PEARL MORTGAGE BACKED SECURITIES 1 B.V.

ESMA identifier: 724500FJ7SUXFJB7NN36

Portfolio and Performance Report

Reporting Period: 1 July 2026 - 31 July 2026

Reporting Date: 18 August 2026

AMOUNTS IN EURO

CSC Administrative Services (Netherlands) B.V.
www.cscglobal.com
www.dutchsecuritisation.nl

Portfolio and Performance Report: 1 July 2026 - 31 July 2026

Table of Contents

	Page
Key Dates	3
The Mortgage Loan Portfolio	3
Foreclosure Statistics	4
Performance Ratios	5
Stratification Tables	6
Glossary	34
Contact Information	37

This Portfolio and Performance Report has been prepared based on the Template Portfolio and Performance Report as published by the Dutch Securitisation Association and applicable as at the time of this report. The Template Portfolio and Performance Report has been recognised by PCS as part of the Domestic Market Guideline applicable to Dutch RMBS transactions.

Portfolio and Performance Report: 1 July 2026 - 31 July 2026

Key Dates

Securitisation Dates

Closing Date	18 Sep 2006
Portfolio Cut-off Date	31 Jul 2026
Revolving Period End-Date	N/A
Final Maturity Date	18 Sep 2047

The Mortgage Loan Portfolio

Number of Mortgage Loans

Number of Mortgage Loans at the beginning of the Reporting Period		2,175
Repaid in full Mortgage Loans	-/-	6
Purchased Mortgage loans		0
Repurchased Mortgage Loans	-/-	10
Foreclosed Mortgage Loans	-/-	0
Other		0
Number of Mortgage Loans at the end of the Reporting Period		2,159

Amounts of Mortgage Loans

Net Outstanding balance at the beginning of the Reporting Period		222,056,514.10
Repayments	-/-	424,510.90
Prepayments	-/-	759,748.54
Further Advances		0.00
Purchased Mortgage Loans		0.00
Repurchased Mortgage Loans	-/-	874,561.80
Foreclosed Mortgage Loans	-/-	0.00
Other		0.00
Net Outstanding balance at the end of the Reporting Period		219,997,692.86

Amount of Construction Deposit Obligations

Construction Deposit Obligations at the beginning of the Reporting Period	0.00
Changes in Construction Deposit Obligations	0.00
Construction Deposit Obligations at the end of the Reporting Period	0.00

Foreclosure Statistics

		Previous Period	Current Period
Defaulted Mortgage Loans			
The total outstanding principal amount in default, according to securitisation documentation		352,844	510,947
The total outstanding principal amount in default, according to Article 178 of the CRR		352,844	510,947
Mortgage Loans foreclosed in the reporting period			
Number of Mortgage Loans foreclosed during the Reporting Period		0	0
Net principal balance of Mortgage Loans foreclosed during the Reporting Period		0.00	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period		0.00	0.00
Total amount of foreclosures of Mortgage Loans during the Reporting Period		0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00	0.00
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period		0.00	0.00
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	0.00	0.00
Losses minus recoveries during the Reporting Period		0.00	0.00
Average loss severity during the Reporting Period		0.00	0.00
Mortgage loans foreclosed since Closing Date			
Number of Mortgage Loans foreclosed since the Closing Date		0	0
Percentage of number of Mortgage Loans at Closing Date (%, including replenished loans)		0.00%	0.00%
Net principal balance of Mortgage Loans foreclosed since the Closing Date		0.00	0.00
Percentage of net principal balance at the Closing Date (%, including replenished loans)		0.00%	0.00%
Net principal balance of Mortgage Loans foreclosed since the Closing Date		0.00	0.00
Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date		0.00	0.00
Total amount of foreclosures of Mortgage Loans since the Closing Date		0.00	0.00
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	0.00	0.00
Total amount of losses on Mortgage Loans foreclosed since the Closing Date		0.00	0.00
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	0.00	0.00
Losses minus recoveries since the Closing Date		0.00	0.00
Average loss severity since the Closing Date		0.00	0.00
Mortgage loans in Foreclosure			
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period		0	0
Number of new Mortgage Loans foreclosed during the Reporting Period		0	0
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	0	0
Number of Mortgage Loans in foreclosure at the end of the Reporting Period		0	0
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period		0.00	0.00
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period		0.00	0.00
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	0.00	0.00
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period		0.00	0.00

Performance Ratios

	Previous Period	Current Period
Constant Prepayment Rate (CPR)		
Annualized Life CPR	7.6909%	7.6788%
Annualized 1-month average CPR	6.1413%	4.7869%
Annualized 3-month average CPR	6.2676%	6.0964%
Annualized 6-month average CPR	6.9011%	6.3067%
Annualized 12-month average CPR	7.0441%	7.1060%
Principal Payment Rate (PPR)		
Annualized Life PPR	0.1903%	0.1903%
Annualized 1-month average PPR	0.0714%	0.1871%
Annualized 3-month average PPR	0.1480%	0.1479%
Annualized 6-month average PPR	0.1650%	0.1660%
Annualized 12-month average PPR	0.1737%	0.1742%
Payment Ratio		
Periodic Payment Ratio	99.8607%	99.9624%
Constant Default Rate		
Constant Default Rate current month	0.000%	0.000%
Constant Default Rate 3-month average	0.000%	0.000%
Constant Default Rate 6-month average	0.000%	0.000%
Constant Default Rate 12-month average	0.000%	0.000%
Constant Default Rate to date	0.000%	0.000%

