



PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report

Report period: 18 January 2013 - 18 April 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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PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Bond Report

Tranche Class Name	Senior Class A Notes	Subordinated Class B Notes
<u>General information</u>		
ISIN Code	XS0524676839	XS0524677217
Common code	052467683	052467721
Security code	A1AY84	A1AY85
Stock Exchange Listing(s)	Euronext Exchange	Euronext Exchange
Currency	EUR	EUR
Number of Notes	18620	1380
Interest Payment Date	18/Apr/2013	18/Apr/2013
Principal Payment Date	18/Apr/2013	18/Apr/2013
<u>Principal information</u>		
Original Principal Balance	931,000,000.00	69,000,000.00
Balance before Payment (BBP)	931,000,000.00	69,000,000.00
Total Principal Payments	0.00	0.00
Balance after Payment	931,000,000.00	69,000,000.00
Bal. before Payment (BBP) Per Note	50,000.00	50,000.00
Previous Factor	1.00000000	1.00000000
Principal Payments Per Note	0.00	0.00
Balance after Payment Per Note	50,000.00	50,000.00
Current Factor	1.00000000	1.00000000
<u>Interest information</u>		
Accrual Start Date	18/Jan/2013	18/Jan/2013
Accrual End/Report/Record Date	18/Apr/2013	18/Apr/2013
Accrual Period	90	90
Fixing Date Reference Rate	16/Jan/2013	16/Jan/2013
Reference Rate	Euribor_3M	Euribor_3M
Coupon Reference Rate (in %)	0.201	0.201
Relevant Margin * (in bps)	90	90
Current Coupon (in bps)	110.1	110.1
Convention	act/360	act/360
Total Interest Payments	2,562,670.60	189,929.40
Interest Payments Per Note	137.63	137.63
<u>Other information</u>		
Expected / Scheduled Maturity	18/Jul/2015	18/Jul/2015
Original Weighted Average Life	5	5
Total Principal + Interest Payments	2,562,670.60	189,929.40
Scheduled Interest Payment	2,562,670.60	189,929.40
Current Interest Shortfall	0.00	0.00
Cumulative Interest Shortfall	0.00	0.00
Original Rating(s) (S&P/Moody's/Fitch)	AAA / Aaa / n/r	n/r / Baa1 / n/r
Current Rating(s) (S&P/Moody's/Fitch)	AAA / Aaa / n/r	n/r / Baa1 / n/r
PDL Balance Previous Payment Date	0.00	0.00
PDL Balance Current Payment Date	0.00	0.00
Principal Shortfall	0.00	0.00
Cumulative Principal Shortfalls	0.00	0.00
Legal Maturity	18/Jul/2047	18/Jul/2047
* up to FORD:	18/Jul/2015	

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Swap Calculations

Notes Interest Calculations

Interest Payable Notes Class A (unrounded)	2,562,577.50
Interest Payable Notes Class A (rounded)	2,562,670.60
Unpaid interest Class A	0.00
Total Interest payable Class A	2,562,670.60
Interest Payable Notes Class B (unrounded)	189,922.50
Interest Payable Notes Class B (rounded)	189,929.40
Unpaid interest Class B	0.00
Total Interest payable Class B	189,929.40
<i>Total Notes Interest Receivable from Swap Counterparty</i>	<i>2,752,600.00</i>
Total Notes Interest payable IPOP	2,752,600.00

Calculation Swap

Party A: the Floating Rate Payer

Interest Notes Class A	2,562,577.50
Interest Notes Class B	189,922.50
Total receivable from Swap Counterparty	2,752,500.00

Party B: The Fixed Rate Payer

(a) the Scheduled Interest; and	10,337,251.91
(b) interest accrued on the Floating Rate GIC Account; and	0.00
(c) prepayment penalties received, less	45,815.00
(x) the Excess Margin multiplied by the Notional Amount and	644,137.49
(y) the Issuer Expenses	403,746.81
Total payable to Swap Counterparty	9,335,182.61
Net Swap amount	6,582,682.61

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	1/1/2013
Current reporting period end date Mortgage Loans	1/4/2013

Number of Loans

Number of Loans at the beginning of the period	5,952
Number of Matured Loans / Prepaid Loans	48
Number of Defaulted Loans	0
Number of Substituted or Replenished Loans	83
Number of Repurchased Loans by the seller	9
Number of other Loans	0
Number of Loans at the end of the period	5,978

