ATC

PEARL MORTGAGE BACKED SECURITIES 1 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

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Bond Report

Tranche Class Name	Class A Notes	Class S Notes	Class B Notes
General information			
ISIN Code	XS0265250638	XS0715998331	XS0265252253
Common code	026525063		026525225
Security code	15810		15811
Stock Exchange Listing(s)	Euronext Exchange	Euronext Exchange	Euronext Exchange
Currency	EUR	EUR	EUR
Number of Notes	10000	640	137
Interest Payment Date	18/Jun/2013	18/Jun/2013	18/Jun/2013
Principal Payment Date	18/Jun/2013	18/Jun/2013	18/Jun/2013
Principal information			
Original Principal Balance	**936,000,000.00**	**64,000,000.00**	**13,700,000.00**
Balance before Payment (BBP)	**936,000,000.00**	**64,000,000.00**	**13,700,000.00**
Total Principal Payments	**0.00**	**0.00**	**0.00**
Balance after Payment	**936,000,000.00**	**64,000,000.00**	**13,700,000.00**
Bal. before Payment (BBP) Per Note	93,600.00	100,000.00	100,000.00
Previous Factor	1.00000000	1.00000000	1.00000000
Principal Payments Per Note	0.00	0.00	0.00
Balance after Payment Per Note	93,600.00	100,000.00	100,000.00
Current Factor	1.00000000	1.00000000	1.00000000
Interest information			
Accrual Start Date	18/Mar/2013	18/Mar/2013	18/Mar/2013
Accrual End/Report/Record Date	18/Jun/2013	18/Jun/2013	18/Jun/2013
Accrual Period	92	92	92
Fixing Date Reference Rate	14/Mar/2013	14/Mar/2013	14/Mar/2013
Reference Rate	Euribor_3M	Euribor_3M	Euribor_3M
Coupon Reference Rate (in %)	0.204	0.204	0.204
Relevant Margin * (in bps)	5	5	75
Current Coupon (in bps)	25.4	25.4	95.4
Convention	act/360	act/360	act/360
Total Interest Payments	**607,600.00**	**41,542.40**	**33,400.60**
Interest Payments Per Note	60.76	64.91	243.80
Other information			
Expected / Scheduled Maturity	18/Sep/2026	18/Sep/2026	18/Sep/2026
Original Weighted Average Life	14.7	14.8	20
Total Principal + Interest Payments	607,600.00	41,542.40	33,400.60
Scheduled Interest Payment	607,600.00	41,542.40	33,400.60
Current Interest Shortfall	0.00	0.00	0.00
Cumulative Interest Shortfall	0.00	0.00	0.00
Original Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa (sf) / AAAsf	n.r. / Baa2 (sf) / BBB+sf	n.r. / Baa2 (sf) / BBB-sf
Current Rating(s) (S&P/Moody's/Fitch)	n.r. / Aaa (sf) / AAAsf	n.r. / Baa1 (sf) / BBB+sf	n.r. / Ba2 (sf) / Bsf
PDL Balance Previous Payment Date	0.00	0.00	0.00
PDL Balance Current Payment Date	0.00	0.00	0.00
Principal Shortfall	0.00	0.00	0.00
Cumulative Principal Shortfalls	0.00	0.00	0.00
Legal Maturity	18/Sep/2047	18/Sep/2047	18/Sep/2047

* up to FORD: 18/Sep/2026

Swap Calculations

Notes Interest Calculations	
Interest Payable Notes Class A (unrounded)	607,568.00
Interest Payable Notes Class A (rounded)	607,600.00
Unpaid interest Class A	0.00
Total Interest payable Class A	**607,600.00**
Interest Payable Notes Class S (unrounded)	41,543.11
Interest Payable Notes Class S (rounded)	41,542.40
Unpaid interest Class S	0.00
Total Interest payable Class S	**41,542.40**
Interest Payable Notes Class B (unrounded)	33,400.60
Interest Payable Notes Class B (rounded)	33,400.60
Unpaid interest Class B	0.00
Total Interest payable Class B	**33,400.60**
Total Notes Interest Receivable from Swap Counterparty	*682,511.71*
Total Notes Interest payable IPOP	682,543.00

Calculation Swap

Party A: the Floating Rate Payer

Interest Notes Class A	607,568.00
Interest Notes Class S	41,543.11
Interest Notes Class B	33,400.60
Total receivable from Swap Counterparty	**682,511.71**

