



## **HERMES XVIII B.V.**

### **Quarterly Information Report**

Report period: 18 March 2013 - 18 June 2013

**AMOUNTS ARE IN EURO**

This report is in compliance with the European Securitisation Forum  
RMBS Issuer Principles for Transparency and Disclosure, Version 1.0 december 2008

**ATC Management B.V.**

Olympic Plaza, Fred. Roeskestraat 123, 1076 EE Amsterdam, The Netherlands  
P.O. Box 75032, 1070 AA Amsterdam, The Netherlands  
T +31 (0)20 577 1177 F +31 (0)20 577 1188  
E [securitisation@atccapitalmarkets.com](mailto:securitisation@atccapitalmarkets.com) [www.atccapitalmarkets.com](http://www.atccapitalmarkets.com)

## Bond Report

Tranche Class Name	Class A1 Notes	Class A2 Notes	Class A3 Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes
<b>General information</b>							
ISIN Code	XS0826174269	XS0826174772	XS0826176637	XS0826177361	XS0826177528	XS0826177791	XS0826177957
Common code	082617426	082617477	082617663	082617736	082617752	082617779	082617795
Security code							
Stock Exchange Listing(s)	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange
Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Number of Notes	1920	4800	2112	288	192	144	144
Interest Payment Date	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013
Principal Payment Date	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013
<b>Principal information</b>							
Original Principal Balance	192,000,000.00	480,000,000.00	211,200,000.00	28,800,000.00	19,200,000.00	14,400,000.00	14,400,000.00
Balance before Payment (BBP)	167,558,452.49	480,000,000.00	211,200,000.00	28,800,000.00	19,200,000.00	14,400,000.00	14,400,000.00
Total Principal Payments	11,089,993.98	0.00	0.00	0.00	0.00	0.00	0.00
Balance after Payment	156,468,458.51	480,000,000.00	211,200,000.00	28,800,000.00	19,200,000.00	14,400,000.00	14,400,000.00
Bal. before Payment (BBP) Per Note	87,270.03	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Previous Factor	0.87270027	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000
Principal Payments Per Note	5,776.04	0.00	0.00	0.00	0.00	0.00	0.00
Balance after Payment Per Note	81,493.99	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Current Factor	0.81493989	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000
<b>Interest information</b>							
Accrual Start Date	18/Mar/2013	18/Mar/2013	18/Mar/2013	18/Mar/2013	18/Mar/2013	18/Mar/2013	18/Mar/2013
Accrual End/Report/Record Date	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013
Accrual Period	92	92	90	92	92	92	92
Fixing Date Reference Rate	14/Mar/2013	14/Mar/2013					
Reference Rate	Euribor_3M	Euribor_3M	N/A	N/A	N/A	N/A	N/A
Coupon Reference Rate (in %)	0.204	0.204	3.5	0	0	0	0
Relevant Margin * (in bps)	65	130	0	0	0	0	0
Current Coupon (in bps)	85.4	150.4	350.0	0.0	0.0	0.0	0.0
Convention	act/360	act/360	30/360	act/360	act/360	act/360	act/360
<b>Total Interest Payments</b>	<b>365,683.20</b>	<b>1,844,928.00</b>	<b>1,848,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Interest Payments Per Note	190.46	384.36	875.00				
<b>Other information</b>							
Expected / Scheduled Maturity	18/Sep/2017	18/Sep/2017	18/Sep/2017	18/Sep/2017	18/Sep/2017	18/Sep/2017	18/Sep/2017
Original Weighted Average Life							
Total Principal + Interest Payments	11,455,677.18	1,844,928.00	1,848,000.00	0.00	0.00	0.00	0.00
Scheduled Interest Payment	365,683.20	1,844,928.00	1,848,000.00	0.00	0.00	0.00	0.00
Current Interest Shortfall	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cumulative Interest Shortfall	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Original Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa (sf) / AAAsf	n.r. / Aaa (sf) / AAAsf	n.r. / Aaa (sf) / AAAsf	n.r. / Aa2 (sf) / AAsf	n.r. / A2 (sf) / BBB+sf	n.r. / Baa2 (sf) / BBBsf	n.r. / n.r. / n.r.
Current Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa (sf) / AAAsf	n.r. / Aaa (sf) / AAAsf	n.r. / Aaa (sf) / AAAsf	n.r. / Aa2 (sf) / AAsf	n.r. / A2 (sf) / BBB+sf	n.r. / Baa2 (sf) / BBBsf	n.r. / n.r. / n.r.
PDL Balance Previous Payment Date	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PDL Balance Current Payment Date	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Principal Shortfall	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cumulative Principal Shortfalls	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Legal Maturity	18/Sep/2044	18/Sep/2044	18/Sep/2044	18/Sep/2044	18/Sep/2044	18/Sep/2044	18/Sep/2044

\* up to FORD:

18/Sep/2017

## Swap Calculations

### Notes Interest Calculations

Euribor	0.204000
Daycount Fraction Act/360	0.255556
Daycount Fraction 30/360	0.250000
Interest Payable Notes Class A1 (unrounded)	365,687.01
Interest Payable Notes Class A1 (rounded)	365,683.20
Unpaid interest Class A1	0.00
<b>Total Interest payable Class A1</b>	<b>365,683.20</b>
Interest Payable Notes Class A2 (unrounded)	1,844,906.67
Interest Payable Notes Class A2 (rounded)	1,844,928.00
Unpaid interest Class A2	0.00
<b>Total Interest payable Class A2</b>	<b>1,844,928.00</b>
Interest Payable Notes Class A3 (unrounded)	1,848,000.00
Interest Payable Notes Class A3 (rounded)	1,848,000.00
Unpaid interest Class A3	0.00
	<b>1,848,000.00</b>
<i>Total Notes Interest Receivable from Swap Counterparty</i>	<i>2,210,593.68</i>
Total Notes Interest payable IPOP	4,058,611.20

