



PEARL MORTGAGE BACKED SECURITIES 4 B.V.

Quarterly Information Report

Report period: 18 October 2012 - 18 January 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	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/Jan/2013	18/Jan/2013
Principal Payment Date	18/Jan/2013	18/Jan/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/Oct/2012	18/Oct/2012
Accrual End/Report/Record Date	18/Jan/2013	18/Jan/2013
Accrual Period	92	92
Fixing Date Reference Rate	16/Oct/2012	16/Oct/2012
Reference Rate	Euribor_3M	Euribor_3M
Coupon Reference Rate (in %)	0.208	0.208
Relevant Margin * (in bps)	90	90
Current Coupon (in bps)	110.8	110.8
Convention	act/360	act/360
Total Interest Payments	2,636,219.60	195,380.40
Interest Payments Per Note	141.58	141.58
<u>Other information</u>		
Expected / Scheduled Maturity	18/Jul/2015	18/Jul/2015
Original Weighted Average Life	5	5
Total Principal + Interest Payments	2,636,219.60	195,380.40
Scheduled Interest Payment	2,636,219.60	195,380.40
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	

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Swap Calculations

Notes Interest Calculations

Interest Payable Notes Class A (unrounded)	2,636,178.22
Interest Payable Notes Class A (rounded)	2,636,219.60
Unpaid interest Class A	0.00
Total Interest payable Class A	2,636,219.60
Interest Payable Notes Class B (unrounded)	195,377.33
Interest Payable Notes Class B (rounded)	195,380.40
Unpaid interest Class B	0.00
Total Interest payable Class B	195,380.40
<i>Total Notes Interest Receivable from Swap Counterparty</i>	<i>2,831,555.55</i>
Total Notes Interest payable IPOP	2,831,600.00

Calculation Swap

Party A: the Floating Rate Payer

Interest Notes Class A	2,636,178.22
Interest Notes Class B	195,377.33
Total receivable from Swap Counterparty	2,831,555.55

Party B: The Fixed Rate Payer

(a) the Scheduled Interest; and	10,369,948.66
(b) interest accrued on the Floating Rate GIC Account; and	0.00
(c) prepayment penalties received, less	64,764.88
(x) the Excess Margin multiplied by the Notional Amount and	642,914.13
(y) the Issuer Expenses	338,301.24
Total payable to Swap Counterparty	9,453,498.17
Net Swap amount	6,621,942.62

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The Mortgage Portfolio Overview

Previous reporting period end date Mortgage Loans	01/10/2012
Current reporting period end date Mortgage Loans	01/01/2013

Number of Loans

Number of Loans at the beginning of the period	5,914
Number of Matured Loans / Prepaid Loans	44
Number of Defaulted Loans	0
Number of Substituted or Replenished Loans	105
Number of Repurchased Loans by the seller	23
Number of other Loans	0
Number of Loans at the end of the period	5,952

Loan amounts

Net Outstanding balance at the beginning of the quarter	999,999,999.42
Scheduled Principal Mortgage Loans Received	2,161,387.69
Prepayments of Mortgage Loans	13,472,656.65
Defaulted Mortgage Loans (net of Recoveries)	0.00
Substituted or Replenished Mortgage Loans	15,631,739.41
Repurchased Mortgage Loans by the seller	0.00
Other amounts	0.00
Net Outstanding balance at the end of the quarter	999,997,694.49

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

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Interest Waterfall

Notes Interest available amount

(i) as interest on the Mortgage Receivables less, with respect to each Savings Mortgage Receivable;	10,693,362.90
(ii) as interest accrued on the Floating Rate GIC Account;	0.00
(iii) as prepayment penalties under the Mortgage Receivables;	64,764.88
(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;	2,831,555.55
(vii) as amounts received in connection with a repurchase of Mortgage Receivables;	48,267.73
(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 **13,635,451.06**

Notes Interest Priority of Payments

(a) first, the fees or other remuneration due and payable to the Directors in connection with the Management Agreements;	0.00
(b) second, all costs and expenses due and payable to the Pool Servicers and the Issuer Administrator;	324,150.82
(c) third, (i) any amounts due and payable to third parties	7,539.31
(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	5,111.11
(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;	9,453,498.17
(f) sixth, all amounts of interest due but unpaid in respect of the Senior Class A Notes;	2,636,219.60
(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;	195,380.40
(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.	1,012,051.65

