

Lowland Mortgage Backed Securities 7 B.V.

ESMA identifier: 72450065LXDMY5SJJW05

Notes and Cash Report

Reporting period: 18 December 2023 - 18 January 2024

Reporting Date: 18 January 2024

AMOUNTS IN EURO

de Volksbank N.V.

www.dutchsecuritisation.nl

Report Version 2.0

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Key Dates

| Securitisation Dates | |
|-----------------------------|-------------|
| Key Dates | |
| Closing Date | 14 Apr 2023 |
| Revolving Period End-Date | 18 Apr 2028 |
| Final Maturity Date | 18 Apr 2060 |
| Portfolio Cut-off Date | 31 Dec 2023 |

| Class Dates | | | | | |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|
| Note Class | Class A | Class B | Class C | Class D | Class E |
| Key Dates | | | | | |
| Issue Date | 14 Apr 2023 | 14 Apr 2023 | 14 Apr 2023 | 14 Apr 2023 | 14 Apr 2023 |
| First Optional Redemption Date | 18 Apr 2028 | 18 Apr 2028 | 18 Apr 2028 | 18 Apr 2028 | 18 Apr 2028 |
| Step Up Date | N/A | N/A | N/A | N/A | N/A |
| Fixing Date Reference Rate | N/A | N/A | N/A | N/A | N/A |
| Notes Calculation Date | 16 Jan 2024 | 16 Jan 2024 | 16 Jan 2024 | 16 Jan 2024 | 16 Jan 2024 |
| Notes Interest Payment Date | 18 Jan 2024 | N/A | N/A | N/A | N/A |
| Notes Principal Payment Date | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 | 18 Jan 2024 |
| Accrual Start Date | 18 Dec 2023 | N/A | N/A | N/A | N/A |
| Accrual End Date | 18 Jan 2024 | N/A | N/A | N/A | N/A |
| Day Count Convention | fixed 30/360 | N/A | N/A | N/A | N/A |
| Accrual Period (in days) | 30 | N/A | N/A | N/A | N/A |

Bond Report

| Note Class | Class A | Class B | Class C | Class D | Class E |
|--|---|---|---|---|---|
| General information | | | | | |
| Issuer | Lowland Mortgage Backed Securities 7 B.V. XS2603224861 | Lowland Mortgage Backed Securities 7 B.V. XS2603233938 | Lowland Mortgage Backed Securities 7 B.V. XS2603243655 | Lowland Mortgage Backed Securities 7 B.V. XS2603247136 | Lowland Mortgage Backed Securities 7 B.V. XS2603247565 |
| Common code | | | | | |
| Security code | 260322486 | 260323393 | 260324365 | 260324713 | 260324756 |
| Stock Exchange Listing(s) | Euronext Exchange | Euronext Exchange | Euronext Exchange | Euronext Exchange | Euronext Exchange |
| Currency | EUR | EUR | EUR | EUR | EUR |
| Applicable exchange rate | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Tranche Type | Soft Bullet | Soft Bullet | Soft Bullet | Soft Bullet | Soft Bullet |
| Mortgage backed (yes / no) | Yes | Yes | Yes | Yes | Yes |
| Original Credit Rating(s) (S&P/Moody's/Fitch/DBRS) | - / Aaa (sf) / AAA (sf) / - | - / Aa3 (sf) / AA+ (sf) / - | - / A1 (sf) / AA- (sf) / - | - / Baa1 (sf) / A- (sf) / - | - / B2 (sf) / B- (sf) / - |
| Current Credit Rating(s) (S&P/Moody's/Fitch/DBRS) | - / Aaa (sf) / AAA (sf) / - | - / Aa3 (sf) / AA+ (sf) / - | - / A1 (sf) / AA- (sf) / - | - / Baa1 (sf) / A- (sf) / - | - / B2 (sf) / B- (sf) / - |
| Original Weighted Average Life (expected) | | | | | |
| Credit enhancement after payments | | | | | |
| Seniority Ranking | 1 | 2 | 3 | 4 | 5 |
| Principal Balance minus Deficiency Ledger | 7,560,000,000.00 | 156,000,000.00 | 120,000,000.00 | 104,000,000.00 | 60,000,000.00 |
| -Through reserve fund | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| -Through subordination | 440,000,000.00 | 284,000,000.00 | 164,000,000.00 | 60,000,000.00 | 0.00 |
| Total | 440,000,000.00 | 284,000,000.00 | 164,000,000.00 | 60,000,000.00 | 0.00 |
| Current Attachment Point | 5.5000 | 3.5500 | 2.0500 | 0.7500 | 0.0000 |
| Original Attachment Point | 5.5000 | 3.5500 | 2.0500 | 0.7500 | 0.0000 |
| Current Credit Enhancement | 0.0550 | 0.0355 | 0.0205 | 0.0075 | 0.0000 |
| Original Credit Enhancement | 0.0550 | 0.0355 | 0.0205 | 0.0075 | 0.0000 |
| Liquidity support after payments | | | | | |
| -Through cash advance facility | 113,400,000.00 | N/A | N/A | N/A | N/A |
| -Through reserve fund | 0.00 | N/A | N/A | N/A | N/A |
| Total | 113,400,000.00 | N/A | N/A | N/A | N/A |

| | |
|-----------------------|---------------|
| Risk Retention Method | Other (OTHR) |
| Risk Retention Holder | Seller (SELL) |

| | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|
| Total percentage retained at Closing Date | 100.00% | | | | |
| Percentage retained at Closing Date | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Percentage placed at Closing Date (privately and/or publicly) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

| | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|
| Total percentage retained at Reporting Date | 100.00% | | | | |
| Percentage retained at Reporting Date | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Percentage placed at Reporting Date (privately and/or publicly) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |

Bond Report (2)

| Note Class | Class A | Class B | Class C | Class D | Class E |
|---|------------------|----------------|----------------|----------------|---------------|
| <u>Principal information</u> | | | | | |
| Original Principal Balance | 7,560,000,000.00 | 156,000,000.00 | 120,000,000.00 | 104,000,000.00 | 60,000,000.00 |
| Number of notes | 75,600 | 1,560 | 1,200 | 1,040 | 600 |
| Principal Balance before Payment | 7,560,000,000.00 | 156,000,000.00 | 120,000,000.00 | 104,000,000.00 | 60,000,000.00 |
| Total Principal Payments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Principal Balance after Payment | 7,560,000,000.00 | 156,000,000.00 | 120,000,000.00 | 104,000,000.00 | 60,000,000.00 |
| Principal Payments per Note | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Principal Balance per Note after Payment | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 |
| Factor after Payment | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 |
| <u>Principal Deficiency Ledger (PDL)</u> | | | | | |
| PDL Balance at start of the period | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Additions to PDL in the period | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| Releases from PDL in the period | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PDL Balance after the Payment Date | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Cumulative Additions to PDL | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| Cumulative Releases from PDL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| <u>Interest information</u> | | | | | |
| Current Interest Rate Index and Tenor | N/A | N/A | N/A | N/A | N/A |
| Coupon Reference Rate (in bps) | N/A | N/A | N/A | N/A | N/A |
| Relevant Margin (in bps) | N/A | N/A | N/A | N/A | N/A |
| Step Up Margin (in bps) | N/A | N/A | N/A | N/A | N/A |
| Current Coupon (in bps) | 100.000 | N/A | N/A | N/A | N/A |
| Coupon Floor | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Scheduled Interest Payments | 6,300,000.00 | N/A | N/A | N/A | N/A |
| Total Interest Payments | 6,300,000.00 | N/A | N/A | N/A | N/A |
| Interest Payments Per Note | 83.33 | N/A | N/A | N/A | N/A |
| Current Interest Shortfall | 0.00 | N/A | N/A | N/A | N/A |
| Cumulative Interest Shortfall | 0.00 | N/A | N/A | N/A | N/A |
| Total Principal + Interest Payments | 6,300,000.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Revenue Priority of Payments

| | Previous Period | Current Period |
|--|----------------------|----------------------|
| Available Revenue Funds | | |
| (i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable; | 13,241,267.16 | 13,266,340.78 |
| (ii) as interest accrued on the Issuer Collection Account excl. the Financial Cash Collateral Ledger; | 0.00 | 0.00 |
| (iii) as prepayment penalties under the Mortgage Receivables; | 428.52 | 662.79 |
| (iv) as Net Foreclosure Proceeds on any Mortgage Receivables to the extent such proceeds do not relate to principal; | 0.00 | 0.00 |
| (v) amounts to be drawn from the Issuer Collection Account and/or the Custody Cash Account equal to any Set-Off Amount and Commingling Amount and/or the proceeds of Securities; | 0.00 | 0.00 |
| (vi) as amounts received in connection with a repurchase of Mortgage Receivables; | 93,121.66 | 131,165.72 |
| (vii) as amounts received in connection with a sale of Mortgage Receivables; | 0.00 | 0.00 |
| (viii) as amounts received as post-foreclosure proceeds on the Mortgage Receivables; | 0.00 | 0.00 |
| (ix) as amounts to be drawn under the Cash Advance Facility (other than Cash Advance Facility Stand-by Drawings); | 0.00 | 0.00 |
| (x) as amounts deducted from the Available Principal Funds on such Notes Payment Date as Interest Shortfall; | 0.00 | 0.00 |
| (xi) as amounts to be drawn from the Issuer Collection Account with a corresponding debit to the Interest Reconciliation Ledger; and | 0.00 | 0.00 |
| (xii) any amounts standing to the credit of the Issuer Collection Account and the Custody Cash Account, after all payment obligations of the Issuer under the Transaction Documents, other than towards payment of any Deferred Purchase Price, have been satisfied in full; | 0.00 | 0.00 |
| Less: (xiii) on the first Payment Date of each calendar year a minimum of 2,500,-; | 0.00 | 2,500.00 |
| Less: (xiv) any amount to be credited to the Interest Reconciliation Ledger on the immediately succeeding Payment Date. | 0.00 | 0.00 |
| Total Available Revenue Funds | 13,334,817.34 | 13,395,669.29 |
| Revenue Priority of Payments | | |
| (a) first, in or towards satisfaction, fees or other remuneration due and payable to the Directors and Security Trustee; | 0.00 | 0.00 |
| (b) second, in or towards satisfaction of an administration fee and all costs and expenses due and payable to the Pool Servicers and the Issuer Administrator; | 897,564.62 | 927,001.68 |
| (c) third, in or towards satisfaction of, any amounts due and payable to (i) third parties, the Credit Rating Agencies, any legal advisor, auditor and accountant, (ii) the Paying and the Reference Agent, | 500.00 | 500.00 |
| (iii) the CAF Commitment Fee and (iv) to the Issuer Account Bank; | 8,841.20 | 9,796.89 |
| (d) fourth, in or towards satisfaction of (i) any amounts due to the Cash Advance Facility Provider other than the Cash Advance Facility Commitment Fee and (ii) a Cash Advance Facility Stand-by Drawing; | 0.00 | 0.00 |
| (e) fifth, in or towards satisfaction, all amounts of interest due but unpaid in respect of: | | |
| - the Senior Class A Notes | 6,300,000.00 | 6,300,000.00 |
| (f) sixth, in or towards satisfaction of sums to be credited to the Class A Principal Deficiency Ledger; | 0.00 | 0.00 |
| (g) seventh, in or towards satisfaction of sums to be credited to the Class B Principal Deficiency Ledger; | 0.00 | 0.00 |
| (h) eighth, in or towards satisfaction of sums to be credited to the Class C Principal Deficiency Ledger; | 0.00 | 0.00 |
| (i) ninth, in or towards satisfaction of sums to be credited to the Class D Principal Deficiency Ledger; | 0.00 | 0.00 |
| (j) tenth, in or towards satisfaction of sums to be credited to the Class E Principal Deficiency Ledger; | 0.00 | 0.00 |
| (k) eleventh, in or towards satisfaction of gross-up amounts or additional amounts due, if any, to the Cash Advance Facility Provider; and | 0.00 | 0.00 |
| (l) twelfth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers. | 6,127,911.52 | 6,158,370.72 |
| Total Revenue Priority of Payments | 13,334,817.34 | 13,395,669.29 |

