

Tulip Mortgage Funding 2019-1 B.V.

Monthly Portfolio and Performance Report

Reporting Period: 1 October 2023 - 31 October 2023

Reporting Date: 31 October 2023

AMOUNTS IN EURO

Vistra Capital Markets (Netherlands) N.V.

www.dutchsecuritisation.nl

Report Version 1.4 - May 2019

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| Key Dates | | | | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Note Class | Class A | Class B | Class C | Class Z1 | Class Z2 | Class X | Class R |
| Key Dates | | | | | | | |
| Closing Date | 20 Nov 2019 | 20 Nov 2019 | 20 Nov 2019 | 20 Nov 2019 | 20 Nov 2019 | 20 Nov 2019 | 20 Nov 2019 |
| First Optional Redemption Date | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 |
| Step Up Date | 18 Oct 2024 | 18 Oct 2024 | 18 Oct 2024 | N/A | N/A | N/A | N/A |
| Original Weighted Average Life (expected) | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Legal Maturity Date | 18 Oct 2056 | 18 Oct 2056 | 18 Oct 2056 | 18 Oct 2056 | 18 Oct 2056 | 18 Oct 2056 | 18 Oct 2056 |
| Portfolio Date | 31 Oct 2023 | 31 Oct 2023 | 31 Oct 2023 | 31 Oct 2023 | 31 Oct 2023 | 31 Oct 2023 | 31 Oct 2023 |
| Determination Date | 15 Jan 2024 | 15 Jan 2024 | 15 Jan 2024 | 15 Jan 2024 | 15 Jan 2024 | 15 Jan 2024 | 15 Jan 2024 |
| Interest Payment Date | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | N/A | N/A |
| Principal Payment Date | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 |
| Current Reporting Period | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 | 1 Oct 2023 - 31 Oct 2023 |
| Previous Reporting Period | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 | 1 Sep 2023 - 30 Sep 2023 |
| Accrual Start Date | 18 Oct 2023 | 18 Oct 2023 | 18 Oct 2023 | 18 Oct 2023 | 18 Oct 2023 | N/A | N/A |
| Accrual End Date | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | N/A | N/A |
| Accrual Period (in days) | 92 | 92 | 92 | 92 | 92 | N/A | N/A |
| Fixing Date Reference Rate | 16 Oct 2023 | 16 Oct 2023 | 16 Oct 2023 | 16 Oct 2023 | 16 Oct 2023 | N/A | N/A |

Tulip Mortgage Funding 2019-1 B.V.**Monthly Portfolio and Performance Report: 1 October 2023 - 31 October 2023****The Mortgage Loan Portfolio****Number of Mortgage Loans**

| | | |
|---|-----|-------|
| Number of Mortgage Loans at the beginning of the Reporting Period | | 1,626 |
| Matured Mortgage Loans | -/- | 0 |
| Prepaid Mortgage Loans | -/- | 9 |
| Further Advances / Modified Mortgage Loans | | 20 |
| Replacements | | 0 |
| Replenishments | | 0 |
| Loans repurchased by the Seller | -/- | 0 |
| Foreclosed Mortgage Loans | -/- | 0 |
| Others | | 0 |
| Number of Mortgage Loans at the end of the Reporting Period | | 1,637 |

Amounts

| | | |
|--|-----|----------------|
| Net Outstanding balance at the beginning of the Reporting Period | | 274,517,799.58 |
| Scheduled Principal Receipts | -/- | 601,442.82 |
| Prepayments | -/- | 1,390,918.74 |
| Further Advances / Modified Mortgage Loans | | 1,457,993.00 |
| Replacements | | 0.00 |
| Replenishments | | 0.00 |
| Loans repurchased by the Seller | -/- | 0.00 |
| Foreclosed Mortgage Loans | -/- | 0.00 |
| Others | | 0.00 |
| Rounding | | 0.00 |
| Net Outstanding balance at the end of the Reporting Period | | 273,983,431.02 |

Amount of Construction Deposit Obligations

| | | |
|---|--|------------|
| Construction Deposit Obligations at the beginning of the Reporting Period | | 503,184.47 |
| Changes in Construction Deposit Obligations | | 93,398.21 |
| Construction Deposit Obligations at the end of the Reporting Period | | 596,582.68 |

Amount of Saving Deposits

| | | |
|---|--|------|
| Saving Deposit at the beginning of the Reporting Period | | 0.00 |
| Changes in Saving Deposits | | 0.00 |
| Saving Deposits at the end of the Reporting Period | | 0.00 |

* The figures presented in the upper table represent the number of mortgage loan parts instead of the mortgage loans

Delinquencies

| From (>=) | Until (<=) | Arrears Amount | Aggregate Outstanding Not. Amount | % of Total | Nr of Mortgage Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV |
|-------------|--------------|----------------|-----------------------------------|------------|----------------------|------------|-------------------------|---------------------------|-------------------------|
| | Performing | 0.00 | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.71% |
| <= | 29 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 30 days | 59 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 60 days | 89 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 90 days | 119 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 120 days | 149 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 150 days | 179 days | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| 180 days | > | 0.00 | 0.00 | 0.00% | 0 | 0.00% | 0.00% | 0.00 | 0.00% |
| Total | | 0.00 | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.83 | 78.72% |

| | |
|------------------|------|
| Weighted Average | 0.00 |
| Minimum | 0.00 |
| Maximum | 0.00 |

Foreclosure Statistics - Total

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

Foreclosure Statistics - NHG Loans

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

Foreclosure Statistics - NHG Loans

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

Foreclosure Statistics - Non NHG Loans

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

Performance Ratios

| | Previous Period | Current Period |
|--|-----------------|----------------|
| <u>Constant Prepayment Rate (CPR)</u> | | |
| Annualized Life CPR | 6.955% | 6.989% |
| Annualized 1-month average CPR | 6.373% | 8.627% |
| Annualized 3-month average CPR | 6.415% | 7.102% |
| Annualized 6-month average CPR | 6.031% | 6.462% |
| Annualized 12-month average CPR | 4.339% | 4.768% |
| <u>Principal Payment Rate (PPR)</u> | | |
| Annualized Life PPR | 3.035% | 3.027% |
| Annualized 1-month average PPR | 2.797% | 2.644% |
| Annualized 3-month average PPR | 2.868% | 2.703% |
| Annualized 6-month average PPR | 2.839% | 2.844% |
| Annualized 12-month average PPR | 3.057% | 3.048% |
| <u>Payment Ratio</u> | | |
| Periodic Payment Ratio | 99.770% | 100.230% |

Transaction Specific Information

Tulip Mortgage Funding 2019-1 B.V.

1. Key Characteristics

| Description | As per Reporting Date | As per Closing Date |
|---|-----------------------|---------------------|
| Principal amount | 273,983,431.02 | 391,552,395.55 |
| Value of savings deposits | 0.00 | 0.00 |
| Net principal balance | 273,983,431.02 | 391,552,395.55 |
| Construction Deposits | 596,582.68 | 4,033,945.97 |
| Net principal balance excl. Construction and Saving Deposits | 273,386,848.34 | 387,518,449.58 |
| Negative balance | 0.00 | -343.07 |
| Net principal balance excl. Construction and Saving Deposits and Negative Balance | 273,386,848.34 | 387,518,792.65 |
| Number of loans | 868 | 1,131 |
| Number of loanparts | 1,637 | 1,923 |
| Number of negative loanparts | 0 | 3 |
| Average principal balance (borrower) | 315,649.11 | 346,200.17 |
| Weighted average current interest rate | 2.60% | 2.62% |
| Weighted average maturity (in years) | 24.83 | 29.14 |
| Weighted average remaining time to interest reset (in years) | 17.50 | 21.79 |
| Weighted average seasoning (in years) | 4.75 | 0.50 |
| Weighted average CLTOMV | 78.72% | 94.45% |
| Weighted average CLTIMV | 62.03% | 90.95% |
| Weighted average CLTIFV | 76.03% | 109.26% |
| Weighted average OLTOMV | 89.51% | 96.00% |

2. Redemption Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Annuity | 233,611,876.75 | 85.26% | 1,318 | 80.51% | 2.60% | 24.86 | 79.31% | 86.89% |
| Interest Only | 25,365,250.13 | 9.26% | 215 | 13.13% | 2.62% | 25.32 | 75.67% | 7.34% |
| Linear | 15,006,304.14 | 5.48% | 104 | 6.35% | 2.51% | 24.44 | 74.61% | 5.77% |
| Bridge | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

