

**E-MAC NL 2005-I Investor report January 2010**

**Cashflow analysis for the period**

|   |            |            |
|---|------------|------------|
| Total interest received                   | 3,753,078  |            |
| Interest received on transaction accounts | 3,100      |            |
| Liquidity available                       | 10,470,715 |            |
| Reserve account available                 | 2,500,000  |            |
| Receivables under hedging arrangements    | -          |            |
| Total funds available                     |            | 16,726,893 |
| Company management expenses               | 1,785      |            |
| MPT fee                                   | 84,406     |            |
| Administration fee                        | 6,471      |            |
| Third party fees                          | 35,678     |            |
| Liquidity Facility fee                    | 15,881     |            |
| Payments under hedging arrangements       | 2,413,270  |            |
| Interest on the Notes                     | 802,961    |            |
| Deferred Purchase Price Instalment        | 395,726    |            |
| Total funds distributed                   |            | 3,756,178  |
| Available after distribution of funds     |            | 12,970,715 |
| Undrawn Liquidity Facility                | 10,470,715 |            |
| Reserve account                           | 2,500,000  |            |
| Available liquidity                       |            | 12,970,715 |
| Net cashflow                              |            | -          |

**Collateral**

|                                       |                 |                |
|---------------------------------------|-----------------|----------------|
| Starting principal balance            | 349,023,847.77  |                |
| Principal redemptions and repayments  | (13,141,742.03) |                |
| Losses for the period                 | -               |                |
| Ending principal balance              |                 | 335,882,105.74 |
| Balance Reset Participation           | -               |                |
| Balance Further Advance Participation | 8,635,901.39    |                |
| Total balance E-MAC NL 2005-I         |                 | 344,518,007.13 |

**Performance**

|                 | Last period | This period | Since issue |
|-----------------|-------------|-------------|-------------|
| Prepayment rate | 5.80%       | 14.19%      | 7.86%       |

| Delinquency table | Number of loans | Balance     | Percentage of total |
|-------------------|-----------------|-------------|---------------------|
| Current           | 2,115           | 333,509,187 | 99.29%              |
| 31 - 60 days      | 5               | 848,500     | 0.25%               |
| 61 - 90 days      | 3               | 600,250     | 0.18%               |
| 91 - 120 days     | 1               | 206,662     | 0.06%               |
| 120+ days         | 5               | 717,507     | 0.21%               |
| In repossession   |                 |             |                     |
| Total             | 2,129           | 335,882,106 | 100.00%             |

|                            | Last period | This period | Recovered | Total outstanding loss balance |
|----------------------------|-------------|-------------|-----------|--------------------------------|
| Aggregate principal losses | 111,735     | -           | 9,515     | 1,133,463                      |

**Characteristics**

|                                    |                    |         |         |
|------------------------------------|--------------------|---------|---------|
| Number of borrowers                | 2129               |         |         |
| Number of loanparts                | 3367               |         |         |
|                                    | (weighted) average | Minimum | Maximum |
| Loan size borrower                 | 157,765            | 12,500  | 450,000 |
| Loan part size                     | 99,757             | 3,000   | 450,000 |
| Coupon                             | 4.36%              | 1.23%   | 7.40%   |
| Remaining maturity (months)        | 295                | 16      | 317     |
| Remaining interest period (months) | 54                 | 1       | 339     |
| Original interest period (months)  | 102                | 1       | 360     |
| Seasoning (months)                 | 58.6               | 3.0     | 97.0    |
| Loan to Original Foreclosure Value | 73.6%              | 0.0%    | 125.0%  |

