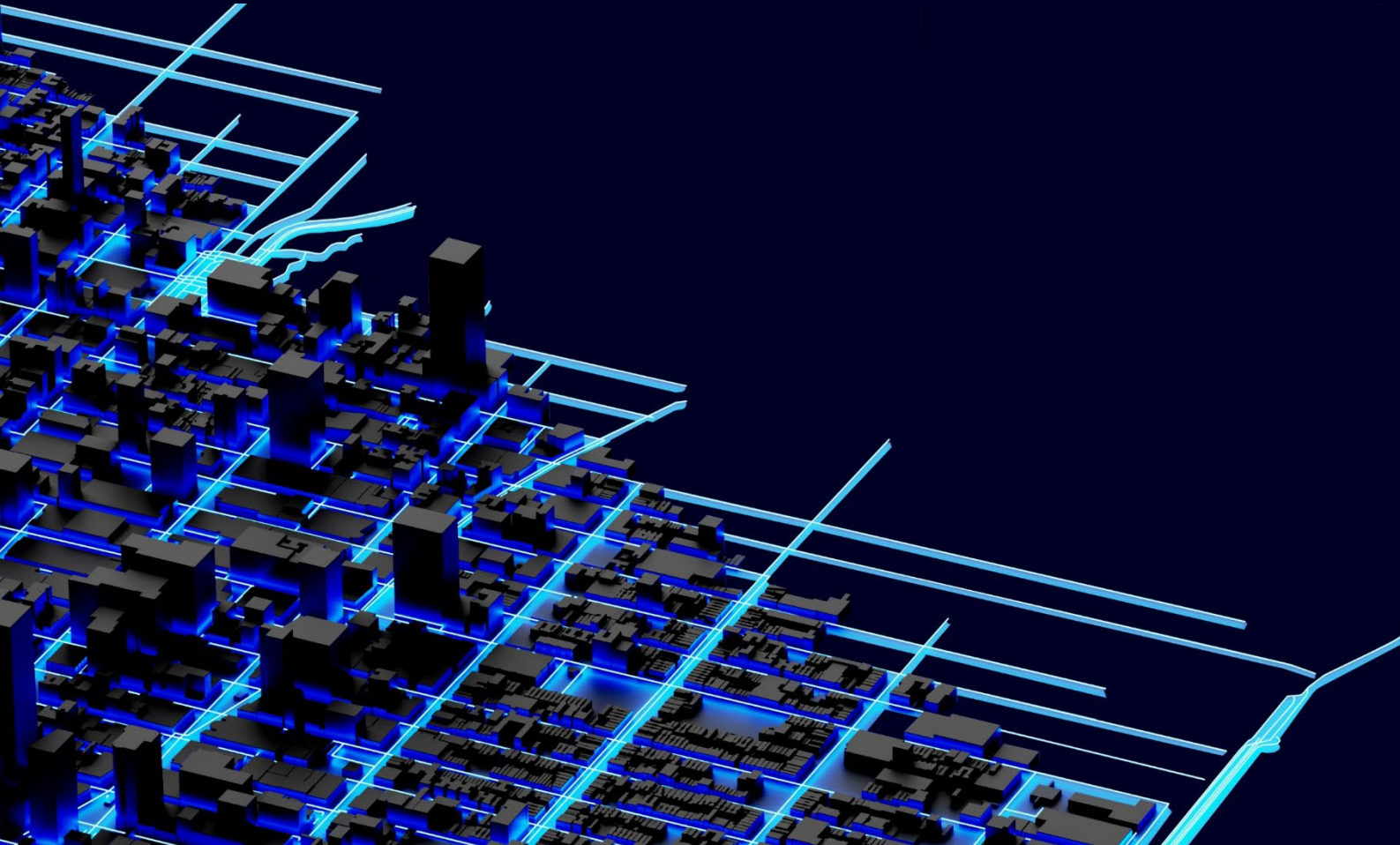




F O R T R U M  
CONSULTANCY, RISK & DUE DILIGENCE

# Dutch Mortgage Dashboard

| February 2021 | Label public



For more information, please contact:

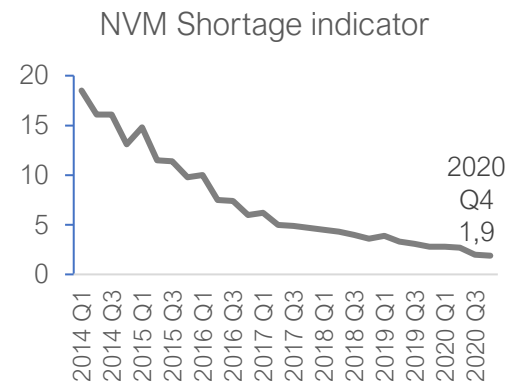
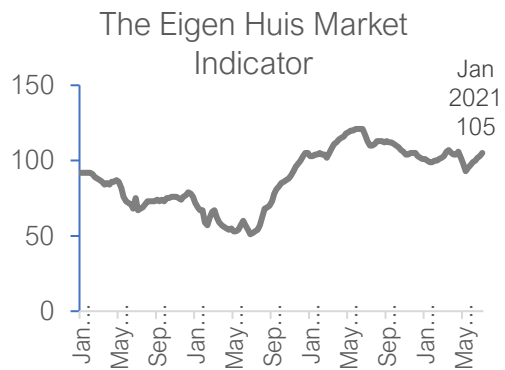
Michel van der Sluis, Director  
michel@fortrum.com  
+31 (0)6 411 569 59



# Housing stock, sale and confidence

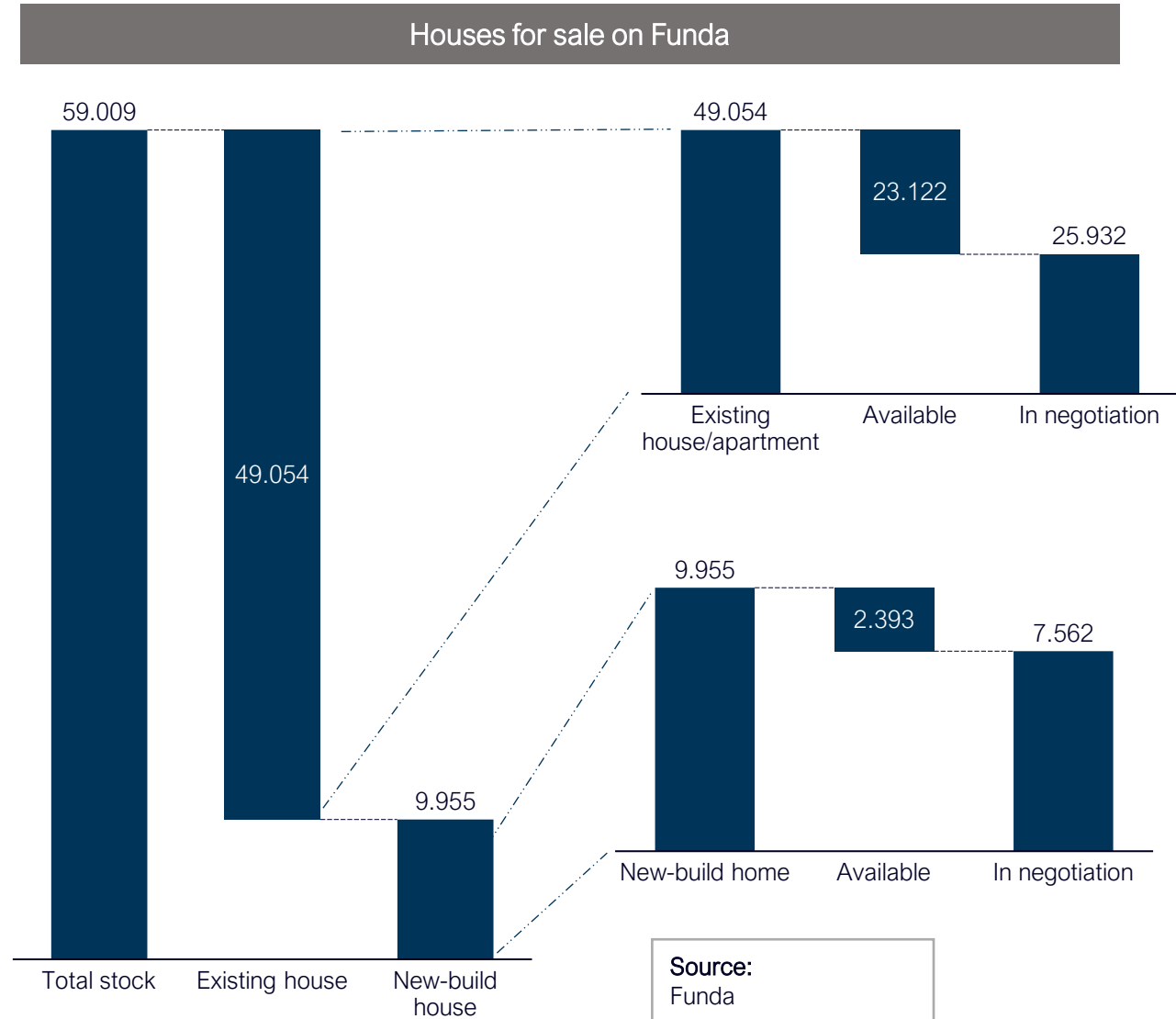
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<b>Houses in NL</b> (Owner occupied)	<b>Need to build</b> (2020 - 2030)	<b>Current shortage</b> (Rijksoverheid)
4,48 mln	845.000	331.000
<b>Eigen Huis Market Indicator</b>	<b>Selling time</b> (NVM)	<b>Shortage indicator</b> (NVM)
105 <b>↑</b> (Dec 2020 -103)	29 days <b>↓</b> (Q3 30 days)	Q4 1,9 <b>↓</b> (Q3 2,0)



