

# **PEARL MORTGAGE BACKED SECURITIES 1 B.V.**

ESMA identifier: 724500FJ7SUXFJB7NN36

## **Portfolio and Performance Report**

Reporting Period: 1 October 2023 - 31 October 2023

Reporting Date: 20 November 2023

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

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Report Version 2.0

Table of Contents

|                                  | Page |
|----------------------------------|------|
| Key Dates                        | 3    |
| The Mortgage Loan Portfolio      | 3    |
| Foreclosure Statistics           | 4    |
| Transaction Specific Information | 6    |
| Stratification Tables            | 6    |
| Glossary                         | 34   |
| Contact Information              | 37   |

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.

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

## Key Dates

Securitisation Dates

|                           |             |
|---------------------------|-------------|
| Closing Date              | 18 Sep 2006 |
| Portfolio Cut-off Date    | 31 Oct 2023 |
| Revolving Period End-Date | N/A         |
| Final Maturity Date       | 18 Sep 2047 |

## The Mortgage Loan Portfolio

Number of Mortgage Loans

|   |     |       |
|---|-----|-------|
| Number of Mortgage Loans at the beginning of the Reporting Period |     | 2,790 |
| Repaid in full Mortgage Loans                                     | -/- | 9     |
| Purchased Mortgage loans  |     | 0     |
| Repurchased Mortgage Loans  | -/- | 5     |
| Foreclosed Mortgage Loans   | -/- | 0     |
| Other   |     | 0     |
| Number of Mortgage Loans at the end of the Reporting Period       |     | 2,776 |

Amounts of Mortgage Loans

|  |     |                |
|--|-----|----------------|
| Net Outstanding balance at the beginning of the Reporting Period |     | 311,522,504.87 |
| Repayments   | -/- | 506,671.70     |
| Prepayments  | -/- | 1,115,157.89   |
| Further Advances   |     | 0.00           |
| Purchased Mortgage Loans   |     | 0.00           |
| Repurchased Mortgage Loans                                       | -/- | 595,154.33     |
| Foreclosed Mortgage Loans  | -/- | 0.00           |
| Other  |     | 0.00           |
| Net Outstanding balance at the end of the Reporting Period       |     | 309,305,520.95 |

Amount of Construction Deposit Obligations

|   |  |      |
|---|--|------|
| Construction Deposit Obligations at the beginning of the Reporting Period |  | 0.00 |
| Changes in Construction Deposit Obligations                               |  | 0.00 |
| Construction Deposit Obligations at the end of the Reporting Period       |  | 0.00 |

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

**Foreclosure Statistics**

|   | Previous Period | Current Period |
|---|-----------------|----------------|
| <b><u>Defaulted Mortgage Loans</u></b>  |                 |                |
| The total outstanding principal amount in default, according to securitisation documentation            | 823,900         | 1,025,375      |
| The total outstanding principal amount in default, according to Article 178 of the CRR                  | 823,900         | 1,025,375      |
| <b><u>Mortgage Loans foreclosed in the reporting period</u></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><u>Mortgage loans foreclosed since Closing Date</u></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><u>Mortgage loans in Foreclosure</u></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 October 2023 - 31 October 2023

## Performance Ratios

|  | Previous Period | Current Period |
|--|-----------------|----------------|
| <b><u>Constant Prepayment Rate (CPR)</u></b> |                 |                |
| Annualized Life CPR                          | 7.9476%         | 7.9295%        |
| Annualized 1-month average CPR               | 5.2695%         | 4.1916%        |
| Annualized 3-month average CPR               | 5.1872%         | 4.9607%        |
| Annualized 6-month average CPR               | 4.9132%         | 5.0292%        |
| Annualized 12-month average CPR              | 6.4709%         | 6.3294%        |
| <b><u>Principal Payment Rate (PPR)</u></b>   |                 |                |
| Annualized Life PPR                          | 0.1922%         | 0.1921%        |
| Annualized 1-month average PPR               | 0.1803%         | 0.1801%        |
| Annualized 3-month average PPR               | 0.1790%         | 0.1798%        |
| Annualized 6-month average PPR               | 0.1787%         | 0.1789%        |
| Annualized 12-month average PPR              | 0.1785%         | 0.1785%        |
| <b><u>Payment Ratio</u></b>                  |                 |                |
| Periodic Payment Ratio                       | 99.1109%        | 101.0328%      |
| <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%         |

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

## Stratifications

## 1. Key Characteristics

| Description   | As per Reporting Date | As per Closing Date |
|---|-----------------------|---------------------|
| Principal amount  | 376,023,598.21        |                     |
| Value of savings deposits   | 66,718,077.26         |                     |
| Net principal balance   | 309,305,520.95        |                     |
| Construction Deposits   | 0.00                  |                     |
| Net principal balance excl. Construction and Saving Deposits                      | 309,305,520.95        |                     |
| Negative balance  | 0.00                  |                     |
| Net principal balance excl. Construction and Saving Deposits and Negative Balance | 309,305,520.95        |                     |
| Number of loans   | 2,776                 |                     |
| Number of loanparts   | 5,271                 |                     |
| Number of negative loanparts  | 0                     |                     |
| Average principal balance (borrower)  | 111,421.30            |                     |
| Weighted average current interest rate  | 2.65%                 |                     |
| Weighted average maturity (in years)  | 12.51                 |                     |
| Weighted average remaining time to interest reset (in years)                      | 5.32                  |                     |
| Weighted average seasoning (in years)   | 16.73                 |                     |
| Weighted average CLTOMV   | 66.98%                |                     |
| Weighted average CLTIMV   | 42.21%                |                     |
| Weighted average OLTOMV   | 85.02%                |                     |

2. Delinquencies

| From ( > ) Untill (<=) | Arrears Amount | Net Principal Balance | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTQMV |
|------------------------|----------------|-----------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|
| Performing             | 0.00           | 306,466,159.97        | 99.08%     | 5,233           | 99.28%     | 2.64%                   | 12.51                     | 66.73%                  |
| <= 29 days             |                |                       |            |                 |            |                         |                           |                         |
| 30 days - 59 days      | 2,507.23       | 831,975.60            | 0.27%      | 12              | 0.23%      | 3.99%                   | 11.45                     | 89.17%                  |
| 60 days - 89 days      | 6,697.51       | 982,010.30            | 0.32%      | 12              | 0.23%      | 4.21%                   | 13.95                     | 97.18%                  |
| 90 days - 119 days     | 2,286.01       | 329,300.00            | 0.11%      | 4               | 0.08%      | 3.26%                   | 11.66                     | 100.45%                 |
| 120 days - 149 days    | 2,692.48       | 202,826.24            | 0.07%      | 3               | 0.06%      | 3.04%                   | 17.15                     | 66.34%                  |
| 150 days - 179 days    | 3,052.25       | 108,748.84            | 0.04%      | 3               | 0.06%      | 3.31%                   | 13.94                     | 79.42%                  |
| > 180 days             | 9,441.04       | 384,500.00            | 0.12%      | 4               | 0.08%      | 3.76%                   | 10.16                     | 107.12%                 |
| Total                  | 26,676.52      | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |

### 3. Redemption Type

| Description  | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|--|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX) | 9,224,614.06          | 2.98%      | 260                | 4.93%      | 2.48%                         | 14.83                           | 57.54%                        |   |
| Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)    | 901,640.53            | 0.29%      | 29                 | 0.55%      | 2.22%                         | 13.47                           | 46.24%                        |   |
| Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Savings)               | 68,251,909.20         | 22.07%     | 1,549              | 29.39%     | 2.77%                         | 12.46                           | 60.74%                        |   |
| Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Interest-only)         | 194,837,685.24        | 62.99%     | 2,970              | 56.35%     | 2.62%                         | 12.62                           | 67.32%                        |   |
| Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Life insurance)        |                       |            |                    |            |                               |                                 |                               |   |
| Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Other)                 | 36,089,671.92         | 11.67%     | 463                | 8.78%      | 2.66%                         | 11.38                           | 79.87%                        |   |
| Other (OTHR)   |                       |            |                    |            |                               |                                 |                               |   |
| Total  | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |



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%         | 1,654,738.60          | 0.53%      | 42              | 0.80%      | 0.96%                   | 9.89                      | 58.26%                  |                                       |
| 1.00% - 1.50%         | 22,981,097.31         | 7.43%      | 422             | 8.01%      | 1.32%                   | 12.34                     | 65.26%                  |                                       |
| 1.50% - 2.00%         | 62,459,339.24         | 20.19%     | 1,022           | 19.39%     | 1.77%                   | 13.25                     | 65.55%                  |                                       |
| 2.00% - 2.50%         | 75,365,999.17         | 24.37%     | 1,266           | 24.02%     | 2.21%                   | 12.27                     | 69.49%                  |                                       |
| 2.50% - 3.00%         | 61,631,270.63         | 19.93%     | 1,004           | 19.05%     | 2.73%                   | 12.60                     | 68.54%                  |                                       |
| 3.00% - 3.50%         | 30,203,059.11         | 9.76%      | 486             | 9.22%      | 3.19%                   | 12.62                     | 67.17%                  |                                       |
| 3.50% - 4.00%         | 18,579,481.94         | 6.01%      | 302             | 5.73%      | 3.71%                   | 13.61                     | 69.00%                  |                                       |
| 4.00% - 4.50%         | 10,060,885.00         | 3.25%      | 200             | 3.79%      | 4.21%                   | 11.96                     | 61.68%                  |                                       |
| 4.50% - 5.00%         | 10,667,007.50         | 3.45%      | 241             | 4.57%      | 4.73%                   | 10.42                     | 55.31%                  |                                       |
| 5.00% - 5.50%         | 13,046,474.36         | 4.22%      | 236             | 4.48%      | 5.31%                   | 11.18                     | 67.93%                  |                                       |
| 5.50% - 6.00%         | 2,264,999.46          | 0.73%      | 43              | 0.82%      | 5.64%                   | 11.02                     | 60.34%                  |                                       |
| 6.00% - 6.50%         | 391,168.63            | 0.13%      | 7               | 0.13%      | 6.19%                   | 10.64                     | 52.78%                  |                                       |
| 6.50% - 7.00%         |                       |            |                 |            |                         |                           |                         |                                       |
| 7.00% >=              |                       |            |                 |            |                         |                           |                         |                                       |
| Unknown               |                       |            |                 |            |                         |                           |                         |                                       |
| Total                 | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |       |
|------------------|-------|
| Weighted Average | 2.65% |
| Minimum          | 0.70% |
| Maximum          | 6.45% |

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                  | 1,453,792.39          | 0.47%      | 103         | 3.71%      | 2.61%                   | 9.54                      | 13.06%                  |                                       |
| 25,000.00 - 50,000.00     | 9,932,362.05          | 3.21%      | 260         | 9.37%      | 2.82%                   | 10.34                     | 27.67%                  |                                       |
| 50,000.00 - 75,000.00     | 24,213,990.86         | 7.83%      | 388         | 13.98%     | 2.86%                   | 10.74                     | 41.71%                  |                                       |
| 75,000.00 - 100,000.00    | 40,641,180.11         | 13.14%     | 466         | 16.79%     | 2.68%                   | 11.58                     | 52.98%                  |                                       |
| 100,000.00 - 150,000.00   | 110,426,839.15        | 35.70%     | 897         | 32.31%     | 2.63%                   | 12.46                     | 66.62%                  |                                       |
| 150,000.00 - 200,000.00   | 81,161,453.61         | 26.24%     | 474         | 17.07%     | 2.60%                   | 13.06                     | 78.09%                  |                                       |
| 200,000.00 - 250,000.00   | 37,231,760.39         | 12.04%     | 172         | 6.20%      | 2.66%                   | 13.97                     | 86.19%                  |                                       |
| 250,000.00 - 300,000.00   | 3,917,142.39          | 1.27%      | 15          | 0.54%      | 2.48%                   | 15.23                     | 82.62%                  |                                       |
| 300,000.00 - 350,000.00   | 327,000.00            | 0.11%      | 1           | 0.04%      | 2.10%                   | 18.17                     | 99.69%                  |                                       |
| 350,000.00 - 400,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 400,000.00 - 450,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 450,000.00 - 500,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 500,000.00 - 550,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 550,000.00 - 600,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 600,000.00 - 650,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 650,000.00 - 700,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 700,000.00 - 750,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 750,000.00 - 800,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 800,000.00 - 850,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 850,000.00 - 900,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 900,000.00 - 950,000.00   |                       |            |             |            |                         |                           |                         |                                       |
| 950,000.00 - 1,000,000.00 |                       |            |             |            |                         |                           |                         |                                       |
| >= 1.000.000              |                       |            |             |            |                         |                           |                         |                                       |
| Unknown                   |                       |            |             |            |                         |                           |                         |                                       |
| Total                     | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|         |            |
|---------|------------|
| Average | 111,421.30 |
| Minimum | 333.44     |
| Maximum | 327,000.00 |

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%                    | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| 0.00% - 10.00%        |                       |            |             |            |                         |                           |                         |                                       |
| 10.00% - 20.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 20.00% - 30.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 30.00% - 40.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 40.00% - 50.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 50.00% - 60.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 60.00% - 70.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 70.00% - 80.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 80.00% - 90.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 90.00% - 100.00%      |                       |            |             |            |                         |                           |                         |                                       |
| 100.00% >             |                       |            |             |            |                         |                           |                         |                                       |
| Total                 | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Weighted Average      | 0.00%                 |            |             |            |                         |                           |                         |                                       |
| Minimum               | 0.00%                 |            |             |            |                         |                           |                         |                                       |
| Maximum               | 0.00%                 |            |             |            |                         |                           |                         |                                       |

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

## 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                 |                       |            |                 |            |                         |                           |                         |                                       |
| 2022 - 2023           |                       |            |                 |            |                         |                           |                         |                                       |
| 2021 - 2022           |                       |            |                 |            |                         |                           |                         |                                       |
| 2020 - 2021           |                       |            |                 |            |                         |                           |                         |                                       |
| 2019 - 2020           | 27,715.88             | 0.01%      | 2               | 0.04%      | 2.24%                   | 13.09                     | 50.67%                  |                                       |
| 2018 - 2019           | 429,303.13            | 0.14%      | 10              | 0.19%      | 2.19%                   | 12.54                     | 54.91%                  |                                       |
| 2017 - 2018           | 400,052.97            | 0.13%      | 12              | 0.23%      | 2.09%                   | 12.20                     | 67.48%                  |                                       |
| 2016 - 2017           | 612,090.23            | 0.20%      | 15              | 0.28%      | 2.27%                   | 13.97                     | 56.34%                  |                                       |
| 2015 - 2016           | 1,576,621.03          | 0.51%      | 38              | 0.72%      | 2.69%                   | 14.64                     | 61.41%                  |                                       |
| 2014 - 2015           | 1,985,605.80          | 0.64%      | 42              | 0.80%      | 2.86%                   | 17.05                     | 45.39%                  |                                       |
| 2013 - 2014           | 4,521,447.88          | 1.46%      | 94              | 1.78%      | 2.93%                   | 14.69                     | 58.71%                  |                                       |
| 2012 - 2013           | 14,719,557.57         | 4.76%      | 231             | 4.38%      | 2.68%                   | 16.76                     | 67.02%                  |                                       |
| 2011 - 2012           | 21,243,152.52         | 6.87%      | 316             | 6.00%      | 2.37%                   | 16.89                     | 69.90%                  |                                       |
| 2010 - 2011           | 29,518,736.16         | 9.54%      | 422             | 8.01%      | 2.25%                   | 15.86                     | 64.73%                  |                                       |
| 2009 - 2010           | 16,896,815.66         | 5.46%      | 263             | 4.99%      | 2.45%                   | 15.21                     | 66.55%                  |                                       |
| 2008 - 2009           | 12,825,645.59         | 4.15%      | 213             | 4.04%      | 2.83%                   | 13.86                     | 67.75%                  |                                       |
| 2007 - 2008           | 45,843,458.92         | 14.82%     | 711             | 13.49%     | 2.65%                   | 13.12                     | 66.68%                  |                                       |
| 2006 - 2007           | 21,090,151.79         | 6.82%      | 361             | 6.85%      | 2.50%                   | 11.89                     | 65.82%                  |                                       |
| 2005 - 2006           | 46,827,706.87         | 15.14%     | 756             | 14.34%     | 2.78%                   | 11.21                     | 71.18%                  |                                       |
| 2004 - 2005           | 40,539,044.66         | 13.11%     | 719             | 13.64%     | 2.76%                   | 10.46                     | 69.73%                  |                                       |
| < 2004                | 50,248,414.29         | 16.25%     | 1,066           | 20.22%     | 2.87%                   | 8.32                      | 63.64%                  |                                       |
| Total                 | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |      |
|------------------|------|
| Weighted Average | 2007 |
| Minimum          | 1999 |
| Maximum          | 2019 |

