PEARL MORTGAGE BACKED SECURITIES 3 B.V.

Quarterly Information Report

Report period: 18 December 2012 - 18 March 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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ATC

Bond Report

Tranche Class Name	Senior Class A Notes	Mezzanine Class S Notes	Subordinated Class B Notes
General information			
ISIN Code	XS0343673611	XS0716055743	XS0343676044
Common code	034367361		034367604
Security code	619665		619666
Stock Exchange Listing(s)	Euronext Exchange	Euronext Exchange	Euronext Exchange
Currency	EUR	EUR	EUR
Number of Notes	16000	520	140
Interest Payment Date	18/Mar/2013	18/Mar/2013	18/Mar/2013
Principal Payment Date	18/Mar/2013	18/Mar/2013	18/Mar/2013
Principal information			
Original Principal Balance	**800,000,000.00**	**52,000,000.00**	**7,000,000.00**
Balance before Payment (BBP)	**748,000,000.00**	**52,000,000.00**	**7,000,000.00**
Total Principal Payments	**748,000,000.00**	**52,000,000.00**	**7,000,000.00**
Balance after Payment	**0.00**	**0.00**	**0.00**
Bal. before Payment (BBP) Per Note	46,750.00	100,000.00	50,000.00
Previous Factor	0.93500000	1.00000000	1.00000000
Principal Payments Per Note	46,750.00	100,000.00	50,000.00
Balance after Payment Per Note	0.00	0.00	0.00
Current Factor	0.00000000	0.00000000	0.00000000
Interest information			
Accrual Start Date	18/Dec/2012	18/Dec/2012	18/Dec/2012
Accrual End/Report/Record Date	18/Mar/2013	18/Mar/2013	18/Mar/2013
Accrual Period	90	90	90
Fixing Date Reference Rate	14/Dec/2012	14/Dec/2012	14/Dec/2012
Reference Rate	Euribor_3M	Euribor_3M	Euribor_3M
Coupon Reference Rate (in %)	0.184	0.184	0.184
Relevant Margin * (in bps)	12	12	120
Current Coupon (in bps)	30.4	30.4	138.4
Convention	act/360	act/360	act/360
Total Interest Payments	**568,480.00**	**39,520.00**	**24,220.00**
Interest Payments Per Note	35.53	76.00	173.00
Other information			
Expected / Scheduled Maturity	18/Mar/2013	18/Mar/2013	18/Mar/2013
Original Weighted Average Life	5	5	5
Total Principal + Interest Payments	748,568,480.00	52,039,520.00	7,024,220.00
Scheduled Interest Payment	568,480.00	39,520.00	24,220.00
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/DBRS)	n/r / n/r / AAA / AAA	n/r / n/r / BBB+ / BBB high	n/r / n/r / BBB- / n/r
Current Rating(s) (S&P/Moody's/Fitch/DBRS)	- / - / AAA / AAA	- / - / BB+ / BBB high	- / - / B / n/r
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	06/Mar/2045	06/Mar/2045	06/Mar/2045

* up to FORD: 18/Mar/2013

Swap Calculations

Notes Interest Calculations	
Interest Payable Notes Class A (unrounded)	568,480.00
Interest Payable Notes Class A (rounded)	568,480.00
Unpaid interest Class A	0.00
Total Interest payable Class A	**568,480.00**
Interest Payable Notes Class S (unrounded)	39,520.00
Interest Payable Notes Class S (rounded)	39,520.00
Unpaid interest Class S	0.00
Total Interest payable Class S	**39,520.00**
Interest Payable Notes Class B (unrounded)	24,220.00
Interest Payable Notes Class B (rounded)	24,220.00
Unpaid interest Class B	0.00
Total Interest payable Class B	**24,220.00**
Total Notes Interest Receivable from Swap Counterparty	*632,220.00*
Total Notes Interest payable IPOP	632,220.00

Calculation Swap

Party A: the Floating Rate Payer

Interest Notes Class A	568,480.00
Interest Notes Class S	39,520.00
Interest Notes Class B	24,220.00
Total receivable from Swap Counterparty	**632,220.00**

Party B: The Fixed Rate Payer

(a) the Scheduled Interest; and	8,261,160.93
(b) interest accrued on the Floating Rate GIC Account; and	0.23
(c) prepayment penalties received, less	103,256.04
(x) the Excess Margin multiplied by the Notional Amount and	516,807.36
(y) the Issuer Expenses	327,601.11
Total payable to Swap Counterparty	**7,520,008.73**
Net Swap amount	**6,887,788.73**