3. Outstanding Loan Amount

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 25,000 | | | | | | | | |
| 25,000 - 50,000 | | | | | | | | |
| 50,000 - 75,000 | 250,550.25 | 0.09% | 4 | 0.46% | 2.54% | 24.19 | 24.71% | 0.08% |
| 75,000 - 100,000 | 428,192.08 | 0.16% | 5 | 0.58% | 2.53% | 23.84 | 33.75% | 0.14% |
| 100,000 - 150,000 | 3,024,171.75 | 1.10% | 24 | 2.76% | 2.45% | 23.77 | 59.16% | 0.72% |
| 150,000 - 200,000 | 5,311,833.91 | 1.94% | 30 | 3.46% | 2.41% | 24.30 | 55.91% | 1.20% |
| 200,000 - 250,000 | 20,628,270.24 | 7.53% | 89 | 10.25% | 2.56% | 24.50 | 73.84% | 2.00% |
| 250,000 - 300,000 | 75,653,278.30 | 27.61% | 273 | 31.45% | 2.59% | 24.84 | 80.52% | 15.42% |
| 300,000 - 350,000 | 68,498,444.11 | 25.00% | 212 | 24.42% | 2.57% | 24.79 | 80.86% | 31.53% |
| 350,000 - 400,000 | 37,355,286.66 | 13.63% | 100 | 11.52% | 2.63% | 25.01 | 78.67% | 19.22% |
| 400,000 - 450,000 | 26,986,203.50 | 9.85% | 64 | 7.37% | 2.58% | 25.12 | 80.01% | 12.22% |
| 450,000 - 500,000 | 16,162,421.17 | 5.90% | 34 | 3.92% | 2.73% | 25.23 | 74.54% | 7.76% |
| 500,000 - 550,000 | 8,883,171.65 | 3.24% | 17 | 1.96% | 2.69% | 25.09 | 82.01% | 3.60% |
| 550,000 - 600,000 | 2,904,885.66 | 1.06% | 5 | 0.58% | 2.54% | 25.22 | 80.70% | 2.35% |
| 600,000 - 650,000 | 1,875,433.34 | 0.68% | 3 | 0.35% | 2.56% | 24.92 | 77.75% | 1.76% |
| 650,000 - 700,000 | 1,331,051.05 | 0.49% | 2 | 0.23% | 3.23% | 26.12 | 85.49% | 0.35% |
| 700,000 - 750,000 | 701,192.48 | 0.26% | 1 | 0.12% | 2.73% | 24.25 | 66.78% | 0.56% |
| 750,000 - 800,000 | 2,298,585.36 | 0.84% | 3 | 0.35% | 3.10% | 25.94 | 81.82% | 0.40% |
| 800,000 - 850,000 | 807,206.22 | 0.29% | 1 | 0.12% | 2.53% | 25.25 | 94.96% | 0.22% |
| 850,000 - 900,000 | 883,253.29 | 0.32% | 1 | 0.12% | 2.62% | 25.25 | 90.59% | 0.22% |
| 900,000 - 950,000 | | | | | | | | |
| 950,000 - 1,000,000 | | | | | | | | 0.24% |
| 1.000.000 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|---------|---------|
| Average | 315,649 |
| Minimum | 52,839 |
| Maximum | 883,253 |

4. Origination Year

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 2018 | | | | | | | | |
| 2018 - 2019 | 44,377,723.91 | 16.20% | 224 | 13.68% | 2.56% | 23.95 | 76.20% | 25.38% |
| 2019 - 2020 | 211,445,963.29 | 77.17% | 1,190 | 72.69% | 2.57% | 24.92 | 79.62% | 74.62% |
| 2020 - 2021 | 1,717,643.09 | 0.63% | 28 | 1.71% | 2.35% | 25.21 | 79.50% | |
| 2021 - 2022 | 1,237,377.59 | 0.45% | 26 | 1.59% | 2.18% | 26.31 | 69.16% | |
| 2022 - 2023 | 4,950,194.53 | 1.81% | 84 | 5.13% | 2.70% | 26.95 | 68.60% | |
| 2023 - 2024 | 10,254,528.61 | 3.74% | 85 | 5.19% | 3.44% | 26.96 | 76.98% | |
| 2024 - 2025 | | | | | | | | |
| 2025 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 2019 |
| Minimum | 2018 |
| Maximum | 2023 |

5. Seasoning

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 1 Year(s) | 10,254,528.61 | 3.74% | 85 | 5.19% | 3.44% | 26.96 | 76.98% | 87.48% |
| 1 Year(s) - 2 Year(s) | 4,950,194.53 | 1.81% | 84 | 5.13% | 2.70% | 26.95 | 68.60% | 12.52% |
| 2 Year(s) - 3 Year(s) | 1,237,377.59 | 0.45% | 26 | 1.59% | 2.18% | 26.31 | 69.16% | |
| 3 Year(s) - 4 Year(s) | 1,717,643.09 | 0.63% | 28 | 1.71% | 2.35% | 25.21 | 79.50% | |
| 4 Year(s) - 5 Year(s) | 211,445,963.29 | 77.17% | 1,190 | 72.69% | 2.57% | 24.92 | 79.62% | |
| 5 Year(s) - 6 Year(s) | 44,377,723.91 | 16.20% | 224 | 13.68% | 2.56% | 23.95 | 76.20% | |
| 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 | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|--------------|
| Weighted Average | 4.75 Year(s) |
| Minimum | .75 Year(s) |
| Maximum | 5.75 Year(s) |

6. Legal Maturity

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| 2012 | | | | | | | | |
| 2012 - 2015 | | | | | | | | |
| 2015 - 2020 | | | | | | | | |
| 2020 - 2025 | | | | | | | | 0.01% |
| 2025 - 2030 | 146,309.62 | 0.05% | 2 | 0.12% | 1.96% | 5.25 | 45.07% | 0.09% |
| 2030 - 2035 | 151,330.14 | 0.06% | 4 | 0.24% | 2.29% | 10.08 | 54.97% | 0.05% |
| 2035 - 2040 | 1,311,340.25 | 0.48% | 22 | 1.34% | 2.37% | 14.63 | 71.57% | 0.52% |
| 2040 - 2045 | 5,891,631.43 | 2.15% | 55 | 3.36% | 2.51% | 19.90 | 70.03% | 2.24% |
| 2045 - 2050 | 256,610,394.77 | 93.66% | 1,391 | 84.97% | 2.57% | 24.93 | 79.10% | 97.08% |
| 2050 - 2055 | 9,872,424.81 | 3.60% | 163 | 9.96% | 3.48% | 28.45 | 75.91% | |
| 2055 - 2060 | | | | | | | | |
| 2060 - 2065 | | | | | | | | |
| 2065 - 2070 | | | | | | | | |
| 2070 - 2075 | | | | | | | | |
| 2075 - 2080 | | | | | | | | |
| 2080 - 2085 | | | | | | | | |
| 2085 - 2090 | | | | | | | | |
| 2090 - 2095 | | | | | | | | |
| 2095 - 2100 | | | | | | | | |
| 2100 >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 2048 |
| Minimum | 2029 |
| Maximum | 2053 |

