



Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report

Report period: 21 May 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 www.atccapitalmarkets.com

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 21 May 2013 - 18 June 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	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
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)	485,173,071.80	2,463,731,413.55	189,600,000.00	144,100,000.00	79,600,000.00	41,800,000.00
Total Principal Payments	2,786,190.09	17,874,300.65	0.00	0.00	0.00	0.00
Balance after Payment	482,386,881.71	2,445,857,112.90	189,600,000.00	144,100,000.00	79,600,000.00	41,800,000.00
Bal. before Payment (BBP) Per Note	90,080.41	88,012.41	100,000.00	100,000.00	100,000.00	100,000.00
Previous Factor	0.90080407	0.88012411	1.00000000	1.00000000	1.00000000	1.00000000
Principal Payments Per Note	517.30	638.53	0.00	0.00	0.00	0.00
Balance after Payment Per Note	89,563.10	87,373.88	100,000.00	100,000.00	100,000.00	100,000.00
Current Factor	0.89563105	0.87373883	1.00000000	1.00000000	1.00000000	1.00000000
Interest information						
Accrual Start Date	21/May/2013	21/May/2013	21/May/2013	21/May/2013	21/May/2013	21/May/2013
Accrual End/Report/Record Date	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013	18/Jun/2013
Accrual Period	28	28	28	28	28	28
Fixing Date Reference Rate	16/May/2013					
Reference Rate	Euribor_1M	N/A	N/A	N/A	N/A	N/A
Coupon Reference Rate (in %)	0.112	3.5	0	0	0	0
Relevant Margin * (in bps)	100	0	0	0	0	0
Current Coupon (in bps)	111.2	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	419,623.26	6,706,842.87	0.00	0.00	0.00	0.00
Interest Payments Per Note	77.91	239.59				
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	5	5	5	5
Total Principal + Interest Payments	3,205,813.35	24,581,143.52	0.00	0.00	0.00	0.00
Scheduled Interest Payment	419,623.26	6,706,842.87	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 (sf) / AAAsf	n.r. / Aaa (sf) / AAAsf	n.r. / Aa3 (sf) / AAAsf	n.r. / A3 (sf) / BBB+sf	n.r. / Ba2 (sf) / BBsf	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. / Aa3 (sf) / AAAsf	n.r. / A3 (sf) / BBB+sf	n.r. / Ba2 (sf) / BBsf	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: 21 May 2013 - 18 June 2013



The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	01/05/2013
Current reporting period end date Mortgage Loans	01/06/2013

Number of Loans

Number of Loans at the beginning of the period	19,699
Number of Matured Loans / Prepaid Loans	49
Number of Defaulted Loans	2
Number of Substituted or Replenished Loans	0
Number of Repurchased Loans by the seller	50
Number of other Loans	0
Number of Loans at the end of the period	19,598

Loan amounts

Net Outstanding balance at the beginning of the quarter	3,404,006,485.56
Scheduled Principal Mortgage Loans Received	2,922,112.92
Prepayments of Mortgage Loans	12,777,491.54
Defaulted Mortgage Loans (net of Recoveries)	100,047.79
Substituted or Replenished Mortgage Loans	0.00
Repurchased Mortgage Loans by the seller	4,860,838.49
Other amounts	0.00
Net Outstanding balance at the end of the quarter	3,383,345,994.82

Losses

Cumulative balance of losses since Closing (net of recoveries) at the beginning of the period	656,576.39
Change balance of losses (net of recoveries) during the period	100,047.79
Cumulative balance of losses since Closing (net of recoveries) at the end of the period	756,624.18

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the period	11,509,251.00
Changes in Construction Deposit Obligations	1,139,258.00
Construction Deposit Obligations at the End of the period	10,369,993.00

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 21 May 2013 - 18 June 2013



Interest Waterfall

Notes Interest Available Amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	12,166,331.44
(ii) as interest accrued on the Floating Rate GIC Account;	0.00
(iii) as prepayment penalties under the Mortgage Receivables;	25,264.62
(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;	71,269.49
(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

