

# **Lowland Mortgage Backed Securities 7 B.V.**

ESMA identifier: 72450065LXDMY5SJJW05

## **Portfolio and Performance Report**

Reporting Period: 1 February 2025 - 28 February 2025

Reporting Date: 18 March 2025

**AMOUNTS IN EURO**

de Volksbank N.V.

[www.dutchsecuritisation.nl](http://www.dutchsecuritisation.nl)

Report Version 2.0

Table of Contents

	Page
Key Dates	3
The Mortgage Loan Portfolio	3
Foreclosure Statistics	4
Performance Ratios	5
Stratification Tables	6
Glossary	34
Contact Information	37

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

## Key Dates

### Securitisation Dates

Closing Date	14 Apr 2023
Portfolio Cut-off Date	28 Feb 2025
Revolving Period End-Date	18 Apr 2028
Final Maturity Date	18 Apr 2060

## The Mortgage Loan Portfolio

### Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		33,351
Repaid in full Mortgage Loans	-/-	153
Purchased Mortgage loans		297
Repurchased Mortgage Loans	-/-	10
Foreclosed Mortgage Loans	-/-	0
Other		0
Number of Mortgage Loans at the end of the Reporting Period		33,485

### Amounts of Mortgage Loans

Net Outstanding balance at the beginning of the Reporting Period		7,999,999,985.23
Repayments	-/-	17,066,096.56
Prepayments	-/-	30,112,753.89
Further Advances		0.00
Purchased Mortgage Loans		49,426,624.73
Repurchased Mortgage Loans	-/-	2,247,764.51
Foreclosed Mortgage Loans	-/-	0.00
Other		0.00
Net Outstanding balance at the end of the Reporting Period		7,999,999,995.00

### Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period	7,930,416.00
Changes in Construction Deposit Obligations	507,856.00
Construction Deposit Obligations at the end of the Reporting Period	8,438,272.00

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

Foreclosure Statistics

	Previous Period	Current Period
<b>Defaulted Mortgage Loans</b>		
The total outstanding principal amount in default, according to securitisation documentation	3,657,136	1,786,793
The total outstanding principal amount in default, according to Article 178 of the CRR	3,657,136	1,786,793
<b>Mortgage Loans foreclosed in the reporting period</b>		
Number of Mortgage Loans foreclosed during the Reporting Period	0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period	0.00	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period	0.00	0.00
Total amount of foreclosures of Mortgage Loans during the Reporting Period	0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00
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
<b>Mortgage loans foreclosed since Closing Date</b>		
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 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
<b>Mortgage loans in Foreclosure</b>		
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period	0	0
Number of new Mortgage Loans foreclosed during the Reporting Period	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

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

Performance Ratios

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	3.8780%	3.9025%
Annualized 1-month average CPR	3.7974%	4.4629%
Annualized 3-month average CPR	5.0263%	5.0055%
Annualized 6-month average CPR	4.4611%	4.5512%
Annualized 12-month average CPR	3.8383%	3.9083%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	2.0887%	2.1007%
Annualized 1-month average PPR	2.2411%	2.3758%
Annualized 3-month average PPR	2.2943%	2.3181%
Annualized 6-month average PPR	2.2704%	2.2925%
Annualized 12-month average PPR	2.1857%	2.2096%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	100.3700%	99.9818%
<b><u>Constant Default Rate</u></b>		
Constant Default Rate current month	0.000%	0.000%
Constant Default Rate 3-month average	0.000%	0.000%
Constant Default Rate 6-month average	0.000%	0.000%
Constant Default Rate 12-month average	0.000%	0.000%
Constant Default Rate to date	0.000%	0.000%

## Stratifications

### 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	8,112,834,721.84	8,063,199,759.11
Value of savings deposits	112,834,726.84	63,199,759.54
Net principal balance	7,999,999,995.00	7,999,999,999.57
Construction Deposits	8,438,272.00	19,500.00
Net principal balance excl. Construction and Saving Deposits	7,991,561,723.00	7,999,980,499.57
Negative balance	0.00	0.00
Net principal balance excl. Construction and Saving Deposits and Negative Balance	7,991,561,723.00	7,999,980,499.57
Number of loans	33,485	31,634
Number of loanparts	85,652	79,514
Number of negative loanparts	0	0
Average principal balance (borrower)	238,912.95	252,892.46
Weighted average current interest rate	2.00%	1.96%
Weighted average maturity (in years)	22.68	24.66
Weighted average remaining time to interest reset (in years)	9.16	11.10
Weighted average seasoning (in years)	6.75	4.60
Weighted average CLTOMV	67.30%	72.98%
Weighted average CLTIMV	50.16%	56.17%
Weighted average OLTOMV	76.65%	78.91%

2. Delinquencies

From ( > ) Untill (<=)	Arrears Amount	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing	0.00	7,972,996,310.33	99.66%	85,395	99.70%	0.00%	0.00	0.00%
<= 29 days	56,584.17	17,673,308.02	0.22%	151	0.18%	2.00%	22.69	67.26%
30 days - 59 days	32,869.02	5,283,040.17	0.07%	60	0.07%	1.89%	23.51	74.83%
60 days - 89 days	26,146.52	2,260,543.27	0.03%	25	0.03%	2.27%	21.09	70.70%
90 days - 119 days	6,294.13	399,948.31	0.00%	2	0.00%	2.67%	17.76	72.78%
120 days - 149 days	5,009.99	248,894.65	0.00%	4	0.00%	4.17%	10.68	97.51%
150 days - 179 days	6,044.82	512,221.59	0.01%	2	0.00%	2.00%	11.70	64.02%
> 180 days	26,276.21	625,728.66	0.01%	13	0.02%	2.83%	20.37	69.48%
Total	159,224.86	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%

3. Redemption Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX))	4,112,698,235.04	51.41%	48,195	56.27%	1.82%	24.19	69.84%	53.49%
Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)	276,433,882.86	3.46%	3,490	4.07%	1.75%	23.08	62.02%	3.86%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Savings)	142,695,985.45	1.78%	2,426	2.83%	2.49%	13.76	63.00%	1.26%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Interest-only)	3,360,875,525.21	42.01%	30,526	35.64%	2.19%	21.56	64.45%	39.99%
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Other)	107,296,366.44	1.34%	1,015	1.19%	2.83%	11.04	78.43%	1.39%
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

