# Solitaire I B.V.

# Monthly Portfolio and Performance Report

Reporting Period: 1 December 2021 - 31 December 2021

Reporting Date: 31 December 2021

**AMOUNTS IN EURO**

**Vistra FS (Netherlands) B.V.**

**www.dutchsecuritisation.nl**

**Report Version 1.4 - May 2019**

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## Key Dates

| Note Class | Class A | Class B |
|---|---|---|
| **Key Dates** | | |
| Closing Date | 11 Aug 2021 | 11 Aug 2021 |
| First Optional Redemption Date | 25 Aug 2026 | 25 Aug 2026 |
| Step Up Date | N/A | N/A |
| Original Weighted Average Life (expected) | N/A | N/A |
| Legal Maturity Date | 25 Nov 2104 | 25 Nov 2104 |
| Portfolio Date | 31 Dec 2021 | 31 Dec 2021 |
| Determination Date | 25 Feb 2022 | 25 Feb 2022 |
| Interest Payment Date | 25 Feb 2022 | N/A |
| Principal Payment Date | 25 Feb 2022 | 25 Feb 2022 |
| Current Reporting Period | 1 Dec 2021 - 31 Dec 2021 | 1 Dec 2021 - 31 Dec 2021 |
| Previous Reporting Period | 1 Nov 2021 - 30 Nov 2021 | 1 Nov 2021 - 30 Nov 2021 |
| Accrual Start Date | 25 Nov 2021 | N/A |
| Accrual End Date | 25 Feb 2022 | N/A |
| Accrual Period (in days) | 90 | N/A |
| Fixing Date Reference Rate | N/A | N/A |

## The Mortgage Loan Portfolio

| | | |
|---|---|---|
| **Number of Mortgage Loans** | | |
| Number of Mortgage Loans at the beginning of the Reporting Period | | 3,712 |
| Matured Mortgage Loans | -/- | 0 |
| Prepaid Mortgage Loans | -/- | 29 |
| Further Advances / Modified Mortgage Loans | | 0 |
| Replacements | | 0 |
| Replenishments | | 2 |
| Loans repurchased by the Seller | -/- | 0 |
| Foreclosed Mortgage Loans | -/- | 0 |
| Others | | 0 |
| Number of Mortgage Loans at the end of the Reporting Period | | 3,685 |
| **Amounts** | | |
| Net Outstanding balance at the beginning of the Reporting Period | | 370,476,405.21 |
| Scheduled Principal Receipts | -/- | 1,315,109.67 |
| Prepayments | -/- | 5,470,569.47 |
| Further Advances / Modified Mortgage Loans | | 0.00 |
| Replacements | | 0.00 |
| Replenishments | | 164,928.59 |
| Loans repurchased by the Seller | -/- | 0.00 |
| Foreclosed Mortgage Loans | -/- | 0.00 |
| Others | | 2,728,787.61 |
| Rounding | | 0.00 |
| Net Outstanding balance at the end of the Reporting Period | | 366,584,442.27 |
| **Amount of Construction Deposit Obligations** | | |
| Construction Deposit Obligations at the beginning of the Reporting Period | | 2,519,825.72 |
| Changes in Construction Deposit Obligations | | -334,977.01 |
| Construction Deposit Obligations at the end of the Reporting Period | | 2,184,848.71 |
| **Amount of Saving Deposits** | | |
| Saving Deposit at the beginning of the Reporting Period | | 0.00 |
| Changes in Saving Deposits | | 0.00 |
| Saving Deposits at the end of the Reporting Period | | 0.00 |

## Delinquencies

| From ( >= ) | Until ( <= ) | Arrears Amount | Aggregate Outstanding Not. Amount | % of Total | Nr of Mortgage Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV |
|---|---|---|---|---|---|---|---|---|---|
| | Performing | 403.21 | 366,469,875.56 | 99.97% | 1,681 | 99.94% | 1.63% | 33.89 | 78.61% |
| <= | 29 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 30 days | 59 days | 333.16 | 114,566.71 | 0.03% | 1 | 0.06% | 1.45% | 32.04 | 84.85% |
| 60 days | 89 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 90 days | 119 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 120 days | 149 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 150 days | 179 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 180 days | > | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| | **Total** | 736.37 | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.63% |

| | |
|---|---|
| Weighted Average | 160.67 |
| Minimum | 111.05 |
| Maximum | 201.61 |

## Foreclosure Statistics - Total

| | | Previous Period | Current Period |
|---|---|---|---|
| **Foreclosures reporting periodically** | | | |
| Number of Mortgage Loans foreclosed during the Reporting Period | | 0 | 0 |
| Net principal balance of Mortgage Loans foreclosed during the Reporting Period | | 0.00 | 0.00 |
| Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period | | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period | | 0.00 | 0.00 |
| Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Losses minus recoveries during the Reporting Period | | 0.00 | 0.00 |
| Average loss severity during the Reporting Period | | 0.00 | 0.00 |
| **Foreclosures since Closing Date** | | | |
| Number of Mortgage Loans foreclosed since the Closing Date | | 0 | 0 |
| Percentage of number of Mortgage Loans at Closing Date (%, including replenished loans) | | 0.00% | 0.00% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Percentage of net principal balance at the Closing Date (%, including replenished loans) | | 0.00% | 0.00% |
| Net principal balance of Mortgage Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date | | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date | -/- | 0.00 | 0.00 |
| Total amount of losses on Mortgage Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date | -/- | 0.00 | 0.00 |
| Losses minus recoveries since the Closing Date | | 0.00 | 0.00 |
| Average loss severity since the Closing Date | | 0.00 | 0.00 |
| **Foreclosures** | | | |
| Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period | | 0 | 0 |
| Number of new Mortgage Loans in foreclosure during the Reporting Period | | 0 | 0 |
| Number of Mortgage Loans for which foreclosure was completed in the Reporting Period | -/- | 0 | 0 |
| Number of Mortgage Loans in foreclosure at the end of the Reporting Period | | 0 | 0 |
| Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 | 0.00 |
| Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period | | 0.00 | 0.00 |
| **Constant Default Rate** | | | |
| Constant Default Rate current month | | 0.00000% | 0.00000% |
| Constant Default Rate 3-month average | | 0.00000% | 0.00000% |
| Constant Default Rate 6-month average | | 0.00000% | 0.00000% |
| Constant Default Rate 12-month average | | 0.00000% | 0.00000% |
| Constant Default Rate to date | | 0.00000% | 0.00000% |

## Foreclosure Statistics - NHG Loans

| | | Previous Period | Current Period |
|---|---|---|---|
| **Foreclosures reporting periodically** | | | |
| Number of NHG Loans foreclosed during the Reporting Period | | 0 | 0 |
| Net principal balance of NHG Loans foreclosed during the Reporting Period | | 0.00 | 0.00 |
| Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed NHG Loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Total amount of losses on Foreclosed NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Losses minus recoveries during the Reporting Period | | 0.00 | 0.00 |
| Average loss severity NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| **Foreclosures since Closing Date** | | | |
| Net principal balance of NHG Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) since the Closing Date | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults of NHG Loans since the Closing Date | | 0.00 | 0.00 |
| Recoveries from sales on foreclosed NHG Loans since the Closing Date | -/- | 0.00 | 0.00 |
| Total amount of losses on NHG Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date | -/- | 0.00 | 0.00 |
| Losses minus recoveries since the Closing Date | | 0.00 | 0.00 |
| Average loss severity NHG Loans since the Closing Date | | 0.00 | 0.00 |
| **Foreclosures** | | | |
| Number of NHG Loans in foreclosure at the beginning of the Reporting Period | | 0 | 0 |
| Number of new NHG Loans in foreclosure during the Reporting Period | | 0 | 0 |
| Number of NHG Loans for which foreclosure was completed in the Reporting Period | -/- | 0 | 0 |
| Number of NHG Loans in foreclosure at the end of the Reporting Period | | 0 | 0 |
| Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of new NHG Loans in foreclosure during the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 | 0.00 |
| Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period | | 0.00 | 0.00 |
| **WEW Claims periodically** | | | |
| Number of claims to WEW at the beginning of the Reporting Period | | 0 | 0 |
| New claims to WEW during the Reporting Period | | 0 | 0 |
| Finalised claims with WEW during the Reporting Period | -/- | 0 | 0 |
| Number of claims to WEW at the end of the Reporting Period | | 0 | 0 |
| Notional amount of claims to WEW at the beginning of the Reporting Period | | 0.00 | 0.00 |
| Notional amount of new claims to WEW during the Reporting Period | | 0.00 | 0.00 |
| Notional amount of finalised claims with WEW during the Reporting Period | -/- | 0.00 | 0.00 |
| Notional amount of claims to WEW at the end of the Reporting Period | | 0.00 | 0.00 |
| Notional amount of finalised claims with WEW during the Reporting Period | | 0.00 | 0.00 |
| Amount paid out by WEW during the Reporting Period | | 0.00 | 0.00 |
| Payout ratio WEW during the Reporting Period | | 0.00 | 0.00 |

## Foreclosure Statistics - NHG Loans

| | | Previous Period | Current Period |
|---|---|---|---|
| **WEW Claims since Closing** | | | |
| Number of finalised claims to WEW since the Closing Date | | 0 | 0 |
| Amount of finalised claims with WEW since the Closing Date | | 0.00 | 0.00 |
| Amount paid out by WEW since the Closing Date | -/- | 0.00 | 0.00 |
| Payout ratio WEW since the Closing Date | | 0.00 | 0.00 |
| **Reasons for non payout as percentage of non recovered claim amount** | | | |
| Amount of finalised claims with WEW since the Closing Date | | 0.00 | 0.00 |
| Amount paid out by WEW since the Closing Date | -/- | 0.00 | 0.00 |
| Non recovered amount of WEW since the Closing Date | | 0.00 | 0.00 |
| Insufficient guaranteed amount due to decrease with annuity amount | | 0.00% | 0.00% |
| Loan does not comply with NHG criteria at origination | | 0.00% | 0.00% |
| Other administrative reasons | | 0.00% | 0.00% |
| Other | | 0.00% | 0.00% |

## Foreclosure Statistics - Non NHG Loans

| | | Previous Period | Current Period |
|---|---|---|---|
| **Foreclosures reporting periodically** | | | |
| Number of Non NHG Loans foreclosed during the Reporting Period | | 0 | 0 |
| Net principal balance of Non NHG Loans foreclosed during the Reporting Period | | 0.00 | 0.00 |
| Other foreclosed amounts of Non NHG Loans (e.g. interest in arrears and penalties) during the Reporting Period | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults on Non Foreclosed NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period | -/- | 0.00 | 0.00 |
| Losses minus recoveries during the Reporting Period | | 0.00 | 0.00 |
| Average loss severity Non NHG Loans during the Reporting Period | | 0.00 | 0.00 |
| **Foreclosures since Closing Date** | | | |
| Net principal balance of Non NHG loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date | | 0.00 | 0.00 |
| Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date | | 0.00 | 0.00 |
| Recoveries from sales on foreclosed Non NHG Loans since the Closing Date | -/- | 0.00 | 0.00 |
| Total amount of losses on Non NHG Loans foreclosed since the Closing Date | | 0.00 | 0.00 |
| Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date | -/- | 0.00 | 0.00 |
| Losses minus recoveries since the Closing Date | | 0.00 | 0.00 |
| Average loss severity Non NHG Loans since the Closing Date | | 0.00 | 0.00 |
| **Foreclosures** | | | |
| Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period | | 0 | 0 |
| Number of new Non NHG Loans in foreclosure during the Reporting Period | | 0 | 0 |
| Number of Non NHG Loans for which foreclosure was completed in the Reporting Period | -/- | 0 | 0 |
| Number of Non NHG Loans in foreclosure at the end of the Reporting Period | | 0 | 0 |
| Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period | | 0.00 | 0.00 |
| Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period | -/- | 0.00 | 0.00 |
| Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period | | 0.00 | 0.00 |

## Performance Ratios

| | Previous Period | Current Period |
|---|---|---|
| **Constant Prepayment Rate (CPR)** | | |
| Annualized Life CPR | 4.838% | 7.839% |
| Annualized 1-month average CPR | 8.430% | 16.285% |
| Annualized 3-month average CPR | 4.838% | 9.832% |
| Annualized 6-month average CPR | N/A | N/A |
| Annualized 12-month average CPR | N/A | N/A |
| **Principal Payment Rate (PPR)** | | |
| Annualized Life PPR | 2.867% | 3.203% |
| Annualized 1-month average PPR | 3.467% | 4.206% |
| Annualized 3-month average PPR | 2.867% | 3.352% |
| Annualized 6-month average PPR | N/A | N/A |
| Annualized 12-month average PPR | N/A | N/A |
| **Payment Ratio** | | |
| Periodic Payment Ratio | 99.950% | 100.030% |

## Transaction Specific Information

# Stratifications

## 1. Key Characteristics

| Description | As per Reporting Date | As per Closing Date |
|---|---|---|
| Principal amount | 366,584,442.27 | 375,481,739.01 |
| Value of savings deposits | 0.00 | 0.00 |
| Net principal balance | 366,584,442.27 | 375,481,739.01 |
| Construction Deposits | 2,184,848.74 | 4,130,320.11 |
| Net principal balance excl. Construction and Saving Deposits | 364,399,593.53 | 371,351,418.90 |
| Negative balance | -71.17 | 0.00 |
| Net principal balance excl. Construction and Saving Deposits and Negative Balance | 366,584,513.44 | 375,481,739.01 |
| Number of loans | 1,682 | 1,703 |
| Number of loanparts | 3,685 | 3,733 |
| Number of negative loanparts | 2 | 0 |
| Average principal balance (borrower) | 217,945.57 | 220,482.52 |
| Weighted average current interest rate | 1.63% | 1.63% |
| Weighted average maturity (in years) | 33.89 | 34.31 |
| Weighted average remaining time to interest reset (in years) | 17.99 | 18.20 |
| Weighted average seasoning (in years) | 1.67 | 1.67 |
| Weighted average CLTOMV | 78.63% | 79.63% |
| Weighted average CLTIMV | 71.65% | 72.43% |
| Weighted average CLTIFV | 71.65% | 86.23% |
| Weighted average OLTOMV | 82.56% | 82.78% |

## 2. Redemption Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Annuity | 277,731,846.58 | 75.76% | 2,783 | 75.52% | 1.61% | 27.28 | 81.81% | 75.74% |
| Bridge Loan | | | | | | | | |
| Credit Loan | 146,955.21 | 0.04% | 43 | 1.17% | 1.77% | 38.26 | 91.94% | 0.03% |
| Interest Only | 88,705,640.48 | 24.20% | 859 | 23.31% | 1.69% | 54.58 | 68.62% | 24.23% |
| Other | | | | | | | | |
| Rep | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 3. Outstanding Loan Amount

