

# **Nationale-Nederlanden Bank N.V.**

## **Monthly Investor Report**

### **Dutch National Transparency Template Covered Bond**

Reporting Period: 1 March 2021 - 31 March 2021

Reporting Date: 22 April 2021

**AMOUNTS ARE IN EURO**

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**Report Version 2.2 - October 2017**

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## Covered Bonds

| Series      | ISIN         | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon  | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|-------------|--------------|----------|----------------------------|---------------------|---------|---------------|---------------|------------------|-----------------|-------------------|
| CB Series 1 | NL0012650477 | EUR      | 500,000,000                | 500,000,000         | 0.5000% | 10/10/17      | 10/10/24      |                  | Pass-through    | 1                 |
| CB Series 2 | NL0013019375 | EUR      | 500,000,000                | 500,000,000         | 0.6250% | 11/06/18      | 11/09/25      |                  | Pass-through    | 1                 |
| CB Series 3 | NL0013088990 | EUR      | 550,000,000                | 550,000,000         | 1.0000% | 25/09/18      | 25/09/28      |                  | Pass-through    | 1                 |
| CB Series 4 | NL0013400401 | EUR      | 500,000,000                | 500,000,000         | 0.2500% | 27/02/19      | 27/02/24      |                  | Pass-through    | 1                 |
| CB Series 5 | NL0013423122 | EUR      | 25,000,000                 | 25,000,000          | 1.4000% | 18/03/19      | 18/03/39      |                  | Pass-through    |                   |
| CB Series 6 | NL0013423155 | EUR      | 20,000,000                 | 20,000,000          | 1.4320% | 21/03/19      | 21/03/39      |                  | Pass-through    |                   |
| CB Series 7 | NL0013995095 | EUR      | 500,000,000                | 500,000,000         | 0.1250% | 24/09/19      | 24/09/29      |                  | Pass-through    | 1                 |

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

## Asset Cover Test

### Asset Cover Test

|   |                  |
|---|------------------|
| A | 2,746,063,020.80 |
| B | 9,268,702.18     |
| C | 0.00             |
| Z | 0.00             |

|         |                  |
|---------|------------------|
| A+B+C-Z | 2,755,331,722.98 |
|---------|------------------|

|                   |                  |
|-------------------|------------------|
| Outstanding bonds | 2,595,000,000.00 |
|-------------------|------------------|

|           |      |
|-----------|------|
| Pass/Fail | Pass |
|-----------|------|

|                 |         |
|-----------------|---------|
| ACT Cover Ratio | 106.18% |
|-----------------|---------|

### Parameters

|   |               |
|---|---------------|
| Asset percentage                            | 94.00%        |
| 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                                | 8,047,461.37  |
| Supplemental Liquidity Reserve Amount       | 0.00          |
| Deduction Set-Off                           | 19,299,449.93 |

### Ratings

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

### Other

|                      |      |
|----------------------|------|
| UCITS compliant      | True |
| CRR compliant        | True |
| ECBC Label compliant | True |

### Overcollateralisation

|                             |        |
|-----------------------------|--------|
| Legally required minimum OC | 5.00%  |
| Documented minimum OC       | 10.00% |
| Available Nominal OC        | 13.87% |

## 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 | / A            | / AAA          | / -             | / -            | / -            | / AAA          | /              | /              | Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations |
| Issuer                         | Nationale-Nederlanden Bank N.V. | A-2 / BBB      | A-1 / A-       | / -             | / -            | / -            | / -            | /              | /              | Set off retail savings at issuer account above deposit guarantee scheme   |
| Seller Collection Account Bank | ING Bank N.V.                   | / BBB          | / A+           | / -             | / Aa3          | / -            | / AA-          | /              | /              | Open escrow account in the name of CBC and credit expected cashflow amount on next Calculation Date                                     |

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

## Ledgers & Investments

### Ledgers

|                     |                     |
|---------------------|---------------------|
| Revenue Ledger      | 0.00                |
| Principal Ledger    | 0.00                |
| Reserve Fund Ledger | 9,250,000.00        |
| <b>Total</b>        | <b>9,250,000.00</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> |

## Regulatory Information

### CRR Article 129

#### Article 129 CRR "Exposures in the form of covered bonds"

(7) Exposures in the form of covered bonds are eligible for preferential treatment, provided that the institution investing in the covered bonds can demonstrate to the competent authorities that:

(a) it receives portfolio information at least on:

(i) the value of the covered pool and outstanding covered bonds;

*value of the cover pool* table Portfolio characteristics

*value of the outstanding covered bonds* table Covered Bonds

(ii) the geographical distribution and type of cover assets, loan size, interest rate and currency risks;

*geographical distribution of cover assets* table 14 Geographical Distribution

*type of cover assets* table Portfolio Characteristics

*loan size* table 3 Outstanding Loan Amount

*interest rate risk and currency risk* table Covered Bonds for coupon and currency information of the covered bonds

table 10 Coupon for coupons of mortgages

table Counterparty Ratings & Triggers for IRS/TRS information

See base prospectus for information about hedging

Only EUR denominated mortgages: see BP

(iii) the maturity structure of cover assets and covered bonds; and

*maturity structure of cover assets* table 6 Legal Maturity

*maturity structure of covered bonds* table Covered Bonds

(iv) the percentage of loans more than ninety days past due;

table Delinquencies

(b) the issuer makes the information referred to in point (a) available to the institution at least semi annually.

table Portfolio Characteristics

### Overcollateralisation

Legally required minimum OC

table Asset Cover Test

Documented minimum OC

table Asset Cover Test

Nominal OC

table Asset Cover Test

## Stratifications

### Portfolio Characteristics

|  |                             |
|--|-----------------------------|
| Principal amount   | 3,142,336,560.40            |
| Value of saving deposits                                     | 196,639,573.71              |
| Net principal balance  | 2,945,696,986.69            |
| Construction Deposits  | 5,479,244.98                |
| Net principal balance excl. Construction and Saving Deposits | 2,940,217,741.71            |
| Number of loans  | 12,347                      |
| Number of loanparts  | 27,876                      |
| Average principal balance (borrower)                         | 238,575.93                  |
| Average principal balance (loanpart)                         | 105,671.44                  |
| Weighted average current interest rate                       | 2.76%                       |
| Weighted average maturity (in years)                         | 27.75                       |
| Weighted average remaining time to interest reset (in years) | 11.42                       |
| Weighted average seasoning (in years)                        | 7.25                        |
| Weighted average CLTOMV                                      | 79.90%                      |
| Weighted average CLTIMV                                      | 61.42%                      |
| Maximum current interest rate                                | 7.05%                       |
| Minimum current interest rate                                | 1.00%                       |
| Type of cover assets:  | Dutch Residential Mortgages |
| Currency Portfolio:  | EUR                         |
| Frequency of publication National Transparency Template:     | Monthly                     |