4. Loanpart Coupon (interest rate bucket)

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.50%								
0.50% - 1.00%	64,661,521.83	0.81%	877	1.02%	0.92%	24.54	69.47%	0.95%
1.00% - 1.50%	1,435,149,194.87	17.94%	16,624	19.41%	1.30%	23.95	66.73%	17.78%
1.50% - 2.00%	3,768,866,586.90	47.11%	38,757	45.25%	1.74%	23.73	66.81%	46.82%
2.00% - 2.50%	1,324,314,053.09	16.55%	13,292	15.52%	2.20%	21.63	69.22%	17.46%
2.50% - 3.00%	751,458,368.06	9.39%	8,018	9.36%	2.73%	20.03	65.55%	10.33%
3.00% - 3.50%	237,824,866.10	2.97%	2,250	2.63%	3.18%	19.00	73.49%	3.51%
3.50% - 4.00%	142,523,307.17	1.78%	1,922	2.24%	3.75%	20.18	69.28%	1.48%
4.00% - 4.50%	104,945,650.82	1.31%	1,809	2.11%	4.24%	19.25	65.54%	1.13%
4.50% - 5.00%	107,406,139.19	1.34%	1,428	1.67%	4.67%	17.05	65.17%	0.39%
5.00% - 5.50%	52,004,981.03	0.65%	527	0.62%	5.19%	19.25	64.47%	0.08%
5.50% - 6.00%	7,189,063.13	0.09%	97	0.11%	5.70%	13.06	76.80%	0.03%
6.00% - 6.50%	2,969,095.79	0.04%	40	0.05%	6.18%	11.92	67.15%	0.03%
6.50% - 7.00%	687,167.02	0.01%	11	0.01%	6.58%	12.35	65.86%	0.01%
7.00% >=								
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	2.00%							
Minimum	0.70%							
Maximum	6.90%							

5. Outstanding Loan Amount

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25.000	1,343,129.21	0.02%	131	0.39%	2.43%	13.33	8.14%	0.00%
25,000.00 - 50,000.00	7,759,402.02	0.10%	207	0.62%	2.44%	15.60	19.00%	0.03%
50,000.00 - 75,000.00	37,555,258.99	0.47%	581	1.74%	2.33%	16.31	36.44%	0.21%
75,000.00 - 100,000.00	148,581,646.44	1.86%	1,662	4.96%	2.17%	18.58	47.50%	1.34%
100,000.00 - 150,000.00	819,202,029.18	10.24%	6,444	19.24%	2.06%	20.67	59.40%	8.96%
150,000.00 - 200,000.00	1,324,813,236.37	16.56%	7,596	22.68%	2.00%	21.77	66.25%	15.49%
200,000.00 - 250,000.00	1,180,771,267.41	14.76%	5,311	15.86%	1.97%	22.40	69.20%	15.22%
250,000.00 - 300,000.00	969,599,142.01	12.12%	3,556	10.62%	1.98%	22.99	69.57%	12.01%
300,000.00 - 350,000.00	776,317,288.22	9.70%	2,395	7.15%	1.99%	23.40	68.29%	8.99%
350,000.00 - 400,000.00	645,037,163.09	8.06%	1,736	5.18%	2.05%	23.26	68.41%	8.78%
400,000.00 - 450,000.00	362,382,053.33	4.53%	858	2.56%	1.96%	23.37	67.06%	4.56%
450,000.00 - 500,000.00	413,028,468.95	5.16%	869	2.60%	1.96%	24.06	70.98%	4.59%
500,000.00 - 550,000.00	366,610,246.57	4.58%	701	2.09%	1.99%	24.40	70.59%	5.19%
550,000.00 - 600,000.00	283,848,637.58	3.55%	495	1.48%	2.04%	24.01	71.47%	4.29%
600,000.00 - 650,000.00	207,421,133.63	2.59%	333	0.99%	1.94%	24.12	70.22%	2.99%
650,000.00 - 700,000.00	156,456,044.14	1.96%	232	0.69%	1.91%	24.46	70.65%	2.34%
700,000.00 - 750,000.00	104,100,234.00	1.30%	144	0.43%	2.06%	24.12	71.84%	1.74%
750,000.00 - 800,000.00	70,458,204.78	0.88%	91	0.27%	1.97%	24.96	72.07%	1.15%
800,000.00 - 850,000.00	45,336,560.35	0.57%	55	0.16%	1.90%	23.73	72.39%	0.76%
850,000.00 - 900,000.00	44,418,164.72	0.56%	51	0.15%	1.90%	24.13	71.99%	0.63%
900,000.00 - 950,000.00	23,845,254.20	0.30%	26	0.08%	1.81%	25.23	74.32%	0.44%
950,000.00 - 1,000,000.00	7,705,707.99	0.10%	8	0.02%	1.79%	22.83	74.67%	0.28%
>= 1.000.000	3,409,721.82	0.04%	3	0.01%	1.90%	28.62	78.40%	
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Average	238,912.95							
Minimum	8.00							
Maximum	1,320,571.23							

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

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0%	7,878,699,805.31	98.48%	33,081	98.79%	2.00%	22.65	67.33%	100.00%
0.00% - 10.00%	88,790,810.37	1.11%	295	0.88%	2.14%	24.68	65.39%	
10.00% - 20.00%	23,852,711.05	0.30%	80	0.24%	2.31%	25.31	65.83%	
20.00% - 30.00%	6,249,044.53	0.08%	20	0.06%	2.42%	25.71	59.30%	
30.00% - 40.00%	2,087,220.65	0.03%	8	0.02%	2.63%	25.57	49.62%	
40.00% - 50.00%	320,403.09	0.00%	1	0.00%	2.45%	27.80	72.82%	
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% >								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	0.11%							
Minimum	0.00%							
Maximum	40.57%							