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 25.000 | 24,117.83 | 0.01% | 2 | 0.12% | 1.50% | 28.58 | 11.93% | 0.01% |
| 25,000 - 50,000 | 424,964.31 | 0.12% | 10 | 0.59% | 1.23% | 46.74 | 20.29% | 0.10% |
| 50,000 - 75,000 | 1,103,483.38 | 0.30% | 18 | 1.07% | 1.46% | 50.23 | 24.08% | 0.29% |
| 75,000 - 100,000 | 4,404,986.16 | 1.20% | 49 | 2.91% | 1.59% | 40.74 | 45.23% | 1.08% |
| 100,000 - 150,000 | 30,088,828.86 | 8.21% | 232 | 13.79% | 1.54% | 33.88 | 68.34% | 7.95% |
| 150,000 - 200,000 | 79,900,644.37 | 21.80% | 456 | 27.11% | 1.59% | 32.20 | 77.70% | 21.07% |
| 200,000 - 250,000 | 97,438,367.09 | 26.58% | 433 | 25.74% | 1.60% | 33.03 | 81.61% | 26.47% |
| 250,000 - 300,000 | 76,637,183.65 | 20.91% | 283 | 16.83% | 1.65% | 33.58 | 84.61% | 21.14% |
| 300,000 - 350,000 | 28,682,550.06 | 7.82% | 90 | 5.35% | 1.65% | 36.08 | 78.50% | 8.22% |
| 350,000 - 400,000 | 15,632,249.08 | 4.26% | 42 | 2.50% | 1.83% | 39.09 | 78.26% | 4.56% |
| 400,000 - 450,000 | 13,586,778.66 | 3.71% | 32 | 1.90% | 1.77% | 35.64 | 72.87% | 3.62% |
| 450,000 - 500,000 | 5,645,813.78 | 1.54% | 12 | 0.71% | 1.83% | 33.84 | 76.48% | 1.88% |
| 500,000 - 550,000 | 8,383,662.80 | 2.29% | 16 | 0.95% | 1.69% | 32.71 | 75.35% | 2.09% |
| 550,000 - 600,000 | 1,718,431.09 | 0.47% | 3 | 0.18% | 2.13% | 43.53 | 88.66% | 0.75% |
| 600,000 - 650,000 | 1,251,519.33 | 0.34% | 2 | 0.12% | 1.32% | 34.93 | 72.76% | 0.34% |
| 650,000 - 700,000 | | | | | | | | |
| 700,000 - 750,000 | 735,753.12 | 0.20% | 1 | 0.06% | 1.74% | 59.90 | 73.57% | 0.20% |
| 750,000 - 800,000 | | | | | | | | |
| 800,000 - 850,000 | | | | | | | | |
| 850,000 - 900,000 | | | | | | | | |
| 900,000 - 950,000 | 925,108.70 | 0.25% | 1 | 0.06% | 1.59% | 28.01 | 64.24% | 0.25% |
| 950,000 - 1,000,000 | | | | | | | | |
| 1,000,000 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Average | 217,946 |
| Minimum | 0 |
| Maximum | 925,109 |

## 4. Origination Year

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 2018 | | | | | | | | |
| 2018 - 2019 | | | | | | | | |
| 2019 - 2020 | 49,733,981.87 | 13.57% | 460 | 12.48% | 1.80% | 34.47 | 79.73% | 13.55% |
| 2020 - 2021 | 311,669,623.29 | 85.02% | 3,140 | 85.21% | 1.60% | 33.64 | 78.54% | 85.13% |
| 2021 - 2022 | 5,180,837.11 | 1.41% | 85 | 2.31% | 1.49% | 43.51 | 72.69% | 1.32% |
| 2022 - 2023 | | | | | | | | |
| 2023 - 2024 | | | | | | | | |
| 2024 - 2025 | | | | | | | | |
| 2025 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 2020 |
| Minimum | 2019 |
| Maximum | 2021 |

## 5. Seasoning

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| 1 Year | 4,135,226.68 | 1.13% | 71 | 1.93% | 1.40% | 45.27 | 72.65% | 6.32% |
| 1 Year(s) - 2 Year(s) | 272,149,692.21 | 74.24% | 2,814 | 76.36% | 1.59% | 33.70 | 78.19% | 93.68% |
| 2 Year(s) - 3 Year(s) | 90,299,523.38 | 24.63% | 800 | 21.71% | 1.76% | 33.93 | 80.20% | |
| 3 Year(s) - 4 Year(s) | | | | | | | | |
| 4 Year(s) - 5 Year(s) | | | | | | | | |
| 5 Year(s) - 6 Year(s) | | | | | | | | |
| 6 Year(s) - 7 Year(s) | | | | | | | | |
| 7 Year(s) - 8 Year(s) | | | | | | | | |
| 8 Year(s) - 9 Year(s) | | | | | | | | |
| 9 Year(s) - 10 Year(s) | | | | | | | | |
| 10 Year(s) - 11 Year(s) | | | | | | | | |
| 11 Year(s) - 12 Year(s) | | | | | | | | |
| 12 Year(s) - 13 Year(s) | | | | | | | | |
| 13 Year(s) - 14 Year(s) | | | | | | | | |
| 14 Year(s) - 15 Year(s) | | | | | | | | |
| 15 Year(s) - 16 Year(s) | | | | | | | | |
| 16 Year(s) - 17 Year(s) | | | | | | | | |
| 17 Year(s) - 18 Year(s) | | | | | | | | |
| 18 Year(s) - 19 Year(s) | | | | | | | | |
| 19 Year(s) - 20 Year(s) | | | | | | | | |
| 20 Year(s) - 21 Year(s) | | | | | | | | |
| 21 Year(s) - 22 Year(s) | | | | | | | | |
| 22 Year(s) - 23 Year(s) | | | | | | | | |
| 23 Year(s) - 24 Year(s) | | | | | | | | |
| 24 Year(s) - 25 Year(s) | | | | | | | | |
| 25 Year(s) - 26 Year(s) | | | | | | | | |
| 26 Year(s) - 27 Year(s) | | | | | | | | |
| 27 Year(s) - 28 Year(s) | | | | | | | | |
| 28 Year(s) - 29 Year(s) | | | | | | | | |
| 29 Year(s) - 30 Year(s) | | | | | | | | |
| 30 Year(s) >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 1.67 Year(s) |
| Minimum | .08 Year(s) |
| Maximum | 2.08 Year(s) |

## 6. Legal Maturity

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| 2012 | | | | | | | | |
| 2012 - 2015 | | | | | | | | |
| 2015 - 2020 | | | | | | | | |
| 2020 - 2025 | | | | | | | | |
| 2025 - 2030 | 120,668.88 | 0.03% | 10 | 0.27% | 1.04% | 5.89 | 44.65% | 0.03% |
| 2030 - 2035 | 1,135,781.43 | 0.31% | 28 | 0.76% | 1.27% | 10.62 | 64.69% | 0.32% |
| 2035 - 2040 | 3,688,575.37 | 1.01% | 173 | 4.69% | 1.38% | 14.79 | 77.22% | 1.01% |
| 2040 - 2045 | 16,467,889.96 | 4.49% | 182 | 4.94% | 1.59% | 21.18 | 72.30% | 4.58% |
| 2045 - 2050 | 32,768,508.76 | 8.94% | 363 | 9.85% | 1.60% | 24.94 | 76.38% | 8.99% |
| 2050 - 2055 | 268,376,202.90 | 73.21% | 2,440 | 66.21% | 1.62% | 28.39 | 80.61% | 72.88% |
| 2055 - 2060 | | | | | | | | |
| 2060 - 2065 | 146,955.21 | 0.04% | 43 | 1.17% | 1.77% | 38.26 | 91.94% | 0.03% |
| 2065 - 2070 | | | | | | | | |
| 2070 - 2075 | | | | | | | | |
| 2075 - 2080 | | | | | | | | |
| 2080 - 2085 | | | | | | | | |
| 2085 - 2090 | | | | | | | | |
| 2090 - 2095 | | | | | | | | |
| 2095 - 2100 | | | | | | | | |
| 2100 >= | 43,879,859.76 | 11.97% | 446 | 12.10% | 1.75% | 81.25 | 71.02% | 12.15% |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 2055 |
| Minimum | 2025 |
| Maximum | 2104 |

## 7. Remaining Tenor

| | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 1.00 | | | | | | | | |
| 1.00 - 2.00 | | | | | | | | |
| 2.00 - 3.00 | | | | | | | | |
| 3.00 - 4.00 | 3,561.13 | 0.00% | 1 | 0.03% | 0.85% | 3.67 | 97.83% | |
| 4.00 - 5.00 | 8,450.21 | 0.00% | 1 | 0.03% | 1.41% | 4.00 | 65.07% | 0.00% |
| 5.00 - 6.00 | 47,077.75 | 0.01% | 3 | 0.08% | 0.95% | 5.50 | 15.69% | 0.01% |
| 6.00 - 7.00 | 43,516.14 | 0.01% | 4 | 0.11% | 1.05% | 6.11 | 59.43% | 0.01% |
| 7.00 - 8.00 | 18,063.65 | 0.00% | 1 | 0.03% | 1.12% | 7.67 | 64.49% | |
| 8.00 - 9.00 | 406,274.86 | 0.11% | 15 | 0.41% | 1.17% | 8.54 | 62.83% | 0.08% |
| 9.00 - 10.00 | 10,016.13 | 0.00% | 1 | 0.03% | 1.15% | 9.00 | 28.16% | 0.04% |
| 10.00 - 11.00 | 235,982.47 | 0.06% | 5 | 0.14% | 1.28% | 10.49 | 69.61% | 0.06% |
| 11.00 - 12.00 | 50,810.51 | 0.01% | 1 | 0.03% | 1.12% | 11.83 | 75.50% | |
| 12.00 - 13.00 | 432,697.46 | 0.12% | 6 | 0.16% | 1.39% | 12.54 | 63.34% | 0.09% |
| 13.00 - 14.00 | 1,592,078.53 | 0.43% | 146 | 3.96% | 1.26% | 13.33 | 79.45% | 0.41% |
| 14.00 - 15.00 | 654,565.11 | 0.18% | 10 | 0.27% | 1.49% | 14.28 | 82.34% | 0.22% |
| 15.00 - 16.00 | 355,999.30 | 0.10% | 5 | 0.14% | 1.37% | 15.50 | 79.80% | 0.10% |
| 16.00 - 17.00 | 482,567.21 | 0.13% | 5 | 0.14% | 1.60% | 16.37 | 69.40% | 0.10% |
| 17.00 - 18.00 | 603,365.22 | 0.16% | 7 | 0.19% | 1.40% | 17.51 | 70.50% | 0.14% |
| 18.00 - 19.00 | 3,287,271.38 | 0.90% | 38 | 1.03% | 1.59% | 18.44 | 70.40% | 0.74% |
| 19.00 - 20.00 | 936,280.07 | 0.26% | 11 | 0.30% | 1.55% | 19.36 | 75.55% | 0.47% |
| 20.00 - 21.00 | 1,014,031.45 | 0.28% | 12 | 0.33% | 1.54% | 20.55 | 74.28% | 0.18% |
| 21.00 - 22.00 | 3,920,819.98 | 1.07% | 47 | 1.28% | 1.60% | 21.65 | 70.87% | 0.59% |
| 22.00 - 23.00 | 7,309,487.08 | 1.99% | 74 | 2.01% | 1.59% | 22.47 | 73.23% | 1.84% |
| 23.00 - 24.00 | 9,763,131.72 | 2.66% | 103 | 2.80% | 1.65% | 23.38 | 71.31% | 3.04% |
| 24.00 - 25.00 | 8,848,482.81 | 2.41% | 83 | 2.25% | 1.57% | 24.50 | 77.40% | 1.90% |
| 25.00 - 26.00 | 5,561,246.33 | 1.52% | 75 | 2.04% | 1.51% | 25.47 | 76.42% | 1.89% |
| 26.00 - 27.00 | 5,712,979.23 | 1.56% | 65 | 1.76% | 1.60% | 26.45 | 80.41% | 1.78% |
| 27.00 - 28.00 | 2,882,668.67 | 0.79% | 37 | 1.00% | 1.67% | 27.54 | 82.37% | 0.81% |
| 28.00 - 29.00 | 264,703,725.92 | 72.21% | 2,383 | 64.67% | 1.62% | 28.38 | 80.63% | 55.21% |
| 29.00 - 30.00 | 3,672,476.98 | 1.00% | 57 | 1.55% | 1.51% | 29.16 | 79.33% | 18.08% |
| 30.00 >= | 44,026,814.97 | 12.01% | 489 | 13.27% | 1.75% | 81.11 | 71.09% | 12.19% |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 33.89 |
| Minimum | 3.67 |
| Maximum | 82.42 |

## 8a. Original Loan To Original Foreclosure Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 81,000.00 | 0.02% | 2 | 0.12% | 1.37% | 81.37 | 5.79% | 0.02% |
| 10% - 20% | 886,991.40 | 0.24% | 16 | 0.95% | 1.53% | 57.53 | 14.93% | 0.15% |
| 20% - 30% | 1,447,746.70 | 0.39% | 14 | 0.83% | 1.42% | 60.01 | 25.82% | 0.27% |
| 30% - 40% | 2,945,508.11 | 0.80% | 23 | 1.37% | 1.64% | 46.47 | 33.35% | 0.55% |
| 40% - 50% | 5,393,460.44 | 1.47% | 29 | 1.72% | 1.55% | 46.37 | 44.85% | 0.66% |
| 50% - 60% | 12,082,036.66 | 3.30% | 56 | 3.33% | 1.72% | 42.87 | 53.43% | 1.61% |
| 60% - 70% | 24,100,330.64 | 6.57% | 92 | 5.47% | 1.67% | 34.35 | 62.45% | 2.61% |
| 70% - 80% | 55,225,543.99 | 15.06% | 186 | 11.06% | 1.71% | 37.59 | 71.46% | 3.84% |
| 80% - 90% | 17,186,914.53 | 4.69% | 51 | 3.03% | 1.84% | 36.56 | 78.75% | 11.32% |
| 90% - 100% | 7,389,162.02 | 2.02% | 21 | 1.25% | 2.01% | 34.71 | 87.85% | 9.48% |
| 100% - 110% | 6,231,746.53 | 1.70% | 16 | 0.95% | 2.13% | 35.81 | 95.76% | 2.62% |
| 110% - 120% | | | | | | | | 1.48% |
| 120% - 130% | | | | | | | | 1.78% |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 83% |
| Minimum | 6% |
| Maximum | 106% |

## 8b. Original Loan To Original Foreclosure Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 47,077.75 | 0.01% | 1 | 0.06% | 0.95% | 5.50 | 15.69% | |
| 20% - 30% | 341,173.34 | 0.09% | 5 | 0.30% | 1.31% | 30.17 | 25.90% | 0.05% |
| 30% - 40% | 987,848.24 | 0.27% | 10 | 0.59% | 1.48% | 46.48 | 34.35% | 0.10% |
| 40% - 50% | 4,550,511.12 | 1.24% | 34 | 2.02% | 1.54% | 30.92 | 43.53% | 0.45% |
| 50% - 60% | 8,806,613.69 | 2.40% | 57 | 3.39% | 1.56% | 33.59 | 53.39% | 1.00% |
| 60% - 70% | 14,532,779.84 | 3.96% | 88 | 5.23% | 1.53% | 32.13 | 62.73% | 1.77% |
| 70% - 80% | 27,088,106.59 | 7.39% | 149 | 8.86% | 1.51% | 32.90 | 71.92% | 2.54% |
| 80% - 90% | 38,943,085.25 | 10.62% | 198 | 11.77% | 1.53% | 32.42 | 81.49% | 5.01% |
| 90% - 100% | 71,186,297.26 | 19.42% | 333 | 19.80% | 1.59% | 31.36 | 91.84% | 7.92% |
| 100% - 110% | 67,130,508.17 | 18.31% | 301 | 17.90% | 1.59% | 30.03 | 96.09% | 10.79% |
| 110% - 120% | | | | | | | | 24.19% |
| 120% - 130% | | | | | | | | 9.76% |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 83% |
| Minimum | 6% |
| Maximum | 106% |