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The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	**01/12/2012**
Current reporting period end date Mortgage Loans	**01/03/2013**

Number of Loans

Number of Loans at the beginning of the period	5,213
Number of Matured Loans / Prepaid Loans	84
Number of Defaulted Loans	0
Number of Substituted or Replenished Loans	0
Number of Repurchased Loans by the seller*	17
Number of other Loans	0
Number of Loans at the end of the period	**5,112**

Loan amounts

Net Outstanding balance at the beginning of the quarter	806,997,036.55
Scheduled Principal Mortgage Loans Received	1,468,245.01
Prepayments of Mortgage Loans	16,577,986.00
Defaulted Mortgage Loans (net of Recoveries)	0
Substituted or Replenished Mortgage Loans	0
Repurchased Mortgage Loans by the seller*	1,901,856.22
Other amounts	0
Net Outstanding balance at the end of the quarter	**787,048,949.32**

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**

*Prior to total repurchase of Mortgage Receivables

Interest Waterfall

Notes Interest available amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	8,480,160.91
(ii) as interest accrued on the Floating Rate GIC Account;	0.23
(iii) as prepayment penalties under the Mortgage Receivables;	103,256.04
(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 received from the Swap Counterparty under the Swap Agreement;	632,220.00
(vii) as amounts received in connection with a repurchase of Mortgage Receivables;	69,440.47
(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; and	0.00
(x) any amounts standing to the credit of the Floating Rate GIC Account on the final QPD.	0.00
Less: (xi) on the first Payment Date of each calendar year a minimum of euro 2,500;	2,500.00

Notes Interest Available Amount	**9,282,577.65**

Notes Interest Priority of Payments

(a) first, the fees or other remuneration due and payable to the Directors in connection with the Management Agreements;	12,167.07
(b) second, all costs and expenses due and payable to the Pool Servicers and the Issuer Administrator;	295,973.05
(c) third, (i) any amounts due and payable to third parties	13,693.49
(c) third, (ii) fees and expenses due to the Paying Agent and the Reference Agent;	3,750.00
(c) third (iii) the Cash Advance Facility Commitment Fee	2,017.50
(e) fifth, amounts, if any, due but unpaid under the Swap Agreement;	7,520,008.73
(f) sixth, all amounts of interest due but unpaid in respect of the Senior Class A Notes;	568,480.00
(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;	39,520.00
(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 Subordinated Class B Notes;	24,220.00
(k) elevnth, sums to be credited to the Class B Principal Deficiency Ledger until reduced to zero;	0.00
(l) thirteenth, in or towards satisfaction of the Swap Counterparty Default Payment;	0.00
(m) fourteenth, in or towards satisfaction of gross-up amounts or additional amounts due to the Cash Advance Facility Provider; and	0.00
(n) fifteenth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Seller.	802,747.80

Total interest payments	**9,282,577.65**

Principal Waterfall

Notes Principal Available Amount

(i) as repayment and prepayment of principal under the Mortgage Receivables;	19,074,004.91
(ii) as Net Proceeds on any Mortgage Receivable	0.00
(iii) as amounts received in connection with a repurchase of Mortgage Receivables*	787,048,919.32
(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	874,082.32
(vii) as Over/undercollateralization on Closing Date; Less	2,963.45
(viii) as retained amount previous quarter	30.00
Total Notes Principal Available Amount	**807,000,000.00**
Notes Principal Priority of Payments	0.00
(a) first, in or towards satisfaction of the purchase price of any Substitute Mortgage Receivables;	0.00
Reserved for Substitution	0.00
(b) second, in or towards satisfaction of principal amounts due under the Senior Class A Notes;	748,000,000.00
(c) third, in or towards satisfaction of principal amounts due under the Mezzanine Class S Notes;	52,000,000.00
(d) fourth, in or towards satisfaction of principal amounts due under the Subordinated Class B Notes;	7,000,000.00
(e) fifth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Seller.	0.00
Total of principal payments	**807,000,000.00**