### Calculation Swap

<b>Swapped Notes Fraction</b>	<b>0.6922</b>
<b>Swapped Class A Notes Fraction</b>	<b>0.7541</b>

#### Party A: the Floating Rate Payer

Interest Notes Class A1	365,687.01
Interest Notes Class A2	1,844,906.67
<b>Total receivable from Swap Counterparty</b>	<b>2,210,593.68</b>

#### Party B: The Fixed Rate Payer

(a) the Scheduled Interest; and	9,251,468.70
(b) interest accrued on the Floating Rate GIC Account; and	0.00
(c) prepayment penalties received	24,222.00
<b>Sum (a), (b) en (c)</b>	<b>9,275,690.70</b>
<b>Sum (a), (b) en (c) multiplied by the Swapped Notes Fraction</b>	<b>6,420,285.02</b>

Less: (x) the Excess Margin multiplied by the Notional Amount and	753,394.01
Less: (y) the Issuer Expenses	350,112.36
<b>Total payable to Swap Counterparty</b>	<b>5,316,778.65</b>

<b>Net Swap amount</b>	<b>3,106,184.97</b>
------------------------	---------------------

### The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	01/03/2013
Current reporting period end date Mortgage Loans	01/06/2013

#### Number of Loans

Number of Loans at the beginning of the period	5,660
Number of Matured Loans / Prepaid Loans	28
Number of Defaulted Loans	4
Number of Substituted or Replenished Loans	0
Number of Repurchased Loans by the seller	13
Number of other Loans	0
<b>Number of Loans at the end of the period</b>	<b>5,615</b>

#### Loan amounts

Net Outstanding balance at the beginning of the quarter	935,558,452.49
Scheduled Principal Mortgage Loans Received	2,348,916.88
Prepayments of Mortgage Loans	7,640,283.92
Defaulted Mortgage Loans	219,919.23
Substituted or Replenished Mortgage Loans	0.00
Repurchased Mortgage Loans by the seller	880,873.95
Other amounts	0.00
<b>Net Outstanding balance at the end of the quarter</b>	<b>924,468,458.51</b>

#### Losses

Cumulative balance of losses since Closing (net of recoveries) at the beginning of the period	81,010.18
Change balance of losses (net of recoveries) during the period	219,919.23
<b>Cumulative balance of losses since Closing (net of recoveries) at the end of the period</b>	<b>300,929.41</b>

#### Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the period	0.00
Changes in Construction Deposit Obligations	0.00
<b>Construction Deposit Obligations at the End of the period</b>	<b>0.00</b>

## Interest Waterfall

### Swapped Notes Available Revenue Funds

(i) the amounts to be received from the Swap Counterparty under the Swap Agreement;	2,210,593.68
(ii) as amounts to be drawn from the Issuer Collection Account as a drawing from the Swap Termination Payment Ledger;	0.00
(iii) Less: on the first Notes Payment Date of each calendar year, a minimum of 2,500,-.	0.00

### And the Swapped Class A Notes Fraction of amounts received:

(iv) as interest on the Mortgage Receivables less, accrued interest on Savings;	7,251,316.79
(v) as interest accrued on the Issuer Collection Account;	0.00
(vi) as prepayment penalties under the Mortgage Receivables;	18,264.93
(vii) as Net (interest) Foreclosure Proceeds on any Mortgage Receivables;	0.00
(viii) as amounts to be drawn from the Issuer Collection Account as a drawing from Financial Cash Collateral Ledger;	0.00
(ix) in connection with a repurchase of Mortgage Receivables;	24,765.95
(x) in connection with a sale of Mortgage Receivables;	0.00
(xi) as Post-Foreclosure Proceeds on the Mortgage Receivables;	0.00
(xii) any amounts standing to the credit of the Issuer Collection Account on the final QPD;	0.00
(xiii) as amounts to be drawn under the Cash Advance Facility;	0.00
	0.00
(xv) as amounts to be drawn from the Issuer Collection Account as debits of the Interest Reconciliation Ledger;	0.00
Less (xv) as amounts to be deposited on the Issuer Collection Account as credits of the Interest Reconciliation Ledger;	0.00

### Total Notes Interest Available Amount

**9,504,941.35**

### Priority of Payments in respect of Interest

(a) first, in or towards satisfaction, fees or other remuneration due and payable to the Directors and Security Trustee;	0.00
(b) second, in or towards satisfaction of an administration fee and all costs and expenses due and payable to the Servicers and the Issuer Administrator;	339,184.44
(c) third, in or towards satisfaction of any amounts due and payable to (i) third parties and (ii) the Paying Agent and the Reference Agent (iii) the Cash Advance F. fee;	10,927.92
(d) fourth, in or towards satisfaction of the Swapped Class A Notes Fraction of amounts due to the (i) Cash Advance Facility Provider (ii) Cash Advance Facility Stand-by Ledger;	0.00
(e) fifth, in or towards satisfaction of amounts, if any, due but unpaid under the Swap Agreement;	5,316,778.65
(f) sixth, pro rata, according to the respective amounts thereof, in or towards satisfaction of all amounts of:	
- all amounts of interest due but unpaid in respect of the Class A1 Notes and	365,683.20
- all amounts of interest due but unpaid in respect of the Class A2 Notes.	1,844,928.00