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

## 7. Origination Year

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
>2023	107,795,817.63	1.35%	2,407	2.81%	3.29%	27.82	63.56%	0.05%
2022 - 2023	662,750,990.68	8.28%	5,238	6.12%	2.06%	26.53	72.37%	8.82%
2021 - 2022	1,589,610,228.51	19.87%	15,876	18.54%	1.56%	25.68	70.41%	22.26%
2020 - 2021	1,611,826,337.34	20.15%	17,161	20.04%	1.71%	24.60	69.61%	18.00%
2019 - 2020	1,240,694,623.06	15.51%	13,874	16.20%	1.98%	23.80	65.90%	18.33%
2018 - 2019	854,671,427.95	10.68%	9,718	11.35%	2.15%	22.78	64.13%	8.91%
2017 - 2018	497,671,927.48	6.22%	6,020	7.03%	2.14%	21.99	59.92%	7.29%
2016 - 2017	248,921,471.49	3.11%	3,061	3.57%	2.38%	20.91	57.23%	3.65%
2015 - 2016	13,123,207.28	0.16%	162	0.19%	2.56%	18.85	58.78%	0.17%
2014 - 2015	9,017,113.47	0.11%	152	0.18%	2.77%	16.85	59.96%	0.05%
2013 - 2014	6,251,873.30	0.08%	109	0.13%	2.89%	15.96	59.27%	0.04%
2012 - 2013	10,853,232.24	0.14%	146	0.17%	2.56%	16.20	65.04%	0.02%
2011 - 2012	198,988,124.85	2.49%	2,461	2.87%	2.42%	15.55	66.46%	0.24%
2010 - 2011	160,904,582.04	2.01%	1,945	2.27%	2.37%	14.93	65.03%	1.84%
2009 - 2010	107,292,825.49	1.34%	1,162	1.36%	2.71%	14.25	63.45%	1.46%
2008 - 2009	145,454,955.48	1.82%	1,221	1.43%	2.76%	13.31	67.48%	1.68%
2007 - 2008	129,315,954.73	1.62%	990	1.16%	2.65%	12.35	67.66%	1.85%
2006 - 2007	57,664,302.43	0.72%	460	0.54%	2.70%	11.07	70.75%	0.78%
2005 - 2006	180,501,154.07	2.26%	1,781	2.08%	2.73%	10.58	69.31%	2.42%
2004 - 2005	71,855,126.06	0.90%	724	0.85%	2.69%	9.52	66.61%	0.96%
< 2004	94,834,719.42	1.19%	984	1.15%	2.79%	8.59	62.91%	1.18%
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

Weighted Average	2018
Minimum	1999
Maximum	2025

8. Legal Maturity

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2021 - 2025								0.22%
2025 - 2030	24,289,090.54	0.30%	788	0.92%	2.54%	3.32	53.97%	0.34%
2030 - 2035	205,831,299.44	2.57%	2,846	3.32%	2.61%	8.05	63.79%	2.68%
2035 - 2040	675,972,935.26	8.45%	6,942	8.10%	2.65%	12.23	66.86%	8.77%
2040 - 2045	557,209,519.92	6.97%	6,669	7.79%	2.21%	16.74	64.19%	4.72%
2045 - 2050	2,927,475,532.57	36.59%	32,421	37.85%	2.05%	23.16	64.48%	39.07%
2050 - 2055	3,586,471,097.04	44.83%	35,609	41.57%	1.76%	26.12	70.49%	44.21%
2055 - 2060	22,750,520.23	0.28%	377	0.44%	2.98%	29.92	61.34%	
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 >=								
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

Weighted Average	2047
Minimum	2025
Maximum	2055

9. Seasoning

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
1 Year	63,842,712.05	0.80%	1,422	1.66%	3.21%	28.56	61.85%	7.14%
1 year(s) - 2 year(s)	39,208,107.68	0.49%	939	1.10%	3.35%	26.75	64.71%	22.15%
2 year(s) - 3 year(s)	497,757,127.42	6.22%	3,691	4.31%	2.23%	26.65	73.03%	15.77%
3 year(s) - 4 year(s)	1,631,525,919.42	20.39%	16,150	18.86%	1.56%	25.76	70.40%	21.26%
4 year(s) - 5 year(s)	1,465,184,093.11	18.31%	15,469	18.06%	1.71%	24.74	70.40%	8.85%
5 year(s) - 6 year(s)	1,436,761,313.31	17.96%	16,054	18.74%	1.89%	23.91	65.94%	7.81%
6 year(s) - 7 year(s)	844,231,485.22	10.55%	9,438	11.02%	2.18%	22.86	64.59%	4.17%
7 year(s) - 8 year(s)	540,197,510.61	6.75%	6,532	7.63%	2.14%	22.10	60.22%	0.33%
8 year(s) - 9 year(s)	283,967,562.53	3.55%	3,511	4.10%	2.32%	21.03	57.33%	0.07%
9 year(s) - 10 year(s)	23,317,469.27	0.29%	291	0.34%	2.56%	19.66	58.23%	0.04%
10 year(s) - 11 year(s)	7,745,003.19	0.10%	140	0.16%	2.61%	16.37	61.26%	0.02%
11 year(s) - 12 year(s)	8,209,404.49	0.10%	130	0.15%	3.00%	16.83	59.39%	0.15%
12 year(s) - 13 year(s)	5,939,147.36	0.07%	85	0.10%	2.59%	16.05	61.89%	1.70%
13 year(s) - 14 year(s)	168,208,326.23	2.10%	2,100	2.45%	2.44%	15.62	66.21%	1.53%
14 year(s) - 15 year(s)	173,834,083.14	2.17%	2,121	2.48%	2.36%	15.04	65.35%	1.59%
15 year(s) - 16 year(s)	117,694,218.46	1.47%	1,292	1.51%	2.63%	14.37	64.15%	1.93%
16 year(s) - 17 year(s)	138,807,627.58	1.74%	1,204	1.41%	2.79%	13.42	67.19%	0.69%
17 year(s) - 18 year(s)	136,886,502.47	1.71%	1,042	1.22%	2.65%	12.44	67.76%	2.51%
18 year(s) - 19 year(s)	49,814,841.14	0.62%	371	0.43%	2.63%	11.33	69.76%	0.99%
19 year(s) - 20 year(s)	184,703,366.43	2.31%	1,816	2.12%	2.74%	10.67	69.86%	0.86%
20 year(s) - 21 year(s)	77,513,219.47	0.97%	780	0.91%	2.72%	9.69	65.80%	0.20%
21 year(s) - 22 year(s)	57,192,485.64	0.71%	557	0.65%	2.75%	8.56	66.69%	0.11%
22 year(s) - 23 year(s)	23,154,849.90	0.29%	220	0.26%	2.83%	9.74	67.02%	0.08%
23 year(s) - 24 year(s)	7,397,425.97	0.09%	66	0.08%	2.86%	7.92	60.60%	0.08%
24 year(s) - 25 year(s)	6,014,961.45	0.08%	65	0.08%	2.78%	6.57	54.35%	0.00%
25 year(s) - 26 year(s)	9,197,553.32	0.11%	140	0.16%	2.61%	7.61	45.81%	
26 year(s) - 27 year(s)	1,693,678.14	0.02%	26	0.03%	2.52%	12.26	40.75%	
27 year(s) - 28 year(s)								
28 year(s) - 29 year(s)								
29 year(s) - 30 year(s)								
30 year(s) >=								
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	6.75 year(s)							
Minimum	.01 year(s)							
Maximum	26.13 year(s)							

