

ATRIUM 1 V.B.S.

08-Jan-15



Partners in
Master Servicing

reported period from : 01 January 2014

to : 31 December 2014

interest period from : 08 October 2014

to : 08 January 2015

	Class A-1	Class A-2
ISIN Code	BE 0002300698	BE 0002301704
Common Code	673-0388	673-0396
Interest Rate for the Period	5.73%	7.31%
Balance before Payment	BEF 0	821,888,472
Balance before Payment	EUR 0.00	20,374,080.69
Bond Factor before Payment	0.00000000	0.16722044
Interest Payment	BEF 0	15,020,014
Interest Payment	EUR 0.00	372,340.74
Principal Redemption	BEF 0	282,345,277
Principal Redemption	EUR 0.00	6,999,156.60
Balance after Payment	BEF 0	539,543,195
Balance after Payment	EUR 0.00	13,374,924.09
Bond Factor after Payment	0.0000000000	0.1097748108
Number of Notes	534	983

The Loan Portfolio



Number of Loans

Beginning of the quarter	59	59
Matured Loans	-	-
Prepaid Loans	-	-
Defaulted Loans during the period	-	-
End of quarter	59	59

Amounts	BEF	EUR
Current Balance at the beginning of quarter	785,578,715	19,473,987.67
Scheduled Principal Collected	265,371,169	6,578,379.44
Current Balance at the end of quarter	520,207,546	12,895,608.23
Cumulative Balance of Defaulted Loans since Closing (net of recoveries)	-	-

Quarterly Cash Flows

	BEF	EUR
<u>1. Moneys Receipt during the period</u>		
<i>PRINCIPAL</i>		
Principal Collected	265,371,169	6,578,379.44
Balance brought forward from the previous quarter	337,194	8,358.83
Available PRINCIPAL	265,708,363	6,586,738.27
Total Bond Principal Payment	282,345,124	6,999,156.60
<i>INCOME</i>		
Income Receipts	32,817,314	813,519.96
GIC Interest on the Transaction Account	13,487	334.34
TOTAL INCOME	32,830,801	813,854.30
TOTAL Income Moneys Allocated	15,836,231	392,569.84
TOTAL Moneys Allocated	298,181,355	7,391,726.44
Unused Available Principal carried forward	357,659	8,866.13
TOTAL	298,539,164	7,400,592.57



	BEF	EUR
2. Moneys Allocation		
<i>PRINCIPAL</i>		
Class A-1	-	-
Class A-2	282,345,277	6,999,156.60
SUB-TOTAL	282,345,277	6,999,156.60
<i>INCOME</i>		
Management Company	117,837	2,921.10
Supervision Company	125,000	3,098.67
Company Expenses (GIMV)	-	-
Company Expenses (FSMA)	-	-
Company Expenses (NBB)	-	-
Servicing	294,592	7,302.74
Custodian	39,279	973.70
Paying Agent	39,279	973.70
Standby Liquidity Facility	103,125	2,556.40
Statutory Auditor	68,750	1,704.27
Social Security Contribution	-	-
Deposit of Annual Account	-	-
Interest paid on Class A-1 Notes	-	-
Interest paid on Class A-2 Notes	15,020,191	372,340.74
Variable part of purchase price to be paid to BACOB	-	-
Dividend to be paid to shareholders	-	-
Miscellaneous	28,178	698.52
SUB-TOTAL	15,836,231	392,569.84
TOTAL	298,181,508	7,391,726.44

Amortization of the Notes

	BEF	EUR
Class A-1		
Number of Bonds	534	534
Outstanding Balance at the beginning of the quarter	0	0.00
Outstanding Balance at the end of the quarter	0	0.00
Annual Interest Rate for the period	5.73%	5.73%
Rating (Moody's)	Aa2	Aa2
Class A-2		
Number of Bonds	983	983
Outstanding Balance at the beginning of the quarter	836,102	20,726.43
Outstanding Balance at the end of the quarter	548,874	13,606.23
Annual Interest Rate for the period	7.31%	7.31%
Rating (Moody's)	Aa2	Aa2

Delinquency Breakdown



Delinquency status	Number of Delinquent Loan	Percentage of Number of Loans Outstanding (1) (%)	Principal Balance of Delinquent Loans (EUR)	Percentage of Principal Outstanding of the Loans (1) (%)
1-30 days delinquent	0	0.000%		
31-60 days delinquent	0	0.000%		
60-90 days delinquent	0	0.000%		
>=90 days = default	0	0.000%		
TOTAL	0	0.000%	0	0

Default Statistics

Number of Loans Defaulted during the Period	Percentage of Number of Loans Outstanding (2) (%)	Principal Balance of Loans Defaulted during Period (EUR)	Percentage of Principal Outstanding on Loans (2) (%)
0	0.0000%	0	0.0000%

Recoveries on Defaulted Loans during Period (EUR)	Recoveries as a Percentage of Principal Outstanding on Defaulted Loans (%)
0	0.0000%

Prepayment Statistic

1 mo CPR		
Nov-14	Dec-14	Jan-15
0.00%	0.00%	0.00%

(1) as a percentage of outstanding balance at the end of the quarter

(2) as a percentage of outstanding balance at the beginning of the quarter