Solitaire I B.V.

ESMA identifier: 7245002ZUXNOEJ0QPZ44N202101

Portfolio and Performance Report

Reporting Period: 1 August 2022 - 31 August 2022

Reporting Date: 31 August 2022

AMOUNTS IN EURO

Vistra FS (Netherlands) B.V.

www.dutchsecuritisation.nl

Table of Contents

	Page
Key Dates	3
The Mortgage Loan Portfolio	3
Foreclosure Statistics	4
Performance Ratios	5
Transaction Specific Information	6
Stratification Tables	7
Glossary	36
Contact Information	46

Key Dates

Closing Date	11 Aug 2021
Portfolio Cut-off Date	31 Aug 2022
Revolving Period End-Date	1 Dec 2039
Final Maturity Date	25 Nov 2104

The Mortgage Loan Portfolio

Number of Mortgage Loans		
Number of Mortgage Loans at the beginning of the Reporting Period		3,641
Repaid in full Mortgage Loans	-/-	26
Purchased Mortgage loans		15
Repurchased Mortgage Loans	-/-	0
Foreclosed Mortgage Loans	-/-	0
Other		0
Number of Mortgage Loans at the end of the Reporting Period		3,630
Amounts of Mortgage Loans		
Net Outstanding balance at the beginning of the Reporting Period		353,459,529.14
Repayments	-/-	849,232.84
Prepayments	-/-	23,238,969.06
Further Advances		0.00
Purchased Mortgage Loans		860,289.79
Repurchased Mortgage Loans	-/-	0.00
Foreclosed Mortgage Loans	-/-	0.00
Other		21,254,929.10
Net Outstanding balance at the end of the Reporting Period		351,486,546.13
Amount of Construction Deposit Obligations		
Construction Deposit Obligations at the beginning of the Reporting Period		735,785.72
Changes in Construction Deposit Obligations		-98,833.41
Construction Deposit Obligations at the end of the Reporting Period		636,952.31

Foreclosure Statistics

		Previous Period	Current Period
Defaulted Mortgage Loans			
The total outstanding principal amount in default, according to securitisation documentation		N/A	N/A
The total outstanding principal amount in default, according to Article 178 of the CRR		N/A	N/A
Mortgage Loans foreclosed in the reporting period			
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 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
Mortgage loans foreclosed 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
Mortgage loans in Foreclosure			
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period		0	0
Number of new Mortgage Loans foreclosed during the Reporting Period		N/A	N/A
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		N/A	N/A
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

Performance Ratios

	Previous Period	Current Period
Constant Prepayment Rate (CPR)		
Annualized Life CPR	27.450%	30.105%
Annualized 1-month average CPR	50.378%	53.618%
Annualized 3-month average CPR	46.331%	50.203%
Annualized 6-month average CPR	39.146%	43.797%
Annualized 12-month average CPR	N/A	30.105%
Principal Payment Rate (PPR)		
Annualized Life PPR	3.051%	3.034%
Annualized 1-month average PPR	2.486%	2.854%
Annualized 3-month average PPR	3.066%	2.634%
Annualized 6-month average PPR	2.881%	2.936%
Annualized 12-month average PPR	N/A	3.034%
Payment Ratio		
Periodic Payment Ratio	100.060%	99.940%
Constant Default Rate		
Constant Default Rate current month	0.000%	0.000%
Constant Default Rate 3-month average	0.000%	0.000%
Constant Default Rate 6-month average	0.000%	0.000%
Constant Default Rate 12-month average	0.000%	0.000%
Constant Default Rate to date	0.000%	0.000%

Transaction Specific Information

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	351,486,546.13	375,481,739.01
Value of savings deposits	0.00	0.00
Net principal balance	351,486,546.13	375,481,739.01
Construction Deposits	636,952.29	4,130,320.11
Net principal balance excl. Construction and Saving Deposits	350,849,593.84	371,351,418.90
Negative balance	-48.96	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	351,486,595.09	375,481,739.01
Number of loans	1,634	1,703
Number of loanparts	3,629	3,733
Number of negative loanparts	1	0
Average principal balance (borrower)	215,108.05	220,482.52
Weighted average current interest rate	1.64%	1.63%
Weighted average maturity (in years)	33.41	34.31
Weighted average remaining time to interest reset (in years)	17.67	1.52
Weighted average seasoning (in years)	2.33	1.28
Weighted average CLTOMV	76.29%	79.63%
Weighted average CLTIMV	61.35%	86.23%
Weighted average OLTOMV	81.45%	82.78%

2. Delinquencies

From (>=) - Until (<)	Arrears Amount	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 0	499.76	351,112,897.46	99.89%	3,626	99.89%	1.64%	33.39	76.28%
0 - 29								
29 - 59	1,121.83	373,648.67	0.11%	4	0.11%	1.85%	47.78	85.66%
59 - 89								
89 - 119								
119 - 149								
149 - 179								
179 >								
Total	1,621.59	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%