Redemption Priority of Payments

| | Previous Period | Current Period |
|--|-----------------|----------------|
| Available Principal Funds | | |
| (i) as repayment and prepayment of principal under the Mortgage Receivables; | 25,763,410.27 | 40,476,048.98 |
| (ii) as partial repayment and prepayment of principal under the Mortgage Receivables; | 12,853,669.16 | 12,260,418.40 |
| (iii) as Net Foreclosure Proceeds on any Mortgage Receivable to the extent such proceeds relate to principal; | 0.00 | 0.00 |
| (iv) as amounts received in connection with a repurchase of Mortgage Receivables; | 10,115,974.66 | 19,583,447.47 |
| (v) as amounts received in connection with a sale of Mortgage Receivables; | 0.00 | 0.00 |
| (vi) as the amounts to be credited to the Principal Deficiency Ledger; | 0.00 | 0.00 |
| (vii) as Participation Increase and as amounts to be received as Initial Participation; | 674,386.96 | 703,753.45 |
| (viii) as amounts received from the Construction Deposit Account by means of set-off with the Mortgage Receivables; | 0.00 | 0.00 |
| (ix) as an amount equal to the part of the Reserved Amount equal to the balance standing to the credit of the Purchase Ledger; and | 1.39 | 2.28 |
| (x) any amount to be drawn from the Principal Reconciliation Ledger. | 0.00 | 0.00 |
| Less: (xi) the Interest Shortfall; | -/- | 0.00 |
| Less: (xii) the amount to be credited to the Principal Reconciliation Ledger; | -/- | 0.00 |
| Less: (xiii) the Initial Purchase Price of any Further Advance Receivables and | -/- | 73,023,666.55 |
| Less: (xiv) such part of the Reserved Amount to be credited to the Floating Rate Purchase Ledger on the immediately succeeding Notes Payment Date. | -/- | 4.03 |
| Total Available Principal Funds | 0.00 | 0.00 |
| (a) first, (i) the Redemption Available Amount will be applied for principal amounts due under the Senior Class A Notes; | 0.00 | 0.00 |
| (b) second, in or towards satisfaction of principal amounts due under the Mezzanine Class B Notes; | 0.00 | 0.00 |
| (c) third, in or towards satisfaction of principal amounts due under the Mezzanine Class C Notes; | 0.00 | 0.00 |
| (d) fourth, in or towards satisfaction of principal amounts due under the Junior Class D Notes; | 0.00 | 0.00 |
| (e) fifth, in or towards satisfaction of principal amounts due under the Subordinated Class E Notes; and | 0.00 | 0.00 |
| Total Redemption Priority of Payments | 0.00 | 0.00 |

Issuer Transaction Accounts

| | Previous Period | Current Period |
|---|-----------------|----------------|
| Floating Rate GIC Account | | |
| Issuer Transaction Account balance at the beginning of the Reporting Period | 52.39 | 53.28 |
| Issuer Transaction Account balance at the end of the Reporting Period | 53.28 | 2,555.03 |
| Construction Deposit Account | | |
| Construction Deposit Account balance at the beginning of the Reporting Period | 4,781,094.00 | 4,673,864.00 |
| Additions to the Construction Deposit Account | 0.00 | 40,335.00 |
| Paid from Construction Deposit Account | -107,230.00 | 0.00 |
| Construction Deposit Account balance at the end of the Reporting Period | 4,673,864.00 | 4,714,199.00 |