7. Remaining Tenor

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| < 1 Year(s) | | | | | | | | |
| 1 Year(s) - 2 Year(s) | | | | | | | | |
| 2 Year(s) - 3 Year(s) | | | | | | | | |
| 3 Year(s) - 4 Year(s) | | | | | | | | 0.00% |
| 4 Year(s) - 5 Year(s) | | | | | | | | 0.01% |
| 5 Year(s) - 6 Year(s) | 146,309.62 | 0.05% | 2 | 0.12% | 1.96% | 5.25 | 45.07% | |
| 6 Year(s) - 7 Year(s) | | | | | | | | |
| 7 Year(s) - 8 Year(s) | | | | | | | | 0.01% |
| 8 Year(s) - 9 Year(s) | 3,759.65 | 0.00% | 1 | 0.06% | 2.07% | 8.42 | 60.85% | |
| 9 Year(s) - 10 Year(s) | 22,618.50 | 0.01% | 1 | 0.06% | 2.07% | 9.42 | 60.85% | 0.08% |
| 10 Year(s) - 11 Year(s) | 124,951.99 | 0.05% | 2 | 0.12% | 2.34% | 10.25 | 53.73% | |
| 11 Year(s) - 12 Year(s) | 55,351.20 | 0.02% | 2 | 0.12% | 2.23% | 11.53 | 69.56% | |
| 12 Year(s) - 13 Year(s) | 24,814.72 | 0.01% | 1 | 0.06% | 1.53% | 12.25 | 78.90% | 0.00% |
| 13 Year(s) - 14 Year(s) | 254,278.29 | 0.09% | 3 | 0.18% | 2.28% | 13.34 | 79.87% | 0.01% |
| 14 Year(s) - 15 Year(s) | 73,158.64 | 0.03% | 1 | 0.06% | 2.12% | 14.25 | 81.81% | 0.04% |
| 15 Year(s) - 16 Year(s) | 903,737.40 | 0.33% | 15 | 0.92% | 2.46% | 15.28 | 68.32% | |
| 16 Year(s) - 17 Year(s) | 184,418.04 | 0.07% | 1 | 0.06% | 2.35% | 16.25 | 53.31% | 0.02% |
| 17 Year(s) - 18 Year(s) | 373,647.49 | 0.14% | 4 | 0.24% | 2.52% | 17.26 | 73.81% | 0.06% |
| 18 Year(s) - 19 Year(s) | 357,979.22 | 0.13% | 4 | 0.24% | 2.36% | 18.60 | 79.30% | 0.05% |
| 19 Year(s) - 20 Year(s) | 604,622.46 | 0.22% | 8 | 0.49% | 2.57% | 19.37 | 58.85% | 0.34% |
| 20 Year(s) - 21 Year(s) | 4,112,495.10 | 1.50% | 34 | 2.08% | 2.52% | 20.42 | 71.66% | 0.14% |
| 21 Year(s) - 22 Year(s) | 3,858,955.20 | 1.41% | 35 | 2.14% | 2.52% | 21.39 | 73.58% | 0.07% |
| 22 Year(s) - 23 Year(s) | 5,407,417.22 | 1.97% | 47 | 2.87% | 2.49% | 22.36 | 73.89% | 0.23% |
| 23 Year(s) - 24 Year(s) | 4,249,130.84 | 1.55% | 31 | 1.89% | 2.53% | 23.47 | 80.84% | 0.22% |
| 24 Year(s) - 25 Year(s) | 46,386,850.73 | 16.93% | 232 | 14.17% | 2.56% | 24.28 | 76.58% | 1.40% |
| 25 Year(s) - 26 Year(s) | 196,966,509.90 | 71.89% | 1,050 | 64.14% | 2.58% | 25.25 | 79.88% | 1.58% |
| 26 Year(s) - 27 Year(s) | 840,287.04 | 0.31% | 19 | 1.16% | 2.45% | 26.26 | 84.24% | 1.89% |
| 27 Year(s) - 28 Year(s) | 947,757.23 | 0.35% | 24 | 1.47% | 1.99% | 27.26 | 73.52% | 1.91% |
| 28 Year(s) - 29 Year(s) | 3,446,701.57 | 1.26% | 67 | 4.09% | 2.77% | 28.24 | 72.44% | 8.14% |
| 29 Year(s) - 30 Year(s) | 4,637,678.97 | 1.69% | 53 | 3.24% | 4.51% | 29.24 | 77.47% | 82.33% |
| 30 Year(s) >= | | | | | | | | 1.49% |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|---------------|
| Weighted Average | 24.83 Year(s) |
| Minimum | 5.25 Year(s) |
| Maximum | 29.25 Year(s) |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | 769,250.32 | 0.28% | 5 | 0.58% | 2.48% | 25.09 | 25.54% | 0.20% |
| 40% - 50% | 461,873.02 | 0.17% | 4 | 0.46% | 2.46% | 24.95 | 33.87% | 0.13% |
| 50% - 60% | 1,370,429.55 | 0.50% | 9 | 1.04% | 2.40% | 24.30 | 40.69% | 0.48% |
| 60% - 70% | 2,833,221.95 | 1.03% | 14 | 1.61% | 2.50% | 24.47 | 45.43% | 0.45% |
| 70% - 80% | 7,169,049.88 | 2.62% | 26 | 3.00% | 2.53% | 24.99 | 55.98% | 0.64% |
| 80% - 90% | 23,168,707.35 | 8.46% | 73 | 8.41% | 2.61% | 24.74 | 63.13% | 1.71% |
| 90% - 100% | 29,603,907.86 | 10.80% | 83 | 9.56% | 2.62% | 25.09 | 70.72% | 2.51% |
| 100% - 110% | 31,441,134.04 | 11.48% | 94 | 10.83% | 2.65% | 24.89 | 76.61% | 7.86% |
| 110% - 120% | 171,306,465.40 | 62.52% | 542 | 62.44% | 2.59% | 24.87 | 84.56% | 84.02% |
| 120% - 130% | 4,453,676.76 | 1.63% | 11 | 1.27% | 2.57% | 24.86 | 85.75% | 1.58% |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | 401,618.61 | 0.15% | 1 | 0.12% | 2.69% | 25.20 | 74.37% | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 109% |
| Minimum | 30% |
| Maximum | 159% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | | | | | | | | |
| 60% - 70% | | | | | | | | |
| 70% - 80% | | | | | | | | |
| 80% - 90% | | | | | | | | |
| 90% - 100% | 396,459.04 | 0.14% | 2 | 0.23% | 2.44% | 25.77 | 77.09% | 0.03% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | 607,637.24 | 0.22% | 4 | 0.46% | 2.66% | 24.75 | 86.56% | 0.39% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 109% |
| Minimum | 30% |
| Maximum | 159% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | 138,734.16 | 0.05% | 2 | 0.23% | 2.74% | 21.05 | 17.34% | 0.02% |
| 30% - 40% | 1,380,821.06 | 0.50% | 9 | 1.04% | 2.46% | 24.84 | 27.59% | 0.22% |
| 40% - 50% | 1,668,089.64 | 0.61% | 10 | 1.15% | 2.42% | 24.31 | 37.82% | 0.17% |
| 50% - 60% | 4,014,726.10 | 1.47% | 20 | 2.30% | 2.38% | 24.55 | 47.20% | 0.47% |
| 60% - 70% | 9,243,591.10 | 3.37% | 35 | 4.03% | 2.51% | 24.26 | 54.77% | 0.50% |
| 70% - 80% | 22,724,750.82 | 8.29% | 77 | 8.87% | 2.55% | 24.56 | 62.45% | 0.74% |
| 80% - 90% | 38,316,697.83 | 13.99% | 114 | 13.13% | 2.61% | 25.02 | 70.34% | 2.29% |
| 90% - 100% | 48,360,892.34 | 17.65% | 149 | 17.17% | 2.62% | 24.78 | 78.94% | 2.86% |
| 100% - 110% | 134,515,423.94 | 49.10% | 414 | 47.70% | 2.61% | 24.96 | 86.23% | 11.20% |
| 110% - 120% | 12,213,989.14 | 4.46% | 31 | 3.57% | 2.63% | 25.30 | 91.97% | 80.14% |
| 120% - 130% | | | | | | | | 0.95% |
| 130% - 140% | 401,618.61 | 0.15% | 1 | 0.12% | 2.69% | 25.20 | 74.37% | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 96% |
| Minimum | 21% |
| Maximum | 133% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | | | | | | | | |
| 60% - 70% | | | | | | | | |
| 70% - 80% | | | | | | | | |
| 80% - 90% | 117,131.87 | 0.04% | 1 | 0.12% | 2.55% | 24.25 | 66.17% | 0.03% |
| 90% - 100% | 279,327.17 | 0.10% | 1 | 0.12% | 2.39% | 26.40 | 81.67% | |
| 100% - 110% | 607,637.24 | 0.22% | 4 | 0.46% | 2.66% | 24.75 | 86.56% | |
| 110% - 120% | | | | | | | | 0.39% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 96% |
| Minimum | 21% |
| Maximum | 133% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | 52,839.23 | 0.02% | 1 | 0.12% | 2.25% | 24.25 | 17.55% | |
| 20% - 30% | 1,584,111.75 | 0.58% | 11 | 1.27% | 2.49% | 24.49 | 27.60% | 0.14% |
| 30% - 40% | 2,327,192.45 | 0.85% | 16 | 1.84% | 2.41% | 24.37 | 41.83% | 0.12% |
| 40% - 50% | 3,723,003.40 | 1.36% | 20 | 2.30% | 2.32% | 24.17 | 53.05% | 0.32% |
| 50% - 60% | 14,223,439.77 | 5.19% | 55 | 6.34% | 2.50% | 24.24 | 61.75% | 0.35% |
| 60% - 70% | 43,000,770.09 | 15.69% | 145 | 16.71% | 2.56% | 24.36 | 74.40% | 0.61% |
| 70% - 80% | 139,402,976.62 | 50.88% | 432 | 49.77% | 2.60% | 24.93 | 84.73% | 1.74% |
| 80% - 90% | 37,374,412.69 | 13.64% | 103 | 11.87% | 2.63% | 25.24 | 78.02% | 2.35% |
| 90% - 100% | 14,143,325.67 | 5.16% | 35 | 4.03% | 2.76% | 25.41 | 76.45% | 4.78% |
| 100% - 110% | 13,904,432.39 | 5.07% | 36 | 4.15% | 2.75% | 25.29 | 72.63% | 25.50% |
| 110% - 120% | 2,496,431.98 | 0.91% | 6 | 0.69% | 2.68% | 25.57 | 78.12% | 63.65% |
| 120% - 130% | 344,780.09 | 0.13% | 1 | 0.12% | 1.80% | 25.25 | 67.60% | |
| 130% - 140% | 401,618.61 | 0.15% | 1 | 0.12% | 2.69% | 25.20 | 74.37% | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 76% |
| Minimum | 14% |
| Maximum | 133% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | 117,131.87 | 0.04% | 1 | 0.12% | 2.55% | 24.25 | 66.17% | |
| 60% - 70% | | | | | | | | |
| 70% - 80% | 607,637.24 | 0.22% | 4 | 0.46% | 2.66% | 24.75 | 86.56% | |
| 80% - 90% | | | | | | | | 0.03% |
| 90% - 100% | 279,327.17 | 0.10% | 1 | 0.12% | 2.39% | 26.40 | 81.67% | |
| 100% - 110% | | | | | | | | 0.24% |
| 110% - 120% | | | | | | | | 0.15% |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 76% |
| Minimum | 14% |
| Maximum | 133% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | 680,550.25 | 0.25% | 4 | 0.46% | 2.51% | 24.86 | 24.33% | 0.18% |
| 30% - 40% | 636,468.02 | 0.23% | 6 | 0.69% | 2.51% | 24.42 | 31.76% | 0.17% |
| 40% - 50% | 1,174,206.26 | 0.43% | 8 | 0.92% | 2.40% | 24.63 | 40.12% | 0.43% |
| 50% - 60% | 4,986,906.50 | 1.82% | 22 | 2.53% | 2.48% | 24.39 | 48.16% | 0.57% |
| 60% - 70% | 16,422,866.88 | 5.99% | 56 | 6.45% | 2.55% | 24.38 | 57.62% | 1.31% |
| 70% - 80% | 46,219,914.06 | 16.87% | 134 | 15.44% | 2.61% | 24.95 | 66.94% | 2.69% |
| 80% - 90% | 34,381,962.26 | 12.55% | 100 | 11.52% | 2.63% | 25.10 | 76.45% | 6.89% |
| 90% - 100% | 167,613,100.29 | 61.18% | 530 | 61.06% | 2.60% | 24.88 | 86.00% | 87.34% |
| 100% - 110% | 863,360.22 | 0.32% | 2 | 0.23% | 2.63% | 25.14 | 89.86% | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 90% |
| Minimum | 24% |
| Maximum | 102% |

Loans may be reported in the bucket 100%+. This is the consequence of the reporting method of using original loan and market values for a loan with a further advance. The original loan amount plus further advance amount are divided by the original market value. The reality is that the further advance was underwritten on the basis that the market value of the property was increased (evidenced by a new valuation report at the time of underwriting). The LTMV was never above 100%.