8. Legal Maturity

| From (>=) - Until (<) | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|-----------------------|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| 2021 - 2025           | 415,161.66            | 0.13%      | 39                 | 0.74%      | 2.25%                         | 0.66                            | 57.65%                        |   |
| 2025 - 2030           | 10,754,002.83         | 3.48%      | 366                | 6.94%      | 2.64%                         | 4.57                            | 53.80%                        |   |
| 2030 - 2035           | 96,919,146.40         | 31.33%     | 1,869              | 35.46%     | 2.80%                         | 9.32                            | 65.56%                        |   |
| 2035 - 2040           | 139,571,373.16        | 45.12%     | 2,151              | 40.81%     | 2.66%                         | 13.12                           | 68.89%                        |   |
| 2040 - 2045           | 60,986,500.44         | 19.72%     | 835                | 15.84%     | 2.40%                         | 17.58                           | 67.43%                        |   |
| 2045 - 2050           | 659,336.46            | 0.21%      | 11                 | 0.21%      | 2.41%                         | 21.64                           | 49.31%                        |   |
| 2050 - 2055           |                       |            |                    |            |                               |                                 |                               |   |
| 2055 - 2060           |                       |            |                    |            |                               |                                 |                               |   |
| 2060 - 2065           |                       |            |                    |            |                               |                                 |                               |   |
| 2065 - 2070           |                       |            |                    |            |                               |                                 |                               |   |
| 2070 - 2075           |                       |            |                    |            |                               |                                 |                               |   |
| 2075 - 2080           |                       |            |                    |            |                               |                                 |                               |   |
| 2080 >=               |                       |            |                    |            |                               |                                 |                               |   |
| Unknown               |                       |            |                    |            |                               |                                 |                               |   |
| Total                 | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

|                  |      |
|------------------|------|
| Weighted Average | 2036 |
| Minimum          | 2023 |
| Maximum          | 2046 |

