

# Nationale-Nederlanden Bank N.V.

## Monthly Investor Report

### Dutch National Transparency Template Covered Bond

Reporting Period: 1 March 2025 - 31 March 2025

Reporting Date: 24 April 2025

AMOUNTS ARE IN EURO

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Report Version 3.2 - December 2023

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## Covered Bonds

Based on article 1:109 of Wet Financieel Toezicht the Dutch Central Bank will publish (i) a list of banks which are permitted to issue covered bonds, (ii) a list of covered bonds that comply with the "European covered bond" label requirements and (iii) a list of covered bonds that comply with the "premium covered bond" label requirements. See also the DNB website.  
<https://www.dnb.nl/en/sector-information/supervision-sectors/banks/prudential-supervision/covered-bonds/dnb-supervision-on-covered-bonds/>

| Green  | Series             | ISIN         | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon  | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|--|--------------------|--------------|----------|----------------------------|---------------------|---------|---------------|---------------|------------------|-----------------|-------------------|
|  | Series 1           | NL0015436072 | EUR      | 500,000,000                | 500,000,000         | 0.0100% | 08-07-20      | 08-07-30      |                  | Bullet          | 1                 |
|  | Series 2           | NL0015614611 | EUR      | 500,000,000                | 500,000,000         | 0.0500% | 24-09-20      | 24-09-35      |                  | Bullet          | 1                 |
|  | Series 3           | NL00150002A1 | EUR      | 250,000,000                | 250,000,000         | 0.0500% | 12-11-20      | 12-11-40      |                  | Bullet          |                   |
|  | Series 4           | NL00150008B6 | EUR      | 500,000,000                | 500,000,000         | 0.3750% | 04-03-21      | 04-03-41      |                  | Bullet          | 1                 |
|  | Series 6           | NL0013019375 | EUR      | 500,000,000                | 500,000,000         | 0.6250% | 11-06-18      | 11-09-25      |                  | Bullet          | 1                 |
|  | Series 7           | NL0013088990 | EUR      | 550,000,000                | 550,000,000         | 1.0000% | 25-09-18      | 25-09-28      |                  | Bullet          | 1                 |
|  | Series 9           | NL0013423122 | EUR      | 25,000,000                 | 25,000,000          | 1.4000% | 18-03-19      | 18-03-39      |                  | Bullet          |                   |
|  | Series 10          | NL0013423155 | EUR      | 20,000,000                 | 20,000,000          | 1.4320% | 21-03-19      | 21-03-39      |                  | Bullet          |                   |
|  | Series 11          | NL0013995095 | EUR      | 500,000,000                | 500,000,000         | 0.1250% | 24-09-19      | 24-09-29      |                  | Bullet          | 1                 |
|  | Series 12          | NL0015000WP1 | EUR      | 500,000,000                | 500,000,000         | 1.8750% | 17-05-22      | 17-05-32      |                  | Bullet          | 1                 |
|  | Series 13          | NL0015001BV1 | EUR      | 750,000,000                | 750,000,000         | 3.2500% | 28-02-23      | 28-05-27      |                  | Bullet          | 1                 |
|  | Series 14 Retained | NL0015001GS6 | EUR      | 1,250,000,000              | 1,250,000,000       | 3.1950% | 09-06-23      | 09-06-32      |                  | Bullet          | 1                 |
|  | Series 15 Retained | NL0015001MU0 | EUR      | 750,000,000                | 750,000,000         | 3.2950% | 06-09-23      | 06-09-30      |                  | Bullet          | 1                 |
|  | Series 16          | NL0015001R87 | EUR      | 750,000,000                | 750,000,000         | 3.6250% | 16-10-23      | 16-10-26      |                  | Bullet          | 1                 |
|  | Series 17          | NL0015002G06 | EUR      | 500,000,000                | 500,000,000         | 3.0000% | 21-03-25      | 21-03-31      |                  | Bullet          | 1                 |

\* Amounts to be reported in the relevant currency, and also the euro-equivalent amounts

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, this bond would satisfy the eligibility criteria for its classification as a Level 1 asset in accordance with the LCR delegated act. It should be noted that whether or not a bond is a liquid asset for the purposes of the LCR under Regulation (EU) 575/2013 should be checked by the investor.

## Asset Cover Test

### Asset Cover Test

|   |                  |
|---|------------------|
| A | 8,409,687,063.26 |
| B | 0.00             |
| C | 0.00             |
| Z | 0.00             |

|         |                  |
|---------|------------------|
| A+B+C-Z | 8,409,687,063.26 |
|---------|------------------|

|                   |                  |
|-------------------|------------------|
| Outstanding bonds | 7,845,000,000.00 |
| Pass/Fail         | Pass             |
| ACT Cover Ratio   | 107.198%         |

### Parameters

|   |                |
|---|----------------|
| Asset percentage                            | 95.50%         |
| Cap LTV Cut-Off indexed valuation % non-NHG | 80.00%         |
| Cap LTV Cut-Off indexed valuation % NHG     | 80.00%         |
| % of Index Increases                        | 90.00%         |
| % of Index Decreases                        | 100.00%        |
| Reserve Fund                                | 0.00           |
| Supplemental Liquidity Reserve Amount       | 0.00           |
| Deduction Set-Off                           | 142,552,610.97 |

### Ratings

|         |     |
|---------|-----|
| S&P     | AAA |
| Moody's | -   |
| Fitch   | -   |

### Labelling

|   |      |
|---|------|
| European Covered Bond (Premium) compliant | True |
| EEA Grandfathered and UCITS compliant     | N/A  |
| ECBC Label compliant                      | True |

### Overcollateralization and Portfolio composition

|  |         |
|--|---------|
| Minimum documented nominal OC  | N/A     |
| Available Nominal OC   | N/A     |
| Minimum statutory nominal OC   | 100.00% |
| Available statutory nominal OC   | 112.37% |
| Minimum statutory CRR OC   | 105.00% |
| Available statutory CRR OC   | 111.94% |
| Cover pool composition requirement in accordance with Article 40(f) $\geq$ 80% | 100.00% |

## Counterparty Credit Ratings & Triggers

| Role                           | Party                           | S&P (ST/LT)    |                | Moody's (ST/LT) |                | Fitch (ST/LT)  |                | DBRS (ST/LT)   |                | Consequence if breached*   |
|--------------------------------|---------------------------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|--|
|                                |                                 | Rating trigger | Current rating | Rating trigger  | Current rating | Rating trigger | Current rating | Rating trigger | Current rating |  |
| CBC Account Bank               | N.V. Bank Nederlandse Gemeenten | / BBB          | / AAA          | /               | /              | /              | /              | /              | /              | Another party (with sufficient ratings) has to fulfill the CBC   |
| Issuer                         | Nationale-Nederlanden Bank N.V. | / A            | / A            | /               | /              | /              | /              | /              | /              | Reserve Account Trigger, minimal required amount needs to be     |
| Issuer                         | Nationale-Nederlanden Bank N.V. | A-2 / BBB      | A-1 / A        | /               | /              | /              | /              | /              | /              | Set off retail savings at issuer account above deposit guarantee |
| Seller Collection Account Bank | ING Bank N.V.                   | / BBB          | / A+           | /               | /              | /              | /              | /              | /              | Open escrow account in the name of CBC and credit expected       |

\* Event is triggered if credit rating is below the rating as mentioned in the table

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**Ledgers, Investments & Liquidity Buffer**

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**Ledgers**

|                     |             |
|---------------------|-------------|
| Revenue Ledger      | 0.00        |
| Principal Ledger    | 0.00        |
| Reserve Fund Ledger | 0.00        |
| <b>Total</b>        | <b>0.00</b> |

**Investments**

|                                |             |
|--------------------------------|-------------|
| Substitution Assets Balance    | 0.00        |
| Authorised Investments Balance | 0.00        |
| <b>Total</b>                   | <b>0.00</b> |

