



Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report

Report period: 18 July 2013 - 19 August 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

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Monthly Information Report: 18 July 2013 - 19 August 2013



Bond Report

Tranche Class Name	Class A1 Notes	Class A2 Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes
General information						
ISIN Code	XS0729888924	XS0729892108	XS0729892959	XS0729893411	XS0729893767	XS0729894062
Common code	072988892	072989210	072989295	072989341	072989376	072989406
Security code						
Stock Exchange Listing(s)	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange	Euronext Exchange
Currency	EUR	EUR	EUR	EUR	EUR	EUR
Number of Notes	5386	27993	1896	1441	796	418
Interest Payment Date	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013
Principal Payment Date	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013
Principal information						
Original Principal Balance	538,600,000.00	2,799,300,000.00	189,600,000.00	144,100,000.00	79,600,000.00	41,800,000.00
Balance before Payment (BBP)	480,410,623.76	2,427,904,896.49	189,600,000.00	144,100,000.00	79,600,000.00	41,800,000.00
Total Principal Payments	3,151,750.64	18,597,990.30	0.00	0.00	0.00	0.00
Balance after Payment	477,258,873.12	2,409,306,906.19	189,600,000.00	144,100,000.00	79,600,000.00	41,800,000.00
Bal. before Payment (BBP) Per Note	89,196.18	86,732.57	100,000.00	100,000.00	100,000.00	100,000.00
Previous Factor	0.89196180	0.86732572	1.00000000	1.00000000	1.00000000	1.00000000
Principal Payments Per Note	585.17	664.38	0.00	0.00	0.00	0.00
Balance after Payment Per Note	88,611.01	86,068.19	100,000.00	100,000.00	100,000.00	100,000.00
Current Factor	0.88611005	0.86068192	1.00000000	1.00000000	1.00000000	1.00000000
Interest information						
Accrual Start Date	18/Jul/2013	18/Jul/2013	18/Jul/2013	18/Jul/2013	18/Jul/2013	18/Jul/2013
Accrual End/Report/Record Date	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013	19/Aug/2013
Accrual Period	32	32	32	32	32	32
Fixing Date Reference Rate	16/Jul/2013					
Reference Rate	Euribor_1M	N/A	N/A	N/A	N/A	N/A
Coupon Reference Rate (in %)	0.123	3.5	0	0	0	0
Relevant Margin * (in bps)	100	N/A	N/A	N/A	N/A	N/A
Current Coupon (in bps)	112.3	350.0	0.0	0.0	0.0	0.0
Convention	act/360	act/360	act/360	act/360	act/360	act/360
Total Interest Payments	479,569.44	7,553,351.19	0.00	0.00	0.00	0.00
Interest Payments Per Note	89.04	269.83				
Other information						
Expected / Scheduled Maturity	18/Feb/2017	18/Feb/2017	18/Feb/2017	18/Feb/2017	18/Feb/2017	18/Feb/2017
Original Weighted Average Life	5	5				
Total Principal + Interest Payments	3,631,320.08	26,151,341.49	0.00	0.00	0.00	0.00
Scheduled Interest Payment	479,569.44	7,553,351.19	0.00	0.00	0.00	0.00
Current Interest Shortfall	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
Original Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa / AAA	n.r. / Aaa / AAA	n.r. / Aa3 / AA	n.r. / A3 / BBB+	n.r. / Ba2 / BB	n.r. / n.r. / n.r.
Current Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa / AAA	n.r. / Aaa / AAA	n.r. / Aa3 / AA	n.r. / A3 / BBB+	n.r. / Ba2 / BB	n.r. / n.r. / n.r.
PDL Balance Previous Payment Date	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
Principal Shortfall	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
Legal Maturity	18/Jan/2044	18/Jan/2044	18/Jan/2044	18/Jan/2044	18/Jan/2044	18/Jan/2044
* up to FORD:	18/Feb/2017					

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 18 July 2013 - 19 August 2013



The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	01/07/2013
Current reporting period end date Mortgage Loans	01/08/2013

Number of Loans

Number of Loans at the beginning of the period	19,496
Number of Matured Loans / Prepaid Loans	60
Number of Defaulted Loans	2
Number of Substituted or Replenished Loans	0
Number of Repurchased Loans by the seller	45
Number of other Loans	0
Number of Loans at the end of the period	19,389