## 9a. Current Loan To Original Foreclosure Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 111,021.70 | 0.03% | 4 | 0.24% | 1.35% | 81.40 | 6.35% | 0.03% |
| 10% - 20% | 856,969.82 | 0.23% | 15 | 0.89% | 1.54% | 56.69 | 15.18% | 0.21% |
| 20% - 30% | 1,665,771.78 | 0.45% | 16 | 0.95% | 1.44% | 55.83 | 25.68% | 0.22% |
| 30% - 40% | 3,287,929.79 | 0.90% | 25 | 1.49% | 1.62% | 47.66 | 34.17% | 0.63% |
| 40% - 50% | 6,782,500.08 | 1.85% | 38 | 2.26% | 1.55% | 43.68 | 45.60% | 0.74% |
| 50% - 60% | 17,228,296.36 | 4.70% | 70 | 4.16% | 1.72% | 39.85 | 55.57% | 1.77% |
| 60% - 70% | 35,878,671.49 | 9.79% | 131 | 7.79% | 1.69% | 35.51 | 65.88% | 3.48% |
| 70% - 80% | 48,917,889.13 | 13.34% | 159 | 9.45% | 1.75% | 37.34 | 74.51% | 5.38% |
| 80% - 90% | 9,115,409.88 | 2.49% | 25 | 1.49% | 1.85% | 37.21 | 84.68% | 12.77% |
| 90% - 100% | 9,125,980.99 | 2.49% | 23 | 1.37% | 2.12% | 36.33 | 95.55% | 6.99% |
| 100% - 110% | | | | | | | | 1.87% |
| 110% - 120% | | | | | | | | 2.31% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 79% |
| Minimum | 0% |
| Maximum | 103% |

## 9b. Current Loan To Original Foreclosure Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 47,077.75 | 0.01% | 1 | 0.06% | 0.95% | 5.50 | 15.69% | 0.01% |
| 20% - 30% | 498,554.23 | 0.14% | 7 | 0.42% | 1.33% | 31.73 | 26.24% | 0.03% |
| 30% - 40% | 1,829,909.56 | 0.50% | 17 | 1.01% | 1.50% | 40.52 | 36.04% | 0.21% |
| 40% - 50% | 5,328,701.60 | 1.45% | 41 | 2.44% | 1.55% | 30.01 | 45.80% | 0.54% |
| 50% - 60% | 10,291,359.44 | 2.81% | 64 | 3.80% | 1.53% | 32.48 | 55.61% | 1.17% |
| 60% - 70% | 19,279,419.43 | 5.26% | 110 | 6.54% | 1.52% | 32.15 | 65.49% | 2.10% |
| 70% - 80% | 32,845,043.53 | 8.96% | 179 | 10.64% | 1.53% | 31.80 | 75.23% | 3.48% |
| 80% - 90% | 48,345,093.30 | 13.19% | 237 | 14.09% | 1.56% | 32.99 | 85.28% | 6.22% |
| 90% - 100% | 112,038,601.10 | 30.56% | 507 | 30.14% | 1.59% | 30.33 | 95.21% | 9.08% |
| 100% - 110% | 3,110,241.31 | 0.85% | 13 | 0.77% | 1.56% | 38.63 | 100.72% | 10.91% |
| 110% - 120% | | | | | | | | 28.16% |
| 120% - 130% | | | | | | | | 1.68% |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 79% |
| Minimum | 0% |
| Maximum | 103% |

## 10a. Current Loan To Indexed Foreclosure Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 161,021.70 | 0.04% | 5 | 0.30% | 1.54% | 81.28 | 7.71% | 0.03% |
| 10% - 20% | 1,054,283.45 | 0.29% | 17 | 1.01% | 1.41% | 56.67 | 16.65% | 0.21% |
| 20% - 30% | 2,997,263.11 | 0.82% | 23 | 1.37% | 1.64% | 48.39 | 29.32% | 0.37% |
| 30% - 40% | 3,466,309.29 | 0.95% | 26 | 1.55% | 1.54% | 44.72 | 39.25% | 0.93% |
| 40% - 50% | 11,631,280.96 | 3.17% | 54 | 3.21% | 1.65% | 39.92 | 50.06% | 0.97% |
| 50% - 60% | 28,010,983.12 | 7.64% | 110 | 6.54% | 1.69% | 38.06 | 61.47% | 3.00% |
| 60% - 70% | 55,255,243.04 | 15.07% | 188 | 11.18% | 1.78% | 37.64 | 71.79% | 4.51% |
| 70% - 80% | 19,111,489.59 | 5.21% | 53 | 3.15% | 1.68% | 35.41 | 79.42% | 12.52% |
| 80% - 90% | 8,334,022.64 | 2.27% | 23 | 1.37% | 2.03% | 33.47 | 92.08% | 8.64% |
| 90% - 100% | 2,948,544.12 | 0.80% | 7 | 0.42% | 2.12% | 41.50 | 98.12% | 2.78% |
| 100% - 110% | | | | | | | | 1.82% |
| 110% - 120% | | | | | | | | 0.61% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 72% |
| Minimum | 0% |
| Maximum | 99% |

## 10b. Current Loan To Indexed Foreclosure Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 92,773.32 | 0.03% | 2 | 0.12% | 0.88% | 16.87 | 18.24% | 0.01% |
| 20% - 30% | 857,562.95 | 0.23% | 10 | 0.59% | 1.44% | 37.85 | 28.88% | 0.05% |
| 30% - 40% | 2,650,049.07 | 0.72% | 24 | 1.43% | 1.52% | 35.18 | 39.43% | 0.27% |
| 40% - 50% | 7,453,034.43 | 2.03% | 52 | 3.09% | 1.56% | 30.27 | 49.71% | 0.88% |
| 50% - 60% | 16,583,276.77 | 4.52% | 99 | 5.89% | 1.49% | 32.31 | 60.78% | 1.70% |
| 60% - 70% | 30,997,119.57 | 8.46% | 171 | 10.17% | 1.56% | 33.05 | 72.23% | 3.14% |
| 70% - 80% | 50,213,764.29 | 13.70% | 253 | 15.04% | 1.55% | 32.28 | 82.97% | 5.97% |
| 80% - 90% | 108,691,772.43 | 29.65% | 499 | 29.67% | 1.59% | 30.33 | 94.24% | 10.32% |
| 90% - 100% | 16,074,648.42 | 4.38% | 66 | 3.92% | 1.55% | 33.02 | 98.07% | 16.24% |
| 100% - 110% | | | | | | | | 22.43% |
| 110% - 120% | | | | | | | | 2.59% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 72% |
| Minimum | 0% |
| Maximum | 99% |

## 11a. Original Loan To Original Market Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 81,000.00 | 0.02% | 2 | 0.12% | 1.37% | 81.37 | 5.79% | 0.02% |
| 10% - 20% | 886,991.40 | 0.24% | 16 | 0.95% | 1.53% | 57.53 | 14.93% | 0.24% |
| 20% - 30% | 1,447,746.70 | 0.39% | 14 | 0.83% | 1.42% | 60.01 | 25.82% | 0.39% |
| 30% - 40% | 2,945,508.11 | 0.80% | 23 | 1.37% | 1.64% | 46.47 | 33.35% | 0.83% |
| 40% - 50% | 5,393,460.44 | 1.47% | 29 | 1.72% | 1.55% | 46.37 | 44.85% | 1.45% |
| 50% - 60% | 12,082,036.66 | 3.30% | 56 | 3.33% | 1.72% | 42.87 | 53.43% | 3.12% |
| 60% - 70% | 24,100,330.64 | 6.57% | 92 | 5.47% | 1.67% | 34.35 | 62.45% | 6.18% |
| 70% - 80% | 55,225,543.99 | 15.06% | 186 | 11.06% | 1.71% | 37.59 | 71.46% | 15.53% |
| 80% - 90% | 17,186,914.53 | 4.69% | 51 | 3.03% | 1.84% | 36.56 | 78.75% | 5.00% |
| 90% - 100% | 7,389,162.02 | 2.02% | 21 | 1.25% | 2.01% | 34.71 | 87.85% | 1.87% |
| 100% - 110% | 6,231,746.53 | 1.70% | 16 | 0.95% | 2.13% | 35.81 | 95.76% | 1.78% |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 83% |
| Minimum | 6% |
| Maximum | 106% |

## 11b. Original Loan To Original Market Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 47,077.75 | 0.01% | 1 | 0.06% | 0.95% | 5.50 | 15.69% | 0.01% |
| 20% - 30% | 341,173.34 | 0.09% | 5 | 0.30% | 1.31% | 30.17 | 25.90% | 0.06% |
| 30% - 40% | 987,848.24 | 0.27% | 10 | 0.59% | 1.48% | 46.48 | 34.35% | 0.29% |
| 40% - 50% | 4,550,511.12 | 1.24% | 34 | 2.02% | 1.54% | 30.92 | 43.53% | 1.20% |
| 50% - 60% | 8,806,613.69 | 2.40% | 57 | 3.39% | 1.56% | 33.59 | 53.39% | 2.13% |
| 60% - 70% | 14,532,779.84 | 3.96% | 88 | 5.23% | 1.53% | 32.13 | 62.73% | 4.00% |
| 70% - 80% | 27,088,106.59 | 7.39% | 149 | 8.86% | 1.51% | 32.90 | 71.92% | 7.34% |
| 80% - 90% | 38,943,085.25 | 10.62% | 198 | 11.77% | 1.53% | 32.42 | 81.49% | 10.56% |
| 90% - 100% | 71,186,297.26 | 19.42% | 333 | 19.80% | 1.59% | 31.36 | 91.84% | 19.71% |
| 100% - 110% | 67,130,508.17 | 18.31% | 301 | 17.90% | 1.59% | 30.03 | 96.09% | 18.28% |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 83% |
| Minimum | 6% |
| Maximum | 106% |

## 12a. Current Loan To Original Market Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 111,021.70 | 0.03% | 4 | 0.24% | 1.35% | 81.40 | 6.35% | 0.03% |
| 10% - 20% | 856,969.82 | 0.23% | 15 | 0.89% | 1.54% | 56.69 | 15.18% | 0.25% |
| 20% - 30% | 1,665,771.78 | 0.45% | 16 | 0.95% | 1.44% | 55.83 | 25.68% | 0.39% |
| 30% - 40% | 3,287,929.79 | 0.90% | 25 | 1.49% | 1.62% | 47.66 | 34.17% | 0.94% |
| 40% - 50% | 6,782,500.08 | 1.85% | 38 | 2.26% | 1.55% | 43.68 | 45.60% | 1.70% |
| 50% - 60% | 17,228,296.36 | 4.70% | 70 | 4.16% | 1.72% | 39.85 | 55.57% | 4.12% |
| 60% - 70% | 35,878,671.49 | 9.79% | 131 | 7.79% | 1.69% | 35.51 | 65.88% | 8.97% |
| 70% - 80% | 48,917,889.13 | 13.34% | 159 | 9.45% | 1.75% | 37.34 | 74.51% | 14.39% |
| 80% - 90% | 9,115,409.88 | 2.49% | 25 | 1.49% | 1.85% | 37.21 | 84.68% | 2.99% |
| 90% - 100% | 9,125,980.99 | 2.49% | 23 | 1.37% | 2.12% | 36.33 | 95.55% | 2.63% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 79% |
| Minimum | 0% |
| Maximum | 103% |

## 12b. Current Loan To Original Market Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 47,077.75 | 0.01% | 1 | 0.06% | 0.95% | 5.50 | 15.69% | 0.01% |
| 20% - 30% | 498,554.23 | 0.14% | 7 | 0.42% | 1.33% | 31.73 | 26.24% | 0.09% |
| 30% - 40% | 1,829,909.56 | 0.50% | 17 | 1.01% | 1.50% | 40.52 | 36.04% | 0.52% |
| 40% - 50% | 5,328,701.60 | 1.45% | 41 | 2.44% | 1.55% | 30.01 | 45.80% | 1.24% |
| 50% - 60% | 10,291,359.44 | 2.81% | 64 | 3.80% | 1.53% | 32.48 | 55.61% | 2.48% |
| 60% - 70% | 19,279,419.43 | 5.26% | 110 | 6.54% | 1.52% | 32.15 | 65.49% | 5.18% |
| 70% - 80% | 32,845,043.53 | 8.96% | 179 | 10.64% | 1.53% | 31.80 | 75.23% | 8.49% |
| 80% - 90% | 48,345,093.30 | 13.19% | 237 | 14.09% | 1.56% | 32.99 | 85.28% | 12.87% |
| 90% - 100% | 112,038,601.10 | 30.56% | 507 | 30.14% | 1.59% | 30.33 | 95.21% | 31.04% |
| 100% - 110% | 3,110,241.31 | 0.85% | 13 | 0.77% | 1.56% | 38.63 | 100.72% | 1.68% |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 79% |
| Minimum | 0% |
| Maximum | 103% |

## 13a. Current Loan To Indexed Market Value (Non-NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| 0% - 10% | 161,021.70 | 0.04% | 5 | 0.30% | 1.54% | 81.28 | 7.71% | 0.06% |
| 10% - 20% | 1,054,283.45 | 0.29% | 17 | 1.01% | 1.41% | 56.67 | 16.65% | 0.26% |
| 20% - 30% | 2,997,263.11 | 0.82% | 23 | 1.37% | 1.64% | 48.39 | 29.32% | 0.73% |
| 30% - 40% | 3,466,309.29 | 0.95% | 26 | 1.55% | 1.54% | 44.72 | 39.25% | 0.95% |
| 40% - 50% | 11,631,280.96 | 3.17% | 54 | 3.21% | 1.65% | 39.92 | 50.06% | 3.13% |
| 50% - 60% | 28,010,983.12 | 7.64% | 110 | 6.54% | 1.69% | 38.06 | 61.47% | 6.26% |
| 60% - 70% | 55,255,243.04 | 15.07% | 188 | 11.18% | 1.78% | 37.64 | 71.79% | 15.99% |
| 70% - 80% | 19,111,489.59 | 5.21% | 53 | 3.15% | 1.68% | 35.41 | 79.42% | 5.65% |
| 80% - 90% | 8,334,022.64 | 2.27% | 23 | 1.37% | 2.03% | 33.47 | 92.08% | 2.18% |
| 90% - 100% | 2,948,544.12 | 0.80% | 7 | 0.42% | 2.12% | 41.50 | 98.12% | 1.19% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 72% |
| Minimum | 0% |
| Maximum | 99% |

## 13b. Current Loan To Indexed Market Value (NHG)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| 0% - 10% | | | | | | | | |
| 10% - 20% | 92,773.32 | 0.03% | 2 | 0.12% | 0.88% | 16.87 | 18.24% | 0.03% |
| 20% - 30% | 857,562.95 | 0.23% | 10 | 0.59% | 1.44% | 37.85 | 28.88% | 0.18% |
| 30% - 40% | 2,650,049.07 | 0.72% | 24 | 1.43% | 1.52% | 35.18 | 39.43% | 0.66% |
| 40% - 50% | 7,453,034.43 | 2.03% | 52 | 3.09% | 1.56% | 30.27 | 49.71% | 2.01% |
| 50% - 60% | 16,583,276.77 | 4.52% | 99 | 5.89% | 1.49% | 32.31 | 60.78% | 4.09% |
| 60% - 70% | 30,997,119.57 | 8.46% | 171 | 10.17% | 1.56% | 33.05 | 72.23% | 8.04% |
| 70% - 80% | 50,213,764.29 | 13.70% | 253 | 15.04% | 1.55% | 32.28 | 82.97% | 12.99% |
| 80% - 90% | 108,691,772.43 | 29.65% | 499 | 29.67% | 1.59% | 30.33 | 94.24% | 29.33% |
| 90% - 100% | 16,074,648.42 | 4.38% | 66 | 3.92% | 1.55% | 33.02 | 98.07% | 6.25% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 72% |
| Minimum | 0% |
| Maximum | 99% |