The Eigen Huis Market Indicator measures consumer confidence in the housing market every month. This indicator has a value between 0 and 200, where the value 100 represents a 'neutral mood' value. Source: Vereniging Eigen Huis

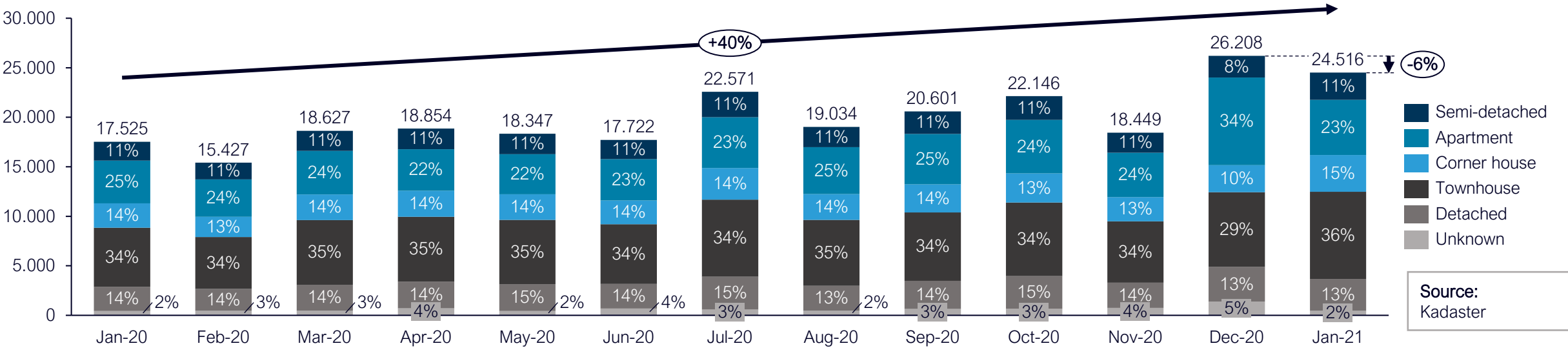
The NVM Shortage indicator gives an approximation for the number of options that a potential buyer has on the housing market. The number is calculated as the offer at the beginning of the month, divided by the number of transactions in that months.



Source: Funda

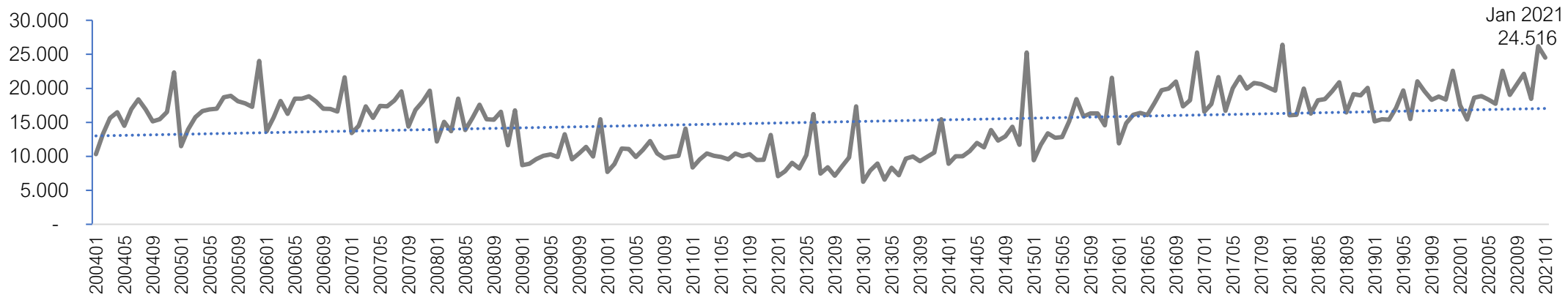


Number of sold houses of the past 12 months, divided by type



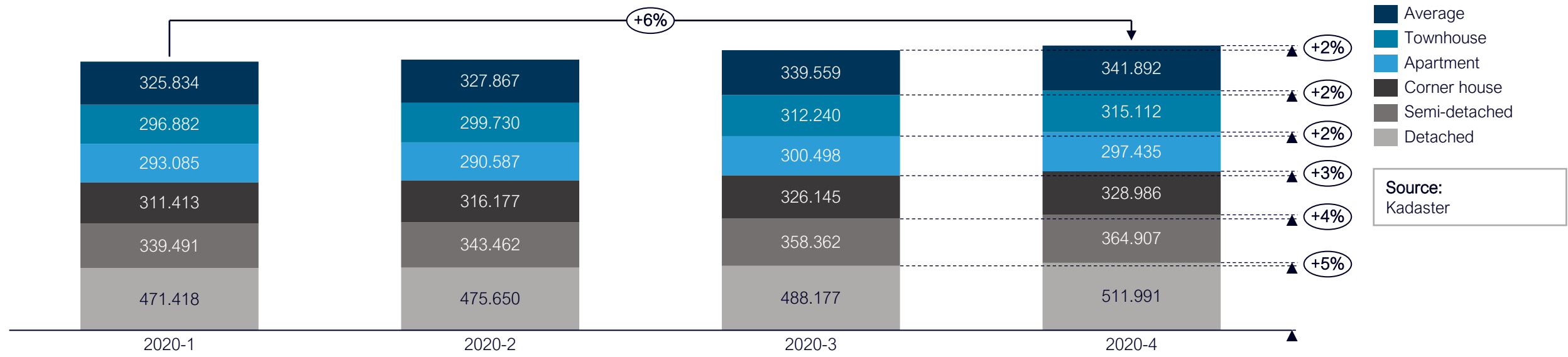
Source: Kadaster

Historic overview (since 2004)

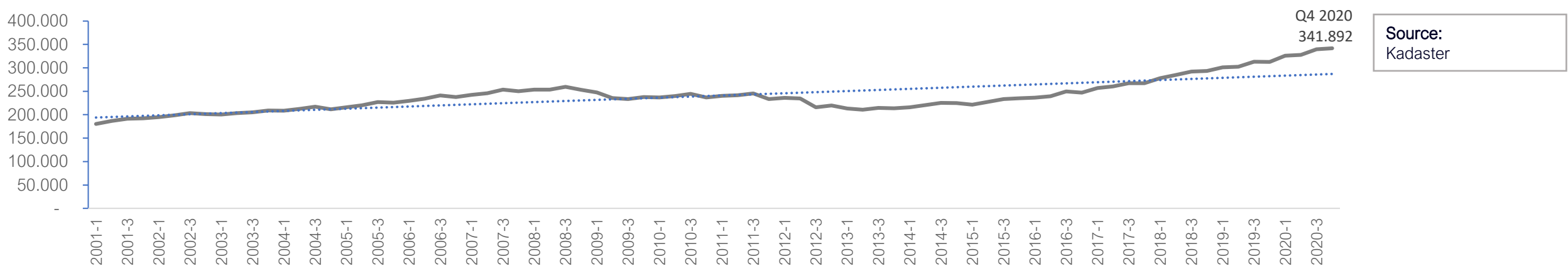


Source: Kadaster

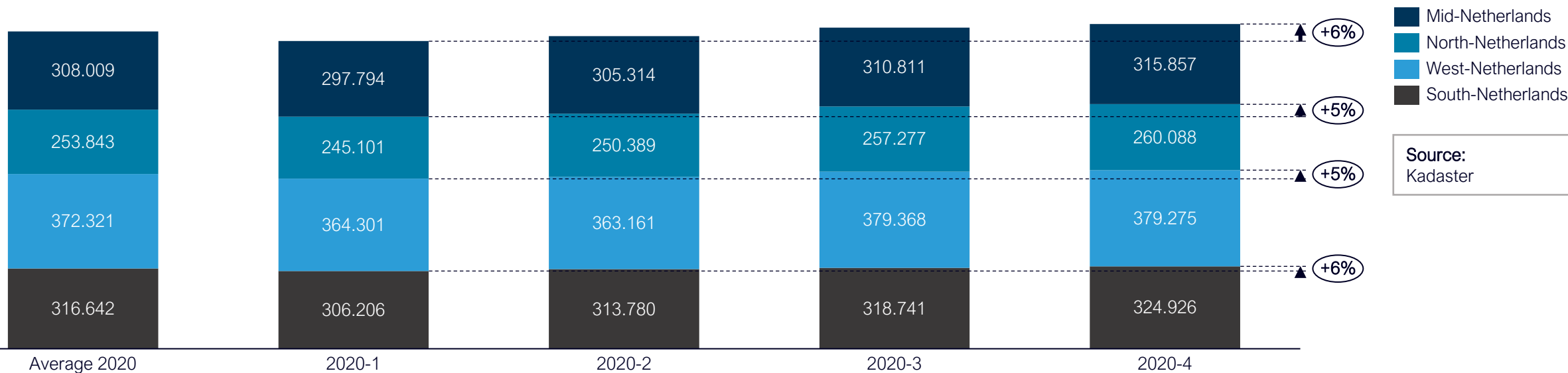
Purchase price of the last 12 months, divided by type