12,262,865.55

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;	361,921.52
(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;	2,636.70
(d) fourth, in or towards satisfaction, all amounts of interest due but unpaid in respect of:	
- the Senior Class A1 Notes and	419,623.26
- the Senior Class A2 Notes;	6,706,842.87
(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;	100,047.79
(j) tenth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers.	4,671,793.41

Total of Interest Payments

12,262,865.55

Principal Waterfall

Floating Rate Redemption Available Amount

(i) as repayment and prepayment of principal under the Floating Rate Mortgage Receivables;	2,486,869.84
(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;	265,454.66
(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;	16,143.61
(vi) as Participation Increase and as amounts to be received as Initial Participation;	17,721.99
(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 **2,786,190.09**

Fixed Rate Redemption Available Amount

(i) as repayment and prepayment of principal under the Fixed Rate Mortgage Receivables;	11,838,418.05
(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;	4,595,383.83
(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;	83,904.18
(vi) as Participation Increase and as amounts to be received as Initial Participation	1,356,594.59
(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 **17,874,300.65**

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;	2,786,190.09
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;	17,874,300.65
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 **20,660,490.74**

Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	115,009,787.73
Received on Floating Rate GIC Account	32,923,356.29
Paid from Floating Rate GIC Account	33,719,966.66
Floating Rate GIC Account ending balance	114,213,177.36

Payment Disruption Ledger

Payment Disruption Ledger, available amount start of period	51,060,067.28
Payment Disruption Amount, current period	0.00
Repayment amounts received from Servicer	0.00
Payment Disruption Ledger, release	-309,907.36
Payment Disruption Ledger, available amount end of period	50,750,159.92
1.5 % of the Outstanding Principal Amount of the Notes	50,750,159.92

Commingling Risk Guarantee

Commingling Risk Guarantee, available amount start of period	52,400,000.00
Commingling Risk Guarantee, drawn amount start of period	0.00
Commingling Risk Guarantee, changes	-400,000.00
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	52,000,000.00

Financial Cash Collateral Ledger

The Potential Set-Off Required Amount	1,052,555.00
The Posted Collateral Value, start period	0.00
Current drawing from the Financial Cash Collateral Ledger	0.00
The Delivery Amount	1,052,555.00
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
The Posted Collateral Value, end period	1,052,555.00

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	2,981,018,825.52
Balance of Floating Rate Mortgages at the end of the period	494,071,917.77
Balance of Savings related to Fixed Rate Mortgages at the end of the period	-90,883,734.45
Balance of Savings related to Floating Rate Mortgages at the end of the period	-861,014.02
Notes Classes A-E start of the period	3,404,004,485.35
Total Redemptions Notes	20,660,490.74
- Difference	2,000.21

Principal Deficiency Ledgers

Class A Principal Deficiency Ledger, start period	0.00
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	100,047.79
Credits to the ledger	100,047.79
Class E Principal Deficiency Ledger, end period	0.00

Lowland Mortgage Backed Securities 1 B.V.

Monthly Information Report: 21 May 2013 - 18 June 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	100,047.79
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	100,047.79

Since Closing

Number of Loans Defaulted since Closing	20
Percentage of Number of Loans at Closing (%)	0.09
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	756,624.18
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	756,624.18

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

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: 21 May 2013 - 18 June 2013



Constant Prepayment Rate Statistics

Constant Prepayment Rate (CPR)	Previous Period	Current Period
Annualised Life CPR	6.99%	6.93%
Annualised 1-month average CPR	6.80%	5.93%
Annualised 3-month average CPR	6.77%	6.98%
Annualised 6-month average CPR	7.16%	6.96%
Annualised 12-month average CPR	6.87%	6.81%

Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	19,251	0.00	3,309,365,084.82	98.22%	97.82%
0 =< 1	180	238,461.01	36,670,539.70	0.92%	1.08%
1 =< 2	62	82,156.00	14,143,485.35	0.32%	0.42%
2 =< 3	30	69,644.30	6,671,918.33	0.15%	0.20%
3 =< 4	20	56,649.39	3,886,226.33	0.10%	0.11%
4 =< 5	11	56,261.04	2,867,023.14	0.06%	0.08%
5 =< 6	15	99,268.78	3,949,811.76	0.08%	0.12%
> 6	29	246,695.01	5,791,900.31	0.15%	0.17%
Total	19,598	849,135.53	3,383,345,994.82	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 31/5/2013
- Coupon Maximum	8.80	8.8
- Coupon Minimum	2.04	0.81
- Coupon Weighted Average	4.61	4.32
- Mortgage Loan, Average balance by Borrower	177,847.00	172,637.31
- Mortgage Loan, Maximum Loan Value	2,300,000.00	2,300,000.00
- Mortgage Loan, Minimum Loan Value	10.00	1,122.74
- Number of Loanparts	43,255.00	38,728.00
- Number of Loans	21,830.00	19,598.00
Type of Mortgage Loans in Pool	Realised as per Closing Date	Realised as per 31/5/2013
(Calculations based on net amounts)		
Ratio of Annuity Mortgage Loans in Pool (%)	1.44	1.51
Ratio of Interest Only Mortgage Loans in Pool (%)	75.59	74.99
Ratio of Investment Mortgage Loans in Pool (%)	6.41	6.01
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	17.34
	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	P1		P1 /			/

Stratification

1. Key characteristics

Principal amount	3,475,090,743.29
Value of savings deposits	91,744,748.47
Outstanding principal balance	3,383,345,994.82
Building deposits	10,369,993.00
Outstanding principal balance excl. building and saving deposits	3,372,976,001.82
Number loans	19,598
Number loanparts	38,728
Average principal balance (borrower)	172,637.31
Weighted average current interest rate	4.31%
Weighted average time to interest reset	7.59
Weighted average seasoning (in years)	5.98
Weighted average LTFV *	87.80%
Weighted average LTFV (indexed) * (1)	93.94%

(1) The average loan to indexed foreclosure value is 93.94%, 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	51,241,171.06	1.51%	1,258	3.25%	4.38%	110.33
Interest only	2,537,299,268.49	74.99%	28,128	72.63%	4.29%	95.59
Investment	203,366,818.92	6.01%	1,939	5.01%	4.29%	77.63
Linear	4,934,979.38	0.15%	114	0.29%	3.91%	109.11
Savings	586,503,756.97	17.34%	7,289	18.82%	4.44%	74.23
Total	3,383,345,994.82	100.00%	38,728	100.00%	4.31%	91.05