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | | | | | | | | |
| 60% - 70% | | | | | | | | |
| 70% - 80% | 117,131.87 | 0.04% | 1 | 0.12% | 2.55% | 24.25 | 66.17% | 0.03% |
| 80% - 90% | 279,327.17 | 0.10% | 1 | 0.12% | 2.39% | 26.40 | 81.67% | |
| 90% - 100% | 607,637.24 | 0.22% | 4 | 0.46% | 2.66% | 24.75 | 86.56% | 0.39% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 90% |
| Minimum | 24% |
| Maximum | 102% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | 138,734.16 | 0.05% | 2 | 0.23% | 2.74% | 21.05 | 17.34% | 0.02% |
| 20% - 30% | 933,948.63 | 0.34% | 6 | 0.69% | 2.46% | 24.72 | 26.19% | 0.16% |
| 30% - 40% | 1,627,066.56 | 0.59% | 11 | 1.27% | 2.45% | 24.42 | 34.78% | 0.23% |
| 40% - 50% | 5,801,815.53 | 2.12% | 27 | 3.11% | 2.39% | 23.78 | 46.42% | 0.47% |
| 50% - 60% | 14,473,395.18 | 5.28% | 54 | 6.22% | 2.49% | 24.53 | 56.13% | 0.60% |
| 60% - 70% | 43,999,318.17 | 16.06% | 136 | 15.67% | 2.57% | 24.80 | 65.42% | 1.79% |
| 70% - 80% | 49,524,477.02 | 18.08% | 146 | 16.82% | 2.61% | 24.98 | 75.38% | 3.01% |
| 80% - 90% | 129,562,117.94 | 47.29% | 406 | 46.77% | 2.61% | 24.88 | 86.70% | 9.71% |
| 90% - 100% | 26,918,461.55 | 9.82% | 74 | 8.53% | 2.70% | 25.33 | 91.92% | 83.58% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----|
| Weighted Average | 79% |
| Minimum | 17% |
| Maximum | 97% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| <= 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | | | | | | | | |
| 60% - 70% | 117,131.87 | 0.04% | 1 | 0.12% | 2.55% | 24.25 | 66.17% | |
| 70% - 80% | | | | | | | | 0.03% |
| 80% - 90% | 886,964.41 | 0.32% | 5 | 0.58% | 2.57% | 25.27 | 85.02% | |
| 90% - 100% | | | | | | | | 0.39% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----|
| Weighted Average | 79% |
| Minimum | 17% |
| Maximum | 97% |

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

| | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| <= 10% | | | | | | | | |
| 10% - 20% | 842,856.27 | 0.31% | 6 | 0.69% | 2.54% | 24.22 | 23.83% | 0.02% |
| 20% - 30% | 2,147,489.57 | 0.78% | 15 | 1.73% | 2.40% | 24.43 | 35.95% | 0.21% |
| 30% - 40% | 3,377,193.68 | 1.23% | 21 | 2.42% | 2.33% | 24.13 | 48.71% | 0.33% |
| 40% - 50% | 16,320,164.98 | 5.96% | 64 | 7.37% | 2.49% | 23.98 | 59.97% | 0.39% |
| 50% - 60% | 65,418,023.01 | 23.88% | 217 | 25.00% | 2.57% | 24.51 | 76.23% | 0.70% |
| 60% - 70% | 150,298,035.21 | 54.86% | 454 | 52.30% | 2.59% | 25.02 | 83.64% | 2.47% |
| 70% - 80% | 25,465,422.34 | 9.29% | 66 | 7.60% | 2.68% | 25.32 | 74.75% | 3.21% |
| 80% - 90% | 6,948,118.27 | 2.54% | 15 | 1.73% | 3.02% | 25.94 | 83.45% | 21.26% |
| 90% - 100% | 2,162,031.41 | 0.79% | 4 | 0.46% | 3.18% | 26.40 | 94.27% | 70.99% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----|
| Weighted Average | 62% |
| Minimum | 11% |
| Maximum | 97% |

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

| | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------|---------------------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|--|
| Non-NHG | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| < 10% | | | | | | | | |
| 10% - 20% | | | | | | | | |
| 20% - 30% | | | | | | | | |
| 30% - 40% | | | | | | | | |
| 40% - 50% | 117,131.87 | 0.04% | 1 | 0.12% | 2.55% | 24.25 | 66.17% | |
| 50% - 60% | 472,299.22 | 0.17% | 3 | 0.35% | 2.66% | 24.63 | 86.34% | |
| 60% - 70% | 135,338.02 | 0.05% | 1 | 0.12% | 2.65% | 25.17 | 87.31% | 0.03% |
| 70% - 80% | | | | | | | | |
| 80% - 90% | 279,327.17 | 0.10% | 1 | 0.12% | 2.39% | 26.40 | 81.67% | 0.19% |
| 90% - 100% | | | | | | | | 0.20% |
| 100% - 110% | | | | | | | | |
| 110% - 120% | | | | | | | | |
| 120% - 130% | | | | | | | | |
| 130% - 140% | | | | | | | | |
| 140% - 150% | | | | | | | | |
| 150% >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----|
| Weighted Average | 62% |
| Minimum | 11% |
| Maximum | 97% |

14. Loanpart Coupon (interest rate bucket)

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| <= 0.5% | | | | | | | | |
| 0.5% - 1.0% | | | | | | | | |
| 1.0% - 1.5% | 109,508.64 | 0.04% | 6 | 0.37% | 1.31% | 27.66 | 63.64% | 0.04% |
| 1.5% - 2.0% | 5,812,907.66 | 2.12% | 86 | 5.25% | 1.80% | 25.27 | 72.10% | 1.21% |
| 2.0% - 2.5% | 83,864,716.77 | 30.61% | 538 | 32.86% | 2.41% | 24.58 | 72.27% | 16.28% |
| 2.5% - 3.0% | 178,716,427.84 | 65.23% | 932 | 56.93% | 2.65% | 24.89 | 82.05% | 82.47% |
| 3.0% - 3.5% | 338,593.39 | 0.12% | 5 | 0.31% | 3.16% | 27.14 | 72.36% | |
| 3.5% - 4.0% | 517,740.98 | 0.19% | 10 | 0.61% | 3.68% | 28.25 | 72.87% | |
| 4.0% - 4.5% | 532,115.51 | 0.19% | 9 | 0.55% | 4.16% | 28.30 | 66.28% | |
| 4.5% - 5.0% | 2,463,372.97 | 0.90% | 33 | 2.02% | 4.81% | 28.94 | 76.88% | |
| 5.0% - 5.5% | 1,628,047.26 | 0.59% | 18 | 1.10% | 5.23% | 28.99 | 79.97% | |
| 5.5% - 6.0% | | | | | | | | |
| 6.0% - 6.5% | | | | | | | | |
| 6.5% - 7.0% | | | | | | | | |
| 7.0% > | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 2.6% |
| Minimum | 1.3% |
| Maximum | 5.5% |