## 14. Loanpart Coupon (interest rate bucket)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 0.50% | | | | | | | | |
| 0.50% - 1.00% | 14,236,402.08 | 3.88% | 228 | 6.19% | 0.86% | 43.62 | 69.06% | 4.04% |
| 1.00% - 1.50% | 49,450,623.59 | 13.49% | 604 | 16.39% | 1.27% | 30.72 | 78.59% | 13.72% |
| 1.50% - 2.00% | 252,315,587.53 | 68.83% | 2,454 | 66.59% | 1.64% | 33.28 | 78.40% | 68.59% |
| 2.00% - 2.50% | 48,819,066.27 | 13.32% | 386 | 10.47% | 2.11% | 36.23 | 82.42% | 13.16% |
| 2.50% - 3.00% | 1,762,762.80 | 0.48% | 13 | 0.35% | 2.63% | 67.13 | 82.76% | 0.49% |
| 3.00% - 3.50% | | | | | | | | |
| 3.50% - 4.00% | | | | | | | | |
| 4.00% - 4.50% | | | | | | | | |
| 4.50% - 5.00% | | | | | | | | |
| 5.00% - 5.50% | | | | | | | | |
| 5.50% - 6.00% | | | | | | | | |
| 6.00% - 6.50% | | | | | | | | |
| 6.50% - 7.00% | | | | | | | | |
| 7.00% >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 1.63% |
| Minimum | 0.70% |
| Maximum | 2.97% |

## 15. Remaining Interest Rate Fixed Period

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 12 Month(s) | 12,884,197.83 | 3.51% | 220 | 5.97% | 0.96% | 49.68 | 67.60% | 3.66% |
| 12 Month(s) - 24 Month(s) | 743,620.93 | 0.20% | 8 | 0.22% | 0.97% | 36.56 | 66.60% | 0.36% |
| 24 Month(s) - 36 Month(s) | 461,834.30 | 0.13% | 7 | 0.19% | 0.88% | 37.97 | 64.87% | 0.07% |
| 36 Month(s) - 48 Month(s) | 5,410,048.84 | 1.48% | 51 | 1.38% | 1.03% | 31.17 | 69.41% | 1.10% |
| 48 Month(s) - 60 Month(s) | 320,457.21 | 0.09% | 4 | 0.11% | 1.08% | 54.28 | 59.35% | 0.58% |
| 60 Month(s) - 72 Month(s) | 131,478.41 | 0.04% | 9 | 0.24% | 1.14% | 19.45 | 52.87% | 0.01% |
| 72 Month(s) - 84 Month(s) | 107,584.46 | 0.03% | 9 | 0.24% | 1.15% | 19.27 | 75.51% | 0.05% |
| 84 Month(s) - 96 Month(s) | 3,251,767.49 | 0.89% | 43 | 1.17% | 1.30% | 36.96 | 80.26% | 0.02% |
| 96 Month(s) - 108 Month(s) | 25,612,339.20 | 6.99% | 296 | 8.03% | 1.25% | 30.81 | 76.91% | 5.87% |
| 108 Month(s) - 120 Month(s) | 392,141.28 | 0.11% | 6 | 0.16% | 1.34% | 63.28 | 52.68% | 2.14% |
| 120 Month(s) - 132 Month(s) | 608,410.01 | 0.17% | 10 | 0.27% | 1.52% | 32.23 | 77.86% | 0.18% |
| 132 Month(s) - 144 Month(s) | | | | | | | | 0.04% |
| 144 Month(s) - 156 Month(s) | 742,595.68 | 0.20% | 19 | 0.52% | 1.48% | 19.00 | 71.68% | 0.03% |
| 156 Month(s) - 168 Month(s) | 9,329,689.05 | 2.55% | 184 | 4.99% | 1.45% | 31.67 | 74.34% | 2.45% |
| 168 Month(s) - 180 Month(s) | 427,747.34 | 0.12% | 10 | 0.27% | 1.65% | 54.92 | 65.74% | 0.49% |
| 180 Month(s) - 192 Month(s) | | | | | | | | |
| 192 Month(s) - 204 Month(s) | 163,394.95 | 0.04% | 1 | 0.03% | 1.55% | 16.00 | 62.84% | 0.04% |
| 204 Month(s) - 216 Month(s) | 32,528,427.78 | 8.87% | 286 | 7.76% | 1.72% | 33.86 | 78.61% | |
| 216 Month(s) - 228 Month(s) | 211,217,123.46 | 57.62% | 1,970 | 53.46% | 1.63% | 33.33 | 79.14% | 58.75% |
| 228 Month(s) - 240 Month(s) | 2,099,995.81 | 0.57% | 27 | 0.73% | 1.58% | 38.95 | 73.35% | 8.01% |
| 240 Month(s) - 252 Month(s) | | | | | | | | |
| 252 Month(s) - 264 Month(s) | 40,650.24 | 0.01% | 1 | 0.03% | 1.80% | 21.83 | 95.45% | |
| 264 Month(s) - 276 Month(s) | 1,045,069.04 | 0.29% | 10 | 0.27% | 1.97% | 24.02 | 78.66% | 0.04% |
| 276 Month(s) - 288 Month(s) | 2,970,826.08 | 0.81% | 33 | 0.90% | 1.95% | 26.83 | 76.32% | 0.99% |
| 288 Month(s) - 300 Month(s) | 913,177.46 | 0.25% | 8 | 0.22% | 1.91% | 24.86 | 72.48% | 0.15% |
| 300 Month(s) - 312 Month(s) | 267,040.62 | 0.07% | 3 | 0.08% | 2.02% | 25.41 | 71.61% | 0.15% |
| 312 Month(s) - 324 Month(s) | 237,837.36 | 0.06% | 3 | 0.08% | 2.08% | 26.52 | 91.45% | 0.09% |
| 324 Month(s) - 336 Month(s) | 12,287,524.69 | 3.35% | 99 | 2.69% | 2.15% | 36.72 | 83.11% | 0.08% |
| 336 Month(s) - 348 Month(s) | 41,777,442.56 | 11.40% | 353 | 9.58% | 2.00% | 34.10 | 82.77% | 13.26% |
| 348 Month(s) - 360 Month(s) | 612,020.19 | 0.17% | 15 | 0.41% | 1.87% | 30.95 | 84.69% | 1.37% |
| 360 Month(s) >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 215.83 Month(s) |
| Minimum | Month(s) |
| Maximum | 355 Month(s) |

## 16. Interest Payment Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Fixed | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |
| Unknown | | | | | | | | 0.00% |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 17. Property Description

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| House | 247,946,183.02 | 67.64% | 1,131 | 67.24% | 1.65% | 33.92 | 79.58% | 67.43% |
| Apartment | 78,162,452.34 | 21.32% | 329 | 19.56% | 1.62% | 35.00 | 75.62% | 21.36% |
| House/Business (<50%) | 40,475,806.91 | 11.04% | 222 | 13.20% | 1.51% | 31.58 | 78.53% | 11.21% |
| House/Business (>50%) | | | | | | | | |
| Business | | | | | | | | |
| Other | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 18. Geographical Distribution (by province)

| Province | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Drenthe | 12,125,848.74 | 3.31% | 62 | 3.69% | 1.59% | 39.47 | 82.36% | 3.21% |
| Flevoland | 7,747,208.16 | 2.11% | 36 | 2.14% | 1.57% | 35.52 | 80.40% | 2.08% |
| Friesland | 13,103,662.31 | 3.57% | 66 | 3.92% | 1.52% | 33.30 | 83.76% | 3.61% |
| Gelderland | 46,414,475.71 | 12.66% | 210 | 12.49% | 1.66% | 34.56 | 79.81% | 12.67% |
| Groningen | 12,117,664.00 | 3.31% | 69 | 4.10% | 1.64% | 36.10 | 82.37% | 3.29% |
| Limburg | 22,979,683.59 | 6.27% | 115 | 6.84% | 1.68% | 34.63 | 82.21% | 6.21% |
| Noord-Brabant | 69,153,600.48 | 18.86% | 300 | 17.84% | 1.65% | 32.73 | 78.43% | 18.74% |
| Noord-Holland | 46,328,644.82 | 12.64% | 200 | 11.89% | 1.61% | 32.36 | 74.20% | 12.49% |
| Overijssel | 25,383,318.79 | 6.92% | 128 | 7.61% | 1.61% | 33.54 | 81.50% | 6.89% |
| Utrecht | 29,963,965.50 | 8.17% | 117 | 6.96% | 1.70% | 35.86 | 74.71% | 8.18% |
| Zeeland | 8,509,988.75 | 2.32% | 47 | 2.79% | 1.62% | 35.64 | 78.78% | 2.25% |
| Zuid-Holland | 69,640,846.70 | 19.00% | 321 | 19.08% | 1.60% | 32.94 | 77.62% | 19.12% |
| Unknown/Not specified | 3,115,534.72 | 0.85% | 11 | 0.65% | 1.49% | 35.31 | 85.24% | 1.27% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 19. Geographical Distribution (by economic region)

| Economic Region | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NL111 - Oost-Groningen | 3,577,276.76 | 0.98% | 22 | 1.31% | 1.68% | 39.38 | 84.56% | 0.96% |
| NL112 - Delfzijl en omgeving | 629,992.18 | 0.17% | 4 | 0.24% | 1.65% | 38.95 | 96.58% | 0.17% |
| NL113- Overig Groningen | 7,910,395.06 | 2.16% | 43 | 2.56% | 1.62% | 34.40 | 80.25% | 2.16% |
| NL121- Noord-Friesland | 6,481,678.31 | 1.77% | 33 | 1.96% | 1.56% | 32.36 | 82.65% | 1.83% |
| NL122- Zuidwest-Friesland | 2,833,945.98 | 0.77% | 15 | 0.89% | 1.48% | 31.22 | 90.07% | 0.76% |
| NL123- Zuidoost-Friesland | 3,788,038.02 | 1.03% | 18 | 1.07% | 1.49% | 36.45 | 80.92% | 1.02% |
| NL131- Noord-Drenthe | 5,525,982.27 | 1.51% | 25 | 1.49% | 1.55% | 43.32 | 82.60% | 1.43% |
| NL132- Zuidoost-Drenthe | 3,994,142.70 | 1.09% | 20 | 1.19% | 1.59% | 32.10 | 85.64% | 1.08% |
| NL133- Zuidwest-Drenthe | 2,605,723.77 | 0.71% | 17 | 1.01% | 1.65% | 42.61 | 76.85% | 0.70% |
| NL211- Noord-Overijssel | 7,643,457.34 | 2.09% | 41 | 2.44% | 1.64% | 31.97 | 82.07% | 2.06% |
| NL212- Zuidwest-Overijssel | 4,518,418.15 | 1.23% | 18 | 1.07% | 1.63% | 34.43 | 80.77% | 1.27% |
| NL213- Twente | 13,221,443.30 | 3.61% | 69 | 4.10% | 1.59% | 34.14 | 81.43% | 3.55% |
| NL221- Veluwe | 15,682,274.55 | 4.28% | 71 | 4.22% | 1.68% | 33.17 | 79.09% | 4.21% |
| NL224- Zuidwest-Gelderland | 4,326,697.66 | 1.18% | 20 | 1.19% | 1.59% | 34.03 | 81.09% | 1.24% |
| NL225- Achterhoek | 6,994,951.24 | 1.91% | 36 | 2.14% | 1.58% | 34.00 | 80.14% | 2.00% |
| NL226- Arnhem/Nijmegen | 19,410,552.26 | 5.29% | 83 | 4.93% | 1.69% | 36.00 | 79.97% | 5.22% |
| NL230- Flevoland | 7,747,208.16 | 2.11% | 36 | 2.14% | 1.57% | 35.52 | 80.40% | 2.08% |
| NL310- Utrecht | 29,963,965.50 | 8.17% | 117 | 6.96% | 1.70% | 35.86 | 74.71% | 8.18% |
| NL321- Kop van Noord-Holland | 10,592,162.22 | 2.89% | 56 | 3.33% | 1.69% | 31.06 | 80.02% | 2.86% |
| NL322- Alkmaar en omgeving | 6,542,974.48 | 1.78% | 31 | 1.84% | 1.60% | 32.92 | 77.94% | 1.71% |
| NL323- IJmond | 2,718,284.78 | 0.74% | 11 | 0.65% | 1.69% | 35.78 | 79.07% | 0.73% |
| NL324- Agglomeratie Haarlem | 3,148,460.36 | 0.86% | 11 | 0.65% | 1.48% | 34.65 | 65.01% | 0.85% |
| NL325- Zaanstreek | 2,882,611.09 | 0.79% | 13 | 0.77% | 1.58% | 27.16 | 81.69% | 0.77% |
| NL326- Groot-Amsterdam | 15,119,018.54 | 4.12% | 59 | 3.51% | 1.59% | 33.62 | 68.85% | 4.13% |
| NL327- Het Gooi en Vechtstreek | 5,325,133.35 | 1.45% | 19 | 1.13% | 1.53% | 30.40 | 72.15% | 1.43% |
| NL331- Agglomeratie Leiden en Bollenstreek | 5,484,480.50 | 1.50% | 20 | 1.19% | 1.58% | 34.87 | 72.51% | 1.48% |
| NL332- Agglomeratie 's-Gravenhage | 14,795,533.42 | 4.04% | 76 | 4.52% | 1.54% | 33.94 | 74.15% | 4.05% |
| NL333- Delft en Westland | 5,478,421.04 | 1.49% | 22 | 1.31% | 1.63% | 33.17 | 71.67% | 1.49% |
| NL334- Oost-Zuid-Holland | 8,868,278.47 | 2.42% | 41 | 2.44% | 1.62% | 30.27 | 79.80% | 2.44% |
| NL335- Groot-Rijnmond | 22,713,338.65 | 6.20% | 110 | 6.54% | 1.62% | 32.43 | 78.41% | 6.30% |
| NL336- Zuidoost-Zuid-Holland | 12,300,794.62 | 3.36% | 52 | 3.09% | 1.62% | 33.64 | 83.70% | 3.36% |
| NL341- Zeeuwsch-Vlaanderen | 1,906,029.99 | 0.52% | 11 | 0.65% | 1.69% | 30.39 | 86.27% | 0.51% |
| NL342- Overig Zeeland | 6,603,958.76 | 1.80% | 36 | 2.14% | 1.60% | 37.16 | 76.62% | 1.73% |
| NL411- West-Noord-Brabant | 15,455,702.02 | 4.22% | 73 | 4.34% | 1.66% | 32.88 | 78.37% | 4.16% |
| NL412- Midden-Noord-Brabant | 15,490,383.71 | 4.23% | 65 | 3.86% | 1.67% | 32.25 | 78.92% | 4.16% |
| NL413- Noordoost-Noord-Brabant | 18,016,688.10 | 4.91% | 74 | 4.40% | 1.65% | 35.20 | 78.61% | 4.99% |
| NL414- Zuidoost-Noord-Brabant | 20,190,826.65 | 5.51% | 88 | 5.23% | 1.62% | 30.79 | 77.96% | 5.43% |
| NL421- Noord-Limburg | 7,949,680.14 | 2.17% | 40 | 2.38% | 1.70% | 36.40 | 82.29% | 2.13% |
| NL422- Midden-Limburg | 5,362,796.68 | 1.46% | 27 | 1.61% | 1.69% | 33.75 | 79.57% | 1.45% |
| NL423- Zuid-Limburg | 9,667,206.77 | 2.64% | 48 | 2.85% | 1.67% | 33.67 | 83.60% | 2.63% |
| Unknown/Not specified | 3,115,534.72 | 0.85% | 11 | 0.65% | 1.49% | 35.31 | 85.24% | 1.27% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 20. Construction Deposits (% of net princ. amount)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| 0 % | 324,810,688.56 | 88.60% | 1,521 | 90.43% | 1.63% | 33.67 | 77.72% | 83.73% |
| 0% - 10% | 37,892,516.02 | 10.34% | 147 | 8.74% | 1.62% | 35.03 | 86.60% | 13.44% |
| 10% - 20% | 1,423,353.06 | 0.39% | 6 | 0.36% | 1.42% | 37.30 | 68.11% | 1.23% |
| 20% - 30% | 1,454,390.33 | 0.40% | 4 | 0.24% | 1.47% | 41.48 | 81.76% | 1.15% |
| 30% - 40% | | | | | | | | 0.05% |
| 40% - 50% | | | | | | | | 0.13% |
| 50% - 60% | 381,850.46 | 0.10% | 1 | 0.06% | 1.33% | 55.57 | 98.05% | |
| 60% - 70% | 299,571.81 | 0.08% | 1 | 0.06% | 1.39% | 29.00 | 76.32% | 0.08% |
| 70% - 80% | | | | | | | | 0.10% |
| 80% - 90% | 322,072.03 | 0.09% | 2 | 0.12% | 1.67% | 52.96 | 59.09% | 0.01% |
| 90% - 100% | | | | | | | | |
| 100% > | | | | | | | | 0.07% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 1% |
| Minimum | 0% |
| Maximum | 85% |