10. Remaining Tenor

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1 Year	1,800,318.02	0.02%	83	0.10%	3.07%	0.59	55.81%	0.21%
1 Year - 2 Years	2,962,926.75	0.04%	124	0.14%	2.49%	1.51	54.34%	0.01%
2 year(s) - 3 year(s)	3,260,422.88	0.04%	156	0.18%	2.48%	2.51	57.11%	0.03%
3 year(s) - 4 year(s)	5,100,401.07	0.06%	156	0.18%	2.56%	3.54	57.03%	0.06%
4 year(s) - 5 year(s)	14,979,503.16	0.19%	328	0.38%	2.45%	4.50	53.41%	0.05%
5 year(s) - 6 year(s)	17,193,257.08	0.21%	365	0.43%	2.53%	5.51	56.29%	0.07%
6 year(s) - 7 year(s)	26,037,621.97	0.33%	494	0.58%	2.49%	6.48	59.87%	0.17%
7 year(s) - 8 year(s)	27,119,312.37	0.34%	393	0.46%	2.64%	7.45	63.83%	0.24%
8 year(s) - 9 year(s)	69,401,416.88	0.87%	785	0.92%	2.65%	8.45	65.11%	0.30%
9 year(s) - 10 year(s)	83,672,555.84	1.05%	1,005	1.17%	2.63%	9.53	65.56%	0.28%
10 year(s) - 11 year(s)	188,083,625.95	2.35%	1,985	2.32%	2.68%	10.48	68.76%	0.97%
11 year(s) - 12 year(s)	70,159,461.43	0.88%	816	0.95%	2.58%	11.38	69.16%	1.06%
12 year(s) - 13 year(s)	151,972,051.09	1.90%	1,366	1.59%	2.58%	12.52	66.32%	2.56%
13 year(s) - 14 year(s)	153,044,746.54	1.91%	1,481	1.73%	2.73%	13.50	66.86%	0.90%
14 year(s) - 15 year(s)	129,300,105.88	1.62%	1,446	1.69%	2.58%	14.57	63.58%	2.17%
15 year(s) - 16 year(s)	165,216,915.11	2.07%	1,968	2.30%	2.32%	15.55	64.77%	1.73%
16 year(s) - 17 year(s)	188,193,355.56	2.35%	2,245	2.62%	2.35%	16.33	66.34%	1.65%
17 year(s) - 18 year(s)	23,458,130.00	0.29%	320	0.37%	2.03%	17.42	62.23%	1.83%
18 year(s) - 19 year(s)	59,575,079.88	0.74%	731	0.85%	1.89%	18.54	60.86%	0.40%
19 year(s) - 20 year(s)	105,413,954.73	1.32%	1,236	1.44%	1.86%	19.49	60.82%	0.23%
20 year(s) - 21 year(s)	128,023,722.54	1.60%	1,459	1.70%	1.85%	20.49	62.85%	0.74%
21 year(s) - 22 year(s)	372,591,220.83	4.66%	4,310	5.03%	2.13%	21.49	60.21%	1.35%
22 year(s) - 23 year(s)	583,849,766.34	7.30%	6,740	7.87%	2.06%	22.52	62.07%	1.71%
23 year(s) - 24 year(s)	869,909,571.78	10.87%	9,504	11.10%	2.12%	23.40	65.61%	5.39%
24 year(s) - 25 year(s)	1,210,884,768.40	15.14%	13,116	15.31%	1.93%	24.52	66.93%	8.38%
25 year(s) - 26 year(s)	1,340,439,154.77	16.76%	13,589	15.87%	1.72%	25.40	70.67%	9.37%
26 year(s) - 27 year(s)	1,415,430,631.93	17.69%	13,529	15.80%	1.57%	26.42	70.74%	17.71%
27 year(s) - 28 year(s)	466,313,772.18	5.83%	3,345	3.91%	2.22%	27.30	73.25%	14.73%
28 year(s) - 29 year(s)	41,401,137.57	0.52%	874	1.02%	3.10%	28.51	62.74%	19.22%
29 year(s) - 30 year(s)	77,245,070.50	0.97%	1,590	1.86%	2.93%	29.48	59.34%	6.48%
30 year(s) >=	7,966,015.97	0.10%	113	0.13%	2.92%	30.00	67.17%	0.00%
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	23 year(s)							
Minimum	year(s)							
Maximum	30 year(s)							

11a. Original Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	1,879,458,852.74	23.49%	11,408	34.07%	1.83%	22.54	72.53%	23.06%
< 10.00%	536,220.35	0.01%	15	0.04%	2.98%	21.79	7.31%	0.01%
10.00% - 20.00%	7,587,944.63	0.09%	81	0.24%	2.28%	20.80	15.94%	0.06%
20.00% - 30.00%	42,489,780.84	0.53%	367	1.10%	2.22%	20.98	23.77%	0.43%
30.00% - 40.00%	137,526,764.63	1.72%	866	2.59%	2.06%	22.32	32.52%	1.45%
40.00% - 50.00%	443,987,841.24	5.55%	2,142	6.40%	2.00%	22.66	41.88%	4.68%
50.00% - 60.00%	827,716,077.89	10.35%	3,365	10.05%	1.95%	22.63	49.91%	8.71%
60.00% - 70.00%	1,102,226,147.45	13.78%	3,891	11.62%	2.02%	22.17	57.71%	11.92%
70.00% - 80.00%	1,209,644,825.90	15.12%	3,835	11.45%	1.98%	23.00	67.03%	14.74%
80.00% - 90.00%	1,088,711,666.50	13.61%	3,469	10.36%	2.06%	22.86	75.46%	14.83%
90.00% - 100.00%	769,258,898.09	9.62%	2,380	7.11%	2.13%	23.71	84.88%	12.42%
100.00% - 110.00%	456,323,953.56	5.70%	1,544	4.61%	2.34%	22.14	90.59%	7.49%
110.00% >=	34,531,021.18	0.43%	122	0.36%	2.64%	20.51	88.66%	0.20%
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	76.47%							
Minimum	1.40%							
Maximum	158.66%							