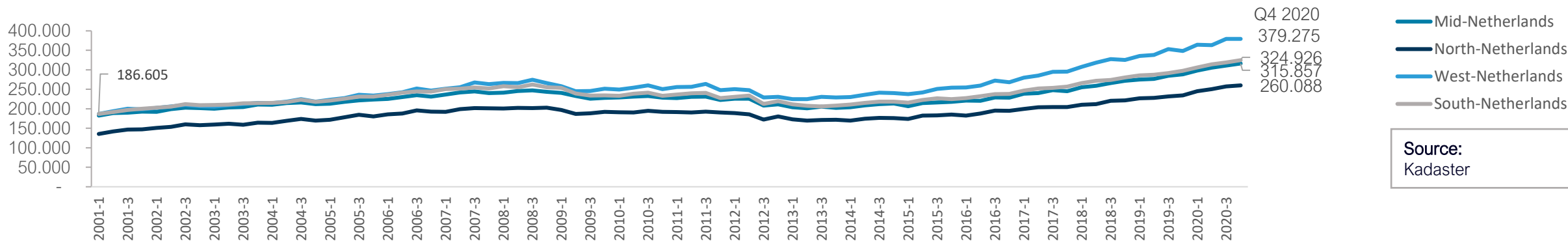
Historic overview (since 2001)



Purchase price of the last 12 months, divided by region



Historic overview (since 2001)

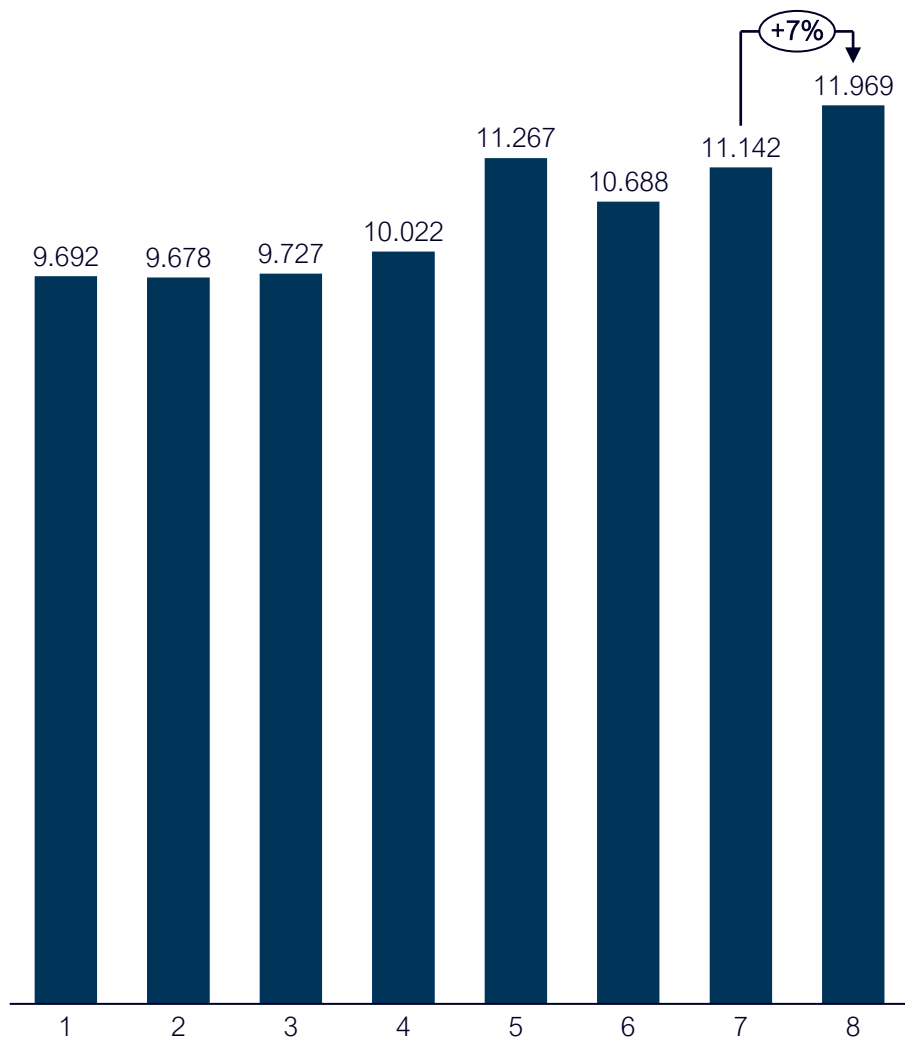




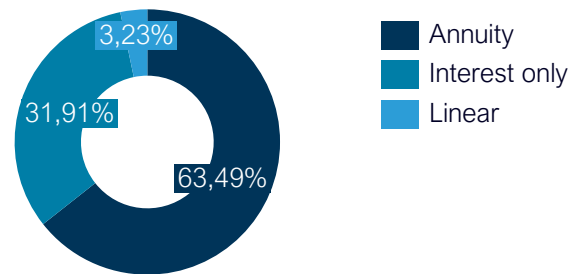
# Mortgage applications (HDN)

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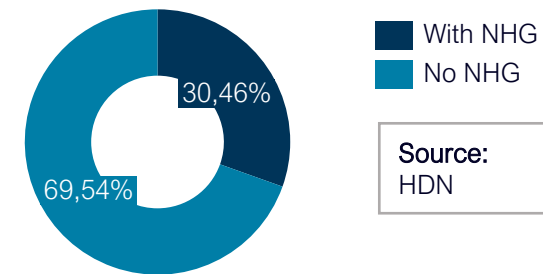
Applications per week, 2021



