

## **Dolphin Master Issuer B.V.**

### **Monthly Portfolio and Performance Report**

Reporting period: 1 June 2018 - 30 June 2018

Reporting Date: 30 June 2018

**AMOUNTS IN EURO**

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This Portfolio and Performance Report has been prepared based on the Template Portfolio and Performance Report as published by the Dutch Securitisation Association and applicable as at the time of this report. The Template Portfolio and Performance Report has been recognised by PCS as part of the Domestic Market Guideline applicable to Dutch RMBS transactions.

## Key Dates

Note Series*	Dolphin 2010-1 A3	Dolphin 2010-1 A4	Dolphin 2013-1 A2	Dolphin 2013-2 A	Dolphin 2014-1 A	Dolphin 2014-2 A	Dolphin 2014-3 A	Dolphin 2015-1 A1	Dolphin 2015-1 A2	Dolphin 2015-1 A3	Dolphin 2015-1 A4	Dolphin 2015-3 A	Dolphin 2016-1 A1	Dolphin 2016-1 A2	Dolphin 2016-1 A3
<b>Key Dates</b>															
Closing Date	29-03-2010	29-03-2010	30-09-2013	22-10-2013	28-03-2014	29-09-2014	22-10-2014	30-03-2015	30-03-2015	30-03-2015	30-03-2015	29-12-2015	29-03-2016	29-03-2016	29-03-2016
First Optional Redemption Date	28-03-2030	28-03-2040	28-09-2019	28-09-2018	28-09-2019	28-09-2018	28-09-2019	28-09-2018	28-09-2020	28-09-2021	28-09-2022	28-09-2022	28-09-2020	28-09-2021	28-09-2022
Step Up Date	28-03-2030	28-03-2040	28-09-2019	28-09-2018	28-09-2019	28-09-2018	28-09-2019	28-09-2018	28-09-2020	28-09-2021	28-09-2022	28-09-2022	28-09-2020	28-09-2021	28-09-2022
Original Weighted Average Life (expected)	20	30	6	4.9	5.5	4	4.9	3.5	5.5	6.5	7.5	6.8	4.5	5.5	6.5
Final Maturity Date	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099
Portfolio Date	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018
Determination Date	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018
Interest Payment Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Principal Payment Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Current Reporting Period	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18	jun-18
Previous Reporting Period	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18	mei-18
Accrual Start Date	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018
Accrual End Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Accrual Period (in days)	92	92	92	92	92	92	92	92	92	92	92	92	92	92	92
Fixing Date Reference Rate	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018

## Key Dates

Note Series*	Dolphin 2016-1 A4	Dolphin 2017-1 B	Dolphin 2017-1 C	Dolphin 2017-1 D	Dolphin 2017-1 E
<b>Key Dates</b>					
Closing Date	29-03-2016	28-09-2017	28-09-2017	28-09-2017	28-09-2017
First Optional Redemption Date	28-09-2023	28-09-2022	28-09-2022	28-09-2022	28-09-2022
Step Up Date	28-09-2023	28-09-2022	28-09-2022	28-09-2022	28-09-2022
Original Weighted Average Life (expected)	7.5	5	5	5	5
Final Maturity Date	28-09-2099	28-09-2099	28-09-2099	28-09-2099	28-09-2099
Portfolio Date	30-06-2018	30-06-2018	30-06-2018	30-06-2018	30-06-2018
Determination Date	26-09-2018	26-09-2018	26-09-2018	26-09-2018	26-09-2018
Interest Payment Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Principal Payment Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Current Reporting Period	jun-18	jun-18	jun-18	jun-18	jun-18
Previous Reporting Period	mei-18	mei-18	mei-18	mei-18	mei-18
Accrual Start Date	28-06-2018	28-06-2018	28-06-2018	28-06-2018	28-06-2018
Accrual End Date	28-09-2018	28-09-2018	28-09-2018	28-09-2018	28-09-2018
Accrual Period (in days)	92	92	92	92	92
Fixing Date Reference Rate	26-06-2018	26-06-2018	26-06-2018	26-06-2018	26-06-2018

## The Mortgage Loan Portfolio

### Number of Mortgage Loans \*)

Number of Mortgage Loans at the beginning of the Reporting Period		303,074
Matured Mortgage Loans	-/-	314
Prepaid Mortgage Loans	-/-	1,404
Further Advances / Modified Mortgage Loans		128
Replacements		-
Replenishments		4,039
Loans repurchased by the Seller	-/-	1,221
Foreclosed Mortgage Loans	-/-	22
Others		-1,339
Number of Mortgage Loans at the end of the Reporting Period		302,941

### Amounts \*)

Net Outstanding balance at the beginning of the Reporting Period		26,232,490,616.46
Scheduled Principal Receipts	-/-	34,339,924.50
Prepayments	-/-	158,375,525.32
Further Advances / Modified Mortgage Loans		8,554,146.76
Replacements		-
Replenishments		390,595,932.71
Loans repurchased by the Seller	-/-	91,511,333.05
Foreclosed Mortgage Loans	-/-	3,840,196.96
Others		-111,074,936.74
Rounding		-
Net Outstanding balance at the end of the Reporting Period		26,232,498,779.36

### Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period		7,776,654.50
Changes in Construction Deposit Obligations		-522,196.30
Construction Deposit Obligations at the end of the Reporting Period		7,254,458.20

### Amount of Saving Deposits

Saving Deposit at the beginning of the Reporting Period		1,565,281,378.63
Changes in Saving Deposits		-15,099,724.13
Saving Deposits at the end of the Reporting Period		1,550,181,654.50

## Foreclosure Statistics - Total

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of Mortgage Loans foreclosed during the Reporting Period	12	22
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	1,675,880.79	3,840,196.96
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/- 1,416,076.19	3,283,596.89
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period	259,804.60	556,600.07
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/- -	-
Losses minus recoveries during the Reporting Period	259,804.60	556,600.07
Average loss severity during the Reporting Period	15.50%	14.49%
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	3,207	3,229
Net principal balance of Mortgage Loans foreclosed since the Closing Date	596,562,172.63	600,402,369.59
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/- 429,350,630.05	432,634,226.94
Total amount of losses on Mortgage Loans foreclosed since the Closing Date	167,211,542.58	167,768,142.65
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/- 1,502,547.58	1,502,547.58
Losses minus recoveries since the Closing Date	165,708,995.00	166,265,595.07
Average loss severity since the Closing Date	27.78%	27.69%
<b>Foreclosures</b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N.A.	N.A.
Number of new Mortgage Loans in foreclosure during the Reporting Period	N.A.	N.A.
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/- N.A.	N.A.
Number of Mortgage Loans in foreclosure at the end of the Reporting Period	N.A.	N.A.
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period	N.A.	N.A.
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period	N.A.	N.A.
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/- N.A.	N.A.
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period	N.A.	N.A.
<b>Constant Default Rate</b>		
Constant Default Rate current month	N.A.	N.A.
Constant Default Rate 3-month average	N.A.	N.A.
Constant Default Rate 6-month average	N.A.	N.A.
Constant Default Rate 12-month average	N.A.	N.A.
Constant Default Rate to date	N.A.	N.A.

## Foreclosure Statistics - NHG Loans

	Previous Period	Current Period
<b>Foreclosures reporting periodically</b>		
Number of NHG Loans foreclosed during the Reporting Period	-	-
Net principal balance of NHG Loans foreclosed during the Reporting Period	-	-
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	-
Total amount of losses on Foreclosed NHG Loans during the Reporting Period	-	-
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	-
Losses minus recoveries during the Reporting Period	-	-
Average loss severity NHG Loans during the Reporting Period	-	-
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	-	-
Net principal balance of NHG Loans foreclosed since the Closing Date	-	-
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	-
Total amount of losses on NHG Loans foreclosed since the Closing Date	-	-
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	-
Losses minus recoveries since the Closing Date	-	-
Average loss severity NHG Loans since the Closing Date	-	-
<b>Foreclosures</b>		
Number of NHG Loans in foreclosure at the beginning of the Reporting Period	-	-
Number of new NHG Loans in foreclosure during the Reporting Period	-	-
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	-
Number of NHG Loans in foreclosure at the end of the Reporting Period	-	-
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period	-	-
Net principal balance of new NHG Loans in foreclosure during the Reporting Period	-	-
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	-
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period	-	-
<b>WEW Claims periodically</b>		
Number of claims to WEW at the beginning of the Reporting Period	-	-
New claims to WEW during the Reporting Period	-	-
Finalised claims with WEW during the Reporting Period	-/-	-
Number of claims to WEW at the end of the Reporting Period	-	-
Notional amount of claims to WEW at the beginning of the Reporting Period	-	-
Notional amount of new claims to WEW during the Reporting Period	-	-
Notional amount of finalised claims with WEW during the Reporting Period	-/-	-
Notional amount of claims to WEW at the end of the Reporting Period	-	-
Notional amount of finalised claims with WEW during the Reporting Period	-	-
Amount paid out by WEW during the Reporting Period	-	-
Payout ratio WEW during the Reporting Period	-	-
<b>WEW Claims since Closing</b>		
Number of finalised claims to WEW since the Closing Date	-	-
Amount of finalised claims with WEW since the Closing Date	-	-
Amount paid out by WEW since the Closing Date	-/-	-
Payout ratio WEW since the Closing Date	-	-
<b>Reasons for non payout as percentage of non recovered claim amount</b>		
Amount of finalised claims with WEW since the Closing Date	-	-
Amount paid out by WEW since the Closing Date	-/-	-
Non recovered amount of WEW since the Closing Date	-	-
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
<b>Foreclosures reporting periodically</b>		
Number of Non NHG Loans foreclosed during the Reporting Period	12	22
Net principal balance of Non NHG Loans foreclosed during the Reporting Period	1,675,880.79	3,840,196.96
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/- 1,416,076.19	3,283,596.89
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period	259,804.60	556,600.07
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/- -	-
Losses minus recoveries during the Reporting Period	259,804.60	556,600.07
Average loss severity Non NHG Loans during the Reporting Period	15.50%	14.49%
<b>Foreclosures since Closing Date</b>		
Number of Mortgage Loans foreclosed since the Closing Date	3,207	3,229
Net principal balance of Non NHG loans foreclosed since the Closing Date	596,562,172.63	600,402,369.59
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/- 429,350,630.05	432,634,226.94
Total amount of losses on Non NHG Loans foreclosed since the Closing Date	167,211,542.58	167,768,142.65
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/- 1,502,547.58	1,502,547.58
Losses minus recoveries since the Closing Date	165,708,995.00	166,265,595.07
Average loss severity Non NHG Loans since the Closing Date	27.78%	27.69%
<b>Foreclosures</b>		
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N.A.	N.A.
Number of new Non NHG Loans in foreclosure during the Reporting Period	N.A.	N.A.
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/- N.A.	N.A.
Number of Non NHG Loans in foreclosure at the end of the Reporting Period	N.A.	N.A.
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period	N.A.	N.A.
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period	N.A.	N.A.
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/- N.A.	N.A.
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period	N.A.	N.A.