Party B: The Fixed Rate Payer

(a) the Scheduled Interest; and	9,657,153.35
(b) interest accrued on the Floating Rate GIC Account; and	0.00
(c) prepayment penalties received, less	85,406.01
(x) the Excess Margin multiplied by the Notional Amount and	665,542.96
(y) the Issuer Expenses	389,016.68
Total payable to Swap Counterparty	**8,687,999.71**
Net Swap amount	**8,005,488.00**

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	6,902
Number of Matured Loans / Prepaid Loans	65
Number of Defaulted Loans	0
Number of Substituted or Replenished Loans	90
Number of Repurchased Loans by the seller	15
Number of other Loans	0
Number of Loans at the end of the period	**6,912**

Loan amounts

Net Outstanding balance at the beginning of the quarter	1,013,699,313.53
Scheduled Principal Mortgage Loans Received	3,664,552.00
Prepayments of Mortgage Loans	10,946,329.63
Defaulted Mortgage Loans (net of Recoveries)	0
Substituted or Replenished Mortgage Loans	16,039,924.53
Repurchased Mortgage Loans by the seller	1,428,697.75
Other amounts	0
Net Outstanding balance at the end of the quarter	**1,013,699,658.68**

Losses

Cumulative balance of losses since Closing (net of recoveries) at the beginning of the period	0.00
Change balance of losses (net of recoveries) during the period	0.00
Cumulative balance of losses since Closing (net of recoveries) at the end of the period	**0.00**

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the period	0.00
Changes in Construction Deposit Obligations	0.00
Construction Deposit Obligations at the End of the period	**0.00**

Interest Waterfall

Notes Interest available amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	10,198,100.23
(ii) as interest accrued on the Floating Rate GIC Account;	0.00
(iii) as prepayment penalties under the Mortgage Receivables;	85,406.01
(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 under the Cash Advance Facility;	0.00
(vi) as amounts to be drawn from the Trigger Reserve Fund;	0.00
(vii) as amounts to be received from the Swap Counterparty under the Swap Agreement;	682,511.71
(viii) as amounts received in connection with a repurchase of Mortgage Receivables;	43,779.73
(ix) as amounts received in connection with a sale of Mortgage Receivables;	0.00
(x) as amounts received as post-foreclosure proceeds on the Mortgage Receivables; and	0.00
(xi) any amounts standing to the credit of the Floating Rate GIC Account on the final QPD.	0.00
Notes Interest Available Amount	**11,009,797.68**

Notes Interest Priority of Payments

(a) first, the fees or other remuneration due and payable to the Directors in connection with the Management	747.55
(b) second, all costs and expenses due and payable to the Pool Servicers and the Issuer Administrator;	372,308.45
(c) third, (i) any amounts due and payable to third parties	7,881.91
(c) third, (ii) fees and expenses due to the Paying Agent and the Reference Agent;	2,250.00
(c) third (iii) the Cash Advance Facility Commitment Fee	5,828.78
(d) fourth, any amounts due and payable to the Cash Advance Facility Provider;	0.00
(e) fifth, amounts, if any, due but unpaid under the Swap Agreement;	8,687,999.71
(f) sixth, all amounts of interest due but unpaid in respect of the Senior Class A Notes;	607,600.00
(g) seventh, sums to be credited to the Class A Principal Deficiency Ledger until reduced to zero;	0.00
(h) eighth, all amounts of interest due but unpaid in respect of the Mezzanine Class S Notes;	41,542.40
(i) nineth, sums to be credited to the Class S Principal Deficiency Ledger until reduced to zero;	0.00
(j) tenth, all amounts of interest due but unpaid in respect of the Mezzanine Class B Notes;	33,400.60
(k) elevnth, sums to be credited to the Class B Principal Deficiency Ledger until reduced to zero;	0.00
(l) twelfth, in or towards satisfaction of any sums required to fund or replenish the Trigger Reserve Fund;	1,250,238.28
(m) thirteenth, in or towards satisfaction of the Swap Counterparty Default Payment;	0.00
(n) fourteenth, in or towards satisfaction of gross-up amounts or additional amounts due to the Cash Advance Facility	0.00
(o) fifteenth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Seller.	0.00
Total interest payments	**11,009,797.68**