Repayment type

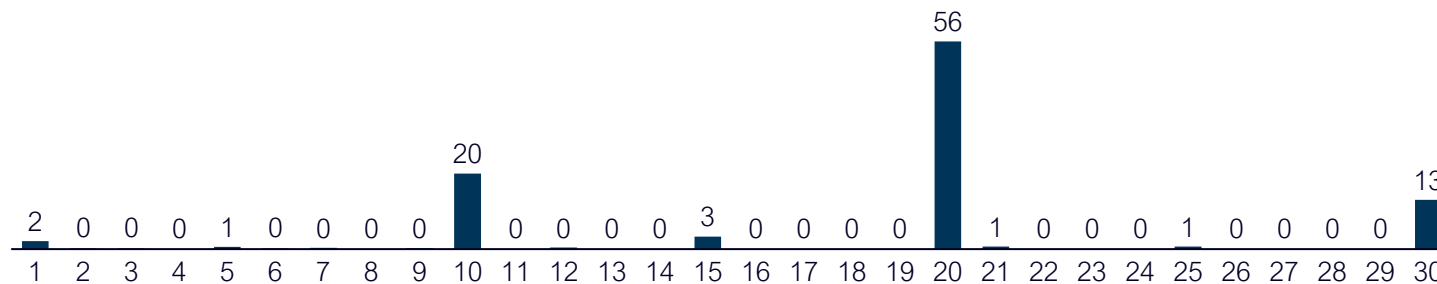


NHG

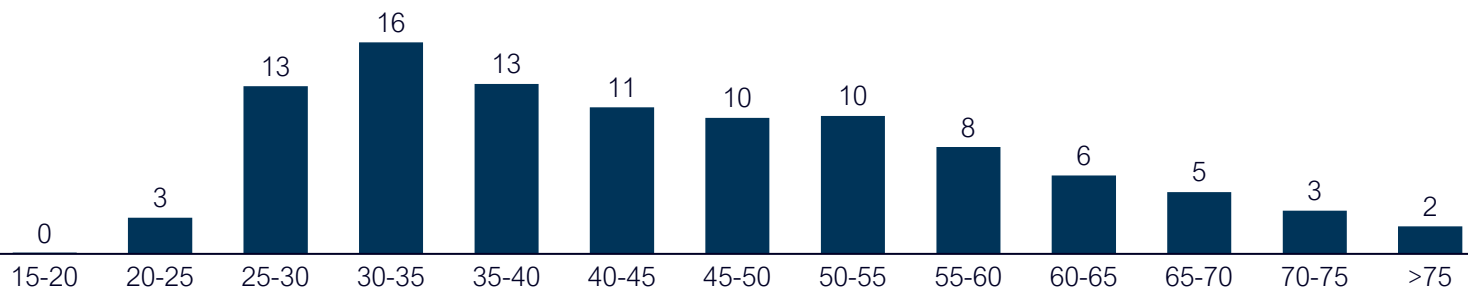


Source:  
HDN

Fixed rate period, in %

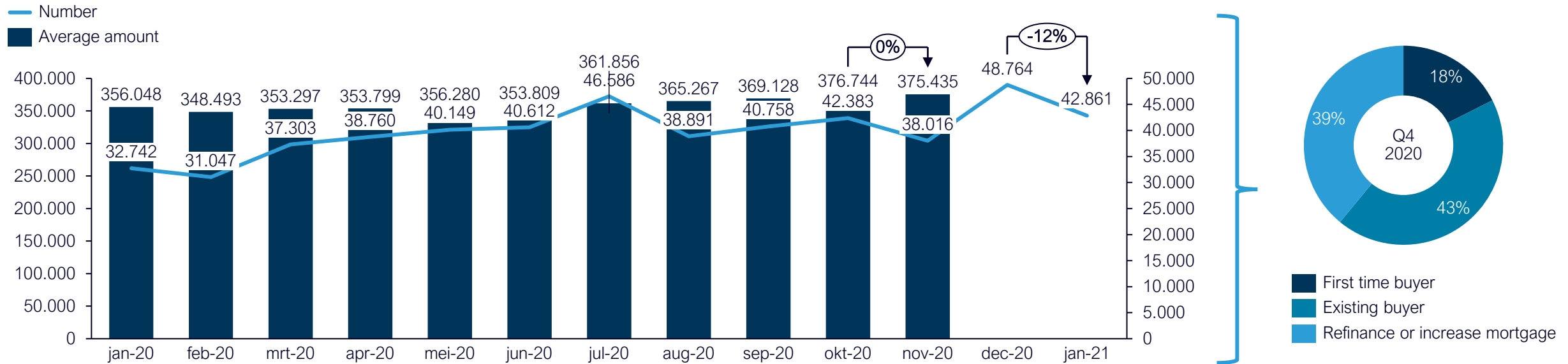


Age of borrower, in %

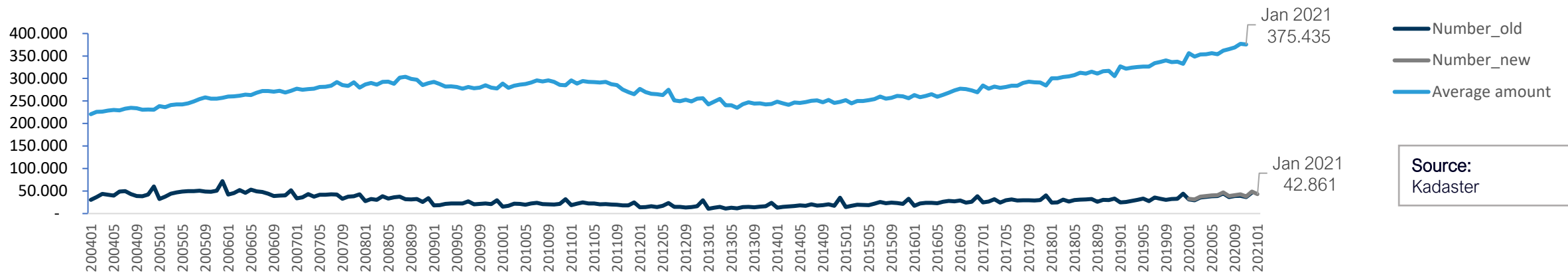




## New registered mortgages at the Kadaster in the past 12 months

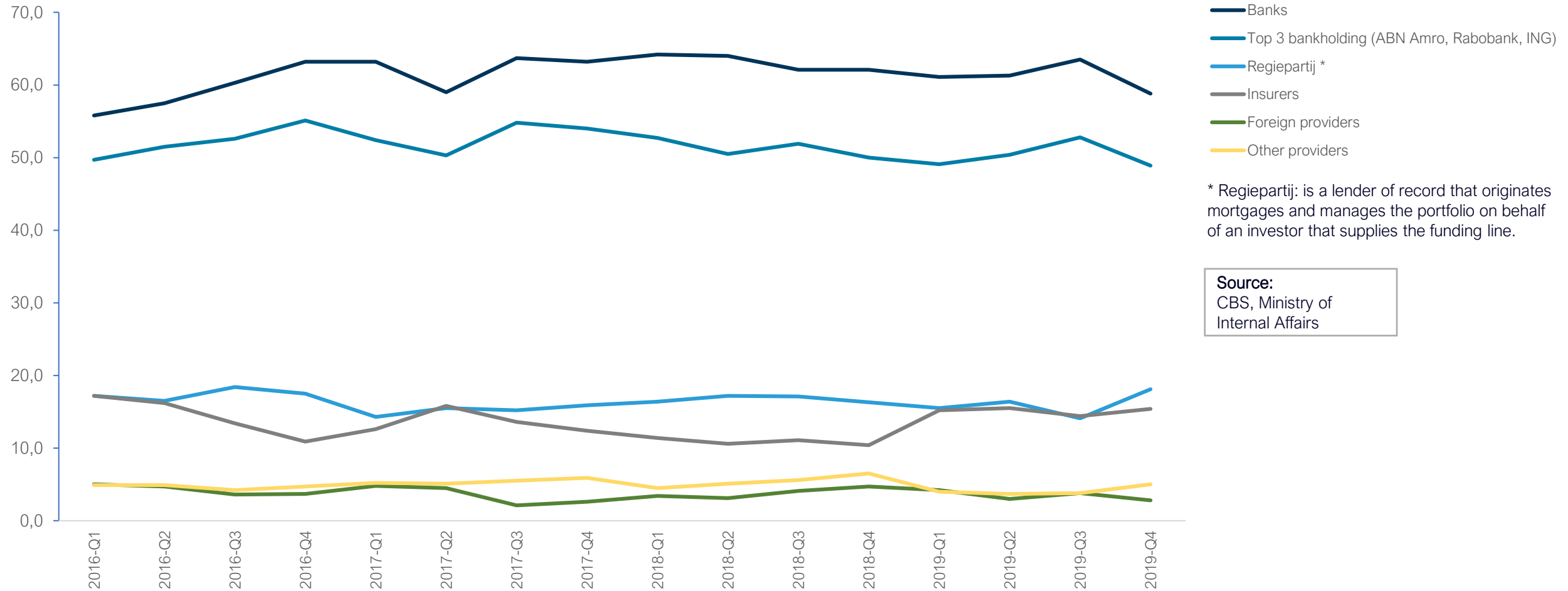


## Historic overview (since 2004)



Source: Kadaster

Leading mortgage providers in the Netherlands, by market share in %, per quarter



\* Regiepartij: is a lender of record that originates mortgages and manages the portfolio on behalf of an investor that supplies the funding line.

**Source:**  
CBS, Ministry of Internal Affairs



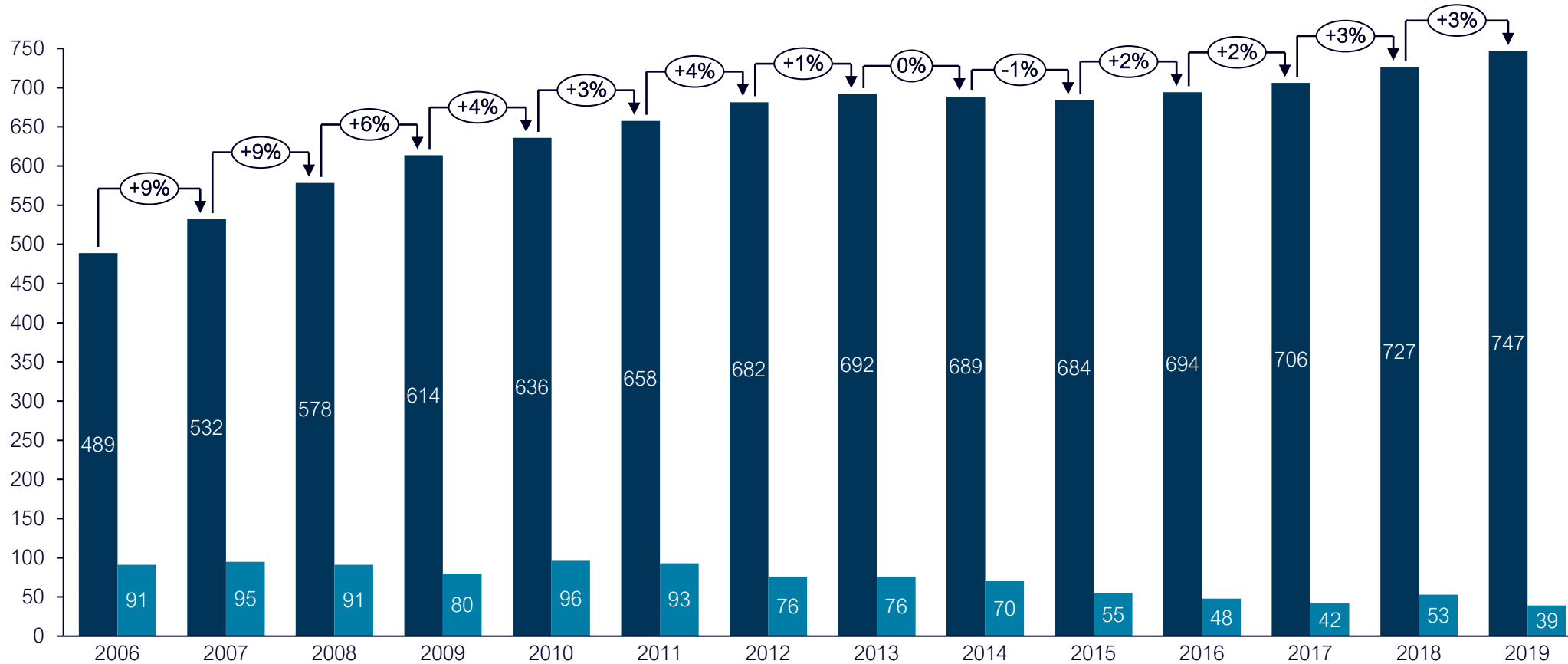
# Total outstanding mortgage amount

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Total outstanding mortgage amounts per year, and Securitized mortgages placed with external investors

