

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

## **Monthly Investor Report**

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

**Reporting Period: 1 March 2022 - 31 March 2022**

**Reporting Date: 22 April 2022**

**AMOUNTS ARE IN EURO**

On 8 April 2022 the bondholder meeting regarding the consent solicitation for the Conditional Pass-Through covered bonds was held, whereby the Programme Resolution has been duly passed. The proposed novation of CPT bonds and CPT assets to NN Bank's Soft Bullet CB programme is expected to be implemented prior to month-end of April 2022



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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

Investor Report: 1 March 2022 - 31 March 2022

## Asset Cover Test

### Asset Cover Test

A	2,742,420,834.71
B	8,133,760.65
C	0.00
Z	0.00

A+B+C-Z	2,750,554,595.36
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Outstanding bonds	2,595,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	105.994%

### 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	8,000,985.75
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	39,653,843.22

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	13.12%

## 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+	/ -	/ A1	/ -	/ 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	8,100,000.00
<b>Total</b>	<b>8,100,000.00</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	3,135,806,691.15
Value of saving deposits	208,400,147.30
Net principal balance	2,927,406,543.85
Construction Deposits	6,062,451.29
Net principal balance excl. Construction and Saving Deposits	2,921,344,092.56
Number of loans	12,493
Number of loanparts	28,588
Average principal balance (borrower)	234,323.74
Average principal balance (loanpart)	102,399.84
Weighted average current interest rate	2.59%
Weighted average maturity (in years)	27.00
Weighted average remaining time to interest reset (in years)	11.75
Weighted average seasoning (in years)	7.75
Weighted average CLTOMV	77.656%
Weighted average CLTIMV	52.062%
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



Investor Report: 1 March 2022 - 31 March 2022

## 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	2,918,641,831.27	99.701%	12,458	99.72%	2.591%	27.03	52.02%
<=	30 days	11,564.02	4,792,056.59	0.164%	19	0.152%	2.579%	25.21	57.99%
30 days	60 days	19,613.63	3,972,655.99	0.136%	16	0.128%	2.36%	31.08	58.44%
60 days	90 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
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>		31,177.65	2,927,406,543.85	100.00%	12,493	100.00%	2.59%	27.00	52.062%

## 2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Annuity	1,120,934,038.28	38.291%	10,893	38.103%	2.411%	24.77	55.47%
Bank Savings	461,270,534.29	15.757%	4,777	16.71%	2.995%	15.57	47.60%
Investment	235,761,309.45	8.054%	1,213	4.243%	2.637%	14.48	58.727%
Interest Only	941,557,829.61	32.164%	9,706	33.951%	2.596%	40.59	49.007%
Linear	62,791,788.52	2.145%	685	2.396%	2.372%	24.22	50.001%
Life	89,510,054.71	3.058%	921	3.222%	2.577%	9.52	50.108%
Savings	15,580,988.99	0.532%	393	1.375%	3.448%	11.23	42.331%
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</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	358,965.77	0.012%	21	0.168%	2.442%	37.84	5.633%
25,000 - 50,000	5,342,512.82	0.182%	128	1.025%	2.682%	28.40	11.769%
50,000 - 75,000	29,540,852.53	1.009%	468	3.746%	2.597%	38.41	19.294%
75,000 - 100,000	52,098,601.72	1.78%	588	4.707%	2.543%	35.99	29.321%
100,000 - 150,000	250,755,500.32	8.566%	1,967	15.745%	2.57%	30.53	42.68%
150,000 - 200,000	447,150,815.78	15.275%	2,552	20.427%	2.527%	28.10	50.698%
200,000 - 250,000	525,092,907.43	17.937%	2,346	18.779%	2.607%	25.82	53.306%
250,000 - 300,000	448,274,916.58	15.313%	1,636	13.095%	2.663%	26.14	53.779%
300,000 - 350,000	324,650,290.42	11.09%	1,005	8.045%	2.648%	25.84	53.966%
350,000 - 400,000	242,175,587.64	8.273%	649	5.195%	2.612%	25.94	54.919%
400,000 - 450,000	163,830,219.73	5.596%	387	3.098%	2.614%	25.31	55.888%
450,000 - 500,000	108,110,850.98	3.693%	228	1.825%	2.487%	27.55	55.717%
500,000 - 550,000	75,757,514.56	2.588%	145	1.161%	2.569%	26.10	56.417%
550,000 - 600,000	64,945,951.90	2.219%	113	0.905%	2.598%	27.14	56.683%
600,000 - 650,000	41,176,471.15	1.407%	66	0.528%	2.527%	26.19	56.90%
650,000 - 700,000	34,419,560.41	1.176%	51	0.408%	2.489%	25.23	54.535%
700,000 - 750,000	34,190,905.33	1.168%	47	0.376%	2.513%	24.86	61.05%
750,000 - 800,000	34,077,340.78	1.164%	44	0.352%	2.53%	27.08	56.932%
800,000 - 850,000	16,515,684.76	0.564%	20	0.16%	2.362%	27.02	51.355%
850,000 - 900,000	15,651,033.74	0.535%	18	0.144%	2.462%	26.44	57.834%
900,000 - 950,000	6,453,398.03	0.22%	7	0.056%	2.467%	26.30	66.267%
950,000 - 1,000,000	6,836,661.47	0.234%	7	0.056%	2.062%	23.78	57.108%
> 1,000,000							
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>12,493</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