Stratifications

1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	284,555,014.45	
Value of savings deposits	64,557,321.59	
Net principal balance	219,997,692.86	
Construction Deposits	0.00	
Net principal balance excl. Construction and Saving Deposits	219,997,692.86	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	219,997,692.86	
Number of loans	2,159	
Number of loanparts	3,989	
Number of negative loanparts	0	
Average principal balance (borrower)	101,897.96	
Weighted average current interest rate	2.89%	
Weighted average maturity (in years)	9.95	
Weighted average remaining time to interest reset (in years)	4.83	
Weighted average seasoning (in years)	19.45	
Weighted average CLTOMV	60.13%	
Weighted average CLTIMV	32.02%	
Weighted average OLTOMV	80.78%	

2. Delinquencies

From (>) Untill (<=)	Arrears Amount	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing	0.00	218,458,388.42	99.30%	3,963	99.35%	2.89%	9.95	59.89%
<= 29 days	233.95	198,657.34	0.09%	4	0.10%	3.32%	10.08	91.48%
30 days - 59 days	3,132.54	774,655.65	0.35%	12	0.30%	3.36%	9.56	101.94%
60 days - 89 days	948.26	55,044.61	0.03%	2	0.05%	5.30%	4.01	37.99%
90 days - 119 days	1,586.45	159,000.00	0.07%	2	0.05%	4.23%	8.51	112.66%
120 days - 149 days	2,850.00	174,225.48	0.08%	2	0.05%	3.24%	14.10	82.87%
150 days - 179 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
> 180 days	13,921.66	177,721.36	0.08%	4	0.10%	3.39%	7.94	67.11%
Total	22,672.86	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%

3. Redemption Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
French - i.e. Amortisation in which the total amount — principal plus interest — repaid in each instalment is the same. (FRXX))	5,542,267.54	2.52%	188	4.71%	2.68%	12.15	47.35%	
Fixed amortisation schedule - i.e. Amortisation in which the principal amount repaid in each instalment is the same. (FIXE)	652,280.17	0.30%	24	0.60%	2.30%	11.73	36.91%	
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Savings)	44,093,183.85	20.04%	1,210	30.33%	3.06%	10.20	52.65%	
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Interest-only)	143,713,073.38	65.32%	2,231	55.93%	2.86%	10.00	60.85%	
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Life insurance)								
Bullet - i.e. Amortisation in which the full principal amount is repaid in the last instalment. (BLLT) (Other)	25,996,887.92	11.82%	336	8.42%	2.84%	8.70	72.11%	
Other (OTHR)								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

4. Loanpart Coupon (interest rate bucket)

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.50%								
0.50% - 1.00%	833,952.08	0.38%	21	0.53%	0.97%	6.46	58.80%	
1.00% - 1.50%	15,665,020.07	7.12%	305	7.65%	1.32%	9.99	60.77%	
1.50% - 2.00%	41,591,363.49	18.91%	699	17.52%	1.79%	10.81	59.05%	
2.00% - 2.50%	34,415,819.11	15.64%	622	15.59%	2.17%	9.77	65.13%	
2.50% - 3.00%	22,243,471.05	10.11%	377	9.45%	2.74%	10.41	62.28%	
3.00% - 3.50%	19,982,767.95	9.08%	360	9.02%	3.26%	9.78	58.93%	
3.50% - 4.00%	55,666,013.02	25.30%	958	24.02%	3.73%	9.58	60.00%	
4.00% - 4.50%	18,736,736.50	8.52%	385	9.65%	4.16%	9.90	56.90%	
4.50% - 5.00%	7,414,348.63	3.37%	180	4.51%	4.73%	8.28	50.48%	
5.00% - 5.50%	2,296,468.47	1.04%	57	1.43%	5.22%	9.45	54.39%	
5.50% - 6.00%	917,606.59	0.42%	20	0.50%	5.67%	9.59	54.15%	
6.00% - 6.50%	234,125.90	0.11%	5	0.13%	6.16%	9.29	49.69%	
6.50% - 7.00%								
7.00% >=								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	2.89%
Minimum	0.95%
Maximum	6.40%

5. Outstanding Loan Amount

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25.000	1,940,332.52	0.88%	128	5.93%	3.13%	6.68	12.42%	
25,000.00 - 50,000.00	10,583,698.68	4.81%	279	12.92%	3.12%	7.91	25.61%	
50,000.00 - 75,000.00	20,628,822.68	9.38%	324	15.01%	3.01%	8.63	39.30%	
75,000.00 - 100,000.00	34,641,897.74	15.75%	394	18.25%	2.98%	9.24	49.54%	
100,000.00 - 150,000.00	76,963,230.84	34.98%	626	28.99%	2.86%	10.19	61.72%	
150,000.00 - 200,000.00	52,365,751.85	23.80%	304	14.08%	2.80%	10.57	73.03%	
200,000.00 - 250,000.00	21,039,361.80	9.56%	97	4.49%	2.87%	10.99	80.31%	
250,000.00 - 300,000.00	1,834,596.75	0.83%	7	0.32%	2.53%	13.15	77.51%	
300,000.00 - 350,000.00								
350,000.00 - 400,000.00								
400,000.00 - 450,000.00								
450,000.00 - 500,000.00								
500,000.00 - 550,000.00								
550,000.00 - 600,000.00								
600,000.00 - 650,000.00								
650,000.00 - 700,000.00								
700,000.00 - 750,000.00								
750,000.00 - 800,000.00								
800,000.00 - 850,000.00								
850,000.00 - 900,000.00								
900,000.00 - 950,000.00								
950,000.00 - 1,000,000.00								
>= 1.000.000								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Average	101,897.96
Minimum	100.00
Maximum	277,000.00

6. Construction Deposits (as percentage of net principal outstanding amount)

From (>) - Until (<=)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0%	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
0.00% - 10.00%								
10.00% - 20.00%								
20.00% - 30.00%								
30.00% - 40.00%								
40.00% - 50.00%								
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% >								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	0.00%
Minimum	0.00%
Maximum	0.00%

