

# **Dutch Mortgage Portfolio Loans IV B.V.**

Reporting Period:

**November-10**

**Monthly Information Report**

## Dutch Mortgage Portfolio Loans IV B.V.

### Monthly Information Report

November-10

AMOUNTS ARE IN EURO

Quarterly Payment date: 21 February 2011

Start date interest fixed period 22 November 2010

End date interest fixed period 21 February 2011

Bond report	Class A1	Class B	Class C	Class D
ISIN Code	XS0194097167	XS0194097597	XS0194097670	XS019497837
Common Code	019409716	019409759	019409767	01949783
Fondscore	14802	14803	14804	148053
Rating; Standard and Poors	AAA	A2	BBB	BB
Rating; Moody's	Aaa	A2	Baa2	Ba2
Interest rate *	3-M Euribor	3-M Euribor	3-M Euribor	3-M Euribor
Spread per annum *	0,15%	0,37%	0,78%	3,25%
Current rate coupon	1,191%	1,411%	1,821%	4,291%
Original Balance	1.202.500.000	21.500.000	26.000.000	6.250.000
Balance before Payment	433.075.666	21.500.000	26.000.000	0,00
Principal Redemption	0	0	0	0
Balance after Payment	433.075.666	21.500.000	26.000.000	0,00
Bond Factor before Payment	0,360	1,000	1,000	0,000
Bond Factor after Payment	0,360	1,000	1,000	0,000
Interest Payment	1.303.799	76.684	119.680	0,00

Portfolio Information Reporting Period (including outstanding sub participation)						
Month	Begin of Mortgage Period	Scheduled prepayments	Unscheduled prepayments	Defaulted loans	Substitutions	End of Mortgage Period
November 2010	480.575.681	576.959	4.730.850			475.267.872
December 2010	475.267.872	-	-			475.267.872
January 2011	475.267.872	-	-			475.267.872

Portfolio Information Cumulative (since Closing Date)						
Portfolio	Initial balance	Scheduled prepayments	Unscheduled prepayments	Defaulted loans	Substitutions	End of Mortgage Period
Mortgage loans	-	-	-	-	-	-

Dutch Mortgage Portfolio Loans IV B.V.

Monthly Information Report

November-10

Quarterly Calculation Period:	6-nov-10	to	5-feb-11
Quarterly Calculation Date:	5-feb-11		
Quarterly Payment Date:	21-feb-11		

Loan Portfolio Amounts	November 2010	December 2010	January 2011
Outstanding principal	480.575.681	475.267.872	475.267.872
Scheduled Principal	(576.959)	-	-
Prepayments	(4.730.850)	-	-
Further advances	-	-	-
Defaulted Loans	-	-	-
Loans repurchased by the seller	-	-	-
<b>Ending balance</b>	<b>475.267.872</b>	<b>475.267.872</b>	<b>475.267.872</b>
Replacements/substitution	-	-	-
<b>Total after substitution</b>	<b>475.267.872</b>	<b>475.267.872</b>	<b>475.267.872</b>

Subparticipation

Closing Balance including sub participation	475.267.872	475.267.872	475.267.872
Closing balance of sub participation	59.623.016	59.623.016	59.623.016
Closing balance excluding sub participation	<b>534.890.888</b>	<b>534.890.888</b>	<b>534.890.888</b>

Cumulated Realised Losses (Net of Post-foreclosure proceeds)	233.382
--	---------

Dutch Mortgage Portfolio Loans IV B.V.