Loan amounts

Net Outstanding balance at the beginning of the quarter	999,997,694.49
Scheduled Principal Mortgage Loans Received	2,419,934.22
Prepayments of Mortgage Loans	10,788,344.73
Defaulted Mortgage Loans (net of Recoveries)	0.00
Substituted or Replenished Mortgage Loans	13,544,717.66
Repurchased Mortgage Loans by the seller	334,318.66
Other amounts	0.00
Net Outstanding balance at the end of the quarter	999,999,814.54

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

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Interest Waterfall

Notes Interest available amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	10,688,104.33
(ii) as interest accrued on the Floating Rate GIC Account;	0.00
(iii) as prepayment penalties under the Mortgage Receivables;	45,815.00
(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;	2,752,500.00
(vii) as amounts received in connection with a repurchase of Mortgage Receivables;	39,525.53
(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;	0.00

Notes Interest Available Amount **13,525,944.86**

Notes Interest Priority of Payments

(a) first, the fees or other remuneration due and payable to the Directors in connection with the Management Agreements;	12,175.15
(b) second, all costs and expenses due and payable to the Pool Servicers and the Issuer Administrator;	362,992.05
(c) third, (i) any amounts due and payable to third parties	22,079.61
(c) third, (ii) fees and expenses due to the Paying Agent and the Reference Agent;	1,500.00
(c) third (iii) the Cash Advance Facility Commitment Fee	5,000.00
(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;	9,335,182.61
(f) sixth, all amounts of interest due but unpaid in respect of the Senior Class A Notes;	2,562,670.60
(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 Subordinated Class B Notes;	189,929.40
(i) ninth, sums to be credited to the Class B Principal Deficiency Ledger until reduced to zero;	0.00
(j) tenth, in or towards satisfaction of the Swap Counterparty Default Payment;	0.00
(k) eleventh, in or towards satisfaction of gross-up amounts or additional amounts due to the Cash Advance Facility Provider; and	0.00
(l) thirteenth, in or towards satisfaction of a Deferred Purchase Price Instalment to the Seller.	1,034,415.44

Total interest payments **13,525,944.86**

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Principal Waterfall

Notes Principal Available Amount

(i) as repayment and prepayment of principal under the Mortgage Receivables;	11,266,653.20
(ii) as Net Proceeds on any Mortgage Receivable	0.00
(iii) as amounts received in connection with a repurchase of Mortgage Receivables	334,318.66
(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	1,941,625.75
(vii) as Over/undercollateralization on Closing Date;	2,305.50
Less (viii) the Initial Purchase Price of any Substitute Mortgage Receivables	13,544,717.66
Less (ix) Reserved for Substitution	185.45

Total Notes Principal Available Amount

0.00

Notes Principal Priority of Payments

(a) first, in or towards satisfaction of principal amounts due under the Senior Class A Notes;	0.00
(b) second, in or towards satisfaction of principal amounts due under the Subordinated Class B Notes;	0.00
(c) third, in or towards satisfaction of a Deferred Purchase Price Instalment to the Sellers.	0.00

Total of principal payments

0.00

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	12,011,094.93
Received on Floating Rate GIC Account	36,505,120.04
Paid from Floating Rate GIC Account	24,291,029.52
Floating Rate GIC Account ending balance	24,225,185.45
Ending balance ex Commingling Risk Guarantee drawn amount	25,185.45

Financial Cash Collateral Ledger

Commingling Risk Required Amount	12,200,000.00
Potential Set-Off Required Amount	12,000,000.00
Posted Collateral Value start period	12,000,000.00
Delivery Amount	12,200,000.00
Posted Collateral Value end period	24,200,000.00
Commingling Risk Guarantee, received interest	0.00
Commingling Risk Guarantee, paid interest	0.00

Cash Advance Facility

Cash Advance Facility Maximum Amount, next period	20,000,000.00
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	20,000,000.00
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%)	644,137.49
Difference scheduled/ actual interest Mortgages	390,377.95
Losses in period	0.00
Recoveries or post-foreclosure proceeds in period	0.00
Rounding Notes	-100.00
Net Commingling Risk Guarantee interest	0.00
Tax Amount 1st QPD year	0.00
Deferred Purchase Price Installment	1,034,415.44
- Difference	0.00

Reconciliation Assets

Balance of Mortgages at the end of the period (incl Substitutions)	1,032,983,891.27
Balance of Savings at the end of the period (incl Substitutions)	-32,984,076.73
Notes Classes A and B	1,000,000,000.00
Total Redemptions Notes	0.00
Reserved Amount	185.45
- Difference	-0.01