## 1. Delinquencies

| From ( > )   | Until ( <= ) | Arrears Amount | Aggregate Outstanding Not. Amount | % of Total | Nr of Mortgage Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|--------------|--------------|----------------|-----------------------------------|------------|----------------------|------------|-------------------------|---------------------------|-------------------------|
|              | Performing   | 0.00           | 2,933,061,764.27                  | 99.57%     | 12,296               | 99.59%     | 2.77%                   | 27.70                     | 61.36%                  |
| <=           | 30 days      | 16,211.36      | 7,414,529.71                      | 0.25%      | 33                   | 0.27%      | 2.49%                   | 26.95                     | 67.88%                  |
| 30 days      | 60 days      | 13,508.04      | 2,956,628.27                      | 0.10%      | 11                   | 0.09%      | 2.62%                   | 25.30                     | 66.62%                  |
| 60 days      | 90 days      | 19,375.30      | 2,264,064.44                      | 0.08%      | 7                    | 0.06%      | 2.99%                   | 33.81                     | 78.26%                  |
| 90 days      | 120 days     | 0.00           | 0.00                              | 0.00%      | 0                    | 0.00%      | 0.00%                   | 0.00                      | 0.00%                   |
| 120 days     | 150 days     | 0.00           | 0.00                              | 0.00%      | 0                    | 0.00%      | 0.00%                   | 0.00                      | 0.00%                   |
| 150 days     | 180 days     | 0.00           | 0.00                              | 0.00%      | 0                    | 0.00%      | 0.00%                   | 0.00                      | 0.00%                   |
| 180 days     | >            | 0.00           | 0.00                              | 0.00%      | 0                    | 0.00%      | 0.00%                   | 0.00                      | 0.00%                   |
| <b>Total</b> |              | 49,094.70      | 2,945,696,986.69                  | 100.00%    | 12,347               | 100.00%    | 2.76%                   | 27.75                     | 61.42%                  |

## 2. Redemption Type

| Description   | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|---------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Annuity       | 1,068,724,664.59             | 36.28%         | 10,003          | 35.88%         | 2.59%                   | 25.27                     | 64.60%                 |
| Bank Savings  | 502,800,639.29               | 17.07%         | 4,966           | 17.81%         | 3.11%                   | 16.47                     | 57.80%                 |
| Investment    | 262,531,918.01               | 8.91%          | 1,329           | 4.77%          | 2.76%                   | 15.36                     | 70.57%                 |
| Interest Only | 931,378,513.12               | 31.62%         | 9,489           | 34.04%         | 2.78%                   | 42.37                     | 57.76%                 |
| Linear        | 64,283,357.95                | 2.18%          | 664             | 2.38%          | 2.57%                   | 24.57                     | 58.57%                 |
| Life          | 96,542,868.20                | 3.28%          | 996             | 3.57%          | 2.70%                   | 10.29                     | 59.07%                 |
| Savings       | 19,435,025.53                | 0.66%          | 429             | 1.54%          | 3.60%                   | 11.85                     | 52.55%                 |
| <b>Total</b>  | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>27,876</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 CLIMV |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|------------------------|
| <= 25,000             | 277,580.83                   | 0.01%      | 17          | 0.14%      | 3.13%                   | 45.10                     | 6.14%                  |
| 25,000 - 50,000       | 3,910,186.71                 | 0.13%      | 89          | 0.72%      | 2.59%                   | 28.20                     | 14.56%                 |
| 50,000 - 75,000       | 28,065,056.14                | 0.95%      | 443         | 3.59%      | 2.74%                   | 39.15                     | 22.87%                 |
| 75,000 - 100,000      | 48,429,764.76                | 1.64%      | 549         | 4.45%      | 2.70%                   | 38.33                     | 34.49%                 |
| 100,000 - 150,000     | 237,646,136.47               | 8.07%      | 1,860       | 15.06%     | 2.69%                   | 31.48                     | 51.52%                 |
| 150,000 - 200,000     | 433,729,459.47               | 14.72%     | 2,473       | 20.03%     | 2.66%                   | 29.02                     | 61.02%                 |
| 200,000 - 250,000     | 531,597,123.73               | 18.05%     | 2,368       | 19.18%     | 2.75%                   | 26.92                     | 63.71%                 |
| 250,000 - 300,000     | 461,552,538.80               | 15.67%     | 1,683       | 13.63%     | 2.85%                   | 26.53                     | 62.90%                 |
| 300,000 - 350,000     | 346,082,887.24               | 11.75%     | 1,070       | 8.67%      | 2.83%                   | 26.35                     | 63.87%                 |
| 350,000 - 400,000     | 241,963,276.87               | 8.21%      | 648         | 5.25%      | 2.81%                   | 26.64                     | 63.63%                 |
| 400,000 - 450,000     | 164,927,930.30               | 5.60%      | 389         | 3.15%      | 2.80%                   | 26.22                     | 64.77%                 |
| 450,000 - 500,000     | 107,979,156.30               | 3.67%      | 228         | 1.85%      | 2.80%                   | 26.82                     | 63.74%                 |
| 500,000 - 550,000     | 85,105,819.24                | 2.89%      | 162         | 1.31%      | 2.76%                   | 26.24                     | 63.93%                 |
| 550,000 - 600,000     | 54,726,045.06                | 1.86%      | 95          | 0.77%      | 2.71%                   | 28.13                     | 64.65%                 |
| 600,000 - 650,000     | 46,234,179.00                | 1.57%      | 74          | 0.60%      | 2.73%                   | 27.22                     | 64.30%                 |
| 650,000 - 700,000     | 32,926,605.79                | 1.12%      | 49          | 0.40%      | 2.70%                   | 28.66                     | 63.06%                 |
| 700,000 - 750,000     | 33,382,148.22                | 1.13%      | 46          | 0.37%      | 2.83%                   | 24.62                     | 64.44%                 |
| 750,000 - 800,000     | 31,017,727.28                | 1.05%      | 40          | 0.32%      | 2.78%                   | 25.26                     | 65.38%                 |
| 800,000 - 850,000     | 19,702,737.61                | 0.67%      | 24          | 0.19%      | 2.70%                   | 29.35                     | 61.92%                 |
| 850,000 - 900,000     | 19,161,446.56                | 0.65%      | 22          | 0.18%      | 2.80%                   | 26.79                     | 67.12%                 |
| 900,000 - 950,000     | 6,495,044.81                 | 0.22%      | 7           | 0.06%      | 2.81%                   | 25.82                     | 62.49%                 |
| 950,000 - 1,000,000   | 10,784,135.50                | 0.37%      | 11          | 0.09%      | 2.55%                   | 24.16                     | 69.54%                 |
| > 1.000.000           |                              |            |             |            |                         |                           |                        |
| Unknown               |                              |            |             |            |                         |                           |                        |
| <b>Total</b>          | 2,945,696,986.69             | 100.00%    | 12,347      | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