■ Total outstanding amount  
■ Securitized Dutch residential mortgages placed with external investors

**Source:**  
 CBS, Ministry of  
 Internal Affairs

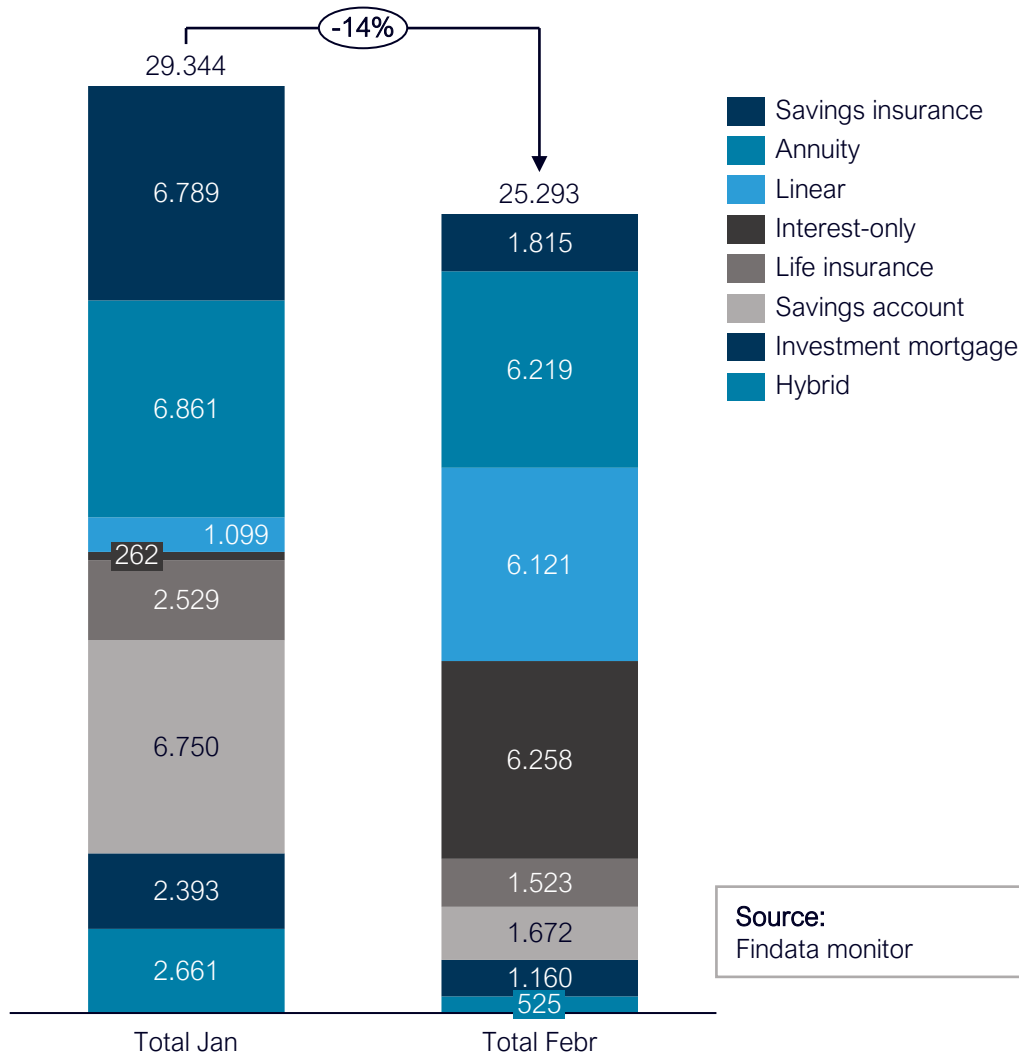




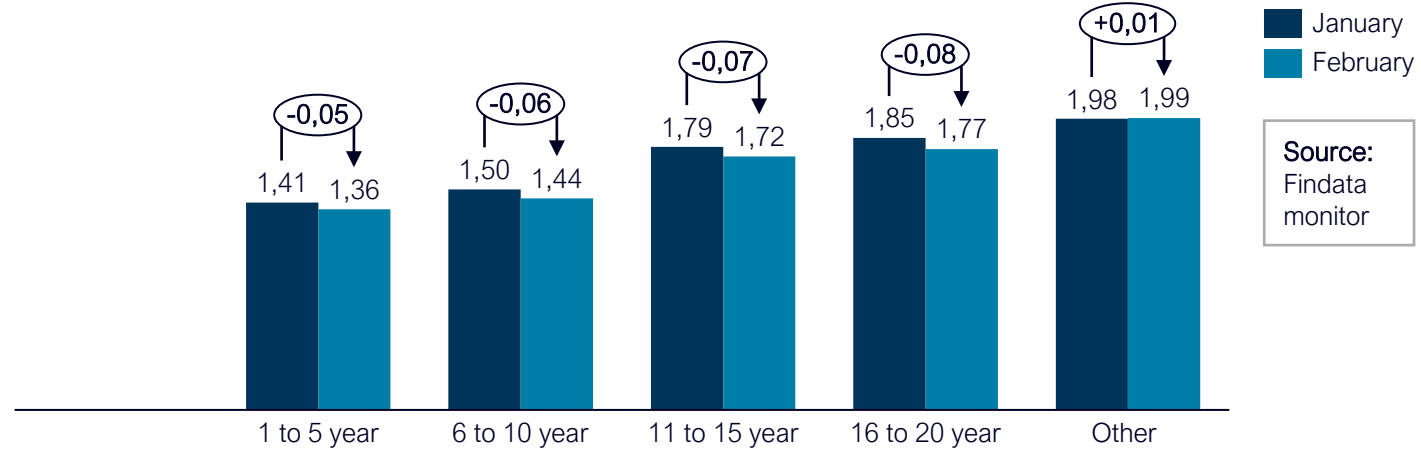
# Interest rates and changes

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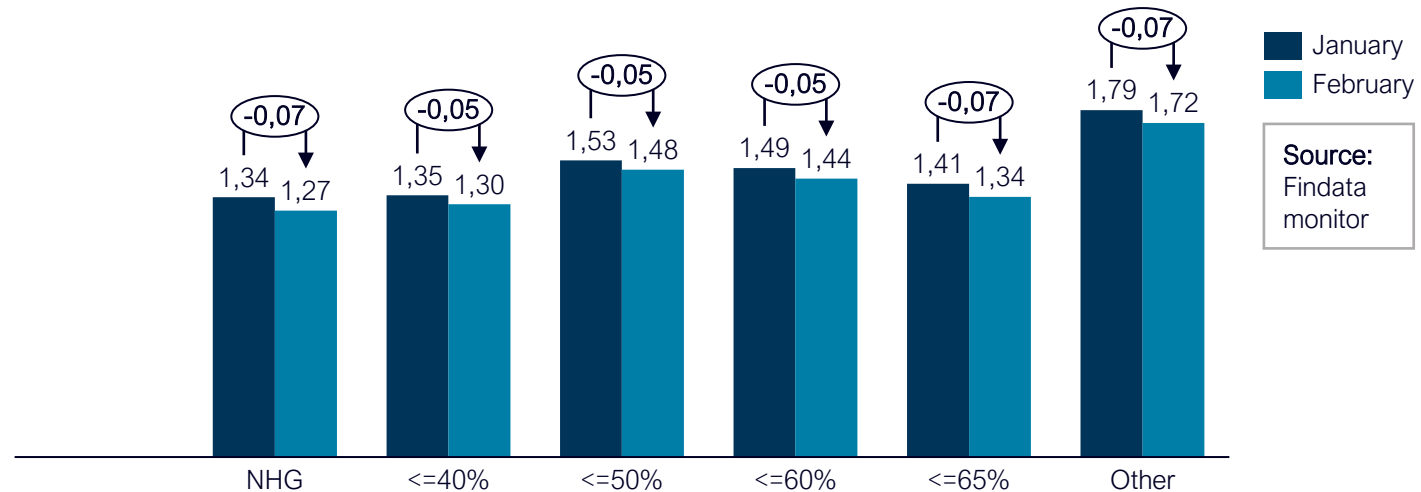
Number of interest rate changes, per repayment form



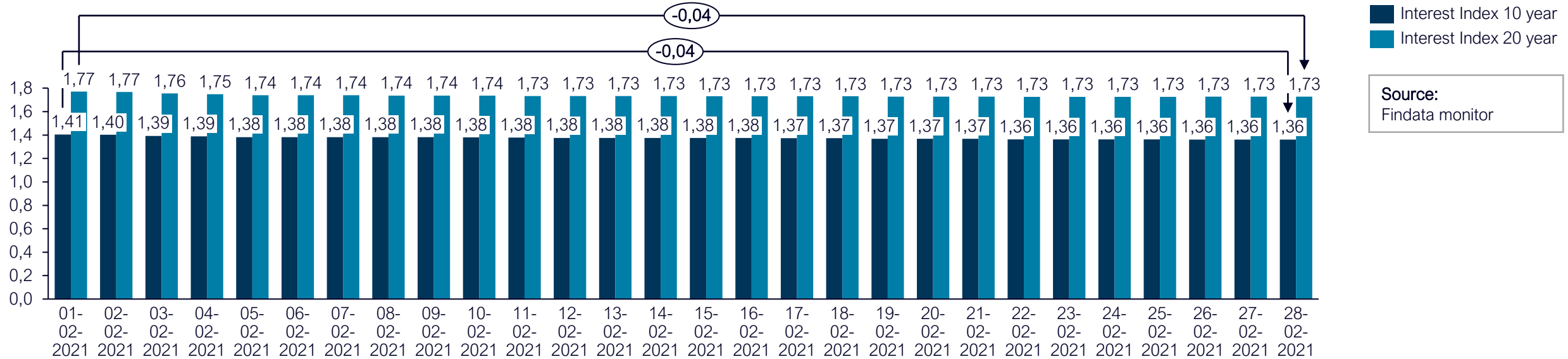
Average interest rate per fixed rate period