15. Remaining Interest Rate Fixed Period (months)

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Floating Rate | | | | | | | | |
| < 12 Month(s) | 618,810.43 | 0.23% | 11 | 0.67% | 1.63% | 25.25 | 80.52% | |
| 12 Month(s) - 24 Month(s) | 10,070.64 | 0.00% | 1 | 0.06% | 1.35% | 26.25 | 79.33% | |
| 24 Month(s) - 36 Month(s) | | | | | | | | |
| 36 Month(s) - 48 Month(s) | 41,540.31 | 0.02% | 1 | 0.06% | 1.52% | 24.84 | 61.74% | 0.03% |
| 48 Month(s) - 60 Month(s) | 1,595,724.69 | 0.58% | 13 | 0.79% | 3.17% | 25.75 | 80.71% | 0.43% |
| 60 Month(s) - 72 Month(s) | 5,170,664.01 | 1.89% | 45 | 2.75% | 2.01% | 24.01 | 77.99% | |
| 72 Month(s) - 84 Month(s) | 26,774.01 | 0.01% | 1 | 0.06% | 1.51% | 26.25 | 90.30% | |
| 84 Month(s) - 96 Month(s) | 67,268.68 | 0.02% | 2 | 0.12% | 1.74% | 27.57 | 67.98% | |
| 96 Month(s) - 108 Month(s) | 993,381.85 | 0.36% | 16 | 0.98% | 3.79% | 28.09 | 74.00% | 0.21% |
| 108 Month(s) - 120 Month(s) | 2,715,942.28 | 0.99% | 31 | 1.89% | 3.93% | 27.41 | 79.41% | 2.48% |
| 120 Month(s) - 132 Month(s) | 4,292,504.44 | 1.57% | 26 | 1.59% | 2.43% | 24.29 | 84.23% | |
| 132 Month(s) - 144 Month(s) | | | | | | | | |
| 144 Month(s) - 156 Month(s) | 24,814.72 | 0.01% | 1 | 0.06% | 1.53% | 12.25 | 78.90% | |
| 156 Month(s) - 168 Month(s) | 332,533.92 | 0.12% | 4 | 0.24% | 2.90% | 28.25 | 66.52% | 0.07% |
| 168 Month(s) - 180 Month(s) | 38,564,175.34 | 14.08% | 203 | 12.40% | 2.54% | 24.03 | 76.78% | 1.81% |
| 180 Month(s) - 192 Month(s) | 131,719,540.17 | 48.08% | 755 | 46.12% | 2.52% | 24.89 | 79.12% | |
| 192 Month(s) - 204 Month(s) | 894,114.83 | 0.33% | 12 | 0.73% | 2.16% | 24.81 | 73.16% | |
| 204 Month(s) - 216 Month(s) | 951,720.53 | 0.35% | 21 | 1.28% | 1.91% | 27.21 | 73.25% | |
| 216 Month(s) - 228 Month(s) | 2,036,507.24 | 0.74% | 29 | 1.77% | 2.56% | 26.24 | 65.64% | 9.55% |
| 228 Month(s) - 240 Month(s) | 4,577,146.01 | 1.67% | 34 | 2.08% | 2.54% | 25.70 | 78.45% | 56.53% |
| 240 Month(s) - 252 Month(s) | 3,307,390.79 | 1.21% | 25 | 1.53% | 2.62% | 22.86 | 77.99% | |
| 252 Month(s) - 264 Month(s) | 72,661.95 | 0.03% | 2 | 0.12% | 2.75% | 23.90 | 84.49% | |
| 264 Month(s) - 276 Month(s) | 34,983.65 | 0.01% | 1 | 0.06% | 2.48% | 25.25 | 65.66% | |
| 276 Month(s) - 288 Month(s) | 453,574.56 | 0.17% | 7 | 0.43% | 2.58% | 26.21 | 67.60% | 0.24% |
| 288 Month(s) - 300 Month(s) | 14,293,557.75 | 5.22% | 66 | 4.03% | 2.77% | 24.44 | 75.91% | 1.54% |
| 300 Month(s) - 312 Month(s) | 56,312,208.43 | 20.55% | 274 | 16.74% | 2.75% | 25.23 | 80.82% | |
| 312 Month(s) - 324 Month(s) | 692,396.11 | 0.25% | 11 | 0.67% | 2.62% | 25.77 | 86.58% | |
| 324 Month(s) - 336 Month(s) | 488,743.84 | 0.18% | 7 | 0.43% | 2.47% | 26.45 | 72.45% | |
| 336 Month(s) - 348 Month(s) | 1,306,751.85 | 0.48% | 24 | 1.47% | 2.74% | 27.16 | 69.90% | 2.33% |
| 348 Month(s) - 360 Month(s) | 2,387,927.99 | 0.87% | 14 | 0.86% | 3.55% | 26.97 | 71.21% | 24.79% |
| 360 Month(s) >= | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----------------|
| Weighted Average | 210.02 Month(s) |
| Minimum | Month(s) |
| Maximum | 350 Month(s) |

16. Interest Payment Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Fixed | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Floating | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

17. Property Description

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|------------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| House | 253,945,252.10 | 92.69% | 796 | 91.71% | 2.60% | 24.88 | 79.03% | 90.70% |
| Apartment | 20,038,178.92 | 7.31% | 72 | 8.29% | 2.55% | 24.91 | 74.71% | 9.30% |
| House with business premises | | | | | | | | |
| Other | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

18. Geographical Distribution (by province)

| Province | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Drenthe | 4,724,851.02 | 1.72% | 17 | 1.96% | 2.61% | 24.54 | 81.33% | 1.74% |
| Flevoland | 3,725,871.12 | 1.36% | 13 | 1.50% | 2.62% | 24.57 | 81.96% | 1.49% |
| Friesland | 4,149,252.08 | 1.51% | 14 | 1.61% | 2.68% | 25.11 | 77.45% | 1.36% |
| Gelderland | 26,618,337.98 | 9.72% | 92 | 10.60% | 2.60% | 24.96 | 78.78% | 9.59% |
| Groningen | 3,527,820.69 | 1.29% | 12 | 1.38% | 2.61% | 24.42 | 77.46% | 1.52% |
| Limburg | 11,850,058.92 | 4.33% | 40 | 4.61% | 2.57% | 24.88 | 82.10% | 4.18% |
| Noord-Brabant | 57,202,262.56 | 20.88% | 180 | 20.74% | 2.62% | 24.91 | 79.55% | 20.06% |
| Noord-Holland | 42,704,332.86 | 15.59% | 123 | 14.17% | 2.57% | 24.96 | 77.51% | 17.31% |
| Overijssel | 9,122,121.99 | 3.33% | 32 | 3.69% | 2.57% | 24.59 | 75.99% | 3.77% |
| Utrecht | 42,466,683.35 | 15.50% | 134 | 15.44% | 2.56% | 24.81 | 76.65% | 14.68% |
| Zeeland | 2,695,829.78 | 0.98% | 10 | 1.15% | 2.66% | 24.49 | 75.42% | 0.97% |
| Zuid-Holland | 65,196,008.67 | 23.80% | 201 | 23.16% | 2.62% | 24.93 | 79.77% | 23.33% |
| Unspecified | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