Loan amounts

Net Outstanding balance at the beginning of the month	3,363,417,520.46
Scheduled Principal Mortgage Loans Received	2,707,859.64
Prepayments of Mortgage Loans	14,491,067.45
Defaulted Mortgage Loans (net of Recoveries)	59,371.97
Substituted or Replenished Mortgage Loans	0.00
Repurchased Mortgage Loans by the seller	4,491,441.88
Other amounts	0.00
Net Outstanding balance at the end of the month	3,341,667,779.52

Losses

Cumulative balance of losses since Closing (net of recoveries) at the beginning of the period	756,624.18
Change balance of losses (net of recoveries) during the period	59,371.97
Cumulative balance of losses since Closing (net of recoveries) at the end of the period	815,996.15

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the period	9,600,456.00
Changes in Construction Deposit Obligations	1,133,272.00
Construction Deposit Obligations at the End of the period	8,467,184.00

Interest Waterfall

Notes Interest Available Amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	11,968,091.19
(ii) as interest accrued on the Floating Rate GIC Account;	0.00
(iii) as prepayment penalties under the Mortgage Receivables;	46,941.27
(iv) as Net Proceeds on any Mortgage Receivables to the extent such proceeds do not relate to principal;	0.00
(v) as amounts to be drawn from the Floating Rate GIC Account with a corresponding debit to the Financial Cash Collateral Ledger;	0.00
(vi) as amounts to be drawn from the Interest Reconciliation Ledger on the immediately succeeding Payment Date;	0.00
(vii) as amounts received in connection with a repurchase of Mortgage Receivables;	71,439.94
(viii) as amounts received in connection with a sale of Mortgage Receivables;	0.00
(ix) as amounts received as post-foreclosure proceeds on the Mortgage Receivables;	0.00
(x) any amounts standing to the credit of the Floating Rate GIC Account after all amounts have been paid in full;	0.00
(xi) in the event of a Payment Disruption Event, amounts corresponding debit to the Payment Disruption Ledger; and	0.00
(xii) an amount equal to the amount that can be debited as Class A Interest Shortfall to the Principal Deficiency Ledgers;	0.00
Less; (xiii) on the first Payment Date of each calendar year a minimum of 2,500,-;	0.00
Less: (xiv) any amount to be credited to the Interest Reconciliation Ledger on the immediately succeeding Payment	0.00

Total Notes Interest Available Amount

12,086,472.40

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 Pool Servicers and the Issuer Administrator;	409,069.31
(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;	2,677.92
(d) fourth, in or towards satisfaction, all amounts of interest due but unpaid in respect of:	
- the Senior Class A1 Notes and	479,569.44
- the Senior Class A2 Notes;	7,553,351.19
(e) fifth, in or towards satisfaction of sums to be credited to the Class A Principal Deficiency Ledger;	0.00
(f) sixth, in or towards satisfaction of sums to be credited to the Class B Principal Deficiency Ledger;	0.00
(g) seventh, in or towards satisfaction of sums to be credited to the Class C Principal Deficiency Ledger;	0.00
(h) eighth, in or towards satisfaction of sums to be credited to the Class D Principal Deficiency Ledger;	0.00
(i) ninth, in or towards satisfaction of sums to be credited to the Class E Principal Deficiency Ledger;	59,371.97
(j) tenth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers.	3,582,432.57

Total of Interest Payments

12,086,472.40

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 18 July 2013 - 19 August 2013



Principal Waterfall

Floating Rate Redemption Available Amount

(i) as repayment and prepayment of principal under the Floating Rate Mortgage Receivables;	1,280,017.39
(ii) as Net Proceeds on any Floating Rate Mortgage Receivable to the extent such proceeds relate to principal;	0.00
(iii) as amounts received in connection with a repurchase of Floating Rate Mortgage Receivables;	1,843,744.91
(iv) as amounts received in connection with a sale of Floating Rate Mortgage Receivables;	0.00
(v) as the Floating Rate Fraction of the amounts to be credited to the Principal Deficiency Ledger;	9,580.20
(vi) as Participation Increase and as amounts to be received as Initial Participation;	18,408.14
(vii) as amounts equal to the excess the Initial Purchase Price of the Mortgage Receivables;	0.00
(viii) as the Floating Rate Fraction of any amount to be drawn from the Principal Reconciliation Ledger; and	0.00
Less: (ix) the Floating Rate Fraction of any Class A Interest Shortfall;	0.00
Less: (x) the Floating Rate Fraction of any amount to be credited to the Principal Reconciliation Ledger.	0.00