* After total repurchase of Mortgage Receivables

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	0.00
Percentage of Scheduled Balance of Performing Loans at the beginning of the period (%)	0.00
Total Losses on loans during period	0.00
Recoveries during Period on Defaulted Loans	0.00
Recoveries as a percentage of Losses on the Defaulted Loans during the period (%)	0.00
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	0.00
Percentage of Scheduled Balance at Closing (%)	0.00
Total amount of losses since Closing at Defaulted Date	0.00
Recoveries since Closing on Defaulted Loans	0.00
Recoveries as a Percentage of Losses on Defaulted Loans (1) %	0.00
Losses minus Recoveries (Net Losses) since Closing	0.00

Average Loss Severity (Cumulative Net Loss divided by Total Principal Amount of Cumulative Defaults)	**0.00**

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

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Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	254,636.20
Received on Floating Rate GIC Account	29,236,128.10
Paid from Floating Rate GIC Account	29,467,764.30
Floating Rate GIC Account ending balance	23,000.00
Ending balance ex Commingling Risk Guarantee drawn amount	**23,000.00**

Commingling Risk Guarantee

Commingling Risk Guarantee, available amount end of period	0.00
Commingling Risk Guarantee, drawn amount start period	242,100.00
Commingling Risk Guarantee, changes	-242,100.00
Commingling Risk Guarantee, drawn amount end period	**0.00**
Commingling Risk Guarantee, received interest	0.00
Commingling Risk Guarantee, paid interest	0.00

Cash Advance Facility

Cash Advance Facility Maximum Amount, next period	0.00
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	0.00
Interest due on CAF drawn amount	0.00
Interest paid on CAF drawn amount	0.00

Deferred Purchase Price

Calculated Excess Spread Margin (0.25%)	516,807.36
Difference scheduled/ actual interest Mortgages	288,440.44
Losses in period	0.00
Recoveries or post-foreclosure proceedsin period	0.00
Rounding Notes	0.00
Net Commingling Risk Guarantee interest	0.00
Tax Amount 1st QPD year	2,500.00
Deferred Purchase Price Installment	**802,747.80**
- Difference	*0.00*

Reconciliation Assets

Balance of Mortgages at the end of the period (incl Substitutions)	0.00
Balance of Savings at the end of the period (incl Substitutions)	0.00
Notes Classes A, S and B	807,000,000.00
Total Redemptions Notes	807,000,000.00
Reserved Amount	0.00
- Difference	*0*

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

Constant Prepayment Rate Statistics

Constant Prepayment Rate (CPR)	Previous Period	Current Period*
Annualised Life CPR	-0.44	0.02
Annualised 1-month average CPR	4.93	6.19
Annualised 3-month average CPR	6.64	8.58
Annualised 6-month average CPR	6.63	7.70
Annualised 12-month average CPR	7.08	7.30

*Prior to total repurchase of Mortgage Receivables

Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	4,992	0.00	767,153,802.54	97.65%	97.47%
0 =< 1	68	23,486.67	11,315,211.76	1.33%	1.44%
1 =< 2	20	22,341.88	3,244,047.85	0.39%	0.41%
2 =< 3	7	14,285.97	1,216,568.18	0.14%	0.15%
3 =< 4	7	12,396.33	855,300.28	0.14%	0.11%
4 =< 5	2	6,582.79	364,858.45	0.04%	0.05%
5 =< 6	0	0.00	0.00	0.00%	0.00%
> 6	16	111,758.37	2,899,160.26	0.31%	0.37%
Total	**5,112**	**190,852.01**	**787,048,949.32**	**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 28/02/2013**
- Coupon Maximum	6.90		6.90
- Coupon Minimum	2.90		1.10
- Coupon Weighted Average	4.35		4.28
- Mortgage Loan, Average balance by Borrower	157,727.54		153,961.06
- Mortgage Loan, Maximum Loan Value	265,000.00		277,756.68
- Mortgage Loan, Minimum Loan Value	23,900.00		6,000.00
- Number of Loanparts	10,088		9,887
- Number of Loans	5,221		5,112
Triggers	**Realised as per Closing Date**		**Realised as per 28/02/2013**
Liquidity Facility Amount (Minimum: 0.00)	8,070,000.00		8,070,000.00
Type of Mortgage Loans in Pool	**Realised as per Closing Date**		**Realised as per 28/02/2013**
(Calculations based on net amounts)			
Ratio of Annuity Mortgage Loans in Pool (%)	1.03		1.75
Ratio of Interest Only Mortgage Loans in Pool (%)	71.12		69.84
Ratio of Investment Mortgage Loans in Pool (%)	14.83		11.90
Ratio of Life Mortgage Loans in Pool (%)	0.00		0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.06		0.10
Ratio of Other Mortgage Loans in Pool (%)	0.00		0.00
Ratio of Savings Mortgage Loans in Pool (%)	12.96		16.41
	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 Corporate and Investment Banking	F2		F1 +/ A+	P2		P1 / A2	A-2		A-1 / A+
Floating Rate GIC Provider	Rabobank Nederland	F2		F1 +/ AA	P2		P1 / Aa2	A-2		A-1+ / AA-
Interest Rate Swap Counterparty	BNP Paribas Corporate and Investment Banking	F2	A	F1 +/ A+	P2	A3	P1 / A2	A-2		A-1 / A+