Total interest payments **13,635,451.06**

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Principal Waterfall

Notes Principal Available Amount

(i) as repayment and prepayment of principal under the Mortgage Receivables;	13,670,024.27
(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	1,964,020.07
(vii) as Over/undercollateralization on Closing Date;	0.57
Less (viii) the Initial Purchase Price of any Substitute Mortgage Receivables	15,631,739.41
Less (ix) Reserved for Substitution	2,305.50
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

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Additional Information

Floating Rate GIC Account

Floating Rate GIC Account starting balance	12,006,289.43
Received on Floating Rate GIC Account	13,635,451.06
Paid from Floating Rate GIC Account	13,630,645.56
Floating Rate GIC Account ending balance	12,011,094.93
Ending balance ex Commingling Risk Guarantee drawn amount	11,094.93

Commingling Risk Guarantee

Commingling Risk Guarantee, available amount end of period	12,000,000.00
Commingling Risk Guarantee, drawn amount start period	12,000,000.00
Commingling Risk Guarantee, changes	0.00
Commingling Risk Guarantee, drawn amount end period	12,000,000.00
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%)	642,914.13
Difference scheduled/ actual interest Mortgages	371,681.97
Losses in period	0.00
Recoveries or post-foreclosure proceeds in period	0.00
Rounding Notes	-44.45
Net Commingling Risk Guarantee interest	0.00
Tax Amount 1st QPD year	2,500.00
Deferred Purchase Price Installment	1,012,051.65
- Difference	0.00

Reconciliation Assets

Balance of Mortgages at the end of the period (incl Substitutions)	1,030,619,987.56
Balance of Savings at the end of the period (incl Substitutions)	-30,622,293.07
Notes Classes A and B	1,000,000,000.00
Total Redemptions Notes	0.00
Reserved Amount	2,305.50
- 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

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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

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Constant Prepayment Rate Statistics

Constant Prepayment Rate (CPR)	Previous Period	Current Period
Annualised Life CPR	-0.80	-0.81
Annualised 1-month average CPR	3.02	7.53
Annualised 3-month average CPR	3.91	5.13
Annualised 6-month average CPR	3.83	4.55
Annualised 12-month average CPR	4.77	4.92

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Delinquencies

Months	# loans	Arrears Amount	Mortgage amount	% of # loans	% of Mortgage Amount	LToFV	LTIFV
0	5,830	0.00	980,509,567.66	97.95%	98.05%	95.03%	107.47%
0 =< 1	65	29,378.21	10,756,197.76	1.09%	1.08%	104.70%	119.44%
1 =< 2	21	17,445.46	3,101,810.53	0.35%	0.31%	108.83%	123.32%
2 =< 3	8	12,424.13	1,066,084.32	0.13%	0.11%	96.69%	110.84%
3 =< 4	6	17,001.29	1,019,224.17	0.10%	0.10%	126.23%	138.57%
4 =< 5	4	11,433.45	558,226.96	0.07%	0.06%	122.29%	134.96%
5 =< 6	0	0.00	0.00	0.00%	0.00%	0.00%	0.00%
6 <	18	160,444.14	2,986,583.09	0.30%	0.30%	133.90%	145.46%
Total	5,952	248,126.68	999,997,694.49	100.00%	100.00%	95.34%	107.81%

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

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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 31/12/2012
- Coupon Maximum	6.90	6.55
- Coupon Minimum	2.90	1.50
- Coupon Weighted Average	4.35	4.32
- Mortgage Loan, Average balance by Borrower	157,727.54	168,010.37
- Mortgage Loan, Maximum Loan Value	265,000.00	349,995.00
- Mortgage Loan, Minimum Loan Value	23,900.00	16,000.00
- Number of Loanparts	10,088	11,995
- Number of Loans	5,221	5,952
Triggers	Realised as per Closing Date	Realised as per 31/12/2012
Liquidity Facility Amount (Minimum: 0.00)	20,000,000.00	20,000,000.00
Type of Mortgage Loans in Pool	Realised as per Closing Date	Realised as per 31/12/2012
(Calculations based on net amounts)		
Ratio of Annuity Mortgage Loans in Pool (%)	1.03	1.45
Ratio of Interest Only Mortgage Loans in Pool (%)	71.12	60.73
Ratio of Investment Mortgage Loans in Pool (%)	14.83	3.65
Ratio of Life Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Linear Mortgage Loans in Pool (%)	0.06	0.18
Ratio of Other Mortgage Loans in Pool (%)	0.00	0.00
Ratio of Savings Mortgage Loans in Pool (%)	12.96	33.99
	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	1,030,619,987.56
Value of savings deposits	30,622,293.07
Outstanding principal balance	999,997,694.49
Building deposits	0.00
Outstanding principal balance excl. building and saving deposits	999,997,694.49
Number loans	5,952
Number loanparts	11,995
Average principal balance (borrower)	168,010.37
Weighted average current interest rate	4.32%
Weighted average remaining time to interest reset (in years)	5.70
Weighted average seasoning (in years)	3.72
Weighted average LTFV *	95.34%
Weighted average LTFV (indexed) * (1)	107.81%