Average	304,911
Minimum	4,761
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 CLIMV
< 1995	4,304,501.56	0.147%	76	0.266%	2.332%	56.65	20.483%
1995 - 1996	1,653,171.32	0.056%	38	0.133%	2.427%	49.38	21.128%
1996 - 1997	2,860,791.12	0.098%	62	0.217%	2.336%	45.53	22.53%
1997 - 1998	5,687,551.65	0.194%	110	0.385%	2.475%	34.33	27.461%
1998 - 1999	7,167,161.01	0.245%	115	0.402%	2.397%	37.34	30.865%
1999 - 2000	13,173,117.05	0.45%	217	0.759%	2.55%	43.31	31.467%
2000 - 2001	10,378,582.93	0.355%	156	0.546%	2.479%	47.36	36.756%
2001 - 2002	13,057,348.52	0.446%	156	0.546%	2.28%	35.46	39.656%
2002 - 2003	15,288,397.76	0.522%	185	0.647%	2.546%	40.61	40.444%
2003 - 2004	25,944,128.98	0.886%	275	0.962%	2.644%	45.24	46.079%
2004 - 2005	43,164,935.06	1.475%	471	1.648%	2.538%	41.42	48.509%
2005 - 2006	108,720,859.33	3.714%	842	2.945%	2.65%	25.65	51.908%
2006 - 2007	100,473,436.21	3.432%	775	2.711%	2.625%	22.92	55.369%
2007 - 2008	35,996,288.44	1.23%	437	1.529%	2.825%	40.42	55.156%
2008 - 2009	111,776,812.11	3.818%	787	2.753%	2.719%	29.20	59.381%
2009 - 2010	109,455,902.72	3.739%	785	2.746%	2.797%	30.11	57.796%
2010 - 2011	74,853,832.16	2.557%	646	2.26%	2.435%	40.72	49.871%
2011 - 2012	144,562,918.97	4.938%	1,289	4.509%	2.523%	41.35	46.657%
2012 - 2013	133,632,383.24	4.565%	1,419	4.964%	2.978%	33.75	42.863%
2013 - 2014	95,702,910.59	3.269%	1,143	3.998%	3.325%	19.26	41.359%
2014 - 2015	112,394,701.36	3.839%	1,104	3.862%	3.046%	20.90	42.502%
2015 - 2016	168,487,264.68	5.756%	1,828	6.394%	2.968%	21.13	43.179%
2016 - 2017	611,891,546.00	20.902%	5,729	20.04%	2.788%	22.80	48.66%
2017 - 2018	199,815,838.43	6.826%	2,076	7.262%	2.64%	22.55	50.863%
2018 - 2019	229,993,694.33	7.857%	2,238	7.828%	2.499%	24.73	57.976%
2019 - 2020	221,026,173.82	7.55%	2,142	7.493%	2.208%	26.01	62.514%
2020 - 2021	213,053,256.38	7.278%	2,190	7.661%	1.745%	26.80	63.977%
2021 - 2022	102,868,508.63	3.514%	1,154	4.037%	1.642%	27.54	66.664%
2022 >=	10,020,529.49	0.342%	143	0.50%	1.89%	26.76	67.095%
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