Monthly Information Report

November-10

Quarterly Cash Flows	November 2010	December 2010	January 2011
<b>Notes Interest Available Amount:</b>			
i) Interest on Mortgage Receivables; less interest related to the sub participation	2.039.414	-	-
ii) Interest received on Master Collection Account (GIC)	-	-	-
iii) Interest received on Reserve Account	-	-	-
iiii) Prepayment and interest penalties	304	-	-
iv) Other net proceeds on the mortgage receivables not related tot the principal	-	-	-
v) Amounts to be drawn under the liquidity facility on the immediately succeeding QPD	-	-	-
vi) Amounts to be drawn from the reserve account on the immediately succeeding QPD	-	-	-
vii) Swap receivable amount	-	-	-
viii) Amounts received in relation to the Repurchase of mortgage receivables (non-principal)	-	-	-
ix) Amounts received related to the Sales of mortgage receivables (non-principal)	-	-	-
x) Post foreclosure proceeds on Mortgage Receivables	-	-	-
xi) Any remaining amounts standing to the credit of the Master Collection Account	-	-	-
<b>Total NOTES INTEREST AVAILABLE AMOUNT</b>	<b>2.039.717</b>	<b>-</b>	<b>-</b>
<b>Interest Priority of Payments:</b>			
a) Fees & Expenses directors and Trustee **			-
b) Administrative fees & expenses **			-
c) Fees & Expenses Advisors & Third Parties incl Liquidity Facility amounts due and payable **			-
d) Amounts due to Liquidity Facility provider excl. the gross amount as payable under item (p)			-
e) Swap amounts due and payable **			-
f) Interest due & overdue Class A Notes**			-
g) Making good of Class A Principal Deficiency Ledger			-
h) Interest due & overdue Mezzanine Class B Notes **			-
i) Making good of Class B Principal Deficiency Ledger			-
j) Interest due & overdue Class C Notes **			-
k) Making good of Class C Principal Deficiency Ledger			-
l) Interest due & overdue Subordinated Class D Notes **			-
m) amount to be deposited or if case may be replenishment of Reserve Account			-
n) on each Optional redemption date principal Subordinated Class D notes			-
o) any amounts due under the Swap, in connection with termination			-
p) gross up amount or additional amounts due to Liquidity Facility Provider			-
q) Deferred Purchase Price			-
<b>Total of Interest Amount Payments</b>			<b>-</b>
** Shortfall in these items can be met with Liquidity Facility drawings			
<b>Notes Redemption Available Amount</b>			
i) repayment and prepayment in full , less the sub participation	4.730.850	-	-
ii) Net proceeds (principal related)	-	-	-
iii) Repurchases of MR (principal )	-	-	-
iv) Amounts from Sales of MR (principal)	-	-	-
v) Principal Deficiency Ledger amounts credited	-	-	-
vi ) Monthly Participation increase pursuant to the Sub-participation agreement	550.574	-	-
vii) Partial prepayment in respect of Mortgage Receivables	26.385	-	-
viii) Available Redemption funds preceding QPD	3	-	-
<b>Total of Available Redemption Funds</b>	<b>5.307.812</b>	<b>-</b>	<b>-</b>
<b>Principal Priority of Payments:</b>			
a) Class A Principal Amount due, until fully redeemed			-
b) Class B Principal Amount due, until fully redeemed ***			-
c) Class C Principal Amount due, until fully redeemed ***			-
d) deposit in GIC account			-
<b>Total Principal Priority of Payments</b>			<b>-</b>
*** Starting not earlier than 15-09-2010			

Dutch Mortgage Portfolio Loans IV B.V.

Monthly Information Report

November-10

Additional Information

TRANSACTION ACCOUNTS	
Issuer Collection Account	
Balance at the beginning of reporting period	16.641.298
Payments to bank account	6.961.215
Received interest	-
Payments from bank account during period	17.340.734
Balance at the end of reporting period	6.261.779
Reserve Account	
Target Balance	6.007.196
Balance at the beginning of reporting period	6.158.576
Payments to Reserve Fund	-
Received interest	-
Payments from Reserve Fund	151.380
Balance at the end of reporting period	6.007.196
Liquidity Facility (364 days)	
Available amount	10.299.337
Liquidity Facility drawn amount	-
Interest due on drawn amount	-
Interest payment on drawn amount	-
Repayment of drawn amount	-
Balance of the Liquidity Facility at end reporting period	10.299.337
Interest due after payment	-
Swap information	
Type of product	Interest Rate Swap
Counterparty	
Notional amount	480.575.681
Swap Margin	35bps

Dutch Mortgage Portfolio Loans IV B.V.