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2. Redemption Type

	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
Annuity	14,492,299.76	1.45%	327	2.73%	4.36%	77.00
Interest only	607,298,946.63	60.73%	7,460	62.19%	4.25%	67.46
Investment	36,477,088.87	3.65%	362	3.02%	4.30%	66.45
Linear	1,795,768.90	0.18%	35	0.29%	4.28%	63.39
Savings	339,933,590.33	33.99%	3,811	31.77%	4.44%	69.85
	999,997,694.49	100.00%	11,995	100.00%	4.32%	68.37

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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
<	2013	1,359,420.40	0.14%	17	0.14%	4.29%	0.00
2013	2014	29,057,541.56	2.91%	366	3.05%	4.52%	6.58
2014	2015	170,808,943.04	17.08%	1,984	16.54%	3.74%	21.85
2015	2016	89,542,502.29	8.95%	1,055	8.80%	3.60%	27.44
2016	2017	50,330,738.83	5.03%	639	5.33%	4.04%	42.72
2017	2018	43,222,982.05	4.32%	526	4.39%	4.53%	55.95
2018	2019	143,983,804.22	14.40%	1,795	14.96%	5.15%	67.48
2019	2020	295,409,879.08	29.54%	3,519	29.34%	4.40%	80.94
2020	2021	105,540,842.48	10.55%	1,193	9.95%	4.45%	86.66
2021	2022	7,233,465.89	0.72%	103	0.86%	4.55%	103.31
2022	2023	10,475,505.45	1.05%	129	1.08%	4.85%	115.26
2023	2024	3,924,746.16	0.39%	50	0.42%	5.37%	125.87
2024	2025	1,793,019.10	0.18%	24	0.20%	5.46%	138.05
2025	2026	1,483,268.92	0.15%	21	0.18%	4.37%	151.57
2026	2027	3,242,341.62	0.32%	45	0.38%	4.71%	162.24
2027	2028	5,974,656.18	0.60%	69	0.58%	4.86%	175.50
2028	2029	6,169,187.09	0.62%	79	0.66%	5.45%	186.57
2029	2030	2,313,938.25	0.23%	25	0.21%	5.61%	198.63
2030	2031	1,125,375.88	0.11%	15	0.13%	4.31%	208.93
2031	2032	790,985.69	0.08%	8	0.07%	3.62%	224.46
2032	2033	840,319.18	0.08%	11	0.09%	3.22%	235.70
2033	2034	548,555.00	0.05%	6	0.05%	3.30%	248.88
2034	2035	1,008,985.02	0.10%	17	0.14%	3.35%	258.92
2035	2036	1,828,162.17	0.18%	22	0.18%	3.17%	271.29
2036	2037	1,700,746.23	0.17%	22	0.18%	3.22%	281.81
2037	2038	815,914.00	0.08%	9	0.08%	3.23%	297.04
2038	2039	1,934,456.71	0.19%	21	0.18%	4.21%	307.55
2039	2040	10,069,159.48	1.01%	132	1.10%	3.22%	321.74
2040	2041	5,823,096.53	0.58%	71	0.59%	3.51%	326.24
2041	2042	336,093.69	0.03%	3	0.03%	3.13%	345.85
2042	>	1,309,062.30	0.13%	19	0.16%	3.26%	355.88
Unknown		0	0.00%	0	0.00%	0	0
Total		999,997,694.49	100.00%	11,995	100.00%	4.32%	68.37