**Redemption Type**

| Redemption Type | Value       | As % of total | no.parts | As % of total | Average Loan | WAC   | WAM    |
|-----------------|-------------|---------------|----------|---------------|--------------|-------|--------|
| Annuity         | 799,268     | 0.24%         | 23       | 0.68%         | 34,750.77    | 4.56% | 239.76 |
| Interest Only   | 241,239,978 | 71.82%        | 2,336    | 69.38%        | 103,270.54   | 4.34% | 301.42 |
| Investment      | 580,567     | 0.17%         | 6        | 0.18%         | 96,761.17    | 4.52% | 283.64 |
| Life            | 75,734,571  | 22.55%        | 801      | 23.79%        | 94,550.03    | 4.36% | 283.95 |
| Linear          | 80,298      | 0.02%         | 2        | 0.06%         | 40,149.17    | 4.03% | 268.05 |
| Savings         | 3,948,468   | 1.18%         | 48       | 1.43%         | 82,259.75    | 4.97% | 276.75 |
| Universal Life  | 13,498,956  | 4.02%         | 151      | 4.48%         | 89,397.06    | 4.43% | 261.56 |
| Total           | 335,882,106 | 100.00%       | 3,367    | 100.00%       | 99,757.09    | 4.36% | 295.40 |

**Interest Term**

| Interest Term |     | Value       | As % of total | no.parts | As % of total | Average Loan | WAC   | WAM    |
|---------------|-----|-------------|---------------|----------|---------------|--------------|-------|--------|
| 1             |     | 7,700,317   | 2.29%         | 82       | 2.44%         | 93,906.31    | 2.72% | 292.39 |
| 1             | 12  | 3,992,447   | 1.19%         | 33       | 0.98%         | 120,983.23   | 3.53% | 297.51 |
| 12            | 24  | 765,700     | 0.23%         | 6        | 0.18%         | 127,616.67   | 6.28% | 267.74 |
| 24            | 36  | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 36            | 48  | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 48            | 60  | 50,221,403  | 14.95%        | 510      | 15.15%        | 98,473.34    | 4.28% | 291.84 |
| 60            | 72  | 110,425,481 | 32.88%        | 1,124    | 33.38%        | 98,243.31    | 4.25% | 301.69 |
| 72            | 84  | 20,171,521  | 6.01%         | 214      | 6.36%         | 94,259.44    | 4.36% | 287.64 |
| 84            | 96  | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 96            | 108 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 108           | 120 | 98,551,049  | 29.34%        | 954      | 28.33%        | 103,302.99   | 4.47% | 293.80 |
| 120           | 132 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 132           | 144 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 144           | 156 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 156           | 168 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 168           | 180 | 16,037,355  | 4.77%         | 170      | 5.05%         | 94,337.38    | 4.79% | 289.76 |
| 180           | 192 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 192           | 204 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 204           | 216 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 216           | 228 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 228           | 240 | 27,754,333  | 8.26%         | 272      | 8.08%         | 102,037.99   | 4.82% | 292.41 |
| 240           | 252 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 252           | 264 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 264           | 276 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 276           | 288 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 288           | 300 | 147,500     | 0.04%         | 1        | 0.03%         | 147,500.00   | 4.90% | 310.00 |
| 300           | 312 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 312           | 324 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 324           | 336 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 336           | 348 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 348           | 360 | 115,000     | 0.03%         | 1        | 0.03%         | 115,000.00   | 5.05% | 312.00 |
| 360           | >   | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| Total         |     | 335,882,106 | 100.00%       | 3,367    | 100.00%       | 99,757.09    | 4.36% | 295.40 |