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

## 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                  |                       |            |                 |            |                         |                           |                         |                                       |
| 1 year(s) - 2 year(s)   |                       |            |                 |            |                         |                           |                         |                                       |
| 2 year(s) - 3 year(s)   |                       |            |                 |            |                         |                           |                         |                                       |
| 3 year(s) - 4 year(s)   |                       |            |                 |            |                         |                           |                         |                                       |
| 4 year(s) - 5 year(s)   | 196,936.83            | 0.06%      | 5               | 0.09%      | 2.19%                   | 13.38                     | 49.69%                  |                                       |
| 5 year(s) - 6 year(s)   | 318,505.76            | 0.10%      | 8               | 0.15%      | 2.31%                   | 12.31                     | 62.38%                  |                                       |
| 6 year(s) - 7 year(s)   | 755,950.89            | 0.24%      | 19              | 0.36%      | 2.04%                   | 13.68                     | 60.39%                  |                                       |
| 7 year(s) - 8 year(s)   | 360,261.81            | 0.12%      | 11              | 0.21%      | 2.67%                   | 13.08                     | 66.06%                  |                                       |
| 8 year(s) - 9 year(s)   | 1,951,036.89          | 0.63%      | 44              | 0.83%      | 2.77%                   | 15.19                     | 55.24%                  |                                       |
| 9 year(s) - 10 year(s)  | 2,245,798.08          | 0.73%      | 52              | 0.99%      | 2.75%                   | 16.81                     | 49.73%                  |                                       |
| 10 year(s) - 11 year(s) | 4,884,655.29          | 1.58%      | 97              | 1.84%      | 3.00%                   | 14.76                     | 60.55%                  |                                       |
| 11 year(s) - 12 year(s) | 24,489,247.07         | 7.92%      | 361             | 6.85%      | 2.57%                   | 17.05                     | 70.31%                  |                                       |
| 12 year(s) - 13 year(s) | 14,485,998.31         | 4.68%      | 218             | 4.14%      | 2.25%                   | 16.38                     | 67.24%                  |                                       |
| 13 year(s) - 14 year(s) | 30,516,475.45         | 9.87%      | 446             | 8.46%      | 2.26%                   | 15.71                     | 64.42%                  |                                       |
| 14 year(s) - 15 year(s) | 12,916,369.40         | 4.18%      | 206             | 3.91%      | 2.62%                   | 15.04                     | 66.14%                  |                                       |
| 15 year(s) - 16 year(s) | 21,552,097.80         | 6.97%      | 358             | 6.79%      | 2.77%                   | 13.68                     | 66.73%                  |                                       |
| 16 year(s) - 17 year(s) | 38,201,167.62         | 12.35%     | 588             | 11.16%     | 2.60%                   | 12.96                     | 66.67%                  |                                       |
| 17 year(s) - 18 year(s) | 29,228,185.35         | 9.45%      | 490             | 9.30%      | 2.57%                   | 11.73                     | 65.35%                  |                                       |
| 18 year(s) - 19 year(s) | 47,418,854.13         | 15.33%     | 786             | 14.91%     | 2.79%                   | 11.04                     | 72.19%                  |                                       |
| 19 year(s) - 20 year(s) | 33,383,956.32         | 10.79%     | 597             | 11.33%     | 2.78%                   | 10.32                     | 68.93%                  |                                       |
| 20 year(s) - 21 year(s) | 20,043,753.52         | 6.48%      | 385             | 7.30%      | 3.06%                   | 9.36                      | 65.49%                  |                                       |
| 21 year(s) - 22 year(s) | 8,971,582.21          | 2.90%      | 191             | 3.62%      | 2.92%                   | 8.54                      | 62.60%                  |                                       |
| 22 year(s) - 23 year(s) | 5,374,595.04          | 1.74%      | 131             | 2.49%      | 2.65%                   | 7.42                      | 61.60%                  |                                       |
| 23 year(s) - 24 year(s) | 9,699,119.77          | 3.14%      | 198             | 3.76%      | 2.58%                   | 6.40                      | 67.66%                  |                                       |
| 24 year(s) - 25 year(s) | 2,310,973.41          | 0.75%      | 80              | 1.52%      | 2.73%                   | 5.67                      | 45.52%                  |                                       |
| 25 year(s) - 26 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 26 year(s) - 27 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 27 year(s) - 28 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 28 year(s) - 29 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 29 year(s) - 30 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 30 year(s) >=           |                       |            |                 |            |                         |                           |                         |                                       |
| Unknown                 |                       |            |                 |            |                         |                           |                         |                                       |
| Total                   | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Weighted Average        | 16.73 year(s)         |            |                 |            |                         |                           |                         |                                       |
| Minimum                 | 4.16 year(s)          |            |                 |            |                         |                           |                         |                                       |
| Maximum                 | 24.79 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                | 387,340.06            | 0.13%      | 35              | 0.66%      | 2.15%                   | 0.63                      | 60.26%                  |                                       |
| 1 Year - 2 Years        | 455,957.36            | 0.15%      | 27              | 0.51%      | 2.42%                   | 1.63                      | 51.12%                  |                                       |
| 2 year(s) - 3 year(s)   | 1,419,095.20          | 0.46%      | 58              | 1.10%      | 2.86%                   | 2.40                      | 50.13%                  |                                       |
| 3 year(s) - 4 year(s)   | 1,547,960.86          | 0.50%      | 54              | 1.02%      | 2.79%                   | 3.44                      | 55.26%                  |                                       |
| 4 year(s) - 5 year(s)   | 1,859,098.71          | 0.60%      | 66              | 1.25%      | 2.59%                   | 4.51                      | 54.66%                  |                                       |
| 5 year(s) - 6 year(s)   | 4,135,598.01          | 1.34%      | 126             | 2.39%      | 2.63%                   | 5.59                      | 54.58%                  |                                       |
| 6 year(s) - 7 year(s)   | 11,967,660.02         | 3.87%      | 264             | 5.01%      | 2.69%                   | 6.47                      | 63.25%                  |                                       |
| 7 year(s) - 8 year(s)   | 9,047,536.13          | 2.93%      | 217             | 4.12%      | 2.59%                   | 7.49                      | 59.59%                  |                                       |
| 8 year(s) - 9 year(s)   | 14,021,593.36         | 4.53%      | 296             | 5.62%      | 2.69%                   | 8.47                      | 62.57%                  |                                       |
| 9 year(s) - 10 year(s)  | 21,730,801.52         | 7.03%      | 419             | 7.95%      | 3.08%                   | 9.49                      | 64.38%                  |                                       |
| 10 year(s) - 11 year(s) | 34,187,150.41         | 11.05%     | 589             | 11.17%     | 2.78%                   | 10.54                     | 69.59%                  |                                       |
| 11 year(s) - 12 year(s) | 44,724,768.45         | 14.46%     | 699             | 13.26%     | 2.77%                   | 11.45                     | 71.66%                  |                                       |
| 12 year(s) - 13 year(s) | 30,851,442.39         | 9.97%      | 505             | 9.58%      | 2.56%                   | 12.30                     | 66.30%                  |                                       |
| 13 year(s) - 14 year(s) | 32,738,682.79         | 10.58%     | 490             | 9.30%      | 2.57%                   | 13.62                     | 67.45%                  |                                       |
| 14 year(s) - 15 year(s) | 23,494,590.42         | 7.60%      | 356             | 6.75%      | 2.78%                   | 14.32                     | 68.10%                  |                                       |
| 15 year(s) - 16 year(s) | 12,066,016.90         | 3.90%      | 182             | 3.45%      | 2.62%                   | 15.66                     | 67.21%                  |                                       |
| 16 year(s) - 17 year(s) | 27,341,373.03         | 8.84%      | 365             | 6.92%      | 2.30%                   | 16.56                     | 65.79%                  |                                       |
| 17 year(s) - 18 year(s) | 9,784,425.09          | 3.16%      | 136             | 2.58%      | 2.28%                   | 17.39                     | 69.49%                  |                                       |
| 18 year(s) - 19 year(s) | 22,908,415.84         | 7.41%      | 308             | 5.84%      | 2.49%                   | 18.29                     | 71.22%                  |                                       |
| 19 year(s) - 20 year(s) | 2,223,292.87          | 0.72%      | 38              | 0.72%      | 2.81%                   | 19.32                     | 64.17%                  |                                       |
| 20 year(s) - 21 year(s) | 1,584,658.95          | 0.51%      | 27              | 0.51%      | 2.92%                   | 20.32                     | 46.18%                  |                                       |
| 21 year(s) - 22 year(s) | 711,520.37            | 0.23%      | 12              | 0.23%      | 2.82%                   | 21.34                     | 45.04%                  |                                       |
| 22 year(s) - 23 year(s) | 47,975.25             | 0.02%      | 1               | 0.02%      | 2.80%                   | 22.00                     | 69.72%                  |                                       |
| 23 year(s) - 24 year(s) | 68,566.96             | 0.02%      | 1               | 0.02%      | 1.55%                   | 23.08                     | 48.95%                  |                                       |
| 24 year(s) - 25 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 25 year(s) - 26 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 26 year(s) - 27 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 27 year(s) - 28 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 28 year(s) - 29 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 29 year(s) - 30 year(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 30 year(s) >=           |                       |            |                 |            |                         |                           |                         |                                       |
| Unknown                 |                       |            |                 |            |                         |                           |                         |                                       |
| Total                   | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Weighted Average        | 13 year(s)            |            |                 |            |                         |                           |                         |                                       |
| Minimum                 | year(s)               |            |                 |            |                         |                           |                         |                                       |
| Maximum                 | 23 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) | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| < 10.00%                  |                       |            |             |            |                         |                           |                         |                                       |
| 10.00% - 20.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 20.00% - 30.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 30.00% - 40.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 40.00% - 50.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 50.00% - 60.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 60.00% - 70.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 70.00% - 80.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 80.00% - 90.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 90.00% - 100.00%          |                       |            |             |            |                         |                           |                         |                                       |
| 100.00% - 110.00%         |                       |            |             |            |                         |                           |                         |                                       |
| 110.00% >=                |                       |            |             |            |                         |                           |                         |                                       |
| Unknown                   |                       |            |             |            |                         |                           |                         |                                       |
| Total                     | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |         |
|------------------|---------|
| Weighted Average | 84.78%  |
| Minimum          | 8.98%   |
| Maximum          | 232.32% |



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) | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| < 10.00%                  |                       |            |             |            |                         |                           |                         |                                       |
| 10.00% - 20.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 20.00% - 30.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 30.00% - 40.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 40.00% - 50.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 50.00% - 60.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 60.00% - 70.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 70.00% - 80.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 80.00% - 90.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 90.00% - 100.00%          |                       |            |             |            |                         |                           |                         |                                       |
| 100.00% - 110.00%         |                       |            |             |            |                         |                           |                         |                                       |
| 110.00% >=                |                       |            |             |            |                         |                           |                         |                                       |
| Unknown                   |                       |            |             |            |                         |                           |                         |                                       |
| Total                     | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |         |
|------------------|---------|
| Weighted Average | 66.98%  |
| Minimum          | 0.32%   |
| Maximum          | 232.32% |

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) | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| < 10.00%                  |                       |            |             |            |                         |                           |                         |                                       |
| 10.00% - 20.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 20.00% - 30.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 30.00% - 40.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 40.00% - 50.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 50.00% - 60.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 60.00% - 70.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 70.00% - 80.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 80.00% - 90.00%           |                       |            |             |            |                         |                           |                         |                                       |
| 90.00% - 100.00%          |                       |            |             |            |                         |                           |                         |                                       |
| 100.00% - 110.00%         |                       |            |             |            |                         |                           |                         |                                       |
| 110.00% >=                |                       |            |             |            |                         |                           |                         |                                       |
| Unknown                   |                       |            |             |            |                         |                           |                         |                                       |
| Total                     | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |         |
|------------------|---------|
| Weighted Average | 42.21%  |
| Minimum          | 0.13%   |
| Maximum          | 121.17% |