Additional Information

| | Previous Period | Current Period |
|---|-----------------|----------------|
| Cash Advance Facility | | |
| Cash Advance Facility Stand-by Drawing Amount Amount deposited in the Collection Account: | 0.00 | 0.00 |
| Cash Advance Facility Maximum Amount current Reporting Period | 113,400,000.00 | 113,400,000.00 |
| Cash Advance Facility Maximum Amount next Reporting Period (at the most) | 113,400,000.00 | 113,400,000.00 |
| | | |
| Interest due on Cash Advance Facility Drawings | 0.00 | 0.00 |
| Interest paid on Cash Advance Facility Drawings | 0.00 | 0.00 |
| | | |
| Cash Advance Facility Drawn Amount at the beginning of the Reporting Period | 0.00 | 0.00 |
| Cash Advance Facility Repayment current Reporting Period | 0.00 | 0.00 |
| Cash Advance Facility Drawing current Reporting Period | 0.00 | 0.00 |
| Cash Advance Facility Drawn Amount at the end of the Reporting Period | 0.00 | 0.00 |
| | | |
| Reserve Fund | | |
| Not applicable | | |
| | | |
| Set-Off Financial Cash Collateral Ledger | | |
| The Potential Set-Off Required Amount | 0.00 | 0.00 |
| The Posted Set-Off Financial Cash Collateral Value, start period | 0.00 | 0.00 |
| Current drawing from the Set-Off Financial Cash Collateral Ledger | 0.00 | 0.00 |
| The Set-off Delivery Amount | 0.00 | 0.00 |
| The Set-off Return Amount | 0.00 | 0.00 |
| Received Interest on Set-Off Financial Cash Collateral Ledger | 0.00 | 0.00 |
| Paid Interest on Set-Off Financial Cash Collateral Ledger | 0.00 | 0.00 |
| The Posted Set-Off Financial Cash Collateral Value, end period | 0.00 | 0.00 |
| | | |
| Commingling Financial Cash Collateral Ledger | | |
| The Potential Commingling Required Amount | 0.00 | 0.00 |
| The Posted Commingling Financial Cash Collateral Value, start period | 0.00 | 0.00 |
| Current drawing from the Commingling Financial Cash Collateral Ledger | 0.00 | 0.00 |
| Commingling Delivery Amount | 0.00 | 0.00 |
| Commingling Return Amount | 0.00 | 0.00 |
| Received Interest on Commingling Financial Cash Collateral Ledger | 0.00 | 0.00 |
| Paid Interest on Commingling Financial Cash Collateral Ledger | 0.00 | 0.00 |
| The Posted Commingling Financial Cash Collateral Value, end period | 0.00 | 0.00 |
| | | |
| REPO Available Amount | | |
| REPO Available Amount, start period | 0.00 | 0.00 |
| Decrease of REPO Available Amount | 0.00 | 0.00 |
| Increase of REPO Available Amount | 0.00 | 0.00 |
| REPO Available Amount, end period | 0.00 | 0.00 |

Notes and Cash Report: 18 December 2023 - 18 January 2024

Underlying collateral in form of Equivalent Securities

| | | |
|--|------|------|
| Nominal amount of government bonds, start period | 0.00 | 0.00 |
| Nominal amount of government bonds, end period | 0.00 | 0.00 |

Interest Reconciliation Ledger

| | | |
|--|------|------|
| Balance Interest Reconciliation Ledger, start period | 0.00 | 0.00 |
| Drawings to the Interest Reconciliation Ledger | 0.00 | 0.00 |
| Credits to the Interest Reconciliation Ledger | 0.00 | 0.00 |
| Balance Interest Reconciliation Ledger, end period | 0.00 | 0.00 |

Principal Reconciliation Ledger

| | | |
|---|------|------|
| Balance Principal Reconciliation Ledger, start period | 0.00 | 0.00 |
| Drawings to the Principal Reconciliation Ledger | 0.00 | 0.00 |
| Credits to the Principal Reconciliation Ledger | 0.00 | 0.00 |
| Balance Principal Reconciliation Ledger, end period | 0.00 | 0.00 |

Excess Spread Margin

Not applicable

Swap

Not applicable

Set off

| | | |
|---|----------------|----------------|
| Total Balance of Deposits Related to Borrowers in the Mortgage Loan Portfolio: | 220,752,479.00 | 223,644,125.00 |
| Weighted Average Balance of Deposits Related to Borrowers in the Mortgage Loan Portfolio: | 5,943.89 | 5,992.78 |

