

Changes to DSA Investor Report				
Date	Version	Report	Change	Reason
May 2019	1,4	DSA PPR RMBS	<ul style="list-style-type: none"> 1) Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates. First bucket run to <=29 days instead of <= 30 days 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) 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"> a) 26a. Guarantee Type (NHG / Non NHG for the whole Mortgage Loan) b) 26b. Guarantee Type (NHG / Non NHG on 1 or more loanparts of a Mortgage Loans) 4) Frontpage 'Report Version 1.4 - May 2019' 	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"> Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates. First bucket run to <=29 days instead of <= 30 days 	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"> 1. Due to MiFID II regulation the Legal Entity Identifier (LEI) code is added to the Bond (1) Report tab 2. The Counterparty Credit Ratings & 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> 3. Version number & date updated on frontpage: January 2018 	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"> Foreclosure tabs (3x) amended to show total default/foreclosed amount instead of 'net principal balance' foreclosed, therefore 2 lines were added: a) Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date b) Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date c) Version number & date updated on frontpage: January 2018 	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"> Foreclosure table headers were renamed to reflect <u>total</u> default amount (instead of net principal balance) Lay-out aligned with latest implementation version 	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"> New master issuer template is introduced to better align the Master Issuer DSA-template and the standalone P&P template (no changes to N&C report were made): 1) Changes to match with standalone version 1.0: <ul style="list-style-type: none"> - Foreclosure were alligned with standalone template (addition of three rows on total foreclosures, deletion of a row on NHG and nonNHG tabs) - Where relevant weighted averages, min, max numbers are added to the stratifications (16x) - Strat 15 Remaining interest rate fixed period is now based on month-buckets instead of year buckets 2) Changes to match with standalone version 1.1 <ul style="list-style-type: none"> - Strat 20 Construction deposits; 100% bucket was removed - Transaction specific info was added - Strat 8 till 13 (LTVs) NHG bucket is removed - Table of contents was corrected to show correct ordering and to incorporate the changes below 3) Changes to match with standalone version 1.2 <ul style="list-style-type: none"> - Table of contents was corrected to show correct ordering and to incorporate the changes below - Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes: <ul style="list-style-type: none"> - Negative balance (added) - Net principal balance excl. Construction and Saving Deposits and Negative Balance (added) - Number of negative loanparts (added) - Weighted average OLTOMV (added) - Weighted average CLTOFV (deleted) - 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 - Glossary adjusted; negative balance and negative loanparts were added 	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"> New reconciliation report added to existing DSA reports (PPR and N&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 	Requested by the DSA (R. Koning) - for reconciliation purposes
Dec 2015	1,2	DSA PPR RMBS	<ul style="list-style-type: none"> Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes - Negative balance (added) - Net principal balance excl. Construction and Saving Deposits and Negative Balance (added) - Number of negative loanparts (added) - Weighted average OLTOMV (added) - Weighted average CLTOFV (deleted) Glossary adjusted accordingly - Table of contents was corrected to show correct ordering 	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	DSA NCR RMBS	Cumulative releases were added to the Bond report (2)	Requested by the DSA (R. Koning)
	1.0.2	DSA PPR RMBS	Arrears amount was added to the delinquencies table	Requested bij ATC (Intertrust Group) and DSA (R. Koning)
	1.0.1	DSA PPR RMBS	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.
		DSA PPR RMBS	Table of contents was altered	General improvement
Dec 2013	1.1	DSA PPR RMBS	Stratification tables added for NHG - nonNHG insight within LTV tables	Requested by the DSA (R. Koning)
Apr 2016	1.2	DSA PPR RMBS	- 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 loanpart-level since version 1.2	Requested by the DSA (R. Koning) - for clarification purposes