Monthly Information Report

November-10

Amortization of the Notes

	Class A
Number of Notes	
Outstanding Balance beginning of the period	433.075.666
Outstanding Balance end of the period	433.075.666
Interest rate	3-M Euribor+0,0015
Rating (Moody's/S&P)	AAA / Aaa

PDL Analysis	Class A
Previous Balance	-
PDL Additions	-
PDL Removals	-
Final Balance	-

	Class B
Number of Notes	
Outstanding Balance beginning of the period	21.500.000
Outstanding Balance end of the period	21.500.000
Interest rate	3-M Euribor+0,0037
Rating (Moody's/S&P)	A2 / A2

PDL Analysis	Class B
Previous Balance	-
PDL Additions	-
PDL Removals	-
Final Balance	-

	Class C
Number of Notes	
Outstanding Balance beginning of the period	26.000.000
Outstanding Balance end of the period	26.000.000
Interest rate	3-M Euribor+0,0078
Rating (Moody's/S&P)	BBB / Baa2

PDL Analysis	Class C
Previous Balance	-
PDL Additions	-
PDL Removals	-
Final Balance	-

	Class D
Number of Notes	
Outstanding Balance beginning of the period	0
Outstanding Balance end of the period	0
Interest rate	3-M Euribor+0,0325
Rating (Moody's/S&P)	BB / Ba2

PDL Analysis	Class D
Previous Balance	-
PDL Additions	-
PDL Removals	-
Final Balance	-

Dutch Mortgage Portfolio Loans IV B.V.

Monthly Information Report

November-10

<u>Reserve Fund: Required Balance Calculation</u>	<u>Closing Date</u>	<u>Calculation Date</u>
Current Balance		6.007.196
Target Balance		6.007.196
 <u>Key Characteristics of the Mortgage Pool (summary)</u>	 <u>As at last QPD</u>	 <u>As per end of January 2011</u>
Number of Loan parts	8.022	7.975
Number of Loans	5.629	5.599
Min Coupon	2,50%	2,50%
Max Coupon	9,20%	9,20%
Weighted Average Coupon	5,37%	5,36%
Average Balance by Borrower (EUR)	85.270	85.952
Maximum Loan Value (EUR)	499.158	499.158
Maximum LTV	246,36%	246,36%
Minimum LTV	0,06%	0,06%
Weighted average LTV	70,88%	70,73%

Achmea Hypotheek bank N.V. in its capacity as Administrator confirms that:

- a) Each representation and warranty made by it under the Relevant Documents remains true and correct as at the date of this report
- b) No Notification Event of Enforcement (other than as previously notified to the Security Trustee) has occurred.