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	215,161,680.89	6.36%	2,836	7.32%	4.58%	3.19
2014	2015	257,702,717.20	7.62%	3,299	8.52%	4.37%	13.74
2015	2016	393,196,246.29	11.62%	4,487	11.59%	3.79%	27.03
2016	2017	525,245,091.20	15.52%	5,566	14.37%	4.18%	37.10
2017	2018	238,178,908.00	7.04%	2,637	6.81%	4.76%	49.95
2018	2019	224,766,427.95	6.64%	2,786	7.19%	5.14%	61.09
2019	2020	160,080,762.63	4.73%	1,924	4.97%	4.63%	73.98
2020	2021	258,272,199.48	7.63%	3,049	7.87%	4.28%	87.11
2021	2022	326,084,862.62	9.64%	3,733	9.64%	4.70%	95.73
2022	2023	59,068,098.35	1.75%	710	1.83%	4.81%	109.83
2023	2024	29,021,220.62	0.86%	394	1.02%	4.83%	120.12
2024	2025	5,707,146.10	0.17%	78	0.20%	4.67%	133.74
2025	2026	25,101,749.78	0.74%	314	0.81%	4.42%	147.84
2026	2027	47,637,882.65	1.41%	559	1.44%	4.63%	157.73
2027	2028	54,410,943.42	1.61%	550	1.42%	4.65%	169.20
2028	2029	42,091,654.56	1.24%	588	1.52%	4.34%	181.39
2029	2030	31,369,904.83	0.93%	408	1.05%	4.09%	195.01
2030	2031	60,365,801.16	1.78%	670	1.73%	4.23%	204.76
2031	2032	25,156,995.96	0.74%	271	0.70%	4.25%	216.96
2032	2033	27,921,644.68	0.83%	237	0.61%	3.74%	230.00
2033	2034	28,346,694.81	0.84%	239	0.62%	3.64%	242.26
2034	2035	33,789,404.80	1.00%	364	0.94%	3.35%	254.30
2035	2036	57,777,818.89	1.71%	566	1.46%	3.34%	265.32
2036	2037	19,593,745.26	0.58%	239	0.62%	3.26%	275.86
2037	2038	8,453,264.45	0.25%	99	0.26%	3.61%	290.01
2038	2039	16,890,474.99	0.50%	148	0.38%	3.76%	302.21
2039	2040	51,425,815.95	1.52%	449	1.16%	3.55%	315.09
2040	2041	61,493,151.89	1.82%	560	1.45%	3.56%	326.19
2041	2042	98,612,528.68	2.91%	962	2.48%	3.54%	336.69
2042	2043	338,656.73	0.01%	5	0.01%	3.95%	346.63
2043	>	82,500.00	0.00%	1	0.00%	3.45%	360.00
Unknown			0.00%	0	0.00%		
Total		3,383,345,994.82	100.00%	38,728	100.00%	4.31%	91.05

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	106,177,448.19	3.14%	746	3.81%	4.26%	88.60
Utrecht	271,020,966.19	8.01%	1,309	6.68%	4.21%	92.95
Zeeland	58,652,746.55	1.73%	378	1.93%	4.34%	78.33
Zuid-Holland	426,267,047.31	12.60%	2,233	11.39%	4.32%	84.42
Flevoland	90,514,969.84	2.68%	555	2.83%	4.33%	79.22
Friesland	75,400,178.37	2.23%	456	2.33%	4.31%	93.34
Gelderland	579,057,895.76	17.11%	3,289	16.78%	4.28%	93.77
Groningen	107,001,879.30	3.16%	795	4.06%	4.28%	83.88
Limburg	463,367,061.54	13.70%	3,488	17.80%	4.53%	86.03
Noord-Brabant	504,917,796.41	14.92%	2,655	13.55%	4.30%	93.68
Noord-Holland	446,829,473.66	13.21%	2,112	10.78%	4.26%	102.70
Overijssel	254,138,531.70	7.51%	1,582	8.07%	4.27%	87.90
Total	3,383,345,994.82	100.00%	19,598	100.00%	4.31%	91.05

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%	2,796,437.20	0.08%	104	0.53%	4.36%	99.56
10%	20%	19,446,362.85	0.57%	464	2.37%	4.35%	93.82
20%	30%	50,727,674.82	1.50%	788	4.02%	4.33%	97.57
30%	40%	101,990,233.63	3.01%	1,135	5.79%	4.24%	91.37
40%	50%	170,770,135.90	5.05%	1,522	7.77%	4.26%	97.69
50%	60%	245,973,184.94	7.27%	1,799	9.18%	4.26%	95.18
60%	70%	312,782,668.09	9.24%	1,899	9.69%	4.26%	96.25
70%	80%	405,733,106.43	11.99%	2,283	11.65%	4.29%	97.22
80%	90%	321,133,574.45	9.49%	1,659	8.47%	4.33%	88.32
90%	100%	437,481,961.63	12.93%	2,019	10.30%	4.28%	93.72
100%	110%	403,776,737.14	11.93%	1,951	9.96%	4.34%	82.68
110%	120%	583,075,260.53	17.23%	2,569	13.11%	4.32%	86.46
120%	130%	315,764,969.91	9.33%	1,364	6.96%	4.45%	87.17
130%	140%	3,674,559.03	0.11%	11	0.06%	4.26%	191.97
140%	150%	745,194.11	0.02%	3	0.02%	4.65%	49.63
150%	>	7,473,934.16	0.22%	28	0.14%	4.56%	81.92
Total		3,383,345,994.82	100.00%	19,598	100.00%	4.31%	91.05