Weighted Average	2014
Minimum	1992
Maximum	2022

## 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	65,796,769.67	2.248%	819	2.865%	1.679%	27.58	66.998%
1 Year - 2 Years	157,696,479.97	5.387%	1,729	6.048%	1.742%	27.10	65.347%
2 Years - 3 Years	277,712,266.52	9.487%	2,633	9.21%	1.958%	26.31	62.787%
3 Years - 4 Years	223,240,646.96	7.626%	2,094	7.325%	2.531%	25.08	59.647%
4 Years - 5 Years	142,914,725.75	4.882%	1,611	5.635%	2.57%	22.81	52.517%
5 Years - 6 Years	595,452,689.91	20.341%	5,532	19.351%	2.722%	22.95	49.561%
6 Years - 7 Years	239,895,849.51	8.195%	2,503	8.755%	2.958%	21.67	44.297%
7 Years - 8 Years	150,519,349.02	5.142%	1,516	5.303%	3.042%	20.98	43.353%
8 Years - 9 Years	92,869,012.90	3.172%	1,073	3.753%	3.151%	19.75	41.151%
9 Years - 10 Years	117,487,412.45	4.013%	1,315	4.60%	3.247%	29.14	42.514%
10 Years - 11 Years	133,754,706.86	4.569%	1,238	4.33%	2.535%	41.27	45.219%
11 Years - 12 Years	103,369,078.77	3.531%	870	3.043%	2.491%	41.36	48.85%
12 Years - 13 Years	71,434,258.04	2.44%	554	1.938%	2.66%	32.31	55.84%
13 Years - 14 Years	152,742,999.79	5.218%	1,029	3.599%	2.779%	28.95	59.00%
14 Years - 15 Years	32,778,811.75	1.12%	415	1.452%	2.70%	43.29	56.651%
15 Years - 16 Years	89,524,098.65	3.058%	721	2.522%	2.666%	24.15	56.032%
16 Years - 17 Years	122,787,827.86	4.194%	907	3.173%	2.646%	23.10	52.77%
17 Years - 18 Years	47,098,322.92	1.609%	526	1.84%	2.557%	41.39	48.196%
18 Years - 19 Years	31,520,026.55	1.077%	330	1.154%	2.621%	44.21	47.506%
19 Years - 20 Years	17,294,742.01	0.591%	198	0.693%	2.593%	42.23	41.477%
20 Years - 21 Years	13,061,336.11	0.446%	158	0.553%	2.199%	37.86	41.875%
21 Years - 22 Years	10,962,656.02	0.374%	149	0.521%	2.475%	42.62	37.547%
22 Years - 23 Years	11,906,561.16	0.407%	199	0.696%	2.522%	44.44	31.691%
23 Years - 24 Years	9,231,594.55	0.315%	156	0.546%	2.577%	42.12	31.83%
24 Years - 25 Years	6,216,062.28	0.212%	113	0.395%	2.346%	28.22	26.529%
25 Years - 26 Years	3,348,467.15	0.114%	70	0.245%	2.442%	44.91	25.936%
26 Years - 27 Years	1,981,659.16	0.068%	43	0.15%	2.434%	52.30	19.989%
27 Years - 28 Years	1,825,217.07	0.062%	40	0.14%	2.12%	46.67	23.814%
28 Years - 29 Years	2,073,583.37	0.071%	32	0.112%	2.361%	68.63	16.509%
29 Years - 30 Years	841,264.09	0.029%	14	0.049%	2.562%	39.18	24.334%
30 Years >=	68,067.03	0.002%	1	0.003%	3.25%	77.67	17.958%
Unknown							
<b>Total</b>	2,927,406,543.85	100.00%	28,588	100.00%	2.59%	27.03	52.062%