**Liquidity Buffer**

|                                   |             |
|-----------------------------------|-------------|
| Outflows                          | 0.00        |
| <b>Required Liquidity Buffer</b>  | <b>0.00</b> |
| Inflows                           | 0.00        |
| Cash                              |             |
| Bonds                             |             |
| <b>Available Liquidity Buffer</b> | <b>0.00</b> |

## Extension Triggers

| Trigger     | Description  | Breached |
|-------------|--|----------|
| Contractual | <p>No maturity extension applies with respect to the payment obligations of the Issuer under the Covered Bonds. The maturity extension with respect to the CBC is set out in Condition 3. The CBC shall have no obligation under the Guarantee until (i) the occurrence of an Issuer Event of Default, the service by the Security Trustee on the Issuer of an Issuer Acceleration Notice and the service by the Security Trustee on the CBC of a Notice to Pay or (ii) the occurrence of a CBC Event of Default and the service by the Security Trustee of a CBC Acceleration Notice on the Issuer and the CBC. If the CBC is obliged to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay the Guaranteed Final Redemption Amount shall be deferred to, and shall under the Guarantee be due on, the Extended Due for Payment Date, unless any moneys are available to the CBC to be paid for such purpose on a payment date falling prior to the Extended Due for Payment Date.</p> <p>The maturity extension triggers comply with Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft)</p> | No       |

## Stratifications

### Portfolio Characteristics

|  |                             |
|--|-----------------------------|
| Principal amount   | 9,446,091,061.30            |
| Value of saving deposits                                     | 626,967,750.83              |
| Net principal balance  | 8,819,123,310.47            |
| Construction Deposits  | 12,834,425.95               |
| Net principal balance excl. Construction and Saving Deposits | 8,806,288,884.52            |
| Number of loans  | 38,808                      |
| Number of loanparts  | 91,791                      |
| Average principal balance (borrower)                         | 227,250.14                  |
| Average principal balance (loanpart)                         | 96,078.30                   |
| Weighted average current interest rate                       | 2.557%                      |
| Weighted average maturity (in years)                         | 26.30                       |
| Weighted average remaining time to interest reset (in years) | 10.43                       |
| Weighted average seasoning (in years)                        | 7.93                        |
| Weighted average CLTOMV                                      | 70.053%                     |
| Weighted average CLTIMV                                      | 48.828%                     |
| Maximum current interest rate                                | 7.55%                       |
| Minimum current interest rate                                | 0.74%                       |
| Defaults according to Article 178 of the CRR                 | 0.00%                       |
| Type of cover assets:  | Dutch Residential Mortgages |
| Currency Portfolio:  | EUR                         |
| Frequency of publication National Transparency Template:     | Monthly                     |



## 1. Delinquencies

|                     | Aggregate Outstanding Amount | % of Total              | Nr of Loans    | % of Total    | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLtIMV |                |
|---------------------|------------------------------|-------------------------|----------------|---------------|-------------------------|---------------------------|-------------------------|----------------|
| Performing          | 0.00                         | 8,795,845,588.63        | 99.736%        | 38,712        | 99.753%                 | 2.557%                    | 26.31                   | 48.808%        |
| <=30days            | 18,310.17                    | 7,956,650.88            | 0.09%          | 37            | 0.095%                  | 2.847%                    | 24.01                   | 52.848%        |
| 30 days - 60 days   | 60,195.13                    | 13,283,030.71           | 0.151%         | 51            | 0.131%                  | 2.635%                    | 24.02                   | 57.331%        |
| 60 days - 90 days   | 17,194.99                    | 2,038,040.25            | 0.023%         | 8             | 0.021%                  | 2.521%                    | 25.60                   | 64.252%        |
| 90 days - 120 days  |                              |                         |                |               |                         |                           |                         |                |
| 120 days - 150 days |                              |                         |                |               |                         |                           |                         |                |
| 150 days - 180 days |                              |                         |                |               |                         |                           |                         |                |
| > 180 days          |                              |                         |                |               |                         |                           |                         |                |
| <b>Total</b>        | <b>95,700.29</b>             | <b>8,819,123,310.47</b> | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b>          | <b>2.557%</b>             | <b>26.30</b>            | <b>48.828%</b> |

|                  |      |
|------------------|------|
| Weighted Average | 0.00 |
| Minimum          | 0.00 |
| Maximum          | 2.50 |

## 2. Redemption Type

| Description   | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLTMV |
|---------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Annuity       | 4,163,955,978.51             | 47.215%        | 42,686          | 46.503%        | 2.478%                  | 24.09                     | 55.492%                |
| Bank Savings  | 970,993,850.46               | 11.01%         | 11,587          | 12.623%        | 2.996%                  | 13.08                     | 38.841%                |
| Investment    | 269,952,135.49               | 3.061%         | 1,451           | 1.581%         | 2.73%                   | 11.51                     | 47.669%                |
| Interest Only | 3,051,678,552.62             | 34.603%        | 31,510          | 34.328%        | 2.509%                  | 36.16                     | 43.701%                |
| Linear        | 178,933,673.85               | 2.029%         | 2,078           | 2.264%         | 2.27%                   | 23.11                     | 46.638%                |
| Life          | 155,453,258.84               | 1.763%         | 1,688           | 1.839%         | 2.739%                  | 7.08                      | 40.755%                |
| Savings       | 28,155,860.70                | 0.319%         | 791             | 0.862%         | 3.448%                  | 9.58                      | 33.079%                |
| <b>Total</b>  | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

### 3. Outstanding Loan Amount

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| <= 25,000             | 2,119,364.98                 | 0.024%         | 133           | 0.343%         | 2.977%                  | 27.18                     | 4.198%                 |
| 25,000 - 50,000       | 20,557,863.29                | 0.233%         | 503           | 1.296%         | 2.78%                   | 28.55                     | 10.302%                |
| 50,000 - 75,000       | 108,048,573.70               | 1.225%         | 1,702         | 4.386%         | 2.766%                  | 36.13                     | 17.242%                |
| 75,000 - 100,000      | 214,741,369.91               | 2.435%         | 2,414         | 6.22%          | 2.715%                  | 31.92                     | 24.987%                |
| 100,000 - 150,000     | 856,570,488.44               | 9.713%         | 6,738         | 17.362%        | 2.603%                  | 28.95                     | 35.467%                |
| 150,000 - 200,000     | 1,381,758,871.80             | 15.668%        | 7,889         | 20.328%        | 2.53%                   | 26.68                     | 43.759%                |
| 200,000 - 250,000     | 1,486,911,686.14             | 16.86%         | 6,640         | 17.11%         | 2.536%                  | 25.64                     | 49.252%                |
| 250,000 - 300,000     | 1,256,117,067.28             | 14.243%        | 4,592         | 11.833%        | 2.589%                  | 25.51                     | 52.951%                |
| 300,000 - 350,000     | 945,732,211.64               | 10.724%        | 2,923         | 7.532%         | 2.628%                  | 25.41                     | 54.506%                |
| 350,000 - 400,000     | 646,249,672.56               | 7.328%         | 1,730         | 4.458%         | 2.563%                  | 25.36                     | 53.778%                |
| 400,000 - 450,000     | 470,357,477.07               | 5.333%         | 1,111         | 2.863%         | 2.555%                  | 25.27                     | 54.513%                |
| 450,000 - 500,000     | 347,408,956.51               | 3.939%         | 734           | 1.891%         | 2.476%                  | 25.49                     | 54.487%                |
| 500,000 - 550,000     | 259,151,463.79               | 2.939%         | 496           | 1.278%         | 2.486%                  | 25.49                     | 56.643%                |
| 550,000 - 600,000     | 193,136,627.83               | 2.19%          | 337           | 0.868%         | 2.454%                  | 26.45                     | 56.917%                |
| 600,000 - 650,000     | 149,191,097.67               | 1.692%         | 239           | 0.616%         | 2.441%                  | 25.77                     | 57.144%                |
| 650,000 - 700,000     | 117,997,148.10               | 1.338%         | 175           | 0.451%         | 2.451%                  | 24.48                     | 56.276%                |
| 700,000 - 750,000     | 105,854,745.85               | 1.20%          | 146           | 0.376%         | 2.424%                  | 25.31                     | 56.181%                |
| 750,000 - 800,000     | 75,099,013.26                | 0.852%         | 97            | 0.25%          | 2.435%                  | 24.19                     | 56.358%                |
| 800,000 - 850,000     | 72,537,455.62                | 0.823%         | 88            | 0.227%         | 2.398%                  | 25.90                     | 57.585%                |
| 850,000 - 900,000     | 53,315,048.90                | 0.605%         | 61            | 0.157%         | 2.45%                   | 25.64                     | 59.21%                 |
| 900,000 - 950,000     | 38,788,995.33                | 0.44%          | 42            | 0.108%         | 2.303%                  | 24.97                     | 60.58%                 |
| 950,000 - 1,000,000   | 17,478,110.80                | 0.198%         | 18            | 0.046%         | 2.756%                  | 23.42                     | 57.838%                |
| > 1.000.000           |                              |                |               |                |                         |                           |                        |
| Unknown               |                              |                |               |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |         |
|------------------|---------|
| Weighted Average | 304,506 |
| Minimum          | 465     |
| Maximum          | 998,316 |