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%	3,253,837.06	0.10%	131	0.67%	4.60%	77.87
10%	20%	25,130,002.16	0.74%	623	3.18%	4.51%	85.84
20%	30%	60,915,106.75	1.80%	986	5.03%	4.48%	85.82
30%	40%	110,964,824.20	3.28%	1,263	6.44%	4.34%	86.76
40%	50%	151,128,845.41	4.47%	1,395	7.12%	4.28%	95.99
50%	60%	210,070,832.27	6.21%	1,587	8.10%	4.29%	92.18
60%	70%	260,196,540.17	7.69%	1,691	8.63%	4.27%	96.70
70%	80%	303,859,718.99	8.98%	1,711	8.73%	4.24%	97.27
80%	90%	337,603,377.29	9.98%	1,727	8.81%	4.32%	98.24
90%	100%	300,033,381.63	8.87%	1,454	7.42%	4.29%	92.42
100%	110%	367,159,844.27	10.85%	1,642	8.38%	4.24%	92.91
110%	120%	389,487,298.96	11.51%	1,734	8.85%	4.31%	87.33
120%	130%	402,168,717.57	11.89%	1,764	9.00%	4.32%	84.99
130%	140%	403,034,186.92	11.91%	1,683	8.59%	4.40%	85.55
140%	150%	50,475,147.01	1.49%	178	0.91%	4.77%	76.89
150%	>	7,864,334.16	0.23%	29	0.15%	4.59%	81.03
Total		3,383,345,994.82	100.00%	19,598	100.00%	4.31%	91.05

7. Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<	100.000	332,804,204.24	9.84%	5,091	25.98%	4.57%
100.000	200.000	1,281,312,652.12	37.87%	8,526	43.50%	4.29%
200.000	300.000	1,008,771,497.23	29.82%	4,203	21.45%	4.25%
300.000	400.000	370,920,930.38	10.96%	1,084	5.53%	4.33%
400.000	500.000	159,395,843.62	4.71%	357	1.82%	4.34%
500.000	600.000	88,922,934.37	2.63%	162	0.83%	4.29%
600.000	700.000	51,788,584.47	1.53%	80	0.41%	4.23%
700.000	800.000	30,774,503.08	0.91%	41	0.21%	4.36%
800.000	900.000	17,912,998.86	0.53%	21	0.11%	4.42%
900.000	1.000.000	12,604,005.65	0.37%	13	0.07%	4.29%
1.000.000	>	28,137,840.80	0.83%	20	0.10%	4.30%
Unknown						
Total		3,383,345,994.82	100.00%	19,598	100.00%	4.31%

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%	5,839,289.00	0.17%	54	0.14%	0.91%	260.76
1,0%	1,5%	6,451,388.46	0.19%	63	0.16%	1.21%	175.92
1,5%	2,0%	7,372,996.61	0.22%	93	0.24%	1.82%	25.92
2,0%	2,5%	36,892,105.95	1.09%	417	1.08%	2.34%	176.88
2,5%	3,0%	124,353,369.59	3.68%	1,421	3.67%	2.82%	93.35
3,0%	3,5%	508,878,387.48	15.04%	5,631	14.54%	3.33%	139.60
3,5%	4,0%	590,511,220.75	17.45%	6,458	16.68%	3.78%	93.86
4,0%	4,5%	691,159,041.15	20.43%	7,632	19.71%	4.27%	96.51
4,5%	5,0%	643,853,866.76	19.03%	7,077	18.27%	4.77%	62.78
5,0%	5,5%	521,483,763.41	15.41%	6,163	15.91%	5.23%	67.23
5,5%	6,0%	178,102,450.69	5.26%	2,591	6.69%	5.74%	70.80
6,0%	6,5%	58,300,536.82	1.72%	976	2.52%	6.23%	81.78
6,5%	7,0%	9,230,984.80	0.27%	130	0.34%	6.69%	99.87
7,0%	>	916,593.35	0.03%	22	0.06%	7.42%	133.45
Unknown			0.00%	0	0.00%	0.00%	0.00
Total		3,383,345,994.82	100.00%	38,728	100.00%	4.31%	91.05