Weighted Average	8 Years
Minimum	0 Years
Maximum	30 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	13,106,820.14	0.448%	293	1.025%	2.583%	1.61	37.502%
2025 - 2030	46,593,482.16	1.592%	936	3.274%	2.803%	5.82	38.361%
2030 - 2035	187,726,664.64	6.413%	2,369	8.287%	2.839%	10.55	44.16%
2035 - 2040	496,645,735.74	16.965%	4,053	14.177%	2.797%	15.16	54.879%
2040 - 2045	410,809,714.90	14.033%	3,910	13.677%	2.842%	20.56	47.073%
2045 - 2050	1,213,254,087.04	41.445%	10,808	37.806%	2.586%	25.05	53.356%
2050 - 2055	263,512,345.66	9.002%	2,656	9.291%	1.647%	28.48	65.714%
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100	295,757,693.57	10.103%	3,563	12.463%	2.56%	77.67	44.61%
2100 >=							
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

Weighted Average	2049
Minimum	2022
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	3,081,041.25	0.105%	62	0.217%	2.341%	0.43	31.791%
1 Year - 2 Years	4,070,684.21	0.139%	112	0.392%	2.521%	1.52	37.537%
2 Years - 3 Years	6,513,531.87	0.223%	145	0.507%	2.775%	2.33	39.706%
3 Years - 4 Years	4,494,042.15	0.154%	118	0.413%	2.745%	3.43	36.735%
4 Years - 5 Years	6,439,737.83	0.22%	154	0.539%	2.734%	4.46	36.608%
5 Years - 6 Years	11,369,883.95	0.388%	213	0.745%	2.867%	5.44	39.226%
6 Years - 7 Years	12,200,472.09	0.417%	216	0.756%	2.732%	6.48	39.523%
7 Years - 8 Years	15,330,907.91	0.524%	275	0.962%	2.782%	7.47	38.21%
8 Years - 9 Years	26,023,416.78	0.889%	385	1.347%	2.753%	8.55	42.063%
9 Years - 10 Years	36,776,767.36	1.256%	485	1.697%	2.618%	9.45	43.18%
10 Years - 11 Years	40,251,732.10	1.375%	510	1.784%	3.011%	10.49	41.708%
11 Years - 12 Years	43,371,957.25	1.482%	502	1.756%	2.921%	11.45	45.832%
12 Years - 13 Years	50,328,541.79	1.719%	562	1.966%	2.88%	12.46	47.61%
13 Years - 14 Years	129,667,261.77	4.429%	1,041	3.641%	2.72%	13.48	52.806%
14 Years - 15 Years	109,258,262.33	3.732%	905	3.166%	2.768%	14.41	54.455%
15 Years - 16 Years	39,036,516.30	1.333%	458	1.602%	2.981%	15.45	49.898%
16 Years - 17 Years	144,290,299.96	4.929%	1,034	3.617%	2.786%	16.48	58.39%
17 Years - 18 Years	76,131,709.52	2.601%	607	2.123%	2.836%	17.36	55.481%
18 Years - 19 Years	58,541,297.82	2.00%	525	1.836%	2.569%	18.50	52.373%
19 Years - 20 Years	74,418,761.25	2.542%	616	2.155%	2.604%	19.43	50.338%
20 Years - 21 Years	84,308,534.71	2.88%	895	3.131%	3.079%	20.52	46.229%
21 Years - 22 Years	86,240,944.93	2.946%	917	3.208%	3.022%	21.44	43.687%
22 Years - 23 Years	125,634,475.23	4.292%	1,144	4.002%	2.842%	22.54	44.914%
23 Years - 24 Years	175,473,140.43	5.994%	1,664	5.821%	2.827%	23.56	45.243%
24 Years - 25 Years	539,104,828.33	18.416%	4,506	15.762%	2.691%	24.43	50.645%
25 Years - 26 Years	114,916,707.37	3.926%	1,166	4.079%	2.486%	25.46	54.147%
26 Years - 27 Years	192,052,465.63	6.56%	1,674	5.856%	2.485%	26.39	60.546%
27 Years - 28 Years	225,786,685.11	7.713%	2,033	7.111%	1.983%	27.52	63.752%
28 Years - 29 Years	138,359,575.93	4.726%	1,426	4.988%	1.675%	28.42	65.726%
29 Years - 30 Years	58,174,667.12	1.987%	675	2.361%	1.563%	29.34	67.895%
30 Years >=	295,757,693.57	10.103%	3,563	12.463%	2.56%	77.67	44.61%
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