# Dutch Mortgage Portfolio Loans IV B.V.

## Monthly Information Report

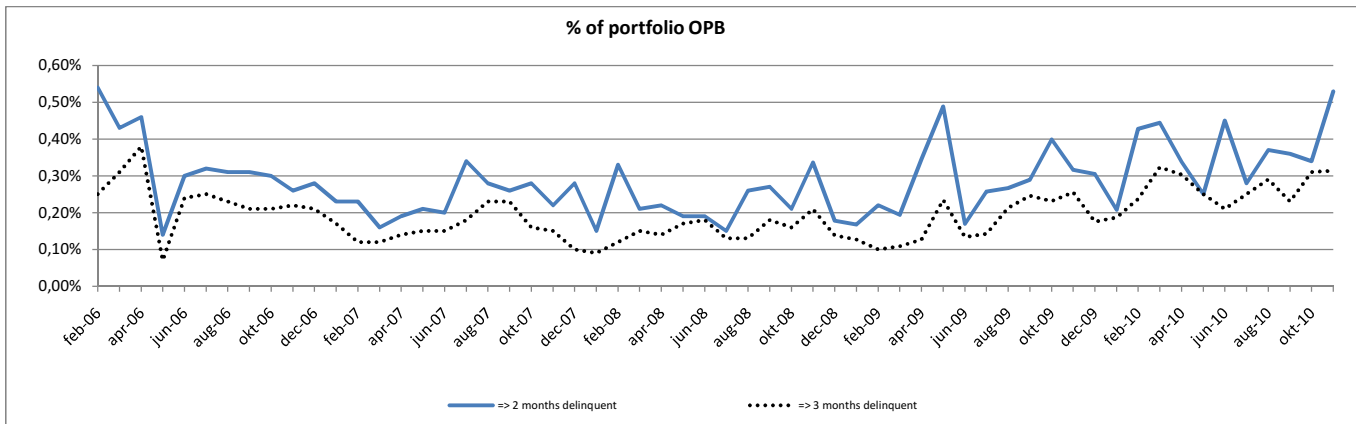
November-10

### Delinquency Breakdown

Delinquency status	Number of Delinquent Loans	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans	Percentage of Principal Outstand. of the Loans (1) (%)	Total Arrears amount(1)
<= 1 month delinquent	25	0,45%	3.499.893	0,74%	14.997
1 <= 2 months delinquent	16	0,29%	2.009.891	0,42%	9.826
2 <= 3 months delinquent	4	0,07%	1.023.236	0,22%	5.781
3 <= 4 months delinquent	-	0,00%	0	0,00%	0
4 <= 5 months delinquent	2	0,04%	363.999	0,08%	1.158
5 <= 6 months delinquent	-	0,00%	0	0,00%	0
> 6 months delinquent	11	0,20%	1.127.729	0,24%	26.778
<b>TOTAL</b>	<b>58</b>	<b>1,04%</b>	<b>8.024.748</b>	<b>1,69%</b>	<b>58.540</b>
=> 2 months delinquent	17	0,30%	2.514.964	0,53%	33.717
=> 3 months delinquent	13	0,23%	1.491.728	0,31%	27.936

### Default Statistics

Number of Loans Defaulted during the Period	Percentage of Number of Performing Loans Outstanding (2) (%)	Principal Balance of Loans Defaulted during period	Percentage of Scheduled Balance of Performing Loans (2) (%)	Realized Losses during the reporting period on Defaulted Loans	Post foreclosure proceeds during the reporting period on Defaulted Loans	Post foreclosure proceeds as a % of PAO on Defaulted Loans (2) (%)
0	0,00%	0	0,00%	0	0	0,00%
Number of Loans Defaulted since Closing	Percentage of Number of Loans at Closing (%)	Principal Balance of Loans Defaulted since Closing at Defaulted Date	Percentage of Scheduled Balance at Closing (%)	Realized Losses since Closing on Defaulted Loans	Post foreclosure proceeds since Closing on Defaulted Loans	Post foreclosure proceeds as a % of PAO on Defaulted Loans (3) (%)
N.A.	N.A.	N.A.	0,02%	83.316	0	0,00%



# Dutch Mortgage Portfolio Loans IV B.V.

## Monthly Information Report

November-10

**TABLE A**

Type of mortgage loan parts in the Provisional Pool

Afloswijze	Aggregate Outstanding Pr	Proportion of pool (%)	Number of Loan parts	Proportion of pool (%)
Annuity	€ 5.948.019	1,11%	164	2,06%
Interest only	€ 299.526.473	56,00%	4.813	60,35%
Linear	€ 359.544	0,07%	25	0,31%
Savings/Life	€ 155.619.809	29,09%	2.236	28,04%
Unit Linked	€ 43.805.472	8,19%	445	5,58%
Life	€ 29.631.572	5,54%	292	3,66%
WA/TOTAL:	€ 534.890.888	100,00%	7.975	100,00%

**TABLE B**

Range of interest rates

Range of interest rates	Aggregate Outstanding Pr	Proportion of pool (%)	Number of Loan parts	Proportion of pool (%)
r < =4%	€ 75.105.315	14,04%	1.034	12,97%
4% < r < = 5%	€ 149.500.809	27,95%	2.085	26,14%
5% < r < = 6%	€ 194.812.181	36,42%	2.930	36,74%
6% < r < = 7%	€ 52.531.882	9,82%	868	10,88%
7% < r < = 8%	€ 60.771.476	11,36%	1.031	12,93%
r > 8%	€ 2.169.225	0,41%	27	0,34%
WA/TOTAL:	€ 534.890.888	100,00%	7.975	100,00%

**TABLE C**

Geographical distribution of the mortgage loans in the Provisional Pool

Provincie	Aggregate Outstanding Pr	Proportion of pool (%)	Number of Loans	Proportion of pool (%)
Drenthe	€ 18.014.908	3,37%	202	3,61%
Flevoland	€ 16.855.607	3,15%	156	2,79%
Friesland	€ 7.790.621	1,46%	94	1,68%
Gelderland	€ 66.065.501	12,35%	709	12,66%
Groningen	€ 11.855.142	2,22%	142	2,54%
Limburg	€ 28.038.644	5,24%	354	6,32%
Noord Holland	€ 87.430.057	16,35%	884	15,79%
Noord-Brabant	€ 105.743.780	19,77%	1.114	19,90%
Overijssel	€ 38.829.135	7,26%	432	7,72%
Utrecht	€ 41.674.911	7,79%	383	6,84%
Zeeland	€ 6.223.079	1,16%	76	1,36%
Zuid Holland	€ 106.369.505	19,89%	1.053	18,81%
WA/TOTAL:	€ 534.890.888	100,00%	5.599	100,00%