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

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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)

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

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Constant Prepayment Rate Statistics

Constant Prepayment Rate (CPR)	Previous Period	Current Period
Annualised Life CPR	-0.81	-0.84
Annualised 1-month average CPR	7.53	4.26
Annualised 3-month average CPR	5.13	4.26
Annualised 6-month average CPR	4.55	4.73
Annualised 12-month average CPR	4.77	4.34

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount
0	5,856	0.00	979,840,741.27	97.96%	97.98%
0 =< 1	63	31,477.43	10,612,736.58	1.05%	1.06%
1 =< 2	19	20,104.80	3,214,134.32	0.32%	0.32%
2 =< 3	12	19,235.23	2,085,413.96	0.20%	0.21%
3 =< 4	5	10,119.02	617,619.79	0.08%	0.06%
4 =< 5	4	11,616.18	539,566.23	0.07%	0.05%
5 =< 6	7	29,107.20	1,093,694.67	0.12%	0.11%
> 6	12	112,734.44	1,995,907.72	0.20%	0.20%
Total	5,978	234,394.30	999,999,814.54	100.00%	100.00%

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

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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 31/3/2013
- Coupon Maximum	6.70	6.55
- Coupon Minimum	2.10	1.50
- Coupon Weighted Average	4.50	4.32
- Mortgage Loan, Average balance by Borrower	173,669.00	167,280.00
- Mortgage Loan, Maximum Loan Value	350,000.00	350,000.00
- Mortgage Loan, Minimum Loan Value	20,000.00	10,000.00
- Number of Loanparts	12,075	12,036
- Number of Loans	5,974	5,978
Triggers	Realised as per Closing Date	Realised as per 31/3/2013
Liquidity Facility Amount (Minimum: 5000000.00)	20,000,000.00	20,000,000.00
Type of Mortgage Loans in Pool	Realised as per Closing Date	Realised as per 31/3/2013
(Calculations based on net amounts)		
Ratio of Annuity Mortgage Loans in Pool (%)	1.25	1.54
Ratio of Interest Only Mortgage Loans in Pool (%)	60.60	60.30
Ratio of Investment Mortgage Loans in Pool (%)	4.35	3.51
Ratio of Life Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.16	0.20
Ratio of Other Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Savings Mortgage Loans in Pool (%)	33.64	34.44
	100.00	100.00

Type	Party	Original Rating (S&P/M)	Current Rating (S&P/M)	Rating Trigger (S&P/M)
Cash Advance Facility Provider	BNP Paribas Corporate and Investment Banking	A-1+ / P-1	A+, A-1 / P-1	A-1 / P-1
Floating Rate GIC Provider	Rabobank Nederland	A-1+ / P-1	AA-, A-1+ / Aa2, P-1	A-2 / P-2
Interest Rate Swap Counterparty	Natixis S.A.	A+, A-1 / Aa3, P-1	A, A-1 / A2, P-1	A-2 / A3, P-2
Paying Agent and Reference Agent	ABN AMRO N.V.		A, A-1 / A2, P-1	

Stratification

1. Key characteristics

Principal amount	1,032,983,891.27
Value of savings deposits	32,984,076.73
Outstanding principal balance	999,999,814.54
Building deposits	0.00
Outstanding principal balance excl. building and saving deposits	999,999,814.54
Number loans	5,978
Number loanparts	12,036
Average principal balance (borrower)	167,280.00
Weighted average current interest rate	4.32%
Weighted average maturity (in years)	5.50
Weighted average seasoning (in years)	3.92
Weighted average LTFV	95.03%
Weighted average LTFV (indexed)	107.41%