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

## 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)               | 27,021,225.69         | 8.74%      | 545             | 10.34%     | 4.11%                   | 10.97                     | 65.51%                  |                                       |
| 12 month(s) - 24 month(s)   | 46,984,611.97         | 15.19%     | 779             | 14.78%     | 2.73%                   | 12.55                     | 66.81%                  |                                       |
| 24 month(s) - 36 month(s)   | 52,189,944.90         | 16.87%     | 906             | 17.19%     | 2.62%                   | 11.93                     | 67.90%                  |                                       |
| 36 month(s) - 48 month(s)   | 38,133,944.70         | 12.33%     | 620             | 11.76%     | 2.34%                   | 12.62                     | 69.54%                  |                                       |
| 48 month(s) - 60 month(s)   | 24,140,805.57         | 7.80%      | 424             | 8.04%      | 2.50%                   | 12.25                     | 67.92%                  |                                       |
| 60 month(s) - 72 month(s)   | 16,974,232.57         | 5.49%      | 314             | 5.96%      | 2.36%                   | 11.66                     | 65.64%                  |                                       |
| 72 month(s) - 84 month(s)   | 15,991,839.99         | 5.17%      | 283             | 5.37%      | 2.06%                   | 12.19                     | 64.75%                  |                                       |
| 84 month(s) - 96 month(s)   | 14,702,020.01         | 4.75%      | 257             | 4.88%      | 2.19%                   | 11.34                     | 67.00%                  |                                       |
| 96 month(s) - 108 month(s)  | 16,171,712.74         | 5.23%      | 282             | 5.35%      | 2.27%                   | 12.21                     | 66.18%                  |                                       |
| 108 month(s) - 120 month(s) | 9,486,483.36          | 3.07%      | 180             | 3.41%      | 3.27%                   | 11.12                     | 62.44%                  |                                       |
| 120 month(s) - 132 month(s) | 4,909,671.73          | 1.59%      | 81              | 1.54%      | 2.56%                   | 12.30                     | 63.00%                  |                                       |
| 132 month(s) - 144 month(s) | 6,247,178.79          | 2.02%      | 96              | 1.82%      | 3.04%                   | 13.62                     | 68.39%                  |                                       |
| 144 month(s) - 156 month(s) | 8,291,119.10          | 2.68%      | 122             | 2.31%      | 2.95%                   | 14.13                     | 65.76%                  |                                       |
| 156 month(s) - 168 month(s) | 8,204,683.73          | 2.65%      | 104             | 1.97%      | 2.67%                   | 15.20                     | 66.73%                  |                                       |
| 168 month(s) - 180 month(s) | 3,055,216.89          | 0.99%      | 49              | 0.93%      | 3.24%                   | 14.85                     | 65.97%                  |                                       |
| 180 month(s) - 192 month(s) | 2,705,836.51          | 0.87%      | 42              | 0.80%      | 3.00%                   | 16.15                     | 71.23%                  |                                       |
| 192 month(s) - 204 month(s) | 6,311,439.98          | 2.04%      | 85              | 1.61%      | 2.01%                   | 16.61                     | 66.59%                  |                                       |
| 204 month(s) - 216 month(s) | 3,449,645.96          | 1.12%      | 42              | 0.80%      | 1.68%                   | 17.69                     | 69.63%                  |                                       |
| 216 month(s) - 228 month(s) | 4,333,906.76          | 1.40%      | 60              | 1.14%      | 1.85%                   | 18.29                     | 67.27%                  |                                       |
| 228 month(s) - 240 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 240 month(s) - 252 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 252 month(s) - 264 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 264 month(s) - 276 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 276 month(s) - 288 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 288 month(s) - 300 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 300 month(s) - 312 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 312 month(s) - 324 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 324 month(s) - 336 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 336 month(s) - 348 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 348 month(s) - 360 month(s) |                       |            |                 |            |                         |                           |                         |                                       |
| 360 month(s) >=             |                       |            |                 |            |                         |                           |                         |                                       |
| Unknown                     |                       |            |                 |            |                         |                           |                         |                                       |
| Total                       | 309,305,520.95        | 100.00%    | 5,271           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Weighted Average            | 63.82 month(s)        |            |                 |            |                         |                           |                         |                                       |
| Minimum                     | month(s)              |            |                 |            |                         |                           |                         |                                       |
| Maximum                     | 227 month(s)          |            |                 |            |                         |                           |                         |                                       |

14. Interest Payment Type

| Description                     | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|---------------------------------|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| Fixed Interest Rate Mortgage    | 298,118,989.30        | 96.38%     | 5,065              | 96.09%     | 2.57%                         | 12.59                           | 66.95%                        |   |
| Floating Interest Rate Mortgage | 11,186,531.65         | 3.62%      | 206                | 3.91%      | 4.99%                         | 10.40                           | 67.72%                        |   |
| Unknown                         |                       |            |                    |            |                               |                                 |                               |   |
| Total                           | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

15. Property Description

| Description | Net Principal Balance | % of Total | Nr of Loans | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|-------------|-----------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| House       | 270,553,513.10        | 87.47%     | 2,380       | 85.73%     | 2.66%                         | 12.46                           | 66.23%                        |   |
| Apartment   | 38,637,181.61         | 12.49%     | 395         | 14.23%     | 2.61%                         | 12.89                           | 72.16%                        |   |
| Business    | 114,826.24            | 0.04%      | 1           | 0.04%      | 2.94%                         | 15.83                           | 87.87%                        |   |
| Total       | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

## 16. Geographical Distribution (by province)

| Province              | Net Principal Balance | % of Total | Nr of Loans | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|-----------------------|-----------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| Drenthe               | 11,713,915.94         | 3.79%      | 118         | 4.25%      | 2.82%                         | 11.83                           | 63.22%                        |   |
| Flevoland             | 20,147,258.33         | 6.51%      | 168         | 6.05%      | 2.46%                         | 12.19                           | 71.48%                        |   |
| Friesland             | 6,380,604.77          | 2.06%      | 69          | 2.49%      | 2.47%                         | 11.86                           | 68.18%                        |   |
| Gelderland            | 52,540,906.45         | 16.99%     | 447         | 16.10%     | 2.66%                         | 12.44                           | 64.27%                        |   |
| Groningen             | 19,719,730.96         | 6.38%      | 237         | 8.54%      | 2.78%                         | 11.51                           | 63.07%                        |   |
| Limburg               | 42,199,732.13         | 13.64%     | 433         | 15.60%     | 2.76%                         | 11.19                           | 66.89%                        |   |
| Noord-Brabant         | 24,706,596.25         | 7.99%      | 205         | 7.38%      | 2.67%                         | 13.61                           | 65.61%                        |   |
| Noord-Holland         | 22,393,685.12         | 7.24%      | 173         | 6.23%      | 2.75%                         | 13.66                           | 65.64%                        |   |
| Overijssel            | 34,839,096.94         | 11.26%     | 300         | 10.81%     | 2.73%                         | 12.46                           | 70.86%                        |   |
| Utrecht               | 19,791,563.15         | 6.40%      | 144         | 5.19%      | 2.57%                         | 13.46                           | 67.36%                        |   |
| Zeeland               | 4,402,862.00          | 1.42%      | 47          | 1.69%      | 2.56%                         | 13.58                           | 66.30%                        |   |
| Zuid-Holland          | 50,469,568.91         | 16.32%     | 435         | 15.67%     | 2.51%                         | 12.97                           | 68.81%                        |   |
| Unknown/Not specified |                       |            |             |            |                               |                                 |                               |   |
| Total                 | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