Total Floating Rate Redemption Available Amount **3,151,750.64**

Fixed Rate Redemption Available Amount

(i) as repayment and prepayment of principal under the Fixed Rate Mortgage Receivables;	14,534,072.66
(ii) as Net Proceeds on any Fixed Rate Mortgage Receivable to the extent such proceeds relate to principal;	0.00
(iii) as amounts received in connection with a repurchase of Fixed Rate Mortgage Receivables;	2,647,696.97
(iv) as amounts received in connection with a sale of Fixed Rate Mortgage Receivables;	0.00
(v) as the Fixed Rate Fraction of amounts to be credited to the Principal Deficiency Ledger;	49,791.77
(vi) as Participation Increase and as amounts to be received as Initial Participation	1,366,428.90
(vii) as amounts equal to the excess the Initial Purchase Price of the Mortgage Receivables;	0.00
(viii) as the Fixed Rate Fraction of any amount to be drawn from the Principal Reconciliation Ledger; and	0.00
Less: (ix) the Fixed Rate Fraction of any Class A Interest Shortfall;	0.00
Less: (x) the Fixed Rate Fraction of any amount to be credited to the Principal Reconciliation Ledger.	0.00

Total Fixed Rate Redemption Available Amount **18,597,990.30**

Notes Principal Priority of Payments

(a) first, (i) the Floating Rate Redemption Available Amount will be applied for principal amounts due under the Senior Class A1 Notes;	3,151,750.64
thereafter, in or towards satisfaction of principal amounts due under the Senior Class A2 Notes;	0.00
(a) first, (ii) the Fixed Rate Redemption Available Amount will be applied for principal amounts due under the Senior Class A2 Notes;	18,597,990.30
thereafter, in or towards satisfaction of principal amounts due under the Senior Class A1 Notes;	0.00
(b) second, in or towards satisfaction of principal amounts due under the Mezzanine Class B Notes;	0.00
(c) third, in or towards satisfaction of principal amounts due under the Mezzanine Class C Notes;	0.00
(d) fourth, in or towards satisfaction of principal amounts due under the Junior Class D Notes;	0.00
(e) fifth, in or towards satisfaction of principal amounts due under the Subordinated Class E Notes; and	0.00
(f) sixth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers.	0.00

Total of principal payments **21,749,740.94**

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 18 July 2013 - 19 August 2013



Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	111,922,619.54
Received on Floating Rate GIC Account	32,643,569.37
Paid from Floating Rate GIC Account	35,369,879.50
Floating Rate GIC Account ending balance	109,196,309.42

Payment Disruption Ledger

Payment Disruption Ledger, available amount start of period	50,451,232.80
Payment Disruption Amount, current period	0.00
Repayment amounts received from Servicer	0.00
Payment Disruption Ledger, release	-326,246.11
Payment Disruption Ledger, available amount end of period	50,124,986.69
1.5 % of the Outstanding Principal Amount of the Notes	50,124,986.69

Commingling Risk Guarantee

Commingling Risk Guarantee, available amount start of period	51,100,000.00
Commingling Risk Guarantee, drawn amount start of period	0.00
Commingling Risk Guarantee, changes	-500,000.00
Commingling Risk Guarantee, drawn amount end of period	0.00
Commingling Risk Guarantee, received interest	0.00
Commingling Risk Guarantee, paid interest	0.00
Commingling Risk Guarantee, end of period	50,600,000.00

Financial Cash Collateral Ledger

The Potential Set-Off Required Amount	0.00
The Posted Collateral Value, start period	766,792.00
Current drawing from the Financial Cash Collateral Ledger	0.00
The Delivery Amount	0.00
The Return Amount	766,792.00
Interest received on the Financial Cash Collateral Ledger	0.00
Interest paid on the Financial Cash Collateral Ledger	0.00
The Posted Collateral Value, end period	0.00

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
Balance Interest Reconciliation Ledger, end period	0.00

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
Balance Principal Reconciliation Ledger, end period	0.00

Reconciliation Assets

Balance of Fixed Rate Mortgages at the end of the period	2,946,501,798.43
Balance of Floating Rate Mortgages at the end of the period	488,989,861.47
Balance of Savings related to Fixed Rate Mortgages at the end of the period	-92,916,914.07
Balance of Savings related to Floating Rate Mortgages at the end of the period	-906,966.31
Notes Classes A-E start of the period	3,363,415,520.25
Total Redemptions Notes	21,749,740.94
- Difference	2,000.21