Reconciliation Assets

| | | |
|--|-------------------|-------------------|
| Balance of Fixed Rate Mortgages at the end of the period | 8,004,873,162.35 | 8,008,665,941.17 |
| Balance of Floating Rate Mortgages at the end of the period | 80,087,699.55 | 80,344,269.30 |
| Balance of Savings related to Fixed Rate Mortgages at the end of the period | -84,915,409.99 | -88,964,542.97 |
| Balance of Savings related to Floating Rate Mortgages at the end of the period | -45,454.19 | -45,671.53 |
| Notes Classes A-E start of the period | -8,000,000,000.00 | -8,000,000,000.00 |
| Total Redemptions Notes | 0.00 | 0.00 |
| The Reserved Amount | 2.28 | 4.03 |
| - Difference | 0.00 | 0.00 |

Transaction Triggers and Events

| Triggers | Required Value | Current Value | Status Breached | Consequence if breached |
|--|------------------|------------------|-----------------|--|
| (a) the Seller will represent and warrant to the Issuer and the Security Trustee the matters set out in (i) Clause 8 of the Mortgage Receivables Purchase Agreement, other than those set out in Clause 8 items (hh) and (jj), with respect to the Further Advance Receivables and/or New Mortgage Receivables sold on such date and (ii) Clause 9 of the Mortgage Receivables Purchase Agreement; | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (b) no Assignment Notification Event has occurred and is continuing on such Notes Payment Date; | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (c) there has been no failure by the Seller to repurchase any Mortgage Receivable which it is required to repurchase pursuant to the Mortgage Receivables Purchase Agreement; | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (d) the Further Advance Purchase Available Amount is sufficient to pay the Initial Purchase Price for the relevant New Mortgage Receivables and/or the relevant Further Advance Receivables; | 8,000,000,000.00 | 7,999,999,995.97 | No | Purchase of Further Advances or Substitutions not allowed |
| (e) (x) the aggregate Net Outstanding Principal Amount of all Defaulted Mortgage Loans divided by (y) the aggregate Net Outstanding Principal Amount of all Mortgage Loans, each as calculated on the immediately preceding Notes Calculation Date, does not exceed 1.50 per cent.; | 1.50 % | 0.00 % | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (f) the weighted average number of months elapsed since origination of all Mortgage Loans shall not fall below 36 months; | 36.00 | 67.27 | No | Purchase of Further Advances or Substitutions not allowed |
| (g) the New Mortgage Receivables and/or the Further Advance Receivables have to be fully repaid ultimately by April 2060 pursuant to the relevant Mortgage Conditions; | 3/31/2060 | 10/1/2053 | No | Purchase of Further Advances or Substitutions not allowed |
| (h) the weighted average Current Loan to Original Market Value Ratio of all Mortgage Receivables does not exceed 90 per cent.; | 90.00 % | 70.62 % | No | Purchase of Further Advances or Substitutions not allowed |
| (i) the aggregate Net Outstanding Principal Amount of the non-NHG Mortgage Receivables with an Original Loan to Original Market Value higher than 100 per cent. does not exceed 10 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 10.00 % | 2.45 % | No | Purchase of Further Advances or Substitutions not allowed |
| (j) the aggregate Net Outstanding Principal Amount of the non-NHG Mortgage Receivables with an Original Loan to Original Market Value higher than 90 per cent. does not exceed 30 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 30.00 % | 17.07 % | No | Purchase of Further Advances or Substitutions not allowed |
| (k) the aggregate Net Outstanding Principal Amount of the non-NHG Mortgage Receivables with an Original Loan to Original Market Value higher than 80 per cent. does not exceed 45 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 45.00 % | 30.66 % | No | Purchase of Further Advances or Substitutions not allowed |
| (l) the weighted average Loan to Income Ratio of the Mortgage Receivables does not exceed 5.; | 5.00 | 4.19 | No | Purchase of Further Advances or Substitutions not allowed |
| (m) the aggregate Net Outstanding Principal Amount of the Mortgage Receivables with a Loan to Income Ratio of 6 and higher does not exceed 12 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 12.00 % | 6.86 % | No | Purchase of Further Advances or Substitutions not allowed |
| (n) the aggregate Net Outstanding Principal Amount of the Mortgage Receivables with a Loan to Income Ratio of 5 and higher does not exceed 40 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 40.00 % | 19.24 % | No | Purchase of Further Advances or Substitutions not allowed |
| (o) the aggregate Net Outstanding Principal Amount of the Mortgage Receivables from Borrowers which are employed is at least 60 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 60.00 % | 66.47 % | No | Purchase of Further Advances or Substitutions not allowed |
| (p) the aggregate Net Outstanding Principal Amount of the Mortgage Receivables due by Borrowers which are self-employed does not exceed 30 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 30.00 % | 26.36 % | No | Purchase of Further Advances or Substitutions not allowed |
| (q) there is no balance on the Principal Deficiency Ledger; | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (r) no part of the Available Principal Funds on such Notes Payment Date is used to make good any Interest Shortfall as item (x) of the Available Revenue Funds; | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (s) the aggregate Net Outstanding Principal Amount of the New Mortgage Receivables and the Further Advance Receivables purchased on such Notes Payment Date and on the eleven immediately preceding Notes Payment Dates divided by the aggregate Net Outstanding Principal Amount of all Mortgage Receivables on the Closing Date does not exceed 20 per cent. The Issuer and the Seller may agree to a higher percentage, subject to the confirmation of Moody's and Fitch that the ratings will not be adversely affected as a result thereof; | 1,599,999,999.91 | 520,739,107.56 | No | Purchase of Further Advances or Substitutions not allowed |
| (t) the aggregate Net Outstanding Principal Amount of all NHG Mortgage Receivables divided by the aggregate Net Outstanding Principal Amount of all Mortgage Receivables is equal to or higher than 20 per cent.; | 20.00 % | 24.94 % | No | Purchase of Further Advances or Substitutions not allowed |
| (u) the Aggregate Construction Deposit Amount does not exceed EUR 50,000,000 | 50,000,000.00 | 4,714,199.00 | No | Purchase of Further Advances or Substitutions not allowed |
| (v) the aggregate Net Outstanding Principal Amount of all Interest-Only Mortgage Receivables divided by the aggregate Net Outstanding Principal Amount of all Mortgage Receivables does not exceed 50 per cent.; | 50.00 % | 41.20 % | No | Purchase of Further Advances or Substitutions not allowed |
| (w) the aggregate Net Outstanding Principal Amount of all Floating Rate Mortgage Receivables does not exceed 5 per cent. of the aggregate Net Outstanding Principal Amount of all Mortgage Receivables; | 5.00% | 1.00% | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |
| (x) (x) the aggregate Realised Losses in respect of all previous Mortgage Calculation Periods divided by (y) the aggregate Net Outstanding Principal Amount of the Mortgage Receivables on the Closing Date, does not exceed 0.40 per cent.; | 0.40 % | 0.00 % | No | Purchase of Further Advances or Substitutions not allowed |
| (y) a Further Advance Receivable and a New Mortgage Receivable has either a fixed rate of interest or a floating rate of interest, without any interest optionalities or alternatives, such as the Interest Damper (Rente Dempfer), Stable Interest (Stabiel Rente), Capped Interest (Plafond Rente), the Ideal Interest (Ideaal Rente), Middle Interest (Middelrente), varirust, average interest rate and other caps and/or floors. | TRUE | True | No | Purchase of Further Advances or Substitutions not allowed (OTHR) |