## 21. Occupancy

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Owner-occupied | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |
| Non-owner-occupied /Buy-to-let | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 22. Employment Status Borrower

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Employed | 323,806,847.89 | 88.33% | 1,474 | 87.63% | 1.63% | 33.22 | 79.85% | 87.86% |
| Other | 957,431.73 | 0.26% | 6 | 0.36% | 1.84% | 48.95 | 58.70% | 0.26% |
| Pensioner | 21,477,121.68 | 5.86% | 120 | 7.13% | 1.62% | 41.47 | 63.96% | 6.08% |
| Self-employed | 19,132,929.85 | 5.22% | 74 | 4.40% | 1.63% | 35.75 | 76.29% | 5.52% |
| Unemployed | 1,210,111.12 | 0.33% | 8 | 0.48% | 1.61% | 37.14 | 63.73% | 0.29% |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 23. Loan To Income

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 0.5 | 286,683.24 | 0.08% | 5 | 0.30% | 1.44% | 36.90 | 32.51% | 0.04% |
| 0.5 - 1.0 | 1,506,521.69 | 0.41% | 16 | 0.95% | 1.50% | 45.78 | 35.53% | 0.44% |
| 1.0 - 1.5 | 2,505,056.07 | 0.68% | 18 | 1.07% | 1.28% | 55.76 | 43.67% | 0.59% |
| 1.5 - 2.0 | 10,213,625.78 | 2.79% | 69 | 4.10% | 1.56% | 37.50 | 55.65% | 2.57% |
| 2.0 - 2.5 | 17,355,357.91 | 4.73% | 101 | 6.00% | 1.52% | 35.46 | 67.94% | 4.74% |
| 2.5 - 3.0 | 34,806,581.48 | 9.49% | 168 | 9.99% | 1.63% | 34.36 | 71.57% | 8.73% |
| 3.0 - 3.5 | 55,541,323.43 | 15.15% | 246 | 14.63% | 1.62% | 35.49 | 77.18% | 15.25% |
| 3.5 - 4.0 | 76,869,936.88 | 20.97% | 341 | 20.27% | 1.63% | 32.10 | 80.65% | 20.40% |
| 4.0 - 4.5 | 104,743,980.00 | 28.57% | 494 | 29.37% | 1.64% | 32.39 | 83.67% | 27.25% |
| 4.5 - 5.0 | 47,688,776.26 | 13.01% | 180 | 10.70% | 1.65% | 33.73 | 84.67% | 15.91% |
| 5.0 - 5.5 | 10,732,595.26 | 2.93% | 31 | 1.84% | 1.76% | 37.25 | 74.26% | 2.98% |
| 5.5 - 6.0 | 2,421,573.87 | 0.66% | 6 | 0.36% | 1.96% | 37.47 | 76.71% | 0.57% |
| 6.0 - 6.5 | 985,127.77 | 0.27% | 3 | 0.18% | 1.55% | 28.77 | 74.84% | 0.34% |
| 6.5 - 7.0 | 225,605.26 | 0.06% | 1 | 0.06% | 1.88% | 56.02 | 63.37% | 0.06% |
| 7.0 >= | 701,697.37 | 0.19% | 3 | 0.18% | 1.77% | 54.93 | 74.27% | 0.14% |
| Unknown | | | | | | | | 0.00% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 3.8 |
| Minimum | 0.0 |
| Maximum | 22.9 |

## 24. Debt Service to Income

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| < 5% | 11,745,127.85 | 3.20% | 88 | 5.23% | 1.41% | 52.62 | 43.30% | 3.27% |
| 5% - 10% | 51,419,950.66 | 14.03% | 255 | 15.16% | 1.55% | 39.49 | 66.42% | 14.25% |
| 10% - 15% | 109,451,898.53 | 29.86% | 488 | 29.01% | 1.63% | 37.22 | 77.78% | 29.49% |
| 15% - 20% | 150,723,030.24 | 41.12% | 679 | 40.37% | 1.62% | 29.43 | 84.04% | 41.19% |
| 20% - 25% | 41,427,884.01 | 11.30% | 165 | 9.81% | 1.82% | 28.83 | 86.10% | 11.39% |
| 25% - 30% | 1,161,625.25 | 0.32% | 4 | 0.24% | 1.92% | 33.91 | 90.03% | 0.26% |
| 30% - 35% | | | | | | | | |
| 35% - 40% | 508,547.39 | 0.14% | 2 | 0.12% | 1.67% | 53.54 | 74.70% | 0.14% |
| 40% - 45% | | | | | | | | |
| 45% - 50% | | | | | | | | |
| 50% - 55% | | | | | | | | |
| 55% - 60% | | | | | | | | |
| 60% - 65% | | | | | | | | |
| 65% - 70% | | | | | | | | |
| 70% >= | | | | | | | | |
| Unknown | 146,378.34 | 0.04% | 1 | 0.06% | 1.50% | 26.97 | 54.21% | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

| | |
|---|---|
| Weighted Average | 15% |
| Minimum | 0% |
| Maximum | 40% |

## 25. Loanpart Payment Frequency

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| Monthly | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |
| Quarterly | | | | | | | | |
| Semi-anually | | | | | | | | |
| Yearly | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 26a. Guarantee Type - Loan

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 1,176 | 69.92% | 1.56% | 31.51 | 84.47% | 63.59% |
| Non-NHG | 132,970,441.02 | 36.27% | 506 | 30.08% | 1.74% | 38.06 | 68.35% | 36.41% |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 26b. Guarantee Type - Loanpart

| Description | Aggregate Outstanding Amount | % of Total | Nr of Parts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| NHG | 233,614,001.25 | 63.73% | 2,455 | 41.67% | 1.56% | 31.51 | 84.47% | 63.59% |
| Non-NHG | 132,970,441.02 | 36.27% | 1,230 | 58.33% | 1.74% | 38.06 | 68.35% | 36.41% |
| Unknown | | | | | | | | |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 27. Originator

| Originator | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| ASR Levensverzekering NV | 277,029,739.93 | 75.57% | 1,275 | 75.80% | 1.65% | 35.88 | 80.81% | 75.70% |
| Venn Hypotheken BV | 89,554,702.34 | 24.43% | 407 | 24.20% | 1.56% | 27.74 | 71.84% | 24.30% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 28. Servicer

| Servicer | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|---|---|---|---|---|---|---|---|
| ASR Levensverzekering NV | 277,029,739.93 | 75.57% | 1,275 | 75.80% | 1.65% | 35.88 | 80.81% | 75.70% |
| Venn Hypotheken BV | 89,554,702.34 | 24.43% | 407 | 24.20% | 1.56% | 27.74 | 71.84% | 24.30% |
| Total | 366,584,442.27 | 100.00% | 1,682 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## 29. Capital Insurance

| Insurance Policy Provider | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not. Amount at Closing |
|---|---|---|---|---|---|---|---|---|
| No policy attached | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |
| Total | 366,584,442.27 | 100.00% | 3,685 | 100.00% | 1.63% | 33.89 | 78.62% | 100.00% |

## Glossary

| Term | Definition / Calculation |
|---|---|
| €STR | means the new euro short-term rate of the ECB; |
| Additional Purchase Conditions | has the meaning ascribed thereto in Section 7.4 of this Prospectus (Portfolio conditions); |
| Administration Agreement | means the administration agreement between the Issuer, the Issuer Administrator and the Security Trustee dated the Signing Date; |
| AFM | means the Dutch Authority for the Financial Markets (Stichting Autoriteit Financiële Markten); |
| AIFMR | means the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision; |
| All Moneys Mortgage | means any mortgage right (hypotheekrecht) which secures not only the loan granted to the Borrower to purchase the Mortgaged Asset, but also any other liabilities and moneys that the Borrower, now or in the future, may owe to the relevant Original Lender either (i) regardless of the basis of such liability or (ii) under or in connection with the credit relationship (kredietrelatie) of the Borrower and the relevant Original Lender; |
| All Moneys Pledge | means any right of pledge (pandrecht) which secures not only the loan granted to the Borrower to purchase the Mortgaged Asset, but also any other liabilities and moneys that the Borrower, now or in the future, may owe to the relevant Original Lender either (i) regardless of the basis of such liability or (ii) under or in connection with the credit relationship (kredietrelatie) of the Borrower and the relevant Original Lender; |
| All Moneys Security Rights | means any All Moneys Mortgages and All Moneys Pledges collectively; |
| Annuity Mortgage Loan | means a mortgage loan or part thereof in respect of which the Borrower pays a fixed monthly instalment, made up of an initially high and thereafter decreasing interest portion and an initially low and thereafter increasing principal portion, and calculated in such manner that such mortgage loan will be fully redeemed at its maturity; |
| Annuity Mortgage Receivable | N/A |
| Another Mortgage I | means ANOTHER MORTGAGE I B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 77922387; |
| Another Mortgage I Portfolio | means all Mortgage Receivables that have been sold and assigned to Another Mortgage I by Venn Hypotheken pursuant to Assignment I; |
| Another Mortgage II | means Another Mortgage II B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 80671500; |
| Another Mortgage II Portfolio | means all Mortgage Receivables that have been sold and assigned to Another Mortgage II by ASR pursuant to Assignment II; |
| Another Mortgage II Share | means (a) in respect of a repurchase of the Mortgage Receivables associated with certain further advance receivables, mover mortgage receivables and/or bridge mortgage receivables which are supposed to be purchased by Another Mortgage II from ASR in accordance with the Assignment II MRPA, an amount equal to (i) the Outstanding Principal Amount of such Mortgage Receivables divided by (ii) the Outstanding Principal Amount of all Mortgage Receivables forming part of the Portfolio and (b) in respect of a repurchase of all of the Mortgage Receivables forming part of the Another Mortgage II Portfolio, an amount equal to (i) the Outstanding Principal Amount of the Mortgage Receivables forming part of the Another Mortgage II Portfolio divided by (ii) the Outstanding Principal Amount of all Mortgage Receivables forming part of the Portfolio; |
| Arranger | means BNP Paribas; |
| ASR | means ASR Levensverzekering N.V., having its official seat (statutaire zetel) in Utrecht, the Netherlands and registered with the Trade Register under number 30000847; |
| ASR Collection Account | means the bank account in the name of ASR which is used to collect the monthly payments of the borrowers and to make payments in respect of mortgage loans; |
| Assignment Actions | means any of the actions specified as such in Section 7.1 (Purchase, repurchase and sale) of this Prospectus; |
| Assignment I | means the assignment of certain Mortgage Receivables including all ancillary rights (nevenrechten), such as mortgage rights (rechten van hypotheek) and rights of pledge (rights of pledge) to Another Mortgage I by Venn Hypotheken on 12 June 2020 and from time to time thereafter, by means of the Assignment I MIPA and multiple deeds of assignment and registration of such deeds of assignment with the Dutch tax authorities, as a result of which legal title to such Mortgage Receivables was, or will be, transferred from Venn Hypotheken to Another Mortgage I; |
| Assignment I MIPA | means the master investment and purchase agreement between Venn Hypotheken as originator, Another Mortgage I as purchaser and bunq as lender dated 13 May 2020; |
| Assignment II | means the assignment of certain Mortgage Receivables and the NHG Advance Rights relating thereto, including all ancillary rights (nevenrechten), such as mortgage rights (rechten van hypotheek) and rights of pledge (rights of pledge) to Another Mortgage II by ASR on 15 December 2020 and from time to time thereafter, by means of the Assignment II MRPA and multiple deeds of assignment and registration of such deeds of assignment with the Dutch tax authorities or a notarial deed of assignment, as a result of which legal title to such Mortgage Receivables was, or will be, transferred from ASR to Another Mortgage II; |
| Assignment II MRPA | means the mortgage receivables purchase agreement between ASR as seller, Another Mortgage II as purchaser and bunq as parent dated 15 December 2020; |
| Assignment II Servicing Agreement | means the servicing agreement between ASR as servicer and Another Mortgage II as purchaser dated 15 December 2020; |
| Assignment III | means the assignment of the Mortgage Receivables and the NHG Advance Rights relating thereto, which may include, after the Closing Date, any Further Advance Receivables, to the Issuer by the Sellers under the Mortgage Receivables Purchase Agreement by means of a registered deed of assignment and pledge as a result of which legal title to the Mortgage Receivables and the NHG Advance Rights relating thereto are transferred to the Issuer; |
| Assignment Notification Event | means any of the events specified as such in Section 7.1 (Purchase, repurchase and sale) of this Prospectus; |
| Assignment Notification Stop Instruction | means a written notice sent by the Security Trustee upon the occurrence of an Assignment Notification Event to the Sellers (with a copy to the Issuer) instructing the Sellers not to undertake the Assignment Actions or to take any actions other than the Assignment Actions subject to and in accordance with the Mortgage Receivables Purchase Agreement; |
| Available Funds | means the Available Principal Funds and the Available Revenue Funds or any of them; |
| Available Principal Funds | has the meaning ascribed thereto in Section 4.1 (Terms and Conditions) of this Prospectus; |