Stratification

1. Key characteristics

Principal amount	807,751,820.18
Value of savings deposits	20,702,870.86
Outstanding principal balance	**787,048,949.32**
Building deposits	0.00
Outstanding principal balance excl. building and saving deposits	**787,048,949.32**
Number loans	5,112
Number loanparts	9,887
Average principal balance (borrower)	153,961.06
Weighted average current interest rate	4.28%
Weighted average remaining time to interest reset (in years)	5.76
Weighted average seasoning (in years)	6.15
Weighted average LTFV *	93.29%
Weighted average LTFV (indexed) * (1)	102.88%

2. Redemption Type

	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Annuity	13,739,859.52	1.75%	277	2.80%	4.33%	84.11
Interest only	549,656,905.36	69.84%	6,988	70.68%	4.23%	69.76
Investment	93,661,883.41	11.90%	944	9.55%	4.25%	61.89
Lineair	813,148.96	0.10%	23	0.23%	3.88%	55.48
Savings	129,177,152.07	16.41%	1,655	16.74%	4.49%	70.47
	787,048,949.32	100.00%	9,887	100.00%	4.28%	69.18

3. Interest Reset Dates

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
<	2014	55,187,605.79	7.01%	754	7.63%	4.03%	4.52
2014	2015	36,822,386.54	4.68%	485	4.91%	4.02%	17.07
2015	2016	53,355,141.69	6.78%	695	7.03%	3.79%	30.75
2016	2017	182,329,039.48	23.17%	2,271	22.97%	4.07%	41.01
2017	2018	191,524,447.15	24.33%	2,308	23.34%	4.50%	52.69
2018	2019	43,304,131.78	5.50%	543	5.49%	5.15%	65.31
2019	2020	74,993,197.99	9.53%	916	9.26%	4.37%	75.79
2020	2021	12,646,390.16	1.61%	163	1.65%	4.28%	89.44
2021	2022	20,203,711.92	2.57%	258	2.61%	4.67%	101.12
2022	2023	22,469,073.26	2.85%	297	3.00%	4.77%	111.63
2023	2024	2,119,754.80	0.27%	30	0.30%	5.32%	123.66
2024	2025	324,666.19	0.04%	6	0.06%	5.27%	137.75
2025	2026	4,789,000.48	0.61%	71	0.72%	4.55%	151.30
2026	2027	8,295,455.76	1.05%	121	1.22%	4.71%	160.41
2027	2028	31,117,511.59	3.95%	366	3.70%	4.77%	172.42
2028	2029	1,506,889.61	0.19%	20	0.20%	5.30%	185.97
2029	2030	1,323,600.05	0.17%	19	0.19%	4.87%	194.96
2030	2031	2,268,516.50	0.29%	35	0.35%	4.12%	207.60
2031	2032	2,578,379.04	0.33%	28	0.28%	4.31%	220.53
2032	2033	1,820,131.97	0.23%	21	0.21%	3.25%	234.32
2033	2034	2,766,644.47	0.35%	42	0.42%	3.23%	244.56
2034	2035	7,560,047.01	0.96%	94	0.95%	3.25%	256.83
2035	2036	13,008,167.05	1.65%	156	1.58%	3.16%	268.10
2036	2037	7,978,951.28	1.01%	102	1.03%	3.16%	279.24
2037	2038	3,524,691.20	0.45%	40	0.40%	3.52%	293.10
2038	2039	302,411.47	0.04%	6	0.06%	4.46%	303.05
2039	2040	1,143,417.14	0.15%	14	0.14%	3.48%	317.59
2040	2041	329,200.00	0.04%	5	0.05%	3.12%	326.06
2041	2042	856,474.19	0.11%	12	0.12%	3.20%	342.39
2042	2043	599,913.76	0.08%	9	0.09%	3.17%	350.47
2043	>		0.00%	0	0.00%		
Unknown			0.00%	0	0.00%		
	Total	787,048,949.32	100.00%	9,887	100.00%	4.28%	69.18