**Programme Specific Information**

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No transaction specific information for this reporting period.

## Performance Ratios

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	6.99%	6.99%
Annualized 1-month average CPR	7.89%	7.01%
Annualized 3-month average CPR	7.10%	6.90%
Annualized 6-month average CPR	7.85%	7.23%
Annualized 12-month average CPR	7.66%	7.64%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	1.34%	1.34%
Annualized 1-month average PPR	1.38%	1.56%
Annualized 3-month average PPR	1.37%	1.43%
Annualized 6-month average PPR	1.52%	1.46%
Annualized 12-month average PPR	1.52%	1.53%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	N.A.	N.A.

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## Stratifications

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### 1. Key Characteristics

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Description	As per Reporting Date
Principal amount	27,782,680,433.86
Value of savings deposits	1,550,181,654.50
Net principal balance	26,232,498,779.36
Construction Deposits	7,254,458.20
Net principal balance excl. Construction and Saving Deposits	26,225,244,321.16
Negative balance	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	26,225,244,321.16
Number of loans	148,029
Number of loanparts	302,941
Number of negative loanparts	0
Average principal balance (borrower)	177,211.89
Weighted average current interest rate	3.43 %
Weighted average maturity (in years)	20.77
Weighted average remaining time to interest reset (in years)	7.42
Weighted average seasoning (in years)	8.42
Weighted average CLTOMV	70.41 %
Weighted average CLTIMV	62.93 %
Weighted average CLTIFV	74.03 %
Weighted average OLTOMV	79.94 %

## 2. Delinquencies

From (>) - Until (<=)	Arrears Amount	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing	0.00	25,846,741,094.72	98.53%	299,057	98.42%	3.42%	20.81	70.19%
< 30 days	524,719.01	215,981,345.07	0.82%	2,121	0.83%	3.59%	17.84	84.61%
30 days - 60 days	408,883.68	91,445,178.46	0.35%	947	0.40%	3.44%	19.16	84.82%
60 days - 90 days	194,827.42	25,627,212.58	0.10%	293	0.13%	3.36%	17.46	85.88%
90 days - 120 days	131,911.39	11,717,154.50	0.04%	132	0.06%	3.52%	17.54	87.58%
120 days - 150 days	74,622.73	5,229,548.58	0.02%	58	0.03%	3.38%	18.21	91.29%
150 days - 180 days	125,786.26	6,721,835.88	0.03%	68	0.03%	3.72%	17.28	82.42%
180 days >	1,242,526.48	29,035,409.57	0.11%	265	0.10%	3.65%	17.74	88.87%
<b>Total</b>	<b>2,703,276.97</b>	<b>26,232,498,779.36</b>	<b>100.00%</b>	<b>302,941</b>	<b>100.00%</b>	<b>3.43%</b>	<b>20.77</b>	<b>70.41%</b>

Weighted Average	66.58
Minimum	0.00
Maximum	2,812.50

### 3. Redemption Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Annuity	3,485,766,244.20	13.29%	40,767	13.46%	2.90%	24.58	75.74%
Bank Savings	489,015,182.55	1.86%	8,041	2.65%	4.00%	17.55	72.22%
Interest only	14,660,747,082.15	55.89%	167,991	55.45%	3.41%	22.95	66.42%
Investment	1,280,739,168.89	4.88%	7,718	2.55%	3.37%	14.89	85.83%
Life Insurance	3,042,124,394.80	11.60%	31,079	10.26%	3.48%	13.21	81.10%
Linear	509,387,758.36	1.94%	5,576	1.84%	2.53%	24.15	66.76%
Savings	1,583,717,733.45	6.04%	25,738	8.50%	4.60%	14.69	63.09%
Hybrid	941,326,441.33	3.59%	8,324	2.75%	4.07%	16.27	75.76%
Other	239,674,773.63	0.91%	7,707	2.54%	1.89%	16.63	49.80%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

#### 4. Outstanding Loan Amount

From ( > ) - Until ( <= )	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 25,000	82,259,303.64	0.31%	5,444	3.68%	3.47%	13.38	19.11%
25,000 - 50,000	378,708,903.86	1.44%	9,689	6.55%	3.42%	15.87	27.86%
50,000 - 75,000	741,137,006.36	2.83%	11,688	7.90%	3.44%	17.35	36.76%
75,000 - 100,000	1,222,280,788.32	4.66%	13,749	9.29%	3.40%	18.60	45.68%
100,000 - 150,000	3,624,378,036.57	13.82%	28,683	19.38%	3.39%	19.67	58.92%
150,000 - 200,000	4,691,177,940.89	17.88%	26,802	18.11%	3.45%	20.46	69.83%
200,000 - 250,000	4,546,602,162.52	17.33%	20,230	13.67%	3.53%	20.77	75.99%
250,000 - 300,000	3,741,668,503.57	14.26%	13,690	9.25%	3.50%	21.45	78.73%
300,000 - 350,000	2,375,517,715.96	9.06%	7,341	4.96%	3.45%	21.93	78.92%
350,000 - 400,000	1,564,495,609.99	5.96%	4,187	2.83%	3.40%	21.88	79.30%
400,000 - 450,000	1,067,474,738.64	4.07%	2,516	1.70%	3.30%	21.92	79.41%
450,000 - 500,000	720,693,993.03	2.75%	1,519	1.03%	3.24%	22.57	79.11%
500,000 - 550,000	495,829,808.41	1.89%	945	0.64%	3.18%	22.68	78.89%
550,000 - 600,000	381,110,738.09	1.45%	663	0.45%	3.13%	23.37	78.91%
600,000 - 650,000	260,609,157.87	0.99%	417	0.28%	3.12%	23.20	80.65%
650,000 - 700,000	181,864,029.13	0.69%	270	0.18%	3.06%	22.42	80.06%
700,000 - 750,000	53,473,789.05	0.20%	74	0.05%	3.08%	24.85	78.23%
750,000 - 800,000	34,151,207.99	0.13%	44	0.03%	2.97%	25.54	78.81%
800,000 - 850,000	21,511,640.28	0.08%	26	0.02%	3.21%	30.58	77.68%
850,000 - 900,000	21,893,947.41	0.08%	25	0.02%	3.14%	25.02	81.01%
900,000 - 950,000	12,885,536.24	0.05%	14	0.01%	2.79%	21.89	79.88%
950,000 - 1,000,000	12,774,221.54	0.05%	13	0.01%	3.06%	21.73	86.27%
1,000,000 >							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Average	177,211.89
Minimum	0.04
Maximum	997,469.53