### Total payments in respect of Interest

**7,877,502.21**

### Non-Swapped Notes Available Revenue Funds Item (i)

**1,627,439.13**

## Interest Waterfall

### Non-Swapped Notes Available Revenue Funds

(i) an amount equal to the positive difference of the Swapped Notes Available Revenue Funds and items (a) - (f) of the Swapped Notes Revenue Priority of Payments; 1,627,439.13

#### And the Non-Swapped Class A Notes Fraction of amounts received:

(ii) as interest on the Mortgage Receivables less, accrued interest on Savings;	2,365,003.65
(iii) as interest accrued on the Issuer Collection Account;	0.00
(iv) as prepayment penalties under the Mortgage Receivables;	5,957.07
(v) as Net (interest) Foreclosure Proceeds on any Mortgage Receivables;	0.00
(vi) as amounts to be drawn from the Issuer Collection Account as a drawing from Financial Cash Collateral Ledger;	0.00
(vii) in connection with a repurchase of Mortgage Receivables;	8,077.37
(viii) in connection with a sale of Mortgage Receivables;	0.00
(ix) as Post-Foreclosure Proceeds on the Mortgage Receivables;	0.00
(x) any amounts standing to the credit of the Issuer Collection Account on the final QPD;	0.00
(xi) as amounts withheld from the Available Principal Funds on such Notes Payment Date as Interest Shortfall;	0.00
(xii) as amounts to be drawn under the Cash Advance Facility;	0.00
(xiii) as amounts to be drawn from the Issuer Collection Account as debits of the Interest Reconciliation Ledger;	0.00
	0.00

#### Total Notes Interest Available Amount

**4,006,477.23**

### Priority of Payments in respect of Interest

(a) first, in or towards satisfaction of the non Swapped Class A Notes Fraction of amounts due to the (i) Cash Advance Facility Provider (ii) Cash Advance Facility Stand-by Ledger;	0.00
(b) second, in or towards satisfaction of all amounts of interest due but unpaid in respect of the Class A3 Notes;	1,848,000.00
(c) third, pro rata, towards satisfaction of all amounts of interest due but unpaid:	
- in respect of the Class A1 Notes and	0.00
- in respect of the Class A2 Notes;	0.00
(d) fourth, in or towards satisfaction of sums to be credited to the Class A Principal Deficiency Ledger;	0.00
(e) fifth, in or towards satisfaction of sums to be credited to the Class B Principal Deficiency Ledger;	0.00
(f) sixth, in or towards satisfaction of sums to be credited to the Class C Principal Deficiency Ledger;	0.00
(g) seventh, in or towards satisfaction of sums to be credited to the Class D Principal Deficiency Ledger;	0.00
(h) eighth, in or towards satisfaction of sums to be credited to the Class E Principal Deficiency Ledger;	219,919.23
(i) ninth, in or towards satisfaction of the Swap Counterparty Default Payment	0.00
(j) tenth, in or towards satisfaction of gross-up amounts or additional amounts due Cash Advance Facility Provider; and	0.00
(k) eleventh, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers.	1,938,558.00

#### Total Interest Payments

**4,006,477.23**

## Principal Waterfall

### Notes Principal Available Amount

(i) as repayment and prepayment in full of principal under the Mortgage Receivables;	7,388,247.98
(ii) as partial repayment and prepayment of principal under the Mortgage Receivables;	808,442.82
(iii) as Net Foreclosure Proceeds on any Mortgage Receivables;	0.00
(iv) as amounts received in connection with a repurchase of Mortgage Receivables;	880,873.95
(v) as amounts received in connection with a sale of Mortgage Receivables;	0.00
(vi) as amounts to be credited to the Principal Deficiency Ledgers;	219,919.23
(vii) as Participation Increase and as amounts to be received as Initial Savings Participation;	1,792,510.00
(viii) as Over/undercollateralization on Closing Date; Less	0.00
(ix) amounts drawn from the Issuer Collection Account as debit to the Principal Reconciliation Ledger;	0.00
Less: (x) any amount to be credited to the Principal Reconciliation Ledger;	0.00
Less: (xi) any Interest Shortfall up to an amount equal to the amount that can be debited as	0.00

### Total Notes Principal Available Amount

**11,089,993.98**

### Notes Principal Priority of Payments

- the Class A1 Notes until fully redeemed	11,089,993.98
- the Class A2 Notes until fully redeemed	0.00
- the Class A3 Notes until fully redeemed	0.00
(b) second, in or towards satisfaction of principal amounts due under the Class B Notes;	0.00
(c) third, in or towards satisfaction of principal amounts due under the Class C Notes;	0.00
(d) fourth, in or towards satisfaction of principal amounts due under the Class D Notes;	0.00
(e) fifth, in or towards satisfaction of principal amounts due under the Class E Notes.	0.00