#### 4. Origination Year

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| < 1995                | 6,772,840.81                 | 0.077%         | 114             | 0.124%         | 2.491%                  | 71.45                     | 19.583%                |
| 1995 - 1996           | 4,152,543.86                 | 0.047%         | 102             | 0.111%         | 2.705%                  | 59.19                     | 18.021%                |
| 1996 - 1997           | 7,272,193.27                 | 0.082%         | 187             | 0.204%         | 2.693%                  | 52.29                     | 18.232%                |
| 1997 - 1998           | 12,673,218.54                | 0.144%         | 271             | 0.295%         | 2.843%                  | 40.29                     | 23.439%                |
| 1998 - 1999           | 18,922,242.91                | 0.215%         | 355             | 0.387%         | 2.792%                  | 39.94                     | 27.108%                |
| 1999 - 2000           | 36,871,511.47                | 0.418%         | 660             | 0.719%         | 2.87%                   | 45.43                     | 27.238%                |
| 2000 - 2001           | 25,970,391.27                | 0.294%         | 429             | 0.467%         | 2.554%                  | 45.73                     | 26.129%                |
| 2001 - 2002           | 29,599,348.77                | 0.336%         | 412             | 0.449%         | 2.651%                  | 42.30                     | 29.599%                |
| 2002 - 2003           | 30,189,021.54                | 0.342%         | 412             | 0.449%         | 2.734%                  | 43.30                     | 31.644%                |
| 2003 - 2004           | 48,510,741.88                | 0.55%          | 587             | 0.639%         | 2.857%                  | 48.69                     | 33.57%                 |
| 2004 - 2005           | 82,622,614.24                | 0.937%         | 980             | 1.068%         | 2.757%                  | 43.89                     | 37.15%                 |
| 2005 - 2006           | 178,638,307.64               | 2.026%         | 1,716           | 1.869%         | 2.705%                  | 30.34                     | 39.839%                |
| 2006 - 2007           | 143,685,521.49               | 1.629%         | 1,320           | 1.438%         | 2.813%                  | 26.32                     | 43.242%                |
| 2007 - 2008           | 67,611,158.73                | 0.767%         | 852             | 0.928%         | 2.936%                  | 44.23                     | 42.182%                |
| 2008 - 2009           | 172,515,651.87               | 1.956%         | 1,464           | 1.595%         | 2.825%                  | 35.69                     | 45.988%                |
| 2009 - 2010           | 210,558,866.75               | 2.388%         | 1,725           | 1.879%         | 2.899%                  | 30.79                     | 44.305%                |
| 2010 - 2011           | 225,580,223.52               | 2.558%         | 2,152           | 2.344%         | 2.435%                  | 38.81                     | 38.614%                |
| 2011 - 2012           | 321,230,708.03               | 3.642%         | 3,305           | 3.601%         | 2.524%                  | 42.44                     | 37.777%                |
| 2012 - 2013           | 348,751,983.18               | 3.954%         | 4,099           | 4.466%         | 3.038%                  | 33.25                     | 35.972%                |
| 2013 - 2014           | 255,809,980.15               | 2.901%         | 3,388           | 3.691%         | 3.364%                  | 16.51                     | 34.126%                |
| 2014 - 2015           | 203,340,118.99               | 2.306%         | 2,317           | 2.524%         | 3.121%                  | 17.97                     | 34.517%                |
| 2015 - 2016           | 243,646,555.47               | 2.763%         | 2,974           | 3.24%          | 2.98%                   | 18.22                     | 35.356%                |
| 2016 - 2017           | 643,494,989.31               | 7.297%         | 6,815           | 7.424%         | 2.808%                  | 19.91                     | 39.221%                |
| 2017 - 2018           | 285,503,026.68               | 3.237%         | 3,186           | 3.471%         | 2.66%                   | 19.75                     | 41.071%                |
| 2018 - 2019           | 546,341,340.82               | 6.195%         | 5,312           | 5.787%         | 2.556%                  | 22.00                     | 47.143%                |
| 2019 - 2020           | 1,056,678,735.25             | 11.982%        | 10,581          | 11.527%        | 2.251%                  | 23.21                     | 50.054%                |
| 2020 - 2021           | 892,780,816.26               | 10.123%        | 9,342           | 10.177%        | 1.743%                  | 23.94                     | 52.015%                |
| 2021 - 2022           | 884,683,904.10               | 10.031%        | 9,038           | 9.846%         | 1.533%                  | 25.10                     | 56.111%                |
| 2022 - 2023           | 1,170,920,717.90             | 13.277%        | 10,287          | 11.207%        | 2.768%                  | 26.37                     | 63.749%                |
| 2023 - 2024           | 479,568,293.47               | 5.438%         | 4,638           | 5.053%         | 3.756%                  | 26.52                     | 66.356%                |
| 2024 - 2025           | 145,923,641.54               | 1.655%         | 2,204           | 2.401%         | 3.256%                  | 26.44                     | 64.228%                |
| 2025 >=               | 38,302,100.76                | 0.434%         | 567             | 0.618%         | 3.087%                  | 27.15                     | 66.138%                |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |      |
|------------------|------|
| Weighted Average | 2017 |
| Minimum          | 1992 |
| Maximum          | 2025 |