|         |         |
|---------|---------|
| Average | 308,690 |
| Minimum | 905     |
| 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 CLtIMV |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-------------------------|
| < 1995                | 4,911,190.25                 | 0.17%      | 88              | 0.32%      | 2.47%                   | 53.23                     | 22.19%                  |
| 1995 - 1996           | 1,771,261.27                 | 0.06%      | 39              | 0.14%      | 2.49%                   | 48.11                     | 27.45%                  |
| 1996 - 1997           | 3,961,880.89                 | 0.13%      | 75              | 0.27%      | 2.78%                   | 46.08                     | 28.08%                  |
| 1997 - 1998           | 6,253,863.88                 | 0.21%      | 114             | 0.41%      | 2.66%                   | 32.23                     | 33.00%                  |
| 1998 - 1999           | 8,245,478.83                 | 0.28%      | 136             | 0.49%      | 2.49%                   | 38.15                     | 37.23%                  |
| 1999 - 2000           | 14,425,984.49                | 0.49%      | 236             | 0.85%      | 2.60%                   | 43.90                     | 37.97%                  |
| 2000 - 2001           | 11,090,278.14                | 0.38%      | 160             | 0.57%      | 2.54%                   | 49.85                     | 42.65%                  |
| 2001 - 2002           | 14,017,863.24                | 0.48%      | 166             | 0.60%      | 2.65%                   | 35.15                     | 47.60%                  |
| 2002 - 2003           | 16,062,315.97                | 0.55%      | 194             | 0.70%      | 2.70%                   | 41.55                     | 47.94%                  |
| 2003 - 2004           | 28,201,854.37                | 0.96%      | 292             | 1.05%      | 2.78%                   | 44.87                     | 55.58%                  |
| 2004 - 2005           | 45,412,483.28                | 1.54%      | 489             | 1.75%      | 2.67%                   | 42.54                     | 57.51%                  |
| 2005 - 2006           | 120,582,986.29               | 4.09%      | 910             | 3.26%      | 2.77%                   | 26.00                     | 62.07%                  |
| 2006 - 2007           | 110,319,089.58               | 3.75%      | 835             | 3.00%      | 2.74%                   | 24.08                     | 66.78%                  |
| 2007 - 2008           | 39,076,832.42                | 1.33%      | 460             | 1.65%      | 2.94%                   | 39.54                     | 66.55%                  |
| 2008 - 2009           | 123,108,356.06               | 4.18%      | 834             | 2.99%      | 2.85%                   | 29.57                     | 71.94%                  |
| 2009 - 2010           | 117,110,274.52               | 3.98%      | 809             | 2.90%      | 2.86%                   | 30.42                     | 70.04%                  |
| 2010 - 2011           | 73,920,142.08                | 2.51%      | 604             | 2.17%      | 2.56%                   | 41.25                     | 60.54%                  |
| 2011 - 2012           | 156,700,265.99               | 5.32%      | 1,347           | 4.83%      | 2.82%                   | 41.76                     | 56.86%                  |
| 2012 - 2013           | 148,707,342.67               | 5.05%      | 1,558           | 5.59%      | 3.03%                   | 34.69                     | 51.70%                  |
| 2013 - 2014           | 106,865,569.55               | 3.63%      | 1,211           | 4.34%      | 3.44%                   | 20.19                     | 50.22%                  |
| 2014 - 2015           | 125,416,622.04               | 4.26%      | 1,188           | 4.26%      | 3.27%                   | 21.79                     | 52.02%                  |
| 2015 - 2016           | 195,434,787.56               | 6.63%      | 2,011           | 7.21%      | 3.08%                   | 22.07                     | 52.56%                  |
| 2016 - 2017           | 702,628,978.18               | 23.85%     | 6,370           | 22.85%     | 2.85%                   | 23.75                     | 58.99%                  |
| 2017 - 2018           | 220,863,698.47               | 7.50%      | 2,229           | 8.00%      | 2.69%                   | 23.50                     | 61.73%                  |
| 2018 - 2019           | 238,091,477.88               | 8.08%      | 2,277           | 8.17%      | 2.52%                   | 25.66                     | 70.37%                  |
| 2019 - 2020           | 171,474,508.08               | 5.82%      | 1,688           | 6.06%      | 2.24%                   | 27.06                     | 76.07%                  |
| 2020 >=               | 141,041,600.71               | 4.79%      | 1,556           | 5.58%      | 1.77%                   | 27.45                     | 77.04%                  |
| Unknown               |                              |            |                 |            |                         |                           |                         |
| <b>Total</b>          | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                  |

|                  |      |
|------------------|------|
| Weighted Average | 2013 |
| Minimum          | 1992 |
| Maximum          | 2021 |

## 5. Seasoning

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|------------------------|
| 1 Year                | 70,154,365.03                | 2.38%      | 892             | 3.20%      | 1.82%                   | 27.63                     | 76.76%                 |
| 1 Year - 2 Years      | 201,046,793.18               | 6.83%      | 1,951           | 7.00%      | 1.98%                   | 27.17                     | 76.90%                 |
| 2 Years - 3 Years     | 221,234,351.22               | 7.51%      | 2,047           | 7.34%      | 2.55%                   | 26.11                     | 72.14%                 |
| 3 Years - 4 Years     | 156,987,020.70               | 5.33%      | 1,705           | 6.12%      | 2.63%                   | 23.82                     | 64.05%                 |
| 4 Years - 5 Years     | 675,462,852.54               | 22.93%     | 6,087           | 21.84%     | 2.78%                   | 23.90                     | 60.02%                 |
| 5 Years - 6 Years     | 279,253,549.90               | 9.48%      | 2,784           | 9.99%      | 3.05%                   | 22.63                     | 54.06%                 |
| 6 Years - 7 Years     | 172,272,124.79               | 5.85%      | 1,669           | 5.99%      | 3.22%                   | 21.88                     | 52.86%                 |
| 7 Years - 8 Years     | 103,706,808.42               | 3.52%      | 1,142           | 4.10%      | 3.33%                   | 20.65                     | 50.05%                 |
| 8 Years - 9 Years     | 129,084,901.98               | 4.38%      | 1,409           | 5.05%      | 3.26%                   | 29.99                     | 51.44%                 |
| 9 Years - 10 Years    | 150,390,141.55               | 5.11%      | 1,351           | 4.85%      | 2.82%                   | 41.71                     | 54.84%                 |
| 10 Years - 11 Years   | 102,817,128.75               | 3.49%      | 830             | 2.98%      | 2.65%                   | 41.93                     | 59.45%                 |
| 11 Years - 12 Years   | 76,287,187.28                | 2.59%      | 576             | 2.07%      | 2.76%                   | 32.92                     | 67.65%                 |
| 12 Years - 13 Years   | 167,330,504.27               | 5.68%      | 1,082           | 3.88%      | 2.88%                   | 29.10                     | 71.51%                 |
| 13 Years - 14 Years   | 34,060,462.91                | 1.16%      | 418             | 1.50%      | 2.78%                   | 43.09                     | 68.39%                 |
| 14 Years - 15 Years   | 98,480,902.46                | 3.34%      | 773             | 2.77%      | 2.79%                   | 25.39                     | 67.80%                 |
| 15 Years - 16 Years   | 137,664,709.68               | 4.67%      | 998             | 3.58%      | 2.75%                   | 23.52                     | 63.23%                 |
| 16 Years - 17 Years   | 49,689,263.89                | 1.69%      | 548             | 1.97%      | 2.70%                   | 42.77                     | 56.95%                 |
| 17 Years - 18 Years   | 32,662,634.06                | 1.11%      | 341             | 1.22%      | 2.77%                   | 44.27                     | 57.02%                 |
| 18 Years - 19 Years   | 18,858,867.95                | 0.64%      | 207             | 0.74%      | 2.76%                   | 42.57                     | 49.25%                 |
| 19 Years - 20 Years   | 14,236,408.56                | 0.48%      | 172             | 0.62%      | 2.63%                   | 38.86                     | 50.59%                 |
| 20 Years - 21 Years   | 11,095,886.40                | 0.38%      | 148             | 0.53%      | 2.57%                   | 45.15                     | 43.74%                 |
| 21 Years - 22 Years   | 13,435,908.28                | 0.46%      | 223             | 0.80%      | 2.53%                   | 44.13                     | 37.67%                 |
| 22 Years - 23 Years   | 10,613,251.88                | 0.36%      | 176             | 0.63%      | 2.61%                   | 42.71                     | 38.05%                 |
| 23 Years - 24 Years   | 6,678,617.70                 | 0.23%      | 120             | 0.43%      | 2.48%                   | 27.80                     | 33.22%                 |
| 24 Years - 25 Years   | 4,476,039.80                 | 0.15%      | 81              | 0.29%      | 2.93%                   | 43.62                     | 30.78%                 |
| 25 Years - 26 Years   | 2,295,958.96                 | 0.08%      | 47              | 0.17%      | 2.49%                   | 49.89                     | 25.64%                 |
| 26 Years - 27 Years   | 1,976,049.51                 | 0.07%      | 46              | 0.17%      | 2.28%                   | 41.26                     | 22.51%                 |
| 27 Years - 28 Years   | 2,289,351.75                 | 0.08%      | 34              | 0.12%      | 2.58%                   | 66.26                     | 20.26%                 |
| 28 Years - 29 Years   | 1,083,885.66                 | 0.04%      | 17              | 0.06%      | 2.52%                   | 41.76                     | 27.93%                 |
| 29 Years - 30 Years   | 71,057.63                    | 0.00%      | 2               | 0.01%      | 3.17%                   | 75.39                     | 20.82%                 |
| 30 Years >=           |                              |            |                 |            |                         |                           |                        |
| Unknown               |                              |            |                 |            |                         |                           |                        |
| <b>Total</b>          | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