**Mortgage Coupons**

| from    | until | Value       | As % of total | no.parts | As % of total | Average Loan | WAC   | WAM    |
|---------|-------|-------------|---------------|----------|---------------|--------------|-------|--------|
| <       | 2.50% | 6,996,518   | 2.08%         | 65       | 1.93%         | 107,638.74   | 1.72% | 300.85 |
| 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% | 710,115     | 0.21%         | 6        | 0.18%         | 118,352.55   | 3.45% | 294.57 |
| 3.50%   | 3.75% | 16,319,951  | 4.86%         | 173      | 5.14%         | 94,334.98    | 3.66% | 292.73 |
| 3.75%   | 4.00% | 35,814,220  | 10.66%        | 364      | 10.81%        | 98,390.71    | 3.92% | 297.56 |
| 4.00%   | 4.25% | 79,464,355  | 23.66%        | 802      | 23.82%        | 99,082.74    | 4.16% | 298.88 |
| 4.25%   | 4.50% | 80,135,152  | 23.86%        | 803      | 23.85%        | 99,794.71    | 4.39% | 293.41 |
| 4.50%   | 4.75% | 68,547,210  | 20.41%        | 690      | 20.49%        | 99,343.78    | 4.63% | 295.17 |
| 4.75%   | 5.00% | 25,702,738  | 7.65%         | 240      | 7.13%         | 107,094.74   | 4.88% | 293.90 |
| 5.00%   | 5.25% | 9,473,849   | 2.82%         | 95       | 2.82%         | 99,724.73    | 5.13% | 290.05 |
| 5.25%   | 5.50% | 3,060,585   | 0.91%         | 28       | 0.83%         | 109,306.61   | 5.37% | 290.61 |
| 5.50%   | 5.75% | 2,169,694   | 0.65%         | 26       | 0.77%         | 83,449.77    | 5.63% | 295.76 |
| 5.75%   | 6.00% | 2,441,906   | 0.73%         | 26       | 0.77%         | 93,919.44    | 5.91% | 277.93 |
| 6.00%   | 6.25% | 2,981,478   | 0.89%         | 29       | 0.86%         | 102,809.59   | 6.14% | 290.63 |
| 6.25%   | 6.50% | 1,467,582   | 0.44%         | 13       | 0.39%         | 112,890.89   | 6.35% | 289.69 |
| 6.50%   | 6.75% | 408,263     | 0.12%         | 4        | 0.12%         | 102,065.63   | 6.62% | 291.78 |
| 6.75%   | 7.00% | 160,000     | 0.05%         | 2        | 0.06%         | 80,000.00    | 6.80% | 300.00 |
| 7.00%   | 7.25% | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 7.25%   | 7.50% | 28,488      | 0.01%         | 1        | 0.03%         | 28,488.47    | 7.40% | 198.00 |
| 7.50%   | >     | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| Unknown |       | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| Total   |       | 335,882,106 | 100.00%       | 3,367    | 100.00%       | 99,757.09    | 4.36% | 295.40 |