* Portfolio after Repurchases and Replenishment

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| Substitution Triggers | Required Value | Current Value | Status Breached | Consequence if breached |
|---|----------------|---------------|-----------------|---|
| the Seller shall use its best efforts, subject to applicable law, including, without limitation, principles of reasonableness and fairness, to ensure that the weighted average margin of the Floating Rate Mortgage Receivables shall be at least 0.5 per cent. above Euribor for one month deposits | 4.37 % | 5.68 % | No | Purchase of Further Advances or Substitutions not allowed |
| the Seller shall use its best efforts, subject to applicable law, including, without limitation, principles of reasonableness and fairness, to ensure that the weighted average interest of the Fixed Rate Mortgage Receivables shall be at least 1 per cent | 1.00 % | 1.95 % | No | Repurchase |

* Portfolio after Repurchases and Replenishment

| Unknown Report Category | Realised as per closing date | Current Value |
|----------------------------|------------------------------|------------------|
| Target Substitution Amount | 8,000,000,000.00 | 7,999,999,995.97 |

* Portfolio after Repurchases and Replenishment

Counterparty Rating Triggers

| Counterparty Credit Ratings | | | | | | | | | | | |
|---------------------------------------|-------------------|------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|---|
| Role | Party | Rank | S&P (ST/LT) | | Moody's (ST/LT) | | Fitch (ST/LT) | | DBRS (ST/LT) | | Consequence if breached |
| | | | Rating Trigger | Current Rating | Rating Trigger | Current Rating | Rating Trigger | Current Rating | Rating Trigger | Current Rating | |
| Cash Advance Facility Provider (CAPR) | de Volksbank N.V. | 1 | / | / | P-1 / | P-1 / | F1 / A | F1 / A- | / | / | - Obtain a third party which has the required ratings or transfer and assign its rights and obligations to a third party (OTHR) |
| Commingling Guarantor (CAPR) | de Volksbank N.V. | 1 | / | / | / Baa1 | / A2 | F2 / BBB | F1 / A- | / | / | Post collateral (OTHR) |
| Issuer Account Bank (ABNK) | de Volksbank N.V. | 1 | / | / | P-1 / | P-1 / | F1 / A | F1 / A- | / | / | Replacement by third party; or arrange eligible guarantee; or find another solution to keep current ratings of Notes (CHCP) |
| Set-off Risk Facility Provider (OTHR) | de Volksbank N.V. | 1 | / | / | / Baa1 | / A2 | F1 / A | F1 / A- | / | / | Post collateral (OTHR) |