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



2. Redemption Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Annuity	15,423,301.65	1.54%	343	2.85%	4.34%	77.44
Interest only	603,014,808.30	60.30%	7,431	61.74%	4.25%	65.07
Investment	35,110,608.87	3.51%	349	2.90%	4.29%	62.09
Linear	2,040,182.36	0.20%	38	0.32%	4.22%	58.83
Savings	344,410,913.36	34.44%	3,875	32.20%	4.44%	67.58
Total	999,999,814.54	100.00%	12,036	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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	26,113,434.96	2.61%	329	2.73%	4.53%	4.39
2014	2015	170,638,175.73	17.06%	1,991	16.54%	3.74%	18.78
2015	2016	88,752,510.95	8.88%	1,048	8.71%	3.60%	24.45
2016	2017	50,766,360.75	5.08%	642	5.33%	4.03%	39.72
2017	2018	45,289,460.79	4.53%	552	4.59%	4.51%	52.87
2018	2019	143,423,243.31	14.34%	1,794	14.91%	5.14%	64.42
2019	2020	291,012,881.85	29.10%	3,484	28.95%	4.40%	77.93
2020	2021	104,798,574.49	10.48%	1,189	9.88%	4.45%	83.71
2021	2022	9,696,592.60	0.97%	129	1.07%	4.57%	100.51
2022	2023	15,624,847.39	1.56%	187	1.55%	4.87%	110.92
2023	2024	4,183,356.91	0.42%	54	0.45%	5.30%	122.60
2024	2025	1,776,305.31	0.18%	24	0.20%	5.45%	135.05
2025	2026	1,480,500.04	0.15%	21	0.17%	4.36%	148.57
2026	2027	3,391,738.02	0.34%	47	0.39%	4.69%	159.05
2027	2028	6,126,269.82	0.61%	74	0.61%	4.84%	172.47
2028	2029	5,954,039.31	0.60%	76	0.63%	5.45%	183.70
2029	2030	2,305,051.12	0.23%	25	0.21%	5.60%	195.63
2030	2031	1,122,777.39	0.11%	15	0.12%	4.26%	205.94
2031	2032	1,162,234.00	0.12%	13	0.11%	4.28%	221.76
2032	2033	857,602.19	0.09%	12	0.10%	3.14%	232.56
2033	2034	625,839.51	0.06%	7	0.06%	3.20%	245.03
2034	2035	1,082,883.91	0.11%	19	0.16%	3.24%	255.60
2035	2036	1,828,162.17	0.18%	22	0.18%	3.09%	268.29
2036	2037	1,818,774.69	0.18%	23	0.19%	3.10%	278.95
2037	2038	565,914.00	0.06%	6	0.05%	3.19%	293.62
2038	2039	1,932,605.27	0.19%	21	0.17%	4.19%	304.55
2039	2040	9,800,533.68	0.98%	130	1.08%	3.18%	318.79
2040	2041	5,810,789.79	0.58%	70	0.58%	3.49%	323.24
2041	2042	367,894.80	0.04%	5	0.04%	3.03%	342.71
2042	2043	1,690,459.79	0.17%	27	0.22%	3.18%	351.81
2043	>		0.00%	0	0.00%		
Unknown			0.00%	0	0.00%		
Total		999,999,814.54	100.00%	12,036	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