**Interest Reset Date**

| from       | until      | Value       | As % of total | no.parts | As % of total | Average Loan | WAC   | WAM    |
|------------|------------|-------------|---------------|----------|---------------|--------------|-------|--------|
| Floating   |            | 10,140,836  | 3.02%         | 100      | 2.97%         | 101,408.36   | 2.54% | 294.93 |
| <          | 01-01-10   | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-10   | 01-01-11   | 28,478,038  | 8.48%         | 288      | 8.55%         | 98,882.08    | 4.07% | 291.61 |
| 01-01-11   | 01-01-12   | 58,981,254  | 17.56%        | 603      | 17.91%        | 97,813.02    | 4.37% | 296.99 |
| 01-01-12   | 01-01-13   | 80,564,487  | 23.99%        | 821      | 24.38%        | 98,129.70    | 4.18% | 300.77 |
| 01-01-13   | 01-01-14   | 8,546,750   | 2.54%         | 87       | 2.58%         | 98,238.50    | 4.46% | 281.34 |
| 01-01-14   | 01-01-15   | 36,653,760  | 10.91%        | 359      | 10.66%        | 102,099.61   | 4.63% | 291.30 |
| 01-01-15   | 01-01-16   | 41,310,652  | 12.30%        | 397      | 11.79%        | 104,057.06   | 4.63% | 292.23 |
| 01-01-16   | 01-01-17   | 23,500,464  | 7.00%         | 236      | 7.01%         | 99,578.24    | 4.34% | 299.67 |
| 01-01-17   | 01-01-18   | 3,452,881   | 1.03%         | 33       | 0.98%         | 104,632.75   | 4.77% | 291.93 |
| 01-01-18   | 01-01-19   | 358,642     | 0.11%         | 4        | 0.12%         | 89,660.50    | 4.88% | 247.17 |
| 01-01-19   | 01-01-20   | 3,245,208   | 0.97%         | 33       | 0.98%         | 98,339.64    | 4.81% | 280.32 |
| 01-01-20   | 01-01-21   | 8,201,748   | 2.44%         | 92       | 2.73%         | 89,149.43    | 4.80% | 285.60 |
| 01-01-21   | 01-01-22   | 4,124,640   | 1.23%         | 38       | 1.13%         | 108,543.16   | 4.69% | 292.08 |
| 01-01-22   | 01-01-23   | 292,000     | 0.09%         | 4        | 0.12%         | 73,000.00    | 4.80% | 295.91 |
| 01-01-23   | 01-01-24   | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-24   | 01-01-25   | 4,508,408   | 1.34%         | 38       | 1.13%         | 118,642.32   | 4.90% | 289.07 |
| 01-01-25   | 01-01-26   | 12,259,693  | 3.65%         | 117      | 3.47%         | 104,783.70   | 4.85% | 292.13 |
| 01-01-26   | 01-01-27   | 9,765,737   | 2.91%         | 97       | 2.88%         | 100,677.70   | 4.76% | 293.80 |
| 01-01-27   | 01-01-28   | 749,408     | 0.22%         | 11       | 0.33%         | 68,127.96    | 5.02% | 292.38 |
| 01-01-28   | 01-01-29   | 485,000     | 0.14%         | 7        | 0.21%         | 69,285.71    | 4.93% | 308.36 |
| 01-01-29   | 01-01-2030 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2030 | 01-01-2031 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2031 | 01-01-2032 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2032 | 01-01-2033 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2033 | 01-01-2034 | 147,500     | 0.04%         | 1        | 0.03%         | 147,500.00   | 4.90% | 310.00 |
| 01-01-2034 | 01-01-2035 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2035 | 01-01-2036 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2036 | 01-01-2037 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2037 | 01-01-2038 | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| 01-01-2038 | 01-01-2039 | 115,000     | 0.03%         | 1        | 0.03%         | 115,000.00   | 5.05% | 312.00 |
| 01-01-2039 | >          | -           | 0.00%         | -        | 0.00%         | -            | 0.00% | -      |
| Total      |            | 335,882,106 | 100.00%       | 3,367    | 100.00%       | 99,757.09    | 4.36% | 295.40 |