7. Origination Year

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
>2023								
2022 - 2023								
2021 - 2022								
2020 - 2021								
2019 - 2020	22,554.33	0.01%	2	0.05%	2.23%	10.35	38.88%	
2018 - 2019	210,826.31	0.10%	6	0.15%	2.66%	10.15	43.77%	
2017 - 2018	175,773.04	0.08%	8	0.20%	2.11%	8.50	57.34%	
2016 - 2017	295,939.10	0.13%	9	0.23%	2.16%	10.71	44.50%	
2015 - 2016	1,006,188.42	0.46%	32	0.80%	3.07%	10.95	51.59%	
2014 - 2015	1,379,178.50	0.63%	32	0.80%	2.97%	15.15	34.22%	
2013 - 2014	2,992,487.58	1.36%	75	1.88%	3.08%	12.16	49.16%	
2012 - 2013	10,065,229.79	4.58%	168	4.21%	2.84%	14.47	61.86%	
2011 - 2012	15,303,091.29	6.96%	249	6.24%	2.42%	14.25	61.50%	
2010 - 2011	22,170,657.72	10.08%	332	8.32%	2.76%	13.28	58.34%	
2009 - 2010	13,011,435.56	5.91%	220	5.52%	2.58%	12.46	58.79%	
2008 - 2009	9,521,364.99	4.33%	172	4.31%	3.02%	11.20	58.42%	
2007 - 2008	34,335,855.46	15.61%	560	14.04%	2.95%	10.48	60.08%	
2006 - 2007	13,406,311.70	6.09%	244	6.12%	2.93%	9.48	58.97%	
2005 - 2006	32,427,252.47	14.74%	539	13.51%	2.97%	8.61	65.04%	
2004 - 2005	27,709,591.21	12.60%	509	12.76%	3.09%	7.83	62.98%	
< 2004	35,963,955.39	16.35%	832	20.86%	2.95%	5.64	57.34%	
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	2007
Minimum	1999
Maximum	2019

8. Legal Maturity

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2021 - 2025								
2025 - 2030	5,211,690.77	2.37%	225	5.64%	2.93%	2.42	51.03%	
2030 - 2035	68,144,024.12	30.97%	1,456	36.50%	2.99%	6.55	58.95%	
2035 - 2040	101,036,421.12	45.93%	1,651	41.39%	2.92%	10.42	61.45%	
2040 - 2045	45,191,144.74	20.54%	649	16.27%	2.65%	14.80	60.19%	
2045 - 2050	414,412.11	0.19%	8	0.20%	2.80%	18.84	38.19%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 >=								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	2036
Minimum	2026
Maximum	2046

9. Seasoning

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
1 Year								
1 year(s) - 2 year(s)								
2 year(s) - 3 year(s)								
3 year(s) - 4 year(s)								
4 year(s) - 5 year(s)								
5 year(s) - 6 year(s)								
6 year(s) - 7 year(s)	11,646.23	0.01%	1	0.03%	2.79%	9.50	40.21%	
7 year(s) - 8 year(s)	157,488.59	0.07%	5	0.13%	2.67%	9.45	45.15%	
8 year(s) - 9 year(s)	139,588.27	0.06%	5	0.13%	2.20%	11.08	56.39%	
9 year(s) - 10 year(s)	320,333.52	0.15%	11	0.28%	1.93%	10.26	49.21%	
10 year(s) - 11 year(s)	319,896.43	0.15%	12	0.30%	3.32%	8.47	49.39%	
11 year(s) - 12 year(s)	1,235,650.90	0.56%	37	0.93%	3.00%	12.75	45.49%	
12 year(s) - 13 year(s)	1,720,992.11	0.78%	45	1.13%	2.94%	14.97	35.43%	
13 year(s) - 14 year(s)	5,236,277.54	2.38%	108	2.71%	3.09%	12.90	58.61%	
14 year(s) - 15 year(s)	19,206,249.09	8.73%	300	7.52%	2.53%	14.53	62.02%	
15 year(s) - 16 year(s)	12,681,087.92	5.76%	197	4.94%	2.79%	13.38	60.27%	
16 year(s) - 17 year(s)	23,244,433.66	10.57%	367	9.20%	2.60%	12.92	57.33%	
17 year(s) - 18 year(s)	6,831,849.85	3.11%	122	3.06%	3.05%	11.82	62.30%	
18 year(s) - 19 year(s)	27,459,413.62	12.48%	448	11.23%	2.99%	10.65	60.72%	
19 year(s) - 20 year(s)	14,886,775.26	6.77%	270	6.77%	2.80%	10.08	56.37%	
20 year(s) - 21 year(s)	25,846,149.75	11.75%	436	10.93%	2.94%	9.11	61.00%	
21 year(s) - 22 year(s)	32,328,253.82	14.69%	551	13.81%	2.99%	8.23	66.26%	
22 year(s) - 23 year(s)	19,885,306.32	9.04%	382	9.58%	3.19%	7.39	61.18%	
23 year(s) - 24 year(s)	11,025,839.61	5.01%	256	6.42%	3.12%	6.51	54.46%	
24 year(s) - 25 year(s)	6,001,691.51	2.73%	134	3.36%	2.89%	5.48	58.53%	
25 year(s) - 26 year(s)	4,406,128.75	2.00%	107	2.68%	2.61%	4.44	59.59%	
26 year(s) - 27 year(s)	6,142,815.10	2.79%	159	3.99%	2.83%	3.63	56.61%	
27 year(s) - 28 year(s)	909,825.01	0.41%	36	0.90%	2.92%	2.68	43.20%	
28 year(s) - 29 year(s)								
29 year(s) - 30 year(s)								
30 year(s) >=								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	19.45 year(s)
Minimum	6.91 year(s)
Maximum	27.54 year(s)

