.43%        | 328.65        |
| 275,000      | 300,000            | 8,723,365      | 30           | 2.73%          | 290,778.84        | 5.51%        | 327.04        |
| 300,000      | 325,000            | 10,963,529     | 35           | 3.19%          | 313,243.70        | 5.40%        | 333.12        |
| 325,000      | 350,000            | 4,711,081      | 14           | 1.28%          | 336,505.81        | 5.51%        | 325.61        |
| 350,000      | 375,000            | 7,273,957      | 20           | 1.82%          | 363,697.85        | 5.58%        | 325.04        |
| 375,000      | 400,000            | 8,184,129      | 21           | 1.91%          | 389,720.41        | 5.41%        | 335.23        |
| 400,000      | 425,000            | 2,886,772      | 7            | 0.64%          | 412,396.00        | 5.63%        | 337.27        |
| 425,000      | 450,000            | 7,068,259      | 16           | 1.46%          | 441,766.20        | 4.96%        | 329.00        |
| 450,000      | 475,000            | 3,207,873      | 7            | 0.64%          | 458,267.57        | 5.38%        | 301.59        |
| 475,000      | 500,000            | 2,919,327      | 6            | 0.55%          | 486,554.50        | 5.48%        | 299.67        |
| 500,000      | 525,000            | 1,537,602      | 3            | 0.27%          | 512,533.86        | 5.43%        | 266.21        |
| 525,000      | 550,000            | 2,143,962      | 4            | 0.36%          | 535,990.39        | 5.26%        | 329.03        |
| 550,000      | 575,000            | 560,000        | 1            | 0.09%          | 560,000.00        | 6.35%        | 337.00        |
| 575,000      | 600,000            | 1,180,000      | 2            | 0.18%          | 590,000.00        | 5.20%        | 334.53        |
| 600,000      | 625,000            | 1,230,000      | 2            | 0.18%          | 615,000.00        | 5.35%        | 326.12        |
| 625,000      | 650,000            | 639,000        | 1            | 0.09%          | 639,000.00        | 5.25%        | 338.00        |
| 650,000      | >                  | 5,050,385      | 6            | 0.55%          | 841,730.88        | 5.44%        | 288.50        |
| <b>Total</b> | <b>226,448,570</b> | <b>100.00%</b> | <b>1,097</b> | <b>100.00%</b> | <b>206,425.31</b> | <b>5.46%</b> | <b>329.41</b> |