|                  |          |
|------------------|----------|
| Weighted Average | 7 Years  |
| Minimum          | 0 Years  |
| Maximum          | 29 Years |

## 6. Legal Maturity

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|-----------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|------------------------|
| 2015 - 2020           |                              |            |                 |            |                         |                           |                        |
| 2020 - 2025           | 16,986,861.60                | 0.58%      | 366             | 1.31%      | 2.85%                   | 2.35                      | 44.14%                 |
| 2025 - 2030           | 54,159,401.83                | 1.84%      | 964             | 3.46%      | 2.91%                   | 6.71                      | 47.36%                 |
| 2030 - 2035           | 207,119,949.88               | 7.03%      | 2,464           | 8.84%      | 3.01%                   | 11.54                     | 53.68%                 |
| 2035 - 2040           | 539,546,690.89               | 18.32%     | 4,241           | 15.21%     | 2.90%                   | 16.15                     | 66.11%                 |
| 2040 - 2045           | 438,072,513.94               | 14.87%     | 4,021           | 14.42%     | 3.01%                   | 21.59                     | 56.54%                 |
| 2045 - 2050           | 1,268,537,213.79             | 43.06%     | 10,973          | 39.36%     | 2.69%                   | 25.91                     | 63.65%                 |
| 2050 - 2055           | 108,768,268.61               | 3.69%      | 1,139           | 4.09%      | 1.67%                   | 29.13                     | 78.88%                 |
| 2055 - 2060           |                              |            |                 |            |                         |                           |                        |
| 2060 - 2065           |                              |            |                 |            |                         |                           |                        |
| 2065 - 2070           |                              |            |                 |            |                         |                           |                        |
| 2070 - 2075           |                              |            |                 |            |                         |                           |                        |
| 2075 - 2080           |                              |            |                 |            |                         |                           |                        |
| 2080 - 2085           |                              |            |                 |            |                         |                           |                        |
| 2085 - 2090           |                              |            |                 |            |                         |                           |                        |
| 2090 - 2095           |                              |            |                 |            |                         |                           |                        |
| 2095 - 2100           | 312,506,086.15               | 10.61%     | 3,708           | 13.30%     | 2.71%                   | 78.67                     | 53.49%                 |
| 2100 >=               |                              |            |                 |            |                         |                           |                        |
| Unknown               |                              |            |                 |            |                         |                           |                        |
| <b>Total</b>          | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