10. Remaining Tenor

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1 Year	302,352.61	0.14%	38	0.95%	4.09%	0.36	53.23%	
1 Year - 2 Years	1,263,103.30	0.57%	42	1.05%	3.04%	1.53	57.38%	
2 year(s) - 3 year(s)	1,910,386.94	0.87%	84	2.11%	3.13%	2.65	45.21%	
3 year(s) - 4 year(s)	7,409,185.67	3.37%	204	5.11%	2.79%	3.56	55.73%	
4 year(s) - 5 year(s)	6,437,920.19	2.93%	163	4.09%	2.79%	4.38	56.99%	
5 year(s) - 6 year(s)	9,552,102.88	4.34%	236	5.92%	2.73%	5.46	57.11%	
6 year(s) - 7 year(s)	12,834,061.83	5.83%	301	7.55%	3.09%	6.50	54.43%	
7 year(s) - 8 year(s)	19,335,527.39	8.79%	368	9.23%	3.18%	7.48	60.68%	
8 year(s) - 9 year(s)	32,560,948.65	14.80%	550	13.79%	2.99%	8.43	64.62%	
9 year(s) - 10 year(s)	27,962,086.58	12.71%	463	11.61%	3.00%	9.38	61.53%	
10 year(s) - 11 year(s)	12,117,630.31	5.51%	211	5.29%	2.78%	10.57	55.51%	
11 year(s) - 12 year(s)	27,331,979.05	12.42%	430	10.78%	2.95%	11.27	61.45%	
12 year(s) - 13 year(s)	6,805,180.81	3.09%	109	2.73%	3.08%	12.28	62.85%	
13 year(s) - 14 year(s)	19,146,519.91	8.70%	283	7.09%	2.56%	13.46	59.56%	
14 year(s) - 15 year(s)	13,723,936.31	6.24%	188	4.71%	2.84%	14.25	60.87%	
15 year(s) - 16 year(s)	16,381,538.10	7.45%	232	5.82%	2.44%	15.46	61.81%	
16 year(s) - 17 year(s)	3,052,530.71	1.39%	48	1.20%	2.94%	16.27	64.30%	
17 year(s) - 18 year(s)	1,072,298.49	0.49%	26	0.65%	2.61%	17.43	32.08%	
18 year(s) - 19 year(s)	736,745.02	0.33%	12	0.30%	3.40%	18.34	39.94%	
19 year(s) - 20 year(s)								
20 year(s) - 21 year(s)	61,658.11	0.03%	1	0.03%	1.55%	20.33	46.13%	
21 year(s) - 22 year(s)								
22 year(s) - 23 year(s)								
23 year(s) - 24 year(s)								
24 year(s) - 25 year(s)								
25 year(s) - 26 year(s)								
26 year(s) - 27 year(s)								
27 year(s) - 28 year(s)								
28 year(s) - 29 year(s)								
29 year(s) - 30 year(s)								
30 year(s) >=								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	10 year(s)
Minimum	year(s)
Maximum	20 year(s)

11a. Original Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
< 10.00%								
10.00% - 20.00%								
20.00% - 30.00%								
30.00% - 40.00%								
40.00% - 50.00%								
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% - 110.00%								
110.00% >=								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	80.07%
Minimum	6.59%
Maximum	204.48%

11b. Current Loan To Original Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
< 10.00%								
10.00% - 20.00%								
20.00% - 30.00%								
30.00% - 40.00%								
40.00% - 50.00%								
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% - 110.00%								
110.00% >=								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	60.13%
Minimum	0.04%
Maximum	120.00%

12. Current Loan To Indexed Market Value

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG loans (if applicable)	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
< 10.00%								
10.00% - 20.00%								
20.00% - 30.00%								
30.00% - 40.00%								
40.00% - 50.00%								
50.00% - 60.00%								
60.00% - 70.00%								
70.00% - 80.00%								
80.00% - 90.00%								
90.00% - 100.00%								
100.00% - 110.00%								
110.00% >=								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	32.70%
Minimum	0.02%
Maximum	71.31%

13. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 12 month(s)	45,413,926.47	20.64%	835	20.93%	2.92%	9.04	62.51%	
12 month(s) - 24 month(s)	25,979,844.58	11.81%	484	12.13%	2.66%	9.77	58.92%	
24 month(s) - 36 month(s)	18,623,481.65	8.47%	377	9.45%	2.92%	8.70	58.52%	
36 month(s) - 48 month(s)	18,715,217.19	8.51%	360	9.02%	2.51%	9.42	61.44%	
48 month(s) - 60 month(s)	23,005,941.99	10.46%	425	10.65%	2.82%	9.30	62.48%	
60 month(s) - 72 month(s)	14,515,065.27	6.60%	280	7.02%	2.39%	9.18	56.49%	
72 month(s) - 84 month(s)	11,826,588.25	5.38%	233	5.84%	3.35%	9.08	57.22%	
84 month(s) - 96 month(s)	7,889,488.24	3.59%	143	3.58%	3.35%	8.78	59.05%	
96 month(s) - 108 month(s)	10,642,936.68	4.84%	184	4.61%	3.58%	11.38	54.23%	
108 month(s) - 120 month(s)	19,504,460.55	8.87%	314	7.87%	3.60%	11.09	60.52%	
120 month(s) - 132 month(s)	6,461,432.54	2.94%	89	2.23%	2.59%	12.57	59.33%	
132 month(s) - 144 month(s)	3,171,419.38	1.44%	57	1.43%	3.36%	11.96	61.47%	
144 month(s) - 156 month(s)	1,172,393.74	0.53%	19	0.48%	3.42%	13.55	55.37%	
156 month(s) - 168 month(s)	5,636,870.49	2.56%	84	2.11%	2.35%	13.69	63.21%	
168 month(s) - 180 month(s)	3,714,222.18	1.69%	49	1.23%	1.95%	14.64	62.69%	
180 month(s) - 192 month(s)	3,606,581.95	1.64%	54	1.35%	1.79%	15.44	62.12%	
192 month(s) - 204 month(s)	117,821.71	0.05%	2	0.05%	4.34%	16.78	40.25%	
204 month(s) - 216 month(s)								
216 month(s) - 228 month(s)								
228 month(s) - 240 month(s)								
240 month(s) - 252 month(s)								
252 month(s) - 264 month(s)								
264 month(s) - 276 month(s)								
276 month(s) - 288 month(s)								
288 month(s) - 300 month(s)								
300 month(s) - 312 month(s)								
312 month(s) - 324 month(s)								
324 month(s) - 336 month(s)								
336 month(s) - 348 month(s)								
348 month(s) - 360 month(s)								
360 month(s) >=								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Weighted Average	58 month(s)
Minimum	month(s)
Maximum	194 month(s)