Principal Waterfall

Notes Principal Available Amount

(i) as repayment and prepayment of principal under the Mortgage Receivables;	13,963,649.44
(ii) as Net Proceeds on any Mortgage Receivable	0.00
(iii) as amounts received in connection with a repurchase of Mortgage Receivables	0.00
(iv) as amounts received in connection with a sale of Mortgage Receivables	0.00
(v) as amounts to be credited to the Principal Deficiency Ledger	0.00
(vi) as Participation Increase and as amounts to be received as Initial Participation	2,075,929.94
(vi) as Over/undercollateralization on Closing Date.	686.47
Total Notes Principal Available Amount	**16,040,265.85**

Notes Principal Priority of Payments

(a) first, in or towards satisfaction of the purchase price of any Substitute Mortgage Receivables;	16,039,924.53
Reserved for Substitution	341.32
(b) second, in or towards satisfaction of principal amounts due under the Senior Class A Notes;	0.00
(c) third, in or towards satisfaction of principal amounts due under the Mezzanine Class S Notes;	0.00
(d) fourth, in or towards satisfaction of principal amounts due under the Subordinated Class B Notes;	0.00
(e) fifth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Seller.	0.00
Total of Principal Payments	**16,040,265.85**

Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	18,389,806,58
Received on Floating Rate GIC Account	20,427,973.95
Paid from Floating Rate GIC Account	20,184,560.82
Floating Rate GIC Account ending balance	18,633,219.71
Ending balance ex Collateral	**4,833,219.71**

Trigger Reserve Fund

Trigger Reserve Fund starting balance	3,581,207.02
Deposit by Seller	0.00
Deposit by waterfall	1,250,238.28
Interest received	0.00
Drawing Trigger Reserve Fund	0.00
Release Trigger Reserve Fund	0.00
Payments from Trigger Reserve Fund	0.00
Trigger Reserve Fund ending balance	**4,831,445.30**
Trigger Reserve Fund Required Amountbalance	**10,137,000.00**

Commingling Risk Guarantee

Commingling Risk Guarantee, available amount end of period	13,800,000.00
Commingling Risk Guarantee, available amount start period	13,800,000.00
Commingling Risk Guarantee, changes	0.00
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	405,480.00
Current drawing from the Financial Cash Collateral Ledger	0.00
The Delivery Amount	405,480.00
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	0.00

Cash Advance Facility

Cash Advance Facility Maximum Amount, next period	22,808,250.00
Cash Advance Facility Drawn Balance start period	0.00
Cash Advance Facility Drawing current period	0.00
Cash Advance Facility Repayment current period	0.00
Cash Advance Facility Available Amount next period	**22,808,250.00**
Interest due on CAF drawn amount	0.00
Interest paid on CAF drawn amount	0.00

Reconciliation Assets

Balance of Mortgages at the end of the period (incl Substitutions)	1,067,337,968.36
Balance of Savings at the end of the period (incl Substitutions)	-53,638,309.68
Notes Classes A and B	1,013,700,000.00
Total Redemptions Notes	0.00
Reserved Amount	341.32
- Difference	*0.00*

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 S Principal Deficiency Ledger, start period	0.00
Debits to the ledger	0.00
Credits to the ledger	0.00
Class S 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

Default Statistics

This period

Number of Loans Defaulted during the Period	0
Percentage of Number of Performing Loans Outstanding at the beginning of the period (%)	0.00
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	0.00
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	0.00

Since Closing

Number of Loans Defaulted since Closing	0
Percentage of Number of Loans at Closing (%)	0.00
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	0.00
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	0.00
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	5.36%	4.91%
Annualised 3-month average CPR	5.06%	4.38%
Annualised 6-month average CPR	5.36%	4.76%
Annualised 12-month average CPR	5.50%	5.36%

Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	6,761	0.00	991,102,534.00	97.82%	97.77%
0 =< 1	74	19,136.00	11,203,647.68	1.07%	1.11%
1 =< 2	22	21,050.00	3,307,742.00	0.32%	0.33%
2 =< 3	15	22,064.00	2,092,513.00	0.22%	0.21%
3 =< 4	6	12,081.00	916,788.00	0.09%	0.09%
4 =< 5	1	3,418.00	172,004.00	0.01%	0.02%
5 =< 6	5	11,247.00	645,545.00	0.07%	0.06%
> 6	28	224,854.00	4,258,885.00	0.41%	0.42%
Total	**6,912**	**313,850.00**	**1,013,699,658.68**	**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	7.90		7.10
- Coupon Minimum	2.80		1.10
- Coupon Weighted Average	4.31		4.08
- Mortgage Loan, Average balance by Borrower	146,027.00		146,657.93
- Mortgage Loan, Maximum Loan Value	250,000.00		350,000.00
- Mortgage Loan, Minimum Loan Value	8,289.00		2,822.05
- Number of Loanparts	17,223.00		13,496.00
- Number of Loans	9,041.00		6,912.00
Triggers	**Realised as per Closing Date**		**Realised as per 31/5/2013**
Liquidity Facility Amount (Minimum: 10137000.00)	22,808,250.00		22,808,250.00
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 (%)	0.80		1.53
Ratio of Interest Only Mortgage Loans in Pool (%)	53.55		55.60
Ratio of Investment Mortgage Loans in Pool (%)	21.08		14.36
Ratio of Life Mortgage Loans in Pool (%)	0.00		0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.17		0.19
Ratio of Other Mortgage Loans in Pool (%)	0.00		0.00
Ratio of Savings Mortgage Loans in Pool (%)	24.40		28.32
	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
Cash Advance Facility Provider	BNP Paribas	F2		F1+	P-2		P-1	A-2		
Floating Rate GIC Provider	Rabobank Nederland	F2		F1+	P-2		P-1	A-2		
Interest Rate Swap Counterparty	BNP Paribas	F2	A	F1+/A+	P-2	A3	P-1 / A2	A-2		
Seller	SNS Bank N.V.					Baa1	Baa3			

Stratification

1. Key characteristics

Principal amount	1,067,337,968.36
Value of savings deposits	53,638,309.68
Outstanding principal balance	**1,013,699,658.68**
Building deposits	0.00
Outstanding principal balance excl. building and saving deposits	**1,013,699,658.68**
Number loans	6,912
Number loanparts	13,496
Average principal balance (borrower)	146,657.93
Weighted average current interest rate	4.08%
Weighted average remaining time to interest (in years)	5.40
Weighted average seasoning (in years)	6.93
Weighted average LTFV *	96.40%
Weighted average LTFV (indexed) * (1)	101.55%

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
Annuitaire Hypotheek							
Annuity		15,552,770.00	1.53%	298	2.21%	4.13%	72.38
Interest only		563,571,403.68	55.60%	7,689	56.97%	4.04%	66.42
Investment		145,609,442.00	14.36%	1,612	11.94%	3.90%	60.09
Lineair		1,881,438.00	0.19%	43	0.32%	3.82%	74.89
Savings		287,084,605.00	28.32%	3,854	28.56%	4.27%	63.50
	Total	1,013,699,658.68	100.00%	13,496	100.00%	4.08%	64.79