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

## 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                     | 7,645,767.63          | 2.47%      | 94          | 3.39%      | 2.68%                   | 11.71                     | 63.10%                  |                                       |
| NL112 - Delfzijl en omgeving               | 2,044,084.95          | 0.66%      | 30          | 1.08%      | 2.67%                   | 11.99                     | 59.55%                  |                                       |
| NL113- Overig Groningen                    | 10,029,878.38         | 3.24%      | 113         | 4.07%      | 2.88%                   | 11.25                     | 63.77%                  |                                       |
| NL121- Noord-Friesland                     | 2,881,756.75          | 0.93%      | 30          | 1.08%      | 2.52%                   | 11.73                     | 69.71%                  |                                       |
| NL122- Zuidwest-Friesland                  | 1,179,466.45          | 0.38%      | 13          | 0.47%      | 2.31%                   | 11.37                     | 63.36%                  |                                       |
| NL123- Zuidoost-Friesland                  | 2,319,381.57          | 0.75%      | 26          | 0.94%      | 2.49%                   | 12.27                     | 68.74%                  |                                       |
| NL131- Noord-Drenthe                       | 4,603,237.96          | 1.49%      | 43          | 1.55%      | 2.67%                   | 12.11                     | 63.35%                  |                                       |
| NL132- Zuidoost-Drenthe                    | 4,275,080.18          | 1.38%      | 45          | 1.62%      | 2.89%                   | 11.83                     | 64.20%                  |                                       |
| NL133- Zuidwest-Drenthe                    | 2,835,597.80          | 0.92%      | 30          | 1.08%      | 2.97%                   | 11.36                     | 61.52%                  |                                       |
| NL211- Noord-Overijssel                    | 14,783,752.36         | 4.78%      | 119         | 4.29%      | 2.74%                   | 12.34                     | 69.29%                  |                                       |
| NL212- Zuidwest-Overijssel                 | 4,117,454.82          | 1.33%      | 39          | 1.40%      | 2.64%                   | 12.27                     | 67.53%                  |                                       |
| NL213- Twente                              | 15,937,889.76         | 5.15%      | 142         | 5.12%      | 2.74%                   | 12.63                     | 73.18%                  |                                       |
| NL221- Veluwe                              | 14,470,589.49         | 4.68%      | 125         | 4.50%      | 2.61%                   | 12.33                     | 60.12%                  |                                       |
| NL224- Zuidwest-Gelderland                 | 2,996,750.34          | 0.97%      | 26          | 0.94%      | 2.95%                   | 12.56                     | 64.94%                  |                                       |
| NL225- Achterhoek                          | 11,164,870.00         | 3.61%      | 103         | 3.71%      | 2.70%                   | 11.82                     | 68.79%                  |                                       |
| NL226- Arnhem/Nijmegen                     | 24,026,225.07         | 7.77%      | 195         | 7.02%      | 2.62%                   | 12.79                     | 64.45%                  |                                       |
| NL230- Flevoland                           | 20,147,258.33         | 6.51%      | 168         | 6.05%      | 2.46%                   | 12.19                     | 71.48%                  |                                       |
| NL310- Utrecht                             | 19,674,034.70         | 6.36%      | 142         | 5.12%      | 2.57%                   | 13.45                     | 67.55%                  |                                       |
| NL321- Kop van Noord-Holland               | 1,755,534.21          | 0.57%      | 14          | 0.50%      | 3.46%                   | 14.40                     | 65.50%                  |                                       |
| NL322- Alkmaar en omgeving                 | 2,342,877.25          | 0.76%      | 16          | 0.58%      | 2.85%                   | 13.40                     | 72.45%                  |                                       |
| NL323- IJmond                              | 1,435,201.89          | 0.46%      | 15          | 0.54%      | 2.73%                   | 13.01                     | 61.04%                  |                                       |
| NL324- Agglomeratie Haarlem                | 1,447,852.74          | 0.47%      | 11          | 0.40%      | 2.60%                   | 13.83                     | 72.34%                  |                                       |
| NL325- Zaanstreek                          | 908,461.92            | 0.29%      | 7           | 0.25%      | 3.29%                   | 12.99                     | 84.57%                  |                                       |
| NL326- Groot-Amsterdam                     | 10,621,386.36         | 3.43%      | 79          | 2.85%      | 2.67%                   | 13.68                     | 64.50%                  |                                       |
| NL327- Het Gooi en Vechtstreek             | 3,882,370.75          | 1.26%      | 31          | 1.12%      | 2.50%                   | 13.76                     | 59.51%                  |                                       |
| NL331- Agglomeratie Leiden en Bollenstreek | 3,312,103.48          | 1.07%      | 28          | 1.01%      | 2.64%                   | 13.25                     | 58.04%                  |                                       |
| NL332- Agglomeratie 's-Gravenhage          | 8,207,904.59          | 2.65%      | 77          | 2.77%      | 2.66%                   | 13.07                     | 69.21%                  |                                       |
| NL333- Delft en Westland                   | 1,313,828.69          | 0.42%      | 12          | 0.43%      | 2.57%                   | 12.55                     | 65.93%                  |                                       |
| NL334- Oost-Zuid-Holland                   | 3,768,188.31          | 1.22%      | 28          | 1.01%      | 2.46%                   | 13.03                     | 72.10%                  |                                       |
| NL335- Groot-Rijnmond                      | 22,446,487.54         | 7.26%      | 189         | 6.81%      | 2.37%                   | 13.11                     | 72.48%                  |                                       |
| NL336- Zuidoost-Zuid-Holland               | 11,421,056.30         | 3.69%      | 101         | 3.64%      | 2.63%                   | 12.59                     | 63.70%                  |                                       |
| NL341- Zeeuwsch-Vlaanderen                 | 817,337.65            | 0.26%      | 14          | 0.50%      | 2.88%                   | 13.40                     | 65.79%                  |                                       |
| NL342- Overig Zeeland                      | 3,585,524.35          | 1.16%      | 33          | 1.19%      | 2.49%                   | 13.62                     | 66.42%                  |                                       |
| NL411- West-Noord-Brabant                  | 5,972,691.69          | 1.93%      | 47          | 1.69%      | 2.70%                   | 13.95                     | 70.52%                  |                                       |
| NL412- Midden-Noord-Brabant                | 3,825,652.81          | 1.24%      | 32          | 1.15%      | 2.86%                   | 13.81                     | 65.98%                  |                                       |
| NL413- Noordoost-Noord-Brabant             | 6,785,987.58          | 2.19%      | 56          | 2.02%      | 2.58%                   | 14.03                     | 62.82%                  |                                       |
| NL414- Zuidoost-Noord-Brabant              | 8,122,264.17          | 2.63%      | 70          | 2.52%      | 2.64%                   | 12.92                     | 64.15%                  |                                       |
| NL421- Noord-Limburg                       | 10,380,777.68         | 3.36%      | 105         | 3.78%      | 2.62%                   | 11.48                     | 66.81%                  |                                       |
| NL422- Midden-Limburg                      | 6,015,944.08          | 1.94%      | 51          | 1.84%      | 2.74%                   | 11.31                     | 70.73%                  |                                       |
| NL423- Zuid-Limburg                        | 25,803,010.37         | 8.34%      | 277         | 9.98%      | 2.83%                   | 11.04                     | 66.03%                  |                                       |
| Unknown/Not specified                      |                       |            |             |            |                         |                           |                         |                                       |
| Total                                      | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

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 | 309,305,520.95        | 100.00%    | 2,776           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Buy-to-let     |                       |            |                 |            |                         |                           |                         |                                       |
| Unknown        |                       |            |                 |            |                         |                           |                         |                                       |
| Total          | 309,305,520.95        | 100.00%    | 2,776           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |



**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      | 280,264,447.28        | 90.61%     | 2,516           | 90.63%     | 2.66%                   | 12.41                     | 67.74%                  |                                       |
| Self Employed | 13,543,615.84         | 4.38%      | 102             | 3.67%      | 2.60%                   | 13.81                     | 67.45%                  |                                       |
| Pension       | 4,123,214.12          | 1.33%      | 44              | 1.59%      | 2.57%                   | 16.43                     | 41.02%                  |                                       |
| Unemployed    | 715,770.45            | 0.23%      | 8               | 0.29%      | 3.18%                   | 11.22                     | 42.91%                  |                                       |
| Benefits      | 1,333,590.13          | 0.43%      | 16              | 0.58%      | 2.60%                   | 15.41                     | 59.08%                  |                                       |
| Unknown       | 9,324,883.13          | 3.01%      | 90              | 3.24%      | 2.55%                   | 11.76                     | 57.84%                  |                                       |
| Total         | 309,305,520.95        | 100.00%    | 2,776           | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

20. Loanpart Payment Frequency

| Description   | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|---------------|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| Monthly       | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |
| Quarterly     |                       |            |                    |            |                               |                                 |                               |   |
| Semi-annually |                       |            |                    |            |                               |                                 |                               |   |
| Annually      |                       |            |                    |            |                               |                                 |                               |   |
| Unknown       |                       |            |                    |            |                               |                                 |                               |   |
| Total         | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

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                 | 1,406,839.08          | 0.45%      | 87          | 3.13%      | 2.47%                   | 9.45                      | 12.59%                  |                                       |
| 0.5 - 1.0             | 6,246,563.79          | 2.02%      | 155         | 5.58%      | 2.72%                   | 10.23                     | 25.33%                  |                                       |
| 1.0 - 1.5             | 17,979,245.35         | 5.81%      | 278         | 10.01%     | 2.91%                   | 10.94                     | 37.02%                  |                                       |
| 1.5 - 2.0             | 30,408,997.06         | 9.83%      | 359         | 12.93%     | 2.73%                   | 11.58                     | 46.00%                  |                                       |
| 2.0 - 2.5             | 38,142,632.41         | 12.33%     | 365         | 13.15%     | 2.80%                   | 12.22                     | 54.81%                  |                                       |
| 2.5 - 3.0             | 46,588,615.68         | 15.06%     | 390         | 14.05%     | 2.63%                   | 12.37                     | 64.93%                  |                                       |
| 3.0 - 3.5             | 51,970,122.38         | 16.80%     | 391         | 14.09%     | 2.62%                   | 13.09                     | 69.53%                  |                                       |
| 3.5 - 4.0             | 48,734,212.50         | 15.76%     | 333         | 12.00%     | 2.51%                   | 13.76                     | 78.56%                  |                                       |
| 4.0 - 4.5             | 33,409,995.72         | 10.80%     | 210         | 7.56%      | 2.58%                   | 12.65                     | 84.14%                  |                                       |
| 4.5 - 5.0             | 18,835,290.51         | 6.09%      | 113         | 4.07%      | 2.69%                   | 12.33                     | 91.37%                  |                                       |
| 5.0 - 5.5             | 10,141,636.28         | 3.28%      | 61          | 2.20%      | 2.55%                   | 12.30                     | 91.99%                  |                                       |
| 5.5 - 6.0             | 2,257,309.53          | 0.73%      | 14          | 0.50%      | 2.85%                   | 12.60                     | 87.22%                  |                                       |
| 6.0 - 6.5             | 736,432.51            | 0.24%      | 5           | 0.18%      | 2.38%                   | 13.28                     | 66.34%                  |                                       |
| 6.5 - 7.0             | 1,088,221.20          | 0.35%      | 7           | 0.25%      | 2.57%                   | 11.02                     | 85.04%                  |                                       |
| 7.0 >=                | 1,359,406.95          | 0.44%      | 8           | 0.29%      | 2.49%                   | 15.21                     | 85.00%                  |                                       |
| Unknown               |                       |            |             |            |                         |                           |                         |                                       |
| Total                 | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Weighted Average      | 3.1                   |            |             |            |                         |                           |                         |                                       |
| Minimum               | 0.0                   |            |             |            |                         |                           |                         |                                       |
| Maximum               | 9.3                   |            |             |            |                         |                           |                         |                                       |

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%               | 21,504,510.75         | 6.95%      | 333         | 12.00%     | 2.05%                   | 11.74                     | 41.20%                  |                                       |
| 5.00% - 10.00%        | 66,939,853.47         | 21.64%     | 608         | 21.90%     | 2.24%                   | 12.03                     | 63.60%                  |                                       |
| 10.00% - 15.00%       | 104,988,997.69        | 33.94%     | 845         | 30.44%     | 2.53%                   | 12.66                     | 71.16%                  |                                       |
| 15.00% - 20.00%       | 77,932,305.14         | 25.20%     | 653         | 23.52%     | 2.84%                   | 12.96                     | 70.17%                  |                                       |
| 20.00% - 25.00%       | 27,562,163.08         | 8.91%      | 245         | 8.83%      | 3.63%                   | 12.71                     | 69.21%                  |                                       |
| 25.00% - 30.00%       | 6,472,494.95          | 2.09%      | 58          | 2.09%      | 3.95%                   | 12.06                     | 69.60%                  |                                       |
| 30.00% - 35.00%       | 2,085,475.95          | 0.67%      | 17          | 0.61%      | 3.55%                   | 11.69                     | 71.02%                  |                                       |
| 35.00% - 40.00%       | 789,547.62            | 0.26%      | 6           | 0.22%      | 3.21%                   | 12.34                     | 68.30%                  |                                       |
| 40.00% - 45.00%       | 819,737.73            | 0.27%      | 7           | 0.25%      | 3.66%                   | 11.00                     | 77.20%                  |                                       |
| 45.00% - 50.00%       | 210,434.57            | 0.07%      | 4           | 0.14%      | 3.25%                   | 7.64                      | 46.00%                  |                                       |
| 50.00% - 55.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 55.00% - 60.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 60.00% - 65.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 65.00% - 70.00%       |                       |            |             |            |                         |                           |                         |                                       |
| 70.00% >=             |                       |            |             |            |                         |                           |                         |                                       |
| Unknown               |                       |            |             |            |                         |                           |                         |                                       |
| Total                 | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

|                  |        |
|------------------|--------|
| Weighted Average | 13.48% |
| Minimum          | 0.08%  |
| Maximum          | 49.07% |

24a. Guarantee Type (Loans)

| Description       | Net Principal Balance | % of Total | Nr of Loans | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|-------------------|-----------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| NHG Guarantee     | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |
| Non-NHG Guarantee |                       |            |             |            |                               |                                 |                               |   |
| Other             |                       |            |             |            |                               |                                 |                               |   |
| Total             | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

24b. Guarantee Type (Loanparts)

| nhg part | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|----------|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| NHG      | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |
| Non-NHG  |                       |            |                    |            |                               |                                 |                               |   |
| unknown  |                       |            |                    |            |                               |                                 |                               |   |
| Total    | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

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

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 | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |
| Total        | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                   | 12.51                     | 66.98%                  |                                       |

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**26. Servicer**

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| Servicer     | Net Principal Balance | % of Total | Nr of Loans | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total<br>Not.Amount at<br>Closing Date |
|--------------|-----------------------|------------|-------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| de Volksbank | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |
| Total        | 309,305,520.95        | 100.00%    | 2,776       | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

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27. Capital Insurance Policy Provider\*

| Insurance Policy Provider | Net Principal Balance | % of Total | Nr of<br>Loanparts | % of Total | Weighted<br>Average<br>Coupon | Weighted<br>Average<br>Maturity | Weighted<br>Average<br>CLTOMV | % of Total Not.<br>Amount at<br>Closing |
|---------------------------|-----------------------|------------|--------------------|------------|-------------------------------|---------------------------------|-------------------------------|---|
| No policy attached        | 273,818,118.08        | 88.53%     | 4,276              | 81.12%     | 2.60%                         | 12.83                           | 68.33%                        |   |
| SRLEV                     | 35,487,402.87         | 11.47%     | 995                | 18.88%     | 3.09%                         | 10.08                           | 56.51%                        |   |
| Total                     | 309,305,520.95        | 100.00%    | 5,271              | 100.00%    | 2.65%                         | 12.51                           | 66.98%                        |   |