14. Interest Payment Type

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Fixed Interest Rate Mortgage	213,642,666.94	97.11%	3,855	96.64%	2.86%	10.02	60.11%	
Floating Interest Rate Mortgage	6,355,025.92	2.89%	134	3.36%	3.93%	7.46	60.89%	
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

15. Property Description

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	191,040,401.51	86.84%	1,849	85.64%	2.90%	9.89	59.46%	
Apartment	28,957,291.35	13.16%	310	14.36%	2.85%	10.29	64.50%	
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

16. Geographical Distribution (by province)

Province	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	7,737,051.94	3.52%	83	3.84%	3.20%	9.23	57.41%	
Flevoland	14,323,028.89	6.51%	129	5.97%	2.69%	9.52	64.05%	
Friesland	4,317,236.54	1.96%	51	2.36%	2.67%	9.56	64.85%	
Gelderland	36,851,238.40	16.75%	350	16.21%	2.90%	9.95	56.41%	
Groningen	15,038,204.31	6.84%	199	9.22%	2.98%	9.10	55.86%	
Limburg	29,943,642.98	13.61%	331	15.33%	3.00%	8.59	62.23%	
Noord-Brabant	17,839,340.85	8.11%	163	7.55%	2.91%	11.14	58.58%	
Noord-Holland	15,881,345.85	7.22%	138	6.39%	2.85%	10.93	57.57%	
Overijssel	23,525,887.39	10.69%	217	10.05%	2.95%	9.96	64.69%	
Utrecht	13,906,020.18	6.32%	109	5.05%	2.91%	10.87	57.25%	
Zeeland	3,244,647.08	1.47%	37	1.71%	2.69%	11.01	62.22%	
Zuid-Holland	37,390,048.45	17.00%	352	16.30%	2.77%	10.29	62.18%	
Unknown/Not specified								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

17. Geographical Distribution (by economic region)

Economic Region	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NL111 - Oost-Groningen	6,006,476.35	2.73%	81	3.75%	2.95%	9.51	56.87%	
NL112 - Delfzijl en omgeving	1,534,016.83	0.70%	24	1.11%	3.05%	9.69	56.02%	
NL113- Overig Groningen	7,497,711.13	3.41%	94	4.35%	2.99%	8.65	55.02%	
NL121- Noord-Friesland	1,563,678.58	0.71%	19	0.88%	2.46%	9.31	68.11%	
NL122- Zuidwest-Friesland	732,810.09	0.33%	9	0.42%	2.91%	9.50	51.72%	
NL123- Zuidoost-Friesland	2,020,747.87	0.92%	23	1.07%	2.75%	9.77	67.09%	
NL131- Noord-Drenthe	3,585,202.75	1.63%	35	1.62%	3.01%	9.44	56.76%	
NL132- Zuidoost-Drenthe	2,141,630.83	0.97%	24	1.11%	3.40%	9.59	59.48%	
NL133- Zuidwest-Drenthe	2,010,218.36	0.91%	24	1.11%	3.34%	8.47	56.38%	
NL211- Noord-Overijssel	9,968,314.61	4.53%	87	4.03%	3.00%	9.68	64.74%	
NL212- Zuidwest-Overijssel	2,681,849.69	1.22%	25	1.16%	3.01%	9.47	59.45%	
NL213- Twente	10,875,723.09	4.94%	105	4.86%	2.89%	10.34	65.94%	
NL221- Veluwe	10,972,560.98	4.99%	105	4.86%	2.80%	9.76	53.36%	
NL224- Zuidwest-Gelderland	2,293,707.77	1.04%	22	1.02%	3.23%	10.62	57.73%	
NL225- Achterhoek	7,537,752.80	3.43%	77	3.57%	2.90%	9.40	64.18%	
NL226- Arnhem/Nijmegen	16,121,562.00	7.33%	147	6.81%	2.92%	10.27	54.56%	
NL230- Flevoland	14,323,028.89	6.51%	129	5.97%	2.69%	9.52	64.05%	
NL310- Utrecht	13,831,675.03	6.29%	108	5.00%	2.92%	10.84	57.37%	
NL321- Kop van Noord-Holland	1,202,518.36	0.55%	10	0.46%	3.32%	11.78	53.27%	
NL322- Alkmaar en omgeving	1,799,484.18	0.82%	13	0.60%	3.26%	11.25	59.45%	
NL323- IJmond	962,275.85	0.44%	12	0.56%	2.60%	11.05	64.20%	
NL324- Agglomeratie Haarlem	1,032,468.09	0.47%	9	0.42%	2.84%	10.66	58.95%	
NL325- Zaanstreek	546,786.21	0.25%	4	0.19%	3.23%	8.67	82.00%	
NL326- Groot-Amsterdam	7,377,917.76	3.35%	64	2.96%	2.80%	10.89	55.50%	
NL327- Het Gooi en Vechtstreek	2,959,895.40	1.35%	26	1.20%	2.55%	11.00	56.17%	
NL331- Agglomeratie Leiden en Bollenstreek	2,351,524.37	1.07%	22	1.02%	2.95%	10.27	56.15%	
NL332- Agglomeratie 's-Gravenhage	5,917,405.19	2.69%	59	2.73%	2.87%	10.48	61.40%	
NL333- Delft en Westland	901,431.28	0.41%	10	0.46%	2.62%	10.50	50.16%	
NL334- Oost-Zuid-Holland	3,157,807.26	1.44%	25	1.16%	2.77%	10.43	62.56%	
NL335- Groot-Rijnmond	17,358,187.77	7.89%	157	7.27%	2.65%	10.51	67.07%	
NL336- Zuidoost-Zuid-Holland	7,703,692.58	3.50%	79	3.66%	2.94%	9.58	54.87%	
NL341- Zeeuwsch-Vlaanderen	672,635.17	0.31%	11	0.51%	3.09%	11.29	62.02%	
NL342- Overig Zeeland	2,572,011.91	1.17%	26	1.20%	2.59%	10.94	62.27%	
NL411- West-Noord-Brabant	4,285,488.39	1.95%	38	1.76%	3.04%	11.70	63.29%	
NL412- Midden-Noord-Brabant	2,415,337.96	1.10%	24	1.11%	3.20%	11.35	58.25%	
NL413- Noordoost-Noord-Brabant	4,885,953.26	2.22%	43	1.99%	2.70%	11.49	54.51%	
NL414- Zuidoost-Noord-Brabant	6,252,561.24	2.84%	58	2.69%	2.88%	10.39	58.67%	
NL421- Noord-Limburg	7,299,420.21	3.32%	84	3.89%	2.91%	8.78	61.40%	
NL422- Midden-Limburg	4,853,052.36	2.21%	45	2.08%	2.84%	8.64	61.63%	
NL423- Zuid-Limburg	17,791,170.41	8.09%	202	9.36%	3.08%	8.50	62.73%	
Unknown/Not specified								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

