

| Changes to DSA Investor Report |         |                          |  |   |
|--------------------------------|---------|--------------------------|--|---|
| Date                           | Version | Report                   | Change   | Reason  |
| May 2019                       | 1.4     | DSA PPR RMBS             | 1) Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates. First bucket run to <=29 days instead of <= 30 days<br>2) Three foreclosure tabs amended; the upper part of the table 'reporting periodically...' was amended to match part of the table 'since closing...' below (see 1.3 changes)<br>3) Strat26 Guarantee Type is split in two to allow for better reporting on NHG part of the portfolio<br>a) 26a. Guarantee Type (NHG / Non NHG for the whole Mortgage Loan)<br>b) 26b. Guarantee Type (NHG / Non NHG on 1 or more loanparts of a Mortgage Loans)<br>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       | Bucketing of delinquencies is synchronized on ESMA's RTS disclosure templates.<br>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             | 1. Due to MiFID II regulation the Legal Entity Identifier (LEI) code is added to the Bond (1) Report tab<br>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. the swap counterparty having to deposit collateral upon the first breach and shall be replaced as the counterparty upon the (more severe) second breach<br>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' prospect (2)              |
| Jan 2018                       | 1.3     | DSA PPR RMBS             | Foreclosure tabs (3x) amended to show total default/foreclosed amount instead of 'net principal balance' foreclosed, therefore 2 lines were added:<br>a) Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date<br>b) Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date<br>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       | Foreclosure table headers were renamed to reflect total default amount (instead of net principal balance)<br>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    | 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):<br>1) Changes to match with standalone version 1.0:<br>- Foreclosure were aligned with standalone template (addition of three rows on total foreclosures, deletion of a row on NHG and nonNHG tabs)<br>- Where relevant weighted averages, min, max numbers are added to the stratifications (16x)<br>- Strat 15 Remaining interest rate fixed period is now based on month-buckets instead of year buckets<br>2) Changes to match with standalone version 1.1<br>- Strat 20 Construction deposits; 100% bucket was removed<br>- Transaction specific info was added<br>- Strat 8 till 13 (LTVs) NHG bucket is removed<br>- Table of contents was corrected to show correct ordering and to incorporate the changes below<br>3) Changes to match with standalone version 1.2<br>- Table of contents was corrected to show correct ordering and to incorporate the changes below<br>- Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes:<br>- Negative balance (added)<br>- Net principal balance excl. Construction and Saving Deposits and Negative Balance (added)<br>- Number of negative loanparts (added)<br>- Weighted average OLTOMV (added)<br>- Weighted average CLTOFV (deleted)<br>- 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<br>- 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       | 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             | Addition to Key Characteristics (strat no. 1) and deletion of one row for reconciliation purposes<br>- Negative balance (added)<br>- Net principal balance excl. Construction and Saving Deposits and Negative Balance (added)<br>- Number of negative loanparts (added)<br>- Weighted average OLTOMV (added)<br>- Weighted average CLTOFV (deleted)<br><br>Glossary adjusted accordingly<br><br>- 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 by ATC (Intertrust Group) and DSA (R. Koning)   |
| Dec 2013                       | 1.1     | DSA NCR RMBS             | Triggers adjusted to PPRMMiSe version  | In accordance with Master Issuer template   |
|                                | 1.1     | P&P                      | Additions:<br>- Strats are now based on net amounts instead of gross<br>- Construction deposits 0 bucket<br>- 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 by 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)<br>- Delinquency stratification is based on loanpart-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  |
|                                |         | 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. Property type descriptions can be changed to                  |
|                                |         | DSA PPR RMBS | Stratifications                  | Geographic (buy-to-let) Distribution (by province NUTS2)                                     | 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 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)  | New, Optional.  |
|                                |         | DSA PPR RMBS | Stratifications                  | Loan purpose (buy-to-let)  | New, Adjusted bucketing names to match ESMA RREL27 descriptions.  |
|                                |         | DSA PPR RMBS | Stratifications                  | Loan to Income   | Removed   |
|                                |         | DSA PPR RMBS | Stratifications                  | Interest Coverage Ratio  | 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 to income   | Removed   |
|                                |         | DSA PPR RMBS | Stratifications                  | Debt Service Coverage Ratio  | 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                  | Employment Status Borrower   | Removed   |
|                                |         | 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)  |

| Changes to DSA Investor Report |         |              |                     |  |   |
|--------------------------------|---------|--------------|---------------------|--|---|
| Date                           | Version | Report       | Section             | Item (DSA 2.0)   | Change description  |
| Nov 2024                       | 2.1     | DSA PPR RMBS | Cover               | Report Version   | Updated to version 2.1  |
|                                |         | DSA PPR RMBS | Key Characteristics | Number of loans within top 15% of national building stock expressed as PED       | New (optional)  |
|                                |         | DSA PPR RMBS | Key Characteristics | Net principal balance within top 15% of national building stock expressed as PED | New (optional)  |
|                                |         | DSA PPR RMBS | Stratifications     | 21. Energy Label   | Renamed: Energy Performance Certificate                       |
|                                |         | DSA PPR RMBS | Stratifications     | 28. EPC Issuance Date  | New (binary option: EPC Issuance Date or EPC Expiration Date) |
|                                |         | DSA PPR RMBS | Stratifications     | 29. Primary Energy Demand, kWh/m2  | New (optional to add EPC methodology NTA8800 in header)       |
|                                |         | DSA PPR RMBS | Stratifications     | 30. Construction Year  | New   |
|                                |         | DSA PPR RMBS | Glossary            | Term and Definition / Calculation  | Added new terms (definitions based on own framework or DEEMF) |