## 5. Origination Year

From ( >= ) - Until ( < )	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 1995	71,431,921.93	0.27%	2,073	0.68%	3.88%	7.74	42.18%
1995 - 1996	38,141,395.08	0.15%	944	0.31%	3.52%	8.46	46.76%
1996 - 1997	61,295,296.82	0.23%	1,433	0.47%	3.34%	9.77	50.40%
1997 - 1998	93,148,382.06	0.36%	1,945	0.64%	3.36%	10.19	52.16%
1998 - 1999	180,829,801.35	0.69%	3,688	1.22%	4.16%	10.75	53.29%
1999 - 2000	292,591,587.02	1.12%	5,394	1.78%	3.99%	11.15	55.90%
2000 - 2001	268,965,046.75	1.03%	4,004	1.32%	3.53%	12.50	62.31%
2001 - 2002	458,477,132.21	1.75%	5,414	1.79%	3.52%	13.71	69.91%
2002 - 2003	632,907,229.33	2.41%	7,234	2.39%	3.54%	14.46	71.91%
2003 - 2004	1,077,421,963.36	4.11%	12,609	4.16%	3.64%	15.14	73.14%
2004 - 2005	1,162,288,018.96	4.43%	13,722	4.53%	3.51%	15.78	73.97%
2005 - 2006	2,356,152,071.24	8.98%	26,707	8.82%	3.35%	17.51	72.50%
2006 - 2007	3,299,584,822.35	12.58%	36,476	12.04%	3.80%	17.64	71.76%
2007 - 2008	2,115,184,234.92	8.06%	23,568	7.78%	4.29%	18.87	70.25%
2008 - 2009	1,864,846,967.87	7.11%	21,406	7.07%	4.65%	19.31	72.28%
2009 - 2010	865,216,073.26	3.30%	10,915	3.60%	3.81%	19.38	68.50%
2010 - 2011	528,272,858.47	2.01%	7,348	2.43%	4.19%	20.44	66.92%
2011 - 2012	304,434,171.43	1.16%	4,530	1.50%	3.79%	21.92	69.80%
2012 - 2013	303,590,563.94	1.16%	4,529	1.50%	3.84%	20.32	70.42%
2013 - 2014	455,807,665.33	1.74%	6,789	2.24%	3.81%	21.63	68.32%
2014 - 2015	656,975,873.01	2.50%	8,056	2.66%	3.48%	24.81	67.04%
2015 - 2016	2,575,240,569.05	9.82%	25,785	8.51%	3.00%	30.26	69.07%
2016 - 2017	3,448,561,842.60	13.15%	32,512	10.73%	2.46%	27.31	72.24%
2017 - 2018	2,267,146,510.61	8.64%	25,365	8.37%	2.54%	22.78	70.02%
2018 >=	853,986,780.41	3.26%	10,495	3.46%	2.61%	21.21	70.21%
<b>Total</b>	<b>26,232,498,779.36</b>	<b>100.00%</b>	<b>302,941</b>	<b>100.00%</b>	<b>3.43%</b>	<b>20.77</b>	<b>70.41%</b>

Weighted Average	2010
Minimum	1973
Maximum	2018

## 6. Seasoning

From ( >= ) - Until ( < )	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 1 year	1,569,822,537.82	5.98%	19,144	6.32%	2.60%	21.34	70.44%
1 year - 2 years	3,378,229,349.30	12.88%	33,373	11.02%	2.43%	25.39	71.26%
2 years - 3 years	2,696,381,787.82	10.28%	26,710	8.82%	2.70%	29.25	70.50%
3 years - 4 years	1,888,858,474.34	7.20%	19,400	6.40%	3.12%	28.46	69.15%
4 years - 5 years	452,005,324.56	1.72%	5,917	1.95%	3.63%	24.17	66.38%
5 years - 6 years	392,158,097.25	1.49%	6,291	2.08%	3.89%	19.17	69.42%
6 years - 7 years	315,366,569.89	1.20%	4,561	1.51%	3.84%	21.45	70.24%
7 years - 8 years	349,381,398.19	1.33%	5,210	1.72%	3.90%	21.43	69.04%
8 years - 9 years	612,631,084.03	2.34%	8,454	2.79%	4.18%	19.93	66.64%
9 years - 10 years	1,399,837,297.66	5.34%	16,315	5.39%	4.41%	19.35	71.45%
10 years - 11 years	2,010,395,783.35	7.66%	22,723	7.50%	4.39%	19.05	70.70%
11 years - 12 years	2,291,090,347.24	8.73%	25,340	8.36%	4.19%	18.43	71.89%
12 years - 13 years	3,651,597,100.24	13.92%	40,306	13.30%	3.52%	17.58	71.65%
13 years - 14 years	1,394,485,943.59	5.32%	16,684	5.51%	3.42%	16.77	72.78%
14 years - 15 years	1,238,127,236.63	4.72%	14,559	4.81%	3.61%	15.40	73.85%
15 years - 16 years	764,838,949.99	2.92%	8,935	2.95%	3.56%	14.98	73.20%
16 years - 17 years	595,521,351.28	2.27%	6,711	2.22%	3.54%	14.15	70.66%
17 years - 18 years	371,358,087.69	1.42%	4,833	1.60%	3.51%	13.04	67.54%
18 years - 19 years	249,539,034.10	0.95%	4,168	1.38%	3.74%	11.86	57.97%
19 years - 20 years	265,106,829.85	1.01%	5,190	1.71%	4.17%	10.85	54.80%
20 years - 21 years	127,587,643.51	0.49%	2,622	0.87%	3.75%	10.38	53.22%
21 years - 22 years	75,522,481.58	0.29%	1,680	0.55%	3.29%	10.54	50.50%
22 years - 23 years	52,643,995.94	0.20%	1,244	0.41%	3.41%	9.22	50.37%
23 years - 24 years	31,234,439.39	0.12%	817	0.27%	3.57%	7.61	44.62%
24 years - 25 years	34,710,866.38	0.13%	983	0.32%	4.03%	7.41	42.90%
25 years - 26 years	13,979,980.22	0.05%	435	0.14%	3.87%	8.96	39.91%
26 years - 27 years	9,173,706.33	0.03%	301	0.10%	3.82%	6.95	38.55%
27 years - 28 years	32,958.83	0.00%	2	0.00%	2.65%	2.59	29.47%
28 years - 29 years	148,959.12	0.00%	3	0.00%	1.54%	3.12	34.25%
29 years - 30 years	266,966.15	0.00%	7	0.00%	5.00%	1.31	34.50%
30 years >	464,197.09	0.00%	23	0.01%	2.88%	10.74	39.19%
<b>Total</b>	<b>26,232,498,779.36</b>	<b>100.00%</b>	<b>302,941</b>	<b>100.00%</b>	<b>3.43%</b>	<b>20.77</b>	<b>70.41%</b>

Weighted Average	8.42
Minimum	0.08
Maximum	45.17



## 7. Legal Maturity

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 2018	1,124,343.23	0.00%	226	0.07%	3.01%	-1.21	68.16%
2018 - 2020	98,133,357.39	0.37%	2,955	0.98%	3.22%	0.73	57.64%
2020 - 2025	537,753,143.01	2.05%	12,606	4.16%	3.59%	4.55	54.88%
2025 - 2030	1,941,705,816.18	7.40%	32,392	10.69%	3.59%	9.53	60.04%
2030 - 2035	5,695,189,266.76	21.71%	64,389	21.25%	3.46%	14.34	72.74%
2035 - 2040	10,663,606,617.03	40.65%	116,336	38.40%	3.77%	18.54	72.38%
2040 - 2045	1,540,037,101.13	5.87%	19,580	6.46%	3.48%	23.73	66.41%
2045 - 2050	4,488,735,109.43	17.11%	41,310	13.64%	2.59%	27.83	71.81%
2050 - 2055	24,252,037.41	0.09%	299	0.10%	3.08%	34.10	53.13%
2055 - 2060	29,366,071.24	0.11%	371	0.12%	3.07%	38.88	54.27%
2060 - 2065	30,927,173.17	0.12%	371	0.12%	3.11%	43.89	53.36%
2065 - 2070	36,952,837.80	0.14%	436	0.14%	3.30%	49.04	58.66%
2070 - 2075	40,279,339.48	0.15%	563	0.19%	3.32%	53.98	59.31%
2075 - 2080	35,279,648.90	0.13%	471	0.16%	3.38%	59.02	64.07%
2080 - 2085	296,415,355.33	1.13%	3,536	1.17%	3.23%	63.40	63.07%
2085 - 2090	303,401,523.03	1.16%	2,889	0.95%	2.79%	69.37	72.80%
2090 - 2095	469,340,038.84	1.79%	4,211	1.39%	2.79%	72.11	68.76%
2095 - 2100							
2100 >=							
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

Weighted Average	2039
Minimum	2001
Maximum	2092

## 8. Remaining Tenor

From ( >= ) - Until ( < )	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 1 year	65,379,803.43	0.25%	2,241	0.74%	3.08%	0.45	58.21%
1 - 2 years	61,611,201.68	0.23%	1,720	0.57%	3.37%	1.42	56.08%
2 - 3 years	61,934,026.58	0.24%	1,676	0.55%	3.44%	2.46	55.67%
3 - 4 years	84,112,193.41	0.32%	2,038	0.67%	3.49%	3.51	55.43%
4 - 5 years	107,602,299.27	0.41%	2,466	0.81%	3.55%	4.47	55.34%
5 - 6 years	164,426,027.66	0.63%	3,785	1.25%	3.71%	5.49	54.11%
6 - 7 years	177,955,090.80	0.68%	3,587	1.18%	3.61%	6.44	55.39%
7 - 8 years	252,479,923.94	0.96%	4,606	1.52%	3.51%	7.49	57.46%
8 - 9 years	308,207,597.49	1.17%	5,450	1.80%	3.53%	8.46	58.05%
9 - 10 years	379,056,269.95	1.44%	6,463	2.13%	3.52%	9.48	60.57%
10 - 11 years	579,498,831.90	2.21%	9,217	3.04%	3.70%	10.47	60.97%
11 - 12 years	606,880,029.72	2.31%	8,809	2.91%	3.53%	11.43	63.42%
12 - 13 years	835,786,899.26	3.19%	10,659	3.52%	3.49%	12.50	68.08%
13 - 14 years	1,149,154,832.46	4.38%	12,686	4.19%	3.50%	13.47	71.59%
14 - 15 years	1,162,614,206.33	4.43%	12,865	4.25%	3.37%	14.48	74.04%
15 - 16 years	1,515,211,458.18	5.78%	16,169	5.34%	3.51%	15.44	75.31%
16 - 17 years	1,595,765,600.47	6.08%	17,706	5.84%	3.32%	16.47	74.74%
17 - 18 years	3,490,788,750.59	13.31%	37,327	12.32%	3.35%	17.50	72.58%
18 - 19 years	2,522,085,265.43	9.61%	27,240	8.99%	3.92%	18.41	73.07%
19 - 20 years	1,901,618,017.74	7.25%	20,866	6.89%	4.03%	19.44	70.79%
20 - 21 years	1,553,914,314.05	5.92%	16,776	5.54%	4.43%	20.32	72.96%
21 - 22 years	643,669,584.26	2.45%	8,380	2.77%	3.88%	21.40	67.05%
22 - 23 years	380,189,514.66	1.45%	5,206	1.72%	3.73%	22.34	68.41%
23 - 24 years	227,997,540.43	0.87%	2,947	0.97%	3.38%	23.41	65.98%
24 - 25 years	128,238,285.95	0.49%	1,798	0.59%	3.22%	24.43	63.46%
25 - 26 years	311,576,253.26	1.19%	3,528	1.16%	3.21%	25.48	64.73%
26 - 27 years	870,487,279.38	3.32%	8,458	2.79%	3.02%	26.64	69.18%
27 - 28 years	1,582,557,899.54	6.03%	14,222	4.69%	2.71%	27.42	70.15%
28 - 29 years	2,026,368,984.14	7.72%	17,404	5.75%	2.34%	28.31	74.12%
29 - 30 years	204,023,387.49	0.78%	3,248	1.07%	2.73%	29.46	69.45%
> 30 years	1,281,307,409.91	4.88%	13,398	4.42%	2.96%	65.20	66.60%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