11b. Current Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	1,879,458,852.74	23.49%	11,408	34.07%	1.83%	22.54	72.53%	23.06%
< 10.00%	3,479,604.18	0.04%	124	0.37%	2.51%	16.81	7.48%	0.02%
10.00% - 20.00%	25,493,080.10	0.32%	298	0.89%	2.24%	19.12	16.26%	0.19%
20.00% - 30.00%	104,371,618.62	1.30%	808	2.41%	2.24%	20.11	25.87%	0.80%
30.00% - 40.00%	282,935,459.26	3.54%	1,584	4.73%	2.07%	21.34	35.87%	2.37%
40.00% - 50.00%	744,021,470.93	9.30%	3,226	9.63%	2.00%	22.44	45.67%	6.66%
50.00% - 60.00%	1,186,635,239.92	14.83%	4,319	12.90%	1.96%	22.64	55.09%	11.71%
60.00% - 70.00%	1,213,385,699.46	15.17%	3,978	11.88%	2.03%	22.57	65.13%	13.19%
70.00% - 80.00%	1,183,557,642.28	14.79%	3,625	10.83%	2.02%	23.27	74.76%	16.05%
80.00% - 90.00%	870,936,107.09	10.89%	2,657	7.93%	2.10%	23.49	84.82%	12.81%
90.00% - 100.00%	439,497,767.64	5.49%	1,181	3.53%	2.18%	24.40	93.17%	11.89%
100.00% - 110.00%	57,892,234.18	0.72%	241	0.72%	3.52%	11.43	106.23%	1.12%
110.00% >=	8,335,218.60	0.10%	36	0.11%	3.19%	11.95	110.94%	0.12%
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	67.30%							
Minimum	0.00%							
Maximum	124.04%							

12. Current Loan To Indexed Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	1,879,458,852.74	23.49%	11,408	34.07%	1.83%	22.54	72.53%	23.06%
< 10.00%	12,135,875.48	0.15%	263	0.79%	2.50%	15.77	12.85%	0.08%
10.00% - 20.00%	111,256,487.77	1.39%	942	2.81%	2.23%	18.79	26.68%	0.84%
20.00% - 30.00%	389,844,628.30	4.87%	2,310	6.90%	2.15%	20.10	40.85%	3.34%
30.00% - 40.00%	993,600,327.08	12.42%	4,350	12.99%	2.04%	21.53	52.11%	8.79%
40.00% - 50.00%	1,486,660,679.16	18.58%	5,284	15.78%	2.05%	22.28	62.10%	14.86%
50.00% - 60.00%	1,559,156,218.73	19.49%	4,922	14.70%	2.05%	23.01	71.51%	18.87%
60.00% - 70.00%	994,871,734.33	12.44%	2,747	8.20%	1.98%	24.06	78.16%	15.65%
70.00% - 80.00%	422,876,093.83	5.29%	967	2.89%	2.00%	25.28	84.42%	8.48%
80.00% - 90.00%	139,742,052.29	1.75%	274	0.82%	2.40%	26.36	92.55%	4.00%
90.00% - 100.00%	9,838,886.03	0.12%	17	0.05%	3.06%	27.37	96.02%	2.01%
100.00% - 110.00%								0.02%
110.00% >=	558,159.26	0.01%	1	0.00%	2.04%	27.61	124.04%	
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	50.16%							
Minimum	0.00%							
Maximum	124.04%							

13. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 12 month(s)	270,069,195.54	3.38%	3,378	3.94%	3.39%	13.85	67.01%	1.95%
12 month(s) - 24 month(s)	364,655,736.24	4.56%	4,162	4.86%	2.67%	16.73	63.40%	0.70%
24 month(s) - 36 month(s)	459,541,443.80	5.74%	5,367	6.27%	2.12%	19.47	63.66%	2.22%
36 month(s) - 48 month(s)	663,147,391.98	8.29%	7,383	8.62%	2.03%	21.46	64.92%	3.69%
48 month(s) - 60 month(s)	1,005,840,797.34	12.57%	11,193	13.07%	1.84%	22.92	66.11%	6.15%
60 month(s) - 72 month(s)	691,860,234.06	8.65%	7,477	8.73%	1.52%	22.99	68.83%	6.18%
72 month(s) - 84 month(s)	518,904,204.90	6.49%	5,231	6.11%	1.43%	23.19	68.73%	14.18%
84 month(s) - 96 month(s)	308,516,026.58	3.86%	2,543	2.97%	2.28%	23.93	71.49%	7.60%
96 month(s) - 108 month(s)	96,798,606.18	1.21%	1,440	1.68%	2.75%	20.95	64.19%	6.92%
108 month(s) - 120 month(s)	113,688,258.18	1.42%	1,691	1.97%	2.90%	22.45	63.36%	4.24%
120 month(s) - 132 month(s)	96,545,432.27	1.21%	1,090	1.27%	2.15%	20.58	65.81%	0.89%
132 month(s) - 144 month(s)	196,298,712.09	2.45%	2,238	2.61%	2.43%	20.72	61.87%	0.95%
144 month(s) - 156 month(s)	167,108,070.74	2.09%	1,820	2.12%	2.68%	22.14	61.37%	1.01%
156 month(s) - 168 month(s)	219,537,562.56	2.74%	2,497	2.92%	2.73%	22.61	65.27%	2.54%
168 month(s) - 180 month(s)	369,017,502.81	4.61%	4,102	4.79%	2.29%	23.57	66.34%	2.40%
180 month(s) - 192 month(s)	915,237,009.19	11.44%	9,287	10.84%	1.83%	24.47	70.18%	2.94%
192 month(s) - 204 month(s)	1,239,339,587.17	15.49%	12,269	14.32%	1.59%	25.55	69.76%	5.27%
204 month(s) - 216 month(s)	296,435,433.75	3.71%	2,300	2.69%	1.99%	26.36	70.45%	10.14%
216 month(s) - 228 month(s)	2,847,567.19	0.04%	84	0.10%	4.62%	27.45	68.56%	16.20%
228 month(s) - 240 month(s)	4,536,846.43	0.06%	99	0.12%	4.22%	29.18	60.69%	3.84%
240 month(s) - 252 month(s)	74,376.00	0.00%	1	0.00%	4.10%	30.00	27.63%	
252 month(s) - 264 month(s)								
264 month(s) - 276 month(s)								
276 month(s) - 288 month(s)								0.00%
288 month(s) - 300 month(s)								
300 month(s) - 312 month(s)								
312 month(s) - 324 month(s)								0.00%
324 month(s) - 336 month(s)								0.00%
336 month(s) - 348 month(s)								
348 month(s) - 360 month(s)								
360 month(s) >=								
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	109.82 month(s)							
Minimum	month(s)							
Maximum	240 month(s)							