19. Geographical Distribution (by economic region)

| Economic Region | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NL111 - Oost-Groningen | 428,428.78 | 0.16% | 1 | 0.12% | 2.80% | 25.25 | 88.33% | 0.16% |
| NL112 - Delfzijl en omgeving | 621,495.09 | 0.23% | 2 | 0.23% | 2.74% | 24.44 | 77.35% | 0.17% |
| NL113 - Overig Groningen | 2,241,524.58 | 0.82% | 8 | 0.92% | 2.53% | 24.27 | 76.19% | 1.12% |
| NL121 - Noord-Friesland | 1,337,768.21 | 0.49% | 5 | 0.58% | 2.68% | 24.64 | 66.55% | 0.37% |
| NL122 - Zuidwest-Friesland | 1,023,246.06 | 0.37% | 3 | 0.35% | 2.99% | 26.16 | 88.25% | 0.30% |
| NL123 - Zuidoost-Friesland | 1,788,237.81 | 0.65% | 6 | 0.69% | 2.51% | 24.88 | 79.42% | 0.70% |
| NL131 - Noord-Drenthe | 3,211,265.69 | 1.17% | 12 | 1.38% | 2.61% | 24.37 | 79.88% | 1.14% |
| NL132 - Zuidoost-Drenthe | 102,162.00 | 0.04% | 1 | 0.12% | 2.50% | 25.25 | 39.29% | 0.11% |
| NL133 - Zuidwest-Drenthe | 1,647,795.57 | 0.60% | 5 | 0.58% | 2.63% | 24.78 | 85.15% | 0.57% |
| NL211 - Noord-Overijssel | 4,172,352.70 | 1.52% | 13 | 1.50% | 2.59% | 24.70 | 76.68% | 1.80% |
| NL212 - Zuidwest-Overijssel | 1,136,239.31 | 0.41% | 5 | 0.58% | 2.42% | 24.62 | 73.83% | 0.43% |
| NL213 - Twente | 3,813,529.98 | 1.39% | 14 | 1.61% | 2.59% | 24.45 | 75.88% | 1.53% |
| NL221 - Veluwe | 7,089,055.98 | 2.59% | 25 | 2.88% | 2.61% | 24.81 | 78.59% | 3.30% |
| NL224 - Zuidwest-Gelderland | 4,074,468.32 | 1.49% | 15 | 1.73% | 2.62% | 24.99 | 82.14% | 1.40% |
| NL225 - Achterhoek | 4,317,788.42 | 1.58% | 14 | 1.61% | 2.57% | 24.94 | 78.59% | 1.48% |
| NL226 - Arnhem/Nijmegen | 11,137,025.26 | 4.06% | 38 | 4.38% | 2.60% | 25.06 | 77.75% | 3.41% |
| NL230 - Flevoland | 3,725,871.12 | 1.36% | 13 | 1.50% | 2.62% | 24.57 | 81.96% | 1.49% |
| NL310 - Utrecht | 42,466,683.35 | 15.50% | 134 | 15.44% | 2.56% | 24.81 | 76.65% | 14.68% |
| NL321 - Kop van Noord-Holland | 3,436,385.51 | 1.25% | 10 | 1.15% | 2.69% | 24.74 | 80.59% | 1.00% |
| NL322 - Alkmaar en omgeving | 2,563,143.73 | 0.94% | 7 | 0.81% | 2.58% | 24.13 | 75.80% | 1.07% |
| NL323 - IJmond | 4,495,842.84 | 1.64% | 14 | 1.61% | 2.71% | 25.02 | 74.85% | 1.43% |
| NL324 - Agglomeratie Haarlem | 3,439,288.98 | 1.26% | 10 | 1.15% | 2.41% | 24.89 | 76.64% | 2.05% |
| NL325 - Zaanstreek | 2,758,229.78 | 1.01% | 10 | 1.15% | 2.44% | 24.58 | 78.89% | 1.02% |
| NL326 - Groot-Amsterdam | 16,524,457.91 | 6.03% | 48 | 5.53% | 2.59% | 25.16 | 77.08% | 7.31% |
| NL327 - Het Gooi en Vechtstreek | 9,486,984.11 | 3.46% | 24 | 2.76% | 2.52% | 25.01 | 78.79% | 3.41% |
| NL331 - Agglomeratie Leiden en Bollenstreek | 9,253,827.50 | 3.38% | 28 | 3.23% | 2.62% | 25.14 | 81.89% | 3.42% |
| NL332 - Agglomeratie 's-Gravenhage | 19,987,182.20 | 7.30% | 64 | 7.37% | 2.58% | 24.81 | 78.61% | 7.29% |
| NL333 - Delft en Westland | 5,176,900.74 | 1.89% | 18 | 2.07% | 2.59% | 24.78 | 75.88% | 1.76% |
| NL334 - Oost-Zuid-Holland | 5,150,787.35 | 1.88% | 16 | 1.84% | 2.71% | 24.90 | 79.64% | 1.85% |
| NL335 - Groot-Rijnmond | 23,326,253.47 | 8.51% | 68 | 7.83% | 2.65% | 25.03 | 81.01% | 7.87% |
| NL336 - Zuidoost-Zuid-Holland | 2,301,057.41 | 0.84% | 7 | 0.81% | 2.60% | 24.35 | 77.87% | 1.15% |
| NL341 - Zeeuwsch-Vlaanderen | 846,208.24 | 0.31% | 3 | 0.35% | 2.56% | 24.28 | 74.04% | 0.31% |
| NL342 - Overig Zeeland | 1,849,621.54 | 0.68% | 7 | 0.81% | 2.71% | 24.58 | 76.05% | 0.66% |
| NL411 - West-Noord-Brabant | 9,814,454.29 | 3.58% | 31 | 3.57% | 2.61% | 24.71 | 81.29% | 3.74% |
| NL412 - Midden-Noord-Brabant | 11,663,330.68 | 4.26% | 37 | 4.26% | 2.60% | 24.71 | 78.87% | 3.81% |
| NL413 - Noordoost-Noord-Brabant | 11,601,790.73 | 4.23% | 37 | 4.26% | 2.64% | 24.96 | 76.52% | 4.38% |
| NL414 - Zuidoost-Noord-Brabant | 24,122,686.86 | 8.80% | 75 | 8.64% | 2.64% | 25.07 | 80.63% | 8.13% |
| NL421 - Noord-Limburg | 4,284,809.97 | 1.56% | 13 | 1.50% | 2.64% | 25.16 | 84.20% | 1.47% |
| NL422 - Midden-Limburg | 3,373,304.26 | 1.23% | 11 | 1.27% | 2.55% | 24.59 | 81.81% | 1.14% |
| NL423 - Zuid-Limburg | 4,191,944.69 | 1.53% | 16 | 1.84% | 2.53% | 24.84 | 80.20% | 1.56% |
| Unknown/Not specified | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

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

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| 0 % | 266,781,631.07 | 97.37% | 851 | 98.04% | 2.59% | 24.86 | 78.84% | 84.14% |
| 0% - 10% | 4,777,159.37 | 1.74% | 12 | 1.38% | 2.97% | 25.73 | 73.76% | 12.57% |
| 10% - 20% | 1,668,767.58 | 0.61% | 4 | 0.46% | 3.05% | 25.55 | 68.22% | 2.60% |
| 20% - 30% | 755,873.00 | 0.28% | 1 | 0.12% | 3.62% | 26.90 | 91.06% | 0.68% |
| 30% - 40% | | | | | | | | |
| 40% - 50% | | | | | | | | |
| 50% - 60% | | | | | | | | |
| 60% - 70% | | | | | | | | |
| 70% - 80% | | | | | | | | |
| 80% - 90% | | | | | | | | |
| 90% - 100% | | | | | | | | |
| 100% > | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|-----|
| Weighted Average | 0% |
| Minimum | 0% |
| Maximum | 26% |

21. Occupancy

| | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|--|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| No Data | | | | | | | | |
| Owner-occupied | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Partially owner-occupied (partly rented) | | | | | | | | |
| Non-owner-occupied/buy-to-let | | | | | | | | |
| Holiday/second home | | | | | | | | |
| Other | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

22. Employment Status Borrower

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Employed | 248,451,262.70 | 90.68% | 787 | 90.67% | 2.61% | 24.90 | 79.03% | 92.14% |
| Self employed | 21,259,939.01 | 7.76% | 64 | 7.37% | 2.55% | 24.70 | 77.51% | 6.73% |
| Unemployed | 2,085,706.85 | 0.76% | 7 | 0.81% | 2.48% | 25.32 | 67.73% | 0.58% |
| Retired | 2,186,522.46 | 0.80% | 10 | 1.15% | 2.54% | 24.06 | 65.66% | 0.55% |
| Other | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

23. Loan To Income

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| <= 0.50 | | | | | | | | |
| 0.50 - 1.00 | 57,711.02 | 0.02% | 1 | 0.12% | 2.56% | 21.55 | 20.61% | 0.04% |
| 1.00 - 1.50 | 1,424,162.12 | 0.52% | 11 | 1.27% | 2.51% | 23.87 | 46.48% | 0.12% |
| 1.50 - 2.00 | 3,293,430.72 | 1.20% | 16 | 1.84% | 2.35% | 23.18 | 53.05% | 0.20% |
| 2.00 - 2.50 | 10,203,806.60 | 3.72% | 39 | 4.49% | 2.54% | 24.77 | 70.31% | 0.61% |
| 2.50 - 3.00 | 22,584,779.03 | 8.24% | 79 | 9.10% | 2.57% | 24.68 | 76.01% | 5.01% |
| 3.00 - 3.50 | 56,907,891.94 | 20.77% | 189 | 21.77% | 2.58% | 24.67 | 77.63% | 9.53% |
| 3.50 - 4.00 | 81,774,458.82 | 29.85% | 261 | 30.07% | 2.61% | 24.93 | 79.94% | 20.79% |
| 4.00 - 4.50 | 68,400,051.70 | 24.97% | 203 | 23.39% | 2.61% | 24.99 | 81.12% | 32.23% |
| 4.50 - 5.00 | 23,925,694.99 | 8.73% | 59 | 6.80% | 2.68% | 25.27 | 81.43% | 23.79% |
| 5.00 - 5.50 | 3,907,259.50 | 1.43% | 7 | 0.81% | 2.58% | 25.28 | 83.54% | 6.61% |
| 5.50 - 6.00 | 1,040,873.36 | 0.38% | 2 | 0.23% | 2.72% | 26.09 | 73.15% | 1.07% |
| 6.00 - 6.50 | | | | | | | | |
| 6.50 - 7.00 | | | | | | | | |
| 7.00 > | | | | | | | | |
| Unknown | 463,311.22 | 0.17% | 1 | 0.12% | 3.42% | 26.93 | 78.52% | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|------|
| Weighted Average | 3.70 |
| Minimum | 0.87 |
| Maximum | 5.74 |

24. Debt Service to Income

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| <= 0.00% | | | | | | | | |
| 0.00% - 5.00% | 402,462.09 | 0.15% | 4 | 0.46% | 2.66% | 23.94 | 30.16% | 0.13% |
| 5.00% - 10.00% | 8,015,510.37 | 2.93% | 34 | 3.92% | 2.56% | 25.22 | 63.18% | 2.31% |
| 10.00% - 15.00% | 27,234,880.90 | 9.94% | 96 | 11.06% | 2.53% | 24.73 | 72.42% | 8.26% |
| 15.00% - 20.00% | 104,079,760.69 | 37.99% | 328 | 37.79% | 2.57% | 24.89 | 79.71% | 34.58% |
| 20.00% - 25.00% | 123,367,892.36 | 45.03% | 379 | 43.66% | 2.62% | 24.88 | 80.44% | 49.64% |
| 25.00% - 30.00% | 9,583,588.49 | 3.50% | 24 | 2.76% | 2.84% | 24.85 | 78.50% | 4.57% |
| 30.00% - 35.00% | 836,024.90 | 0.31% | 2 | 0.23% | 2.82% | 26.26 | 81.20% | 0.50% |
| 35.00% - 40.00% | | | | | | | | |
| 40.00% - 45.00% | | | | | | | | |
| 45.00% - 50.00% | | | | | | | | |
| 50.00% - 55.00% | | | | | | | | |
| 55.00% - 60.00% | | | | | | | | |
| 60.00% - 65.00% | | | | | | | | |
| 65.00% - 70.00% | | | | | | | | |
| 70.00% > | | | | | | | | |
| Unknown | 463,311.22 | 0.17% | 1 | 0.12% | 3.42% | 26.93 | 78.52% | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

| | |
|------------------|--------|
| Weighted Average | 19.27% |
| Minimum | 3.04% |
| Maximum | 31.44% |