Weighted Average	0
Minimum	0
Maximum	30

3. Redemption Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Annuity	263,967,724.08	75.10%	2,733	75.29%	1.62%	26.66	79.26%	75.74%
Bridge Loan								
Credit Loan	192,996.05	0.05%	40	1.10%	1.76%	37.59	88.04%	0.03%
Interest Only	87,325,826.00	24.84%	857	23.61%	1.71%	53.80	67.26%	24.23%
Other								
Rep								
Unknown								
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

4. Loanpart Coupon (interest rate bucket)

From (>=) - Until (<)	Net Principal Balance	% 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%	7,801,365.56	2.22%	153	4.21%	0.85%	37.80	69.71%	4.04%
1.00% - 1.50%	48,893,824.09	13.91%	625	17.22%	1.28%	30.82	75.66%	13.72%
1.50% - 2.00%	246,297,352.60	70.07%	2,440	67.22%	1.64%	32.87	76.08%	68.59%
2.00% - 2.50%	46,337,089.19	13.18%	390	10.74%	2.11%	36.86	79.36%	13.16%
2.50% - 3.00%	1,739,028.79	0.49%	16	0.44%	2.66%	63.57	72.96%	0.49%
3.00% - 3.50%	160,335.90	0.05%	3	0.08%	3.40%	28.02	73.90%	
3.50% - 4.00%	257,550.00	0.07%	3	0.08%	3.67%	82.55	66.49%	
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	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	1.64%
Minimum	0.70%
Maximum	3.87%

5. Outstanding Loan Amount

From (>=) - Until (<)	Net Principal Balance	% 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	31,097.25	0.01%	2	0.12%	1.50%	27.88	9.47%	0.01%
25,000 - 50,000	578,829.89	0.16%	14	0.86%	1.23%	50.93	16.63%	0.10%
50,000 - 75,000	1,075,873.77	0.31%	18	1.10%	1.56%	49.71	25.59%	0.29%
75,000 - 100,000	4,657,538.77	1.33%	52	3.18%	1.67%	39.08	44.52%	1.08%
100,000 - 150,000	30,781,960.40	8.76%	237	14.50%	1.58%	32.51	67.40%	7.95%
150,000 - 200,000	75,401,861.90	21.45%	431	26.38%	1.59%	31.66	75.97%	21.07%
200,000 - 250,000	94,794,829.21	26.97%	424	25.95%	1.62%	32.41	79.68%	26.47%
250,000 - 300,000	75,343,103.13	21.44%	278	17.01%	1.64%	33.13	82.10%	21.14%
300,000 - 350,000	25,080,021.04	7.14%	78	4.77%	1.73%	37.34	72.26%	8.22%
350,000 - 400,000	14,098,439.26	4.01%	38	2.33%	1.86%	39.19	75.96%	4.56%
400,000 - 450,000	11,754,501.96	3.34%	28	1.71%	1.78%	35.01	72.14%	3.62%
450,000 - 500,000	8,084,848.49	2.30%	17	1.04%	1.83%	34.74	72.15%	1.88%
500,000 - 550,000	5,775,510.37	1.64%	11	0.67%	1.63%	31.43	73.04%	2.09%
550,000 - 600,000	1,153,956.67	0.33%	2	0.12%	2.19%	40.69	78.49%	0.75%
600,000 - 650,000	1,229,033.14	0.35%	2	0.12%	1.48%	34.43	71.45%	0.34%
650,000 - 700,000								
700,000 - 750,000	729,518.68	0.21%	1	0.06%	1.74%	59.45	72.95%	0.20%
750,000 - 800,000								
800,000 - 850,000								
850,000 - 900,000								
900,000 - 950,000	915,622.20	0.26%	1	0.06%	1.58%	27.34	63.58%	0.25%
950,000 - 1,000,000								
1,000,000 >=								
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Average	215,108
Minimum	7,432
Maximum	915,622

6. Construction Deposits (as percentage of net principal outstanding amount)

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0 %	336,387,078.79	95.70%	1,579	96.63%	1.64%	33.17	76.25%	83.73%
0% - 10%	12,701,017.47	3.61%	47	2.88%	1.62%	37.30	76.84%	13.44%
10% - 20%	1,902,556.15	0.54%	6	0.37%	1.99%	44.19	79.01%	1.23%
20% - 30%	495,893.72	0.14%	2	0.12%	1.62%	54.78	77.28%	1.15%
30% - 40%								0.05%
40% - 50%								0.13%
50% - 60%								
60% - 70%								0.08%
70% - 80%								0.10%
80% - 90%								0.01%
90% - 100%								
100% >								0.07%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	0%
Minimum	0%
Maximum	28%

7. Origination Year

From (>=) - Until (<)	Net Principal Balance	% 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	47,050,882.11	13.39%	437	12.04%	1.80%	33.77	77.71%	13.55%
2020 - 2021	289,940,076.19	82.49%	2,955	81.40%	1.62%	32.85	76.41%	85.13%
2021 - 2022	6,246,074.36	1.78%	120	3.31%	1.48%	42.04	72.32%	1.32%
2022 - 2023	8,249,513.47	2.35%	118	3.25%	1.70%	44.53	66.98%	
2023 - 2024								
2024 - 2025								
2025 >=								
Unknown								
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	2020
Minimum	2019
Maximum	2022