Principal Deficiency Ledgers

Class A Principal Deficiency Ledger, start period	0.00
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Debits to the ledger	0.00
Credits to the ledger	0.00
Class A Principal Deficiency Ledger, end period	0.00
Class B Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
Class B Principal Deficiency Ledger, end period	0.00
Class C Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
Class C Principal Deficiency Ledger, end period	0.00
Class D Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
Class D Principal Deficiency Ledger, end period	0.00
Class E Principal Deficiency Ledger, start period	0.00
Debits to the ledger	59,371.97
Credits to the ledger	59,371.97
Class E Principal Deficiency Ledger, end period	0.00

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 18 July 2013 - 19 August 2013



Default Statistics

This period

Number of Loans Defaulted during the Period	2
Percentage of Number of Performing Loans Outstanding at the beginning of the period (%)	0.01
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	59,371.97
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	59,371.97

Since Closing

Number of Loans Defaulted since Closing	22
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	815,996.15
Recoveries since Closing on Defaulted Loans	n.a.
Recoveries as a Percentage of Losses on Defaulted Loans (1) %	n.a.
Losses minus Recoveries (Net Losses) since Closing	815,996.15

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

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 18 July 2013 - 19 August 2013



Constant Prepayment Rate Statistics

Constant Prepayment Rate (CPR)	Previous Period	Current Period
Annualised Life CPR	6.88%	6.85%
Annualised 1-month average CPR	5.86%	6.40%
Annualised 3-month average CPR	6.20%	6.07%
Annualised 6-month average CPR	6.49%	6.43%
Annualised 12-month average CPR	6.64%	6.57%

Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	19,049	0.00	3,269,917,095.60	98.25%	97.85%
0 =< 1	181	84,052.45	35,978,183.40	0.93%	1.08%
1 =< 2	56	78,970.67	12,984,741.63	0.29%	0.39%
2 =< 3	30	83,440.29	7,611,973.60	0.15%	0.23%
3 =< 4	16	33,808.73	2,270,123.09	0.08%	0.07%
4 =< 5	7	19,792.05	1,094,761.73	0.04%	0.03%
5 =< 6	10	68,633.37	2,921,295.66	0.05%	0.09%
> 6	40	345,223.95	8,889,604.81	0.21%	0.26%
Total	19,389	713,921.51	3,341,667,779.52	100.00%	100.00%

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



Triggers And Key Characteristics

Notification Events	None	
Mortgage Payment Frequency	1	
Other information in relation to closing	Realised as per Closing Date	Realised as per 31/7/2013
- Coupon Maximum	8.80	8.80
- Coupon Minimum	2.04	0.80
- Coupon Weighted Average	4.61	4.29
- Mortgage Loan, Average balance by Borrower	177,847.00	172,348.64
- Mortgage Loan, Maximum Loan Value	2,300,000.00	2,300,000.00
- Mortgage Loan, Minimum Loan Value	10.00	402.30
- Number of Loanparts	43,255.00	38,319.00
- Number of Loans	21,830.00	19,389.00
Type of Mortgage Loans in Pool	Realised as per Closing Date	Realised as per 31/7/2013
(Calculations based on net amounts)		
Ratio of Annuity Mortgage Loans in Pool (%)	1.44	1.54
Ratio of Interest Only Mortgage Loans in Pool (%)	75.59	74.86
Ratio of Investment Mortgage Loans in Pool (%)	6.41	5.95
Ratio of Life Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.14	0.15
Ratio of Other Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Savings Mortgage Loans in Pool (%)	16.43	17.50
	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	F1	A	F1+ / AA	P2		P1 /			/

Stratification

1. Key characteristics

Principal amount	3,435,491,659.90
Value of savings deposits	93,823,880.38
Outstanding principal balance	3,341,667,779.52
Building deposits	8,467,184.00
Outstanding principal balance excl. building and saving deposits	3,333,200,595.52
Number loans	19,389
Number loanparts	38,319
Average principal balance (borrower)	172,348.64
Weighted average current interest rate	4.29%
Weighted average time to interest reset (in years)	7.50
Weighted average seasoning (in years)	6.13
Weighted average LTFV *	87.78%
Weighted average LTFV (indexed) * (1)	98.27%