## 5. Seasoning

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| 1 Year                | 139,351,581.34               | 1.58%          | 2,082           | 2.268%         | 3.173%                  | 26.86                     | 65.746%                |
| 1 Year - 2 Years      | 266,397,587.37               | 3.021%         | 3,111           | 3.389%         | 3.615%                  | 26.23                     | 63.845%                |
| 2 Years - 3 Years     | 1,152,187,691.22             | 13.065%        | 9,813           | 10.691%        | 3.268%                  | 26.57                     | 66.058%                |
| 3 Years - 4 Years     | 864,156,297.17               | 9.799%         | 8,729           | 9.51%          | 1.568%                  | 25.39                     | 57.157%                |
| 4 Years - 5 Years     | 810,627,796.83               | 9.192%         | 8,520           | 9.282%         | 1.694%                  | 24.33                     | 53.702%                |
| 5 Years - 6 Years     | 1,262,706,397.39             | 14.318%        | 12,840          | 13.988%        | 2.035%                  | 23.48                     | 50.348%                |
| 6 Years - 7 Years     | 617,285,814.20               | 6.999%         | 5,769           | 6.285%         | 2.582%                  | 22.36                     | 48.244%                |
| 7 Years - 8 Years     | 240,500,757.48               | 2.727%         | 2,723           | 2.967%         | 2.621%                  | 20.28                     | 42.858%                |
| 8 Years - 9 Years     | 664,623,069.47               | 7.536%         | 6,879           | 7.494%         | 2.735%                  | 20.02                     | 39.895%                |
| 9 Years - 10 Years    | 276,393,981.04               | 3.134%         | 3,388           | 3.691%         | 2.961%                  | 18.56                     | 35.882%                |
| 10 Years - 11 Years   | 258,922,335.10               | 2.936%         | 2,954           | 3.218%         | 3.109%                  | 18.18                     | 35.166%                |
| 11 Years - 12 Years   | 229,378,003.74               | 2.601%         | 2,993           | 3.261%         | 3.234%                  | 16.93                     | 33.664%                |
| 12 Years - 13 Years   | 341,967,740.21               | 3.878%         | 4,141           | 4.511%         | 3.269%                  | 28.12                     | 35.939%                |
| 13 Years - 14 Years   | 266,147,428.12               | 3.018%         | 2,875           | 3.132%         | 2.548%                  | 42.36                     | 36.835%                |
| 14 Years - 15 Years   | 302,123,289.98               | 3.426%         | 2,892           | 3.151%         | 2.436%                  | 40.86                     | 38.421%                |
| 15 Years - 16 Years   | 157,821,333.78               | 1.79%          | 1,411           | 1.537%         | 2.714%                  | 33.39                     | 42.158%                |
| 16 Years - 17 Years   | 252,037,652.82               | 2.858%         | 1,986           | 2.164%         | 2.893%                  | 32.47                     | 45.819%                |
| 17 Years - 18 Years   | 61,450,109.13                | 0.697%         | 800             | 0.872%         | 2.865%                  | 46.96                     | 43.138%                |
| 18 Years - 19 Years   | 129,073,820.39               | 1.464%         | 1,245           | 1.356%         | 2.843%                  | 28.76                     | 43.522%                |
| 19 Years - 20 Years   | 190,385,064.63               | 2.159%         | 1,735           | 1.89%          | 2.734%                  | 26.90                     | 40.842%                |
| 20 Years - 21 Years   | 94,329,335.33                | 1.07%          | 1,145           | 1.247%         | 2.687%                  | 43.00                     | 37.543%                |
| 21 Years - 22 Years   | 59,184,604.76                | 0.671%         | 698             | 0.76%          | 2.898%                  | 48.88                     | 34.145%                |
| 22 Years - 23 Years   | 31,822,263.66                | 0.361%         | 410             | 0.447%         | 2.784%                  | 43.25                     | 32.558%                |
| 23 Years - 24 Years   | 30,230,874.56                | 0.343%         | 415             | 0.452%         | 2.587%                  | 44.41                     | 30.544%                |
| 24 Years - 25 Years   | 25,490,478.10                | 0.289%         | 412             | 0.449%         | 2.63%                   | 43.09                     | 25.761%                |
| 25 Years - 26 Years   | 35,104,437.00                | 0.398%         | 619             | 0.674%         | 2.734%                  | 46.38                     | 27.212%                |
| 26 Years - 27 Years   | 23,678,288.97                | 0.268%         | 447             | 0.487%         | 2.94%                   | 42.73                     | 27.287%                |
| 27 Years - 28 Years   | 13,997,438.45                | 0.159%         | 277             | 0.302%         | 2.796%                  | 36.15                     | 24.172%                |
| 28 Years - 29 Years   | 8,874,139.54                 | 0.101%         | 218             | 0.237%         | 2.665%                  | 51.75                     | 20.937%                |
| 29 Years - 30 Years   | 5,275,111.67                 | 0.06%          | 131             | 0.143%         | 2.688%                  | 54.70                     | 18.42%                 |
| 30 Years >=           | 7,598,587.02                 | 0.086%         | 133             | 0.145%         | 2.535%                  | 70.52                     | 19.401%                |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |          |
|------------------|----------|
| Weighted Average | 8 Years  |
| Minimum          | 0 Years  |
| Maximum          | 33 Years |

## 6. Legal Maturity

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| 2015 - 2020           |                              |                |                 |                |                         |                           |                        |
| 2020 - 2025           |                              |                |                 |                |                         |                           |                        |
| 2025 - 2030           | 90,109,398.55                | 1.022%         | 2,216           | 2.414%         | 2.835%                  | 2.94                      | 31.17%                 |
| 2030 - 2035           | 365,261,909.17               | 4.142%         | 5,698           | 6.208%         | 2.94%                   | 7.51                      | 34.598%                |
| 2035 - 2040           | 792,016,541.99               | 8.981%         | 7,856           | 8.559%         | 2.896%                  | 12.23                     | 43.767%                |
| 2040 - 2045           | 1,042,972,544.26             | 11.826%        | 11,481          | 12.508%        | 2.828%                  | 17.54                     | 40.049%                |
| 2045 - 2050           | 2,690,809,449.41             | 30.511%        | 26,275          | 28.625%        | 2.447%                  | 22.77                     | 47.161%                |
| 2050 - 2055           | 3,036,882,956.93             | 34.435%        | 28,219          | 30.743%        | 2.389%                  | 26.60                     | 60.303%                |
| 2055 - 2060           | 19,971,421.13                | 0.226%         | 319             | 0.348%         | 3.831%                  | 29.83                     | 63.63%                 |
| 2060 - 2065           |                              |                |                 |                |                         |                           |                        |
| 2065 - 2070           |                              |                |                 |                |                         |                           |                        |
| 2070 - 2075           |                              |                |                 |                |                         |                           |                        |
| 2075 - 2080           |                              |                |                 |                |                         |                           |                        |
| 2080 - 2085           |                              |                |                 |                |                         |                           |                        |
| 2085 - 2090           |                              |                |                 |                |                         |                           |                        |
| 2090 - 2095           |                              |                |                 |                |                         |                           |                        |
| 2095 - 2100           | 781,099,089.03               | 8.857%         | 9,727           | 10.597%        | 2.637%                  | 74.67                     | 35.128%                |
| 2100 >=               |                              |                |                 |                |                         |                           |                        |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |      |
|------------------|------|
| Weighted Average | 2051 |
| Minimum          | 2025 |
| Maximum          | 2099 |