Weighted Average	27 Years
Minimum	0 Years
Maximum	78 Years

Investor Report: 1 March 2022 - 31 March 2022

## 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	587,402,148.06	20.066%	3,494	27.968%	2.334%	26.65	55.698%
<= 10%	1,467,142.98	0.05%	31	0.248%	2.561%	30.36	3.248%
10 % - 20 %	11,445,568.81	0.391%	172	1.377%	2.564%	34.03	10.128%
20 % - 30 %	27,364,552.54	0.935%	279	2.233%	2.55%	36.18	16.314%
30 % - 40 %	57,428,802.01	1.962%	428	3.426%	2.569%	32.79	23.266%
40 % - 50 %	107,578,245.53	3.675%	601	4.811%	2.614%	31.62	30.562%
50 % - 60 %	204,078,699.21	6.971%	886	7.092%	2.619%	28.77	38.337%
60 % - 70 %	309,671,255.44	10.578%	1,179	9.437%	2.67%	28.03	44.781%
70 % - 80 %	489,947,215.77	16.737%	1,667	13.343%	2.658%	26.69	50.123%
80 % - 90 %	557,154,155.59	19.032%	1,777	14.224%	2.70%	25.64	55.923%
90 % - 100 %	409,681,721.57	13.995%	1,312	10.502%	2.591%	25.96	63.904%
100 % - 110 %	164,187,036.34	5.609%	667	5.339%	2.746%	25.63	66.461%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>12,493</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</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	587,402,148.06	20.066%	3,494	27.968%	2.334%	26.65	55.698%
<= 10 %	7,987,694.40	0.273%	144	1.153%	2.534%	37.52	7.04%
10 % - 20 %	51,795,901.51	1.769%	525	4.202%	2.601%	38.02	15.761%
20 % - 30 %	123,471,562.59	4.218%	805	6.444%	2.695%	32.68	25.629%
30 % - 40 %	293,841,370.50	10.038%	1,288	10.31%	2.752%	28.61	35.70%
40 % - 50 %	601,838,933.91	20.559%	2,138	17.114%	2.737%	26.36	45.321%
50 % - 60 %	625,981,658.65	21.383%	2,066	16.537%	2.672%	25.74	54.672%
60 % - 70 %	407,863,437.03	13.933%	1,340	10.726%	2.595%	26.38	64.638%
70 % - 80 %	182,975,175.11	6.25%	583	4.667%	2.407%	26.26	73.923%
80 % - 90 %	37,698,417.27	1.288%	97	0.776%	2.212%	27.06	83.703%
90 % - 100 %	6,550,244.82	0.224%	13	0.104%	2.036%	29.57	94.41%
100 % - 110 %							
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>12,493</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</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 CLtIMV
<= 0.5 %							
0.5 % - 1.0 %	784,136.72	0.027%	7	0.024%	1.00%	16.41	43.761%
1.0 % - 1.5 %	238,385,588.71	8.143%	2,758	9.647%	1.291%	30.13	51.006%
1.5 % - 2.0 %	502,921,245.16	17.18%	4,966	17.371%	1.745%	28.70	57.971%
2.0 % - 2.5 %	567,864,848.82	19.398%	5,535	19.361%	2.287%	28.28	53.399%
2.5 % - 3.0 %	869,774,785.35	29.711%	7,969	27.875%	2.776%	26.17	50.887%
3.0 % - 3.5 %	487,226,939.50	16.644%	4,460	15.601%	3.217%	25.17	49.625%
3.5 % - 4.0 %	118,258,004.04	4.04%	1,058	3.701%	3.714%	26.07	51.251%
4.0 % - 4.5 %	56,754,365.25	1.939%	723	2.529%	4.22%	23.67	42.555%
4.5 % - 5.0 %	42,523,571.01	1.453%	526	1.84%	4.778%	23.34	46.98%
5.0 % - 5.5 %	28,617,509.95	0.978%	386	1.35%	5.237%	22.96	41.455%
5.5 % - 6.0 %	9,319,837.90	0.318%	128	0.448%	5.703%	21.19	43.277%
6.0 % - 6.5 %	4,716,948.22	0.161%	65	0.227%	6.201%	27.35	47.14%
6.5 % - 7.0 %	229,389.10	0.008%	6	0.021%	6.651%	19.42	42.535%
7.0 % >	29,374.12	0.001%	1	0.003%	7.05%	3.08	30.725%
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