### Legal Maturity

| Legal Maturity            | Value              | As % of total  | no.parts     | As % of total  | Average Loan     | WAC          | WAM           |
|---------------------------|--------------------|----------------|--------------|----------------|------------------|--------------|---------------|
| 01-Jan-2010 - 31-Dec-2010 | 110,000            | 0.03%          | 1            | 0.03%          | 110,000.00       | 3.75%        | 16.00         |
| 01-Jan-2012 - 31-Dec-2012 | 93,371             | 0.03%          | 4            | 0.12%          | 23,342.80        | 4.13%        | 31.91         |
| 01-Jan-2013 - 31-Dec-2013 | 77,612             | 0.02%          | 4            | 0.12%          | 19,402.89        | 4.28%        | 42.02         |
| 01-Jan-2014 - 31-Dec-2014 | 100,000            | 0.03%          | 2            | 0.06%          | 50,000.00        | 4.59%        | 66.22         |
| 01-Jan-2015 - 31-Dec-2015 | 239,444            | 0.07%          | 5            | 0.15%          | 47,888.88        | 4.45%        | 66.60         |
| 01-Jan-2016 - 31-Dec-2016 | 217,461            | 0.06%          | 5            | 0.15%          | 43,492.19        | 4.35%        | 81.66         |
| 01-Jan-2017 - 31-Dec-2017 | 660,346            | 0.20%          | 12           | 0.36%          | 55,028.83        | 4.61%        | 97.85         |
| 01-Jan-2018 - 31-Dec-2018 | 472,161            | 0.14%          | 10           | 0.30%          | 47,216.10        | 4.28%        | 105.03        |
| 01-Jan-2019 - 31-Dec-2019 | 457,806            | 0.14%          | 10           | 0.30%          | 45,780.56        | 4.31%        | 117.89        |
| 01-Jan-2020 - 31-Dec-2020 | 1,433,344          | 0.43%          | 25           | 0.74%          | 57,333.76        | 4.54%        | 129.64        |
| 01-Jan-2021 - 31-Dec-2021 | 907,985            | 0.27%          | 11           | 0.33%          | 82,544.09        | 4.19%        | 146.02        |
| 01-Jan-2022 - 31-Dec-2022 | 463,920            | 0.14%          | 7            | 0.21%          | 66,274.29        | 4.17%        | 156.86        |
| 01-Jan-2023 - 31-Dec-2023 | 1,195,523          | 0.36%          | 16           | 0.48%          | 74,720.19        | 4.25%        | 165.06        |
| 01-Jan-2024 - 31-Dec-2024 | 1,544,081          | 0.46%          | 21           | 0.62%          | 73,527.64        | 4.55%        | 185.09        |
| 01-Jan-2025 - 31-Dec-2025 | 3,592,870          | 1.07%          | 46           | 1.37%          | 78,105.88        | 4.59%        | 191.30        |
| 01-Jan-2026 - 31-Dec-2026 | 2,274,656          | 0.68%          | 27           | 0.80%          | 84,246.52        | 4.52%        | 207.58        |
| 01-Jan-2027 - 31-Dec-2027 | 2,635,226          | 0.78%          | 33           | 0.98%          | 79,855.34        | 4.34%        | 216.30        |
| 01-Jan-2028 - 31-Dec-2028 | 3,044,779          | 0.91%          | 36           | 1.07%          | 84,577.20        | 4.55%        | 228.87        |
| 01-Jan-2029 - 31-Dec-2029 | 6,342,842          | 1.89%          | 75           | 2.23%          | 84,571.22        | 4.32%        | 242.36        |
| 01-Jan-2030 - 31-Dec-2030 | 7,502,536          | 2.23%          | 91           | 2.70%          | 82,445.46        | 4.22%        | 252.22        |
| 01-Jan-2031 - 31-Dec-2031 | 9,332,595          | 2.78%          | 104          | 3.09%          | 89,736.49        | 4.39%        | 265.43        |
| 01-Jan-2032 - 31-Dec-2032 | 9,033,741          | 2.69%          | 99           | 2.94%          | 91,249.91        | 4.46%        | 276.53        |
| 01-Jan-2033 - 31-Dec-2033 | 4,781,555          | 1.42%          | 43           | 1.28%          | 111,198.95       | 4.55%        | 287.11        |
| 01-Jan-2034 - 31-Dec-2034 | 68,787,669         | 20.48%         | 660          | 19.60%         | 104,223.74       | 4.59%        | 306.25        |
| 01-Jan-2035 - 31-Dec-2035 | 210,580,582        | 62.69%         | 2,020        | 59.99%         | 104,247.81       | 4.27%        | 308.00        |
| <b>Total</b>              | <b>335,882,106</b> | <b>100.00%</b> | <b>3,367</b> | <b>100.00%</b> | <b>99,757.09</b> | <b>4.36%</b> | <b>295.40</b> |