## 7. Remaining Tenor

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| < 0 Year              |                              |                |                 |                |                         |                           |                        |
| 0 Year - 1 Year       | 8,114,802.25                 | 0.092%         | 273             | 0.297%         | 2.866%                  | 0.45                      | 31.491%                |
| 1 Year - 2 Years      | 11,995,885.19                | 0.136%         | 358             | 0.39%          | 2.835%                  | 1.48                      | 31.146%                |
| 2 Years - 3 Years     | 21,376,734.98                | 0.242%         | 494             | 0.538%         | 2.839%                  | 2.45                      | 30.969%                |
| 3 Years - 4 Years     | 24,238,073.49                | 0.275%         | 560             | 0.61%          | 2.811%                  | 3.51                      | 30.994%                |
| 4 Years - 5 Years     | 31,517,300.34                | 0.357%         | 680             | 0.741%         | 2.809%                  | 4.46                      | 31.847%                |
| 5 Years - 6 Years     | 56,054,408.57                | 0.636%         | 1,007           | 1.097%         | 2.906%                  | 5.54                      | 32.173%                |
| 6 Years - 7 Years     | 74,726,690.90                | 0.847%         | 1,218           | 1.327%         | 2.847%                  | 6.45                      | 34.044%                |
| 7 Years - 8 Years     | 74,220,034.03                | 0.842%         | 1,158           | 1.262%         | 3.016%                  | 7.48                      | 33.216%                |
| 8 Years - 9 Years     | 78,700,058.48                | 0.892%         | 1,142           | 1.244%         | 3.011%                  | 8.46                      | 35.529%                |
| 9 Years - 10 Years    | 99,237,474.02                | 1.125%         | 1,358           | 1.479%         | 2.924%                  | 9.48                      | 37.492%                |
| 10 Years - 11 Years   | 205,773,433.16               | 2.333%         | 2,002           | 2.181%         | 2.81%                   | 10.48                     | 41.932%                |
| 11 Years - 12 Years   | 152,114,346.63               | 1.725%         | 1,568           | 1.708%         | 2.908%                  | 11.42                     | 43.474%                |
| 12 Years - 13 Years   | 69,532,758.95                | 0.788%         | 955             | 1.04%          | 3.059%                  | 12.45                     | 40.561%                |
| 13 Years - 14 Years   | 215,142,222.85               | 2.439%         | 1,862           | 2.029%         | 2.915%                  | 13.51                     | 46.58%                 |
| 14 Years - 15 Years   | 158,829,513.77               | 1.801%         | 1,486           | 1.619%         | 2.823%                  | 14.40                     | 44.692%                |
| 15 Years - 16 Years   | 159,927,636.11               | 1.813%         | 1,594           | 1.737%         | 2.467%                  | 15.51                     | 43.562%                |
| 16 Years - 17 Years   | 152,742,229.64               | 1.732%         | 1,571           | 1.711%         | 2.50%                   | 16.44                     | 42.214%                |
| 17 Years - 18 Years   | 253,406,733.05               | 2.873%         | 2,872           | 3.129%         | 3.16%                   | 17.53                     | 39.969%                |
| 18 Years - 19 Years   | 248,124,079.33               | 2.813%         | 3,019           | 3.289%         | 2.98%                   | 18.44                     | 37.198%                |
| 19 Years - 20 Years   | 264,909,642.24               | 3.004%         | 2,853           | 3.108%         | 2.787%                  | 19.52                     | 39.037%                |
| 20 Years - 21 Years   | 275,686,432.24               | 3.126%         | 3,026           | 3.297%         | 2.677%                  | 20.50                     | 40.153%                |
| 21 Years - 22 Years   | 663,187,112.97               | 7.52%          | 6,351           | 6.919%         | 2.63%                   | 21.46                     | 42.33%                 |
| 22 Years - 23 Years   | 244,979,144.65               | 2.778%         | 2,589           | 2.821%         | 2.401%                  | 22.48                     | 47.307%                |
| 23 Years - 24 Years   | 576,448,942.46               | 6.536%         | 5,198           | 5.663%         | 2.501%                  | 23.43                     | 50.21%                 |
| 24 Years - 25 Years   | 1,127,615,841.83             | 12.786%        | 10,829          | 11.797%        | 2.073%                  | 24.50                     | 51.772%                |
| 25 Years - 26 Years   | 712,148,017.37               | 8.075%         | 7,149           | 7.788%         | 1.685%                  | 25.47                     | 54.588%                |
| 26 Years - 27 Years   | 750,539,501.52               | 8.51%          | 7,224           | 7.87%          | 1.535%                  | 26.44                     | 58.138%                |
| 27 Years - 28 Years   | 1,032,751,549.24             | 11.71%         | 8,217           | 8.952%         | 3.227%                  | 27.44                     | 66.658%                |
| 28 Years - 29 Years   | 210,495,233.79               | 2.387%         | 2,114           | 2.303%         | 4.096%                  | 28.27                     | 65.475%                |
| 29 Years - 30 Years   | 83,488,387.39                | 0.947%         | 1,337           | 1.457%         | 3.926%                  | 29.45                     | 63.81%                 |
| 30 Years >=           | 781,099,089.03               | 8.857%         | 9,727           | 10.597%        | 2.637%                  | 74.67                     | 35.128%                |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |          |
|------------------|----------|
| Weighted Average | 26 Years |
| Minimum          | 0 Years  |
| Maximum          | 75 Years |

## 8. Current Loan to Original Market Value

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| NHG                   | 2,562,549,259.26             | 29.057%        | 14,835        | 38.227%        | 2.55%                   | 25.30                     | 53.413%                |
| <= 10%                | 6,369,190.59                 | 0.072%         | 167           | 0.43%          | 2.753%                  | 31.96                     | 4.918%                 |
| 10% - 20%             | 56,547,545.88                | 0.641%         | 725           | 1.868%         | 2.644%                  | 32.06                     | 10.817%                |
| 20% - 30%             | 147,381,743.85               | 1.671%         | 1,278         | 3.293%         | 2.718%                  | 31.60                     | 17.527%                |
| 30% - 40%             | 319,355,758.80               | 3.621%         | 2,002         | 5.159%         | 2.595%                  | 29.91                     | 25.522%                |
| 40% - 50%             | 594,172,740.66               | 6.737%         | 2,799         | 7.212%         | 2.553%                  | 28.94                     | 33.877%                |
| 50% - 60%             | 848,593,552.27               | 9.622%         | 3,307         | 8.521%         | 2.533%                  | 27.06                     | 40.482%                |
| 60% - 70%             | 1,185,436,980.60             | 13.442%        | 4,069         | 10.485%        | 2.528%                  | 26.43                     | 46.597%                |
| 70% - 80%             | 1,268,785,156.11             | 14.387%        | 4,059         | 10.459%        | 2.564%                  | 26.03                     | 50.571%                |
| 80% - 90%             | 1,153,506,895.21             | 13.08%         | 3,468         | 8.936%         | 2.499%                  | 25.23                     | 56.365%                |
| 90% - 100%            | 580,333,150.56               | 6.58%          | 1,713         | 4.414%         | 2.662%                  | 26.11                     | 65.671%                |
| 100% - 110%           | 96,091,336.68                | 1.09%          | 386           | 0.995%         | 2.872%                  | 22.29                     | 55.805%                |
| 110% - 120%           |                              |                |               |                |                         |                           |                        |
| 120% - 130%           |                              |                |               |                |                         |                           |                        |
| 130% - 140%           |                              |                |               |                |                         |                           |                        |
| 140% - 150%           |                              |                |               |                |                         |                           |                        |
| 150% >                |                              |                |               |                |                         |                           |                        |
| Unknown               |                              |                |               |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |



## 9. Current Loan To Indexed Market Value

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| NHG                   | 2,562,549,259.26             | 29.057%        | 14,835        | 38.227%        | 2.55%                   | 25.30                     | 53.413%                |
| <= 10%                | 44,943,737.87                | 0.51%          | 741           | 1.909%         | 2.736%                  | 40.08                     | 7.509%                 |
| 10% - 20%             | 257,679,734.67               | 2.922%         | 2,315         | 5.965%         | 2.746%                  | 35.54                     | 15.876%                |
| 20% - 30%             | 586,971,183.39               | 6.656%         | 3,354         | 8.643%         | 2.676%                  | 30.61                     | 25.624%                |
| 30% - 40%             | 1,220,952,438.09             | 13.844%        | 4,986         | 12.848%        | 2.671%                  | 27.16                     | 35.408%                |
| 40% - 50%             | 1,554,609,362.25             | 17.628%        | 5,340         | 13.76%         | 2.555%                  | 25.80                     | 44.906%                |
| 50% - 60%             | 1,367,098,249.53             | 15.502%        | 4,160         | 10.719%        | 2.439%                  | 24.56                     | 54.774%                |
| 60% - 70%             | 705,761,409.02               | 8.003%         | 1,873         | 4.826%         | 2.347%                  | 25.09                     | 64.339%                |
| 70% - 80%             | 304,487,575.08               | 3.453%         | 733           | 1.889%         | 2.466%                  | 25.95                     | 74.481%                |
| 80% - 90%             | 193,893,851.76               | 2.199%         | 427           | 1.10%          | 2.951%                  | 26.84                     | 84.537%                |
| 90% - 100%            | 20,176,509.55                | 0.229%         | 44            | 0.113%         | 3.337%                  | 27.24                     | 93.127%                |
| 100% - 110%           |                              |                |               |                |                         |                           |                        |
| 110% - 120%           |                              |                |               |                |                         |                           |                        |
| 120% - 130%           |                              |                |               |                |                         |                           |                        |
| 130% - 140%           |                              |                |               |                |                         |                           |                        |
| 140% - 150%           |                              |                |               |                |                         |                           |                        |
| 150% >                |                              |                |               |                |                         |                           |                        |
| Unknown               |                              |                |               |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