Weighted Average	20.77
Minimum	0.00
Maximum	73.50

## 9. Original Loan to Original Foreclosure Value

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	8,836,630.72	0.03%	369	0.25%	2.99%	17.88	6.55%
10 % - 20 %	59,618,015.59	0.23%	1,537	1.04%	3.11%	20.11	12.98%
20 % - 30 %	199,452,786.01	0.76%	3,700	2.50%	3.16%	20.73	19.61%
30 % - 40 %	444,697,103.69	1.70%	6,027	4.07%	3.19%	20.41	27.09%
40 % - 50 %	864,747,876.92	3.30%	9,193	6.21%	3.21%	20.58	34.48%
50 % - 60 %	1,586,548,825.55	6.05%	13,384	9.04%	3.20%	20.64	42.58%
60 % - 70 %	1,928,942,748.63	7.35%	13,999	9.46%	3.25%	20.44	49.49%
70 % - 80 %	3,035,675,539.16	11.57%	18,706	12.64%	3.24%	20.72	56.47%
80 % - 90 %	2,888,018,498.55	11.01%	15,675	10.59%	3.41%	21.01	64.94%
90 % - 100 %	4,098,203,963.63	15.62%	18,018	12.17%	3.30%	22.53	72.90%
100 % - 110 %	2,385,583,928.23	9.09%	10,314	6.97%	3.59%	20.40	78.57%
110 % - 120 %	3,723,821,805.26	14.20%	15,020	10.15%	3.49%	21.90	87.32%
120 % - 130 %	4,413,292,419.18	16.82%	19,579	13.23%	3.76%	18.85	94.35%
130 % - 140 %	263,085,904.55	1.00%	1,044	0.71%	3.67%	19.11	85.90%
140 % - 150 %	123,966,371.62	0.47%	517	0.35%	3.56%	18.91	83.07%
150 % >	208,006,362.07	0.79%	947	0.64%	3.48%	17.69	85.24%
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	94.05 %
Minimum	0.83 %
Maximum	293.72 %

## 10. Current Loan to Original Foreclosure Value

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	45,808,444.85	0.17%	2,827	1.91%	3.42%	16.14	6.00%
10 % - 20 %	220,819,055.57	0.84%	5,292	3.57%	3.42%	17.49	13.54%
20 % - 30 %	523,692,338.67	2.00%	8,032	5.43%	3.40%	18.30	21.73%
30 % - 40 %	936,713,393.54	3.57%	10,265	6.93%	3.39%	19.20	30.17%
40 % - 50 %	1,469,659,469.16	5.60%	12,444	8.41%	3.37%	19.71	38.64%
50 % - 60 %	2,247,907,120.84	8.57%	15,475	10.45%	3.29%	20.39	47.17%
60 % - 70 %	2,731,744,002.94	10.41%	15,800	10.67%	3.31%	20.58	55.55%
70 % - 80 %	3,384,451,303.91	12.90%	17,140	11.58%	3.34%	21.11	63.46%
80 % - 90 %	3,431,692,086.62	13.08%	15,584	10.53%	3.44%	21.50	72.67%
90 % - 100 %	3,881,936,806.57	14.80%	15,360	10.38%	3.33%	22.54	81.14%
100 % - 110 %	2,752,262,953.75	10.49%	11,128	7.52%	3.69%	21.29	89.49%
110 % - 120 %	2,788,524,702.22	10.63%	10,799	7.30%	3.56%	21.71	97.37%
120 % - 130 %	1,817,287,100.72	6.93%	7,883	5.33%	3.59%	16.44	105.98%
130 % - 140 %							
140 % - 150 %							
150 % >							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	82.83 %
Minimum	0.00 %
Maximum	130.00 %

## 11. Current Loan to Indexed Foreclosure Value

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	100,951,232.33	0.38%	4,916	3.32%	3.39%	13.50	10.72%
10 % - 20 %	422,220,916.07	1.61%	8,441	5.70%	3.39%	15.91	20.85%
20 % - 30 %	883,408,743.84	3.37%	11,157	7.54%	3.35%	17.43	30.23%
30 % - 40 %	1,406,633,849.26	5.36%	12,845	8.68%	3.36%	18.78	38.25%
40 % - 50 %	2,066,207,608.23	7.88%	14,574	9.85%	3.28%	19.98	46.16%
50 % - 60 %	2,822,152,027.79	10.76%	16,519	11.16%	3.28%	20.67	54.60%
60 % - 70 %	3,367,732,041.47	12.84%	16,886	11.41%	3.30%	21.20	63.14%
70 % - 80 %	3,727,512,940.28	14.21%	16,588	11.21%	3.36%	21.48	72.06%
80 % - 90 %	3,787,370,507.23	14.44%	15,527	10.49%	3.40%	21.95	81.21%
90 % - 100 %	3,444,021,004.63	13.13%	13,411	9.06%	3.52%	22.13	88.96%
100 % - 110 %	2,291,350,634.73	8.73%	9,165	6.19%	3.67%	21.27	95.16%
110 % - 120 %	1,285,395,645.27	4.90%	5,340	3.61%	3.80%	19.10	99.89%
120 % - 130 %	539,363,279.02	2.06%	2,302	1.56%	3.85%	17.89	103.98%
130 % - 140 %	87,460,199.04	0.33%	355	0.24%	4.02%	18.66	106.92%
140 % - 150 %	718,150.17	0.00%	3	0.00%	3.58%	18.96	110.19%
150 % >							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	74.03 %
Minimum	0.00 %
Maximum	141.86 %

## 12. Original Loan to Original Market Value

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	13,277,914.63	0.05%	501	0.34%	3.05%	18.05	9.19%
10 % - 20 %	103,771,218.16	0.40%	2,437	1.65%	3.17%	20.42	14.66%
20 % - 30 %	343,295,703.10	1.31%	5,478	3.70%	3.16%	20.65	23.03%
30 % - 40 %	791,441,316.41	3.02%	9,148	6.18%	3.21%	20.63	31.71%
40 % - 50 %	1,622,723,247.34	6.19%	14,314	9.67%	3.19%	20.71	40.93%
50 % - 60 %	2,371,588,820.63	9.04%	17,367	11.73%	3.25%	20.45	49.20%
60 % - 70 %	3,390,698,036.19	12.93%	20,579	13.90%	3.27%	20.67	57.31%
70 % - 80 %	3,404,463,659.55	12.98%	17,656	11.93%	3.40%	21.20	66.65%
80 % - 90 %	4,444,657,718.61	16.94%	19,080	12.89%	3.37%	21.98	75.11%
90 % - 100 %	3,294,675,814.09	12.56%	13,790	9.32%	3.54%	21.32	83.90%
100 % - 110 %	5,522,339,187.60	21.05%	23,602	15.94%	3.68%	19.94	92.87%
110 % - 120 %	614,250,366.31	2.34%	2,685	1.81%	3.66%	17.92	94.78%
120 % - 130 %	134,222,557.47	0.51%	561	0.38%	3.55%	18.66	82.96%
130 % - 140 %	64,608,180.53	0.25%	285	0.19%	3.52%	18.13	81.71%
140 % - 150 %	43,882,005.77	0.17%	210	0.14%	3.43%	16.94	83.19%
150 % >	72,603,032.97	0.28%	336	0.23%	3.47%	17.62	90.95%
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	79.94 %
Minimum	0.70 %
Maximum	249.66 %