(1) The average loan to indexed foreclosure value is 98.27%, 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 time to interest reset
Annuity	51,587,188.61	1.54%	1,262	3.29%	4.36%	108.17
Interest only	2,501,570,532.30	74.86%	27,759	72.44%	4.26%	94.58
Investment	198,831,875.17	5.95%	1,904	4.97%	4.27%	77.04
Linear	4,966,676.92	0.15%	113	0.29%	3.85%	108.18
Savings	584,711,506.52	17.50%	7,281	19.00%	4.43%	73.02
Total	3,341,667,779.52	100.00%	38,319	100.00%	4.29%	89.99

3. Interest Reset Dates

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average time to interest reset
<	2014	150,431,505.48	4.50%	1,981	5.17%	4.63%	2.26
2014	2015	277,454,525.64	8.30%	3,577	9.33%	4.34%	11.67
2015	2016	389,668,416.50	11.66%	4,453	11.62%	3.79%	25.02
2016	2017	521,828,697.07	15.62%	5,542	14.46%	4.18%	35.09
2017	2018	235,449,943.02	7.05%	2,612	6.82%	4.76%	47.94
2018	2019	246,307,526.52	7.37%	3,055	7.97%	5.03%	59.04
2019	2020	159,210,142.71	4.76%	1,917	5.00%	4.63%	71.98
2020	2021	255,860,296.61	7.66%	3,033	7.92%	4.28%	85.10
2021	2022	324,219,564.37	9.70%	3,721	9.71%	4.70%	93.73
2022	2023	57,615,923.92	1.72%	700	1.83%	4.81%	107.82
2023	2024	33,474,490.14	1.00%	469	1.22%	4.81%	118.17
2024	2025	5,660,879.65	0.17%	78	0.20%	4.62%	131.77
2025	2026	25,069,175.57	0.75%	314	0.82%	4.41%	145.84
2026	2027	47,303,279.47	1.42%	557	1.45%	4.63%	155.71
2027	2028	54,161,635.68	1.62%	553	1.44%	4.64%	167.21
2028	2029	41,922,081.98	1.25%	591	1.54%	4.27%	179.39
2029	2030	31,019,138.17	0.93%	404	1.05%	4.03%	192.97
2030	2031	59,703,790.30	1.79%	662	1.73%	4.16%	202.75
2031	2032	25,168,185.36	0.75%	272	0.71%	4.19%	214.97
2032	2033	27,509,823.52	0.82%	232	0.61%	3.66%	228.01
2033	2034	28,285,071.56	0.85%	240	0.63%	3.56%	240.26
2034	2035	33,536,952.48	1.00%	362	0.94%	3.26%	252.29
2035	2036	57,316,390.54	1.72%	559	1.46%	3.24%	263.35
2036	2037	19,346,148.89	0.58%	234	0.61%	3.18%	273.93
2037	2038	8,160,823.75	0.24%	95	0.25%	3.54%	288.03
2038	2039	16,676,396.00	0.50%	145	0.38%	3.68%	300.20
2039	2040	50,373,182.83	1.51%	441	1.15%	3.44%	313.09
2040	2041	60,813,707.18	1.82%	559	1.46%	3.46%	324.24
2041	2042	97,340,288.82	2.91%	952	2.48%	3.44%	334.69
2042	2043	325,003.22	0.01%	4	0.01%	4.01%	344.30
2043	>	454,792.57	0.01%	5	0.01%	3.50%	355.76
Unknown			0.00%	0	0.00%		
Total		3,341,667,779.52	100.00%	38,319	100.00%	4.29%	89.99

4. Geographical Distribution

Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average time to interest reset
Unspecified						
Drenthe	104,780,984.43	3.14%	736	3.80%	4.24%	88.01
Utrecht	267,640,047.61	8.01%	1,294	6.67%	4.19%	91.61
Zeeland	58,011,267.76	1.74%	374	1.93%	4.32%	76.51
Zuid-Holland	421,383,042.25	12.61%	2,212	11.41%	4.30%	83.27
Flevoland	89,535,338.24	2.68%	549	2.83%	4.31%	78.51
Friesland	74,518,610.44	2.23%	451	2.33%	4.30%	91.44
Gelderland	571,582,444.98	17.10%	3,251	16.77%	4.26%	92.91
Groningen	106,336,282.22	3.18%	789	4.07%	4.25%	83.04
Limburg	457,483,091.11	13.69%	3,454	17.81%	4.51%	85.44
Noord-Brabant	499,220,227.10	14.94%	2,625	13.54%	4.28%	92.14
Noord-Holland	440,007,286.14	13.17%	2,087	10.76%	4.23%	101.76
Overijssel	251,169,157.24	7.52%	1,567	8.08%	4.24%	86.86
Total	3,341,667,779.52	100.00%	19,389	100.00%	4.29%	89.99