8. Legal Maturity

From (>=) - Until (<)	Net Principal Balance	% 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	99,850.05	0.03%	9	0.25%	1.02%	5.38	41.83%	0.03%
2030 - 2035	1,065,881.34	0.30%	28	0.77%	1.27%	9.98	62.66%	0.32%
2035 - 2040	3,366,455.48	0.96%	158	4.35%	1.39%	14.22	74.87%	1.01%
2040 - 2045	14,887,085.81	4.24%	174	4.79%	1.58%	20.51	69.85%	4.58%
2045 - 2050	31,008,572.79	8.82%	351	9.67%	1.62%	24.26	73.80%	8.99%
2050 - 2055	257,873,850.81	73.37%	2,425	66.80%	1.63%	27.74	78.21%	72.88%
2055 - 2060								
2060 - 2065	192,996.05	0.05%	40	1.10%	1.76%	37.59	88.04%	0.03%
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=	42,991,853.80	12.23%	445	12.26%	1.81%	80.62	69.24%	12.15%
Unknown								
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	2056
Minimum	2025
Maximum	2105

9. Seasoning

From (>=) - Until (<)	Net Principal Balance	% 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	9,326,086.77	2.65%	143	3.94%	1.66%	43.01	68.27%	6.32%
1 Year(s) - 2 Year(s)	22,049,621.66	6.27%	291	8.02%	1.56%	33.35	76.17%	93.68%
2 Year(s) - 3 Year(s)	320,110,837.70	91.07%	3,196	88.04%	1.65%	33.13	76.53%	
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	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	2.33 Year(s)
Minimum	.08 Year(s)
Maximum	2.75 Year(s)

10. Remaining Tenor

	Net Principal Balance	% 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	2,921.89	0.00%	1	0.03%	0.85%	3.00	96.66%	
4.00 - 5.00	41,501.49	0.01%	3	0.08%	0.95%	4.83	13.83%	0.00%
5.00 - 6.00	38,872.99	0.01%	4	0.11%	1.05%	5.44	58.35%	0.01%
6.00 - 7.00								0.01%
7.00 - 8.00	277,886.61	0.08%	13	0.36%	1.13%	7.74	57.88%	
8.00 - 9.00	123,575.06	0.04%	4	0.11%	1.25%	8.08	62.55%	0.08%
9.00 - 10.00	221,503.01	0.06%	5	0.14%	1.28%	9.83	68.21%	0.04%
10.00 - 11.00								0.06%
11.00 - 12.00	283,448.64	0.08%	5	0.14%	1.22%	11.59	57.54%	
12.00 - 13.00	1,257,154.79	0.36%	117	3.22%	1.29%	12.52	78.18%	0.09%
13.00 - 14.00	764,625.55	0.22%	22	0.61%	1.50%	13.36	74.56%	0.41%
14.00 - 15.00	376,245.53	0.11%	7	0.19%	1.31%	14.54	77.28%	0.22%
15.00 - 16.00	372,677.23	0.11%	5	0.14%	1.51%	15.34	70.19%	0.10%
16.00 - 17.00	496,814.40	0.14%	6	0.17%	1.37%	16.37	69.56%	0.10%
17.00 - 18.00	2,465,721.71	0.70%	28	0.77%	1.62%	17.60	67.13%	0.14%
18.00 - 19.00	1,475,890.42	0.42%	20	0.55%	1.50%	18.28	70.90%	0.74%
19.00 - 20.00	476,777.47	0.14%	8	0.22%	1.50%	19.39	83.07%	0.47%
20.00 - 21.00	1,980,891.03	0.56%	26	0.72%	1.59%	20.57	70.08%	0.18%
21.00 - 22.00	5,882,890.30	1.67%	67	1.85%	1.58%	21.41	70.16%	0.59%
22.00 - 23.00	10,297,511.11	2.93%	110	3.03%	1.66%	22.49	70.24%	1.84%
23.00 - 24.00	6,657,519.48	1.89%	71	1.96%	1.61%	23.47	73.27%	3.04%
24.00 - 25.00	6,752,518.99	1.92%	75	2.07%	1.56%	24.34	71.45%	1.90%
25.00 - 26.00	5,986,746.42	1.70%	69	1.90%	1.60%	25.47	79.36%	1.89%
26.00 - 27.00	2,711,068.54	0.77%	33	0.91%	1.62%	26.33	72.88%	1.78%
27.00 - 28.00	193,271,729.80	54.99%	1,687	46.47%	1.64%	27.60	79.64%	0.81%
28.00 - 29.00	64,181,823.99	18.26%	712	19.61%	1.59%	28.09	74.15%	55.21%
29.00 - 30.00	1,903,379.83	0.54%	47	1.29%	1.44%	29.39	72.49%	18.08%
30.00 >=	43,184,849.85	12.29%	485	13.36%	1.81%	80.43	69.32%	12.19%
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	33.41
Minimum	3.00
Maximum	82.83