4. Geographical Distribution

Province		Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Unspecified							
Drenthe		30,949,152.55	3.93%	224	4.38%	4.29%	67.10
Flevoland		30,277,361.56	3.85%	187	3.66%	4.28%	59.67
Friesland		25,098,805.58	3.19%	170	3.33%	4.16%	69.60
Gelderland		119,231,274.83	15.15%	741	14.50%	4.28%	69.76
Groningen		30,124,629.66	3.83%	228	4.46%	4.29%	71.57
Limburg		122,268,983.59	15.54%	855	16.73%	4.32%	72.86
Noord-Brabant		100,282,609.19	12.74%	612	11.97%	4.22%	73.93
Noord-Holland		78,472,378.02	9.97%	472	9.23%	4.37%	64.81
Overijssel		79,126,137.53	10.05%	518	10.13%	4.23%	71.15
Utrecht		39,538,385.79	5.02%	237	4.64%	4.21%	74.05
Zeeland		13,761,187.49	1.75%	104	2.03%	4.23%	70.95
Zuid-Holland		117,918,043.53	14.98%	764	14.95%	4.31%	62.75
	Total	787,048,949.32	100.00%	5,112	100.00%	4.28%	69.18

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 Remaining Time to Interest Reset
NHG Garantie							
<	10%	220,629.70	0.03%	8	0.16%	3.89%	40.05
10%	20%	2,446,326.79	0.31%	55	1.08%	4.10%	56.46
20%	30%	10,502,795.43	1.33%	141	2.76%	4.20%	76.89
30%	40%	20,393,770.68	2.59%	225	4.40%	4.23%	79.24
40%	50%	35,669,387.93	4.53%	320	6.26%	4.23%	72.60
50%	60%	47,240,139.56	6.00%	384	7.51%	4.19%	72.28
60%	70%	45,626,345.38	5.80%	329	6.44%	4.35%	74.14
70%	80%	62,219,065.44	7.91%	412	8.06%	4.23%	72.35
80%	90%	79,736,047.75	10.13%	498	9.74%	4.25%	66.68
90%	100%	88,804,367.94	11.28%	538	10.52%	4.26%	68.88
100%	110%	116,096,663.46	14.75%	670	13.11%	4.22%	69.27
110%	120%	173,189,138.96	22.00%	958	18.74%	4.39%	67.83
120%	130%	98,471,333.13	12.51%	539	10.54%	4.27%	64.83
130%	140%	2,822,801.48	0.36%	15	0.29%	4.29%	90.35
140%	150%	972,611.00	0.12%	5	0.10%	3.87%	23.57
150%	>	2,637,524.69	0.34%	15	0.29%	4.32%	38.82
	Total	787,048,949.32	100.00%	5,112	100.00%	4.28%	69.18

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 Remaining Time to Interest Reset
NHG Garantie							
<	10%	118,193.07	0.02%	5	0.10%	3.72%	55.00
10%	20%	1,483,910.03	0.19%	38	0.74%	4.19%	55.80
20%	30%	7,667,472.19	0.97%	114	2.23%	4.12%	68.91
30%	40%	16,636,877.50	2.11%	192	3.76%	4.29%	83.25
40%	50%	25,262,765.47	3.21%	252	4.93%	4.18%	71.00
50%	60%	37,819,982.92	4.81%	320	6.26%	4.15%	70.34
60%	70%	44,375,715.75	5.64%	349	6.83%	4.28%	72.40
70%	80%	46,401,435.79	5.90%	326	6.38%	4.32%	77.28
80%	90%	64,139,796.19	8.15%	417	8.16%	4.24%	73.35
90%	100%	73,411,075.35	9.33%	462	9.04%	4.21%	68.66
100%	110%	84,600,134.43	10.75%	508	9.94%	4.17%	66.87
110%	120%	104,880,430.17	13.33%	602	11.78%	4.23%	68.76
120%	130%	115,279,053.45	14.65%	630	12.32%	4.25%	65.01
130%	140%	119,095,503.10	15.13%	647	12.66%	4.39%	68.65
140%	150%	41,054,279.61	5.22%	222	4.34%	4.75%	65.58
150%	>	4,822,324.30	0.61%	28	0.55%	4.40%	44.37
	Total	787,048,949.32	100.00%	5,112	100.00%	4.28%	69.18