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	3,148,953.94	0.09%	73	0.19%	4.45%	75.52
1997	1998	8,008,491.61	0.24%	94	0.24%	4.03%	93.85
1998	1999	167,825,196.26	4.96%	3,236	8.36%	4.79%	67.34
1999	2000	83,972,562.57	2.48%	1,299	3.35%	4.41%	88.77
2000	2001	105,501,323.98	3.12%	1,262	3.26%	4.36%	118.30
2001	2002	61,515,012.45	1.82%	744	1.92%	4.63%	78.72
2002	2003	90,707,654.21	2.68%	1,033	2.67%	4.40%	98.96
2003	2004	126,384,759.99	3.74%	1,398	3.61%	4.15%	79.53
2004	2005	125,104,822.37	3.70%	1,552	4.01%	4.12%	83.16
2005	2006	206,590,721.87	6.11%	2,461	6.35%	4.04%	89.50
2006	2007	233,779,477.00	6.91%	2,653	6.85%	4.26%	68.02
2007	2008	399,192,504.53	11.80%	3,748	9.68%	4.46%	82.91
2008	2009	286,809,026.62	8.48%	2,949	7.61%	4.92%	68.47
2009	2010	277,384,828.83	8.20%	2,970	7.67%	4.27%	100.81
2010	2011	530,653,430.13	15.68%	5,900	15.23%	3.93%	93.26
2011	2012	653,058,185.91	19.30%	7,088	18.30%	4.28%	115.33
2012	2013	7,625,790.93	0.23%	88	0.23%	4.37%	68.87
2013	>	16,083,251.62	0.48%	180	0.46%	4.41%	70.72
Unknown			0.00%	0	0.00%		
Total		3,383,345,994.82	100.00%	38,728	100.00%	4.31%	91.05

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	72,206,565.31	2.13%	288	1.47%	4.52%	91.93
Flat/apartment	309,166,765.42	9.14%	2,062	10.52%	4.25%	90.58
Recreational home	52,320,223.19	1.55%	470	2.40%	4.83%	101.54
Single family house	2,949,652,440.90	87.18%	16,778	85.61%	4.31%	90.89
Total	3,383,345,994.82	100.00%	19,598	100.00%	4.31%	91.05

11. Interest type

Interest type	Aggregate Outstanding Not. Amount	% of Total
Average interest rate	7,827,129.16	0.23%
Ideaal	10,310,208.91	0.30%
Variable	493,210,903.75	14.58%
1 yr fixed	97,195,891.34	2.87%
1 yr fixed + 1 yr refixing period	1,554,652.90	0.05%
2 yr fixed	515,949.12	0.02%
24 months "instaprente"	558,531.09	0.02%
3 yr fixed	48,080,639.16	1.42%
4 yr fixed + 1 yr refixing period	11,396,121.28	0.34%
5 yr fixed	348,543,123.29	10.30%
5 yr fixed + 2 yr refixing period	2,565,647.84	0.08%
5 yr "plafondrente"	412,136,211.19	12.18%
6 yr fixed	57,809,707.70	1.71%
7 yr fixed	13,075,986.80	0.39%
9 yr fixed + 1 yr refixing period	17,776,814.67	0.53%
10 yr fixed	1,099,302,414.04	32.49%
10 yr fixed + 2 yr refixing period	18,340,962.97	0.54%
10 yr "plafondrente"	293,293,315.90	8.67%
12 yr fixed	49,206,419.79	1.45%
14 yr fixed + 1 yr refixing period	23,672,884.15	0.70%
15 yr fixed	95,560,176.24	2.82%
20 yr fixed	168,180,164.62	4.97%
30 yr fixed	5,594,761.62	0.17%
"VariRust" 1% band	842,244.38	0.02%
"VariRust" 2% band	260,469.84	0.01%
"Stabielrente" 1% band	43,925,232.18	1.30%
"Stabielrente" 1.5% band	1,791,171.85	0.05%
"Stabielrente" 2% band	7,652,085.79	0.23%
"Stabielrente" 2.5% band	465,721.42	0.01%
"Stabielrente" 3% band	585,553.01	0.02%
"rentedemper" 5 year, 1% band	7,470,351.79	0.22%
"rentedemper" 5 year, 2% band	8,941,670.44	0.26%
"rentedemper" 5 year, 3% band	1,100,382.31	0.03%
"rentedemper" 10 year, 2% band	20,110,769.24	0.59%
"rentedemper" 10 year, 3% band	11,266,234.58	0.33%
"rentedemper" 15 year, 3% band	3,225,490.46	0.10%
Total	3,383,345,994.82	100.00%

