

case type

		Netherlands		Belgium	
		Composite	Simplex	Composite	Simplex
risk management	product risk assessment	X PD NL X		PD X BE	
	client risk assessment	X Composite	X Simplex	X	
mortgage brokering	selecting	X Mortgage Application NL	X Mortgage Application NL	X Mortgage Application BE	
	offering				
	contracting	X	X	X	
finance	payment	X Mortgage Payment	X	X	
	collection	X Mortgage Collection	X	X	
product development		PD X NL		PD X BE	

business function