### Total of principal payments

**11,089,993.98**

## Additional Information

### Floating Rate GIC Account

Floating Rate GIC Account starting balance excl Commingling Risk Guarantee amount	16,336,910.60
Received on Floating Rate GIC Account	20,532,876.29
Paid from Floating Rate GIC Account	20,743,541.82
<b>Floating Rate GIC Account ending balance</b>	<b>16,126,245.07</b>
<b>Floating Rate GIC Account ending balance excl CAF Stand-by drawing</b>	<b>20,544.36</b>

### Cash Advance Facility (CAF)

CAF Maximum Amount, next period	16,105,700.71
CAF Drawn Amount, start of period	0.00
CAF Drawn Amount, current period	0.00
CAF Repayment of Drawn Amount	0.00
CAF Stand-By Drawing	0.00
<b>CAF Available Amount, end of period</b>	<b>16,105,700.71</b>
<b>CAF Available Stand-By Amount, end of period</b>	<b>0.00</b>

### Commingling Risk Guarantee

Commingling Risk Guarantee, available amount end of period	12,200,000.00
Commingling Risk Guarantee, available amount start period	13,300,000.00
Commingling Risk Guarantee, changes	-1,100,000.00
Commingling Risk Guarantee, drawn amount end period	0.00
Commingling Risk Guarantee, received interest	0.00
Commingling Risk Guarantee, paid interest	0.00

### Financial Cash Collateral Ledger

The Potential Set-Off Required Amount	0.00
The Posted Collateral Value, start period	0.00
Current drawing from the Financial Cash Collateral Ledger	0.00
The Delivery Amount	0.00
The Return Amount	0.00
Interest received on the Financial Cash Collateral Ledger	0.00
Interest paid on the Financial Cash Collateral Ledger	0.00
<b>The Posted Collateral Value, end period</b>	<b>0.00</b>

### Interest Reconciliation Ledger

Balance Interest Reconciliation Ledger, start period	0.00
Drawings to the Interest Reconciliation Ledger	0.00
Credits to the Interest Reconciliation Ledger	0.00
<b>Balance Interest Reconciliation Ledger, end period</b>	<b>0.00</b>



**Principal Reconciliation Ledger**

Balance Principal Reconciliation Ledger, start period	0.00
Drawings to the Principal Reconciliation Ledger	0.00
Credits to the Principal Reconciliation Ledger	0.00
<b>Balance Principal Reconciliation Ledger, end period</b>	<b>0.00</b>

**Reconciliation Assets**

Balance of Mortgages at the end of the period	958,112,928.50
Balance of Savings at the end of the period	-33,644,469.99
Notes Classes A-E start of the period	935,558,452.49
Total Redemptions Notes	11,089,993.98
<b>Over/under Collateralization</b>	<b>0.00</b>

**Principal Deficiency Ledgers**

Class A Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
<b>Class A Principal Deficiency Ledger, end period</b>	<b>0.00</b>

Class B Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
<b>Class B Principal Deficiency Ledger, end period</b>	<b>0.00</b>

Class C Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
<b>Class C Principal Deficiency Ledger, end period</b>	<b>0.00</b>

Class D Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
<b>Class D Principal Deficiency Ledger, end period</b>	<b>0.00</b>

Class E Principal Deficiency Ledger, start period	0.00
Debits to the ledger	219,919.23
Credits to the ledger	219,919.23
<b>Class E Principal Deficiency Ledger, end period</b>	<b>0.00</b>

### Default Statistics

#### This period

Number of Loans Defaulted during the Period	4
Percentage of Number of Performing Loans Outstanding at the beginning of the period (%)	0.07%
Principal Balance of Loans Defaulted during the period	n.a.
Percentage of Scheduled Balance of Performing Loans at the beginning of the period (%)	n.a.
Total Losses on loans during period	219,919.23
Recoveries during Period on Defaulted Loans	n.a.
Recoveries as a percentage of Losses on the Defaulted Loans during the period (%)	n.a.
Losses minus Recoveries (Net Losses) during period	219,919.23

#### Since Closing

Number of Loans Defaulted since Closing	6
Percentage of Number of Loans at Closing (%)	0.10%
Principal Balance of Loans Defaulted since Closing at Defaulted Date	n.a.
Percentage of Scheduled Balance at Closing (%)	n.a.
Total amount of losses since Closing at Defaulted Date	300,929.41
	n.a.
Recoveries as a Percentage of Losses on Defaulted Loans (1) %	n.a.
Losses minus Recoveries (Net Losses) since Closing	300,929.41
Average Loss Severity (Cumulative Net Loss divided by Total Principal Amount of Cumulative Defaults)	n.a.

Definition Defaults: Mortgage loans of which the foreclosure is completed (mortgage property is publicly or privately sold)

1) As a percentage of outstanding balance of all defaulted loans at the defaulted date

---

**Constant Prepayment Rate Statistics**

---

Constant Prepayment Rate (CPR)	Previous Period	Current Period
Annualised 1-month average CPR	2.59%	3.38%
Annualised 3-month average CPR	4.31%	3.47%
Annualised 6-month average CPR	4.09%	3.89%
Annualised 12-month average CPR	-	-

## Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	5,568	0.00	915,929,515.97	99.16%	99.08%
0 =< 1	35	11,595.73	6,640,604.23	0.62%	0.72%
1 =< 2	8	7,347.20	1,171,543.38	0.14%	0.13%
2 =< 3	1	2,601.89	269,000.00	0.02%	0.03%
3 =< 4	0	0.00	0.00	0.00%	0.00%
4 =< 5	1	4,052.72	185,470.05	0.02%	0.02%
5 =< 6	1	3,142.92	136,199.26	0.02%	0.01%
> 6	1	7,023.84	136,125.62	0.02%	0.01%
<b>Total</b>	<b>5,615</b>	<b>35,764.30</b>	<b>924,468,458.51</b>	<b>100.00%</b>	<b>100.00%</b>

Definition Delinquencies: All amounts in Arrear (scheduled principal; scheduled interest; arrears penalties on scheduled amounts in arrear).