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 time to interest reset
NHG Garantie							
<	10%	2,741,229.08	0.08%	104	0.54%	4.25%	106.13
10%	20%	19,026,522.80	0.57%	456	2.35%	4.31%	93.61
20%	30%	51,299,919.04	1.54%	790	4.07%	4.26%	97.21
30%	40%	100,958,314.59	3.02%	1,125	5.80%	4.20%	90.90
40%	50%	168,917,256.61	5.05%	1,513	7.80%	4.21%	96.89
50%	60%	242,603,486.64	7.26%	1,773	9.14%	4.23%	94.24
60%	70%	312,898,959.45	9.36%	1,895	9.77%	4.23%	94.71
70%	80%	398,865,775.50	11.94%	2,256	11.64%	4.25%	96.59
80%	90%	315,111,053.49	9.43%	1,636	8.44%	4.32%	86.78
90%	100%	436,741,599.05	13.07%	2,013	10.38%	4.26%	93.15
100%	110%	399,014,621.27	11.94%	1,936	9.99%	4.34%	81.49
110%	120%	577,857,206.35	17.29%	2,543	13.12%	4.32%	84.56
120%	130%	301,890,145.01	9.03%	1,301	6.71%	4.45%	86.85
130%	140%	3,499,584.47	0.10%	9	0.05%	4.27%	190.79
140%	150%	744,844.37	0.02%	3	0.02%	4.65%	47.64
150%	>	9,497,261.80	0.28%	36	0.19%	4.50%	81.76
Total		3,341,667,779.52	100.00%	19,389	100.00%	4.29%	89.99



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 time to interest reset
NHG Garantie							
<	10%	2,817,594.47	0.08%	118	0.61%	4.54%	86.08
10%	20%	22,027,851.84	0.66%	572	2.95%	4.47%	87.04
20%	30%	54,532,026.18	1.63%	924	4.77%	4.44%	83.50
30%	40%	95,687,949.50	2.86%	1,139	5.87%	4.30%	90.31
40%	50%	138,645,494.13	4.15%	1,340	6.91%	4.26%	89.19
50%	60%	185,590,539.14	5.55%	1,467	7.57%	4.26%	95.30
60%	70%	238,278,831.80	7.13%	1,584	8.17%	4.21%	96.46
70%	80%	265,833,568.72	7.96%	1,569	8.09%	4.21%	94.88
80%	90%	317,640,533.36	9.51%	1,675	8.64%	4.26%	98.93
90%	100%	279,702,298.95	8.37%	1,410	7.27%	4.32%	90.91
100%	110%	315,367,692.90	9.44%	1,467	7.57%	4.25%	90.62
110%	120%	377,061,298.03	11.28%	1,636	8.44%	4.24%	92.37
120%	130%	364,181,991.25	10.90%	1,657	8.55%	4.31%	84.22
130%	140%	408,889,216.50	12.24%	1,746	9.01%	4.35%	82.80
140%	150%	249,152,540.02	7.46%	989	5.10%	4.45%	80.16
150%	>	26,258,352.73	0.79%	96	0.50%	4.71%	89.56
Total		3,341,667,779.52	100.00%	19,389	100.00%	4.29%	89.99

7. Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average time to interest reset
<	25.000	5,848,319.75	0.18%	278	1.43%	4.75%	81.90
25.000	50.000	48,064,136.37	1.44%	1,220	6.29%	4.65%	76.60
50.000	75.000	101,298,188.20	3.03%	1,584	8.17%	4.59%	76.93
75.000	100.000	174,960,569.32	5.24%	1,966	10.14%	4.46%	81.23
100.000	150.000	543,026,285.85	16.25%	4,291	22.13%	4.32%	81.97
150.000	200.000	726,113,848.86	21.73%	4,156	21.43%	4.24%	83.66
200.000	250.000	621,410,778.53	18.60%	2,776	14.32%	4.24%	85.64
250.000	300.000	372,106,490.33	11.14%	1,367	7.05%	4.24%	92.60
300.000	350.000	222,141,328.11	6.65%	687	3.54%	4.29%	96.20
350.000	400.000	142,714,444.27	4.27%	380	1.96%	4.34%	108.84
400.000	450.000	87,242,838.57	2.61%	206	1.06%	4.31%	92.10
450.000	500.000	69,757,941.36	2.09%	146	0.75%	4.34%	105.64
500.000	>	226,982,610.00	6.79%	332	1.71%	4.26%	129.16
Unknown							
Total		3,341,667,779.52	100.00%	19,389	100.00%	4.29%	89.99