18. Occupancy

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
Buy-to-let								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

19. Employment Status Borrower

Description	Net Principal Balance	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	200,205,142.72	91.00%	1,966	91.06%	2.90%	9.85	60.74%	
Self Employed	8,683,481.62	3.95%	73	3.38%	2.58%	11.15	62.97%	
Pension	2,774,774.35	1.26%	29	1.34%	2.86%	14.43	35.79%	
Unemployed	447,942.78	0.20%	6	0.28%	2.66%	7.80	44.33%	
Benefits	779,785.28	0.35%	10	0.46%	2.85%	12.90	55.50%	
Unknown	7,106,566.11	3.23%	75	3.47%	2.89%	9.17	50.33%	
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

20. Loanpart Payment Frequency

Description	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

21. Loan To Income (Debt to income)

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified (main)								
< 0.5	1,522,432.67	0.69%	98	4.54%	3.14%	7.50	9.54%	
0.5 - 1.0	7,448,736.42	3.39%	195	9.03%	3.12%	7.84	22.52%	
1.0 - 1.5	14,234,075.05	6.47%	230	10.65%	3.03%	8.77	32.96%	
1.5 - 2.0	23,937,322.97	10.88%	290	13.43%	2.91%	9.34	42.15%	
2.0 - 2.5	31,799,339.32	14.45%	314	14.54%	3.04%	9.92	50.87%	
2.5 - 3.0	32,386,728.96	14.72%	279	12.92%	2.95%	10.10	60.69%	
3.0 - 3.5	35,848,917.45	16.30%	279	12.92%	2.78%	10.82	64.79%	
3.5 - 4.0	31,797,466.28	14.45%	217	10.05%	2.72%	10.84	72.96%	
4.0 - 4.5	20,374,879.95	9.26%	128	5.93%	2.82%	9.85	81.92%	
4.5 - 5.0	13,597,927.65	6.18%	85	3.94%	2.94%	9.41	82.02%	
5.0 - 5.5	5,464,327.77	2.48%	34	1.57%	2.75%	9.20	78.50%	
5.5 - 6.0	1,585,538.37	0.72%	10	0.46%	2.91%	9.77	81.07%	
6.0 - 6.5								
6.5 - 7.0								
7.0 >=								
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	3.0
Minimum	0.0
Maximum	6.0

22. Payment Due to Income

From (>=) - Until (<)	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5.00%	14,462,216.25	6.57%	253	11.72%	2.16%	9.26	36.37%	
5.00% - 10.00%	45,419,286.48	20.65%	453	20.98%	2.47%	9.52	57.48%	
10.00% - 15.00%	67,491,984.89	30.68%	600	27.79%	2.75%	10.10	62.97%	
15.00% - 20.00%	61,137,787.55	27.79%	548	25.38%	3.13%	10.20	63.82%	
20.00% - 25.00%	24,600,750.86	11.18%	234	10.84%	3.68%	10.27	63.25%	
25.00% - 30.00%	4,509,288.60	2.05%	46	2.13%	3.76%	10.36	51.89%	
30.00% - 35.00%	707,073.51	0.32%	8	0.37%	3.76%	8.18	59.07%	
35.00% - 40.00%	469,677.66	0.21%	5	0.23%	3.33%	7.64	56.31%	
40.00% - 45.00%	416,985.20	0.19%	3	0.14%	3.63%	8.49	61.51%	
45.00% - 50.00%	363,724.31	0.17%	5	0.23%	2.60%	4.66	64.66%	
50.00% - 55.00%	61,258.94	0.03%	1	0.05%	4.59%	3.42	33.28%	
55.00% - 60.00%	158,539.87	0.07%	1	0.05%	1.22%	7.05	99.65%	
60.00% - 65.00%	148,976.04	0.07%	1	0.05%	4.82%	3.75	83.14%	
65.00% - 70.00%								
70.00% >=	50,142.70	0.02%	1	0.05%	4.40%	3.08	27.49%	
Unknown								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