## 10. Loanpart Coupon (interest rate bucket)

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| <= 0.5%               |                              |                |                 |                |                         |                           |                        |
| 0.5% - 1.0%           | 66,177,383.71                | 0.75%          | 741             | 0.807%         | 0.927%                  | 25.09                     | 56.118%                |
| 1.0% - 1.5%           | 1,053,059,149.64             | 11.941%        | 11,561          | 12.595%        | 1.309%                  | 27.04                     | 49.984%                |
| 1.5% - 2.0%           | 2,020,700,229.88             | 22.913%        | 20,541          | 22.378%        | 1.734%                  | 26.51                     | 50.47%                 |
| 2.0% - 2.5%           | 1,392,076,299.60             | 15.785%        | 14,488          | 15.784%        | 2.269%                  | 26.71                     | 46.981%                |
| 2.5% - 3.0%           | 1,870,469,121.91             | 21.209%        | 18,415          | 20.062%        | 2.756%                  | 25.71                     | 44.673%                |
| 3.0% - 3.5%           | 865,761,548.59               | 9.817%         | 8,690           | 9.467%         | 3.221%                  | 26.09                     | 46.186%                |
| 3.5% - 4.0%           | 577,603,915.24               | 6.549%         | 5,621           | 6.124%         | 3.694%                  | 26.52                     | 56.495%                |
| 4.0% - 4.5%           | 613,710,003.69               | 6.959%         | 7,100           | 7.735%         | 4.231%                  | 26.45                     | 55.13%                 |
| 4.5% - 5.0%           | 236,972,975.08               | 2.687%         | 2,950           | 3.214%         | 4.677%                  | 26.51                     | 51.945%                |
| 5.0% - 5.5%           | 88,824,743.96                | 1.007%         | 1,221           | 1.33%          | 5.252%                  | 21.03                     | 38.328%                |
| 5.5% - 6.0%           | 26,568,606.67                | 0.301%         | 366             | 0.399%         | 5.723%                  | 19.62                     | 33.109%                |
| 6.0% - 6.5%           | 6,689,245.79                 | 0.076%         | 87              | 0.095%         | 6.191%                  | 23.45                     | 40.095%                |
| 6.5% - 7.0%           | 493,213.77                   | 0.006%         | 8               | 0.009%         | 6.598%                  | 41.38                     | 30.412%                |
| 7.0% >                | 16,872.94                    | 0.00%          | 2               | 0.002%         | 7.499%                  | 4.05                      | 11.514%                |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |      |
|------------------|------|
| Weighted Average | 2.6% |
| Minimum          | 0.7% |
| Maximum          | 7.6% |

## 11. Remaining Interest Rate Fixed Period

| From (>=) - Until (<)   | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-------------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| < 1 year(s)             | 284,858,746.68               | 3.23%          | 4,096           | 4.462%         | 3.454%                  | 28.48                     | 38.465%                |
| 1 year(s) - 2 year(s)   | 268,673,359.59               | 3.046%         | 3,423           | 3.729%         | 2.832%                  | 30.34                     | 39.553%                |
| 2 year(s) - 3 year(s)   | 200,137,133.98               | 2.269%         | 2,749           | 2.995%         | 2.842%                  | 29.44                     | 40.617%                |
| 3 year(s) - 4 year(s)   | 276,636,650.26               | 3.137%         | 3,256           | 3.547%         | 2.733%                  | 25.60                     | 42.923%                |
| 4 year(s) - 5 year(s)   | 611,172,192.52               | 6.93%          | 6,286           | 6.848%         | 2.132%                  | 26.04                     | 46.164%                |
| 5 year(s) - 6 year(s)   | 545,547,366.98               | 6.186%         | 5,606           | 6.107%         | 1.959%                  | 28.18                     | 45.796%                |
| 6 year(s) - 7 year(s)   | 594,528,601.43               | 6.741%         | 6,048           | 6.589%         | 1.777%                  | 27.21                     | 48.129%                |
| 7 year(s) - 8 year(s)   | 910,331,994.27               | 10.322%        | 7,758           | 8.452%         | 3.433%                  | 26.49                     | 62.436%                |
| 8 year(s) - 9 year(s)   | 280,447,439.28               | 3.18%          | 3,348           | 3.647%         | 3.908%                  | 24.53                     | 52.467%                |
| 9 year(s) - 10 year(s)  | 274,450,707.27               | 3.112%         | 3,530           | 3.846%         | 3.20%                   | 23.71                     | 45.894%                |
| 10 year(s) - 11 year(s) | 280,812,843.67               | 3.184%         | 2,932           | 3.194%         | 2.82%                   | 22.25                     | 41.741%                |
| 11 year(s) - 12 year(s) | 569,882,495.04               | 6.462%         | 5,618           | 6.12%          | 2.809%                  | 23.64                     | 41.812%                |
| 12 year(s) - 13 year(s) | 249,204,892.66               | 2.826%         | 2,684           | 2.924%         | 2.947%                  | 27.33                     | 44.665%                |
| 13 year(s) - 14 year(s) | 505,071,012.07               | 5.727%         | 4,579           | 4.989%         | 2.765%                  | 24.47                     | 47.969%                |
| 14 year(s) - 15 year(s) | 920,114,299.89               | 10.433%        | 9,270           | 10.099%        | 2.23%                   | 25.15                     | 49.263%                |
| 15 year(s) - 16 year(s) | 667,394,748.51               | 7.568%         | 6,763           | 7.368%         | 1.907%                  | 27.53                     | 50.134%                |
| 16 year(s) - 17 year(s) | 676,292,823.55               | 7.668%         | 6,707           | 7.307%         | 1.752%                  | 28.14                     | 53.12%                 |
| 17 year(s) - 18 year(s) | 334,873,337.60               | 3.797%         | 3,210           | 3.497%         | 2.986%                  | 27.41                     | 56.488%                |
| 18 year(s) - 19 year(s) | 25,792,476.80                | 0.292%         | 336             | 0.366%         | 3.983%                  | 25.18                     | 48.363%                |
| 19 year(s) - 20 year(s) | 22,608,718.89                | 0.256%         | 280             | 0.305%         | 3.283%                  | 22.89                     | 45.664%                |
| 20 year(s) - 21 year(s) | 14,579,576.13                | 0.165%         | 150             | 0.163%         | 2.687%                  | 20.66                     | 41.142%                |
| 21 year(s) - 22 year(s) | 36,153,078.74                | 0.41%          | 299             | 0.326%         | 2.557%                  | 21.56                     | 42.764%                |
| 22 year(s) - 23 year(s) | 17,210,823.56                | 0.195%         | 176             | 0.192%         | 2.622%                  | 22.50                     | 46.607%                |
| 23 year(s) - 24 year(s) | 44,286,458.29                | 0.502%         | 354             | 0.386%         | 2.538%                  | 23.55                     | 51.824%                |
| 24 year(s) - 25 year(s) | 57,308,266.11                | 0.65%          | 669             | 0.729%         | 2.38%                   | 24.39                     | 52.668%                |
| 25 year(s) - 26 year(s) | 46,050,344.32                | 0.522%         | 557             | 0.607%         | 1.943%                  | 26.25                     | 53.522%                |
| 26 year(s) - 27 year(s) | 74,749,404.48                | 0.848%         | 783             | 0.853%         | 1.865%                  | 27.43                     | 53.002%                |
| 27 year(s) - 28 year(s) | 27,401,135.84                | 0.311%         | 287             | 0.313%         | 2.768%                  | 27.20                     | 51.973%                |
| 28 year(s) - 29 year(s) | 2,055,005.81                 | 0.023%         | 28              | 0.031%         | 4.776%                  | 26.87                     | 57.745%                |
| 29 year(s) - 30 year(s) | 497,376.25                   | 0.006%         | 9               | 0.01%          | 4.955%                  | 29.41                     | 62.456%                |
| 30 year(s) >=           |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>            | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

|                  |            |
|------------------|------------|
| Weighted Average | 10 year(s) |
| Minimum          | year(s)    |
| Maximum          | 30 year(s) |