### Loanpart to Foreclosure Value

| from         | until | Value              | As % of total  | no. loanparts | As % of total  | Average Loans     | WAC          | WAM           |
|--------------|-------|--------------------|----------------|---------------|----------------|-------------------|--------------|---------------|
| NHG          |       | 1,103,972          | 0.33%          | 14            | 0.42%          | 78,855.13         | 4.40%        | 282.46        |
| <            | 50%   | 44,233,009         | 13.17%         | 536           | 15.92%         | 82,524.27         | 4.35%        | 294.79        |
| 50%          | 55%   | 17,921,554         | 5.34%          | 184           | 5.46%          | 97,399.75         | 4.24%        | 294.33        |
| 55%          | 60%   | 26,011,340         | 7.74%          | 243           | 7.22%          | 107,042.55        | 4.35%        | 291.43        |
| 60%          | 65%   | 25,543,204         | 7.60%          | 213           | 6.33%          | 119,921.15        | 4.26%        | 297.71        |
| 65%          | 70%   | 17,600,118         | 5.24%          | 153           | 4.54%          | 115,033.45        | 4.25%        | 293.21        |
| 70%          | 75%   | 20,824,824         | 6.20%          | 188           | 5.58%          | 110,770.34        | 4.33%        | 294.20        |
| 75%          | 80%   | 8,447,499          | 2.52%          | 77            | 2.29%          | 109,707.78        | 4.40%        | 295.01        |
| 80%          | 85%   | 12,096,350         | 3.60%          | 119           | 3.53%          | 101,650.00        | 4.36%        | 292.37        |
| 85%          | 90%   | 21,305,794         | 6.34%          | 197           | 5.85%          | 108,151.24        | 4.39%        | 293.80        |
| 90%          | 95%   | 11,875,786         | 3.54%          | 132           | 3.92%          | 89,968.08         | 4.29%        | 293.86        |
| 95%          | 100%  | 19,071,964         | 5.68%          | 201           | 5.97%          | 94,885.39         | 4.30%        | 283.18        |
| 100%         | 105%  | 8,556,362          | 2.55%          | 93            | 2.76%          | 92,003.89         | 4.49%        | 293.98        |
| 105%         | 110%  | 13,409,949         | 3.99%          | 131           | 3.89%          | 102,366.02        | 4.45%        | 292.76        |
| 110%         | 115%  | 10,357,207         | 3.08%          | 107           | 3.18%          | 96,796.32         | 4.57%        | 298.40        |
| 115%         | 120%  | 19,927,054         | 5.93%          | 190           | 5.64%          | 104,879.23        | 4.39%        | 301.21        |
| 120%         | 125%  | 57,596,119         | 17.15%         | 589           | 17.49%         | 97,786.28         | 4.42%        | 302.26        |
| 125%         | >     | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| Unknown      |       | -                  | 0.00%          | -             | 0.00%          | -                 | 0.00%        | -             |
| <b>Total</b> |       | <b>335,882,106</b> | <b>100.00%</b> | <b>3,367</b>  | <b>100.00%</b> | <b>157,765.20</b> | <b>4.36%</b> | <b>295.40</b> |