Weighted Average	13.97%
Minimum	0.01%
Maximum	82.94%

23a. Guarantee Type (Loans)

Description	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
Non-NHG Guarantee								
Other								
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

23b. Guarantee Type (Loanparts)

nhg part	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	
Non-NHG								
unknown								
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

24. Originator

Originator	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Athora Netherlands								
ASN Bank	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

25. Servicer

Servicer	Net Principal Balance	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
ASN Bank	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	
Total	219,997,692.86	100.00%	2,159	100.00%	2.89%	9.95	60.13%	

26. Capital Insurance Policy Provider

Insurance Policy Provider	Net Principal Balance	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
No policy attached	198,452,514.70	90.21%	3,232	81.02%	2.84%	10.19	61.43%	
ATHORA Netherlands	21,545,178.16	9.79%	757	18.98%	3.34%	7.73	48.15%	
Total	219,997,692.86	100.00%	3,989	100.00%	2.89%	9.95	60.13%	

Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A;
Cash Advance Facility	means the Cash Advance Facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equalk to 2.25 per cent. Of the Principal Amount Outstanding of the Notes with a minimum of 1,137,000;
Cash Advance Facility Provider	means ASN Bank N.V. in its capacity as Cash Advance Facility provider under the Cash Advance Facility Agreement or its successor or successors;
Cash Advance Facility Stand-by Drawing Account	means the Floating Rate GIC Account on which any Cash Advance Facility Stand-by Drawing will be deposited;
Constant Default Rate (CDR)	means the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool;
Constant Prepayment Rate (CPR)	means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period;
Construction Deposit	means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset;
Construction Deposit Guarantee	N/A;
Coupon	means the interest coupons appertaining to the Notes;
Credit Enhancement	means the combined structural features that improve the credit worthiness of the respective notes;
Credit Rating	means an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies;
Curr. Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value;
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value;
Current Loan to Indexed Market Value (CLTIMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value;
Current Loan to Original Market Value (CLTOMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value;
Cut-Off Date	means 31 August 2006;
Day Count Convention	means Actual/360 (for the notes);
Debt Service to Income	means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income;
Deferred Purchase Price	has the meaning ascribed to it in Clause 2.2 of the Mortgage Receivables Purchase Agreement;
Deferred Purchase Price Installment	means, with respect to a Payment Date, the sum of (A) prior to the Enforcement Date, the positive difference, if any, between (i) on a Payment Date up to (but excluding) the first Optional Redemption Date, the Interest Available Amount and the Interest Payable Amount and (ii) on any Payment Date, subject to the Notes having been repaid in full, between the Redemption Available Amount and the sum of all amounts payable by the Issuer as set forth in Clause 5.4 (a) up to and including (d) of the Trust Deed as calculated on such date, and (B) after the Enforcement Date, the amount remaining after all payments set forth in Clause 7.1 (a) up to and including (k) of the Trust Deed have been made on such date;
Delinquency	refer to Arrears;
Economic Region (NUTS)	means The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
Excess Spread	means the Excess Spread Margin applied to the Outstanding Principal Amount of Mortgage Receivables as of the first day of the immediately preceding Calculation Period;
Excess Spread Margin	means 0.25 per cent. per annum;
Final Maturity Date	means the Payment Date falling in September 2047;
First Optional Redemption Date	means the Payment Date falling in September 2026;
Foreclosed Mortgage Loan	means all mortgage rights and ancillary rights have been exercised;
Foreclosed NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee;
Foreclosed Non NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee;
Foreclosure	means forced (partial) repayment of the mortgage loan;
Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction;
Further Advances / Modified Loans	means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage;
Indexed Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date;
Indexed Market Value	means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor;
Interest Rate Fixed Period	means the period for which mortgage loan interest has been fixed;
Issuer Account Bank	means Rabobank Nederland;