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	113,735,100.00	11.22%	1,601	11.86%	3.64%	3.23
2014	2015	129,727,245.00	12.80%	1,789	13.26%	3.78%	13.67
2015	2016	150,352,253.68	14.83%	1,961	14.53%	3.59%	26.33
2016	2017	106,287,429.00	10.49%	1,410	10.45%	3.98%	37.65
2017	2018	116,873,303.00	11.53%	1,504	11.14%	4.55%	51.27
2018	2019	49,501,900.00	4.88%	663	4.91%	4.76%	59.73
2019	2020	64,606,183.00	6.37%	849	6.29%	4.43%	74.37
2020	2021	66,091,661.00	6.52%	781	5.79%	4.16%	86.20
2021	2022	54,026,377.00	5.33%	678	5.02%	4.62%	99.52
2022	2023	34,728,424.00	3.43%	441	3.27%	4.92%	108.95
2023	2024	8,998,807.00	0.89%	129	0.96%	4.99%	119.45
2024	2025	1,532,149.00	0.15%	24	0.18%	4.54%	135.43
2025	2026	7,526,940.00	0.74%	121	0.90%	4.66%	148.09
2026	2027	5,294,583.00	0.52%	88	0.65%	4.63%	156.74
2027	2028	20,996,374.00	2.07%	272	2.02%	4.87%	170.18
2028	2029	2,116,733.00	0.21%	30	0.22%	5.50%	179.00
2029	2030	5,244,069.00	0.52%	99	0.73%	4.61%	197.13
2030	2031	20,381,371.00	2.01%	299	2.22%	4.51%	203.49
2031	2032	2,908,264.00	0.29%	48	0.36%	3.94%	217.57
2032	2033	4,665,171.00	0.46%	65	0.48%	3.29%	229.96
2033	2034	5,259,191.00	0.52%	73	0.54%	3.30%	242.05
2034	2035	14,858,555.00	1.47%	211	1.56%	3.14%	254.29
2035	2036	16,522,945.00	1.63%	218	1.62%	3.08%	264.66
2036	2037	4,353,333.00	0.43%	61	0.45%	3.10%	274.28
2037	2038	844,400.00	0.08%	11	0.08%	3.77%	291.94
2038	2039	483,073.00	0.05%	4	0.03%	5.96%	303.45
2039	2040	1,257,402.00	0.12%	17	0.13%	3.20%	317.26
2040	2041	3,267,685.00	0.32%	32	0.24%	3.51%	324.19
2041	2042	1,093,078.00	0.11%	13	0.10%	3.73%	340.65
2042	2043	165,660.00	0.02%	4	0.03%	3.20%	346.66
2043	>		0.00%	0	0.00%		
Unknown			0.00%	0	0.00%		
	Total	1,013,699,658.68	100.00%	13,496	100.00%	4.08%	64.79

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		45,541,590.00	4.49%	348	5.03%	4.18%	66.08
Utrecht		63,386,359.00	6.25%	377	5.45%	4.08%	60.92
Zeeland		12,876,667.00	1.27%	102	1.48%	4.01%	64.10
Zuid-Holland		160,939,348.00	15.88%	1,067	15.44%	4.04%	59.02
Flevoland		53,848,722.00	5.31%	356	5.15%	4.10%	65.41
Friesland		22,719,114.00	2.24%	170	2.46%	4.17%	65.28
Gelderland		176,605,772.68	17.42%	1,151	16.65%	4.04%	63.91
Groningen		64,537,866.00	6.37%	558	8.07%	4.21%	68.08
Limburg		135,449,304.00	13.36%	1,000	14.47%	4.18%	66.25
Noord-Brabant		86,057,104.00	8.49%	536	7.75%	4.01%	68.27
Noord-Holland		75,611,254.00	7.46%	456	6.60%	4.04%	69.40
Overijssel		116,126,558.00	11.46%	791	11.44%	4.06%	66.33
	Total	1,013,699,658.68	100.00%	6,912	100.00%	4.08%	64.79

5. Loan To Original Foreclosure 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%		188,903.00	0.02%	14	0.20%	4.57%	69.08
10%	20%		2,113,241.00	0.21%	57	0.82%	4.38%	58.01
20%	30%		7,440,473.00	0.73%	119	1.72%	4.24%	62.74
30%	40%		15,427,052.00	1.52%	181	2.62%	4.19%	64.13
40%	50%		28,188,739.00	2.78%	277	4.01%	3.98%	65.78
50%	60%		39,202,300.00	3.87%	351	5.08%	4.07%	62.37
60%	70%		53,145,815.00	5.24%	427	6.18%	4.05%	70.77
70%	80%		77,682,252.00	7.66%	587	8.49%	4.12%	65.98
80%	90%		105,872,995.00	10.44%	761	11.01%	4.10%	67.02
90%	100%		156,118,249.00	15.40%	1,038	15.02%	4.07%	63.35
100%	110%		191,087,094.00	18.85%	1,166	16.87%	4.09%	64.80
110%	120%		216,758,867.68	21.38%	1,229	17.78%	4.13%	64.28
120%	130%		109,459,030.00	10.80%	640	9.26%	3.97%	65.19
130%	140%		5,399,398.00	0.53%	30	0.43%	4.23%	56.31
140%	150%		1,777,925.00	0.18%	11	0.16%	3.87%	37.12
150%	>		3,837,325.00	0.38%	24	0.35%	4.08%	24.38
		Total	1,013,699,658.68	100.00%	6,912	100.00%	4.08%	64.79