12. Seasoning

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	1	22,530,278.20	0.67%	256	0.66%	4.39%	70.85
1	2	312,401,528.70	9.23%	3,286	8.48%	4.26%	126.25
2	3	733,954,523.09	21.69%	8,191	21.15%	4.05%	98.47
3	4	348,957,046.47	10.31%	3,771	9.74%	4.20%	97.42
4	5	250,761,130.04	7.41%	2,572	6.64%	4.89%	77.81
5	6	415,214,616.03	12.27%	3,921	10.12%	4.53%	81.01
6	7	239,049,360.26	7.07%	2,594	6.70%	4.38%	69.06
7	8	219,580,340.36	6.49%	2,620	6.77%	4.07%	81.23
8	9	154,368,236.38	4.56%	1,895	4.89%	4.10%	89.45
9	10	119,839,621.76	3.54%	1,377	3.56%	4.11%	81.86
10	11	101,013,617.53	2.99%	1,098	2.84%	4.29%	91.87
11	12	74,506,621.13	2.20%	907	2.34%	4.51%	84.60
12	13	73,843,371.21	2.18%	877	2.26%	4.35%	100.91
13	14	112,674,444.23	3.33%	1,544	3.99%	4.47%	109.20
14	15	136,476,284.24	4.03%	2,542	6.56%	4.75%	67.31
15	16	62,641,849.20	1.85%	1,170	3.02%	4.60%	73.81
16	17	4,541,873.66	0.13%	77	0.20%	4.29%	93.17
17	18	991,252.33	0.03%	30	0.08%	4.44%	68.03
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		3,383,345,994.82	100.00%	38,728	100.00%	4.31%	91.05

Contact Information

Auditors

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

Floating Rate GIC Provider

Rabobank Nederland
Croeselaan 18
Utrecht
The Netherlands

Issuer

Lowland Mortgage Backed Securities 1 B.V.
Frederik Roeskestraat 123
Amsterdam
The Netherlands

Legal Advisor to the Seller and the Issuer

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

Paying Agent

ABN AMRO Bank N.V.
Kemelstede 2
4817 ST Breda
The Netherlands

Listing Agent

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

Rating Agency 1

Fitch Ratings
2 Eldon Street
London EC2M 7UA
United Kingdom

Rating Agency 2

Moody's
2 Minster Court
London EC3R 7XB
United Kingdom

Tax Advisor

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

Security Trustee

Stichting Security Trustee Lowland MBS 1
Claude Debussylaan 24
Amsterdam
The Netherlands

Seller 1

SNS Bank N.V.
Croeselaan 1
Utrecht
The Netherlands

Seller 2

RegioBank N.V.
Croeselaan 1
Utrecht
The Netherlands

Servicer

SNS Bank N.V.
Croeselaan 1
Utrecht
The Netherlands