|                  |      |
|------------------|------|
| Weighted Average | 2048 |
| Minimum          | 2021 |
| 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 CLIMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| < 0 Year              |                              |                |                 |                |                         |                           |                        |
| 0 Year - 1 Year       | 2,098,624.96                 | 0.07%          | 56              | 0.20%          | 2.74%                   | 0.51                      | 42.41%                 |
| 1 Year - 2 Years      | 3,598,350.49                 | 0.12%          | 72              | 0.26%          | 2.57%                   | 1.43                      | 38.47%                 |
| 2 Years - 3 Years     | 4,473,275.26                 | 0.15%          | 110             | 0.39%          | 3.17%                   | 2.52                      | 44.62%                 |
| 3 Years - 4 Years     | 7,434,080.70                 | 0.25%          | 153             | 0.55%          | 2.86%                   | 3.34                      | 46.55%                 |
| 4 Years - 5 Years     | 6,870,995.27                 | 0.23%          | 137             | 0.49%          | 2.95%                   | 4.44                      | 48.26%                 |
| 5 Years - 6 Years     | 8,805,742.26                 | 0.30%          | 170             | 0.61%          | 2.86%                   | 5.47                      | 45.33%                 |
| 6 Years - 7 Years     | 11,783,129.15                | 0.40%          | 201             | 0.72%          | 2.94%                   | 6.44                      | 47.42%                 |
| 7 Years - 8 Years     | 12,946,488.99                | 0.44%          | 212             | 0.76%          | 2.89%                   | 7.50                      | 48.11%                 |
| 8 Years - 9 Years     | 18,040,274.39                | 0.61%          | 290             | 1.04%          | 2.80%                   | 8.48                      | 47.67%                 |
| 9 Years - 10 Years    | 28,725,063.00                | 0.98%          | 394             | 1.41%          | 2.83%                   | 9.55                      | 50.90%                 |
| 10 Years - 11 Years   | 41,624,986.89                | 1.41%          | 519             | 1.86%          | 2.92%                   | 10.44                     | 52.93%                 |
| 11 Years - 12 Years   | 42,934,569.90                | 1.46%          | 524             | 1.88%          | 3.16%                   | 11.49                     | 50.93%                 |
| 12 Years - 13 Years   | 47,809,108.94                | 1.62%          | 522             | 1.87%          | 3.12%                   | 12.45                     | 55.49%                 |
| 13 Years - 14 Years   | 54,360,577.07                | 1.85%          | 579             | 2.08%          | 2.97%                   | 13.45                     | 57.21%                 |
| 14 Years - 15 Years   | 142,288,675.11               | 4.83%          | 1,097           | 3.94%          | 2.84%                   | 14.48                     | 63.29%                 |
| 15 Years - 16 Years   | 120,061,256.77               | 4.08%          | 960             | 3.44%          | 2.87%                   | 15.41                     | 65.61%                 |
| 16 Years - 17 Years   | 41,617,014.62                | 1.41%          | 473             | 1.70%          | 3.08%                   | 16.46                     | 60.13%                 |
| 17 Years - 18 Years   | 156,484,460.66               | 5.31%          | 1,079           | 3.87%          | 2.88%                   | 17.47                     | 70.53%                 |
| 18 Years - 19 Years   | 79,977,744.98                | 2.72%          | 611             | 2.19%          | 2.92%                   | 18.35                     | 67.40%                 |
| 19 Years - 20 Years   | 60,758,413.42                | 2.06%          | 517             | 1.85%          | 2.70%                   | 19.50                     | 63.12%                 |
| 20 Years - 21 Years   | 77,449,460.72                | 2.63%          | 617             | 2.21%          | 2.86%                   | 20.42                     | 60.58%                 |
| 21 Years - 22 Years   | 91,710,914.58                | 3.11%          | 948             | 3.40%          | 3.09%                   | 21.52                     | 54.96%                 |
| 22 Years - 23 Years   | 93,683,987.84                | 3.18%          | 953             | 3.42%          | 3.21%                   | 22.44                     | 52.57%                 |
| 23 Years - 24 Years   | 139,339,510.79               | 4.73%          | 1,223           | 4.39%          | 3.06%                   | 23.55                     | 54.32%                 |
| 24 Years - 25 Years   | 195,167,675.14               | 6.63%          | 1,764           | 6.33%          | 2.96%                   | 24.56                     | 54.39%                 |
| 25 Years - 26 Years   | 604,197,967.82               | 20.51%         | 4,893           | 17.55%         | 2.77%                   | 25.42                     | 61.04%                 |
| 26 Years - 27 Years   | 119,327,443.44               | 4.05%          | 1,175           | 4.22%          | 2.58%                   | 26.45                     | 65.10%                 |
| 27 Years - 28 Years   | 191,267,011.85               | 6.49%          | 1,646           | 5.90%          | 2.51%                   | 27.37                     | 73.37%                 |
| 28 Years - 29 Years   | 164,972,166.97               | 5.60%          | 1,510           | 5.42%          | 2.00%                   | 28.49                     | 78.04%                 |
| 29 Years - 30 Years   | 63,381,928.56                | 2.15%          | 763             | 2.74%          | 1.69%                   | 29.33                     | 78.73%                 |
| 30 Years >=           | 312,506,086.15               | 10.61%         | 3,708           | 13.30%         | 2.71%                   | 78.67                     | 53.49%                 |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>27,876</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</b>          |

|                  |          |
|------------------|----------|
| Weighted Average | 28 Years |
| Minimum          | 0 Years  |
| Maximum          | 79 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 CLiMV |
|-----------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| NHG                   | 540,869,249.16               | 18.36%         | 3,193         | 25.86%         | 2.47%                   | 27.48                     | 66.04%                 |
| <= 10%                | 1,462,076.95                 | 0.05%          | 28            | 0.23%          | 3.42%                   | 31.81                     | 3.63%                  |
| 10% - 20%             | 9,078,730.31                 | 0.31%          | 134           | 1.09%          | 2.77%                   | 38.14                     | 11.77%                 |
| 20% - 30%             | 23,247,494.49                | 0.79%          | 240           | 1.94%          | 2.80%                   | 38.13                     | 18.46%                 |
| 30% - 40%             | 48,529,337.61                | 1.65%          | 380           | 3.08%          | 2.77%                   | 36.86                     | 26.28%                 |
| 40% - 50%             | 87,036,579.92                | 2.95%          | 515           | 4.17%          | 2.77%                   | 33.74                     | 34.10%                 |
| 50% - 60%             | 163,651,124.30               | 5.56%          | 761           | 6.16%          | 2.81%                   | 30.41                     | 42.54%                 |
| 60% - 70%             | 284,222,402.41               | 9.65%          | 1,109         | 8.98%          | 2.86%                   | 28.99                     | 50.33%                 |
| 70% - 80%             | 478,548,466.58               | 16.25%         | 1,641         | 13.29%         | 2.85%                   | 27.59                     | 57.27%                 |
| 80% - 90%             | 581,180,044.83               | 19.73%         | 1,848         | 14.97%         | 2.84%                   | 25.75                     | 64.05%                 |
| 90% - 100%            | 536,593,366.18               | 18.22%         | 1,729         | 14.00%         | 2.80%                   | 26.77                     | 73.07%                 |
| 100% - 110%           | 190,280,163.95               | 6.46%          | 768           | 6.22%          | 2.85%                   | 26.07                     | 79.97%                 |
| 110% - 120%           |                              |                |               |                |                         |                           |                        |
| 120% - 130%           | 997,950.00                   | 0.03%          | 1             | 0.01%          | 2.87%                   | 17.19                     | 89.76%                 |
| 130% - 140%           |                              |                |               |                |                         |                           |                        |
| 140% - 150%           |                              |                |               |                |                         |                           |                        |
| 150% >                |                              |                |               |                |                         |                           |                        |
| Unknown               |                              |                |               |                |                         |                           |                        |
| <b>Total</b>          | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>12,347</b> | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 CLiMV |
|-----------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|------------------------|
| NHG                   | 540,869,249.16               | 18.36%     | 3,193       | 25.86%     | 2.47%                   | 27.48                     | 66.04%                 |
| <= 10%                | 4,661,932.76                 | 0.16%      | 80          | 0.65%      | 3.06%                   | 36.63                     | 6.77%                  |
| 10% - 20%             | 31,053,829.38                | 1.05%      | 362         | 2.93%      | 2.67%                   | 43.74                     | 16.10%                 |
| 20% - 30%             | 69,993,961.99                | 2.38%      | 547         | 4.43%      | 2.81%                   | 38.72                     | 25.56%                 |
| 30% - 40%             | 138,672,910.93               | 4.71%      | 750         | 6.07%      | 2.91%                   | 30.86                     | 35.65%                 |
| 40% - 50%             | 312,717,165.67               | 10.62%     | 1,253       | 10.15%     | 2.89%                   | 28.84                     | 45.63%                 |
| 50% - 60%             | 581,286,756.32               | 19.73%     | 1,982       | 16.05%     | 2.89%                   | 26.84                     | 55.30%                 |
| 60% - 70%             | 624,165,826.68               | 21.19%     | 2,029       | 16.43%     | 2.84%                   | 26.24                     | 64.86%                 |
| 70% - 80%             | 372,788,081.09               | 12.66%     | 1,244       | 10.08%     | 2.77%                   | 26.91                     | 74.77%                 |
| 80% - 90%             | 223,327,966.71               | 7.58%      | 752         | 6.09%      | 2.71%                   | 26.75                     | 84.50%                 |
| 90% - 100%            | 46,159,306.00                | 1.57%      | 155         | 1.26%      | 2.58%                   | 25.97                     | 92.88%                 |
| 100% - 110%           |                              |            |             |            |                         |                           |                        |
| 110% - 120%           |                              |            |             |            |                         |                           |                        |
| 120% - 130%           |                              |            |             |            |                         |                           |                        |
| 130% - 140%           |                              |            |             |            |                         |                           |                        |
| 140% - 150%           |                              |            |             |            |                         |                           |                        |
| 150% >                |                              |            |             |            |                         |                           |                        |
| Unknown               |                              |            |             |            |                         |                           |                        |
| <b>Total</b>          | 2,945,696,986.69             | 100.00%    | 12,347      | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