## Triggers And Key Characteristics

<b>Notification Events</b>		
Mortgage Payment Frequency	None 1	
<b>Other information in relation to closing</b>	<b>Realised as per Closing Date</b>	<b>Realised as per 31/5/2013</b>
- Coupon Maximum	9.20	8.70
- Coupon Minimum	1.80	1.50
- Coupon Weighted Average	4.28	0.00
- Mortgage Loan, Average balance by Borrower	166,694.00	164,642.65
- Mortgage Loan, Maximum Loan Value	500,000.00	492,051.03
- Mortgage Loan, Minimum Loan Value	21,237.00	5,302.79
- Number of Loanparts	11,750.00	11,320.00
- Number of Loans	5,830.00	5,615.00
<b>Type of Mortgage Loans in Pool</b>	<b>Realised as per Closing Date</b>	<b>Realised as per 31/5/2013</b>
(Calculations based on net amounts)		
Ratio of Annuity Mortgage Loans in Pool (%)	1.72	1.68
Ratio of Interest Only Mortgage Loans in Pool (%)	69.73	69.65
Ratio of Investment Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Life Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.20	0.17
Ratio of Savings Mortgage Loans in Pool (%)	28.35	28.49
	100.00	100.00

Type	Party	Fitch ST Rating Trigger	Fitch LT Rating Trigger	Current Fitch Rating	Moody's ST Rating Trigger	Moody's LT Rating Trigger	Current Moody's Rating	S&P's ST Rating Trigger	S&P's LT Rating Trigger	Current S&P's Rating
Floating Rate GIC Provider	Rabobank Nederland	F2		F1+	P-2		P-1	A-2		A-1+
Interest Rate Swap Counterparty	Credit Suisse International	F2	A	F1 / A	P-2 or	A3	P-1 / A1	A-2		A-1 / A+
Cash Advance Facility Provider	SNS Bank	F1		F2	P-1		P-2			

## Stratification

### 1. Key characteristics

Principal amount	958,112,928.50
Value of savings deposits	33,644,469.99
Outstanding principal balance	<b>924,468,458.51</b>
Building deposits	0.00
Outstanding principal balance excl. building and saving deposits	<b>924,468,458.51</b>
Number loans	5,615
Number loanparts	11,320
Average principal balance (borrower)	164,642.65
Weighted average current interest rate	4.14%
Weighted average remaining time to Interest Reset (in years)	7.32
Weighted average seasoning (in years)	3.73
Weighted average LTFV *	87.79%
Weighted average LTFV (indexed) * (1)	97.01%

(1) The average loan to indexed foreclosure value is 97.33%, whereby LTIFV of guaranteed mortgages is stated at nil percent.

## 2. Redemption Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
Annuity	15,564,521.94	1.68%	413	3.65%	4.09%	106.84
Interest only	643,931,135.41	69.65%	7,489	66.16%	4.08%	92.24
Lineair	1,616,882.17	0.17%	34	0.30%	3.93%	77.42
Savings	263,355,918.99	28.49%	3,384	29.89%	4.30%	75.97
<b>Total</b>	<b>924,468,458.51</b>	<b>100.00%</b>	<b>11,320</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

### 3. Interest Reset Dates

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
<	2014	20,672,851.20	2.24%	311	2.75%	4.22%	3.04
2014	2015	30,136,350.40	3.26%	443	3.91%	4.33%	14.52
2015	2016	152,613,580.23	16.51%	1,825	16.12%	3.37%	27.72
2016	2017	144,391,716.66	15.62%	1,702	15.04%	3.90%	35.57
2017	2018	31,933,259.51	3.45%	387	3.42%	4.66%	49.24
2018	2019	28,746,904.10	3.11%	354	3.13%	5.09%	61.29
2019	2020	33,227,922.22	3.59%	444	3.92%	4.92%	75.29
2020	2021	170,142,429.55	18.40%	2,095	18.51%	4.14%	87.69
2021	2022	184,595,456.46	19.97%	2,166	19.13%	4.65%	94.66
2022	2023	10,391,110.15	1.12%	138	1.22%	4.85%	110.76
2023	2024	3,115,071.55	0.34%	52	0.46%	5.23%	119.67
2024	2025	782,814.56	0.08%	13	0.11%	4.86%	132.65
2025	2026	3,774,975.54	0.41%	64	0.57%	4.76%	148.42
2026	2027	8,696,848.45	0.94%	128	1.13%	5.13%	156.05
2027	2028	4,222,948.92	0.46%	59	0.52%	4.85%	169.79
2028	2029	1,442,607.74	0.16%	17	0.15%	4.91%	179.65
2029	2030	4,012,945.82	0.43%	63	0.56%	4.56%	193.84
2030	2031	5,256,144.32	0.57%	75	0.66%	4.34%	206.51
2031	2032	6,816,771.15	0.74%	84	0.74%	4.82%	216.02
2032	2033	1,260,923.16	0.14%	16	0.14%	3.74%	227.95
2033	2034	1,174,138.12	0.13%	16	0.14%	3.64%	241.67
2034	2035	2,824,145.64	0.31%	40	0.35%	3.42%	254.43
2035	2036	5,542,421.11	0.60%	74	0.65%	3.56%	264.58
2036	2037	3,609,769.10	0.39%	45	0.40%	3.39%	275.67
2037	2038	1,563,836.35	0.17%	13	0.11%	3.92%	288.49
2038	2039	1,436,831.96	0.16%	19	0.17%	3.76%	301.69
2039	2040	3,104,210.97	0.34%	38	0.34%	3.24%	315.54
2040	2041	18,158,881.99	1.96%	206	1.82%	3.40%	327.77
2041	2042	40,800,863.01	4.41%	432	3.82%	3.57%	334.88
2042	2043	19,728.57	0.00%	1	0.01%	3.10%	351.00
2043	>		0.00%	0	0.00%		
Unknown			0.00%	0	0.00%		
<b>Total</b>		924,468,458.51	100.00%	11,320	100.00%	4.14%	87.83