### Province

| Province      | Value              | As % of total  | no. loans    | As % of total  | Average Loans     | WAC          | WAM           |
|---------------|--------------------|----------------|--------------|----------------|-------------------|--------------|---------------|
| Groningen     | 12,168,188         | 3.62%          | 90           | 4.23%          | 135,202.09        | 4.33%        | 287.02        |
| Zeeland       | 6,715,366          | 2.00%          | 46           | 2.16%          | 145,986.22        | 4.45%        | 283.97        |
| Noord-Brabant | 56,882,250         | 16.94%         | 363          | 17.05%         | 156,700.41        | 4.35%        | 295.47        |
| Limburg       | 19,065,966         | 5.68%          | 131          | 6.15%          | 145,541.73        | 4.41%        | 295.44        |
| Friesland     | 9,015,515          | 2.68%          | 64           | 3.01%          | 140,867.42        | 4.17%        | 297.74        |
| Drenthe       | 9,524,649          | 2.84%          | 68           | 3.19%          | 140,068.36        | 4.41%        | 285.75        |
| Overijssel    | 21,508,691         | 6.40%          | 134          | 6.29%          | 160,512.62        | 4.35%        | 301.35        |
| Gelderland    | 32,228,018         | 9.60%          | 198          | 9.30%          | 162,767.77        | 4.33%        | 295.98        |
| Flevoland     | 8,664,162          | 2.58%          | 58           | 2.72%          | 149,382.10        | 4.33%        | 294.41        |
| Utrecht       | 19,924,005         | 5.93%          | 121          | 5.68%          | 164,661.20        | 4.40%        | 298.63        |
| Noord-Holland | 55,465,312         | 16.51%         | 334          | 15.69%         | 166,063.81        | 4.32%        | 296.26        |
| Zuid-Holland  | 83,551,960         | 24.88%         | 515          | 24.19%         | 162,236.81        | 4.40%        | 295.43        |
| unspecified   | 1,168,025          | 0.35%          | 7            | 0.33%          | 166,860.69        | 4.42%        | 289.32        |
| <b>Total</b>  | <b>335,882,106</b> | <b>100.00%</b> | <b>2,129</b> | <b>100.00%</b> | <b>157,765.20</b> | <b>4.36%</b> | <b>295.40</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                 | 360,000            | 0.11%          | 2            | 0.09%          | 180,000.00        | 3.58%        | 282.47        |
| Farm house                 | 1,474,871          | 0.44%          | 9            | 0.42%          | 163,874.57        | 4.11%        | 293.05        |
| National property          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Condominium with garage    | 2,082,490          | 0.62%          | 14           | 0.66%          | 148,749.25        | 4.44%        | 301.78        |
| 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                | 9,962,300          | 2.97%          | 87           | 4.09%          | 114,509.20        | 4.44%        | 294.89        |
| 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        | 321,703,354        | 95.78%         | 2,016        | 94.69%         | 159,575.08        | 4.36%        | 295.42        |
| Private Shop               | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Recreational home          | -                  | 0.00%          | -            | 0.00%          | -                 | 0.00%        | -             |
| Unknown                    | 299,091            | 0.09%          | 1            | 0.05%          | 299,090.80        | 4.90%        | 278.48        |
| <b>Total</b>               | <b>335,882,106</b> | <b>100.00%</b> | <b>2,129</b> | <b>100.00%</b> | <b>157,765.20</b> | <b>4.36%</b> | <b>295.40</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             | 0.03%          | 6            | 0.28%          | 16,322.50         | 3.69%        | 307.56        |
| 25,000       | 50,000             | 0.51%          | 40           | 1.88%          | 43,067.79         | 4.37%        | 288.18        |
| 50,000       | 75,000             | 2.83%          | 142          | 6.67%          | 66,923.30         | 4.37%        | 292.05        |
| 75,000       | 100,000            | 7.90%          | 294          | 13.81%         | 90,277.37         | 4.29%        | 292.22        |
| 100,000      | 125,000            | 9.42%          | 278          | 13.06%         | 113,802.81        | 4.33%        | 294.32        |
| 125,000      | 150,000            | 13.69%         | 333          | 15.64%         | 138,068.72        | 4.35%        | 295.35        |
| 150,000      | 175,000            | 14.62%         | 301          | 14.14%         | 163,130.57        | 4.38%        | 294.15        |
| 175,000      | 200,000            | 13.59%         | 242          | 11.37%         | 188,614.19        | 4.36%        | 295.71        |
| 200,000      | 225,000            | 10.52%         | 165          | 7.75%          | 214,205.23        | 4.26%        | 296.30        |
| 225,000      | 250,000            | 9.64%          | 136          | 6.39%          | 238,172.24        | 4.46%        | 299.61        |
| 250,000      | 275,000            | 5.26%          | 67           | 3.15%          | 263,452.14        | 4.48%        | 297.63        |
| 275,000      | 300,000            | 4.88%          | 57           | 2.68%          | 287,613.82        | 4.39%        | 298.12        |
| 300,000      | 325,000            | 2.23%          | 24           | 1.13%          | 311,765.56        | 4.54%        | 297.48        |
| 325,000      | 350,000            | 1.41%          | 14           | 0.66%          | 338,651.64        | 4.24%        | 284.39        |
| 350,000      | 375,000            | 1.40%          | 13           | 0.61%          | 361,323.08        | 4.40%        | 289.21        |
| 375,000      | 400,000            | 0.93%          | 8            | 0.38%          | 389,754.63        | 4.29%        | 299.61        |
| 400,000      | 425,000            | 0.75%          | 6            | 0.28%          | 417,916.67        | 3.53%        | 307.61        |
| 425,000      | 450,000            | 0.40%          | 3            | 0.14%          | 443,000.00        | 4.50%        | 281.79        |
| 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>335,882,106</b> | <b>100.00%</b> | <b>2,129</b> | <b>100.00%</b> | <b>157,765.20</b> | <b>4.36%</b> | <b>295.40</b> |