14. Interest Payment Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Fixed Interest Rate Mortgage	7,932,871,691.58	99.16%	84,714	98.90%	1.98%	22.76	67.31%	98.87%
Floating Interest Rate Mortgage	67,128,303.42	0.84%	938	1.10%	4.64%	13.81	65.41%	1.13%
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

15. Property Description

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	7,128,963,183.52	89.11%	29,183	87.15%	2.01%	22.60	67.11%	88.46%
Apartment	871,036,811.48	10.89%	4,302	12.85%	1.91%	23.36	68.79%	11.54%
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

## 16. Geographical Distribution (by province)

Province	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	257,761,342.17	3.22%	1,292	3.86%	2.03%	22.72	69.41%	3.25%
Flevoland	280,397,707.88	3.50%	1,252	3.74%	2.04%	22.36	69.43%	3.48%
Friesland	196,810,022.21	2.46%	1,023	3.06%	2.00%	22.45	70.16%	2.47%
Gelderland	1,301,262,450.31	16.27%	5,462	16.31%	2.03%	22.61	66.44%	16.37%
Groningen	181,989,061.86	2.27%	1,018	3.04%	2.10%	21.90	70.19%	2.20%
Limburg	664,221,595.24	8.30%	3,416	10.20%	2.09%	21.70	69.45%	7.70%
Noord-Brabant	1,209,214,682.56	15.12%	4,788	14.30%	1.99%	22.65	67.30%	15.17%
Noord-Holland	1,326,374,885.80	16.58%	4,484	13.39%	1.93%	23.41	65.88%	17.10%
Overijssel	621,214,679.89	7.77%	2,833	8.46%	2.00%	22.73	68.62%	7.81%
Utrecht	614,706,415.95	7.68%	2,233	6.67%	1.99%	22.81	64.19%	7.77%
Zeeland	105,264,467.46	1.32%	579	1.73%	2.10%	21.67	68.94%	1.28%
Zuid-Holland	1,240,782,683.67	15.51%	5,105	15.25%	1.97%	22.77	67.49%	15.39%
Unknown/Not specified								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

## Portfolio and Performance Report: 1 February 2025 - 28 February 2025

## 17. 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	% of Total Not.Amount at Closing Date
NL111 - Oost-Groningen	63,263,295.69	0.79%	375	1.12%	2.09%	21.71	72.24%	0.75%
NL112 - Delfzijl en omgeving	12,960,170.64	0.16%	89	0.27%	2.20%	20.54	74.22%	0.13%
NL113- Overig Groningen	105,765,595.53	1.32%	554	1.65%	2.09%	22.17	68.47%	1.32%
NL121- Noord-Friesland	93,194,847.79	1.16%	525	1.57%	2.01%	22.42	71.56%	1.14%
NL122- Zuidwest-Friesland	41,832,503.73	0.52%	217	0.65%	1.99%	22.38	68.97%	0.53%
NL123- Zuidoost-Friesland	61,782,670.69	0.77%	281	0.84%	2.00%	22.55	68.86%	0.80%
NL131- Noord-Drenthe	94,318,009.79	1.18%	415	1.24%	2.06%	22.85	67.69%	1.17%
NL132- Zuidoost-Drenthe	99,641,171.95	1.25%	554	1.65%	2.00%	22.54	70.97%	1.28%
NL133- Zuidwest-Drenthe	63,802,160.43	0.80%	323	0.96%	2.01%	22.80	69.52%	0.80%
NL211- Noord-Overijssel	171,161,386.75	2.14%	798	2.38%	2.05%	22.02	67.02%	2.20%
NL212- Zuidwest-Overijssel	80,071,114.09	1.00%	347	1.04%	2.02%	22.80	68.60%	0.98%
NL213- Twente	369,982,179.05	4.62%	1,688	5.04%	1.97%	23.04	69.36%	4.63%
NL221- Veluwe	403,651,400.35	5.05%	1,550	4.63%	1.99%	22.73	65.17%	5.06%
NL224- Zuidwest-Gelderland	183,611,031.20	2.30%	724	2.16%	2.12%	22.95	66.53%	2.41%
NL225- Achterhoek	264,379,811.99	3.30%	1,224	3.66%	2.06%	22.63	67.79%	3.36%
NL226- Arnhem/Nijmegen	450,754,553.97	5.63%	1,968	5.88%	2.01%	22.35	66.72%	5.55%
NL230- Flevoland	280,397,707.88	3.50%	1,252	3.74%	2.04%	22.36	69.43%	3.48%
NL310- Utrecht	613,572,068.75	7.67%	2,229	6.66%	1.99%	22.81	64.20%	7.76%
NL321- Kop van Noord-Holland	177,854,889.53	2.22%	791	2.36%	1.93%	23.21	66.69%	2.30%
NL322- Alkmaar en omgeving	122,485,262.22	1.53%	469	1.40%	1.94%	23.21	67.43%	1.55%
NL323- IJmond	70,643,142.62	0.88%	266	0.79%	1.96%	23.27	67.23%	0.90%
NL324- Agglomeratie Haarlem	131,461,185.97	1.64%	360	1.08%	1.88%	23.78	62.93%	1.72%
NL325- Zaanstreek	74,626,835.07	0.93%	275	0.82%	1.88%	23.73	68.40%	0.89%
NL326- Groot-Amsterdam	593,737,845.39	7.42%	1,847	5.52%	1.95%	23.50	66.15%	7.81%
NL327- Het Gooi en Vechtstreek	155,565,725.00	1.94%	476	1.42%	1.92%	23.11	63.34%	1.94%
NL331- Agglomeratie Leiden en Bollenstreek	189,819,879.91	2.37%	667	1.99%	1.94%	23.65	64.38%	2.40%
NL332- Agglomeratie 's-Gravenhage	283,376,581.16	3.54%	1,111	3.32%	1.95%	22.66	68.12%	3.53%
NL333- Delft en Westland	61,204,007.40	0.77%	241	0.72%	2.03%	22.84	66.14%	0.79%
NL334- Oost-Zuid-Holland	120,793,720.57	1.51%	514	1.54%	2.00%	22.81	66.51%	1.53%
NL335- Groot-Rijnmond	438,080,318.07	5.48%	1,927	5.75%	1.98%	22.56	68.57%	5.34%
NL336- Zuidoost-Zuid-Holland	147,508,176.56	1.84%	645	1.93%	2.00%	22.39	68.45%	1.80%
NL341- Zeeuwsch-Vlaanderen	27,393,922.01	0.34%	164	0.49%	2.06%	21.73	69.41%	0.34%
NL342- Overig Zeeland	77,870,545.45	0.97%	415	1.24%	2.12%	21.65	68.77%	0.95%
NL411- West-Noord-Brabant	242,918,777.35	3.04%	1,021	3.05%	1.96%	22.72	69.95%	2.89%
NL412- Midden-Noord-Brabant	209,082,921.22	2.61%	837	2.50%	1.96%	22.74	68.08%	2.61%
NL413- Noordoost-Noord-Brabant	408,837,489.44	5.11%	1,585	4.73%	2.00%	22.77	65.98%	5.22%
NL414- Zuidoost-Noord-Brabant	348,375,494.55	4.35%	1,345	4.02%	2.02%	22.39	66.53%	4.45%
NL421- Noord-Limburg	194,330,873.80	2.43%	918	2.74%	2.09%	22.30	68.86%	2.35%
NL422- Midden-Limburg	145,224,408.52	1.82%	722	2.16%	2.10%	22.04	68.88%	1.67%
NL423- Zuid-Limburg	324,666,312.92	4.06%	1,776	5.30%	2.08%	21.20	70.05%	3.69%
Unknown/Not specified								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