#### 4. Geographical Distribution

Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
Unspecified						
Drenthe	29,485,293.08	3.19%	195	3.47%	4.12%	91.87
Utrecht	63,051,801.76	6.82%	331	5.89%	4.10%	91.36
Zeeland	21,406,294.19	2.32%	142	2.53%	4.00%	87.71
Zuid-Holland	119,777,324.36	12.96%	686	12.22%	4.14%	84.81
Flevoland	23,128,736.54	2.50%	142	2.53%	4.10%	82.26
Friesland	22,932,317.46	2.48%	159	2.83%	4.07%	108.67
Gelderland	152,092,997.16	16.45%	874	15.57%	4.07%	86.19
Groningen	31,685,857.20	3.43%	243	4.33%	4.00%	84.76
Limburg	166,630,841.07	18.02%	1,152	20.52%	4.40%	86.44
Noord-Brabant	137,766,062.91	14.90%	779	13.87%	4.08%	87.86
Noord-Holland	86,165,215.26	9.32%	477	8.50%	4.16%	95.93
Overijssel	70,345,717.52	7.61%	435	7.75%	4.00%	81.36
<b>Total</b>	<b>924,468,458.51</b>	<b>100.00%</b>	<b>5,615</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

## 5. Loan To Original Foreclosure Value

*( based on notional / collateral value*

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
NHG Garantie							
<	10%	274,949.79	0.03%	11	0.20%	4.06%	148.73
10%	20%	2,816,414.87	0.30%	60	1.07%	3.83%	124.34
20%	30%	10,941,636.75	1.18%	140	2.49%	4.04%	112.28
30%	40%	23,575,872.91	2.55%	248	4.42%	4.00%	104.50
40%	50%	41,614,973.80	4.50%	355	6.32%	4.00%	95.55
50%	60%	68,511,928.53	7.41%	491	8.74%	4.10%	93.72
60%	70%	81,245,521.19	8.79%	536	9.55%	4.11%	88.18
70%	80%	98,978,448.69	10.71%	605	10.77%	4.18%	95.85
80%	90%	104,701,215.97	11.33%	599	10.67%	4.12%	81.46
90%	100%	132,922,822.66	14.38%	729	12.98%	4.21%	89.20
100%	110%	160,356,002.47	17.35%	850	15.14%	4.11%	81.18
110%	120%	166,390,275.12	18.00%	827	14.73%	4.19%	82.95
120%	130%	31,382,676.82	3.39%	160	2.85%	4.27%	89.79
130%	140%						
140%	150%						
150%	>	755,718.94	0.08%	4	0.07%	3.67%	47.72
<b>Total</b>		<b>924,468,458.51</b>	<b>100.00%</b>	<b>5,615</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

## 6. Loan To Indexed Foreclosure Value

*( based on notional / collateral value*

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest
NHG Garantie							
<	10%	157,449.79	0.02%	7	0.12%	3.87%	128.46
10%	20%	2,215,292.63	0.24%	49	0.87%	4.02%	94.17
20%	30%	7,123,975.73	0.77%	105	1.87%	4.10%	123.91
30%	40%	17,369,069.27	1.88%	203	3.62%	4.01%	104.72
40%	50%	32,440,006.95	3.51%	297	5.29%	4.01%	100.00
50%	60%	46,577,970.62	5.04%	380	6.77%	4.07%	91.27
60%	70%	72,093,230.13	7.80%	499	8.89%	4.12%	94.38
70%	80%	76,480,934.24	8.27%	488	8.69%	4.16%	87.12
80%	90%	94,986,811.51	10.27%	570	10.15%	4.16%	95.91
90%	100%	89,550,229.91	9.69%	508	9.05%	4.08%	81.27
100%	110%	120,032,000.28	12.98%	670	11.93%	4.20%	84.37
110%	120%	133,057,563.95	14.39%	681	12.13%	4.13%	88.22
120%	130%	151,483,325.13	16.39%	756	13.46%	4.13%	82.19
130%	140%	79,571,924.38	8.61%	395	7.03%	4.30%	81.47
140%	150%	572,955.05	0.06%	3	0.05%	4.44%	132.17
150%	>	755,718.94	0.08%	4	0.07%	3.67%	47.72
<b>Total</b>		<b>924,468,458.51</b>	<b>100.00%</b>	<b>5,615</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