### 13. Current Loan to Original Market Value

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	67,672,490.43	0.26%	3,528	2.38%	3.43%	16.16	7.07%
10 % - 20 %	342,346,928.80	1.31%	7,127	4.81%	3.41%	17.97	15.91%
20 % - 30 %	811,404,133.45	3.09%	10,626	7.18%	3.40%	18.64	25.55%
30 % - 40 %	1,459,346,577.47	5.56%	13,560	9.16%	3.38%	19.52	35.43%
40 % - 50 %	2,425,834,764.17	9.25%	17,318	11.70%	3.30%	20.32	45.45%
50 % - 60 %	3,249,302,695.47	12.39%	18,933	12.79%	3.31%	20.62	55.26%
60 % - 70 %	3,880,376,280.96	14.79%	19,371	13.09%	3.37%	21.05	64.60%
70 % - 80 %	4,147,196,484.25	15.81%	18,058	12.20%	3.40%	21.90	75.16%
80 % - 90 %	4,020,032,537.49	15.32%	15,911	10.75%	3.46%	21.91	84.59%
90 % - 100 %	3,543,737,951.57	13.51%	13,895	9.39%	3.59%	22.19	94.96%
100 % - 110 %	2,091,013,777.94	7.97%	8,824	5.96%	3.60%	16.91	104.46%
110 % - 120 %	194,234,157.36	0.74%	878	0.59%	3.55%	16.33	110.37%
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	70.41 %
Minimum	0.00 %
Maximum	110.50 %

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**14. Current Loan to Indexed Market Value**


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From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 10 %	147,623,538.34	0.56%	6,179	4.17%	3.42%	13.77	12.38%
10 % - 20 %	636,190,878.31	2.43%	10,906	7.37%	3.36%	16.46	23.78%
20 % - 30 %	1,299,279,141.39	4.95%	14,049	9.49%	3.36%	18.11	34.07%
30 % - 40 %	2,095,728,597.98	7.99%	16,181	10.93%	3.32%	19.47	43.09%
40 % - 50 %	3,144,114,160.49	11.99%	19,078	12.89%	3.28%	20.62	52.89%
50 % - 60 %	3,953,155,320.50	15.07%	19,919	13.46%	3.30%	21.14	62.89%
60 % - 70 %	4,395,994,563.85	16.76%	19,313	13.05%	3.36%	21.64	73.41%
70 % - 80 %	4,341,290,570.56	16.55%	17,452	11.79%	3.45%	21.92	83.70%
80 % - 90 %	3,491,713,840.05	13.31%	13,630	9.21%	3.56%	22.07	92.08%
90 % - 100 %	1,872,911,275.14	7.14%	7,696	5.20%	3.80%	19.65	98.35%
100 % - 110 %	754,161,261.71	2.87%	3,216	2.17%	3.81%	18.17	103.37%
110 % - 120 %	100,043,730.87	0.38%	409	0.28%	4.01%	18.56	106.93%
120 % - 130 %	291,900.17	0.00%	1	0.00%	4.35%	20.00	110.27%
130 % - 140 %							
140 % - 150 %							
150 % >							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	62.93 %
Minimum	0.00 %
Maximum	120.58 %



## 15. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 0.5 %	26,488,938.20	0.10%	174	0.06%	0.33%	16.99	74.13%
0.5 % - 1.0 %	156,591,151.10	0.60%	1,480	0.49%	0.76%	17.19	79.46%
1.0 % - 1.5 %	322,199,269.59	1.23%	3,202	1.06%	1.34%	20.70	56.10%
1.5 % - 2.0 %	3,043,955,965.21	11.60%	43,806	14.46%	1.82%	21.97	57.56%
2.0 % - 2.5 %	4,079,821,921.49	15.55%	44,808	14.79%	2.27%	22.62	70.05%
2.5 % - 3.0 %	4,616,813,001.40	17.60%	47,982	15.84%	2.76%	23.27	74.55%
3.0 % - 3.5 %	2,899,259,667.84	11.05%	30,300	10.00%	3.25%	22.99	79.08%
3.5 % - 4.0 %	1,817,059,269.83	6.93%	19,362	6.39%	3.78%	20.07	73.58%
4.0 % - 4.5 %	2,713,636,827.28	10.34%	29,205	9.64%	4.30%	18.14	69.65%
4.5 % - 5.0 %	2,880,558,232.53	10.98%	32,511	10.73%	4.77%	18.17	70.01%
5.0 % - 5.5 %	2,391,449,585.85	9.12%	29,959	9.89%	5.25%	17.77	69.37%
5.5 % - 6.0 %	999,911,130.92	3.81%	15,101	4.98%	5.73%	16.99	69.79%
6.0 % - 6.5 %	253,532,159.22	0.97%	4,497	1.48%	6.21%	15.61	70.70%
6.5 % - 7.0 %	29,411,386.92	0.11%	519	0.17%	6.70%	12.60	66.59%
7.0 % >	1,810,271.98	0.01%	35	0.01%	7.25%	13.15	65.09%
Unknown							
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

Weighted Average	3.4 %
Minimum	0.0 %
Maximum	8.5 %

## 16. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 12 months	3,198,778,939.22	12.19%	46,329	15.29%	3.05%	18.53	70.84%
12 months - 24 months	1,289,367,016.66	4.92%	17,397	5.74%	3.89%	17.85	70.30%
24 months - 36 months	1,307,163,397.78	4.98%	17,137	5.66%	3.48%	18.57	71.39%
36 months - 48 months	901,011,830.35	3.43%	12,086	3.99%	3.77%	20.90	69.38%
48 months - 60 months	775,527,149.23	2.96%	10,906	3.60%	3.65%	17.43	69.09%
60 months - 72 months	765,459,389.50	2.92%	10,274	3.39%	4.19%	17.08	66.03%
72 months - 84 months	1,303,622,919.73	4.97%	14,790	4.88%	3.44%	21.89	68.85%
84 months - 96 months	4,160,860,284.02	15.86%	43,881	14.48%	3.34%	20.90	69.62%
96 months - 108 months	4,749,839,942.51	18.11%	48,449	15.99%	3.28%	21.34	71.84%
108 months - 120 months	2,908,868,825.59	11.09%	31,880	10.52%	3.56%	19.94	70.96%
120 months - 132 months	964,062,866.50	3.68%	10,004	3.30%	4.03%	19.84	71.44%
132 months - 144 months	334,837,206.96	1.28%	4,017	1.33%	3.52%	24.27	66.49%
144 months - 156 months	473,945,367.86	1.81%	5,202	1.72%	3.34%	25.55	68.86%
156 months - 168 months	351,795,780.57	1.34%	3,924	1.30%	3.20%	21.42	69.46%
168 months - 180 months	219,972,937.59	0.84%	2,573	0.85%	3.33%	20.40	68.92%
180 months - 192 months	80,299,638.40	0.31%	883	0.29%	4.36%	18.53	69.45%
192 months - 204 months	347,228,546.75	1.32%	3,390	1.12%	3.55%	27.28	68.88%
204 months - 216 months	889,824,278.44	3.39%	8,672	2.86%	3.26%	26.70	69.97%
216 months - 228 months	897,750,280.44	3.42%	7,878	2.60%	2.76%	27.48	73.88%
228 months - 240 months	149,856,312.19	0.57%	1,737	0.57%	3.43%	23.84	69.62%
240 months - 252 months	98,167,762.00	0.37%	886	0.29%	5.36%	20.51	68.57%
252 months - 264 months	22,843,122.96	0.09%	208	0.07%	5.57%	21.86	62.57%
264 months - 276 months	22,946,223.61	0.09%	218	0.07%	5.04%	23.17	60.24%
276 months - 288 months	4,123,089.25	0.02%	51	0.02%	4.72%	23.90	67.60%
288 months - 300 months	235,281.43	0.00%	5	0.00%	6.11%	24.75	61.34%
300 months - 312 months	297,631.84	0.00%	6	0.00%	5.15%	26.50	56.34%
312 months - 324 months	4,413,694.56	0.02%	45	0.01%	4.07%	31.01	71.10%
324 months - 336 months	7,326,995.32	0.03%	69	0.02%	3.80%	43.53	68.54%
336 months - 348 months	1,556,194.60	0.01%	31	0.01%	3.70%	28.65	64.92%
348 months - 360 months	285,432.38	0.00%	8	0.00%	3.45%	42.96	57.77%
360 months >=	230,441.12	0.00%	5	0.00%	2.29%	58.54	44.32%
Unknown							
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

Weighted Average	89 months
Minimum	0 months
Maximum	824 months

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## 17. Interest Payment Type

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Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Fixed	25,021,099,617.19	95.38%	283,238	93.50%	3.51%	20.89	70.59%
Floating	1,211,399,162.17	4.62%	19,703	6.50%	1.66%	18.37	66.72%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

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## 18. Property Description

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Property	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
House	23,668,019,656.39	90.22%	131,917	89.12%	3.45%	20.55	70.33%
Appartment	2,496,401,711.46	9.52%	15,739	10.63%	3.18%	22.94	71.44%
House / Business ( < 50% )	65,003,967.67	0.25%	356	0.24%	3.08%	19.53	61.22%
House / Business ( >= 50% )	3,073,443.84	0.01%	17	0.01%	2.61%	15.32	50.75%
Business							
Other							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

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## 19. Geographical Distribution (by Province)

Province	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Drenthe	551,034,641.29	2.10%	3,449	2.33%	3.30%	21.33	70.44%
Flevoland	658,955,201.02	2.51%	3,719	2.51%	3.38%	19.97	79.67%
Friesland	566,635,392.09	2.16%	3,684	2.49%	3.33%	21.53	71.23%
Gelderland	2,674,359,508.93	10.19%	14,767	9.98%	3.42%	21.31	69.38%
Groningen	561,253,893.63	2.14%	4,192	2.83%	3.31%	20.48	70.57%
Limburg	1,095,580,404.82	4.18%	7,111	4.80%	3.54%	20.52	69.97%
Noord-Brabant	4,016,449,606.04	15.31%	22,836	15.43%	3.46%	21.24	67.90%
Noord-Holland	5,147,385,995.86	19.62%	26,928	18.19%	3.28%	21.46	70.17%
Overijssel	1,237,152,564.26	4.72%	7,460	5.04%	3.44%	20.77	70.91%
Utrecht	2,434,685,041.41	9.28%	12,271	8.29%	3.44%	21.02	69.68%
Zeeland	534,743,653.97	2.04%	3,627	2.45%	3.61%	19.26	68.86%
Zuid-Holland	6,754,262,876.04	25.75%	37,985	25.66%	3.51%	19.82	71.86%
Unspecified							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