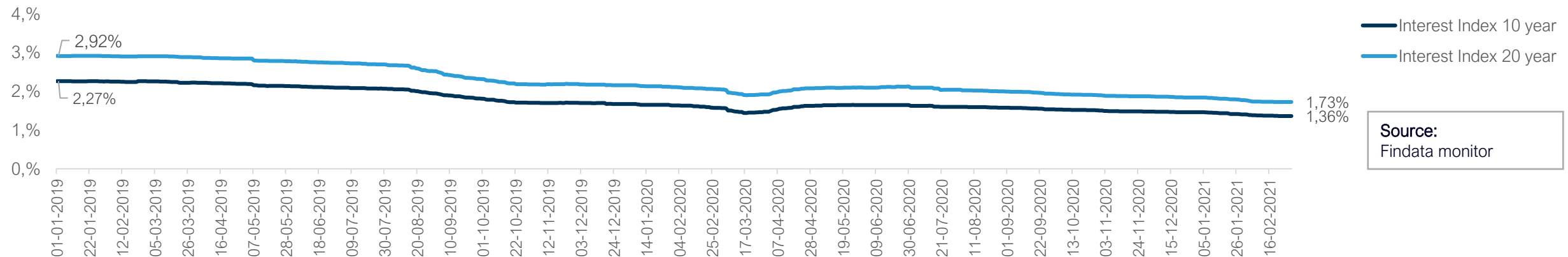
Average interest rate per LTV category



Interest rate index for 10- and 20-year fixed rate periods

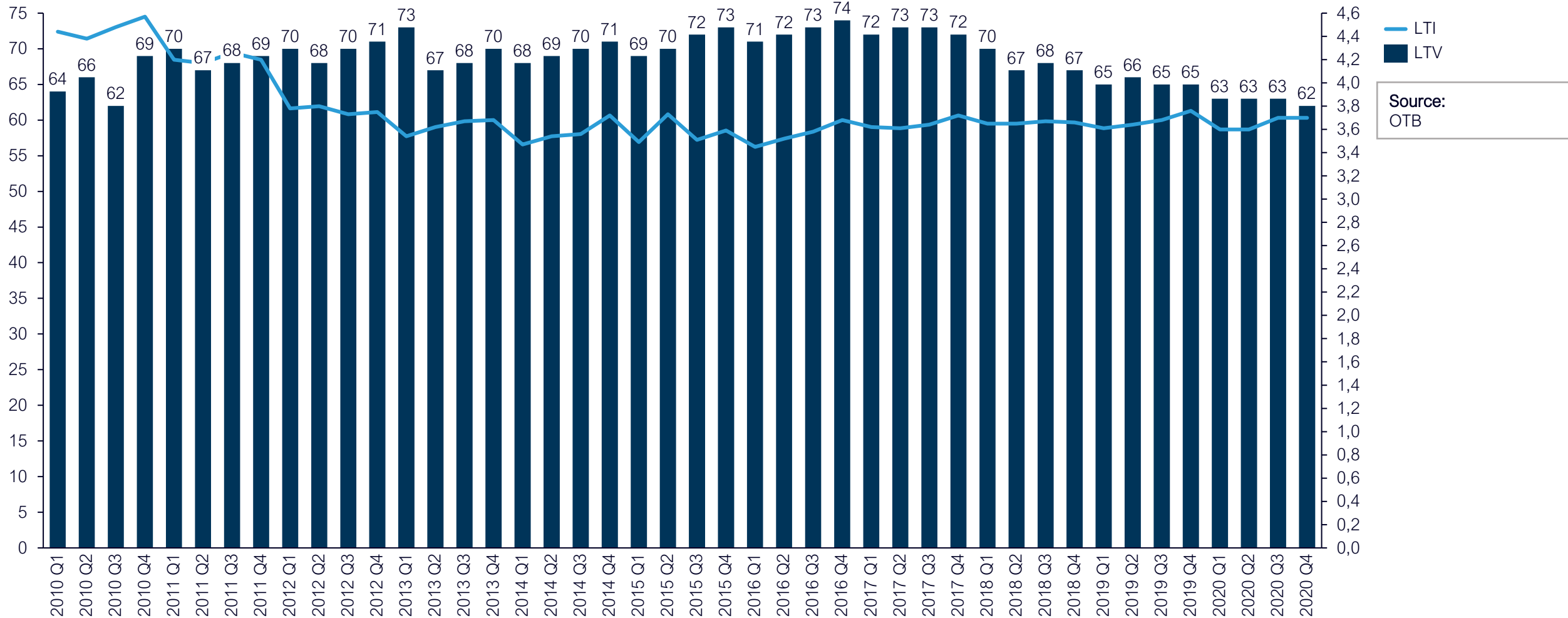


Historic overview (since 2019)



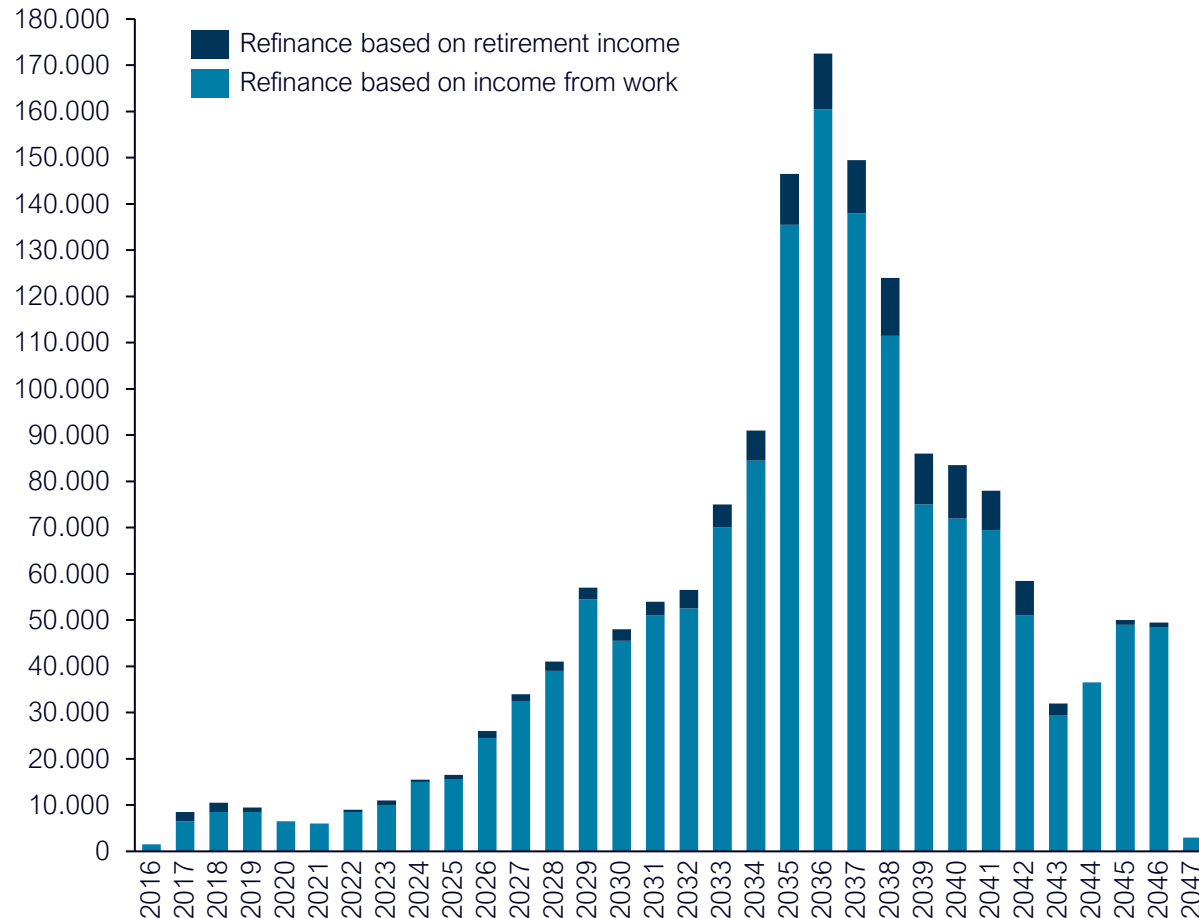


LTI and LTV (new applications)