18. Occupancy

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Buy-to-let								
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

19. Employment Status Borrower

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	5,422,054,179.96	67.78%	24,085	71.93%	2.01%	22.34	68.41%	66.61%
Self Employed	2,033,236,706.24	25.42%	6,416	19.16%	1.99%	23.28	67.03%	26.25%
Pension	465,450,099.33	5.82%	2,523	7.53%	1.91%	23.98	56.15%	6.18%
Unemployed	674,790.51	0.01%	3	0.01%	1.81%	25.33	56.77%	
Benefits	77,816,012.53	0.97%	452	1.35%	1.96%	23.32	63.89%	0.96%
Unknown	768,206.43	0.01%	6	0.02%	3.05%	18.78	53.94%	
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

20. Loanpart Payment Frequency

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Quarterly								
Semi-annually								
Annually								
Unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

22. Loan To Income (Debt to income)

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified (main)								
< 0.5	10,691,132.86	0.13%	199	0.59%	1.88%	21.25	54.37%	0.11%
0.5 - 1.0	24,525,608.16	0.31%	322	0.96%	2.18%	17.23	25.51%	0.20%
1.0 - 1.5	87,295,843.17	1.09%	779	2.33%	2.20%	18.56	38.03%	0.81%
1.5 - 2.0	226,629,320.41	2.83%	1,513	4.52%	2.11%	20.40	48.59%	2.16%
2.0 - 2.5	447,139,228.68	5.59%	2,504	7.48%	2.12%	21.08	56.71%	4.61%
2.5 - 3.0	749,592,724.67	9.37%	3,753	11.21%	2.05%	21.74	62.48%	7.97%
3.0 - 3.5	1,114,309,360.07	13.93%	5,168	15.43%	2.02%	22.24	66.45%	12.16%
3.5 - 4.0	1,459,007,261.13	18.24%	6,410	19.14%	1.95%	23.04	69.93%	16.32%
4.0 - 4.5	1,478,307,800.43	18.48%	5,615	16.77%	1.91%	23.52	71.32%	19.76%
4.5 - 5.0	1,041,238,854.45	13.02%	3,165	9.45%	1.99%	23.72	71.87%	13.97%
5.0 - 5.5	569,389,780.78	7.12%	1,572	4.69%	1.98%	23.64	71.41%	9.62%
5.5 - 6.0	264,207,286.56	3.30%	787	2.35%	2.01%	23.16	68.59%	4.13%
6.0 - 6.5	156,362,536.29	1.95%	505	1.51%	2.17%	22.07	67.41%	2.17%
6.5 - 7.0	105,962,663.22	1.32%	357	1.07%	2.10%	21.29	66.19%	1.36%
7.0 >=	265,340,594.12	3.32%	836	2.50%	2.16%	21.56	67.72%	4.67%
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	4.2							
Minimum	0.0							
Maximum	3,587.3							

23. Payment Due to Income

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5.00%	209,501,641.13	2.62%	1,644	4.91%	1.76%	19.96	42.64%	2.36%
5.00% - 10.00%	1,070,563,616.16	13.38%	5,454	16.29%	1.89%	21.37	56.85%	12.83%
10.00% - 15.00%	2,258,858,328.01	28.24%	9,506	28.39%	1.95%	22.43	67.00%	27.97%
15.00% - 20.00%	2,778,205,089.93	34.73%	11,099	33.15%	1.95%	23.30	71.03%	35.92%
20.00% - 25.00%	1,254,604,365.77	15.68%	4,355	13.01%	2.12%	23.37	71.17%	15.60%
25.00% - 30.00%	265,216,874.93	3.32%	862	2.57%	2.57%	22.64	71.08%	2.68%
30.00% - 35.00%	90,771,215.56	1.13%	324	0.97%	2.80%	22.72	71.63%	0.71%
35.00% - 40.00%	34,270,928.48	0.43%	122	0.36%	2.73%	22.21	74.22%	0.38%
40.00% - 45.00%	16,244,027.16	0.20%	46	0.14%	2.77%	22.02	70.72%	0.16%
45.00% - 50.00%	11,491,544.31	0.14%	36	0.11%	3.05%	23.11	71.53%	0.13%
50.00% - 55.00%	6,116,131.86	0.08%	21	0.06%	2.35%	23.01	70.15%	0.10%
55.00% - 60.00%	1,623,681.41	0.02%	5	0.01%	3.30%	22.24	81.08%	0.06%
60.00% - 65.00%	1,172,429.70	0.01%	3	0.01%	3.66%	27.47	87.65%	0.05%
65.00% - 70.00%	515,632.00	0.01%	2	0.01%	3.13%	18.66	90.16%	0.05%
70.00% >=	844,488.59	0.01%	6	0.02%	3.53%	22.58	49.21%	0.99%
Unknown								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Weighted Average	16.33%							
Minimum	0.00%							
Maximum	8,286.66%							

24a. Guarantee Type (Loans)

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	1,879,458,852.74	23.49%	11,408	34.07%	1.83%	22.54	72.53%	23.06%
Non-NHG Guarantee	6,120,541,142.26	76.51%	22,077	65.93%	2.05%	22.73	65.69%	76.94%
Other								
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

24b. Guarantee Type (Loanparts)

nhg part	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	1,879,458,852.74	23.49%	24,844	34.07%	1.83%	22.54	72.53%	23.06%
Non-NHG	6,120,541,142.26	76.51%	60,808	65.93%	2.05%	22.73	65.69%	76.94%
unknown								
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