## 20. Geographical Distribution (by economic region)

Economic region	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
NL111 - Oost-Groningen	149,311,920.33	0.57%	1,152	0.78%	3.36%	19.87	73.12%
NL112 - Delfzijl en omgeving	52,203,160.67	0.20%	512	0.35%	3.43%	18.59	68.47%
NL113 - Overig Groningen	359,738,812.63	1.37%	2,528	1.71%	3.27%	21.01	69.82%
NL121 - Noord-Friesland	273,848,492.04	1.04%	1,863	1.26%	3.31%	21.47	72.59%
NL122 - Zuidwest-Friesland	103,356,609.93	0.39%	651	0.44%	3.30%	21.66	69.19%
NL123 - Zuidoost-Friesland	189,430,290.12	0.72%	1,170	0.79%	3.37%	21.53	70.39%
NL131 - Noord-Drenthe	228,938,655.00	0.87%	1,356	0.92%	3.28%	21.48	69.88%
NL132 - Zuidoost-Drenthe	167,280,634.24	0.64%	1,136	0.77%	3.36%	20.20	72.55%
NL133 - Zuidwest-Drenthe	154,815,352.05	0.59%	957	0.65%	3.28%	22.33	68.99%
NL211 - Noord-Overijssel	342,272,078.31	1.30%	1,989	1.34%	3.41%	21.42	70.00%
NL212 - Zuidwest-Overijssel	182,720,875.20	0.70%	1,051	0.71%	3.43%	20.86	72.34%
NL213 - Twente	712,159,610.75	2.71%	4,420	2.99%	3.45%	20.44	70.99%
NL221 - Veluwe	891,289,249.17	3.40%	4,752	3.21%	3.40%	21.62	67.77%
NL224 - Zuidwest-Gelderland	333,007,255.81	1.27%	1,757	1.19%	3.44%	20.66	69.33%
NL225 - Achterhoek	460,522,908.82	1.76%	2,782	1.88%	3.41%	21.03	68.84%
NL226 - Arnhem/Nijmegen	989,540,095.13	3.77%	5,476	3.70%	3.44%	21.37	71.10%
NL230 - Flevoland	658,955,201.02	2.51%	3,719	2.51%	3.38%	19.97	79.67%
NL310 - Utrecht	2,434,685,041.41	9.28%	12,271	8.29%	3.44%	21.02	69.68%
NL321 - Kop van Noord-Holland	649,358,057.11	2.48%	4,251	2.87%	3.42%	20.04	68.95%
NL322 - Alkmaar en omgeving	496,568,961.93	1.89%	2,898	1.96%	3.36%	20.76	69.86%
NL323 - IJmond	399,978,154.26	1.52%	2,362	1.60%	3.58%	20.04	68.71%
NL324 - Agglomeratie Haarlem	528,709,235.74	2.02%	2,546	1.72%	3.21%	22.11	68.83%
NL325 - Zaanstreek	318,027,506.03	1.21%	1,952	1.32%	3.51%	20.37	73.18%
NL326 - Groot-Amsterdam	2,254,685,413.66	8.60%	10,812	7.30%	3.18%	21.98	70.86%
NL327 - Het Gooi en Vechtstreek	500,058,667.13	1.91%	2,107	1.42%	3.21%	22.81	69.63%
NL331 - Agglomeratie Leiden en Bollenstreek	835,905,685.18	3.19%	4,456	3.01%	3.49%	20.39	67.85%
NL332 - Agglomeratie 's-Gravenhage	1,750,378,317.84	6.67%	9,026	6.10%	3.36%	20.26	73.31%
NL333 - Delft en Westland	459,294,562.47	1.75%	2,687	1.82%	3.56%	19.31	67.38%
NL334 - Oost-Zuid-Holland	576,835,260.36	2.20%	3,405	2.30%	3.60%	19.47	69.66%
NL335 - Groot-Rijnmond	2,538,094,934.66	9.68%	14,851	10.03%	3.57%	19.39	73.61%
NL336 - Zuidoost-Zuid-Holland	593,754,115.53	2.26%	3,560	2.40%	3.54%	20.37	71.37%
NL341 - Zeeuwsch-Vlaanderen	112,119,537.95	0.43%	857	0.58%	3.61%	18.91	68.60%
NL342 - Overig Zeeland	422,624,116.02	1.61%	2,770	1.87%	3.61%	19.35	68.93%
NL411 - West-Noord-Brabant	1,160,106,977.80	4.42%	6,544	4.42%	3.55%	20.70	69.73%
NL412 - Midden-Noord-Brabant	756,113,179.92	2.88%	4,410	2.98%	3.48%	20.97	69.24%
NL413 - Noordoost-Noord-Brabant	926,000,095.63	3.53%	5,167	3.49%	3.39%	21.83	65.94%
NL414 - Zuidoost-Noord-Brabant	1,174,229,352.69	4.48%	6,715	4.54%	3.43%	21.47	66.75%
NL421 - Noord-Limburg	324,573,330.89	1.24%	2,038	1.38%	3.58%	20.56	68.10%
NL422 - Midden-Limburg	253,981,383.88	0.97%	1,583	1.07%	3.59%	20.27	68.27%
NL423 - Zuid-Limburg	517,025,690.05	1.97%	3,490	2.36%	3.50%	20.61	71.97%
NLZZZ - Extra-Regio							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

## 21. Construction Deposits (as percentage of Net Principal Balance)

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 0 %	26,169,962,625.95	99.76%	147,843	99.87%	3.43%	20.76	70.39%
0 % - 10 %	35,087,578.25	0.13%	99	0.07%	3.05%	24.80	81.76%
10 % - 20 %	19,951,381.33	0.08%	60	0.04%	3.11%	24.78	79.65%
20 % - 30 %	3,626,151.08	0.01%	12	0.01%	2.53%	28.57	71.88%
30 % - 40 %	2,286,131.20	0.01%	8	0.01%	3.00%	24.24	77.30%
40 % - 50 %	1,070,237.70	0.00%	4	0.00%	2.87%	25.33	70.69%
50 % - 60 %	314,673.85	0.00%	2	0.00%	2.59%	25.01	51.69%
60 % - 70 %							
70 % - 80 %							
80 % - 90 %							
90 % >	200,000.00	0.00%	1	0.00%	1.75%	11.42	70.83%
Unknown							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	0.03 %
Minimum	0.00 %
Maximum	100.00 %

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## 22. Occupancy

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Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Owner Occupied	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%
Buy-to-let							
Unknown							
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%



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## 23. Employment Status Borrower

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Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Employed	9,323,753,052.80	35.54%	45,220	30.55%	3.34%	23.45	74.01%
Self Employed	1,017,926,808.53	3.88%	3,828	2.59%	3.08%	25.49	71.44%
Other	9,385,530,506.58	35.78%	55,206	37.29%	3.68%	17.89	69.72%
Unknown	6,505,288,411.45	24.80%	43,775	29.57%	3.25%	20.36	66.08%
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

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**24. Loan to Income**


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From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 0.5	27,297,240.59	0.10%	1,129	0.76%	3.56%	17.33	37.77%
0.5 - 1.0	111,116,856.24	0.42%	2,151	1.45%	3.45%	17.67	32.59%
1.0 - 1.5	257,620,792.15	0.98%	3,155	2.13%	3.45%	18.81	36.03%
1.5 - 2.0	463,439,369.92	1.77%	4,235	2.86%	3.49%	19.57	44.15%
2.0 - 2.5	744,623,427.13	2.84%	5,460	3.69%	3.48%	19.97	52.14%
2.5 - 3.0	1,084,085,241.20	4.13%	6,706	4.53%	3.57%	19.93	59.27%
3.0 - 3.5	1,446,330,055.21	5.51%	7,792	5.26%	3.62%	20.37	66.52%
3.5 - 4.0	1,819,932,370.67	6.94%	8,849	5.98%	3.67%	20.29	72.23%
4.0 - 4.5	1,972,078,840.59	7.52%	8,894	6.01%	3.63%	20.45	77.03%
4.5 - 5.0	1,902,463,310.90	7.25%	8,122	5.49%	3.54%	20.79	79.64%
5.0 - 5.5	1,409,179,967.93	5.37%	5,646	3.81%	3.47%	21.54	81.57%
5.5 - 6.0	979,500,668.29	3.73%	3,642	2.46%	3.41%	22.86	81.13%
6.0 - 6.5	611,211,789.80	2.33%	2,154	1.46%	3.39%	24.66	79.98%
6.5 - 7.0	469,679,950.73	1.79%	1,589	1.07%	3.38%	25.73	80.43%
7.0 >	1,300,957,632.48	4.96%	4,253	2.87%	3.39%	26.41	82.65%
Unknown	11,632,981,265.53	44.35%	74,252	50.16%	3.30%	19.90	67.90%
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	4.5
Minimum	0.0
Maximum	10