## 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 CLiMV |
|-----------------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| <= 0.5%               |                              |                |                 |                |                         |                           |                        |
| 0.5% - 1.0%           | 116,335.52                   | 0.00%          | 6               | 0.02%          | 1.00%                   | 26.97                     | 72.84%                 |
| 1.0% - 1.5%           | 122,964,219.79               | 4.17%          | 1,598           | 5.73%          | 1.37%                   | 32.07                     | 55.20%                 |
| 1.5% - 2.0%           | 352,641,760.76               | 11.97%         | 3,463           | 12.42%         | 1.75%                   | 29.42                     | 68.76%                 |
| 2.0% - 2.5%           | 566,416,085.18               | 19.23%         | 5,544           | 19.89%         | 2.29%                   | 29.71                     | 62.34%                 |
| 2.5% - 3.0%           | 974,121,670.05               | 33.07%         | 8,616           | 30.91%         | 2.78%                   | 27.10                     | 61.40%                 |
| 3.0% - 3.5%           | 597,507,575.26               | 20.28%         | 5,169           | 18.54%         | 3.22%                   | 25.99                     | 59.98%                 |
| 3.5% - 4.0%           | 150,673,617.81               | 5.12%          | 1,280           | 4.59%          | 3.72%                   | 26.87                     | 61.57%                 |
| 4.0% - 4.5%           | 74,230,696.03                | 2.52%          | 873             | 3.13%          | 4.22%                   | 24.74                     | 51.54%                 |
| 4.5% - 5.0%           | 51,577,310.38                | 1.75%          | 605             | 2.17%          | 4.77%                   | 24.79                     | 56.54%                 |
| 5.0% - 5.5%           | 36,354,966.70                | 1.23%          | 463             | 1.66%          | 5.25%                   | 23.67                     | 50.48%                 |
| 5.5% - 6.0%           | 13,149,809.73                | 0.45%          | 167             | 0.60%          | 5.72%                   | 23.64                     | 53.96%                 |
| 6.0% - 6.5%           | 5,551,637.13                 | 0.19%          | 80              | 0.29%          | 6.21%                   | 29.60                     | 57.56%                 |
| 6.5% - 7.0%           | 353,930.71                   | 0.01%          | 11              | 0.04%          | 6.68%                   | 26.10                     | 46.05%                 |
| 7.0% >                | 37,371.64                    | 0.00%          | 1               | 0.00%          | 7.05%                   | 4.08                      | 39.73%                 |
| Unknown               |                              |                |                 |                |                         |                           |                        |
| <b>Total</b>          | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>27,876</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</b>          |

|                  |      |
|------------------|------|
| Weighted Average | 2.8% |
| Minimum          | 1.0% |
| Maximum          | 7.1% |

## 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 CLIMV |
|-------------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|------------------------|
| < 1 year(s)             | 147,629,446.94               | 5.01%      | 1,736           | 6.23%      | 2.05%                   | 31.75                     | 56.65%                 |
| 1 year(s) - 2 year(s)   | 76,990,873.26                | 2.61%      | 885             | 3.17%      | 3.24%                   | 26.00                     | 55.12%                 |
| 2 year(s) - 3 year(s)   | 69,984,913.92                | 2.38%      | 914             | 3.28%      | 3.62%                   | 24.24                     | 52.63%                 |
| 3 year(s) - 4 year(s)   | 117,425,589.41               | 3.99%      | 1,237           | 4.44%      | 3.33%                   | 24.71                     | 54.34%                 |
| 4 year(s) - 5 year(s)   | 122,701,959.47               | 4.17%      | 1,275           | 4.57%      | 2.88%                   | 28.74                     | 55.99%                 |
| 5 year(s) - 6 year(s)   | 211,001,704.81               | 7.16%      | 1,991           | 7.14%      | 2.76%                   | 30.73                     | 60.40%                 |
| 6 year(s) - 7 year(s)   | 101,388,834.52               | 3.44%      | 1,160           | 4.16%      | 2.65%                   | 30.48                     | 59.40%                 |
| 7 year(s) - 8 year(s)   | 125,654,199.39               | 4.27%      | 1,161           | 4.16%      | 2.50%                   | 28.20                     | 65.01%                 |
| 8 year(s) - 9 year(s)   | 168,917,125.31               | 5.73%      | 1,501           | 5.38%      | 2.16%                   | 28.76                     | 66.21%                 |
| 9 year(s) - 10 year(s)  | 157,796,883.91               | 5.36%      | 1,500           | 5.38%      | 2.54%                   | 29.85                     | 60.10%                 |
| 10 year(s) - 11 year(s) | 127,217,755.23               | 4.32%      | 1,270           | 4.56%      | 2.90%                   | 27.19                     | 58.03%                 |
| 11 year(s) - 12 year(s) | 59,596,150.15                | 2.02%      | 624             | 2.24%      | 3.18%                   | 26.37                     | 57.71%                 |
| 12 year(s) - 13 year(s) | 31,423,586.23                | 1.07%      | 338             | 1.21%      | 3.30%                   | 20.31                     | 58.09%                 |
| 13 year(s) - 14 year(s) | 57,140,154.18                | 1.94%      | 566             | 2.03%      | 3.14%                   | 22.35                     | 58.08%                 |
| 14 year(s) - 15 year(s) | 198,866,026.95               | 6.75%      | 1,697           | 6.09%      | 3.15%                   | 23.76                     | 57.82%                 |
| 15 year(s) - 16 year(s) | 496,090,424.80               | 16.84%     | 4,028           | 14.45%     | 2.95%                   | 25.69                     | 60.98%                 |
| 16 year(s) - 17 year(s) | 124,835,679.81               | 4.24%      | 1,184           | 4.25%      | 2.91%                   | 30.86                     | 63.81%                 |
| 17 year(s) - 18 year(s) | 182,638,896.06               | 6.20%      | 1,534           | 5.50%      | 2.79%                   | 27.95                     | 71.30%                 |
| 18 year(s) - 19 year(s) | 191,864,709.56               | 6.51%      | 1,658           | 5.95%      | 2.33%                   | 28.70                     | 69.36%                 |
| 19 year(s) - 20 year(s) | 122,785,401.19               | 4.17%      | 1,124           | 4.03%      | 2.19%                   | 30.78                     | 65.18%                 |
| 20 year(s) - 21 year(s) | 134,645.76                   | 0.00%      | 3               | 0.01%      | 2.79%                   | 20.96                     | 66.36%                 |
| 21 year(s) - 22 year(s) | 474,573.12                   | 0.02%      | 5               | 0.02%      | 3.60%                   | 23.80                     | 60.47%                 |
| 22 year(s) - 23 year(s) | 1,350,634.68                 | 0.05%      | 15              | 0.05%      | 2.47%                   | 22.93                     | 54.55%                 |
| 23 year(s) - 24 year(s) | 4,138,872.92                 | 0.14%      | 37              | 0.13%      | 2.81%                   | 23.68                     | 60.53%                 |
| 24 year(s) - 25 year(s) | 5,015,420.34                 | 0.17%      | 35              | 0.13%      | 3.14%                   | 24.47                     | 60.51%                 |
| 25 year(s) - 26 year(s) | 9,707,791.17                 | 0.33%      | 76              | 0.27%      | 2.84%                   | 25.49                     | 62.46%                 |
| 26 year(s) - 27 year(s) | 9,013,394.87                 | 0.31%      | 86              | 0.31%      | 2.82%                   | 26.40                     | 71.21%                 |
| 27 year(s) - 28 year(s) | 14,905,716.03                | 0.51%      | 105             | 0.38%      | 2.66%                   | 27.53                     | 78.08%                 |
| 28 year(s) - 29 year(s) | 6,229,798.32                 | 0.21%      | 84              | 0.30%      | 2.50%                   | 28.27                     | 78.52%                 |
| 29 year(s) - 30 year(s) | 2,775,824.38                 | 0.09%      | 47              | 0.17%      | 1.98%                   | 33.04                     | 67.70%                 |
| 30 year(s) >=           |                              |            |                 |            |                         |                           |                        |
| <b>Total</b>            | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