25. Originator

Originator	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Reaal								
de Volksbank	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

26. Servicer

Servicer	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%
Total	7,999,999,995.00	100.00%	33,485	100.00%	2.00%	22.68	67.30%	100.00%

27. Capital Insurance Policy Provider\*

Insurance Policy Provider	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
No policy attached	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%
Total	7,999,999,995.00	100.00%	85,652	100.00%	2.00%	22.68	67.30%	100.00%

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

## Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
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;
Back-Up Servicer	N/A;
Cash Advance Facility	means the cash advance facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equal to the greater of (i) 1.5 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.5 per cent of the Principal Amount Outstanding of the Class A Notes as at the Closing Date and thereafter EUR 2,000,000;
Cash Advance Facility Provider	means de Volksbank N.V.;
Cash Advance Facility Stand-by Drawing Account	means the Issuer Collection Account on which any Cash Advance Facility Stand-by Drawing will be deposited;
Constant Default Rate (CDR)	represents the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool;
Constant Prepayment Rate (CPR)	means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period;
Construction Deposit	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 relevant Mortgaged Asset;
Construction Deposit Guarantee	N/A;
Coupon	means the interest coupons appertaining to the Notes;
Credit Enhancement	the combined structural features that improve the credit worthiness of the respective notes.
Credit Rating	an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies;
Curr. Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value;
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value;
Current Loan to Indexed Market Value (CLTIMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value;
Current Loan to Original Market Value (CLTOMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value;
Custodian	means ING Bank N.V.
Cut-Off Date	means (i) with respect to the Mortgage Receivables purchased on the Closing Date, 31 March 2023 and (ii) with respect to Further Advance Receivables purchased on a Notes Payment Date, the first day of the month of the relevant Notes Payment Date;
Day Count Convention	means 30/360 for the class A notes;
Debt Service to Income	means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income;
Deferred Purchase Price	means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Instalments;
Deferred Purchase Price Installment	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;
Delinquency	refer to Arrears;
Economic Region (NUTS)	The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
Equivalent Securities	securities equivalent to Purchased Securities under that Transaction. If and to the extent that such Purchased Securities have been redeemed, the expression shall mean a sum of money equivalent to the proceeds of the redemption (other than Distributions);
Excess Spread	N/A;
Excess Spread Margin	N/A;
Final Maturity Date	means the Notes Payment Date falling in April 2060;
First Optional Redemption Date	means the Notes Payment Date falling in April 2028;
Foreclosed Mortgage Loan	means all mortgage rights and ancillary rights have been exercised;
Foreclosed NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee;
Foreclosed Non NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee;
Foreclosure	means forced (partial) repayment of the mortgage loan;
Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction;
Further Advances / Modified Loans	"Further Advance" means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage;
Indexed Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date;
Indexed Market Value	means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor;

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

Interest Rate Fixed Period	relates to the period for which mortgage loan interest has been fixed;
Issuer Account Bank	means Rabobank.
Issuer Transaction Account	means the Issuer Collection Account.
Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	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 that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events and the Pledge Notification Events;
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means each of de Volksbank N.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 type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Deficiency Ledger, zero;
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
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 Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts 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 relevant Classes of Notes and comprising sub-ledgers for each such Class of Notes;
Principal Payment Date	means the current monthly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus dated 12 April 2023 relating to the issue of the Notes;
Realised Losses	means, on any relevant Notes Calculation Date, the sum of (a) with respect to the Mortgage Receivables in respect of which the relevant Seller, the relevant Servicer on behalf of the Issuer, the Issuer or the Security Trustee has completed the foreclosure, such that there is no more collateral securing the Mortgage Receivable, in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the amount of the Net Foreclosure Proceeds applied to reduce the Outstanding Principal Amount of the Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (b) with respect to the Mortgage Receivables sold by the Issuer in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the purchase price of the Mortgage Receivables sold to the extent relating to principal, less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (c) with respect to the Mortgage Receivables in respect of which the Borrower has (x) successfully asserted set-off or defence to payments or (y) repaid or prepaid any amount in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, prior to such set-off or defence or repayment or prepayment exceeds (ii) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations after such set-off or defence or repayment or prepayment having been made, unless, and to the extent, such amount is received from the relevant Seller or otherwise in accordance with any item of the Available Principal Funds;
Recoveries	refer to Post-Foreclosure-Proceeds;

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

Redemption Priority of Payments	means the priority of payments set out as such Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A;
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means each of de Volksbank N.V.
Servicer	means each of de Volksbank N.V.
Signing Date	means 12 April 2023 or such later date as may be agreed between the Issuer, the Seller and the Manager;
Special Servicer	N/A;
Subordinated Loan	N/A;
Swap Counterparty	N/A;
Swap Counterparty Default Payment	N/A;
Swap Notional Amount	N/A;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;
WEW	Stichting Waarborgfonds Eigen Woning;
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions;

Portfolio and Performance Report: 1 February 2025 - 28 February 2025

Contact Information

<b>Arranger (ARRG)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Auditors (AUDT)</b>	Ernst & Young Accountants LLP Boompjes 258 3011 XZ Rotterdam The Netherlands (NL)
<b>Cash Advance Facility Provider (CAPR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Commingleing Guarantor (CAPR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11
<b>Common Safekeeper (OTHR)</b>	Euroclear 1 Boulevard du Roi Albert II 1210 Brussels Belgium (BE) 549300CBNW05DILT6870	<b>Issuer (ISSR)</b>	Lowland Mortgage Backed Securities 7 B.V. Basisweg 10 1043 AP Amsterdam The Netherlands (NL) 72450065LXDMY5SJW05
<b>Issuer Account Bank (ABNK)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Legal Advisor and Tax Advisor (CNSL)</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands (NL) 724500ZOI5BPCRCB1K65
<b>Listing Agent (OTHR)</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11	<b>Manager (MNGR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11
<b>Originator (ORIG)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Paying Agent (PAYA)</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11
<b>Rating Agency (OTHR)</b>	Fitch Ratings Ireland Limited 38 Upper Mount Street D02 PR89 Dublin Ireland (IE) 213800BTXUQP1JZRO283	<b>Rating Agency (OTHR)</b>	Moody's Deutschland GmbH An die Welle 5 60322 Frankfurt am Main Germany (DE) 549300M5JMGHVTWYZH47
<b>Savings Participant (SVMP)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Seller (SELL)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11
<b>Servicer (SERV)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11	<b>Set-off Risk Facility Provider (OTHR)</b>	de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2I11