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**25. Debt Service to Income**


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From ( > ) - Until ( <= )	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 5 %	507,536,097.19	1.93%	6,209	4.19%	2.24%	21.04	48.36%
5 % - 10 %	1,738,529,232.93	6.63%	12,403	8.38%	2.61%	21.16	56.68%
10 % - 15 %	2,901,789,899.35	11.06%	15,772	10.65%	3.10%	20.65	69.45%
15 % - 20 %	3,183,602,804.77	12.14%	14,830	10.02%	3.65%	20.98	73.64%
20 % - 25 %	2,858,141,935.76	10.90%	12,072	8.16%	4.04%	21.20	77.46%
25 % - 30 %	1,657,068,527.17	6.32%	6,331	4.28%	4.06%	22.25	79.43%
30 % - 35 %	791,112,315.69	3.02%	2,810	1.90%	3.79%	24.19	81.13%
35 % - 40 %	503,559,891.13	1.92%	1,730	1.17%	3.77%	24.60	82.57%
40 % - 45 %	321,233,179.26	1.22%	1,086	0.73%	3.87%	24.18	83.60%
45 % - 50 %	199,907,479.34	0.76%	680	0.46%	4.01%	24.33	83.49%
50 % - 55 %	104,911,259.70	0.40%	350	0.24%	3.94%	23.88	83.00%
55 % - 60 %	62,346,406.61	0.24%	209	0.14%	3.74%	24.46	80.86%
60 % - 65 %	39,791,735.45	0.15%	137	0.09%	3.81%	23.71	80.31%
65 % - 70 %	28,544,163.40	0.11%	98	0.07%	3.33%	26.16	82.21%
70 % >	100,289,247.25	0.38%	309	0.21%	3.07%	26.40	79.34%
Unknown	11,234,134,604.36	42.83%	73,003	49.32%	3.31%	19.65	67.51%
Total	26,232,498,779.36	100.00%	148,029	100.00%	3.43%	20.77	70.41%

Weighted Average	20.39 %
Minimum	0.00 %
Maximum	99.80%

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## 26. Loanpart Payment Frequency

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Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Monthly	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%
Quarterly							
Semi-annually							
Annually							
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

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**27. Guarantee Type (NHG / Non NHG)**


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Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
NHG Loans							
Non NHG Loans	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

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**28. Originator**


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Originator	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
ABN AMRO	8,155,787,693.97	31.09%	96,581	31.88%	3.24%	19.85	68.86%
Florius (label)	4,163,407,789.65	15.87%	48,981	16.17%	3.45%	19.12	70.93%
Florius	13,913,303,295.74	53.04%	157,379	51.95%	3.53%	21.81	71.16%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

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**29. Servicer**


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Servicer	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Stater	22,069,090,989.71	84.13%	253,960	83.83%	3.42%	21.08	70.31%
Quion	4,163,407,789.65	15.87%	48,981	16.17%	3.45%	19.12	70.93%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%

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### 30. Capital Insurance Policy Provider

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Insurance Policy Provider	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
No policy attached	20,487,538,105.71	78.10%	233,094	76.94%	3.27%	22.51	69.54%
ABN AMRO	485,629,576.73	1.85%	8,011	2.64%	4.00%	17.56	72.16%
ASR	3,635,664,596.55	13.86%	41,250	13.62%	4.06%	14.52	73.03%
Delta Lloyd (51%) ABN AMRO (49%)	161,157,353.46	0.61%	2,006	0.66%	3.82%	14.33	71.30%
SRLEV N.V.	609,740,727.41	2.32%	8,833	2.92%	4.16%	15.14	72.83%
Others	852,768,419.50	3.25%	9,747	3.22%	3.52%	12.73	77.15%
Total	26,232,498,779.36	100.00%	302,941	100.00%	3.43%	20.77	70.41%



## Glossary

Term	Definition / Calculation
[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 means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament
[Article 51 of the AIFMR]	means any amounts due by a borrower (including scheduled interest, scheduled principal, arrears penalties on scheduled amounts in arrears, and any other amounts) that are unpaid at the reporting date.
Arrears	means Article 122a of Directive 2006/48/EC as issued by the European Parliament and Council (as amended by Directive 2009/111/EC).
Article 122a CRD	means Dolphin Asset Purchasing B.V., a private company with limited liability ("besloten vennootschap met beperkte aansprakelijkheid") incorporated under Dutch law and established in Amsterdam, or, as the case may be, any asset purchaser who accedes to the Programme as means any of the Asset Purchaser Collection Account and the Asset Purchaser Construction Deposit Account.
Asset Purchaser	means ABN AMRO Bank N.V..
Asset Purchaser Accounts	means the priority of payments as set out as such in section 5.9 (Priority of Payments) of this Base Prospectus.
Asset Purchaser Account Bank	means the priority of payments as set out in section 5.9 (Priority of Payments) of this Base Prospectus.
Asset Purchaser Redemption Priority of Payments	means ABN AMRO Bank N.V..
Asset Purchaser Revenue Priority of Payments	means any termination payment due and payable to the Swap Counterparty as a result of (i) an Event of Default where the Asset Purchaser Swap Counterparty is the Defaulting Party or (ii) an Additional Termination Event where the Swap Counterparty is the sole Affected Party, means an amount equal to the aggregate Principal Outstanding Amount on the IC Loans, less an amount equal to any balance standing to the debt of the IC Loan Principal Deficiency Ledger as at the first date of such Floating Rate Interest Period (taking into account the amount of N/A
Asset Purchaser Swap Counterparty	N/A
Asset Purchaser Swap Counterparty Default Payment	N/A
Asset Purchaser Swap Notional Amount	N/A
Back-Up Servicer	N/A
Cash Advance Facility	means the ratio calculated by dividing the outstanding principal balances in the pool that are in default (delinquent for more than 90 days) by the total outstanding principal balance of the pool.
Cash Advance Facility Maximum Available Amount	means the ratio calculated by dividing the annualized scheduled repayments and prepayments by the outstanding principal balances of the mortgage pool at the beginning of the relevant period.
Cash Advance Facility Provider	means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the N/A
Cash Advance Facility Stand-by Drawing Account	N/A
Constant Default Rate (CDR)	means the interest coupons appertaining to the Notes.
Constant Prepayment Rate (CPR)	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.
Construction Deposit	An assessment of the credit worthiness of the notes assigned by a Credit Rating Agency.
Construction Deposit Guarantee	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the indexed foreclosure value.
Coupon	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the indexed market value.
Credit Enhancement	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the original foreclosure value.
Credit Rating	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the original market value.
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the date at which the closing pool has been created.
Current Loan to Indexed Market Value (CLTIMV)	means actual/360 with respect to floating rate notes, and actual/actual with respect to fixed rate notes.
Current Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the total annual interest and principal payments a borrower is required to make by the borrowers disposable income.
Current Loan to Original Market Value (CLTOMV)	means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Instalments.
Cut-Off Date	means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied.
Day Count Convention	means a mortgage loan being in arrear.
Debt Service to Income	means an economic region as determined based on the zip code of the property underlying the mortgage loan based on the Nomenclature of Territorial Units for Statistics (NUTS).
Deferred Purchase Price	means the excess margin of 0.5 per cent. per annum of the sum of (a) the Principal Outstanding Amount of all IC Loans of the Asset Purchaser on the first day of each IC Interest Period in the relevant Floating Rate Interest Period, less (b) any IC Loan Principal Deficiency means 0.5 per cent. per annum.
Deferred Purchase Price Instalment	means in respect of a Series and Class or Sub-class of Notes, the Final Maturity Date set out in the Applicable Final Terms.
Delinquency	means, in respect of the Notes of a Series and Class or Sub-class, the Notes Payment Date listed as first optional redemption date in the Applicable Final Terms.
Economic Region	means all mortgage rights and ancillary rights have been exercised on a mortgage that has the benefit of a NHG Guarantee.
Excess Spread Margin	means all mortgage rights and ancillary rights have been exercised on a mortgage that does not have the benefit of a NHG Guarantee.
Excess Spread Percentage	means forced (partial) repayment of the mortgage loan.
Final Maturity Date	means the foreclosure value of the Mortgaged Asset, which is the estimated value of a mortgaged property if that property would be sold in a public auction.
First Optional Redemption Date	means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage.
Foreclosed Mortgage Loan	means any advance of moneys granted by the Issuer to the Asset Purchaser.
Foreclosed NHG Loan	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 or NVM for the province where the property is located.
Foreclosed Non NHG Loan	means the 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 or NVM for the province where the property is located.
Foreclosure	means the period for which the interest on a mortgage loan has been fixed.
Foreclosure Value	means Dolphin Master Issuer B.V., a private company with limited liability (besloten vennootschap met beperkte aansprakelijkheid) incorporated under Dutch law and established in Amsterdam.
Further Advances / Modified Loans	means ABN AMRO Bank N.V..
IC Loan	means the priority of payments as set out in section 5.2 (Priority of Payments) of this Base Prospectus.
Indexed Foreclosure Value	means the bank account of the Issuer designated as such in the Issuer Account Agreement.
Indexed Market Value	means the priority of payments set out in section 5.2 (Priority of Payments) of this Base Prospectus.
Interest Rate Fixed Period	means any of the Issuer Collection Account, the Issuer Pre-Funded Account, and the Issuer Reserve Account.
Issuer	means the issuer trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Programme Signing Date.
Issuer Account Bank	
Issuer Redemption Priority of Payments	
Issuer Reserve Account	
Issuer Revenue Priority of Payments	
Issuer Transaction Account	
Issuer Trust Deed	