## 12. Interest Payment Type

|              | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLTMV |
|--------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Fixed        | 8,780,380,202.30             | 99.561%        | 90,988          | 99.125%        | 2.548%                  | 26.30                     | 48.847%                |
| Floating     | 38,743,108.17                | 0.439%         | 803             | 0.875%         | 4.619%                  | 26.34                     | 44.617%                |
| Unknown      |                              |                |                 |                |                         |                           |                        |
| <b>Total</b> | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

### 13. Property Description

| Description      | Aggregate Outstanding Amount | % of Total     | Nr of Borrowers | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Flat / Apartment | 1,163,223,051.31             | 13.19%         | 5,892           | 15.182%        | 2.527%                  | 26.88                     | 54.284%                |
| House            | 7,614,816,709.93             | 86.344%        | 32,756          | 84.405%        | 2.561%                  | 26.19                     | 48.045%                |
| Shop/ House      | 41,083,549.23                | 0.466%         | 160             | 0.412%         | 2.587%                  | 29.96                     | 39.496%                |
| <b>Total</b>     | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

## 14. Geographical Distribution (by province)

| Province      | Aggregate Outstanding Amount | % of Total     | Nr of Borrowers | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|---------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Drenthe       | 213,473,080.52               | 2.421%         | 1,071           | 2.76%          | 2.529%                  | 27.05                     | 48.41%                 |
| Utrecht       | 714,137,143.60               | 8.098%         | 2,778           | 7.158%         | 2.578%                  | 25.94                     | 44.781%                |
| Zeeland       | 222,190,355.83               | 2.519%         | 1,210           | 3.118%         | 2.59%                   | 25.70                     | 52.463%                |
| Zuid-Holland  | 2,368,742,163.94             | 26.859%        | 10,385          | 26.76%         | 2.561%                  | 26.17                     | 49.163%                |
| Flevoland     | 272,464,356.99               | 3.089%         | 1,216           | 3.133%         | 2.441%                  | 25.84                     | 51.71%                 |
| Friesland     | 211,131,623.49               | 2.394%         | 1,092           | 2.814%         | 2.486%                  | 28.30                     | 50.571%                |
| Gelderland    | 958,508,260.16               | 10.869%        | 4,220           | 10.874%        | 2.55%                   | 26.23                     | 48.073%                |
| Groningen     | 255,057,024.74               | 2.892%         | 1,376           | 3.546%         | 2.511%                  | 26.83                     | 49.342%                |
| Limburg       | 422,733,418.35               | 4.793%         | 2,171           | 5.594%         | 2.577%                  | 27.01                     | 52.176%                |
| Noord-Brabant | 1,278,468,341.01             | 14.497%        | 5,605           | 14.443%        | 2.597%                  | 25.77                     | 48.149%                |
| Noord-Holland | 1,425,182,122.68             | 16.16%         | 5,393           | 13.897%        | 2.56%                   | 26.53                     | 48.54%                 |
| Overijssel    | 477,035,419.16               | 5.409%         | 2,291           | 5.903%         | 2.505%                  | 26.81                     | 50.261%                |
| Unspecified   |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>  | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

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**15. Occupancy**

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| Description    | Aggregate Outstanding Amount | % of Total     | Nr of Borrowers | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|----------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Owner Occupied | 8,819,123,310.47             | 100.00%        | 38,808          | 100.00%        | 2.557%                  | 26.30                     | 48.828%                |
| Buy-to-let     |                              |                |                 |                |                         |                           |                        |
| Unknown        |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>   | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

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## 16. Loanpart Payment Frequency

| Description  | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|--------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Half-yearly  |                              |                |                 |                |                         |                           |                        |
| Yearly       |                              |                |                 |                |                         |                           |                        |
| Quarterly    |                              |                |                 |                |                         |                           |                        |
| Monthly      | 8,819,123,310.47             | 100.00%        | 91,791          | 100.00%        | 2.557%                  | 26.30                     | 48.828%                |
| Unknown      |                              |                |                 |                |                         |                           |                        |
| <b>Total</b> | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>91,791</b>   | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |



## 17. Guarantee Type

|                   | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLHMV |
|-------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| NHG Guarantee     | 2,562,549,259.26             | 29.057%        | 14,835        | 38.227%        | 2.55%                   | 25.30                     | 53.413%                |
| Non-NHG Guarantee | 6,256,574,051.21             | 70.943%        | 23,973        | 61.773%        | 2.56%                   | 26.71                     | 46.951%                |
| Unknown           |                              |                |               |                |                         |                           |                        |
| <b>Total</b>      | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

## 18. Valuation Type

|                | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLtMV |
|----------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| Full valuation | 6,909,912,491.27             | 78.351%        | 30,185        | 77.78%         | 2.512%                  | 25.86                     | 49.503%                |
| Desktop        |                              |                |               |                |                         |                           |                        |
| AVM            |                              |                |               |                |                         |                           |                        |
| Other          | 1,909,210,819.20             | 21.649%        | 8,623         | 22.22%         | 2.718%                  | 27.89                     | 46.386%                |
| <b>Total</b>   | <b>8,819,123,310.47</b>      | <b>100.00%</b> | <b>38,808</b> | <b>100.00%</b> | <b>2.557%</b>           | <b>26.30</b>              | <b>48.828%</b>         |