11a. Original Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	224,617,189.72	63.90%	1,142	69.89%	1.57%	31.01	81.94%	63.59%
0% - 10%	128,381.88	0.04%	3	0.18%	1.34%	61.31	6.34%	0.02%
10% - 20%	841,632.98	0.24%	17	1.04%	1.66%	58.24	14.17%	0.24%
20% - 30%	1,445,282.47	0.41%	14	0.86%	1.58%	59.37	25.78%	0.39%
30% - 40%	3,127,412.31	0.89%	24	1.47%	1.66%	46.19	33.39%	0.83%
40% - 50%	6,183,554.77	1.76%	33	2.02%	1.69%	47.00	44.22%	1.45%
50% - 60%	13,351,997.21	3.80%	60	3.67%	1.75%	40.29	53.11%	3.12%
60% - 70%	25,242,009.61	7.18%	91	5.57%	1.73%	33.73	61.43%	6.18%
70% - 80%	48,696,244.83	13.85%	168	10.28%	1.73%	37.36	70.13%	15.53%
80% - 90%	15,492,982.95	4.41%	47	2.88%	1.85%	36.09	77.33%	5.00%
90% - 100%	7,174,379.99	2.04%	21	1.29%	1.94%	35.00	86.42%	1.87%
100% - 110%	5,185,477.41	1.48%	14	0.86%	2.16%	34.64	94.14%	1.78%
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	81%
Minimum	6%
Maximum	106%

11b. Current Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	224,617,189.72	63.90%	1,142	69.89%	1.57%	31.01	81.94%	63.59%
0% - 10%	334,988.40	0.10%	9	0.55%	1.24%	54.79	7.82%	0.03%
10% - 20%	743,932.00	0.21%	13	0.80%	1.78%	57.79	15.79%	0.25%
20% - 30%	1,801,718.28	0.51%	16	0.98%	1.69%	59.95	25.81%	0.39%
30% - 40%	3,821,704.60	1.09%	31	1.90%	1.65%	44.43	35.11%	0.94%
40% - 50%	7,531,049.44	2.14%	39	2.39%	1.68%	42.39	45.88%	1.70%
50% - 60%	20,845,799.92	5.93%	81	4.96%	1.76%	37.31	55.53%	4.12%
60% - 70%	38,096,417.88	10.84%	136	8.32%	1.71%	35.01	65.69%	8.97%
70% - 80%	38,060,563.23	10.83%	124	7.59%	1.78%	37.45	73.97%	14.39%
80% - 90%	8,492,264.65	2.42%	24	1.47%	1.85%	38.41	84.49%	2.99%
90% - 100%	7,140,918.01	2.03%	19	1.16%	2.14%	35.73	94.64%	2.63%
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	76%
Minimum	2%
Maximum	101%

12. Current Loan To Indexed Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	224,617,189.72	63.90%	1,142	69.89%	1.57%	31.01	81.94%	63.59%
0% - 10%	450,455.68	0.13%	12	0.73%	1.40%	58.59	8.72%	0.06%
10% - 20%	1,319,120.17	0.38%	16	0.98%	1.63%	62.59	20.16%	0.26%
20% - 30%	4,135,499.60	1.18%	35	2.14%	1.64%	46.77	32.54%	0.73%
30% - 40%	8,023,693.89	2.28%	42	2.57%	1.70%	39.67	46.04%	0.95%
40% - 50%	25,490,783.71	7.25%	105	6.43%	1.72%	37.98	57.37%	3.13%
50% - 60%	55,260,872.52	15.72%	191	11.69%	1.78%	36.45	69.00%	6.26%
60% - 70%	21,496,063.01	6.12%	60	3.67%	1.74%	36.43	76.35%	15.99%
70% - 80%	8,755,867.45	2.49%	26	1.59%	2.03%	35.50	89.03%	5.65%
80% - 90%	1,937,000.38	0.55%	5	0.31%	2.02%	40.87	91.93%	2.18%
90% - 100%								1.19%
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	61%
Minimum	2%
Maximum	94%

13. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Net Principal Balance	% 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)	7,047,046.07	2.00%	141	3.88%	1.06%	46.83	65.14%	3.66%
12 Month(s) - 24 Month(s)	672,649.24	0.19%	12	0.33%	1.24%	49.90	73.96%	0.36%
24 Month(s) - 36 Month(s)	3,626,898.19	1.03%	45	1.24%	0.98%	28.95	69.89%	0.07%
36 Month(s) - 48 Month(s)	1,790,264.97	0.51%	17	0.47%	1.08%	43.22	61.09%	1.10%
48 Month(s) - 60 Month(s)	80,686.35	0.02%	7	0.19%	1.17%	15.85	42.08%	0.58%
60 Month(s) - 72 Month(s)	548,868.82	0.16%	16	0.44%	1.12%	58.30	58.47%	0.01%
72 Month(s) - 84 Month(s)	387,257.38	0.11%	5	0.14%	2.00%	62.90	44.60%	0.05%
84 Month(s) - 96 Month(s)	19,598,907.81	5.58%	243	6.69%	1.25%	31.63	76.14%	0.02%
96 Month(s) - 108 Month(s)	7,557,749.62	2.15%	86	2.37%	1.29%	30.66	72.99%	5.87%
108 Month(s) - 120 Month(s)	1,358,467.85	0.39%	26	0.72%	1.43%	41.51	69.12%	2.14%
120 Month(s) - 132 Month(s)	160,019.29	0.05%	3	0.08%	1.61%	28.17	66.35%	0.18%
132 Month(s) - 144 Month(s)	321,280.72	0.09%	5	0.14%	1.79%	43.76	59.07%	0.04%
144 Month(s) - 156 Month(s)	7,994,063.83	2.27%	175	4.82%	1.44%	29.45	72.75%	0.03%
156 Month(s) - 168 Month(s)	1,531,232.95	0.44%	30	0.83%	1.57%	39.42	70.47%	2.45%
168 Month(s) - 180 Month(s)	404,504.72	0.12%	6	0.17%	2.27%	71.33	45.46%	0.49%
180 Month(s) - 192 Month(s)	157,364.55	0.04%	1	0.03%	1.55%	15.33	60.52%	
192 Month(s) - 204 Month(s)								0.04%
204 Month(s) - 216 Month(s)	207,252,851.48	58.96%	1,928	53.11%	1.63%	33.02	76.86%	
216 Month(s) - 228 Month(s)	28,782,200.82	8.19%	300	8.26%	1.68%	32.44	75.38%	58.75%
228 Month(s) - 240 Month(s)	2,791,275.01	0.79%	45	1.24%	1.78%	41.17	70.74%	8.01%
240 Month(s) - 252 Month(s)								
252 Month(s) - 264 Month(s)	146,057.20	0.04%	2	0.06%	1.73%	21.47	76.37%	
264 Month(s) - 276 Month(s)	3,466,176.46	0.99%	38	1.05%	1.96%	25.56	73.89%	0.04%
276 Month(s) - 288 Month(s)	554,331.52	0.16%	7	0.19%	2.12%	25.51	69.78%	0.99%
288 Month(s) - 300 Month(s)	2,087,222.95	0.59%	17	0.47%	1.71%	31.24	72.42%	0.15%
300 Month(s) - 312 Month(s)	311,005.76	0.09%	3	0.08%	2.06%	25.56	88.01%	0.15%
312 Month(s) - 324 Month(s)	262,263.06	0.07%	5	0.14%	1.90%	26.77	65.62%	0.09%
324 Month(s) - 336 Month(s)	46,894,004.24	13.34%	378	10.41%	2.02%	33.88	79.78%	0.08%
336 Month(s) - 348 Month(s)	5,274,101.24	1.50%	81	2.23%	2.00%	36.65	81.30%	13.26%
348 Month(s) - 360 Month(s)	427,794.03	0.12%	8	0.22%	2.02%	60.90	86.92%	1.37%
360 Month(s) >=								
Unknown								
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	211.99 Month(s)
Minimum	Month(s)
Maximum	356 Month(s)

14. Interest Payment Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Fixed	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%
Unknown								0.00%
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

15. Property Description

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	238,514,648.03	67.86%	1,106	67.69%	1.66%	33.44	77.32%	67.43%
Apartment	75,650,860.83	21.52%	320	19.58%	1.64%	34.44	72.85%	21.36%
House/Business (<50%)	37,321,037.27	10.62%	208	12.73%	1.52%	31.13	76.62%	11.21%
House/Business (>50%)								
Business								
Other								
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

16. Geographical Distribution (by province)

Province	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	11,863,513.01	3.38%	61	3.73%	1.63%	38.92	80.65%	3.21%
Flevoland	6,962,107.09	1.98%	33	2.02%	1.61%	34.97	77.54%	2.08%
Friesland	12,626,202.78	3.59%	64	3.92%	1.54%	32.88	80.68%	3.61%
Gelderland	44,101,508.07	12.55%	202	12.36%	1.67%	34.10	77.73%	12.67%
Groningen	11,527,100.76	3.28%	65	3.98%	1.62%	35.89	80.23%	3.29%
Limburg	22,928,885.57	6.52%	115	7.04%	1.69%	33.93	79.67%	6.21%
Noord-Brabant	66,748,621.52	18.99%	293	17.93%	1.67%	32.21	76.24%	18.74%
Noord-Holland	44,278,016.74	12.60%	195	11.93%	1.64%	31.97	72.23%	12.49%
Overijssel	24,640,774.52	7.01%	127	7.77%	1.61%	33.07	79.89%	6.89%
Utrecht	28,818,580.22	8.20%	115	7.04%	1.69%	35.36	71.27%	8.18%
Zeeland	7,947,531.53	2.26%	44	2.69%	1.67%	34.79	75.49%	2.25%
Zuid-Holland	67,965,246.07	19.34%	316	19.34%	1.61%	32.55	75.40%	19.12%
Unknown/Not specified	1,078,458.25	0.31%	4	0.24%	1.41%	35.54	77.95%	1.27%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