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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	35913234.97	0.035913318	228	0.038306452	0.043670128	69.1141
Flevoland	35,204,098.59	3.52%	211	3.55%	4.37%	67.66
Friesland	22,652,201.92	2.27%	151	2.54%	4.32%	68.37
Gelderland	156,691,250.17	15.67%	917	15.41%	4.33%	68.40
Groningen	33,150,434.62	3.32%	231	3.88%	4.41%	67.55
Limburg	119,823,199.68	11.98%	775	13.02%	4.39%	71.60
Noord-Brabant	148,949,049.85	14.89%	838	14.08%	4.31%	71.18
Noord-Holland	100,825,431.99	10.08%	579	9.73%	4.22%	66.10
Overijssel	81,566,422.31	8.16%	488	8.20%	4.32%	71.96
Utrecht	76,765,701.43	7.68%	405	6.80%	4.18%	61.55
Zeeland	19,324,393.82	1.93%	131	2.20%	4.44%	70.99
Zuid-Holland	168,988,001.35	16.90%	997	16.75%	4.33%	66.18
Unspecified	144,273.79	0.01%	1	0.02%	3.30%	28.00
Total	999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37

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5. Loan To Original Foreclosure Value

(based on notional / (collateral value ratio + additional collateral)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
NHG Garantie	0	999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37
<	10%						
10%	20%						
20%	30%						
30%	40%						
40%	50%						
50%	60%						
60%	70%						
70%	80%						
80%	90%						
90%	100%						
100%	110%						
110%	120%						
120%	130%						
130%	140%						
140%	150%						
150%	>						
0	Total	999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37

PEARL MORTGAGE BACKED SECURITIES 4 B.V.

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6. Loan To Indexed Foreclosure Value

(based on notional / (collateral value ratio + additional collateral)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Remaining Time to Interest Reset
NHG Garantie	0	999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37
<	10%						
10%	20%						
20%	30%						
30%	40%						
40%	50%						
50%	60%						
60%	70%						
70%	80%						
80%	90%						
90%	100%						
100%	110%						
110%	120%						
120%	130%						
130%	140%						
140%	150%						
150%	>						
Total		999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37

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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
<	25.000	145,615.73	0.01%	7	0.12%	4.30%	65.75
25.000	50.000	3,024,386.09	0.30%	74	1.24%	4.47%	72.88
50.000	75.000	12,305,223.31	1.23%	192	3.23%	4.36%	69.53
75.000	100.000	35,833,440.34	3.58%	401	6.74%	4.29%	74.03
100.000	150.000	211,253,277.52	21.13%	1,652	27.76%	4.40%	67.85
150.000	200.000	340,885,843.21	34.09%	1,956	32.86%	4.36%	66.40
200.000	250.000	269,918,754.90	26.99%	1,210	20.33%	4.27%	67.53
250.000	300.000	103,684,862.80	10.37%	389	6.54%	4.18%	75.79
300.000	350.000	22,946,290.59	2.29%	71	1.19%	4.17%	68.81
350.000	400.000						
400.000	450.000						
450.000	500.000						
500.000	>						
Unknown							
Total		999,997,694.49	100.00%	5,952	100.00%	4.32%	68.37

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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%	115,056.54	0.01%	3	0.03%	1.50%	13.00
1,5%	2,0%	813,747.39	0.08%	13	0.11%	1.72%	18.12
2,0%	2,5%	336,151.06	0.03%	5	0.04%	2.24%	14.48
2,5%	3,0%	7,275,633.33	0.73%	93	0.78%	2.90%	33.65
3,0%	3,5%	135,832,749.62	13.58%	1,599	13.33%	3.30%	90.24
3,5%	4,0%	259,582,573.46	25.96%	3,041	25.35%	3.74%	46.11
4,0%	4,5%	229,919,972.71	22.99%	2,693	22.45%	4.32%	74.78
4,5%	5,0%	133,661,850.87	13.37%	1,639	13.66%	4.80%	58.61
5,0%	5,5%	191,684,919.98	19.17%	2,376	19.81%	5.27%	77.01
5,5%	6,0%	38,237,248.37	3.82%	501	4.18%	5.65%	92.81
6,0%	6,5%	2,505,833.54	0.25%	31	0.26%	6.14%	210.61
6,5%	7,0%	31,957.62	0.00%	1	0.01%	6.55%	350.00
7,0%	>		0.00%	0	0.00%	0.00%	0.00
Unknown			0.00%	0	0.00%	0.00%	0.00
Total		999,997,694.49	100.00%	11,995	100.00%	4.32%	68.37