7. Mortgage Loan Size

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
<	100.000	66,107,487.04	8.40%	882	17.25%	4.29%	66.80
100.000	200.000	483,703,293.75	61.46%	3,186	62.32%	4.29%	68.89
200.000	300.000	237,238,168.53	30.14%	1,044	20.42%	4.26%	70.42
300.000	400.000						
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	787,048,949.32	100.00%	5,112	100.00%	4.28%	69.18

8. Interest Rate Group

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted 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%	698,152.85	0.09%	13	0.13%	1.49%	3.40
1,5%	2,0%	5,672,719.47	0.72%	73	0.74%	1.71%	4.42
2,0%	2,5%	3,694,519.04	0.47%	51	0.52%	2.24%	14.14
2,5%	3,0%	15,231,915.63	1.94%	179	1.81%	2.84%	89.43
3,0%	3,5%	65,207,607.82	8.29%	826	8.35%	3.22%	172.33
3,5%	4,0%	148,114,265.62	18.82%	1,827	18.48%	3.84%	40.28
4,0%	4,5%	287,603,680.86	36.54%	3,568	36.09%	4.31%	54.23
4,5%	5,0%	181,347,498.47	23.04%	2,306	23.32%	4.74%	75.93
5,0%	5,5%	58,067,314.01	7.38%	751	7.60%	5.24%	78.58
5,5%	6,0%	19,433,253.13	2.47%	260	2.63%	5.69%	83.41
6,0%	6,5%	1,809,752.07	0.23%	31	0.31%	6.22%	133.28
6,5%	7,0%	168,270.35	0.02%	2	0.02%	6.81%	39.49
7,0%	>		0.00%	0	0.00%	0.00%	0.00
Unknown			0.00%	0	0.00%	0.00%	0.00
	Total	787,048,949.32	100.00%	9,887	100.00%	4.28%	69.18

9. Origination Date

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity
<	1995		0.00%	0	0.00%		
1995	1996		0.00%	0	0.00%		
1996	1997		0.00%	0	0.00%		
1997	1998		0.00%	0	0.00%		
1998	1999		0.00%	0	0.00%		
1999	2000	1,242,796.55	0.16%	28	0.28%	4.60%	100.54
2000	2001	2,079,326.37	0.26%	34	0.34%	4.48%	141.92
2001	2002	2,577,385.41	0.33%	40	0.40%	4.83%	59.02
2002	2003	7,269,832.34	0.92%	122	1.23%	4.39%	82.52
2003	2004	28,990,713.05	3.68%	429	4.34%	3.91%	45.97
2004	2005	51,726,117.75	6.57%	689	6.97%	4.14%	70.37
2005	2006	96,049,960.11	12.20%	1,246	12.60%	3.89%	76.42
2006	2007	182,565,769.42	23.20%	2,290	23.16%	4.09%	57.95
2007	2008	271,704,039.33	34.52%	3,252	32.89%	4.49%	72.05
2008	2009	45,683,475.56	5.80%	568	5.74%	5.12%	63.10
2009	2010	49,513,748.06	6.29%	609	6.16%	4.21%	69.85
2010	2011	10,377,389.05	1.32%	115	1.16%	3.73%	76.65
2011	2012	19,296,186.21	2.45%	230	2.33%	4.21%	107.81
2012	2013	16,150,771.53	2.05%	216	2.18%	4.41%	91.02
2013	>	1,821,438.58	0.23%	19	0.19%	3.97%	64.97
Unknown			0.00%	0	0.00%		
	Total	787,048,949.32	100.00%	9,887	100.00%	4.28%	69.18