17. 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	3,436,437.00	0.98%	21	1.29%	1.68%	39.22	80.22%	0.96%
NL112 - Delfzijl en omgeving	620,468.21	0.18%	4	0.24%	1.65%	38.45	95.12%	0.17%
NL113- Overig Groningen	7,470,195.55	2.13%	40	2.45%	1.60%	34.15	79.00%	2.16%
NL121- Noord-Friesland	6,273,152.66	1.78%	32	1.96%	1.57%	31.89	80.71%	1.83%
NL122- Zuidwest-Friesland	2,511,020.05	0.71%	14	0.86%	1.51%	30.95	87.85%	0.76%
NL123- Zuidoost-Friesland	3,842,030.07	1.09%	18	1.10%	1.52%	35.75	75.94%	1.02%
NL131- Noord-Drenthe	5,289,395.25	1.50%	24	1.47%	1.65%	42.66	81.12%	1.43%
NL132- Zuidoost-Drenthe	3,973,445.56	1.13%	20	1.22%	1.59%	31.52	84.06%	1.08%
NL133- Zuidwest-Drenthe	2,600,672.20	0.74%	17	1.04%	1.67%	42.63	74.49%	0.70%
NL211- Noord-Overijssel	7,725,894.38	2.20%	42	2.57%	1.65%	31.29	80.10%	2.06%
NL212- Zuidwest-Overijssel	3,899,376.50	1.11%	17	1.04%	1.59%	34.74	79.23%	1.27%
NL213- Twente	13,015,503.64	3.70%	68	4.16%	1.59%	33.62	79.97%	3.55%
NL221- Veluwe	14,906,853.43	4.24%	68	4.16%	1.69%	33.01	77.10%	4.21%
NL224- Zuidwest-Gelderland	3,869,279.22	1.10%	18	1.10%	1.58%	34.50	80.43%	1.24%
NL225- Achterhoek	6,461,431.50	1.84%	34	2.08%	1.58%	33.23	78.79%	2.00%
NL226- Arnhem/Nijmegen	18,863,943.92	5.37%	82	5.02%	1.71%	35.18	77.32%	5.22%
NL230- Flevoland	6,962,107.09	1.98%	33	2.02%	1.61%	34.97	77.54%	2.08%
NL310- Utrecht	28,818,580.22	8.20%	115	7.04%	1.69%	35.36	71.27%	8.18%
NL321- Kop van Noord-Holland	10,234,952.17	2.91%	55	3.37%	1.69%	29.74	77.78%	2.86%
NL322- Alkmaar en omgeving	6,428,904.62	1.83%	31	1.90%	1.60%	32.30	76.74%	1.71%
NL323- IJmond	2,374,044.76	0.68%	10	0.61%	1.67%	36.41	75.14%	0.73%
NL324- Agglomeratie Haarlem	3,060,726.49	0.87%	11	0.67%	1.56%	34.19	63.44%	0.85%
NL325- Zaanstreek	2,626,997.91	0.75%	12	0.73%	1.59%	26.43	79.35%	0.77%
NL326- Groot-Amsterdam	14,229,992.11	4.05%	57	3.49%	1.61%	34.03	66.96%	4.13%
NL327- Het Gooi en Vechtstreek	5,322,398.68	1.51%	19	1.16%	1.69%	29.84	70.43%	1.43%
NL331- Agglomeratie Leiden en Bollenstreek	5,365,908.25	1.53%	20	1.22%	1.57%	34.39	70.90%	1.48%
NL332- Agglomeratie 's-Gravenhage	13,747,982.49	3.91%	70	4.28%	1.54%	33.63	72.50%	4.05%
NL333- Delft en Westland	5,444,114.16	1.55%	23	1.41%	1.66%	33.40	68.81%	1.49%
NL334- Oost-Zuid-Holland	9,121,587.44	2.60%	42	2.57%	1.64%	29.58	76.41%	2.44%
NL335- Groot-Rijnmond	22,157,241.16	6.30%	109	6.67%	1.62%	32.18	76.40%	6.30%
NL336- Zuidoost-Zuid-Holland	12,128,412.57	3.45%	52	3.18%	1.63%	33.08	81.06%	3.36%
NL341- Zeeuwsch-Vlaanderen	1,644,209.62	0.47%	10	0.61%	1.71%	30.33	80.93%	0.51%
NL342- Overig Zeeland	6,303,321.91	1.79%	34	2.08%	1.66%	35.95	74.07%	1.73%
NL411- West-Noord-Brabant	14,993,209.41	4.27%	71	4.35%	1.68%	32.52	77.02%	4.16%
NL412- Midden-Noord-Brabant	15,321,819.24	4.36%	65	3.98%	1.68%	31.67	77.20%	4.16%
NL413- Noordoost-Noord-Brabant	17,155,038.57	4.88%	72	4.41%	1.69%	35.07	75.79%	4.99%
NL414- Zuidoost-Noord-Brabant	19,278,554.30	5.48%	85	5.20%	1.63%	29.85	75.29%	5.43%
NL421- Noord-Limburg	8,231,636.71	2.34%	41	2.51%	1.72%	35.58	80.05%	2.13%
NL422- Midden-Limburg	5,272,850.13	1.50%	27	1.65%	1.69%	33.20	77.55%	1.45%
NL423- Zuid-Limburg	9,424,398.73	2.68%	47	2.88%	1.67%	32.90	80.51%	2.63%
Unknown/Not specified	1,078,458.25	0.31%	4	0.24%	1.41%	35.54	77.95%	1.27%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