25. Loanpart Payment Frequency

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|---------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Monthly | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Quarterly | | | | | | | | |
| Semi-annually | | | | | | | | |
| Annually | | | | | | | | |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

26a. Guarantee Type - Loan

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG Guarantee | 1,004,096.28 | 0.37% | 6 | 0.69% | 2.57% | 25.15 | 82.82% | 0.42% |
| Non-NHG Guarantee | 272,979,334.74 | 99.63% | 862 | 99.31% | 2.60% | 24.88 | 78.70% | 99.58% |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

26b. Guarantee Type - Loan Part

| Description | Aggregate Outstanding Amount | % of Total | Nr of Parts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| NHG Guarantee | 1,206,375.40 | 0.44% | 13 | 44.44% | 2.58% | 25.17 | 80.22% | 0.42% |
| Non-NHG Guarantee | 272,777,055.62 | 99.56% | 1,624 | 55.56% | 2.60% | 24.88 | 78.71% | 99.58% |
| Unknown | | | | | | | | |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

27. Originator

| | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-------------------|---------------------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|--|
| TulpenHuis 1 B.V. | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

28. Servicer

| Servicer | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not.Amount at Closing Date |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Tulphypothekeken B.V. | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

29. Capital Insurance

| Insurance Policy Provider | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTOMV | % of Total Not. Amount at Closing |
|---------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|-----------------------------------|
| No policy attached | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |
| Total | 273,983,431.02 | 100.00% | 1,637 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

30. First Time Buyer

| First Time Buyer | 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 |
|------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-------------------------|---------------------------------------|
| Yes | 156,108,053.49 | 56.98% | 510 | 58.76% | 2.59% | 25.08 | 79.56% | 60.70% |
| No | 117,875,377.53 | 43.02% | 358 | 41.24% | 2.62% | 24.62 | 77.60% | 39.30% |
| Total | 273,983,431.02 | 100.00% | 868 | 100.00% | 2.60% | 24.88 | 78.72% | 100.00% |

Glossary

| Term | Definition / Calculation |
|---|---|
| Arrears | means payments of interest and/or principal which have not been received at the contractually scheduled date and have not been received as of the reporting date; |
| Article 405 of the CRR | means Article 405 of 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; |
| Article 51 of the AIFMR | means Article 51 of 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; |
| Borrower | means the debtor or debtors, including any jointly and severally liable co-debtor or co-debtors, to a Mortgage Loan; |
| Closing Date | means 20 November 2019 or such other date as may be agreed between the Issuer, the Seller, the Arranger and the Joint Lead Managers; |
| Constant Default Rate (CDR) | means the annualised ratio of outstanding principal balances in the pool that have entered into default in relation to the principal balance of the mortgage pool; |
| Constant Prepayment Rate (CPR) | means prepayment as annualised ratio of prepayments to the principal mortgage balance outstanding at the beginning of the relevant period; |
| Construction Deposit / Construction Deposit Obligation | means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed at a later date to be applied towards improvements to the relevant Mortgaged Asset; |
| Construction Deposit Account | means the bank account of the Issuer designated as such; |
| Coupon | means with respect to the Notes & Cash report the interest rate payable on the relevant Notes and with respect to the the Monthly Performance and Portfolio Report the interest coupons appertaining to the Mortgage Loans; |
| Credit Enhancement | means the combined structural features that improve the credit worthiness of the respective notes. Types of credit enhancement might consist of subordinated notes, excess spread and a reserve account; |
| Credit Rating | means the rating assigned by Fitch Ratings and Moodys which reflects their judgement of the credit quality of the instrument carrying such rating; |
| Current Loan to Indexed Foreclosure Value (CLTIFV) | means Outstanding Principal Amount of Mortgage Loan / Indexed Foreclosure Value; |
| Current Loan to Indexed Market Value (CLTIMV) | means Outstanding Principal Amount of Mortgage Loan / Indexed Market Value; |
| Current Loan to Original Market Value (CLTOMV) | means Outstanding Principal Amount of Mortgage Loan / Original Market Value; |
| Current Loan to OriginalForeclosureValue (CLTOFV) | means Outstanding Principal Amount of Mortgage Loan / Original Foreclosure Value; |
| Cut-Off Date | means, (i) in respect of the Mortgage Receivables assigned on the Closing Date, 30 September 2019 close of business and (ii) in respect of any Further Advance Receivable, the date of origination of such Further Advance; |
| Day Count Convention (Notes) | means actual/360; |
| Debt Service to Income | means (the sum of the monthly scheduled interest and scheduled principal repayment amount to be paid by the Borrower) / (total eligible Borrower income / 12); |
| Delinquency | means a Mortgage Loan being in Arrears; |
| Determination Date | means the Notes Calculation Date relating to the Current Reporting Period; |
| Economic Region | The economic region is determined based on the zip code of the property underlying the Mortgage Loan based on the Nomenclature of Territorial Units for Statistics (NUTS); |
| Final Maturity Date | means the Notes Payment Date falling in October 2056; |
| First Optional Redemption Date | means the Notes Payment Date falling in October 2024; |
| Fixed Rate Mortgage Receivables | means the Mortgage Receivables owned by the Issuer excluding any Mortgage Receivable with a floating rate of interest; |
| Foreclosed Mortgage Loan | means a Mortgage Loan in Foreclosure; |
| Foreclosed NHG Loan | means an NHG Loan which is or has been subjected to Foreclosure; |
| Foreclosed Non NHG Loan | means a Foreclosed Mortgage Loan that does not qualify as an NHG Loan; |
| Foreclosure | means the process in which the lender forces the termination of the Mortgage Loan and sells and/or liquidates all collateral to recover the outstanding loan amount and other claims, including but not limited to, missed interest payments and foreclosure costs; |
| Foreclosure Value | means the foreclosure value of the Mortgaged Asset; |
| Further Advance and Unsold Property Portable Mortgage Account | means the bank account of the Issuer designated as such; |
| Further Advances | means (i) a further advance made under a Mortgage Loan which will be secured by the same Mortgage as the loan previously disbursed under such Mortgage Loan (verhoogde inschrijving) and (ii) a further advance made under a Mortgage Loan which will also be secured by a second or sequentially lower ranking Mortgage as the loan previously disbursed under such Mortgage Loan (verhoging), or (iii) a withdrawal of moneys which were previously repaid to redeem the Mortgage Loan (heropname); |
| Indexed Foreclosure Value | means the value calculated by indexing the Original Foreclosure Value with a property price index (weighted average of houses and apartments prices), as provided by the Land Registry for the province where the property is located; |
| Indexed Market Value | means the market value calculated by indexing the Original Market Value with a property price index (weighted average of houses and apartments prices), as provided by the Land Registry for the province where the property is located; |
| Interest Payment Date | Means Notes Payment Date; |
| Interest Rate Fixed Period | means the most recently contractually agreed period of time during which the Coupon paid by the borrower is fixed, subject only to changes caused by expiry of discount arrangements; |
| Issuer Account Bank | means Citibank Europe PLC, Netherlands Branch; |

Tulip Mortgage Funding 2019-1 B.V.