  

|                  |            |
|------------------|------------|
| Weighted Average | 11 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 CLtIMV |
|--------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|-------------------------|
| Fixed        | 2,923,704,438.97             | 99.25%         | 27,461          | 98.51%         | 2.77%                   | 27.69                     | 61.46%                  |
| Floating     | 21,992,547.72                | 0.75%          | 415             | 1.49%          | 1.49%                   | 28.82                     | 55.29%                  |
| Unknown      |                              |                |                 |                |                         |                           |                         |
| <b>Total</b> | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>27,876</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 | 274,144,677.81               | 9.31%          | 1,420           | 11.50%         | 2.55%                   | 28.58                     | 61.60%                 |
| House            | 2,645,235,868.65             | 89.80%         | 10,828          | 87.70%         | 2.79%                   | 27.57                     | 61.46%                 |
| Shop/ House      | 26,316,440.23                | 0.89%          | 99              | 0.80%          | 2.74%                   | 31.01                     | 55.32%                 |
| <b>Total</b>     | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>12,347</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 CLiMV |
|---------------|------------------------------|----------------|-----------------|----------------|-------------------------|---------------------------|------------------------|
| Drenthe       | 67,122,533.29                | 2.28%          | 324             | 2.62%          | 2.63%                   | 29.04                     | 66.64%                 |
| Utrecht       | 284,391,398.49               | 9.65%          | 1,021           | 8.27%          | 2.81%                   | 27.33                     | 58.47%                 |
| Zeeland       | 62,232,445.55                | 2.11%          | 313             | 2.54%          | 2.69%                   | 27.33                     | 64.09%                 |
| Zuid-Holland  | 751,543,839.96               | 25.51%         | 3,154           | 25.54%         | 2.79%                   | 27.30                     | 59.38%                 |
| Flevoland     | 70,223,090.96                | 2.38%          | 327             | 2.65%          | 2.70%                   | 27.26                     | 63.54%                 |
| Friesland     | 70,871,084.59                | 2.41%          | 348             | 2.82%          | 2.65%                   | 30.25                     | 68.33%                 |
| Gelderland    | 318,006,679.68               | 10.80%         | 1,341           | 10.86%         | 2.76%                   | 28.25                     | 64.66%                 |
| Groningen     | 79,178,278.28                | 2.69%          | 418             | 3.39%          | 2.65%                   | 29.21                     | 63.57%                 |
| Limburg       | 121,948,616.25               | 4.14%          | 586             | 4.75%          | 2.73%                   | 28.40                     | 65.87%                 |
| Noord-Brabant | 448,737,282.67               | 15.23%         | 1,900           | 15.39%         | 2.79%                   | 27.18                     | 64.10%                 |
| Noord-Holland | 521,337,979.92               | 17.70%         | 1,917           | 15.53%         | 2.75%                   | 27.47                     | 57.04%                 |
| Overijssel    | 149,998,026.26               | 5.09%          | 697             | 5.65%          | 2.77%                   | 28.69                     | 65.07%                 |
| Unspecified   | 105,730.79                   | 0.00%          | 1               | 0.01%          | 4.24%                   | 33.01                     | 45.73%                 |
| <b>Total</b>  | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>12,347</b>   | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 | 2,945,696,986.69             | 100.00%    | 12,347          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |
| Buy-to-let     |                              |            |                 |            |                         |                           |                        |
| Unknown        |                              |            |                 |            |                         |                           |                        |
| <b>Total</b>   | 2,945,696,986.69             | 100.00%    | 12,347          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |

## 16. Loanpart Payment Frequency

| Description  | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLIMV |
|--------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|------------------------|
| Half-yearly  |                              |            |                 |            |                         |                           |                        |
| Yearly       |                              |            |                 |            |                         |                           |                        |
| Quarterly    |                              |            |                 |            |                         |                           |                        |
| Monthly      | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |
| Unknown      |                              |            |                 |            |                         |                           |                        |
| <b>Total</b> | 2,945,696,986.69             | 100.00%    | 27,876          | 100.00%    | 2.76%                   | 27.70                     | 61.42%                 |