18. Occupancy

Description	Net Principal Balance	% 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	351,336,511.77	99.96%	1,633	99.94%	1.64%	33.41	76.28%	100.00%
Non-owner-occupied /Buy-to-let	150,034.36	0.04%	1	0.06%	2.01%	27.50	93.77%	
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

19. Employment Status Borrower

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	310,967,354.32	88.47%	1,434	87.76%	1.64%	32.73	77.48%	87.86%
Other	1,111,467.52	0.32%	7	0.43%	1.78%	45.46	58.25%	0.26%
Pensioner	19,856,197.15	5.65%	111	6.79%	1.67%	41.56	62.37%	6.08%
Self-employed	18,357,423.45	5.22%	74	4.53%	1.68%	35.13	73.12%	5.52%
Unemployed	1,194,103.69	0.34%	8	0.49%	1.61%	36.82	62.91%	0.29%
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

20. Loanpart Payment Frequency

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%
Quarterly								
Semi-anually								
Yearly								
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

21. Energy Label

Label	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
A (EPCA)								
B (EPCB)								
Other (OTHR)								
Unknown	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

22. Loan To Income (Debt to Income)

From (>=) - Until (<)	Net Principal Balance	% 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	399,967.50	0.11%	8	0.49%	1.39%	42.37	24.90%	0.04%
0.5 - 1.0	1,472,932.25	0.42%	17	1.04%	1.54%	42.56	32.76%	0.44%
1.0 - 1.5	2,114,248.12	0.60%	16	0.98%	1.39%	51.72	38.63%	0.59%
1.5 - 2.0	10,359,781.18	2.95%	70	4.28%	1.63%	37.77	54.45%	2.57%
2.0 - 2.5	18,814,797.92	5.35%	109	6.67%	1.56%	34.05	66.39%	4.74%
2.5 - 3.0	35,586,920.33	10.12%	170	10.40%	1.66%	34.20	70.19%	8.73%
3.0 - 3.5	53,931,585.20	15.34%	244	14.93%	1.64%	33.91	76.14%	15.25%
3.5 - 4.0	75,541,803.62	21.49%	342	20.93%	1.65%	32.01	78.56%	20.40%
4.0 - 4.5	102,277,762.45	29.10%	486	29.74%	1.64%	31.67	81.70%	27.25%
4.5 - 5.0	35,827,712.90	10.19%	126	7.71%	1.67%	34.88	80.64%	15.91%
5.0 - 5.5	9,617,057.42	2.74%	27	1.65%	1.73%	36.14	72.53%	2.98%
5.5 - 6.0	2,369,858.79	0.67%	7	0.43%	1.76%	42.03	71.12%	0.57%
6.0 - 6.5	1,107,252.37	0.32%	4	0.24%	1.64%	33.74	70.28%	0.34%
6.5 - 7.0	455,558.76	0.13%	2	0.12%	1.82%	45.29	51.52%	0.06%
7.0 >=	1,609,307.32	0.46%	6	0.37%	1.59%	39.70	67.75%	0.14%
Unknown								0.00%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	3.8
Minimum	0.0
Maximum	29.7

23. Payment Due to Income

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5%	11,219,424.41	3.19%	87	5.32%	1.50%	49.89	42.11%	3.27%
5% - 10%	50,127,767.82	14.26%	255	15.61%	1.60%	38.88	64.19%	14.25%
10% - 15%	106,994,720.17	30.44%	480	29.38%	1.65%	36.58	75.71%	29.49%
15% - 20%	144,026,734.56	40.98%	656	40.15%	1.62%	29.11	81.71%	41.19%
20% - 25%	36,947,743.50	10.51%	147	9.00%	1.81%	28.33	83.89%	11.39%
25% - 30%	1,072,394.46	0.31%	5	0.31%	1.62%	34.17	73.17%	0.26%
30% - 35%	243,362.85	0.07%	1	0.06%	1.75%	27.67	93.60%	
35% - 40%	252,299.56	0.07%	1	0.06%	1.59%	78.95	50.56%	0.14%
40% - 45%								
45% - 50%								
50% - 55%	316,790.16	0.09%	1	0.06%	1.36%	27.92	56.77%	
55% - 60%								
60% - 65%	285,308.64	0.08%	1	0.06%	1.44%	28.08	78.16%	
65% - 70%								
70% >=								
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