Weighted Average	2.6 %
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)	117,776,087.82	4.023%	1,534	5.366%	2.393%	27.12	46.331%
1 year(s) - 2 year(s)	61,218,574.73	2.091%	839	2.935%	3.336%	23.20	44.287%
2 year(s) - 3 year(s)	86,053,349.50	2.94%	984	3.442%	3.273%	23.24	44.874%
3 year(s) - 4 year(s)	92,499,479.19	3.16%	1,090	3.813%	2.815%	27.80	45.731%
4 year(s) - 5 year(s)	174,521,309.88	5.962%	1,774	6.205%	2.666%	30.44	49.493%
5 year(s) - 6 year(s)	87,569,362.84	2.991%	1,079	3.774%	2.64%	28.69	48.83%
6 year(s) - 7 year(s)	107,833,076.52	3.684%	1,062	3.715%	2.456%	26.99	53.478%
7 year(s) - 8 year(s)	174,774,153.96	5.97%	1,559	5.453%	2.064%	27.75	55.658%
8 year(s) - 9 year(s)	179,545,926.78	6.133%	1,749	6.118%	2.274%	29.86	52.037%
9 year(s) - 10 year(s)	184,856,344.10	6.315%	1,829	6.398%	2.272%	27.88	49.583%
10 year(s) - 11 year(s)	56,673,702.30	1.936%	615	2.151%	3.152%	25.15	47.105%
11 year(s) - 12 year(s)	31,366,492.02	1.071%	348	1.217%	3.202%	19.83	47.981%
12 year(s) - 13 year(s)	56,827,391.48	1.941%	579	2.025%	2.969%	21.48	49.106%
13 year(s) - 14 year(s)	177,633,457.98	6.068%	1,591	5.565%	3.021%	22.73	48.921%
14 year(s) - 15 year(s)	417,977,025.45	14.278%	3,609	12.624%	2.905%	24.89	50.391%
15 year(s) - 16 year(s)	108,664,612.86	3.712%	1,075	3.76%	2.902%	29.85	52.556%
16 year(s) - 17 year(s)	182,520,787.92	6.235%	1,567	5.481%	2.769%	26.91	58.911%
17 year(s) - 18 year(s)	231,893,831.72	7.921%	2,044	7.15%	2.254%	27.67	58.309%
18 year(s) - 19 year(s)	184,213,856.14	6.293%	1,688	5.905%	2.069%	29.76	57.191%
19 year(s) - 20 year(s)	99,320,133.21	3.393%	960	3.358%	1.975%	31.59	55.475%
20 year(s) - 21 year(s)	689,810.29	0.024%	7	0.024%	3.217%	23.23	49.577%
21 year(s) - 22 year(s)	2,603,301.38	0.089%	28	0.098%	2.342%	21.95	43.37%
22 year(s) - 23 year(s)	7,749,007.13	0.265%	68	0.238%	2.709%	22.58	49.453%
23 year(s) - 24 year(s)	10,918,966.38	0.373%	90	0.315%	2.776%	23.59	48.288%
24 year(s) - 25 year(s)	31,463,418.40	1.075%	227	0.794%	2.593%	24.40	52.283%
25 year(s) - 26 year(s)	12,238,232.85	0.418%	113	0.395%	2.718%	25.42	58.565%
26 year(s) - 27 year(s)	20,403,331.97	0.697%	144	0.504%	2.551%	26.47	62.711%
27 year(s) - 28 year(s)	10,863,929.79	0.371%	133	0.465%	2.427%	27.28	66.078%
28 year(s) - 29 year(s)	7,327,377.45	0.25%	100	0.35%	1.962%	31.38	61.774%
29 year(s) - 30 year(s)	9,410,211.81	0.321%	103	0.36%	1.918%	29.78	65.309%
30 year(s) >=							
<b>Total</b>	2,927,406,543.85	100.00%	28,588	100.00%	2.59%	27.03	52.062%