Loan part	means one or more loan parts (leningdelen) of which a mortgage loan consists, the different loan parts of a mortgage loan usually differentiate for repayment type or maturity date.
Loan part Payment Frequency	means the contractually agreed number of principal and/or interest payments made by the borrower on an annual basis.
Loan to Income (LTI)	means the ratio calculated by dividing the outstanding principal amount on a mortgage loan by the sum of all income of the borrowers at the moment of origination of the mortgage loan.
Loss	means any amounts due by the borrower less any net proceeds after a foreclosure.
Loss Severity	means the ratio calculated by dividing the loss on a mortgage loan by the outstanding principal amount on that mortgage loan.
Market Value	means the estimated value of a mortgaged property if that property would be privately sold voluntary.
Mortgage Loan	means, after any purchase and assignment of any New Mortgage Receivables and Further Advance Receivables has taken place in accordance with the Asset Purchaser Mortgage Receivables Purchase Agreement, the mortgage loans granted by the relevant Seller or the has the meaning ascribed to it in section 5.3 (Mortgage Loan Criteria) of this Base Prospectus.
Mortgage Loan Criteria	has the meaning ascribed to it in section 5.3 (Mortgage Loan Criteria) of this Base Prospectus.
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 Receivable	means any and all rights of the relevant Seller (and after assignment of such rights to the Asset Purchaser, of the Asset Purchaser) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the Seller (or the Asset Purchaser after assignment) on means the aggregate outstanding principal amount on the mortgage pool net of savings deposits.
Net Outstanding Balance	means the aggregate outstanding principal amount on the mortgage pool net of savings deposits.
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW.
NHG Loan	means a mortgage loan that benefits from a NHG Guarantee.
Non NHG Loan	means a mortgage loan that does not benefit from a NHG Guarantee.
Notification Events	means any of the issuer pledge notification events, the asset purchaser pledge notification events, and the asset purchaser assignment notification events specified in Clause 7.1 of the Base Prospectus.
Notification Trigger	means an event that when it occurs, or a threshold that when it is breached, is considered as an asset purchaser assignment notification event.
Occupancy	means the way the mortgaged property is used.
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator (or derived from the Market Value) at the time of granting the Mortgage Loan, or subsequently in case a new valuation is performed the Foreclosure Value as assigned (or derived from the Market Value) by the valuer
Original Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the original foreclosure value.
Original Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the outstanding principal amount of a mortgage receivable by the original market value.
Original Market Value	means the Market Value as assessed by the relevant Originator (or derived from the Foreclosure Value) at the time of granting the Mortgage Loan, or subsequently in case a new valuation is performed the Market Value as assigned (or derived from the Foreclosure Value) by the means the relevant originator of a Mortgage Loan.
Originator	means the relevant originator of a Mortgage Loan.
Outstanding Principal Amount	means, at any moment in time, (i) the outstanding principal amount of a mortgage receivable at such time (net of any saving deposits related to the mortgage receivable) and (ii), after a realised loss in respect of such mortgage receivable having occurred, zero.
Payment Ratio	N/A
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions.
Performing Loans	means Mortgage Loans that are not in Arrear or Delinquent.
Portfolio Review Event	has the meaning ascribed to it in section 7.4 (Portfolio Conditions) of this Base Prospectus.
Post-Foreclosure Proceeds	means all recoveries with regard to the relevant mortgage loan received after foreclosure of that mortgage loan.
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 IC Loans as well as the sub-ledgers related to the different classes of notes.
Principal Payment Date	means any Note Payment Date on which the Principal Outstanding Amount on a Note is repaid either partly or in full.
Principal Payment Rate (PPR)	The ratio calculated by dividing the sum of the collections of the principal receivables by the amount of the outstanding principal balances of the mortgage pool at the beginning of the relevant period.
Pro-Rata Condition	has the meaning ascribed to it in section 5.1 (Available Funds) of the Base Prospectus.
Prospectus	means the offering circular relating to the issue of the relevant notes.
Purchase Conditions	has the meaning ascribed to it in section 7.4 (Portfolio Conditions) of the Base Prospectus.
Realised Losses	has the meaning ascribed thereto in section 5.10 (Loss Allocation) of the Base Prospectus.
Recoveries	means collection of proceeds towards redemption of any outstanding claims on the borrower relating to the mortgage loan including both foreclosure and post-foreclosure proceeds.
Remaining Tenor	means the period between the cut-off date and the legal maturity of a loan part.
Replacements	n/a
Replenishments	means any new mortgage receivables which are sold and assigned by the Seller to the Asset Purchaser as ascribed in section 7.1 (Purchase, repurchase and sale) of the Base Prospectus.
Repossessions	means the seizure of collateral by the lender during the foreclosure process.
Reserved Ledger	has the meaning ascribed to it in section 5.5 (Issuer Transaction Accounts) of this Base Prospectus.
Saving Deposits	means the savings in a bank account that is linked to a savings mortgage loan, which is meant to repay the loan at maturity.
Seasoning	means the period between the origination date of the mortgage loan and the cut-off date.
Sellers	means ABN AMRO Bank N.V., ABN AMRO Hypotheken Groep B.V., MoneYou B.V., Quion 9 B.V. and Oosteroever Hypotheken B.V.;
Servicer	means ABN AMRO Hypotheken Groep B.V..
Special Servicer	N/A
Sub- Servicer	means Stater Nederland B.V. in relation to Mortgage Receivables sold by ABN AMRO Bank N.V., ABN AMRO Hypotheken Groep B.V., MoneYou B.V., and Quion Groep B.V. in relation to Mortgage Receivables sold by Oosteroever Hypotheken B.V. and Quion 9 B.V.
Subordinated Loan	has the meaning ascribed to it in section 5.7 (IC Loan Agreement) of this Base Prospectus.
Trigger Event	has the meaning ascribed to it in section 5.2 (Priority of Payments) of this Base Prospectus.
Unreserved Ledger	has the meaning ascribed to it in section 5.5 (Issuer Transaction Account) of this Base Prospectus.
Unreserved Ledger Required Amount	means, on any date, an amount equal to the aggregate Principal Amount Outstanding of the Class D Notes of all Series on their respective Issue Dates that are outstanding on such date, taking into account any redemptions and any issuances of Class D Notes to be made on such means the expected average number of years for which each euro of unpaid principal on an issued note is to remain outstanding, whereby the time between the initial period and each repayment is weighted by the principal amount outstanding on the notes.
Weighted Average Life	means the expected average number of years between the Cut-off date and the legal maturity of the mortgage loans weighted over the Net Outstanding Balance of the mortgage loans.
Weighted Average Maturity	means the expected average number of years between the Cut-off date and the legal maturity of the mortgage loans weighted over the Net Outstanding Balance of the mortgage loans.
WEW	means Stichting Waarborgfonds Eigen Woningen.
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions.

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**Contact Information**


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<b>Account Bank</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands	<b>Arranger</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands
<b>Auditor</b>	Ernst & Young Accountants LLP Antonio Vivaldistraat 150 1083 HP Amsterdam the Netherlands	<b>Common Safekeeper (wrt Class B &amp; C)</b>	BNP Paribas Securities Services, Luxembourg Branch 33, rue de Gasperich, Howald - Hesperage L-2085 Luxembourg Luxembourg
<b>Common Depositary</b>	BNP Paribas Securities Services, Luxembourg Branch 33, rue de Gasperich, Howald - Hesperage L-2085 Luxembourg Luxembourg	<b>Common Safekeeper (wrt Class A)</b>	Clearstream 42 Avenue J.F. Kennedy L-2085 Luxembourg Luxembourg
<b>Company Administrator</b>	ABN AMRO Hypotheken Groep B.V. Postbus 1700 3800 BS Amersfoort the Netherlands	<b>Issuer</b>	Dolphin Master Issuer B.V. Prins Bernhardplein 200 1097 JB 1076 EE Amsterdam the Netherlands
<b>Legal Advisor (Seller and Issuer)</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam the Netherlands	<b>Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands
<b>Paying Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands	<b>Principal Paying Agent</b>	BNP Paribas Securities Services, Luxembourg Branch 33, rue de Gasperich, Howald - Hesperage L-2085 Luxembourg Luxembourg
<b>Reference Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands	<b>Security Trustee</b>	Stichting Security Trustee Dolphin Prins Bernhardplein 200 1097 JB Amsterdam the Netherlands
<b>Seller</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands	<b>Seller</b>	ABN AMRO Hypotheken Groep B.V. Postbus 1700 3800 BS Amersfoort the Netherlands
<b>Seller</b>	MoneYou B.V. Sciencepark 404 1098 XH Amsterdam the Netherlands	<b>Seller</b>	Oosterover Hypotheken B.V. Fascinatio Boulevard 1302 2909 VA Capelle a/d IJssel the Netherlands
<b>Seller</b>	Quion 9 B.V. Fascinatio Boulevard 1302 2909 VA Capelle a/d IJssel the Netherlands	<b>Servicer</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands
<b>Sub-Servicer</b>	Quion Groep B.V. Fascinatio Boulevard 1302 2909 VA Capelle a/d IJssel the Netherlands	<b>Sub-Servicer</b>	Stater Nederland B.V. Podium 1 3826 PA Amersfoort the Netherlands
<b>SWAP Counterparty</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam the Netherlands		