Weighted Average	15%
Minimum	0%
Maximum	65%

24a. Guarantee Type (Loans)

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	224,617,189.72	63.90%	1,142	69.89%	1.57%	31.01	81.94%	63.59%
Non-NHG	126,869,356.41	36.10%	492	30.11%	1.77%	37.65	66.28%	36.41%
Unknown								
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

24b. Guarantee Type (Loanparts)

Description	Net Principal Balance	% of Total	Nr of Parts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	224,617,189.72	63.90%	2,432	38.64%	1.57%	31.01	81.94%	63.59%
Non-NHG	126,869,356.41	36.10%	1,198	61.36%	1.77%	37.65	66.28%	36.41%
Unknown								
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%

25. Originator

Originator	Net Principal Balance	% 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	264,863,589.87	75.36%	1,236	75.64%	1.67%	35.46	78.19%	75.70%
Venn Hypotheken BV	86,622,956.26	24.64%	398	24.36%	1.55%	27.13	70.46%	24.30%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

26. Servicer

Servicer	Net Principal Balance	% 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	264,863,589.87	75.36%	1,236	75.64%	1.67%	35.46	78.19%	75.70%
Venn Hypotheken BV	86,622,956.26	24.64%	398	24.36%	1.55%	27.13	70.46%	24.30%
Total	351,486,546.13	100.00%	1,634	100.00%	1.64%	33.41	76.29%	100.00%

27. Capital Insurance

Insurance Policy Provider	Net Principal Balance	% 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	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	100.00%
Total	351,486,546.13	100.00%	3,630	100.00%	1.64%	33.41	76.29%	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: (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); (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 (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: (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 (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 (ii) in respect of the Another Mortgage II Portfolio, the market value (marktwaarde) given to the relevant Mortgaged Asset by the valuation 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: (i) in respect of the Another Mortgage I Portfolio, the 13th Business Day of each calendar month; and (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

Arranger (ARRG)	BNP Paribas 16 boulevard des Italiens 75009 Paris France (FR)	**Cash Advance Facility Provider (CAPR)**	BNG Bank N.V. Koninginnegracht 2 2514AA The Hague The Netherlands (NL) 529900GGYMNGRQTDOO93
Common Safekeeper (OTHR)	Bank of America, National Association, London Branch 5 Canada Square Canary Wharf E145AQ London United Kingdom (UK) B4TYDEB6GKMZO031MB27	**Common Safekeeper (OTHR)**	Clearstream, Luxembourg 42 Avenue J.F. Kennedy L-1855 Luxembourg Luxembourg (NL) 549300OL514RA0SXJJ44
Common Safekeeper (OTHR)	Euroclear Bank SA/NV 1 Boulevard du Roi Albert II 1210 Brussels Belgium (BE)	**Issuer (ISSR)**	Solitaire I B.V. Herikerbergweg 88 1101CM Amsterdam The Netherlands (NL) 724500ZOT0I8G4IWB167
Issuer Account Bank (ABNK)	BNG Bank N.V. Koninginnegracht 2 2514AA The Hague The Netherlands (NL) 529900GGYMNGRQTDOO93	**Issuer Administrator (ADMI)**	Vistra FS (Netherlands) B.V. Herikerbergweg 88 1101CM Amsterdam The Netherlands (NL)
Legal Advisor (CNSL)	Loyens & Loeff N.V. Parnassusweg 300 1081LC Amsterdam The Netherlands (NL) 724500ZPRPXJR1B6WY86	**Listing Agent (OTHR)**	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11
Paying Agent (PAYA)	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11	**Rating Agency (OTHR)**	FITCH RATINGS LTD 30 North Collonade E14 5GN London United Kingdom (GB) 2138009F8YAHVC8W3Q52
Rating Agency (OTHR)	S&P GLOBAL RATINGS EUROPE LIMITED 4th Floor, Waterways House, Grand Canal Quay 2 Dublin Ireland (IE) 5493008B2TU3S6QE1E12	**Security Trustee (TRUS)**	Stichting Security Trustee Solitaire I Herikerbergweg 88 1101CM Amsterdam The Netherlands (NL)
Seller (SELL)	ANOTHER MORTGAGE I B.V. Naritaweg 131 1043BS Amsterdam The Netherlands (NL)	**Seller (SELL)**	Another Mortgage II B.V. Naritaweg 131 1043 BS Amsterdam The Netherlands (NL)

Servicers (SERV)	ASR Levensverzekering N.V. Archimedeslaan 10 3584BA Utrecht The Netherlands (NL) 724500O4GUVTGSZEU248	**Servicers (SERV)**	Venn Hypotheken B.V. Lage Mosten 1 Unit 11 4822NJ Breda The Netherlands (NL) 549300M5DHHREYQQPL74
Tax Advisers (CNSL)	Loyens & Loeff N.V. Parnassusweg 300 1081LC Amsterdam The Netherlands (NL) 724500ZPRPXJR1B6WY86		