6. Loan To Indexed Foreclosure 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%	101,912.00	0.01%	13	0.19%	4.87%	77.46
10%	20%	1,497,007.00	0.15%	48	0.69%	4.33%	64.96
20%	30%	6,348,159.00	0.63%	108	1.56%	4.23%	63.36
30%	40%	13,306,956.00	1.31%	176	2.55%	4.21%	63.58
40%	50%	22,851,394.00	2.25%	246	3.56%	4.06%	69.15
50%	60%	40,818,656.00	4.03%	390	5.64%	4.14%	69.88
60%	70%	54,373,032.00	5.36%	475	6.87%	4.15%	75.73
70%	80%	75,650,073.00	7.46%	594	8.59%	4.16%	74.21
80%	90%	97,861,496.00	9.65%	706	10.21%	4.05%	65.87
90%	100%	114,246,126.00	11.27%	779	11.27%	4.06%	64.28
100%	110%	144,868,611.00	14.29%	895	12.95%	4.02%	63.88
110%	120%	155,499,095.00	15.34%	911	13.18%	4.02%	60.70
120%	130%	158,467,013.68	15.63%	873	12.63%	4.00%	64.43
130%	140%	99,610,788.00	9.83%	539	7.80%	4.18%	60.32
140%	150%	21,627,135.00	2.13%	119	1.72%	4.65%	56.03
150%	>	6,572,205.00	0.65%	40	0.58%	4.34%	37.60
	Total	1,013,699,658.68	100.00%	6,912	100.00%	4.08%	64.79

7. Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<	100.000	98,067,699.00	9.67%	1,324	19.16%	4.27%
100.000	200.000	681,744,937.68	67.25%	4,563	66.02%	4.07%
200.000	300.000	224,537,023.00	22.15%	996	14.41%	4.05%
300.000	400.000	9,349,999.00	0.92%	29	0.42%	4.08%
400.000	500.000					
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						
	Total	1,013,699,658.68	100.00%	6,912	100.00%	4.08%

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%	4,199,979.00	0.41%	53	0.39%	1.47%	1.64
1,5%	2,0%	16,824,231.00	1.66%	208	1.54%	1.79%	5.42
2,0%	2,5%	21,326,963.00	2.10%	303	2.25%	2.26%	11.21
2,5%	3,0%	52,481,174.00	5.18%	687	5.09%	2.85%	94.60
3,0%	3,5%	136,618,092.00	13.48%	1,723	12.77%	3.27%	99.78
3,5%	4,0%	258,128,542.68	25.46%	3,382	25.06%	3.79%	36.25
4,0%	4,5%	199,098,731.00	19.64%	2,625	19.45%	4.31%	60.49
4,5%	5,0%	215,265,310.00	21.24%	2,848	21.10%	4.77%	74.01
5,0%	5,5%	76,262,283.00	7.52%	1,097	8.13%	5.23%	82.03
5,5%	6,0%	23,524,512.00	2.32%	388	2.87%	5.71%	91.64
6,0%	6,5%	9,164,166.00	0.90%	165	1.22%	6.23%	101.21
6,5%	7,0%	732,998.00	0.07%	16	0.12%	6.77%	97.68
7,0%	>	72,677.00	0.01%	1	0.01%	7.10%	26.00
Unknown			0.00%	0	0.00%	0.00%	0.00
	Total	1,013,699,658.68	100.00%	13,496	100.00%	4.08%	64.79

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 Reset
<	1995		82,738.00	0.01%	2	0.01%	5.26%	64.03
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		17,266,109.00	1.70%	361	2.67%	4.58%	96.08
2000	2001		35,017,990.00	3.45%	547	4.05%	4.53%	136.71
2001	2002		22,989,623.00	2.27%	376	2.79%	4.59%	70.85
2002	2003		39,644,797.00	3.91%	610	4.52%	4.53%	79.10
2003	2004		79,276,095.00	7.82%	1,118	8.28%	3.63%	41.23
2004	2005		160,559,646.00	15.84%	2,278	16.88%	3.78%	47.95
2005	2006		174,305,565.68	17.19%	2,398	17.77%	3.78%	54.35
2006	2007		59,371,692.00	5.86%	805	5.96%	4.02%	59.02
2007	2008		130,414,724.00	12.87%	1,652	12.24%	4.60%	72.78
2008	2009		41,086,852.00	4.05%	523	3.88%	4.94%	61.65
2009	2010		57,772,307.00	5.70%	674	4.99%	4.07%	62.34
2010	2011		100,184,017.00	9.88%	1,076	7.97%	3.75%	67.71
2011	2012		61,407,866.00	6.06%	677	5.02%	4.20%	87.30
2012	2013		29,602,733.00	2.92%	340	2.52%	4.44%	82.17
2013	>		4,716,904.00	0.47%	59	0.44%	4.20%	66.33
Unknown				0.00%	0	0.00%		
		Total	1,013,699,658.68	100.00%	13,496	100.00%	4.08%	64.79