| Term | Definition / Calculation |
|---|---|
| Available Revenue Funds | has the meaning ascribed thereto in Section 5 (Credit Structure) of this Prospectus; |
| Basel II | means the capital accord under the title "Basel II: International Convergence of Capital Measurement and Capital Standards: Revised Framework" published on 26 June 2004 by the Basel Committee on Banking Supervision; |
| Basel III | means the capital accord amending Basel II under the title "Basel III: a global regulatory framework for more resilient banks and banking systems" published in December 2010 by the Basel Committee on Banking Supervision; |
| Basic Terms Change | has the meaning ascribed thereto in Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver); |
| Benchmark Regulation | means Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) No 596/2014; |
| Beneficiary Rights | N/A |
| BKR | means Office for Credit Registration (Bureau Krediet Registratie); |
| BNP Paribas | means BNP Paribas, with registered office at 16 Boulevard des Italiens, 75009 Paris, France and registered with the Commercial Registry of Paris under number 662042449; |
| Borrower | means the debtor or debtors, including any jointly and severally liable co-debtor or co-debtors, of a Mortgage Loan; |
| Borrower Insurance Pledge | N/A |
| Borrower Insurance Proceeds Instruction | N/A |
| Borrower Pledge | means a right of pledge (pandrecht) securing the relevant Mortgage Receivable; |
| BRRD | means Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms and amending Council Directive 82/891/EEC, and Directives 2001/24/EC, 2002/47/EC, 2004/25/EC, 2005/56/EC, 2007/36/EC, 2011/35/EU, 2012/30/EU and 2013/36/EU, and Regulations (EU) No 1093/2010 and (EU) No 648/2012, of the European Parliament and of the Council; |
| bunq | means bunq B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 54992060; |
| Business Day | means (i) when used in the definition of Notes Payment Date, a TARGET 2 Settlement Date, provided that such day is also a day on which commercial banks and foreign currency deposits in Amsterdam, the Netherlands and London, United Kingdom are open for business and (ii) in any other case, a day on which banks are generally open for business in Amsterdam, the Netherlands and London, United Kingdom; |
| Cash Advance Facility | means the cash advance facility provided by the Cash Advance Facility Provider to the Issuer pursuant to the Cash Advance Facility Agreement; |
| Cash Advance Facility Agreement | means the cash advance facility agreement between the Cash Advance Facility Provider, the Issuer, bunq and the Security Trustee dated the Signing Date; |
| Cash Advance Facility Maximum Amount | means, an amount equal to (a) until the date mentioned in (b) 1.2 per cent. of the Principal Amount Outstanding of the Class A Notes, subject to a floor of 0.5 per cent. of the Principal Amount Outstanding of the Class A Notes on the Closing Date and (b) on the date whereon the Class A Notes have been or are to be redeemed in full, zero; |
| Cash Advance Facility Provider | means BNG Bank N.V., having its official seat in The Hague, the Netherlands and registered with the Trade Register under number 27008387; |
| Cash Advance Facility Stand-by Drawing | means the drawing by the Issuer of the entire undrawn portion under the Cash Advance Facility Agreement if a Cash Advance Facility Stand-by Drawing Event occurs; |
| Cash Advance Facility Stand-by Drawing Account | means the bank account of the Issuer designated as such in the Issuer Account Agreement; |
| Cash Advance Facility Stand-by Drawing Event | has the meaning ascribed thereto in Section 5.3 (Liquidity support) of this Prospectus; |
| Class | means either the Class A Notes or the Class B Notes, as the case may be; |
| Class A Noteholders | means the holders of the Class A Notes; |
| Class A Notes | means the EUR 352,300,000 class A mortgage-backed notes 2021 due 2104; |
| Class A Redemption Amount | means the principal amount so redeemable in respect of each Class A Note on the relevant Notes Payment Date which shall be equal to the Available Principal Funds available for such purpose divided by the number of Class A Notes subject to such redemption (rounded down to the nearest euro); |
| Class B Noteholders | means the holders of the Class B Notes; |
| Class B Notes | means the EUR 27,500,000 class B mortgage-backed notes 2021 due 2104; |
| Class B Principal Shortfall | means an amount equal to the quotient of the balance on the Class B Principal Deficiency Ledger and the number of Class B Notes outstanding on such Notes Payment Date; |
| Class B Redemption Amount | means the principal amount so redeemable in respect of each Class B Note on the relevant Notes Payment Date which shall be equal to the Available Principal Funds available for such purpose divided by the number of Class B Notes subject to such redemption (rounded down to the nearest euro); |
| Clean-Up Call Option | means the right of the Sellers to repurchase and accept re- assignment of all (but not only part of) the Mortgage Receivables which are outstanding which right may be exercised on any Notes Payment Date if on the Notes Calculation Date immediately preceding such Notes Payment Date the aggregate Outstanding Principal Amount of the Mortgage Receivables is not more than 10 per cent. of the aggregate Outstanding Principal Amount of the Mortgage Receivables on the Closing Date; |
| Clearstream, Luxembourg | means Clearstream Banking, société anonyme; |
| Closing Date | means 11 August 2021 or such later date as may be agreed between the Issuer and BNP Paribas; |
| CLTFV | means current loan to foreclosure value; |
| CLTMV | means current loan to market value; |
| CLTOMV | means current loan to original market value; |

| Term | Definition / Calculation |
|---|---|
| CLTV | means current loan to value; |
| Code | means the U.S. Internal Revenue Code of 1986; |
| Code of Conduct | means the Mortgage Code of Conduct (Gedragscode Hypothecaire Financieringen) introduced in January 2007 by the Dutch Association of Banks (Nederlandse Vereniging van Banken); |
| Collection Foundation | means Stichting Derdengelden Venn Hypotheken, having its official seat in Amsterdam, the Netherlands and registered with the Trade Register under number 59974052; |
| Collection Foundation Accounts Pledge Agreement | means the collection foundations accounts pledge agreement between, among others, the Collection Foundation and the Collection Foundation Accounts Provider dated the Signing Date; |
| Collection Foundation Accounts Provider | means ABN AMRO Bank N.V., having its official seat in Amsterdam, the Netherlands and registered with the Trade Register under number 34334259 or any replacement collection foundation accounts provider; |
| Common Safekeeper | Euroclear or Clearstream, Luxembourg (as elected) in respect of the Class A Notes and Bank of America, National Association, London Branch in respect of the Class B Notes; |
| Conditions | means the terms and conditions of the Notes set out in Schedule 5 to the Trust Deed as from time to time modified in accordance with the Trust Deed and, with respect to any Notes represented by a Global Note, as modified by the provisions of the relevant Global Note; |
| Construction Deposit | means in respect of a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Original Lender, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset (including deposits relating to Sustainability Mortgage Loans); |
| COVID-19 Pandemic | means the classification of COVID-19 by the World Health Organization as a global pandemic; |
| CPR | means constant prepayment rate; |
| CRA Regulation | means Regulation (EC) No 1060/2009 of 16 September 2009 on credit rating agencies, as amended by Regulation EU No 462/2013 of 21 May 2013; |
| CRD | means Directive 2006/48/EC of the European Parliament and of the Council, as amended by Directive 2009/111/EC; |
| CRD IV | means Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC; |
| Credit Rating Agency | means any credit rating agency who, at the request of the Issuer, assigns, and for as long as it assigns, one or more ratings to the Notes, from time to time, which as at the Closing Date includes Fitch and S&P; |
| Credit Rating Agency Confirmation | Confirmation under the Transaction Documents and which has been notified to each Credit Rating Agency with a request to provide a confirmation, receipt by the Security Trustee, in form and substance satisfactory to the Security Trustee, of:<br>(a) a confirmation from each Credit Rating Agency that its then current ratings of the Notes will not be adversely affected by or withdrawn as a result of the relevant matter (a confirmation);<br>(b) if no confirmation is forthcoming from any Credit Rating Agency, a written indication, by whatever means of communication, from such Credit Rating Agency that it does not have any (or any further) comments in respect of the relevant matter (an indication); or<br>(c) if no confirmation and no indication is forthcoming from any Credit Rating Agency and such Credit Rating Agency has not communicated that the then current ratings of the Notes will be adversely affected by or withdrawn as a result of the relevant matter or that it has comments in respect of the relevant matter:<br>(i) written communication, by whatever means, from such Credit Rating Agency that it has completed its review of the relevant matter and that in the circumstances (x) it does not consider a confirmation required or (y) it is not in line with its policies to provide a confirmation; or<br>(ii) if such Credit Rating Agency has not communicated that it requires more time or information to analyse the relevant matter, evidence that 30 days have passed since such Credit Rating Agency was notified of the relevant matter and that reasonable efforts were made to obtain a confirmation or an indication from such Credit Rating Agency; |
| CRR | means Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012; |
| CRR Amendment Regulation | means Regulation (EU) 2017/2401 of the European Parliament and of the Council of 12 December 2017 amending Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms; |
| Current Loan to Original Market Value Ratio | means the ratio calculated by dividing the Outstanding Principal Amount of a Mortgage Receivable by the Original Market Value; |
| Cut-Off Date | means (i) the last day of the month preceding the Closing Date and (ii) in respect of Further Advance Receivables, as the case may be, the first day of the month preceding the month in which the relevant Notes Payment Date falls; |
| Deed of Assignment and Pledge | means a deed of assignment and pledge in the form set out in a schedule to the Mortgage Receivables Purchase Agreement; |
| Defaulted Mortgage Loan | means any Mortgage Loan that is in arrears for a period exceeding 90 days or in respect of which an instruction has been given to the civil-law notary to publicly sell the Mortgaged Assets; |
| Defaulted Mortgage Receivable | means the Mortgage Receivable resulting from a Defaulted Mortgage Loan; |
| Defaulted Ratio | means (a) the aggregate Outstanding Principal Amount of all Defaulted Mortgage Receivables, divided by, (b) the aggregate Outstanding Principal Amount of all Mortgage Receivables, each as calculated on such Notes Calculation Date; |
| Deferred Purchase Price | means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Instalments; |
| Deferred Purchase Price Instalment | means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied; |
| Definitive Notes | means Notes in definitive bearer form in respect of any Class of Notes; |
| Directors | means the Issuer Director, the Shareholder Director and the Security Trustee Director collectively; |
| DNB | means the Dutch central bank (De Nederlandsche Bank N.V.); |
| Draft RTS Risk Retention | means the EBA Final Draft Regulatory Technical Standards specifying the requirements for originators, sponsors and original lenders relating to risk retention pursuant to article 6(7) of Regulation (EU) 2017/2402 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation dated 31 July 2018 with number EBA/RTS/2018/01; |
| DSA | means the Dutch Securitisation Association; |
| EBA STS Guidelines Non-ABCP Securitisations | means EBA's Final Report Guidelines on the STS criteria for non-ABCP securitisation (EBA/GL/2018/09) of 12 December 2018; |
| ECB | means the European Central Bank; |
| EEA | means the European Economic Area; |

| Term | Definition / Calculation |
|---|---|
| EMIR | N/A |
| EMMI | means European Money Markets Institute; |
| Enforcement Date | means the date of an Enforcement Notice; |
| Enforcement Notice | means the notice delivered by the Security Trustee to the Issuer pursuant to Condition 10 (Events of Default); |
| ESMA | means the European Securities and Markets Authority; |
| EU | means the European Union; |
| EUR, euro or € | means the lawful currency of the member states of the European Union that adopt the single currency in accordance with the Treaty establishing the European Community (signed in Rome on 25 March 1957), as amended from time to time; |
| Euribor | means Euro Interbank Offered Rate; |
| Euroclear | means Euroclear Bank SA/NV as operator of the Euroclear System; |
| Euronext Amsterdam | means Euronext in Amsterdam; |
| Eurosystem Eligible Collateral | means collateral recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem; |
| Event of Default | means any of the events specified as such in Condition 10 (Events of Default); |
| Exchange Date | means the date, not earlier than 40 days after the issue date of the Notes on which interests in the Temporary Global Notes will be exchangeable for interests in the Permanent Global Notes; |
| Extended Annuity Mortgage Loans | means a starters mortgage loan (startershypotheek) which is a fixed combination of two mortgage loans consisting of (i) a first loan which is an Annuity Mortgage Loan of which part of the total monthly payment is withdrawn from the second loan and (ii) a second loan of € 0 at the start and in respect of which the principal amount grows due to the partial withdrawal of the monthly payment of the first mortgage loan which, after full repayment of the first mortgage loan, will be repaid in annuity up to a maximum of 10 years. |
| Extraordinary Resolution | has the meaning ascribed thereto in Condition 14 (Meetings of Noteholders; Modification; Consents; Waiver); |
| EY | means Ernst & Young Accountants LLP; |
| FATCA | means the United States Foreign Account Tax Compliance Act of 2009; |
| FATCA Withholding | means any withholding or deduction required pursuant to an agreement described in Section 1471(b) of the Code or otherwise imposed pursuant to Sections 1471 through 1474 of the Code (or any regulations thereunder or official interpretations thereof) or an intergovernmental agreement between the United States and any other jurisdiction facilitating the implementation thereof (or any law implementing such an intergovernmental agreement); |
| Final Maturity Date | means the Notes Payment Date falling in August 2104; |
| First Optional Redemption Date | means the Notes Payment Date falling in August 2026; |
| Fitch | means Fitch Ratings Limited; |
| Foreclosure Value | means the foreclosure value of the Mortgaged Asset; |
| Further Advance | means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage; |
| Further Advance Available Amount | means, at any Notes Calculation Date up to (but excluding) the Notes Calculation Date immediately preceding the earlier of (i) the First Optional Redemption Date and (ii) the Revolving Period End Date, the Available Principal Funds; |
| Further Advance Receivable | means the Mortgage Receivable resulting from a Further Advance; |
| General Data Protection Regulation | means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC as amended from time to time and any Dutch or other applicable data protection laws, rules and regulations; |
| Global Note | means any Temporary Global Note or Permanent Global Note; |
| HQLA | means high quality liquid assets; |
| HypoCasso | Means HypoCasso B.V., a private company with limited liability (besloten vennootschap met beperkte aansprakelijkheid) incorporated under Dutch law, having its official seat (statutaire zetel) in Amersfoort, the Netherlands and registered with the Trade Register under number 32156362; |
| ICSD | means International Central Securities Depositary; |
| Initial Cut-Off Date | means 30 June 2021; |
| Initial Purchase Price | means, in respect of any Mortgage Receivable, its Outstanding Principal Amount on (i) the Cut-Off Date or (ii) in case of a Further Advance Receivable, the first day of the month immediately preceding the month wherein the relevant Further Advance Receivable is purchased; |
| Insolvency Event | means any of the following proceedings being imposed on a company: (a) a (preliminary) suspension of payments ((voorlopige) surseance van betaling); or (b) bankruptcy (faillissement); |
| Insolvency Regulation | means Regulation (EU) 2015/848 of the European Parliament and of the Council of 20 May 2015 on insolvency proceedings, recast; |
| Institutional Investor | has the meaning ascribed to such term in article 2(12) of the Securitisation Regulation; |
| Insurance Company | means any insurance company established in the Netherlands; |
| Insurance Savings Participation | N/A |