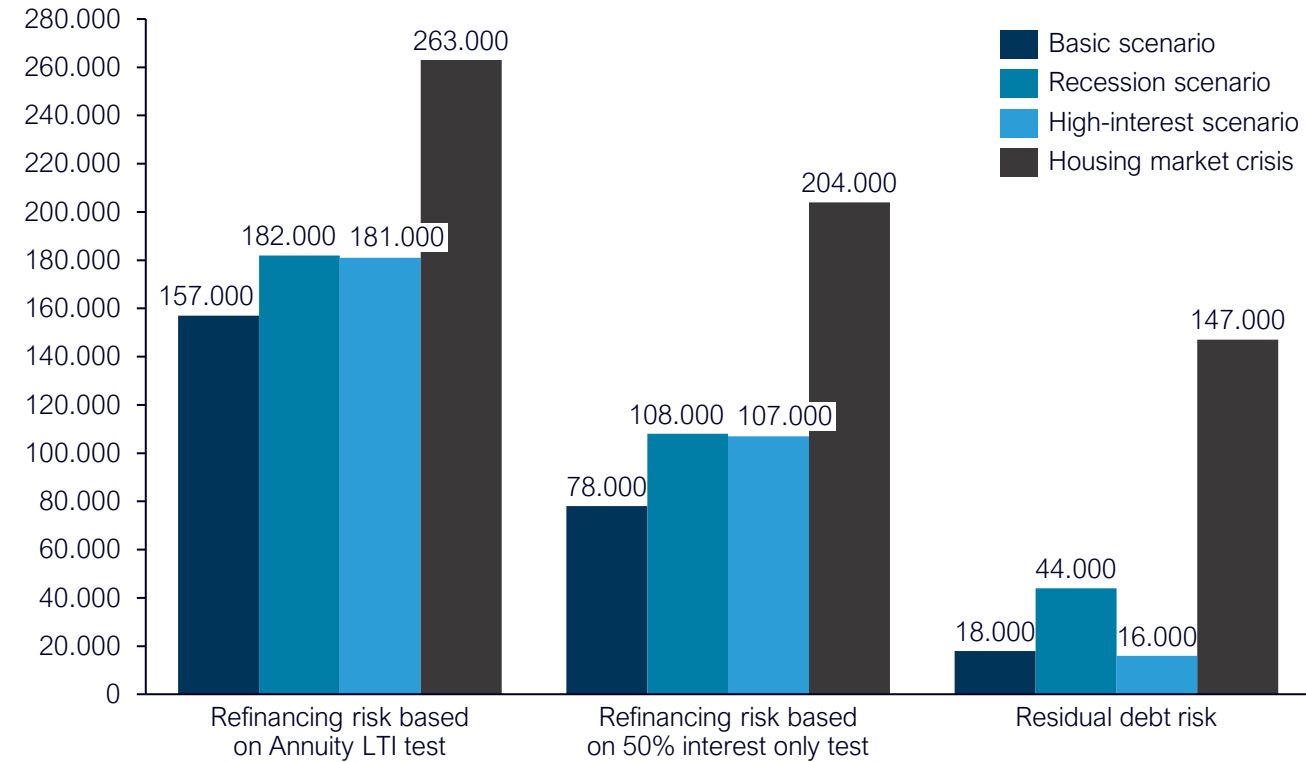




## End maturity date of Interest only mortgages



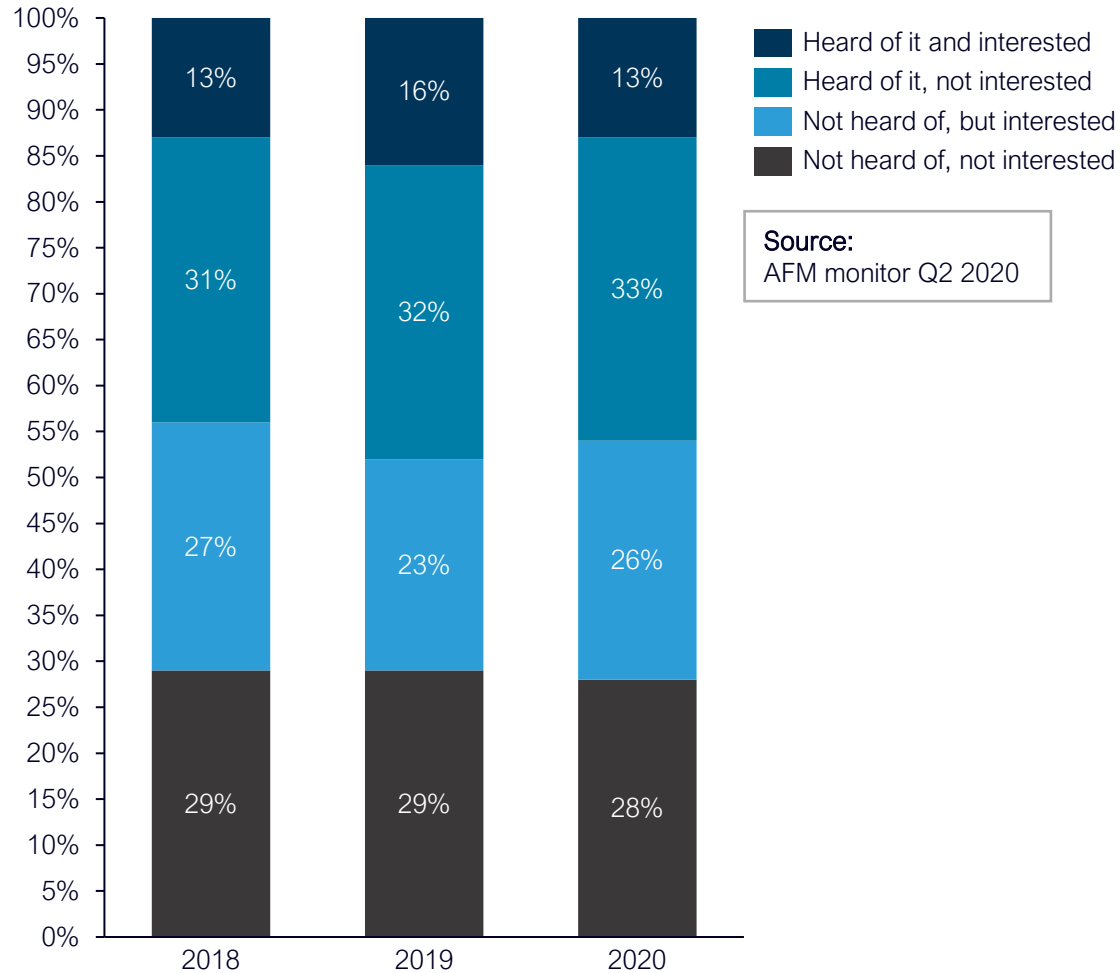
## Estimated size of clients at risk (population numbers, rounded to thousands)



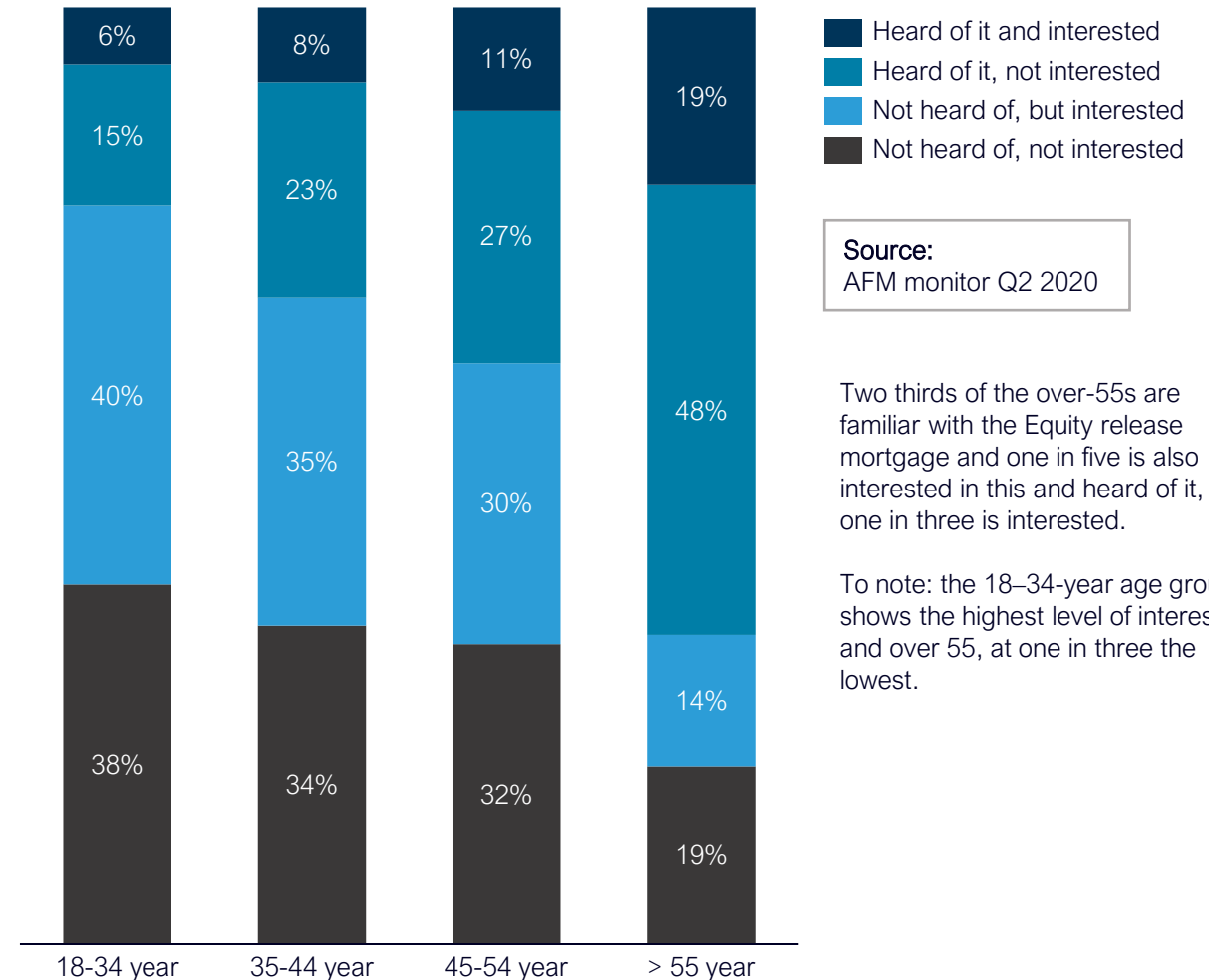
Conclusion AFM: Depending on the (economic) circumstances at the end of the term, an estimated 3 to 6% of households with an interest-only mortgage will not be able to refinance and therefore are forced to sell their home in order to pay off the debt. Most of them can fully pay off their debt after a home sale, 1 to 2% of households are left with a residual debt.