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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	71,740.78	0.01%	2	0.02%	3.30%	74.00
2000	2001	175,242.65	0.02%	5	0.04%	4.39%	75.16
2001	2002	278,488.62	0.03%	5	0.04%	4.71%	76.35
2002	2003	1,084,487.31	0.11%	14	0.12%	4.19%	106.13
2003	2004	2,157,640.60	0.22%	29	0.24%	4.46%	43.38
2004	2005	7,031,804.77	0.70%	90	0.75%	4.24%	68.65
2005	2006	15,542,212.30	1.55%	213	1.78%	4.00%	75.58
2006	2007	44,650,054.55	4.47%	577	4.81%	4.07%	58.03
2007	2008	45,898,212.73	4.59%	540	4.50%	4.59%	73.23
2008	2009	183,135,439.67	18.31%	2,283	19.03%	5.09%	66.83
2009	2010	479,764,729.38	47.98%	5,702	47.54%	4.14%	67.03
2010	2011	193,011,041.78	19.30%	2,199	18.33%	4.04%	69.27
2011	2012	5,072,351.71	0.51%	65	0.54%	4.37%	105.71
2012	>	22,124,247.64	2.21%	271	2.26%	4.34%	99.73
			0.00%	0	0.00%		
Total		999,997,694.49	100.00%	11,995	100.00%	4.32%	68.37

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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	144,957,721.60	14.50%	977	16.41%	4.33%	62.12
Single family house	854,862,062.95	85.49%	4,974	83.57%	4.32%	69.44
Unspecified	177,909.94	0.02%	1	0.02%	3.50%	24.00
	999,997,694.49	99.982%	5,952	100.00%	4.32%	68.37

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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	22,124,247.64	2.21%	271	2.26%	4.34%	99.73
1	2	5,072,351.71	0.51%	65	0.54%	4.37%	105.71
2	3	193,011,041.78	19.30%	2,199	18.33%	4.04%	69.27
3	4	479,764,729.38	47.98%	5,702	47.54%	4.14%	67.03
4	5	183,135,439.67	18.31%	2,283	19.03%	5.09%	66.83
5	6	45,898,212.73	4.59%	540	4.50%	4.59%	73.23
6	7	44,650,054.55	4.47%	577	4.81%	4.07%	58.03
7	8	15,542,212.30	1.55%	213	1.78%	4.00%	75.58
8	9	7,031,804.77	0.70%	90	0.75%	4.24%	68.65
9	10	2,157,640.60	0.22%	29	0.24%	4.46%	43.38
10	11	1,084,487.31	0.11%	14	0.12%	4.19%	106.13
11	12	278,488.62	0.03%	5	0.04%	4.71%	76.35
12	13	175,242.65	0.02%	5	0.04%	4.39%	75.16
13	14	71,740.78	0.01%	2	0.02%	3.30%	74.00
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		999,997,694.49	100.00%	11,995	100.00%	4.32%	68.37

12. Interest Type

Interest Type	Aggregate Outstanding Not. Amount	Percentage of Total
"rentedemper" 10 year, 2% band	2,895,604.84	0.29%
"rentedemper" 10 year, 3% band	288,287.80	0.03%
"rentedemper" 15 year, 3% band	419,858.54	0.04%
"rentedemper" 5 year, 1% band	683,033.25	0.07%
"rentedemper" 5 year, 2% band	292,606.92	0.03%
"rentedemper" 5 year, 3% band	215,474.35	0.02%
"Stabielrente" 1% band	159,070.34	0.02%
"Stabielrente" 2% band	53,543.43	0.01%
1 yr fixed	5,501,843.56	0.55%
1 yr fixed + 1 yr refixing period	220,017.13	0.02%
2 yr fixed	286,503,033.48	28.65%
3 yr fixed	348,753,602.43	34.88%
4 yr fixed + 1 yr refixing period	1,077.00	0.00%
5 yr "plafondrente"	3,695,263.21	0.37%
5 yr fixed	200,000.00	0.02%
5 yr fixed + 2 yr refixing period	11,254,265.88	1.13%
6 yr fixed	142,500.00	0.01%
7 yr fixed	18,868,927.85	1.89%
9 yr fixed + 1 yr refixing period	804,911.82	0.08%
10 yr "plafondrente"	1,360,133.14	0.14%
10 yr fixed	1,803,379.00	0.18%
10 yr fixed + 2 yr refixing period	215,947,583.29	21.59%
12 yr fixed	52,722,665.83	5.27%
14 yr fixed + 1 yr refixing period	99,882.32	0.01%
15 yr fixed	18,035,447.26	1.80%
20 yr fixed	562,388.72	0.06%
30 yr fixed	677,782.32	0.07%
Average interest rate	299,820.25	0.03%
Ideaal	234,454.64	0.02%
Variable	27,301,235.89	2.73%
	999,997,694.49	100.00%

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