Portfolio and Performance Report: 1 July 2026 - 31 July 2026

Issuer Transaction Account	means the Floating Rate GIC Account;
Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant Borrowers which may consist of one or more loan parts (leningdelen) as set forth in the List of Mortgage Loans attached to the Mortgage Receivables Purchase Agreement, to the extent not redeemed or retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	means any and all rights of the Seller against any Borrower under or in connection with any Mortgage Loans, including, for the avoidance of doubt, after any purchase and assignment of Substitute Mortgage Receivables having taken place in accordance with Clause 6 of the Mortgage Receivables Purchase Agreement, the relevant Substitute Mortgage Receivables;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events, the Security Trustee I Notification Events and the Security Trustee Pledge II Notification Events;
Notification Trigger	means an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means ASN Bank N.V.
Outstanding Principal Amount	means, in the respect of a Mortgage Receivable, the aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Receivable and, after the occurrence of a Realised Loss in respect of such Mortgage Receivable, zero;
Payment Ratio	means the actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions;
Performing Loans	means Mortgage Loans that are not in Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan;
Prepayments	means non scheduled principal paid by the borrower prior to the expected maturity date;
Principal Deficiency Ledger	has the meaning ascribed to it in Clause 6 of the Administration Agreement;
Principal Payment Date	means the current quarterly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus issued in relation to the Notes, including the draft prospectus of 14 September 2006 that has been distributed to investors;
Realised Losses	means, on any Calculation Date, the sum of (a) the difference, if any, between (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables, less with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, in respect of which the Seller, the Administrator on behalf of the Issuer, the Issuer or the Security Trustee has foreclosed from the Closing Date up to and including such Calculation Date and (ii) the amount of Net Proceeds of such foreclosures applied to reduce the Outstanding Principal Amount of such Mortgage Receivables and (b), with respect to any Mortgage Receivables sold by the Issuer, the amount of the difference, if any, between (x) the aggregate Oustanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, and (ii) the purchase price received in respect of such Mortgage Receivables to the extent realting to principal, whereby in case of items (a) and (b), for the purpose of establishing the outstanding principal amount in case of set-off or defence to payments asserted by Borrowers any amount by which the Mortgage Receivables have been distinguisged ("teniet gegaan") will be disregarded;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments as set forth in Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A;
Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 of the Mortgage Receivables Purchase Agreement;
Repossesions	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments as set forth in Clause 5.3 of the Trust Deed;

Portfolio and Performance Report: 1 July 2026 - 31 July 2026

Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means ASN Bank N.V.
Servicer	means ASN Bank N.V.
Signing Date	means 14 September 2006;
Special Servicer	N/A;
Subordinated Loan	N/A;
Swap Counterparty	means BNP Paribas in its capacity as swap counterparty under the Swap Agreement or its successor or successors;
Swap Notional Amount	means an amount equal to (a) the aggregate Principal Amount Outstanding of the Class A and B notes, less (b) any balance standing to the debit of the Class A and B Principal Deficiency Ledger on the first day of the relevant Interest Period;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;
WEW	means Stichting Waarborgfonds Eigen Woning;
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions;

Portfolio and Performance Report: 1 July 2026 - 31 July 2026

Contact Information

Auditors (AUDT)	Ernst & Young Accountants LLP	**Cash Advance Facility Provider (CAPR)**	BNP Paribas S.A.
	Boompjes 258		16 Boulevard des Italiens
	3011 XZ Rotterdam		75009 Paris
	The Netherlands (NL)		France (FR)
			724500YI7R7S9HOM7L62
Commingling Guarantor (CAPR)	ASN Bank N.V.	**Common Safekeeper (OTHR)**	Société Générale Bank & Trust S.A.
	Croeselaan 1		11, avenue Emile Reuter
	3521 BJ Utrecht		L-2420 Luxembourg
	The Netherlands (NL)		Luxembourg
	724500A1FNICHSDF2I11		
Company Administrator (ADMI)	CSC Administrative Services (Netherlands) B.V.	**Interest Rate Swap Counterparty (IRSP)**	BNP Paribas S.A.
	Basisweg 10		16 Boulevard des Italiens
	1043 AP Amsterdam		75009 Paris
	The Netherlands		France (FR)
	7245005GHZZ4GHHRLH16		724500YI7R7S9HOM7L62
Issuer (ISSR)	PEARL Mortgage Backed Securities 1 B.V.	**Issuer Account Bank (ABNK)**	Coöperatieve Rabobank U.A.
	Basisweg 10		Croeselaan 18
	1043 AP Amsterdam		3521 CB Utrecht
	The Netherlands (NL)		The Netherlands (NL)
	724500FJ7SUXFJB7NN36		DG3RU1DBUFHT4ZF9WN62
Legal Advisor (CNSL)	Loyens & Loeff N.V.	**Legal Advisor (CNSL)**	NautaDutilh N.V.
	Fred. Roeksestraat 100		Strawinksylaan 1999
	1076 ED Amsterdam		1077 XV Amsterdam
	The Netherlands (NL)		The Netherlands (NL)
	724500ZPRPXJR1B6WY86		724500ZOI5BPCRCB1K65
Listing Agent (OTHR)	ABN AMRO Bank N.V.	**Paying Agent (PAYA)**	ABN AMRO Bank N.V.
	Gustav Mahlerlaan 10		Gustav Mahlerlaan 10
	1082 PP Amsterdam		1082 PP Amsterdam
	The Netherlands (NL)		The Netherlands (NL)
	BFXS5XCH7N0Y05NIXW11		BFXS5XCH7N0Y05NIXW11
Rating Agency (OTHR)	FITCH RATINGS LTD	**Rating Agency (OTHR)**	Moody's
	2 Eldon Street		2 Minster Court
	EC2M 7UA London		EC3R 7XB London
	United Kingdom (GB)		United Kingdom (GB)
	2138009F8YAHVC8W3Q52		549300VRS9KIQPMTQR45
Security Trustee (TRUS)	Stichting Security Trustee PEARL MBS 1	**Seller (SELL)**	ASN Bank N.V.
	Hoogoorddreef 15		Croeselaan 1
	1101 BA Amsterdam		3521 BJ Utrecht
	The Netherlands		The Netherlands (NL)
			724500A1FNICHSDF2I11
Servicer (SERV)	ASN Bank N.V.	**Set-off Risk Facility Provider (OTHR)**	ASN Bank N.V.
	Croeselaan 1		Croeselaan 1
	3521 BJ Utrecht		3521 BJ Utrecht
	The Netherlands (NL)		The Netherlands (NL)
	724500A1FNICHSDF2I11		724500A1FNICHSDF2I11
Tax Advisor (CNSL)	Ernst & Young Accountants LLP (Amsterdam)		
	Antonio Vivaldistraat 150		
	1083 HP Amsterdam		
	The Netherlands (NL)		