(*) WAM based on weighted interest period

10. Underlying Property

Property	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Flat/appartment	107,801,759.88	13.70%	791	15.47%	4.35%	65.25
Recreational home	174,400.00	0.02%	1	0.02%	4.20%	40.00
Single family house	679,072,789.44	86.28%	4,320	84.51%	4.27%	69.81
	787,048,949.32	100.00%	5,112	100.00%	4.28%	69.18

11. Seasoning

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
<	1	13,922,177.29	1.77%	177	1.79%	4.34%	84.90
1	2	21,580,092.16	2.74%	270	2.73%	4.27%	108.44
2	3	11,191,689.21	1.42%	116	1.17%	3.69%	75.28
3	4	47,470,954.37	6.03%	583	5.90%	4.15%	70.71
4	5	44,263,467.69	5.62%	554	5.60%	5.17%	63.29
5	6	257,667,990.35	32.74%	3,086	31.21%	4.51%	73.21
6	7	188,897,079.74	24.00%	2,361	23.88%	4.11%	56.94
7	8	98,839,198.06	12.56%	1,281	12.96%	3.90%	73.69
8	9	56,313,546.72	7.16%	744	7.53%	4.08%	73.56
9	10	30,625,896.49	3.89%	447	4.52%	4.01%	45.79
10	11	9,304,882.66	1.18%	149	1.51%	4.15%	90.81
11	12	3,649,851.66	0.46%	57	0.58%	4.67%	57.50
12	13	1,688,471.76	0.21%	27	0.27%	4.37%	134.24
13	14	1,633,651.16	0.21%	35	0.35%	4.69%	118.38
14	15	0.00	0.00%	0	0.00%	0.00%	0.00
15	16	0.00	0.00%	0	0.00%	0.00%	0.00
16	17	0.00	0.00%	0	0.00%	0.00%	0.00
17	18	0.00	0.00%	0	0.00%	0.00%	0.00
18	19	0.00	0.00%	0	0.00%	0.00%	0.00
19	20	0.00	0.00%	0	0.00%	0.00%	0.00
20	>	0.00	0.00%	0	0.00%	0.00%	0.00
Unknown		0.00	0.00%	0	0.00%	0.00%	0.00
	Total	787,048,949.32	100.00%	9,887	100.00%	4.28%	69.18

12. Interest Type

Interest Type	Aggregate Outstanding Not. Amount	Percentage of Total
"rentedemper" 10 year, 2% band	4,128,911.04	0.52%
"rentedemper" 10 year, 3% band	2,169,576.20	0.28%
"rentedemper" 15 year, 3% band	913,685.68	0.12%
"rentedemper" 5 year, 1% band	1,106,044.80	0.14%
"rentedemper" 5 year, 2% band	645,586.99	0.08%
"rentedemper" 5 year, 3% band	259,388.00	0.03%
"Stabielrente" 1% band	1,483,043.39	0.19%
"Stabielrente" 1,5% band	158,823.07	0.02%
"Stabielrente" 2% band	593,417.53	0.08%
"Stabielrente" 3% band	65,000.00	0.01%
"Stabielrente" 3,5% band	27,039.25	0.00%
"VariRust" 2% band	113,445.00	0.01%
1 yr fixed	14,989,748.96	1.90%
1 yr fixed + 1 yr refixing period	636,505.48	0.08%
2 yr fixed	537,359.00	0.07%
3 yr fixed	8,376,575.97	1.06%
4 yr fixed + 1 yr refixing period	3,249,749.01	0.41%
5 yr "plafondrente"	34,734,212.76	4.41%
5 yr fixed	54,140,593.39	6.88%
5 yr fixed + 2 yr refixing period	233,255.46	0.03%
6 yr fixed	23,236,188.35	2.95%
7 yr fixed	687,271.38	0.09%
9 yr fixed + 1 yr refixing period	1,540,643.48	0.20%
10 yr "plafondrente"	39,116,556.52	4.97%
10 yr fixed	435,900,747.81	55.38%
10 yr fixed + 2 yr refixing period	1,075,291.57	0.14%
12 yr fixed	38,176,989.31	4.85%
14 yr fixed + 1 yr refixing period	97,922.19	0.01%
15 yr fixed	27,175,577.34	3.45%
20 yr fixed	48,060,301.71	6.11%
30 yr fixed	896,475.62	0.11%
Average interest rate	410,891.27	0.05%
Ideaal	436,094.20	0.06%
Variable	41,676,037.59	5.30%
	787,048,949.32	100.00%

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