Glossary

| Term | Definition / Calculation |
|--|---|
| Arrears | means an amount that is overdue exceeding EUR 11; |
| Article 405 of the CRR | means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012; |
| Article 51 of the AIFMR | means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision; |
| Back-Up Servicer | N/A; |
| Cash Advance Facility | means the cash advance facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement; |
| Cash Advance Facility Maximum Available Amount | means an amount equal to the greater of (i) 1.5 per cent. of the Principal Amount Outstanding of the Class A Notes on such date and (ii) 0.5 per cent of the Principal Amount Outstanding of the Class A Notes as at the Closing Date and thereafter EUR 2,000,000; |
| Cash Advance Facility Provider | means de Volksbank N.V.; |
| Cash Advance Facility Stand-by Drawing Account | means the Issuer Collection Account on which any Cash Advance Facility Stand-by Drawing will be deposited; |
| Constant Default Rate (CDR) | represents the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool; |
| Constant Prepayment Rate (CPR) | means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period; |
| Construction Deposit | means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset; |
| Construction Deposit Guarantee | N/A; |
| Coupon | means the interest coupons appertaining to the Notes; |
| Credit Enhancement | the combined structural features that improve the credit worthiness of the respective notes. |
| Credit Rating | an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies; |
| Curr. Loan to Original Foreclosure Value (CLTOFV) | means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value; |
| Current Loan to Indexed Foreclosure Value (CLTIFV) | means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value; |
| Current Loan to Indexed Market Value (CLTIMV) | means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value; |
| Current Loan to Original Market Value (CLTOMV) | means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value; |
| Custodian | means ING Bank N.V. |
| Cut-Off Date | means (i) with respect to the Mortgage Receivables purchased on the Closing Date, 31 March 2023 and (ii) with respect to Further Advance Receivables purchased on a Notes Payment Date, the first day of the month of the relevant Notes Payment Date; |
| Day Count Convention | means 30/360 for the class A notes; |
| Debt Service to Income | means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income; |
| Deferred Purchase Price | means part of the purchase price for the Mortgage Receivables equal to the sum of all Deferred Purchase Price Installments; |
| Deferred Purchase Price Installment | means, after application of the relevant available amounts in accordance with the relevant Priority of Payments, any amount remaining after all items ranking higher than the item relating to the Deferred Purchase Price have been satisfied; |
| Delinquency | refer to Arrears; |
| Economic Region (NUTS) | The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988; |
| Equivalent Securities | securities equivalent to Purchased Securities under that Transaction. If and to the extent that such Purchased Securities have been redeemed, the expression shall mean a sum of money equivalent to the proceeds of the redemption (other than Distributions); |
| Excess Spread | N/A; |
| Excess Spread Margin | N/A; |
| Final Maturity Date | means the Notes Payment Date falling in April 2060; |
| First Optional Redemption Date | means the Notes Payment Date falling in April 2028; |
| Foreclosed Mortgage Loan | means all mortgage rights and ancillary rights have been exercised; |
| Foreclosed NHG Loan | means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee; |
| Foreclosed Non NHG Loan | means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee; |
| Foreclosure | means forced (partial) repayment of the mortgage loan; |
| Foreclosure Value | means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction; |
| Further Advances / Modified Loans | *Further Advance* means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage; |
| Indexed Foreclosure Value | means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date; |
| Indexed Market Value | means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor; |
| Interest Rate Fixed Period | relates to the period for which mortgage loan interest has been fixed; |
| Issuer Account Bank | means Rabobank. |
| Issuer Transaction Account | means the Issuer Collection Account. |
| Loan to Income (LTI) | means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan; |
| Loanpart Payment Frequency | monthly; |
| Loanpart(s) | means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists; |
| Loss | refer to Realised Loss; |
| Loss Severity | means loss as a percentage of the principal outstanding at foreclosure; |
| Market Value | means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily; |
| Mortgage Loan | means the mortgage loans granted by the relevant Seller to the relevant borrowers which may consist of one or more Loan Parts as set forth in the List of Mortgage Loans and, after any purchase and assignment of any New Mortgage Receivables or Further Advance Receivables has taken place in accordance with the Mortgage Receivables Purchase Agreement, the relevant New Mortgage Loans and/or Further Advances, to the extent not retransferred or otherwise disposed of by the Issuer; |
| Mortgage Loan Portfolio | means the portfolio of Mortgage Loans; |
| Mortgage Receivable(s) | means any and all rights of the relevant Seller (and after assignment of such rights to the Issuer, of the Issuer) against the Borrower under or in connection with a Mortgage Loan, including any and all claims of the relevant Seller (or the Issuer after assignment) on the Borrower as a result of the Mortgage Loan being terminated, dissolved or declared null and void; |
| NHG Guarantee | means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW; |
| NHG Loan | means a Mortgage Loan that has the benefit of an NHG Guarantee; |
| Non NHG Loan | means a Mortgage Loan that does not have the benefit of an NHG Guarantee; |
| Notification Events | means any of the Assignment Notification Events and the Pledge Notification Events; |