8. Interest Rate Group

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average time to interest reset
<	0,5%		0.00%	0	0.00%	0.00%	0.00
0,5%	1,0%	6,213,701.00	0.19%	57	0.15%	0.92%	257.51
1,0%	1,5%	5,144,489.82	0.15%	50	0.13%	1.20%	204.29
1,5%	2,0%	3,467,964.36	0.10%	50	0.13%	1.82%	62.01
2,0%	2,5%	31,434,351.57	0.94%	367	0.96%	2.24%	197.06
2,5%	3,0%	135,261,040.56	4.05%	1,540	4.02%	2.83%	105.32
3,0%	3,5%	524,906,201.32	15.71%	5,849	15.26%	3.28%	139.70
3,5%	4,0%	572,164,780.82	17.12%	6,290	16.41%	3.78%	83.79
4,0%	4,5%	685,937,478.47	20.53%	7,580	19.78%	4.27%	94.82
4,5%	5,0%	640,498,461.66	19.17%	7,096	18.52%	4.76%	61.74
5,0%	5,5%	500,657,237.14	14.98%	5,881	15.35%	5.23%	67.43
5,5%	6,0%	170,215,326.94	5.09%	2,461	6.42%	5.74%	71.79
6,0%	6,5%	56,033,746.14	1.68%	950	2.48%	6.23%	81.37
6,5%	7,0%	8,821,872.52	0.26%	126	0.33%	6.69%	101.32
7,0%	>	911,127.20	0.03%	22	0.06%	7.42%	131.65
Unknown			0.00%	0	0.00%	0.00%	0.00
Total		3,341,667,779.52	100.00%	38,319	100.00%	4.29%	89.99

9. Origination Date

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average time to interest reset
<	1995		0.00%	0	0.00%		
1995	1996		0.00%	0	0.00%		
1996	1997	3,142,348.28	0.09%	73	0.19%	4.36%	75.27
1997	1998	7,998,315.29	0.24%	94	0.25%	3.94%	92.17
1998	1999	165,277,242.87	4.95%	3,189	8.32%	4.72%	68.25
1999	2000	82,606,690.36	2.47%	1,286	3.36%	4.37%	87.84
2000	2001	103,815,734.99	3.11%	1,237	3.23%	4.33%	118.85
2001	2002	60,485,974.97	1.81%	734	1.92%	4.60%	78.96
2002	2003	89,676,623.39	2.68%	1,022	2.67%	4.35%	97.72
2003	2004	123,068,584.40	3.68%	1,357	3.54%	4.18%	84.07
2004	2005	123,476,571.01	3.70%	1,534	4.00%	4.09%	82.67
2005	2006	202,951,557.15	6.07%	2,415	6.30%	4.00%	88.43
2006	2007	229,818,443.39	6.88%	2,615	6.82%	4.26%	66.08
2007	2008	393,053,402.63	11.76%	3,695	9.64%	4.45%	81.13
2008	2009	279,767,492.22	8.37%	2,884	7.53%	4.90%	68.76
2009	2010	274,091,204.10	8.20%	2,942	7.68%	4.25%	98.52
2010	2011	524,610,400.24	15.70%	5,859	15.29%	3.92%	90.86
2011	2012	647,823,103.91	19.39%	7,042	18.38%	4.27%	113.44
2012	2013	7,482,939.86	0.22%	87	0.23%	4.36%	66.80
2013	>	22,521,150.46	0.67%	254	0.66%	4.36%	82.76
Unknown			0.00%	0	0.00%		
Total		3,341,667,779.52	100.00%	38,319	100.00%	4.29%	89.99