| Term | Definition / Calculation |
|---|---|
| Interest Amount | has the meaning ascribed thereto in Condition 4(d) (Calculation of Interest Amounts); |
| Interest Determination Date | means the day that is 2 Business Days preceding the first day of each Interest Period; |
| Interest Period | means the period from (and including) the Closing Date to (but excluding) the Notes Payment Date falling in November 2021 and each successive period from (and including) a Notes Payment Date to (but excluding) the next succeeding Notes Payment Date; |
| Interest Rate | means the rate of interest applicable from time to time to a Class of Notes as determined in accordance with Condition 4 (Interest); |
| Interest-only Mortgage Loan | means a mortgage loan or part thereof in respect of which the Borrower is not required to repay principal until maturity; |
| Interest-only Mortgage Receivable | N/A |
| Investment Company Act | means the Investment Company Act of 1940, as amended; |
| Investor Report | means any of (i) the Notes and Cash Report and (ii) the Portfolio and Performance Report; |
| Issue Price | means in relation to (a) the Class A Notes, 100 per cent. and (b) the Class B Notes, 100 per cent.; |
| Issuer | means Solitaire I B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 81180985; |
| Issuer Account Agreement | means the issuer account agreement between the Issuer, the Security Trustee, bunq and the Issuer Account Bank dated the Signing Date; |
| Issuer Account Bank | means BNG Bank N.V., having its official seat (statutaire zetel) in The Hague, the Netherlands and registered with the Trade Register under number 27008387; |
| Issuer Accounts | means any of the Issuer Collection Account and the Cash Advance Facility Stand-by Drawing Account; |
| Issuer Accounts Pledge Agreement | means the issuer accounts pledge agreement between the Issuer, the Security Trustee and the Issuer Account Bank dated the Signing Date; |
| Issuer Administrator | means Vistra FS (Netherlands) B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 33202549; |
| Issuer Collection Account | means the bank account of the Issuer designated as such in the Issuer Account Agreement; |
| Issuer Director | means Vistra Capital Markets (Netherlands) N.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 33093266; |
| Issuer Management Agreement | means the issuer management agreement between the Issuer, the Issuer Director and the Security Trustee dated the Signing Date; |
| Issuer Mortgage Receivables Pledge Agreement | means the mortgage receivables pledge agreement between the Issuer and the Security Trustee dated the Signing Date; |
| Issuer Rights | means any and all rights of the Issuer under and in connection with the Mortgage Receivables Purchase Agreement, the Issuer Account Agreement, the Administration Agreement, the Servicing Agreements, the Cash Advance Facility Agreement, the Paying Agency Agreement and the Receivables Proceeds Distribution Agreement; |
| Issuer Rights Pledge Agreement | means the issuer rights pledge agreement between the Issuer, the Security Trustee, the Issuer Administrator, the Sellers, the Servicers, the Issuer Account Bank, the Paying Agent and the Cash Advance Facility Provider pursuant to which a right of pledge is created in favour of the Security Trustee over the Issuer Rights dated the Signing Date; |
| Issuer Services | means the services to be provided by the Issuer Administrator; |
| Land Registry | means the Dutch land registry (het Kadaster); |
| Life Insurance Policy | N/A |
| Life Mortgage Loan | N/A |
| Life Mortgage Receivable | N/A |
| Linear Mortgage Loan | means a mortgage loan or part thereof in respect of which the Borrower each month pays a fixed amount of principal towards redemption of such mortgage loan (or relevant part thereof) until maturity; |
| Linear Mortgage Receivable | N/A |
| Listing Agent | means ABN AMRO Bank N.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 34334259; |
| Loan Parts | means one or more of the loan parts (leningdelen) of which a mortgage loan consists; |
| Local Business Day | has the meaning ascribed thereto in Condition 5(c) (Payment); |
| MAD Regulations | means the Market Abuse Directive, the Market Abuse Regulation and the Dutch implementation legislation pertaining thereto; |
| Management Agreement | means any of (i) the Issuer Management Agreement, (ii) the Shareholder Management Agreement and (iii) the Security Trustee Management Agreement; |
| Market Abuse Directive | means Directive 2014/57/EU of 16 April 2014; |
| Market Abuse Regulation | means Regulation (EU) No 596/2014 of 16 April 2014; |
| Market Value | means: (i) in respect of the Another Mortgage I Portfolio, (a) the market value (marktwaarde) of the relevant Mortgaged Asset based on (x) if available, the most recent valuation by an external valuer, or (y) if no valuation is available, or if the loan-to-value of the Mortgage Loan is less than 60 %, the assessment by the Dutch tax authorities on the basis of the WOZ at the time of application by the Borrower or (b) in respect of a Mortgaged Asset to be constructed or in construction at the time of application by the Borrower, the construction costs of such Mortgaged Asset plus the purchase price of the relevant building lot; and<br>(ii) in respect of the Another Mortgage II Portfolio, the market value (marktwaarde) given to the relevant Mortgaged Asset by the valuatior addressed to ASR; |
| Master Definitions and Common Terms Agreement | means the master definitions and common terms agreement between, amongst others, the Sellers, the Issuer and the Security Trustee dated the Signing Date; |

| Term | Definition / Calculation |
|---|---|
| Meeting | means a meeting of Noteholders of all Classes or a Class or two or more Classes, as the case may be; |
| MiFID II | means Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments; |
| Mortgage | means a mortgage right (hypotheekrecht) securing the relevant Mortgage Receivables; |
| Mortgage Calculation Date | means the 7th Business Day of each calendar month; |
| Mortgage Calculation Period | means the period commencing on (and including) the 1st day of each calendar month and ending on (and including) the last day of such calendar month except for the first mortgage calculation period which commences on (and includes) the Cut- Off Date (under limb (i) of such definition) and ends on (and includes) the last day of August 2021; |
| Mortgage Collection Payment Date | means:<br>(i) in respect of the Another Mortgage I Portfolio, the 13th Business Day of each calendar month; and<br>(ii) in respect of the Another Mortgage II Portfolio, the 10th Business Day of each calendar month; |
| Mortgage Conditions | means the terms and conditions applicable to a Mortgage Loan, as set forth in the relevant mortgage deed and/or in any loan document, offer document or any other document, including any applicable general terms and conditions for mortgage loans as amended or supplemented from time to time; |
| Mortgage Credit Directive | means Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010; |
| Mortgage Deeds | means notarially certified copies of the notarial deeds constituting the Mortgage Loans which may be held in electronic form by the relevant Original Lender; |
| Mortgage Loan Criteria | means the criteria relating to the Mortgage Loans set forth as such in Section 6 (Portfolio Information) of this Prospectus; |
| Mortgage Loan Services | means the services to be provided by the relevant Servicer to the Issuer and the Security Trustee with respect to the relevant Mortgage Loans, as set out in the relevant Servicing Agreement; |
| Mortgage Loans | means the mortgage loans granted by the relevant Original Lender to the relevant borrowers which may consist of one or more Loan Parts as set forth in the list of loans attached to the Mortgage Receivables Purchase Agreement and after any purchase and assignment of any Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant Further Advances, to the extent any and all rights under and in connection therewith are not retransferred or otherwise disposed of by the Issuer; |
| Mortgage Receivable | means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void; |
| Mortgage Receivables Purchase Agreement | means the mortgage receivables purchase agreement between, among others, the Sellers, the Issuer and the Security Trustee dated the Signing Date; |
| Mortgaged Asset | means (i) a real property (onroerende zaak), (ii) an apartment right (appartementsrecht) or (iii) a long lease (erfpachtsrecht) situated in the Netherlands on which a Mortgage is vested; |
| Most Senior Class of Notes | has the meaning ascribed thereto in Condition 2(d) (Status and Relationship between the Classes of Notes and Security); |
| Mover Mortgage Loan | means a Mortgage Loan in respect of which the Mover Option is exercised; |
| Mover Option | means the option of a Borrower to replace an existing Mortgage Loan with a new mortgage loan pursuant to the meeneemregeling (porting facility) and to which the same Mortgage Conditions apply as the existing Mortgage Loan; |
| Net Foreclosure Proceeds | means (i) the proceeds of a foreclosure on a Mortgage, (ii) the proceeds of foreclosure on any other collateral securing the relevant Mortgage Receivable (including, for the avoidance of doubt, any amounts received under an NHG Guarantee and any other guarantees or sureties) , (iii) the proceeds, if any, of collection of any insurance policy in connection with the relevant Mortgage Receivable, including fire insurance policy and any other insurance policy, (iv) the proceeds of foreclosure on any other assets of the relevant Borrower, in each case after deduction of foreclosure costs in respect of such Mortgage Receivable, and (v) any cash amounts received by the Issuer as payment under the NHG Advance Rights less any NHG Return Amount relating to a Mortgage (to the extent such amount relates to item (i) of the definition thereof); |
| NHG | means the National Mortgage Guarantee (Nationale Hypotheek Garantie); |
| NHG Advance Right | has the meaning ascribed thereto in Section 6.7 (NHG Guarantee Programme); |
| NHG Conditions | means the terms and conditions (voorwaarden en normen) of the NHG Guarantee as set by Stichting WEW and as amended from time to time; |
| NHG Guarantee | means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW; |
| NHG Mortgage Loan | means a Mortgage Loan that has the benefit of an NHG Guarantee; |
| NHG Mortgage Loan Part | means any Loan Part which has the benefit of an NHG Guarantee; |
| NHG Mortgage Receivable | means the Mortgage Receivable resulting from an NHG Mortgage Loan; |
| NHG Return Amount | means (i) in respect of an NHG Mortgage Loan on which foreclosure procedures have completed and whereby the amount previously received under any NHG Advance Right exceeds the amount which Stichting WEW is obliged to pay out under the NHG Guarantee, the amount which Stichting WEW is entitled to receive back in connection therewith, to the extent repayment of such amount has not been discharged by means of setoff against payment of the amount due by the Stichting WEW under the NHG Guarantee in respect of such NHG Mortgage Loan or (ii) any amounts required to be repaid to Stichting WEW pursuant to the NHG Conditions in connection with an advance payment received as a result of the exercise of the NHG Advance Right; |
| Non-Public Lender | means (i) until the competent authority publishes its interpretation of the term "public" (as referred to in article 4.1(1) of the CRR), an entity or natural person that is or qualifies as a professional market party (professionele marktpartij) as defined in the applicable law of the Netherlands, or (ii) following publication by the competent authority of its interpretation of the term "public" (as referred to in article 4.1 (1) of the CRR), such person which is not considered to be part of the public; |
| Noteholders | means the persons who for the time being are the holders of the Notes; |
| Notes | means the Class A Notes and the Class B Notes; |
| Notes and Cash Report | means the report which will be published quarterly by the Issuer, or the Issuer Administrator on its behalf, and which report will comply with the standard of the DSA; |
| Notes Calculation Date | means, in respect of a Notes Payment Date, the 4th Business Day prior to such Notes Payment Date; |

| Term | Definition / Calculation |
|---|---|
| Notes Calculation Period | means, in respect of a Notes Calculation Date, the 3 successive Mortgage Calculation Periods immediately preceding such Notes Calculation Date except for the first Notes Calculation Period which will commence on the Cut-Off Date (under limb (i) of such definition) and end on and include the last day of October 2021; |
| Notes Payment Date | means the 25th day of February, May, August and November of each year or, if such day is not a Business Day, the immediately succeeding Business Day unless it would as a result fall in the next calendar month, in which case it will be the Business Day immediately preceding such day; |
| Notes Purchase Agreement | means the notes purchase agreement relating to the Class A Notes and the Class B Notes between the Arranger, bunq, the Issuer and the Sellers dated the Signing Date; |
| Notes Report | means the report which will be published quarterly by the Issuer, or the Issuer Administrator on its behalf, ultimately on the Notes Calculation Date; |
| Optional Redemption Date | means any Notes Payment Date from (and including) the First Optional Redemption Date up to (and excluding) the Final Maturity Date; |
| Original Foreclosure Value | means the Foreclosure Value of the Mortgaged Asset as assessed by the relevant Original Lender at the time of granting the Mortgage Loan; |
| Original Lender | means any of Venn Hypotheken and ASR; |
| Original Lender Share | has the meaning ascribed to such term in clause 20.4 of the Servicing Agreement II; |
| Original Market Value | means the Market Value of the Mortgaged Asset as assessed by the relevant Original Lender at the time of granting the Mortgage Loan; |
| Other Claim | means any claim the relevant Original Lender has against the Borrower, other than a Mortgage Receivable, which is secured by the Mortgage and/or Borrower Pledge; |
| Outstanding Principal Amount | means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of the type (a) and (b) in respect of such Mortgage Receivable, zero; |
| Parallel Debt | has the meaning ascribed thereto in Section 4.7 (Security) of this Prospectus; |
| Parent Loan Agreement | means the parent loan agreement between the Sellers and bunq dated the Signing Date; |
| Paying Agency Agreement | means the paying agency agreement between the Issuer, the Paying Agent and the Security Trustee dated the Signing Date; |
| Paying Agent | means ABN AMRO Bank N.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 34334259; |
| PCS | means Prime Collateralised Securities (PCS) EU SAS; |
| PEP | means a politically exposed person. |
| Pledge Agreements | means the Issuer Mortgage Receivables Pledge Agreement, the Issuer Accounts Pledge Agreement, the Issuer Rights Pledge Agreement, the Collection Foundation Accounts Pledge Agreement and any Deed of Assignment and Pledge; |
| Pledge I | means the right of pledge created by Another Mortgage I in favour of bunq on the Mortgage Receivables sold and assigned to it by Venn Hypotheken; |
| Pledge Notification Event | means any of the events specified in Clause 7 of the Issuer Mortgage Receivables Pledge Agreement; |
| Pledged Assets | means the Mortgage Receivables, the NHG Advance Rights, the Issuer Account Rights and the Issuer Rights; |
| Portfolio | means the Another Mortgage I Portfolio and the Another Mortgage II Portfolio. |
| Portfolio and Performance Report | means the report which will be published monthly by the Issuer, or the Issuer Administrator on its behalf, and which report will comply with the standard of the DSA; |
| Portfolio Trigger Event | means, in respect of a Notes Payment Date, the occurrence of any of the following events: (a) there is a balance standing to the debit on the Principal Deficiency Ledger after application of the Available Revenue Funds to the Revenue Priority of Payments on such date, (b) the Realised Loss Ratio exceeds 0.40% and (c) the Defaulted Ratio calculated in relation to a Notes Payment Date exceeds 1.50%, each as calculated on the Notes Calculation Date immediately preceding such Notes Payment Date; |
| Post-Enforcement Priority of Payments | means any amounts received, recovered or collected from a Borrower in respect of a Mortgage Receivable in addition to Net Foreclosure Proceeds, whether in relation to principal, interest or otherwise, following completion of foreclosure on the Mortgage, the Borrower Pledges and other collateral securing the Mortgage Receivable; |
| Prepayment Penalties | means any prepayment penalties (boeterente) to be paid by a Borrower under a Mortgage Loan as a result of the Mortgage Receivable being repaid (in whole or in part) prior to the maturity date of such Mortgage Loan other than (i) on a date whereon the interest rate is reset or (ii) as otherwise permitted pursuant to the Mortgage Conditions; |
| PRIIPS Delegated Regulation | means Commission Delegated Regulation (EU) 2017/653 of 8 March 2017 supplementing Regulation (EU) No 1286/2014 of the European Parliament and of the Council on key information documents for packaged retail and insurance-based investment products (PRIIPs) by laying down regulatory technical standards with regard to the presentation, content, review and revision of key information documents and the conditions for fulfilling the requirement to provide such documents; |
| PRIIPs Regulation | means Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance- based investment products (PRIIPs); |
| Principal Amount Outstanding | has the meaning ascribed thereto in Condition 6(f) (Definitions); |
| Principal Deficiency | means the debit balance, if any, of the relevant Principal Deficiency Ledger; |
| Principal Deficiency Ledger | means the principal deficiency ledger relating to the relevant Classes of Notes and comprising sub-ledgers for each such Class of Notes; |
| Principal Reconciliation Ledger | means the ledger specifically created for such purpose on the Issuer Collection Account as set forth in the Administration Agreement; |
| Principal Shortfall | means an amount equal to (i) the balance of the Principal Deficiency Ledger of the relevant Class divided by (ii) the number of Notes of the relevant Class of Notes on the relevant Notes Payment Date; |
| Priority of Payments | means any of the Revenue Priority of Payments, the Redemption Priority of Payments and the Post-Enforcement Priority of Payments; |
| Prospectus | means this prospectus dated 9 August 2021 relating to the issue of the Notes; |
| Prospectus Regulation | means Regulation (EU) 2017/1129 of the European Parliament and of the Council of 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC; |
| Purchase Date | means in respect of any Further Advance Receivables, any date falling in the period starting at the Closing Date up to (but excluding) the First Optional Redemption Date on which Further Advance Receivables are being purchased; |