4. Geographical Distribution

Province	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Drenthe	36,439,016.04	3.64%	232	3.88%	4.36%	67.13
Utrecht	76,215,002.77	7.62%	404	6.76%	4.19%	59.21
Zeeland	19,843,845.71	1.98%	136	2.28%	4.43%	69.31
Zuid-Holland	168,501,370.41	16.85%	999	16.71%	4.32%	63.70
Unspecified	143,865.85	0.01%	1	0.02%	3.30%	25.00
Flevoland	34,821,714.55	3.48%	208	3.48%	4.36%	65.87
Friesland	22,396,187.73	2.24%	150	2.51%	4.31%	67.26
Gelderland	156,426,751.17	15.64%	919	15.37%	4.33%	65.96
Groningen	32,967,519.10	3.30%	231	3.86%	4.40%	65.20
Limburg	122,350,137.05	12.24%	792	13.25%	4.39%	70.12
Noord-Brabant	148,715,280.86	14.87%	840	14.05%	4.31%	69.25
Noord-Holland	99,718,563.85	9.97%	577	9.65%	4.22%	62.32
Overijssel	81,460,559.45	8.15%	489	8.18%	4.32%	68.45
Total	999,999,814.54	100.00%	5,978	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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%	360,346.65	0.04%	12	0.20%	4.54%	52.43
10%	20%	3,467,464.24	0.35%	61	1.02%	4.20%	60.60
20%	30%	8,701,509.72	0.87%	117	1.96%	4.08%	63.37
30%	40%	20,575,131.25	2.06%	210	3.51%	4.12%	64.56
40%	50%	31,818,032.39	3.18%	266	4.45%	4.14%	64.94
50%	60%	52,651,214.59	5.27%	397	6.64%	4.12%	62.34
60%	70%	53,577,390.82	5.36%	367	6.14%	4.22%	66.27
70%	80%	75,026,296.25	7.50%	476	7.96%	4.25%	63.74
80%	90%	98,251,236.19	9.83%	590	9.87%	4.26%	62.80
90%	100%	127,262,691.11	12.73%	718	12.01%	4.35%	65.60
100%	110%	163,921,383.97	16.39%	864	14.45%	4.30%	63.87
110%	120%	289,571,820.04	28.96%	1,508	25.23%	4.42%	68.39
120%	130%	70,654,512.43	7.07%	368	6.16%	4.38%	71.90
130%	140%	1,372,510.11	0.14%	8	0.13%	5.11%	90.29
140%	150%	234,278.12	0.02%	1	0.02%	5.40%	70.00
150%	>	2,553,996.66	0.26%	15	0.25%	4.61%	79.17
Total		999,999,814.54	100.00%	5,978	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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%	227,996.65	0.02%	9	0.15%	4.37%	49.84
10%	20%	2,051,747.35	0.21%	40	0.67%	4.30%	53.11
20%	30%	5,940,462.58	0.59%	89	1.49%	4.01%	67.20
30%	40%	12,327,028.85	1.23%	140	2.34%	4.21%	60.38
40%	50%	23,331,848.49	2.33%	221	3.70%	4.09%	66.55
50%	60%	35,622,348.84	3.56%	279	4.67%	4.10%	62.15
60%	70%	50,398,089.06	5.04%	375	6.27%	4.16%	64.24
70%	80%	49,495,342.34	4.95%	334	5.59%	4.21%	67.99
80%	90%	68,281,781.45	6.83%	424	7.09%	4.20%	62.18
90%	100%	86,082,512.85	8.61%	525	8.78%	4.22%	65.67
100%	110%	103,099,339.93	10.31%	586	9.80%	4.33%	65.67
110%	120%	139,932,854.90	13.99%	751	12.56%	4.33%	65.34
120%	130%	171,094,121.24	17.11%	894	14.95%	4.33%	66.69
130%	140%	212,131,007.53	21.21%	1,096	18.33%	4.44%	67.52
140%	150%	35,605,989.05	3.56%	190	3.18%	4.65%	69.84
150%	>	4,377,343.43	0.44%	25	0.42%	4.80%	77.65
Total		999,999,814.54	100.00%	5,978	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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	52,867,104.42	5.29%	698	11.68%	4.32%	294.69
100.000	200.000	553,145,248.51	55.31%	3,618	60.52%	4.37%	298.46
200.000	300.000	372,061,094.20	37.21%	1,594	26.66%	4.24%	301.47
300.000	400.000	21,926,367.41	2.19%	68	1.14%	4.18%	306.92
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		999,999,814.54	100.00%	5,978	100.00%	4.32%	299.57

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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%	114,634.65	0.01%	3	0.02%	1.50%	10.00
1,5%	2,0%	632,515.73	0.06%	11	0.09%	1.76%	19.67
2,0%	2,5%	335,012.69	0.03%	5	0.04%	2.24%	11.49
2,5%	3,0%	8,239,751.13	0.82%	111	0.92%	2.91%	66.24
3,0%	3,5%	136,180,515.41	13.62%	1,605	13.33%	3.29%	85.44
3,5%	4,0%	260,687,807.03	26.07%	3,059	25.42%	3.74%	43.30
4,0%	4,5%	226,802,974.54	22.68%	2,669	22.18%	4.32%	72.59
4,5%	5,0%	134,711,541.35	13.47%	1,659	13.78%	4.80%	57.77
5,0%	5,5%	191,629,811.00	19.16%	2,380	19.77%	5.27%	74.53
5,5%	6,0%	38,046,050.80	3.80%	500	4.15%	5.65%	90.52
6,0%	6,5%	2,587,334.08	0.26%	33	0.27%	6.15%	208.10
6,5%	7,0%	31,866.13	0.00%	1	0.01%	6.55%	347.00
7,0%	>		0.00%	0	0.00%	0.00%	0.00
Unknown			0.00%	0	0.00%	0.00%	0.00
Total		999,999,814.54	100.00%	12,036	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