Weighted Average	12 year(s)
Minimum	year(s)
Maximum	30 year(s)

## 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	65,195,746.06	2.227%	317	2.537%	2.495%	28.25	55.05%
Utrecht	272,938,924.64	9.324%	1,008	8.069%	2.665%	26.80	49.072%
Zeeland	66,600,022.79	2.275%	351	2.81%	2.51%	26.47	54.387%
Zuid-Holland	769,316,878.11	26.28%	3,265	26.135%	2.603%	26.66	51.35%
Flevoland	75,526,025.93	2.58%	355	2.842%	2.509%	26.33	52.773%
Friesland	69,007,190.67	2.357%	344	2.754%	2.498%	30.09	55.553%
Gelderland	314,820,584.91	10.754%	1,357	10.862%	2.604%	27.26	52.875%
Groningen	82,630,875.26	2.823%	436	3.49%	2.498%	28.37	53.079%
Limburg	125,628,507.89	4.291%	604	4.835%	2.563%	27.98	57.197%
Noord-Brabant	439,281,254.60	15.006%	1,888	15.112%	2.618%	26.37	54.511%
Noord-Holland	496,692,427.48	16.967%	1,866	14.936%	2.565%	26.86	48.281%
Overijssel	149,662,374.72	5.112%	701	5.611%	2.599%	28.48	55.666%
Unspecified	105,730.79	0.004%	1	0.008%	3.743%	32.01	38.235%
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>12,493</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>



15. Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Owner Occupied	2,927,406,543.85	100.00%	12,493	100.00%	2.59%	27.03	52.062%
Buy-to-let							
Unknown							
Total	2,927,406,543.85	100.00%	12,493	100.00%	2.59%	27.03	52.062%

**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	2,927,406,543.85	100.00%	28,588	100.00%	2.59%	27.03	52.062%
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>28,588</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</b>

## 17. Guarantee Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG Guarantee	587,402,148.06	20.066%	3,494	27.968%	2.334%	26.65	55.698%
Non-NHG Guarantee	2,340,004,395.79	79.934%	8,999	72.032%	2.655%	27.12	51.15%
Unknown							
<b>Total</b>	<b>2,927,406,543.85</b>	<b>100.00%</b>	<b>12,493</b>	<b>100.00%</b>	<b>2.59%</b>	<b>27.03</b>	<b>52.062%</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	94% 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 N.V. Bank Nederlandse Gemeenten in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	
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
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,
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
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
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;
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
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
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
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
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 (marktwaaarde) 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
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
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
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
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
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
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
W	Estimated Portfolio Interest Income;
X	Not applicable;
Y	Not applicable;
Z	An amount equal to the Interest Reserve Required Amount
$\alpha$ (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 Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands	<b>Administrator</b>	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands
<b>Auditor</b>	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	<b>Cash Manager</b>	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands
<b>CBC Account Bank</b>	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands	<b>Common Safe Keeper</b>	Euroclear Netherlands Herengracht 459-469 1017 BS, Amsterdam The Netherlands
<b>Cover Pool Monitor</b>	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	<b>Covered Bond Company</b>	NN Conditional Pass-Through Covered Bond Company B.V. Prins Bernhard plein 200 1097 JB Amsterdam The Netherlands
<b>Issuer</b>	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	<b>Lead Manager</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 AP Amsterdam The Netherlands
<b>Legal Adviser</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands	<b>Listing Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 AP Amsterdam The Netherlands
<b>Paying Agent</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 AP Amsterdam The Netherlands	<b>Security Trustee</b>	Stichting Security Trustee NN Conditional Pass-Through Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
<b>Seller</b>	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	<b>Seller Collection Account Bank</b>	ING Bank N.V. Foppingadreef 7 1102 BD Amsterdam The Netherlands
<b>Servicer</b>	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	<b>Tax Adviser</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands