

Changes to DSA Investor Report				
Date	Version	Report	Change	Reason
May 2019	1,4	DSA PPR RMBS	<ul style="list-style-type: none"> <li>1) Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates. First bucket run to &lt;=29 days instead of &lt;= 30 days</li> <li>2) Three foreclosure tabs amended; the upper part of the table 'reporting periodically...' was amended to match part of the the table 'since closing...' below (see 1.3 changes)</li> <li>3) Strat26 Guarantee Type is split in two to allow for better reporting on NHG part of the portfolio <ul style="list-style-type: none"> <li>a) 26a. Guarantee Type (NHG / Non NHG for the whole Mortgage Loan)</li> <li>b) 26b. Guarantee Type (NHG / Non NHG on 1 or more loanparts of a Mortgage Loans)</li> </ul> </li> <li>4) Frontpage 'Report Version 1.4 - May 2019'</li> </ul>	Requested by the DSA (R. Koning) - for alignment purposes of the DSA reports with ESMA's annexes
May 2019	1,4	DSA Reconciliation	<ul style="list-style-type: none"> <li>Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates.</li> <li>First bucket run to &lt;=29 days instead of &lt;= 30 days</li> </ul>	Requested by the DSA (R. Koning) - for alignment purposes of the DSA reports with ESMA's annexes
Jan 2018	1,3	DSA NCR RMBS	<ul style="list-style-type: none"> <li>1. Due to MiFID II regulation the Legal Entity Identifier (LEI) code is added to the Bond (1) Report tab</li> <li>2. The Counterparty Credit Ratings &amp; Triggers tab was amended to better present a) credit rating requisites and b) to accommodate for more than one trigger breach for the same counterparty e.g. <i>the swap counterparty having to deposit collateral upon the first breach and shall be replaced as the counterparty upon the (more severe) second breach</i></li> <li>3. Version number &amp; date updated on frontpage: January 2018</li> </ul>	Requested by the DSA (R. Koning) - for alignment with MiFID II (1) and to align with requisite credit ratings in the newer deals' prospecti (2)
Jan 2018	1,3	DSA PPR RMBS	<ul style="list-style-type: none"> <li>Foreclosure tabs (3x) amended to show total default/foreclosed amount instead of 'net principal balance' foreclosed, therefore 2 lines were added:</li> <li>a) Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date</li> <li>b) Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date</li> <li>c) Version number &amp; date updated on frontpage: January 2018</li> </ul>	Requested by the DSA (R. Koning) - for reconciliation purposes on the credit-event / default information
Jan 2018	1,3	DSA Reconciliation	<ul style="list-style-type: none"> <li>Foreclosure table headers were renamed to reflect <u>total</u> default amount (instead of net principal balance)</li> <li>Lay-out aligned with latest implementation version</li> </ul>	Requested by the DSA (R. Koning) - for reconciliation purposes on foreclosures / defaults
sep-16	1.0	DSA Consumer Finance ABS	Introduction & implementation of the DSA Consumer Finance ABS Template	
June 2016	1,2	DSA PPR Master Issuer	<ul style="list-style-type: none"> <li>New master issuer template is introduced to better align the Master Issuer DSA-template and the standalone P&amp;P template (no changes to N&amp;C report were made):</li> <li>1) Changes to match with standalone version 1.0: <ul style="list-style-type: none"> <li>- Foreclosure were alligned with standalone template (addition of three rows on total foreclosures, deletion of a row on NHG and nonNHG tabs)</li> <li>- Where relevant weighted averages, min, max numbers are added to the stratifications (16x)</li> <li>- Strat 15 Remaining interest rate fixed period is now based on month-buckets instead of year buckets</li> </ul> </li> <li>2) Changes to match with standalone version 1.1 <ul style="list-style-type: none"> <li>- Strat 20 Construction deposits; 100% bucket was removed</li> <li>- Transaction specific info was added</li> <li>- Strat 8 till 13 (LTVs) NHG bucket is removed</li> <li>- Table of contents was corrected to show correct ordering and to incorporate the changes below</li> </ul> </li> <li>3) Changes to match with standalone version 1.2 <ul style="list-style-type: none"> <li>- Table of contents was corrected to show correct ordering and to incorporate the changes below</li> <li>- Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes: <ul style="list-style-type: none"> <li>- Negative balance (added)</li> <li>- Net principal balance excl. Construction and Saving Deposits and Negative Balance (added)</li> <li>- Number of negative loanparts (added)</li> <li>- Weighted average OLTOMV (added)</li> <li>- Weighted average CLTOFV (deleted)</li> </ul> </li> <li>- Delinquencies additions: a) arrears amount b) W.A. CLTOMV c) Table based on loanpart level instead of loan-level (for ECB reconciliation) and d) Weighted average/min/max table</li> <li>- Glossary adjusted; negative balance and negative loanparts were added</li> </ul> </li> </ul>	Requested by the DSA (R. Koning) - for reconciliation purposes & alignment between DSA-templates of standalone RMBS transactions & Master Issuer programmes
Dec 2015	1,2	DSA Reconciliation	<ul style="list-style-type: none"> <li>New reconciliation report added to existing DSA reports (PPR and N&amp;C) in which most important Investor Report (PPR) and ECB numbers are reconciled and differences are explained and/or commented. Most numbers reconciled are a) Key Characteristics b) Delinquencies en c) Foreclosures</li> </ul>	Requested by the DSA (R. Koning) - for reconciliation purposes
Dec 2015	1,2	DSA PPR RMBS	<ul style="list-style-type: none"> <li>Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes</li> <li>- Negative balance (added)</li> <li>- Net principal balance excl. Construction and Saving Deposits and Negative Balance (added)</li> <li>- Number of negative loanparts (added)</li> <li>- Weighted average OLTOMV (added)</li> <li>- Weighted average CLTOFV (deleted)</li> <li>Glossary adjusted accordingly</li> <li>- Table of contents was corrected to show correct ordering</li> </ul>	Requested by the DSA (R. Koning) - for reconciliation purposes
Apr 2015	1.2	DSA NCR RMBS	Adjustment in Bond Report no. 1 for legislation and footnotes on that page	Requested bij ATC (Intertrust Group) and DSA (R. Koning)
Dec 2013	1.1	DSA NCR RMBS	Triggers adjusted to PRoMMiSe version	In accordance with Master Issuer template

	1.1	P&P	Additions: - Strats are now based on net amounts instead of gross - Construction deposits 0 bucket - Transaction specific information is now possible to report	Requested by the DSA (R. Koning)
	1.1	<b>DSA NCR RMBS</b>	Cumulative releases were added to the Bond report (2)	Requested by the DSA (R. Koning)
	1.0.2	<b>DSA PPR RMBS</b>	Arrears amount was added to the delinquencies table	Requested by ATC (Intertrust Group) and DSA (R. Koning)
	1.0.1	<b>DSA PPR RMBS</b>	Instead of number of loanparts, the number of loans are the basis for stratifications	For difference elimination between NHG-relevant report-tables, like the ltv-tables. These are based on loan-level rather than loanpart level.
		<b>DSA PPR RMBS</b>	Table of contents was altered	General improvement
Dec 2013	1.1	<b>DSA PPR RMBS</b>	Stratification tables added for NHG - nonNHG insight within LTV tables	Requested by the DSA (R. Koning)
Apr 2016	1.2	<b>DSA PPR RMBS</b>	- Delinquency weighted average based on number of days in arrears (due to some confusion whether the delinquency weighted average should contain w.a. number of days or w.a. arrears amount) - Delinquency stratification is based on <b>loanpart</b> -level since version 1.2	Requested by the DSA (R. Koning) - for clarification purposes

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Date	Version	Report	Section	Item (DSA 1.4)	Change description
Sep 2022	2.0	DSA PPR RMBS	All pages	Headers	Removed "Monthly"
		DSA PPR RMBS	Cover	Title	Removed "Monthly"
		DSA PPR RMBS	Cover	ESMA Unique Identifier	Added ESMA Identifier
		DSA PPR RMBS	Cover	Version	Updated to 2.0
		DSA PPR RMBS	Table of Contents	Delinquencies	Moved this stratification to other stratifications
		DSA PPR RMBS	Key Dates	All	In PPR only report transaction relevant, non-class related dates
		DSA PPR RMBS	Key Dates	Revolving Period End-Date	New
		DSA PPR RMBS	Key Dates	Portfolio Date	Renamed: Portfolio Cut-off Date
		DSA PPR RMBS	Key Dates	First Optional Redemption Date	Removed
		DSA PPR RMBS	Key Dates	Step Up Date	Removed
		DSA PPR RMBS	Key Dates	Original Weighted Average Life (expected)	Removed
		DSA PPR RMBS	Key Dates	Determination Date	Removed
		DSA PPR RMBS	Key Dates	Interest Payment Date	Removed
		DSA PPR RMBS	Key Dates	Principal Payment Date	Removed
		DSA PPR RMBS	Key Dates	Current Reporting Period	Removed
		DSA PPR RMBS	Key Dates	Previous Reporting Period	Removed
		DSA PPR RMBS	Key Dates	Accrual Start Date	Removed
		DSA PPR RMBS	Key Dates	Accrual End Date	Removed
		DSA PPR RMBS	Key Dates	Accrual Period (in days)	Removed
		DSA PPR RMBS	Key Dates	Fixing Date Reference Rate	Removed
		DSA PPR RMBS	The Mortgage Loan Portfolio	All	Merged with Key Dates page
		DSA PPR RMBS	The Mortgage Loan Portfolio	All	Simplification of listed items
		DSA PPR RMBS	The Mortgage Loan Portfolio	All	All items on a Loan Level (so not loanpart)
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Matured Mortgage Loans	Merged with "Repaid in full Mortgage Loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Prepaid Mortgage Loans	Merged with "Repaid in full Mortgage Loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Prepaid and Matured Mortgage Loans	Merged with "Repaid in full Mortgage Loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Further Advances / Modified Mortgage Loans	Merged with "Purchased Mortgage loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Replacements	Merged with "Purchased Mortgage loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Number of: Replenishments	Merged with "Purchased Mortgage loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Scheduled Principal Receipts	Renamed: Repayments
		DSA PPR RMBS	The Mortgage Loan Portfolio	Further Advances / Modified Mortgage Loans	Renamed: Further Advances
		DSA PPR RMBS	The Mortgage Loan Portfolio	Replacements	Merged with "Purchased Mortgage loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Replenishments	Merged with "Purchased Mortgage loans"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Rounding	Merged with "Other"
		DSA PPR RMBS	The Mortgage Loan Portfolio	Saving Deposits at the beginning of the Period	Removed
		DSA PPR RMBS	The Mortgage Loan Portfolio	Changes in Saving Deposits	Removed
		DSA PPR RMBS	The Mortgage Loan Portfolio	Saving Deposits at the end of the Period	Removed
		DSA PPR RMBS	Delinquencies	Table	Moved to stratifications
		DSA PPR RMBS	Foreclosure Statistics Total	Header	Renamed: Foreclosure Statistics
		DSA PPR RMBS	Foreclosure Statistics Total	The total outstanding principal amount in default, according to securitisation documentation	New
		DSA PPR RMBS	Foreclosure Statistics Total	The total outstanding principal amount in default, according to Article 178 of the CRR	New
		DSA PPR RMBS	Foreclosure Statistics Total	Constant Default Rates	Moved to performance ratios
		DSA PPR RMBS	Foreclosure Statistics Total	Foreclosures reporting periodically	Renamed: Mortgage Loans foreclosed in the reporting period
		DSA PPR RMBS	Foreclosure Statistics Total	Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period	Renamed: Total amount of foreclosures of Mortgage Loans during the Reporting Period
		DSA PPR RMBS	Foreclosure Statistics Total	Foreclosures since Closing Date	Renamed: Mortgage loans foreclosed since Closing Date
		DSA PPR RMBS	Foreclosure Statistics Total	Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date	Renamed: Total amount of foreclosures of Mortgage Loans since the Closing Date
		DSA PPR RMBS	Foreclosure Statistics Total	Foreclosures	Renamed: Mortgage loans in Foreclosure
		DSA PPR RMBS	Foreclosure Statistics Total	Number of new Mortgage Loans in foreclosure during the Reporting Period	Renamed: Number of new Mortgage Loans foreclosed during the Reporting Period

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Sep 2022	2.0	DSA PPR RMBS	Foreclosure Statistics NHG	All	Removed, no split in NHG / non-NHG anymore
		DSA PPR RMBS	Foreclosure Statistics Non-NHG	All	Removed, no split in NHG / non-NHG anymore
		DSA PPR RMBS	Performance Ratios	Constant Default Rates	Moved from "Foreclosure Statistics Total", all performance ratios combined in 1 sheet
		DSA PPR RMBS	Transaction Specific Information		Custom reports can be built by Hypoport
		DSA PPR RMBS	Key Characteristics	Weighted average CLTIFV	Removed
		DSA PPR RMBS	Stratifications	All	Changed order to fit multiple strats to single page
		DSA PPR RMBS	Stratifications	Delinquencies	Moved from "Delinquencies"
		DSA PPR RMBS	Stratifications	Delinquencies	All items on a Loan part Level (so not loan level)
		DSA PPR RMBS	Stratifications	Redemption type	Adjusted bucketing names to match ESMA RREL35 description, with an additional split for Bullet Loans
		DSA PPR RMBS	Stratifications	Loan part Coupon	Moved from 14 to 4
		DSA PPR RMBS	Stratifications	Construction Deposit	Moved from 20 to 6
		DSA PPR RMBS	Stratifications	Origination Year	Bucketing descending order, start and end dates can be changed to preferred dates
		DSA PPR RMBS	Stratifications	Energy label	New, to match ESMA RREC10
		DSA PPR RMBS	Stratifications	Original Loan To Original Foreclosure Value (Non-NHG)	Removed
		DSA PPR RMBS	Stratifications	Original Loan To Original Foreclosure Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Original Foreclosure Value (Non-NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Original Foreclosure Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Indexed Foreclosure Value (Non-NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Indexed Foreclosure Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Original Loan To Original Market Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Original Market Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Current Loan To Indexed Market Value (NHG)	Removed
		DSA PPR RMBS	Stratifications	Original Loan To Original Market Value before renovation where applicable	New. Default maximum bucket 110%, can be changed to preferred value
		DSA PPR RMBS	Stratifications	Original Loan To Original Market Value	Default maximum bucket 110%, can be changed to preferred value
		DSA PPR RMBS	Stratifications	Current Loan To Original Market Value	Default maximum bucket 110%, can be changed to preferred value
		DSA PPR RMBS	Stratifications	Current Loan To Indexed Market Value	Default maximum bucket 110%, can be changed to preferred value
		DSA PPR RMBS	Stratifications	Property (buy-to-let) Description	One or more than 1 property per mortgage loan being a buy-to-let feature.
		DSA PPR RMBS	Stratifications	Geographic (buy-to-let) Distribution (by province NUTS2)	Property type descriptions can be changed to preferred descriptions
		DSA PPR RMBS	Stratifications	Geographic (buy-to-let) Distribution (by economic region NUTS3)	One or more than 1 property per mortgage loan being a buy-to-let feature.
		DSA PPR RMBS	Stratifications	Energy Label (Optional)	One or more than 1 property per mortgage loan being a buy-to-let feature.
		DSA PPR RMBS	Stratifications	Loan purpose (buy-to-let)	New. Optional.
		DSA PPR RMBS	Stratifications	Loan to Income	New. Adjusted bucketing names to match ESMA RREL27 descriptions.
		DSA PPR RMBS	Stratifications	Interest Coverage Ratio	Removed
		DSA PPR RMBS	Stratifications	Debt Service to income	New. (Gross annual rental income minus annual ground lease divided by annual interest payment mortgage of the first year)
		DSA PPR RMBS	Stratifications	Debt Service Coverage Ratio	Removed
		DSA PPR RMBS	Stratifications	Employment Status Borrower	New. (Gross annual rental income minus annual ground lease divided by annual interest and principal payment mortgage of the first year)
		DSA PPR RMBS	Stratifications	Guarantee type Loan / Loan part	Removed
		DSA PPR RMBS	Stratifications	Capital insurance Policy Provider	Removed
		DSA PPR RMBS	Contact info	Country	Added (relevant ISO Code)
		DSA PPR RMBS	Contact info	LEI code	New
		DSA PPR RMBS	Contact info	Role	Added (relevant ESMA Code)