9. Origination Date

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
<	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	70,952.42	0.01%	2	0.02%	3.30%	71.00
2000	2001	174,689.74	0.02%	5	0.04%	4.30%	74.13
2001	2002	277,404.73	0.03%	5	0.04%	4.71%	73.29
2002	2003	1,083,873.01	0.11%	14	0.12%	4.15%	103.05
2003	2004	2,048,800.57	0.20%	27	0.22%	4.42%	42.44
2004	2005	7,027,159.28	0.70%	90	0.75%	4.18%	68.75
2005	2006	14,988,030.38	1.50%	205	1.70%	3.96%	74.21
2006	2007	43,942,484.83	4.39%	568	4.72%	4.06%	55.53
2007	2008	44,565,747.78	4.46%	529	4.40%	4.60%	69.41
2008	2009	180,079,665.10	18.01%	2,253	18.72%	5.08%	64.38
2009	2010	473,054,177.55	47.31%	5,648	46.93%	4.14%	63.93
2010	2011	191,556,387.67	19.16%	2,187	18.17%	4.04%	66.47
2011	2012	9,409,740.12	0.94%	113	0.94%	4.42%	102.17
2012	2013	29,979,226.89	3.00%	368	3.06%	4.39%	100.25
2013	>	1,741,474.47	0.17%	22	0.18%	4.37%	61.46
Unknown			0.00%	0	0.00%		
Total		999,999,814.54	100.00%	12,036	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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/apartment	144,573,569.94	14.46%	978	16.36%	4.32%	59.48
Single family house	855,249,079.12	85.52%	4,999	83.62%	4.31%	67.12
Unspecified	177,165.48	0.02%	1	0.02%	3.50%	21.00
Total	999,999,814.54	100.00%	5,978	100.00%	4.32%	66.01

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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	22,920,130.93	2.29%	283	2.35%	4.38%	98.43
1	2	16,996,351.86	1.70%	209	1.74%	4.43%	99.77
2	3	53,124,663.02	5.31%	582	4.84%	3.92%	63.69
3	4	596,671,869.71	59.67%	7,039	58.48%	4.10%	64.53
4	5	174,469,979.41	17.45%	2,209	18.35%	5.13%	65.32
5	6	62,621,419.84	6.26%	750	6.23%	4.70%	68.58
6	7	41,654,898.27	4.17%	536	4.45%	4.08%	54.72
7	8	19,096,329.49	1.91%	262	2.18%	3.98%	69.71
8	9	7,551,939.05	0.76%	95	0.79%	4.11%	70.25
9	10	3,285,313.06	0.33%	45	0.37%	4.32%	56.39
10	11	952,373.01	0.10%	13	0.11%	4.18%	112.31
11	12	408,904.73	0.04%	6	0.05%	4.46%	61.30
12	13	139,933.54	0.01%	4	0.03%	4.49%	90.06
13	14	34,756.20	0.00%	1	0.01%	3.55%	10.00
14	15	70,952.42	0.01%	2	0.02%	3.30%	71.00
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		999,999,814.54	100.00%	12,036	100.00%	4.32%	66.01

Quarterly Information Report: 18 January 2013 - 18 April 2013
12. Interest Type

Interest Type	Aggregate Outstanding Not. Amount	Percentage of Total
"rentedemper" 10 year, 2% band	2,988,160.75	0.30%
"rentedemper" 10 year, 3% band	287,408.33	0.03%
"rentedemper" 15 year, 3% band	418,788.16	0.04%
"rentedemper" 5 year, 1% band	682,573.68	0.07%
"rentedemper" 5 year, 2% band	291,846.41	0.03%
"rentedemper" 5 year, 3% band	214,859.28	0.02%
"Stabielrente" 1% band	158,794.73	0.02%
"Stabielrente" 2% band	52,990.52	0.01%
1 yr fixed	6,389,611.08	0.64%
1 yr fixed + 1 yr refixing period	219,869.10	0.02%
2 yr fixed	142,500.00	0.01%
3 yr fixed	583,283.97	0.06%
4 yr fixed + 1 yr refixing period	1,864,992.22	0.19%
5 yr "plafondrente"	214,197,492.42	21.42%
5 yr fixed	54,044,135.22	5.40%
5 yr fixed + 2 yr refixing period	99,487.98	0.01%
6 yr fixed	17,658,380.24	1.77%
7 yr fixed	561,644.35	0.06%
9 yr fixed + 1 yr refixing period	809,934.75	0.08%
10 yr "plafondrente"	283,340,162.75	28.33%
10 yr fixed	351,759,915.79	35.18%
10 yr fixed + 2 yr refixing period	1,077.00	0.00%
12 yr fixed	3,687,480.86	0.37%
14 yr fixed + 1 yr refixing period	200,000.00	0.02%
15 yr fixed	10,684,025.89	1.07%
20 yr fixed	19,290,334.56	1.93%
30 yr fixed	1,356,726.34	0.14%
Average interest rate	298,973.59	0.03%
Ideaal	233,942.11	0.02%
Variable	27,480,422.46	2.75%
	999,999,814.54	100.00%

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report: 18 January 2013 - 18 April 2013



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