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

## 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 2.25 per cent. Of the Principal Amount Outstanding of the Notes with a minimum of 1,137,000;   |
| Cash Advance Facility Provider                     | means de Volksbank in its capacity as Cash Advance Facility provider under the Cash Advance Facility Agreement or its successor or successors;  |
| Cash Advance Facility Stand-by Drawing Account     | means the Floating Rate GIC 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;  |
| Cut-Off Date                                       | means 31 August 2006;   |
| Day Count Convention                               | means Actual/360 (for the 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                            | has the meaning ascribed to it in Clause 2.2 of the Mortgage Receivables Purchase Agreement;  |
| Deferred Purchase Price Installment                | means, with respect to a Payment Date, the sum of (A) prior to the Enforcement Date, the positive difference, if any, between (i) on a Payment Date up to (but excluding) the first Optional Redemption Date, the Interest Available Amount and the Interest Payable Amount and (ii) on any Payment Date, subject to the Notes having been repaid in full, between the Redemption Available Amount and the sum of all amounts payable by the Issuer as set forth in Clause 5.4 (a) up to and including (d) of the Trust Deed as calculated on such date, and (B) after the Enforcement Date, the amount remaining after all payments set forth in Clause 7.1 (a) up to and including (k) of the Trust Deed have been made on such date; |
| 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;   |
| Excess Spread                                      | means the Excess Spread Margin applied to the Outstanding Principal Amount of Mortgage Receivables as of the first day of the immediately preceding Calculation Period;   |
| Excess Spread Margin                               | means 0.25 per cent. per annum;   |
| Final Maturity Date                                | means the Payment Date falling in September 2047;   |
| First Optional Redemption Date                     | means the Payment Date falling in September 2026;   |
| 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;  |
| 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 Floating Rate GIC Account;  |

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

|   |   |
|---|---|
| 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 (leningdelen) as set forth in the List of Mortgage Loans attached to the Mortgage Receivables Purchase Agreement, to the extent not redeemed or 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 Seller against any Borrower under or in connection with any Mortgage Loans, including, for the avoidance of doubt, after any purchase and assignment of Substitute Mortgage Receivables having taken place in accordance with Clause 6 of the Mortgage Receivables Purchase Agreement, the relevant Substitute Mortgage Receivables;  |
| 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, the Security Trustee I Notification Events and the Security Trustee Pledge II 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 de Volksbank;   |
| Outstanding Principal Amount                      | means, in the respect of a Mortgage Receivable, the aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Receivable and, after the occurrence of a Realised Loss in respect of such Mortgage Receivable, 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                       | has the meaning ascribed to it in Clause 6 of the Administration Agreement;   |
| Principal Payment Date                            | means the current quarterly 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 issued in relation to the Notes, including the draft prospectus of 14 September 2006 that has been distributed to investors;   |
| Realised Losses                                   | means, on any Calculation Date, the sum of (a) the difference, if any, between (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables, less with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, in respect of which the Seller, the Administrator on behalf of the Issuer, the Issuer or the Security Trustee has foreclosed from the Closing Date up to and including such Calculation Date and (ii) the amount of Net Proceeds of such foreclosures applied to reduce the Outstanding Principal Amount of such Mortgage Receivables and (b), with respect to any Mortgage Receivables sold by the Issuer, the amount of the difference, if any, between (x) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, and (ii) the purchase price received in respect of such Mortgage Receivables to the extent realting to principal, whereby in case of items (a) and (b), for the purpose of establishing the outstanding principal amount in case of set-off or defence to payments asserted by Borrowers any amount by which the Mortgage Receivables have been distinguished ("teniet gegaan") will be disregarded; |
| Recoveries  | refer to Post-Foreclosure-Proceeds;   |
| Redemption Priority of Payments                   | means the priority of payments as set forth in 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 of the Mortgage Receivables Purchase Agreement;   |
| Reposessions                                      | refer to foreclosure;   |
| Reserve Account                                   | N/A;  |
| Reserve Account Target Level                      | N/A;  |
| Revenue Priority of Payments                      | means the priority of payments as set forth in Clause 5.3 of the Trust Deed;  |
| Saving Deposits                                   | means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;   |

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

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|---------------------------|---|
| Seasoning                 | means the difference between the loan start date and the current reporting period;  |
| Seller                    | means de Volksbank;   |
| Servicer                  | means de Volksbank;   |
| Signing Date              | means 14 September 2006;  |
| Special Servicer          | N/A;  |
| Subordinated Loan         | N/A;  |
| Swap Counterparty         | means BNP Paribas in its capacity as swap counterparty under the Swap Agreement or its successor or successors;   |
| Swap Notional Amount      | means an amount equal to (a) the aggregate Principal Amount Outstanding of the Class A and B notes, less (b) any balance standing to the debit of the Class A and B Principal Deficiency Ledger on the first day of the relevant Interest Period; |
| 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;  |

# PEARL MORTGAGE BACKED SECURITIES 1 B.V.

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

### Contact Information

|                                     |   |  |   |
|-------------------------------------|---|--|---|
| <b>Auditors (AUDT)</b>              | KPMG Accountants N.V.<br>Laan van Langerhuize 1<br>1186 DS Amstelveen<br>The Netherlands (NL)<br>724500I023KQSJ1DOI98       | <b>Cash Advance Facility Provider (CAPR)</b> | BNP Paribas S.A.<br>16 Boulevard des Italiens<br>75009 Paris<br>France (FR)<br>724500YI7R7S9HOM7L62             |
| <b>Commingling Guarantor (CAPR)</b> | de Volksbank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands (NL)<br>724500A1FNICHSDF2I11                        | <b>Common Safekeeper (OTHR)</b>              | Société Générale Bank & Trust S.A.<br>11, avenue Emile Reuter<br>L-2420 Luxembourg<br>Luxembourg                |
| <b>Issuer (ISSR)</b>                | PEARL Mortgage Backed Securities 1 B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands (NL)<br>724500FJ7SUXFJB7NN36 | <b>Issuer Account Bank (ABNK)</b>            | Coöperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands (NL)<br>DG3RU1DBUFHT4ZF9WN62  |
| <b>Legal Advisor (CNSL)</b>         | Loyens & Loeff N.V.<br>Fred. Roeksestraat 100<br>1076 ED Amsterdam<br>The Netherlands (NL)<br>724500ZPRPXJR1B6WY86          | <b>Legal Advisor (CNSL)</b>                  | NautaDutilh N.V.<br>Strawinskylaan 1999<br>1077 XV Amsterdam<br>The Netherlands (NL)<br>724500ZOI5BPCRCB1K65    |
| <b>Listing Agent (OTHR)</b>         | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082 PP Amsterdam<br>The Netherlands (NL)<br>BFXS5XCH7N0Y05NIXW11             | <b>Paying Agent (PAYA)</b>                   | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082 PP Amsterdam<br>The Netherlands (NL)<br>BFXS5XCH7N0Y05NIXW11 |
| <b>Rating Agency (OTHR)</b>         | FITCH RATINGS LTD<br>2 Eldon Street<br>EC2M 7UA London<br>United Kingdom (GB)<br>2138009F8YAHVC8W3Q52                       | <b>Rating Agency (OTHR)</b>                  | Moody's<br>2 Minster Court<br>EC3R 7XB London<br>United Kingdom (GB)<br>549300VRS9KIQPMTQR45                    |
| <b>Security Trustee (TRUS)</b>      | Stichting Security Trustee PEARL MBS 1<br>Hoogoorddreef 15<br>1101 BA Amsterdam<br>The Netherlands                          | <b>Seller (SELL)</b>                         | de Volksbank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands (NL)<br>724500A1FNICHSDF2I11            |
| <b>Servicer (SERV)</b>              | de Volksbank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands (NL)<br>724500A1FNICHSDF2I11                        | <b>Set-off Risk Facility Provider (OTHR)</b> | de Volksbank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands (NL)<br>724500A1FNICHSDF2I11            |
| <b>Tax Advisor (CNSL)</b>           | Ernst & Young Accountants LLP (Amsterdam)<br>Antonio Vivaldistraat 150<br>1083 HP Amsterdam<br>The Netherlands (NL)         |  |   |