## 7. Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<	100.000	70,898,492.36	7.67%	940	16.74%	4.29%
100.000	200.000	483,826,709.91	52.34%	3,199	56.97%	4.14%
200.000	300.000	300,473,055.63	32.50%	1,282	22.83%	4.07%
300.000	400.000	51,625,225.52	5.58%	154	2.74%	4.34%
400.000	500.000	17,644,975.09	1.91%	40	0.71%	4.35%
500.000	600.000					
600.000	700.000					
700.000	800.000					
800.000	900.000					
900.000	1.000.000					
1.000.000	>					
Unknown						
<b>Total</b>		924,468,458.51	100.00%	5,615	100.00%	4.14%

## 8. Interest Rate Group

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
<	0,5%		0.00%	0	0.00%	0.00%	0.00
0,5%	1,0%		0.00%	0	0.00%	0.00%	0.00
1,0%	1,5%	171,954.13	0.02%	4	0.04%	1.50%	1.13
1,5%	2,0%	1,812,435.57	0.20%	24	0.21%	1.86%	8.11
2,0%	2,5%	2,124,266.35	0.23%	29	0.26%	2.24%	8.97
2,5%	3,0%	64,626,421.67	6.99%	729	6.44%	2.77%	43.35
3,0%	3,5%	193,259,812.62	20.90%	2,281	20.15%	3.29%	120.21
3,5%	4,0%	179,805,736.06	19.45%	2,183	19.28%	3.81%	87.94
4,0%	4,5%	159,625,319.40	17.27%	2,009	17.75%	4.31%	81.73
4,5%	5,0%	156,554,547.17	16.93%	1,947	17.20%	4.75%	73.06
5,0%	5,5%	130,730,918.74	14.14%	1,598	14.12%	5.21%	84.89
5,5%	6,0%	28,702,297.97	3.10%	413	3.65%	5.74%	98.92
6,0%	6,5%	5,428,795.82	0.59%	80	0.71%	6.20%	121.66
6,5%	7,0%	1,519,776.37	0.16%	20	0.18%	6.76%	144.65
7,0%	>	106,176.64	0.01%	3	0.03%	8.19%	104.60
Unknown			0.00%	0	0.00%	0.00%	0.00
<b>Total</b>		924,468,458.51	100.00%	11,320	100.00%	4.14%	87.83

## 9. Origination Date

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest
<	1995		0.00%	0	0.00%		
1995	1996		0.00%	0	0.00%		
1996	1997		0.00%	0	0.00%		
1997	1998		0.00%	0	0.00%		
1998	1999		0.00%	0	0.00%		
1999	2000	11,433,031.68	1.24%	209	1.85%	4.89%	80.04
2000	2001	6,653,550.41	0.72%	103	0.91%	4.34%	102.87
2001	2002	6,281,966.18	0.68%	83	0.73%	4.48%	89.14
2002	2003	4,874,229.23	0.53%	69	0.61%	4.72%	103.12
2003	2004	9,568,571.99	1.04%	154	1.36%	4.28%	40.81
2004	2005	24,617,474.12	2.66%	369	3.26%	4.17%	55.23
2005	2006	40,612,571.59	4.39%	657	5.80%	4.04%	72.62
2006	2007	45,476,858.53	4.92%	645	5.70%	4.16%	67.37
2007	2008	27,983,389.98	3.03%	346	3.06%	4.61%	77.85
2008	2009	28,784,182.84	3.11%	366	3.23%	5.14%	67.59
2009	2010	38,904,405.36	4.21%	483	4.27%	4.64%	80.91
2010	2011	326,374,909.26	35.30%	3,847	33.98%	3.78%	79.35
2011	2012	349,508,537.25	37.81%	3,944	34.84%	4.28%	106.92
2012	2013	1,050,250.15	0.11%	16	0.14%	3.75%	59.61
2013	>	2,344,529.94	0.25%	29	0.26%	3.91%	70.04
Unknown			0.00%	0	0.00%		
<b>Total</b>		924,468,458.51	100.00%	11,320	100.00%	4.14%	87.83

## 10. Underlying Property

Property	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest
Flat/apartment	92,638,100.28	10.02%	656	11.68%	4.15%	87.95
Single family house	831,607,558.23	89.96%	4,957	88.28%	4.14%	87.83
Unspecified	222,800.00	0.02%	2	0.04%	3.99%	34.85
<b>Total</b>	<b>924,468,458.51</b>	<b>100.00%</b>	<b>5,615</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