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| | |
|---|---|
| Notification Trigger | A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event; |
| Occupancy | means the way the mortgaged property is used (eg. owner occupied); |
| Orig. Loan to Original Foreclosure Value (OLTOFV) | means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value; |
| Orig. Loan to Original Market Value (OLTOMV) | means the ratio calculated by dividing the original loan amount by the Original Market Value; |
| Original Foreclosure Value | means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan; |
| Original Market Value | means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application; |
| Originator | means each of de Volksbank N.V. |
| Outstanding Principal Amount | means, at any moment in time, (i) the outstanding principal amount of a Mortgage Receivable at such time and (ii), after a Realised Loss of type (a) and (b) of the definition in respect of such Mortgage Receivable has been debited to the Principal Deficiency Ledger, zero; |
| Payment Ratio | The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period; |
| Penalties | means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions; |
| Performing Loans | means Mortgage Loans that are not in Arrears or Delinquent; |
| Post-Foreclosure Proceeds | means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan; |
| Prepayments | means non scheduled principal paid by the borrower prior to the expected maturity date; |
| Principal Deficiency Ledger | means the principal deficiency ledger relating to the relevant Classes of Notes and comprising sub-ledgers for each such Class of Notes; |
| Principal Payment Date | means the current monthly payment date on which principal is paid out on the relevant notes; |
| Principal Payment Rate (PPR) | means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period; |
| Prospectus | means the prospectus dated 12 April 2023 relating to the issue of the Notes; |
| Realised Losses | means, on any relevant Notes Calculation Date, the sum of (a) with respect to the Mortgage Receivables in respect of which the relevant Seller, the relevant Servicer on behalf of the Issuer, the Issuer or the Security Trustee has completed the foreclosure, such that there is no more collateral securing the Mortgage Receivable, in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the amount of the Net Foreclosure Proceeds applied to reduce the Outstanding Principal Amount of the Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (b) with respect to the Mortgage Receivables sold by the Issuer in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, exceeds (ii) the purchase price of the Mortgage Receivables sold to the extent relating to principal, less, with respect to the Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations; and (c) with respect to the Mortgage Receivables in respect of which the Borrower has (x) successfully asserted set-off or defence to payments or (y) repaid or prepaid any amount in the immediately preceding Notes Calculation Period, the amount by which (i) the aggregate Outstanding Principal Amount of such Mortgage Receivables less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations, prior to such set-off or defence or repayment or prepayment exceeds (ii) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables and Bank Savings Mortgage Receivables, the Participations after such set-off or defence or repayment or prepayment having been made, unless, and to the extent, such amount is received from the relevant Seller or otherwise in accordance with any item of the Available Principal Funds; |
| Recoveries | refer to Post-Foreclosure-Proceeds; |
| Redemption Priority of Payments | means the priority of payments set out as such Clause 5.4 of the Trust Deed; |
| Remaining Tenor | the length of time until the final maturity date of the mortgage loan expressed in years; |
| Replacements | N/A; |
| Replenishments | means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 and 11 of the Mortgage Receivables Purchase Agreement; |
| Reposessions | refer to foreclosure; |
| Reserve Account | N/A; |
| Reserve Account Target Level | N/A; |
| Revenue Priority of Payments | means the priority of payments set out as such in section 5.2 (Priorities of Payments) of this Prospectus; |
| Saving Deposits | means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity; |
| Seasoning | means the difference between the loan start date and the current reporting period; |
| Seller | means each of de Volksbank N.V. |
| Servicer | means each of de Volksbank N.V. |
| Signing Date | means 12 April 2023 or such later date as may be agreed between the Issuer, the Seller and the Manager; |
| Special Servicer | N/A; |
| Subordinated Loan | N/A; |
| Swap Counterparty | N/A; |
| Swap Counterparty Default Payment | N/A; |
| Swap Notional Amount | N/A; |
| Trust Deed | means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date; |
| Weighted Average Life | means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount; |
| Weighted Average Maturity | means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan; |
| WEW | Stichting Waarborgfonds Eigen Woning; |
| WEW Claims | means losses which are claimed with the WEW based on the NHG conditions; |

Contact Information

| | | | |
|--|---|--|--|
| Arranger (ARRG) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Auditors (AUDT) | Ernst & Young Accountants LLP (Amsterdam) Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands (NL) |
| Cash Advance Facility Provider (CAPR) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Commingling Guarantor (CAPR) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 |
| Common Safekeeper (OTHR) | Euroclear 1 Boulevard du Roi Albert II 1210 Brussels Belgium (BE) 549300CBNW05DILT6870 | Issuer (ISSR) | Lowland Mortgage Backed Securities 7 B.V. Basisweg 10 1043 AP Amsterdam The Netherlands (NL) 72450065LXDMY5SJW05 |
| Issuer Account Bank (ABNK) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Legal Advisor and Tax Advisor (CNSL) | NautaDutilh N.V. Strawinksylaan 1999 1077 XV Amsterdam The Netherlands (NL) 724500ZOI5BPCRCB1K65 |
| Listing Agent (OTHR) | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11 | Manager (MNGR) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 |
| Originator (ORIG) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Paying Agent (PAYA) | ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands (NL) BFXS5XCH7N0Y05NIXW11 |
| Rating Agency (OTHR) | Fitch Ratings Ireland Limited 38 Upper Mount Street D02 PR89 Dublin Ireland (IE) 213800BTXUQP1JZRO283 | Rating Agency (OTHR) | Moody's Deutschland GmbH An die Welle 5 60322 Frankfurt am Main Germany (DE) 549300M5JMGHVTWYZH47 |
| Savings Participant (SVMP) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Seller (SELL) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 |
| Servicer (SERV) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 | Set-off Risk Facility Provider (OTHR) | de Volksbank N.V. Croeselaan 1 3521 BJ Utrecht The Netherlands (NL) 724500A1FNICHSDF2111 |