## Glossary

| Term  | Definition / Calculation  |
|---|---|
| A   | Min (a, b), where (a) is the sum of the Adjusted Current Balances and (b) is the sum of the Asset Percentage of Current Balance $-/ -$ a (alfa) of all Mortgage Receivables;  |
| ACT   | Asset Cover Test;   |
| Adjusted Current Balance                            | The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus $\beta$ (beta);   |
| Asset Percentage                                    | 94.75% or such other percentage figure as is determined from time to time in accordance with the Asset Monitoring Agreement;  |
| Assumed Mortgage Interest Rate                      | The expected mortgage interest rate to be offered by the Servicer (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the Servicer to the CBC and the Rating Agency from time to time;   |
| Automatic Valuation Methodology                     | means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention  |
| Available Liquidity Buffer                          | means available liquid assets on reserved accounts of the CBC, plus interest payments and principal repayments from the underlying assets (including derivatives) to which the CBC is contractually entitled for the following six (6) months period  |
| Available Statutory CRR OC                          | means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory CRR OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage  |
| Available Statutory Nominal OC                      | means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory Nominal OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage  |
| B   | means the aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;   |
| Base Prospectus                                     | The base prospectus dated 18 June 2020 relating to the issue of soft bullet covered bonds, including any supplement and base prospectus updates thereafter;   |
| C   | means the amounts standing to the credit of the Reserve Account;  |
| Calculation Date                                    | The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will be BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;  |
| CBC Account Bank                                    |   |
| Closing Date  | 18 June 2020  |
| Construction Deposit                                | 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 Originator, the proceeds of which can only be applied towards construction of, or improvements to, the An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agency;   |
| Credit Rating                                       |   |
| Current Balance                                     | In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;  |
| Current Loan to Indexed Market Value (CLTIMV)       | Current Balance divided by the Indexed Valuation;   |
| Current Loan to Original Market Value (CLTOMV)      | Current Balance divided by the Original Market Value;   |
| Cut-off date  | The last day of the month immediately preceding the date on which the Investor Report is published;   |
| D   | means the aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets;   |
| Desktop Valuation Methodology                       | means the methodology by which an Automatic Valuation Methodology is used which is subsequently verified by a certified valuator which is not involved in the credit approval process   |
| Eligible Collateral                                 | Euro denominated cash and/or Substitution Assets;   |
| Full Valuation Methodology                          | means the methodology by which a full valuation is made by a certified valuator and which includes a site visit   |
| Index   | The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;   |
| Indexed Valuation (with respect to ACT calculation) | In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less than the Period for which the current interest rate on the Mortgage Receivable remains unchanged;  |
| Interest Rate Fixed Period                          |   |
| Interest Rate Swap                                  | An interest rate swap transaction that forms part of an Interest Swap Agreement.  |
| Interest Reserve Required Amount                    | means an amount equal to (A) the positive difference, if any, between (i) the aggregate amount of Scheduled Interest for all Series outstanding and (ii) the aggregate amount of interest to be received under the Transferred Assets up to the relevant final maturity date taking into account Interest Rate Swap;  |
| IRS   |   |
| Issuer  | Nationale-Nederlanden Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;   |
| L   | For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds $\alpha$ (alpha), L shall equal $\alpha$ (alpha);   |
| Loan Part(s)  | One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;  |
| LTV Cut-Off indexed valuation %                     | 80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agency from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered bonds as defined means the higher of (i) zero and (ii) an amount equal to the amount which is at such time required to be maintained by the CBC to ensure compliance with article 40a of the Decree after taking into account any certain amounts standing to the credit of the CBC Account and the In respect of a Series of Covered Bonds, the date on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions, as specified in the relevant Final Terms, which date falls no more than 47 years after means the minimum required amount of collateral determined in accordance with Article 40g paragraph 2 of the Decree (Besluit prudentiële regels Wft) and CRR and which expressed as a percentage is 105% of the principal amount outstanding of the Covered Bonds |
| Mandatory Liquidity Required Amount                 | means the minimum required amount of collateral determined in accordance with Article 40g paragraph 1 of the Decree (Besluit prudentiële regels Wft) and which expressed as a percentage is 100% of the principal amount outstanding of the Covered Bonds   |
| Maturity Date                                       | In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance Nationale Hypotheek Garantie: guaranteees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;  |
| Minimum Statutory CRR OC                            | A Mortgage Loan that has the benefit of an NHG guarantee;   |
| Minimum Statutory Nominal OC                        |   |
| Net Outstanding Principal Amount                    | A Mortgage Loan that does not have the benefit of an NHG Guarantee;   |
| NHG   |   |
| NHG Loan  |   |
| Non NHG Loan  |   |
| Occupancy   | The way the Mortgaged Asset is used (e.g. owner occupied);  |
| Original Market Value                               | In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) given to that Nationale-Nederlanden Levensverzekering Maatschappij N.V. or Nationale-Nederlanden Bank N.V.  |
| Originator  |   |
| Other Valuation Methodology                         | means any other valuation methodology than Automatic Valuation, Desktop Valuation and Full Valuation  |
| Outstanding Principal Amount                        | In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of the means interest and fees and other amounts received by the CBC in respect of the Mortgage Receivables, other than Principal Receipts and less in respect of each Savings Mortgage Receivable which is subject to a Participation, an amount equal to the net amount received or recovered Mortgage Loans which are current and therefore do not show any arrears;   |
| Participation Fraction                              |   |
| Performing Loans                                    |   |
| Price Indexed Valuation                             | In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;  |
| Rating Agency                                       | S&P Global Ratings Europe, a division of S&P Global   |
| Remaining Tenor                                     | The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;   |
| Reserve Account Required Amount                     | means (a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount and (b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of (i) the Mandatory Liquidity Required Amount means an amount equal to (a) the aggregate for all Series of the aggregate Scheduled Interest for each such Series due in the next three following CBC Payment Periods (to the extent that no Swap has been entered into in relation to any Series) plus (b) the anticipated aggregate Covered Bonds issued directly and indirectly to any member of NN Group, including NN Bank.   |
| Reserve Trigger Required Amount                     |   |
| Retained  |   |
| Seasoning   | Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;  |
| Series  | A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Interest Claim that corresponds to a debt to the same borrower, which is not covered by the DGS);   |
| Set-Off   |   |
| Substitution Assets                                 | means the classes of assets denominated in euro from time to time eligible under the CRR and/or the Wft to collateralise covered bonds including (on the date of this Base Prospectus) and subject to certain limitations: (a) exposures to or guaranteed by central governments, central means any Eligible Collateral transferred or purported to be transferred to the CBC pursuant to the Guarantee Support Agreement, to the extent not redeemed, retransferred, sold or otherwise disposed of by the CBC;   |
| Transferred Collateral                              | An amount equal to the Interest Cover Required Amount   |
| Z   |   |
| $\alpha$ (alfa)                                     | Gross set-off as determined according to Asset Monitoring Agreement;  |
| $\beta$ (beta)                                      | For each Mortgage Receivable the lower of (i) the LTV Cut-Off percentage of its indexed valuation and (ii) $\alpha$ minus L   |

## Contact Information

|                           |   |                                       |  |
|---------------------------|---|---------------------------------------|--|
| <b>Account Bank</b>       | N.V. Bank Nederlandse Gemeenten<br>Koninginnegracht 2<br>2514 AA, 's-Gravenhage<br>The Netherlands        | <b>Administrator</b>                  | Nationale-Nederlanden Bank N.V.<br>Prinses Beatrixlaan 35-37<br>2595 AK, 's Gravenhage<br>The Netherlands      |
| <b>Auditor to the CBC</b> | Mazars Accountants N.V.<br>Delflandlaan 1<br>1007 JG Amsterdam<br>The Netherlands                         | <b>Auditor to the Issuer</b>          | KPMG Accountants N.V.<br>Laan van Langerhuize 1<br>1186 DS Amstelveen<br>The Netherlands                       |
| <b>Cash Manager</b>       | Nationale-Nederlanden Bank N.V.<br>Prinses Beatrixlaan 35-37<br>2595 AK, 's Gravenhage<br>The Netherlands | <b>CBC Account Bank</b>               | N.V. Bank Nederlandse Gemeenten<br>Koninginnegracht 2<br>2514 AA, 's-Gravenhage<br>The Netherlands             |
| <b>Cover Pool Monitor</b> | KPMG Accountants N.V.<br>Laan van Langerhuize 1<br>1186 DS Amstelveen<br>The Netherlands                  | <b>Covered Bond Company</b>           | NN Covered Bond Company B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands                            |
| <b>Issuer</b>             | Nationale-Nederlanden Bank N.V.<br>Prinses Beatrixlaan 35-37<br>2595 AK, 's Gravenhage<br>The Netherlands | <b>Lead Manager</b>                   | Cooperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands                              |
| <b>Legal Adviser</b>      | NautaDutilh N.V.<br>Beethovenstraat 400<br>1082 PR Amsterdam<br>The Netherlands                           | <b>Listing Agent</b>                  | Cooperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands                              |
| <b>Paying Agent</b>       | Cooperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands                         | <b>Security Trustee</b>               | Stichting Security Trustee NN Covered Bond Company<br>Hoogoorddreef 15<br>1101 BA Amsterdam<br>The Netherlands |
| <b>Seller</b>             | Nationale-Nederlanden Bank N.V.<br>Prinses Beatrixlaan 35-37<br>2595 AK, 's Gravenhage<br>The Netherlands | <b>Seller Collection Account Bank</b> | ING Bank N.V.<br>Foppingadreef 7<br>1102 BD Amsterdam<br>The Netherlands                                       |
| <b>Servicer</b>           | Nationale-Nederlanden Bank N.V.<br>Prinses Beatrixlaan 35-37<br>2595 AK, 's Gravenhage<br>The Netherlands | <b>Tax Adviser</b>                    | NautaDutilh N.V.<br>Beethovenstraat 400<br>1082 PR Amsterdam<br>The Netherlands                                |