Monthly Portfolio and Performance Report: 1 October 2023 - 31 October 2023

| Term | Definition / Calculation |
|--|---|
| Issuer Accounts | means any of the Issuer Transaction Accounts, the Construction Deposit Account, the Sold Property Portable Mortgage Account and the Further Advance and Unsold Property Portable Mortgage Account; |
| Issuer Collection Account | means the bank account of the Issuer designated as such; |
| Issuer Transaction Accounts | means either of the Issuer Collection Account and the Reserve Account; |
| Loan to Income (LTI) | means Outstanding Principal Amount of Mortgage Loan / the sum of the income of the primary and secondary borrowers; |
| Loanpart | means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists; |
| Loanpart Payment Frequency | means the contractually agreed number of principal and/or Coupon payments made by the borrower on an annual basis; |
| Loss | means the amount in principal and missed interest payments that cannot be recovered using the proceeds of available collateral, insurance policies, any other guarantees or sureties and any other assets of the relevant Borrower after the termination of a Mortgage Loan; |
| Loss Severity | means loss as a percentage of the principal outstanding at foreclosure; |
| Market Value | means (i) the market value (marktwaarde) of the relevant Mortgaged Asset based on the most recent valuation by an external valuer or (ii) in respect of a Mortgaged Asset that is renovated and where a Construction Deposit has been requested in relation to the connected Mortgage Loan, the market value (marktwaarde) of such Mortgaged Asset based on a valuation by an external valuer after the renovation has been completed; |
| Modified Loans | means a Mortgage Loan that has been modified; |
| Mortgage Calculation Period | means the period commencing on (and including) the first 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 will commence on (and includes) the Cut-off Date and ends on (and includes) the last day of December 2016; |
| Mortgage Loan | means (i) the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts (ii), after any purchase and assignment of any New Ported Mortgage Receivables and Further Advance Receivables, the relevant New Ported Mortgage Loan and/or 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 Loan Portfolio | means the portfolio of Mortgage Loans of which the legal assignment resides with the Issuer at a given point in time; |
| Mortgage Receivables | 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; |
| NHG Guarantee | means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW; |
| NHG Loan | means a Mortgage Loan which consists of loan parts that all have the benefit of an NHG Guarantee. For the avoidance of doubt, if one loan part does not have the benefit of an NHG Guarantee, the entire Mortgage Loan does not qualify as an NHG Mortgage Loan; |
| Non NHG Loan | means a Mortgage Loan which does not qualify as an NHG Loan; |
| Notes Calculation Date | means, in respect of a Notes Payment Date, the third Business Day prior to such Notes Payment Date; |
| Notes Payment Date | means 20 January 2020, and, thereafter, the 18th day of each of January, April, July and October 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; |
| Occupancy | means the way the mortgaged property is used (eg. owner occupied); |
| Original Foreclosure Value | means the Foreclosure Value at the time of granting the Mortgage Loan; |
| Original Loan to Original Market Value (OLTOMV) | means Original Principal Amount / Original Market Value; |
| Original Loan to OriginalForeclosureValue (OLTOFV) | means Original Principal Amount / Original Foreclosure Value; |
| Original Market Value | means the Market Value at the time of granting the Mortgage Loan; |
| Original Weighted Average Life (expected) | means the weighted average life of principal receipts on the notes; |
| Originator | means Tulpenhuis 1 B.V.; |
| 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 (c) of the definition in respect of such Mortgage Receivable, zero; |
| Performing Loans | means Mortgage Loans which are not in Arrears; |
| Periodic Payment Ratio | The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period; |
| Pool Level Condition | means an event that when it occurs or a threshold that when it is breached, is considered to be a Pool Level Condition Event; |
| Portfolio Date | means the last day of the current Mortgage Calculation Period to which the Notes and Cash Report is related to; |
| Post-Foreclosure Proceeds | means any Recoveries after completion of Foreclosure; |
| Prepayments | means non scheduled principal paid by the borrower prior to the expected maturity date; |
| 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 Payment Date | means Notes Payment Date; |
| Principal Payment Rate (PPR) | means scheduled repayment as annualised ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period; |
| Prospectus | means this prospectus dated 18 November 2019 relating to the issue of the Notes; |

Tulip Mortgage Funding 2019-1 B.V.

Monthly Portfolio and Performance Report: 1 October 2023 - 31 October 2023

| Term | Definition / Calculation |
|------------------------------------|---|
| Realised Losses | refer to Loss; |
| Recoveries | means collection of proceeds towards redemption of any outstanding claims on the borrower relating to the Mortgage Loan after the termination of that Mortgage Loan; |
| Redemption Priority of Payments | means the relevant priority of payments set out in clause 14 of the Trust Deed; |
| Remaining Tenor | the period between the reporting date and the legal maturity date of the Loan Part; |
| Reporting Period | means the period to which the Notes and Cash Report relates to; |
| Repossession | means the seizing of collateral by the lender during Foreclosure; |
| Reserve Account | means the bank account of the Issuer designated as such; |
| Revenue Priority of Payments | means the relevant priority of payments set out in clause 13 of the Trust Deed; |
| Saving Deposits | means the total amount in insurance savings deposits and bank savings deposits in respect of the Mortgage Loans constituting the Mortgage Loan Portfolio; |
| Seasoning | the period between the date of origination of the Loan Part and the reporting date; |
| Seller | means Tulpenhuis 1 B.V.; |
| Servicer | means Tulp Hypotheken B.V.; |
| Subordinated Step-up Consideration | means, on each Notes Payment Date following the First Optional Redemption Date, in respect of each of the Rated Notes, an amount equal to (i) the relevant Principal Amount Outstanding of such Class of Rated Notes multiplied by (ii) the relevant Subordinated Step-up Margin applicable to such Class of Rated Notes calculated on the basis of the actual days elapsed in such period and a 360 day year; |
| Swap Calculation Period | means the period commencing on (and including) each Notes Payment Date and ending on (but excluding) the immediately following Notes Payment Date, except for (i) the first swap calculation period which will commence on (and include) the effective date of the relevant Swap Transaction, and (ii) the final swap calculation period which will end on (and include) the termination date of the relevant Swap Transaction; |
| Swap Counterparty | means BNP Paribas a public limited liability company (société anonyme), existing and organised under French laws, with registered office at 16 Boulevard des Italiens, 75009 Paris, France, and registered with the Commercial Registry of Paris under number 662042449; |
| Swap Notional Amount | means in respect of each relevant Swap Transaction, for a Swap Calculation Period, an amount equal to the aggregate Outstanding Principal Amount of all the Swap Mortgage Receivables within the Reference Pool specified in each Swap Confirmation in respect of each Swap Transaction as at the Swap Notional Observation Date, falling immediately prior to such Swap Calculation Period; |
| Swap Notional Observation Date | means, in respect of a Swap Transaction and a Swap Calculation Period, in respect of (i) the first Swap Calculation Period, the date which is eight Business Days prior to the Closing Date, and (ii) any other Swap Calculation Period, the Mortgage Calculation Date immediately prior to the start of such Swap Calculation Period; |
| Trust Deed | means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date; |
| WEW | means Stichting Waarborgfonds Eigen Woningen; |
| WEW Claims | means the number and/or amount of claims submitted to WEW relating to Realised Losses on NHG Loans; |

Tulip Mortgage Funding 2019-1 B.V.

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Contact Information

| | | | |
|---|--|--|---|
| Arranger | NATWEST MARKETS PLC 250 Bishopsgate EC2M4AA London United Kingdom | Auditors | Ernst & Young NEDERLAND LLP Antoni Vivaldistraat 150 1083 HP Amsterdam The Netherlands |
| Collection Foundation Account Bank | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands | Delegate Sub-Servicer | HypoCasso B.V. Podium 1 3826 PA Amersfoort The Netherlands |
| Delegate Sub-Servicer | Stater Nederland B.V. Podium 1 3826 PA Amersfoort The Netherlands | Interest Rate Swap Counterparty | BNP Paribas 16 Boulevard des Italiens 75009 Paris France |
| Issuer | Tulip Mortgage Funding 2019-1 B.V. Herikerbergweg 88 1101CM Amsterdam The Netherlands | Issuer Account Bank | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands |
| Issuer Administrator | Herengracht Financial Services B.V. | Legal Advisor | Allen & Overy LLP Apollolaan 15 1077 AB Amsterdam The Netherlands |
| Legal Advisor | Loyens & Loeff Luxembourg S.A.R.L. 18-20, rue Edward Steichen L-2540 Luxembourg Grand Duchy of Luxembourg | Legal Advisor | Loyens & Loeff N.V. Fred. Roeskestraat 100 1076 ED Amsterdam The Netherlands |
| Legal Advisor | Simmons & Simmons LLP Claude Debussylaan 247 1082 MC Amsterdam | Listing Agent | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands |
| Manager | HSBC Bank plc 8 Canada Square E14 5HQ London United Kingdom | Manager | NATWEST MARKETS PLC 250 Bishopsgate EC2M4AA London United Kingdom |
| Manager | Vistra Capital Markets (Netherlands) N.V. Herikerbergweg 88 1101 CM Amsterdam The Netherlands | Originator | Tulpenhuis 1 B.V. Zonnebaan 11 3542 EA Utrecht The Netherlands |
| Paying Agent | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands | Rating Agency | DBRS RATINGS LIMITED 20 FENCHURCH STREET EC3M 3BY LONDON United Kingdom |

Tulip Mortgage Funding 2019-1 B.V.**Monthly Portfolio and Performance Report: 1 October 2023 - 31 October 2023**

| | | | |
|-------------------------|--------------------|-------------------------|--|
| Rating Agency | FITCH RATINGS LTD | Reference Agent | ABN AMRO Bank N.V. |
| | 30 NORTH COLONNADE | | Gustav Mahlerlaan 10 |
| | E14 5GN LONDON | | 1082 PP Amsterdam |
| | United Kingdom | | The Netherlands |
| Reporting Entity | Tulpenhuis 1 B.V. | Security Trustee | Stichting Security Trustee Tulip Mortgage Funding 2019-1 |
| | Zonnebaan 11 | | Herikerbergweg 88 |
| | 3542 EA Utrecht | | 1101CM Amsterdam |
| | The Netherlands | | The Netherlands |
| Seller | Tulpenhuis 1 B.V. | Servicer | Tulpenhuis 1 B.V. |
| | Zonnebaan 11 | | Zonnebaan 11 |
| | 3542 EA Utrecht | | 3542 EA Utrecht |
| | The Netherlands | | The Netherlands |
| Sub-Servicer | Tulpenhuis 1 B.V. | | |
| | Zonnebaan 11 | | |
| | 3542 EA Utrecht | | |
| | The Netherlands | | |