## 17. Guarantee Type

|                   | Aggregate Outstanding Amount | % of Total     | Nr of Loans   | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted average CLiMV |
|-------------------|------------------------------|----------------|---------------|----------------|-------------------------|---------------------------|------------------------|
| NHG Guarantee     | 540,869,249.16               | 18.36%         | 3,193         | 25.86%         | 2.47%                   | 27.48                     | 66.04%                 |
| Non-NHG Guarantee | 2,404,827,737.53             | 81.64%         | 9,154         | 74.14%         | 2.83%                   | 27.75                     | 60.38%                 |
| Unknown           |                              |                |               |                |                         |                           |                        |
| <b>Total</b>      | <b>2,945,696,986.69</b>      | <b>100.00%</b> | <b>12,347</b> | <b>100.00%</b> | <b>2.76%</b>            | <b>27.70</b>              | <b>61.42%</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 $\beta$ (bèta);  |
| Asset Percentage                                    | 93% 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;  |
| 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   |
| B   | The cash standing to the credit of the CBC Transaction Account(s);   |
| Base Prospectus                                     | The base prospectus dated 20 September 2017 relating to the issue of the conditional pass-through covered bonds, including any supplement;   |
| C   | Substitution Assets plus accrued interest thereon;   |
| 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 the last Calculation Date prior to that CBC Payment Date;   |
| CBC Account Bank                                    | N.V. Bank Nederlandse Gemeenten in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;  |
| Closing Date  | 20 September 2017  |
| 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 relevant Mortgaged Asset;  |
| Credit Rating                                       | An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agency;  |
| 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   | Not applicable;  |
| Documented Minimum OC                               | The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) all amounts standing to the balance of the CBC Transaction Accounts, excluding Swap Collateral and excluding amounts standing to the balance of the Construction Account, will always be at least equal to 110% of the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month all as calculated on the immediately succeeding Calculation Date (the "Asset Cover Test");  |
| E   | Not applicable;  |
| Eligible Collateral                                 | Euro denominated cash and/or Substitution Assets;  |
| 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 Price Indexed Valuation as at that date, the Original Market Value plus 90% (or, if a different percentage is required or sufficient from time to time for the Covered Bonds to qualify as "covered bonds" as defined in the Capital Requirements Directive and the Issuer wishes to apply such different percentage, then such different percentage) of the difference between the Price Indexed Valuation and the Original Market Value; |
| Interest Rate Fixed Period                          | Period for which the current interest rate on the Mortgage Receivable remains unchanged;   |
| Interest Rate Swap                                  | An interest rate swap transaction that forms part of an Interest Swap Agreement.   |
| Interest Reserve Required Amount                    | means on the date with respect to which the Asset Cover Test is calculated (i.e. the end of each calendar month), the higher of zero and (i) U plus V minus W on such date; or (ii) such lower amount as long as this will not adversely affect the rating of any Series;  |
| IRS   | Interest Rate Swap;  |
| 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);  |
| Legally Required Minimum OC                         | Means the minimum level of overcollateralization of 5% or such other percentage as may be required from time to time by the CB Regulations. This means that the total outstanding balance of the cover assets in the pool must be 105% of the total amount of outstanding covered bonds (both excluding accrued interest) ;  |
| Liquidity Buffer Test                               | means a monthly check, whether the Available Liquidity Buffer is equal to / or higher than the Required Liquidity Buffer, calculated in accordance with article 40(g) of the Decree on Prudential Rules under the FSA (Besluit prudentiele regels Wft) and annually checked by the Asset Monitor   |
| Loan Part(s)  | One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;   |

| Term                             | Definition / Calculation  |
|----------------------------------|---|
| 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 in the Capital Requirements Directive or (b) otherwise determined from time to time in accordance with the Asset Monitoring Agreement;   |
| Maturity Date                    | 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 15 years after the Issue Date of such Series.  |
| Net Outstanding Principal Amount | 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 Savings Participation on such date and (B) if it is a Bank Savings Mortgage Loan subject to a Bank Savings Participation, an amount equal to the Bank Savings Participation on such date;   |
| NHG                              | Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;   |
| NHG Loan                         | A Mortgage Loan that has the benefit of an NHG guarantee;   |
| Nominal OC                       | The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction Account(s), excluding Swap Collateral minus the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month divided by the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month;  |
| Non NHG Loan                     | A Mortgage Loan that does not have the benefit of an NHG Guarantee;   |
| 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 Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC, divided by 0.90 or such other factor as required from time to time by the applicable rules and regulations or any internal requirement of the Transferor in relation thereto;  |
| Originator                       | Nationale-Nederlanden Levensverzekering Maatschappij N.V. or Nationale-Nederlanden Bank N.V.  |
| 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 Relevant Mortgage Receivable resulting in a loss being realised, zero;   |
| Performing Loans                 | Mortgage Loans which are current and therefore do not show any arrears;   |
| 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                    | Standard & Poors Credit Market Services Europe Limited;   |
| Remaining Tenor                  | The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;   |
| Required Liquidity Buffer        | means an amount which is such amount as required for covered bonds pursuant to the CB Regulations to meet the obligation regarding interest payments and redemptions (the latter only in case of hard bullet covered bonds) under the covered bonds for the following six (6) months period including senior cost   |
| Reserve Fund                     | Means the balance of the Reserve Account which is the bank account of the CBC designated as such in the CBC Account Agreement;  |
| 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 Commencement Date but including as to whether or not the Covered Bonds are listed);  |
| Set-Off                          | Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;   |
| 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 banks or international organisations in accordance with article 129(1)(a) CRR; (b) exposures to or guaranteed by public sector entities, regional governments or local authorities in accordance with article 129(1)(b) CRR; (c) exposures to institutions in accordance with article 129(1)(c) CRR; and (d) exposures for which DNB has waived the application of article 129(1) (c) CRR in accordance with article 129(1) CRR third paragraph, which assets on an aggregate basis are subject to a limit of 20 per cent., or such other percentage as required under the Wft, of the aggregate Principal Amount Outstanding of the Covered Bonds; |
| Transferred Collateral           | 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;   |
| U                                | The sum of the aggregate amount of interest payable in respect of all Series of Covered Bonds from the relevant date up to and including the relevant Maturity Date minus any amount of interest to be received under a Portfolio Swap Agreement in connection with a Series of Covered Bonds.  |
| V                                | The product of: (i) the higher of (a) zero; and (b) the difference between (i) the Portfolio Weighted Average Life and (ii) the Series Weighted Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1 minus the Portfolio Swap Fraction, if applicable), and (iii) the Weighted Average Series Post Maturity Interest Rate.   |
| W                                | Estimated Portfolio Interest Income;  |
| X                                | Not applicable;   |
| Y                                | Not applicable;   |
| Z                                | An amount equal to the Interest Reserve Required Amount   |
| α (alfa)                         | Gross set-off as determined according to Asset Monitoring Agreement;  |
| β (beta)                         | For each Mortgage Receivable the lower of (i) the LTV Cut-Off percentage of its indexed valuation and (ii) α 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</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>Common Safe Keeper</b>             | Euroclear Netherlands<br>Herengracht 459-469<br>1017 BS, Amsterdam<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 Conditional Pass-Through Covered Bond Company B.V.<br>Prins Bernhard plein 200<br>1097 JB 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>                   | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082 AP Amsterdam<br>The Netherlands  |
| <b>Legal Adviser</b>      | NautaDutilh N.V.<br>Strawinskylaan 1999<br>1077 XV, Amsterdam<br>The Netherlands                          | <b>Listing Agent</b>                  | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082 AP Amsterdam<br>The Netherlands  |
| <b>Paying Agent</b>       | ABN AMRO Bank N.V.<br>Gustav Mahlerlaan 10<br>1082 AP Amsterdam<br>The Netherlands                        | <b>Security Trustee</b>               | Stichting Security Trustee NN Conditional Pass-Through 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>Strawinskylaan 1999<br>1077 XV, Amsterdam<br>The Netherlands  |