## 11. Interest Type

	Aggregate Outstanding Notional Amount	% of Total
"rentedemper" 10 year, 2% band	5,193,386.59	0.56%
"rentedemper" 10 year, 3% band	2,627,527.97	0.28%
"rentedemper" 15 year, 3% band	1,543,362.43	0.17%
"rentedemper" 5 year, 1% band	1,830,629.42	0.20%
"rentedemper" 5 year, 2% band	474,740.87	0.05%
"rentedemper" 5 year, 3% band	112,000.00	0.01%
"Stabielrente" 1% band	3,010,171.05	0.33%
"Stabielrente" 2% band	74,580.00	0.01%
1 yr fixed	6,466,572.50	0.70%
10 yr "plafondrente"	155,284,279.36	16.80%
10 yr fixed	314,579,553.07	34.03%
10 yr fixed + 2 yr refixing period	693,428.28	0.08%
12 yr fixed	12,753,919.05	1.38%
15 yr fixed	16,925,202.69	1.83%
20 yr fixed	20,814,655.64	2.25%
3 yr fixed	5,575,717.25	0.60%
5 yr "plafondrente"	183,369,736.90	19.84%
5 yr fixed	74,065,502.37	8.01%
5 yr fixed + 2 yr refixing period	18,000.00	0.00%
6 yr fixed	10,925,390.64	1.18%
Ideaal	53,164.10	0.01%
Variable	84,584,503.37	9.15%
7 yr fixed	7,196,534.13	0.78%
9 yr fixed + 1 yr refixing period	5,057,537.27	0.55%
4 yr fixed + 1 yr refixing period	2,516,214.30	0.27%
Average interest rate	3,350,549.47	0.36%
30 yr fixed	2,931,389.83	0.32%
24 months "instaprente"	107,500.00	0.01%
14 yr fixed + 1 yr refixing period	1,244,808.32	0.13%
"VariRust" 1% band	616,044.17	0.07%
"Stabielrente" 2,5% band	106,141.71	0.01%
"Stabielrente" 3% band	138,825.65	0.02%
1 yr fixed + 1 yr refixing period	226,890.11	0.02%
<b>Total</b>	<b>924,468,458.51</b>	<b>100%</b>



## 12. Seasoning

From ( $\geq$ )	Until ( $<$ )	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average remaining time to Interest Reset
<	1	3,121,326.89	0.34%	40	0.35%	3.87%	67.72
1	2	67,717,957.66	7.33%	778	6.87%	4.21%	105.06
2	3	564,736,336.78	61.09%	6,479	57.23%	4.00%	93.36
3	4	76,989,360.96	8.33%	943	8.33%	4.38%	79.45
4	5	27,139,852.99	2.94%	342	3.02%	5.15%	68.74
5	6	22,509,239.81	2.43%	285	2.52%	4.77%	79.68
6	7	38,365,954.65	4.15%	532	4.70%	4.34%	64.50
7	8	45,547,821.19	4.93%	696	6.15%	4.00%	72.93
8	9	32,745,182.76	3.54%	510	4.51%	4.11%	63.19
9	10	12,924,171.31	1.40%	197	1.74%	4.33%	53.76
10	11	5,858,200.46	0.63%	94	0.83%	4.33%	69.46
11	12	6,506,999.58	0.70%	79	0.70%	4.49%	86.88
12	13	6,218,017.35	0.67%	87	0.77%	4.48%	111.57
13	14	9,994,535.21	1.08%	176	1.55%	4.73%	84.69
14	15	4,093,500.91	0.44%	82	0.72%	5.00%	71.42
15	16	0.00	0.00%	0	0.00%	0.00%	0.00
16	17	0.00	0.00%	0	0.00%	0.00%	0.00
17	18	0.00	0.00%	0	0.00%	0.00%	0.00
18	19	0.00	0.00%	0	0.00%	0.00%	0.00
19	20	0.00	0.00%	0	0.00%	0.00%	0.00
20	>	0.00	0.00%	0	0.00%	0.00%	0.00
Unknown		0.00	0.00%	0	0.00%	0.00%	0.00
<b>Total</b>		<b>924,468,458.51</b>	<b>100.00%</b>	<b>11,320</b>	<b>100.00%</b>	<b>4.14%</b>	<b>87.83</b>

---

## Contact Information

---

**Auditors**

KPMG Accountants N.V.  
Burgemeester Rijnderslaan 10  
1185 MC Amstelveen  
The Netherlands

**Cash Advance Facility Provider**

SNS Bank N.V.  
Croeselaan 1  
Utrecht  
The Netherlands

**Common Safekeeper**

Clearstream  
42 Avenue J.F. Kennedy  
Luxembourg  
Luxembourg

**Company Administrator**

ATC Financial Services B.V.  
Fred. Roeskestraat 123  
1076 EE, Amsterdam  
The Netherlands

**Interest Rate Swap Counterparty**

Credit Suisse International  
One Cabot Square  
London E14 4QJ  
United Kingdom

**Issuer**

Holland Mortgage Backed Series (Hermes) XVIII B.V.  
Frederik Roeskestraat 123  
Amsterdam  
The Netherlands

**Issuer Account Bank**

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. (NL)  
Croeselaan 18  
3521 CB, Utrecht  
The Netherlands

**Legal Advisor to the Seller and the Issuer**

NautaDutilh N.V.  
Strawinksyiaan 1999  
1077 XV Amsterdam  
The Netherlands

**Security Trustee**

Stichting Security Trustee Holland MBS (Hermes) XVIII  
Naritaweg 165  
Amsterdam  
The Netherlands

**Seller 2**

RegioBank N.V.  
Croeselaan 1  
Utrecht  
The Netherlands

**Legal Advisor to the Joint Lead Managers**

Allen & Overy LLP  
Apollolaan 15  
1077 AB, Amsterdam  
The Netherlands

**Paying, Reference, and Listing Agent**

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP Amsterdam  
The Netherlands

**Seller 1**

SNS Bank N.V.  
Croeselaan 1  
Utrecht  
The Netherlands

**Tax Advisor**

KPMG Meijburg & Co. (Amstelveen)  
Laan van Langehuize 9  
1186 DS Amstelveen  
The Netherlands