10. Underlying Property

Property		Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Remaining Time to Interest Reset
Flat/appartment		143,541,316.00	14.16%	1,111	16.07%	4.03%	62.81
Single family house		870,158,342.68	85.84%	5,801	83.93%	4.09%	65.12
	Total	1,013,699,658.68	100.00%	6,912	100.00%	4.08%	64.79

11. Interest Type

interest type	Aggregate Outstanding Not. Amount	% of Total
"rentedemper" 10 year, 2% band	21,673,407.80	2.14%
"rentedemper" 10 year, 3% band	5,632,691.28	0.56%
"rentedemper" 15 year, 3% band	5,714,968.14	0.56%
"rentedemper" 5 year, 1% band	4,476,305.74	0.44%
"rentedemper" 5 year, 2% band	739,375.00	0.07%
"rentedemper" 5 year, 3% band	753,198.68	0.07%
"Stabielrente" 1% band	16,922,188.70	1.67%
"Stabielrente" 1,5% band	1,004,934.56	0.10%
"Stabielrente" 2% band	4,373,666.23	0.43%
"Stabielrente" 2,5% band	497,462.88	0.05%
"Stabielrente" 3% band	493,175.78	0.05%
1 yr fixed	48,201,321.23	4.75%
10 yr "plafondrente"	127,419,110.66	12.57%
10 yr fixed	345,988,151.20	34.13%
10 yr fixed + 2 yr refixing period	3,769,446.44	0.37%
12 yr fixed	18,663,573.14	1.84%
15 yr fixed	16,244,208.36	1.60%
20 yr fixed	42,084,727.37	4.15%
3 yr fixed	43,247,644.93	4.27%
30 yr fixed	1,274,086.60	0.13%
5 yr "plafondrente"	138,516,483.30	13.66%
5 yr fixed	84,138,870.30	8.30%
5 yr fixed + 2 yr refixing period	267,781.56	0.03%
6 yr fixed	18,385,425.86	1.81%
Ideaal	5,478,372.69	0.54%
Variable	57,739,080.25	5.70%
Total	1,013,699,658.68	100.00%

12. Seasoning

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Remaining Time to Interest Reset
<	1	18,691,191.00	1.84%	222	1.64%	4.36%	73.75
1	2	70,325,111.00	6.94%	784	5.81%	4.29%	87.56
2	3	78,306,703.00	7.72%	837	6.20%	3.71%	69.89
3	4	81,026,829.00	7.99%	909	6.74%	4.00%	63.66
4	5	26,836,151.00	2.65%	339	2.51%	4.95%	60.49
5	6	123,901,772.00	12.22%	1,562	11.57%	4.69%	70.37
6	7	45,568,718.00	4.50%	610	4.52%	4.27%	67.21
7	8	151,010,699.00	14.90%	2,048	15.17%	3.83%	54.12
8	9	185,694,853.68	18.32%	2,608	19.32%	3.85%	52.26
9	10	89,191,077.00	8.80%	1,274	9.44%	3.48%	37.22
10	11	53,611,267.00	5.29%	803	5.95%	4.07%	69.31
11	12	30,343,377.00	2.99%	466	3.45%	4.63%	75.21
12	13	20,478,199.00	2.02%	335	2.48%	4.49%	97.78
13	14	34,310,326.00	3.38%	592	4.39%	4.58%	134.70
14	15	4,320,647.00	0.43%	105	0.78%	4.49%	65.36
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	66,252.00	0.01%	1	0.01%	5.30%	72.00
19	20	0.00	0.00%	0	0.00%	0.00%	0.00
20	>	16,486.00	0.00%	1	0.01%	5.10%	32.00
Unknown		0.00	0.00%	0	0.00%	0.00%	0.00
	Total	1,013,699,658.68	100.00%	13,496	100.00%	4.08%	64.79

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