| Term | Definition / Calculation |
|---|---|
| Realised Loss | has the meaning ascribed thereto in Section 5 (Credit Structure) of this Prospectus; |
| Realised Loss Ratio | means, in relation to any Notes Calculation Date: (a) the aggregate Realised Losses in respect of all Notes Calculation Periods following the Closing Date as calculated on such Notes Calculation Date, divided by (b) the aggregate Outstanding Principal Amount of all Mortgage Receivables as calculated on the Closing Date; |
| Receivables Proceeds Distribution Agreement | means the receivables proceeds distribution agreement between, amongst others, the Collection Foundation and Venn Hypotheken, dated 18 March 2014, as amended and restated on 24 March 2016; |
| Redemption Amount | means the principal amount redeemable in respect of each integral multiple of a Note as described in Condition 6 (Redemption); |
| Redemption Priority of Payments | means the principal amount redeemable in respect of each integral multiple of a Note as described in Condition 6 (Redemption); |
| Regulation RR | means the regulations issued by the Securities and Exchange Commission pursuant to Section 15G of the Securities Exchange Act of 1934, as amended, and set forth at 17 C.F.R. Section 246; |
| Regulation S | means Regulation S of the Securities Act; |
| Regulatory Call Option | means, upon the occurrence of a Regulatory Change, the right of the Sellers to repurchase and accept re-assignment of all (but not only part of) the Mortgage Receivables; |
| Regulatory Change | has the meaning ascribed thereto in Section 7.1 (Purchase, repurchase and sale) of this Prospectus; |
| Relevant Collection Foundation Account | means the bank account designated to collect the amounts due in respect of the mortgage loans granted by Venn Hypotheken as set forth in the Receivables Proceeds Distribution Agreement; |
| Relevant Remedy Period | means (a) in case of a loss of the Requisite Credit Rating by Fitch, 14 calendar days and/or (b) in case of a loss of the Requisite Credit Rating by S&P, 30 calendar days |
| Replacement Reference Rate | has the meaning given to that term in the Cash Advance Facility Agreement or the Issuer Account Agreement, as the case may be; |
| Reporting Entity | means bunq; |
| Required Ratings | means the ratings as included in the Receivables Proceeds Distribution Agreement. |
| Requisite Credit Rating | means (a) for Fitch a rating of the short-term, unsecured, unsubordinated and unguaranteed debt obligations of the relevant entity of no less than F1 or a long-term issuer default rating of at least A and (b) for S&P a rating of the short-term, unsecured, unsubordinated and unguaranteed debt obligations of the relevant entity of no less than A-1 or the long-term, unsecured, unsubordinated and unguaranteed debt obligations of no less than A, or such other rating(s) than as set forth under (a) and (b) as may be notified by S&P or Fitch (as applicable); |
| Restructured Borrower | means any Borrower who has undergone a forbearance measure in accordance with the relevant Original Lender's internal policies in the last 3 years prior to (i) the Initial Cut-Off Date in respect of Mortgage Receivables that will be purchased on the Closing Date or, as applicable, (ii) the relevant Cut-Off Date in respect of Mortgage Receivables that will be purchased on a Notes Payment Date; |
| Revenue Priority of Payments | means the priority of payments set out in Section 5 (Credit Structure) of this Prospectus; |
| Revenue Reconciliation Ledger | means the ledger specifically created for such purpose on the Issuer Collection Account as set forth in the Administration Agreement; |
| Revolving Period End Date | means the earlier of (i) the date on which an Event of Default in respect of the Issuer has occurred which is continuing, (ii) the date on which an Insolvency Event in respect of a Seller has occurred which is continuing, (iii) the date on which a Portfolio Trigger Event has occurred and (iv) the date on which the appointment of a Servicer as servicer is terminated (other than a voluntary termination by such Servicer in accordance with the terms and conditions of the Servicing Agreement); |
| Risk Insurance Policy | means the risk insurance (risicoverzekering) which pays out upon the death of the life insured, taken out by a Borrower with any of the Insurance Companies; |
| Risk Retention U.S. Persons | means "U.S. persons" as defined in the U.S. Risk Retention Rules; |
| RMBS Standard | means the residential mortgage-backed securities standard created by the DSA, as amended from time to time; |
| RTS | has the meaning ascribed to such term in Section 4.4 (Regulatory and industry compliance); |
| RTS Homogeneity | means the final version of Commission Delegated Regulation (EU) of 28 May 2019 supplementing Regulation (EU) 2017/2402 of the European Parliament and of the Council with regard to regulatory technical standards on the homogeneity of the underlying exposures in securitisation; |
| S&P | means S&P Global Ratings Europe Limited; |
| Secured Creditors | means (i) the Directors, (ii) the Servicers, (iii) the Issuer Administrator, (iv) the Paying Agent, (v) the Cash Advance Facility Provider, (vi) the Issuer Account Bank, (vii) the Noteholders, (viii) the Sellers and (ix) the Reporting Entity; |
| Securities Act | means the United States Securities Act of 1933 (as amended); |
| Securitisation Regulation | means Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012; |
| Security | means any and all security interest created pursuant to the Pledge Agreements; |
| Security Trustee | means Stichting Security Trustee Solitaire I, having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 81082452; |
| Security Trustee Director | means Erevia B.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 33291692; |
| Security Trustee Management Agreement | means the security trustee management agreement between the Security Trustee, the Security Trustee Director and the Issuer dated the Signing Date; |
| Seller Share | has the meaning ascribed to such term in clause 20.4 of the Servicing Agreement II; |
| Sellers | means any of Another Mortgage I and Another Mortgage II; |
| Servicers | means any of Venn Hypotheken and ASR; |
| Services | means the Mortgage Loan Services and the Issuer Services; |

| Term | Definition / Calculation |
|---|---|
| Services Fee Letter | means the fee letter from Vistra Capital Markets (Netherlands) N.V. to bunq dated 10 November 2020, relating to the services rendered under the Management Agreements and the Administration Agreement; |
| Servicing Agreement I | means the servicing agreement I between Venn Hypotheken B.V. as servicer, the Issuer and the Security Trustee dated the Signing Date; |
| Servicing Agreement II | means the servicing agreement II between ASR as servicer, the Issuer and the Security Trustee dated the Signing Date; |
| Servicing Agreements | means any of the Servicing Agreement I and the Servicing Agreement II; |
| Shareholder | means Stichting Holding Solitaire I, having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 81082894; |
| Shareholder Director | means Vistra Capital Markets (Netherlands) N.V., having its official seat (statutaire zetel) in Amsterdam, the Netherlands and registered with the Trade Register under number 33093266; |
| Shareholder Management Agreement | means the shareholder management agreement between the Shareholder, the Shareholder Director and the Security Trustee dated the Signing Date; |
| Signing Date | means 9 August 2021, or such later date as may be agreed between the Issuer and the Arranger; |
| Solitaire I Securitisation | means the securitisation contemplated pursuant to the Transaction Documents, as described in the Prospectus; |
| Solitaire Share | has the meaning ascribed to such term in clause 20.4 of the Servicing Agreement II; |
| Solvency II | means Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of Insurance and Reinsurance; |
| Solvency II Regulation | means Commission Delegated Regulation (EU) 2015/35 of 10 October 2014 supplementing Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of Insurance and Reinsurance; |
| SR Repository | means European DataWarehouse GmbH; |
| SRM | means the single resolution mechanism and a single bank resolution fund pursuant to the SRM Regulation; |
| SRM Regulation | means Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010; |
| SSPE | means securitisation special purpose entity within the meaning of article 2(2) of the Securitisation Regulation; |
| Stater | means Stater Nederland B.V., having its official seat (statutaire zetel) in Amersfoort, the Netherlands and registered with the Trade Register under number 08716725; |
| Stichting WEW | means Stichting Waarborgfonds Eigen Woningen; |
| STS Securitisation | means a simple, transparent and standardised securitisation as referred to in article 19 of the Securitisation Regulation; |
| STS Verification | means a report from PCS which verifies compliance of the securitisation transaction described in this Prospectus with the criteria stemming from articles 18, 19, 20, 21 and 22 of the Securitisation Regulation; |
| Subordinated Notes | means the Class B Notes; |
| Sub-servicer | means, in relation to each Servicer, Stater; |
| Sustainability Mortgage Loan | means a sustainability mortgage loan which is granted in combination with and in addition to another type of Mortgage Loan, and of which the proceeds are funded into a designated account (verduurzamingsdepot) and will remain available for two years to use for pre-approved energy efficiency improvements to the relevant Mortgaged Asset after which period any loan amounts that have not been used will be cancelled and the sustainability mortgage loan will be reduced with such amounts; |
| TARGET 2 | means the Trans-European Automated Real-Time Gross Settlement Express Transfer 2 System; |
| TARGET 2 Settlement Day | means any day on which TARGET 2 is open for the settlement of payments in euro; |
| Tax Call Option | means the option of the Issuer to redeem all (but not some only) of the Notes in accordance with Condition 6(e) (Redemption for tax reasons); |
| Temporary Global Note | means a temporary global note in respect of a Class of Notes; |
| Trade Register | means the trade register (Handelsregister) of the Chamber of Commerce in the Netherlands; |
| Transaction Documents | means (i) the Master Definitions and Common Terms Agreement, (ii) the Mortgage Receivables Purchase Agreement, (iii) each Deed of Assignment and Pledge, (iv) the Administration Agreement, (v) the Servicing Agreements, (vi) the Issuer Account Agreement, (vii) the Cash Advance Facility Agreement, (viii) the Pledge Agreements, (ix) the Notes Purchase Agreement, (x) the Notes, (xi) the Paying Agency Agreement, (xii) the Management Agreements, (xiii) the Trust Deed, (xiv) the Parent Loan Agreement, (xv) the Transparency Reporting Agreement, (xvi) the Receivables Proceeds Distribution Agreement and any further documents relating to the transaction envisaged in the abovementioned documents, designated by the Security Trustee as such; |
| Transparency Data Tape | means certain loan-by-loan information required by and in accordance with article 7(1)(a) of the Securitisation Regulation in the form of the final disclosure templates adopted by the European Commission in the delegated regulations 2020/1224 and (EU) 2020/1225, as applicable to the Issuer, the Sellers and the Mortgage Receivables; |
| Transparency Investor Report | means a report in the form of the final disclosure templates adopted by the European Commission in the delegated regulations (EU) of the Securitisation Regulation and 2020/1224 and (EU) 2020/1225, as applicable to the Issuer, the Sellers and the Mortgage Receivables; |
| Transparency Reporting Agreement | means the transparency reporting agreement by and between the Reporting Entity, the Issuer and the Security Trustee dated the Signing Date; |
| Trust Deed | means the trust deed between, amongst others, the Issuer and the Security Trustee dated the Signing Date; |
| U.S. Risk Retention Rules | means Regulation RR (17 C.F.R. Part 246) implementing the risk retention requirements of Section 15G of the U.S. Securities Exchange Act of 1934, as amended, adopted pursuant to the requirements of Section 941 of the Dodd-Frank Wall Street Reform and Consumer Protection Act; |
| UCITS | means undertakings for the collective investment in transferrable securities; |

| Term | Definition / Calculation |
|---|---|
| UCITS Directive | means Directive 2009/65/EC of the European Parliament and of the Council of 13 July 2009 on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) as lastly amended by Directive 2014/91/EU of the European Parliament and of the Council of 23 July 2014 amending Directive 2009/65/EC on the coordination of laws, regulations and administrative provisions relating to undertakings for collective investment in transferable securities (UCITS) as regards depositary functions, remuneration policies and sanctions; |
| Underlying Assignment Notification Events I | has the meaning ascribed to such term in Section 7.1 (Purchase, repurchase and sale); |
| Underlying Assignment Notification Events II | has the meaning ascribed to such term in Section 7.1 (Purchase, repurchase and sale); |
| Venn Hypotheken | means Venn Hypotheken B.V., having its official seat (statutaire zetel) in Breda, the Netherlands and registered with the Trade Register under number 62715550; |
| WA | means weighted average; |
| Wft | means the Dutch Financial Supervision Act (Wet op het financieel toezicht) and its subordinate and implementing decrees and regulations as amended from time to time; |
| WOZ | means the Valuation of Immovable Property Act (Wet waardering onroerende zaken) as amended from time to time. |
| WSNP | means the Dutch Debt Restructuring (Natural Persons) Act (Wet schuldsanering natuurlijke personen, WSNP |

## Contact Information

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|---|---|---|---|
| **Arranger** | BNP Paribas<br>16 boulevard des Italiens<br>75009 Paris<br>France | **Cash Advance Facility Provider** | BNG Bank N.V.<br>Koninginnegracht 2<br>2514AA The Hague<br>The Netherlands |
| **Common Safekeeper** | Bank of America, National Association, London Branch<br>5 Canada Square Canary Wharf<br>E145AQ London<br>United Kingdom | **Common Safekeeper** | Clearstream, Luxembourg<br>42 Avenue J.F. Kennedy<br>L-1855 Luxembourg<br>Luxembourg |
| **Common Safekeeper** | Euroclear Bank SA/NV<br>1 Boulevard du Roi Albert II<br>1210 Brussels<br>Belgium | **Issuer** | Solitaire I B.V.<br>Herikerbergweg 88<br>1101CM Amsterdam<br>The Netherlands |
| **Issuer Account Bank** | BNG Bank N.V.<br>Koninginnegracht 2<br>2514AA The Hague<br>The Netherlands | **Issuer Administrator** | Vistra FS (Netherlands) B.V.<br>Herikerbergweg 88<br>1101CM Amsterdam<br>The Netherlands |
| **Legal Advisor** | Loyens & Loeff N.V.<br>Parnassusweg 300<br>1081LC Amsterdam<br>The Netherlands | **Listing Agent** | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082PP Amsterdam<br>The Netherlands |
| **Paying Agent** | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082PP Amsterdam<br>The Netherlands | **Rating Agency** | FITCH RATINGS LTD<br>30 North Collonade<br>E14 5GN London<br>United Kingdom |
| **Rating Agency** | S&P GLOBAL RATINGS EUROPE LIMITED<br>4th Floor, Waterways House, Grand Canal Quay<br>2 Dublin<br>Ireland | **Security Trustee** | Stichting Security Trustee Solitaire I<br>Herikerbergweg 88<br>1101CM Amsterdam<br>The Netherlands |
| **Seller** | ANOTHER MORTGAGE I B.V.<br>Naritaweg 131<br>1043BS Amsterdam<br>The Netherlands | **Seller** | Another Mortgage II B.V.<br>Naritaweg 131<br>1043 BS Amsterdam<br>The Netherlands |
| **Servicers** | ASR Levensverzekering N.V.<br>Archimedeslaan 10<br>3584BA Utrecht<br>The Netherlands | **Servicers** | Venn Hypotheken B.V.<br>Lage Mosten 1 Unit 11<br>4822NJ Breda<br>The Netherlands |
| **Tax Advisers** | Loyens & Loeff N.V.<br>Parnassusweg 300<br>1081LC Amsterdam<br>The Netherlands | | |