10. Underlying Property

Property	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted average time to interest reset
Farm house	71,313,491.07	2.13%	283	1.46%	4.48%	91.57
Flat/apartment	306,179,031.89	9.16%	2,050	10.57%	4.22%	89.42
Office space	100,000.00	0.00%	1	0.01%	4.70%	49.00
Recreational home	51,463,307.20	1.54%	462	2.38%	4.79%	100.37
Single family house	2,912,611,949.36	87.16%	16,593	85.58%	4.29%	89.83
Total	3,341,667,779.52	100.00%	19,389	100.00%	4.29%	89.99

11. Interest type

Interest type	Aggregate Outstanding Not. Amount	% of Total
Average interest rate	7,784,618.43	0.23%
Ideaal	10,012,965.00	0.30%
Variable	488,082,895.16	14.61%
1 yr fixed	102,598,221.78	3.07%
1 yr fixed + 1 yr refixing period	2,227,655.11	0.07%
2 yr fixed	570,626.05	0.02%
24 months "instaprente"	250,202.53	0.01%
3 yr fixed	45,475,641.65	1.36%
4 yr fixed + 1 yr refixing period	11,188,130.54	0.33%
5 yr fixed	344,680,034.80	10.31%
5 yr fixed + 2 yr refixing period	2,527,177.47	0.08%
5 yr "plafondrente"	411,832,272.98	12.32%
6 yr fixed	55,110,566.66	1.65%
7 yr fixed	13,224,266.95	0.40%
9 yr fixed + 1 yr refixing period	17,846,249.05	0.53%
10 yr fixed	1,086,267,124.75	32.51%
10 yr fixed + 2 yr refixing period	18,215,306.08	0.55%
10 yr "plafondrente"	282,226,436.73	8.45%
12 yr fixed	48,589,674.95	1.45%
14 yr fixed + 1 yr refixing period	20,051,532.78	0.60%
15 yr fixed	94,180,556.63	2.82%
20 yr fixed	166,922,708.79	5.00%
30 yr fixed	5,429,517.52	0.16%
"VariRust" 1% band	841,834.23	0.03%
"VariRust" 2% band	146,117.23	0.00%
"Stabielrente" 1% band	43,461,846.87	1.30%
"Stabielrente" 1,5% band	1,790,809.27	0.05%
"Stabielrente" 2% band	7,451,676.54	0.22%
"Stabielrente" 2,5% band	465,497.02	0.01%
"Stabielrente" 3% band	584,055.52	0.02%
"rentedemper" 5 year, 1% band	7,330,833.53	0.22%
"rentedemper" 5 year, 2% band	8,916,535.67	0.27%
"rentedemper" 5 year, 3% band	925,382.31	0.03%
"rentedemper" 10 year, 2% band	20,085,716.78	0.60%
"rentedemper" 10 year, 3% band	11,156,095.28	0.33%
"rentedemper" 15 year, 3% band	3,216,996.88	0.10%
Total	3,341,667,779.52	100.00%

12. Seasoning

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted average time to interest reset
<	1	27,432,252.87	0.82%	312	0.81%	4.35%	80.00
1	2	145,946,775.59	4.37%	1,543	4.03%	4.14%	123.92
2	3	804,769,338.15	24.08%	8,854	23.11%	4.10%	102.87
3	4	396,961,001.98	11.88%	4,333	11.31%	4.15%	94.08
4	5	226,560,851.47	6.78%	2,425	6.33%	4.75%	83.88
5	6	413,754,230.17	12.38%	3,896	10.17%	4.54%	76.75
6	7	231,671,568.58	6.93%	2,463	6.43%	4.46%	72.55
7	8	235,073,997.80	7.03%	2,752	7.18%	4.10%	72.93
8	9	160,922,485.32	4.82%	1,972	5.15%	4.04%	92.06
9	10	116,385,914.70	3.48%	1,390	3.63%	4.11%	83.07
10	11	110,060,588.17	3.29%	1,186	3.10%	4.24%	91.37
11	12	77,738,032.44	2.33%	924	2.41%	4.49%	84.57
12	13	63,211,428.31	1.89%	761	1.99%	4.33%	92.99
13	14	113,798,854.32	3.41%	1,496	3.90%	4.41%	117.47
14	15	119,924,538.96	3.59%	2,163	5.64%	4.64%	67.71
15	16	91,180,063.36	2.73%	1,732	4.52%	4.61%	71.79
16	17	4,354,281.70	0.13%	72	0.19%	4.06%	95.83
17	18	1,921,575.63	0.06%	45	0.12%	4.34%	80.47
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
Total		3,341,667,779.52	100.00%	38,319	100.00%	4.29%	89.99

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