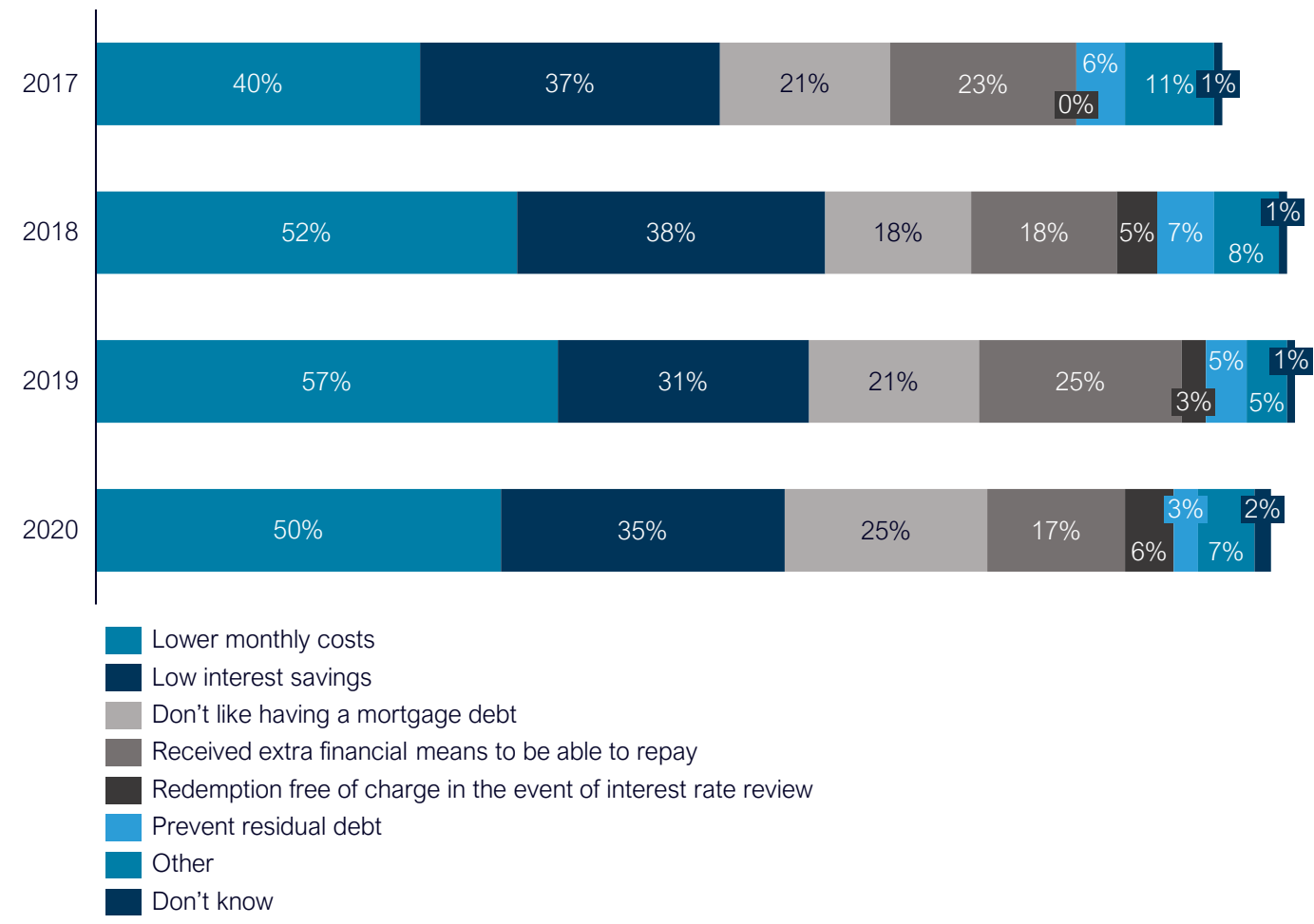
Familiarity with and interest in Equity release mortgage'



Divided per age category



Mortgage prepayments, in % of clients with a mortgage and divided in motivation

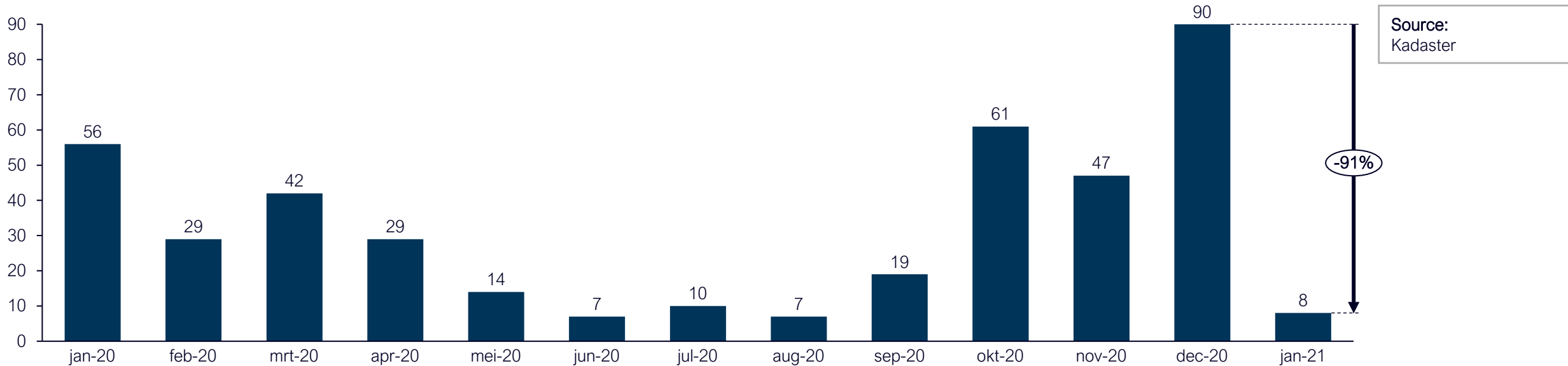


**Source:**  
AFM monitor Q2 2020

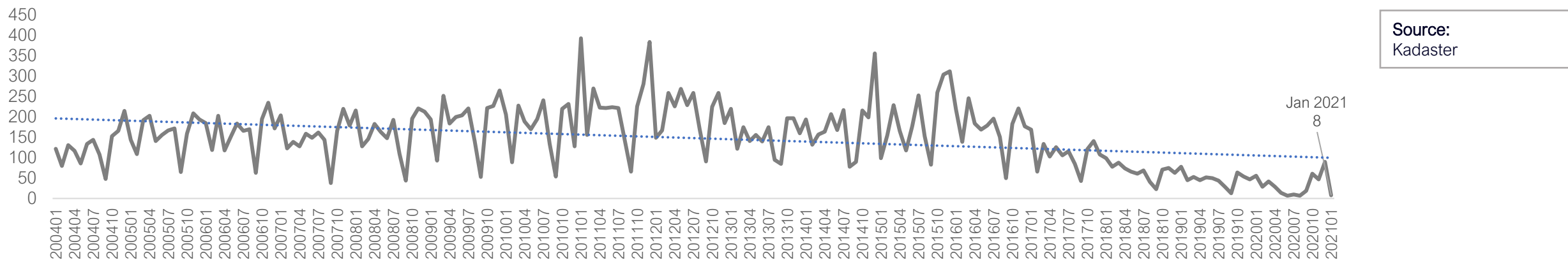
Conclusion AFM: The share of mortgage owners who make extra repayments on the mortgage remains constant at over a third (35%).

Most common reason is lowering the monthly costs.

Number of foreclosures in the past 12 months



Historic overview (since 2004)







# FORTRUM

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## Contact information

[www.fortrum.com](http://www.fortrum.com)

[info@fortrum.com](mailto:info@fortrum.com)

+31(0)88 1820 222

### Netherlands

Jaap van Raak (Director)

[jaap@fortrum.com](mailto:jaap@fortrum.com)

+31 (0)6 467 40555

Michel van der Sluis (Director)

[michel@fortrum.com](mailto:michel@fortrum.com)

+31 (0) 6411 56959

### United Kingdom

Tony Ward (Director)

[tony@fortrum.com](mailto:tony@fortrum.com)

+44 (0) 7768 840628

Simon Collingridge (Director)

[simon@fortrum.com](mailto:simon@fortrum.com)

+44 (0) 7502 392144