

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

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting Period: 1 August 2021 - 31 August 2021

Reporting Date: 23 September 2021

AMOUNTS ARE IN EURO

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[www.nn.nl](http://www.nn.nl)



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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 August 2021 - 31 August 2021

## Asset Cover Test

### Asset Cover Test

A	2,777,839,737.95
B	7,006,057.90
C	0.00
Z	0.00

A+B+C-Z	2,784,845,795.85
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Outstanding bonds	2,595,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	107.316%

### 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	4,503,641.10
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	38,564,190.93

### 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	14.76%

## 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	7,000,000.00
<b>Total</b>	<b>7,000,000.00</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	3,175,451,208.17
Value of saving deposits	204,392,636.60
Net principal balance	2,971,058,571.57
Construction Deposits	7,443,608.47
Net principal balance excl. Construction and Saving Deposits	2,963,614,963.10
Number of loans	12,544
Number of loanparts	28,526
Average principal balance (borrower)	236,850.97
Average principal balance (loanpart)	104,152.65
Weighted average current interest rate	2.688%
Weighted average maturity (in years)	27.33
Weighted average remaining time to interest reset (in years)	11.50
Weighted average seasoning (in years)	7.50
Weighted average CLTOMV	79.023%
Weighted average CLTIMV	57.158%
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 August 2021 - 31 August 2021

## 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	2,958,569,460.13	99.58%	12,498	99.633%	2.689%	27.37	57.09%
<=	30 days	13,960.24	6,611,692.35	0.223%	28	0.223%	2.573%	27.42	65.55%
30 days	60 days	17,437.99	3,544,872.21	0.119%	11	0.088%	2.343%	28.09	69.56%
60 days	90 days	15,662.79	2,332,546.88	0.079%	7	0.056%	2.227%	38.94	65.54%
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>		47,061.02	2,971,058,571.57	100.00%	12,544	100.00%	2.688%	27.33	57.158%

## 2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Annuity	1,111,589,070.63	37.414%	10,590	37.124%	2.511%	25.08	60.588%
Bank Savings	491,186,438.99	16.532%	4,955	17.37%	3.057%	16.10	53.045%
Investment	251,695,303.13	8.472%	1,277	4.477%	2.71%	14.96	65.019%
Interest Only	940,607,148.68	31.659%	9,627	33.748%	2.701%	41.53	53.695%
Linear	64,645,578.53	2.176%	698	2.447%	2.446%	24.43	54.639%
Life	94,083,375.50	3.167%	964	3.379%	2.68%	9.96	55.239%
Savings	17,251,656.11	0.581%	415	1.455%	3.492%	11.56	47.282%
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</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	266,199.28	0.009%	18	0.143%	2.966%	44.97	5.593%
25,000 - 50,000	4,217,544.83	0.142%	100	0.797%	2.549%	27.30	13.096%
50,000 - 75,000	29,152,614.69	0.981%	460	3.667%	2.642%	38.78	21.49%
75,000 - 100,000	49,675,686.02	1.672%	563	4.488%	2.663%	37.65	32.15%
100,000 - 150,000	246,942,503.25	8.312%	1,935	15.426%	2.639%	30.86	47.232%
150,000 - 200,000	445,461,885.64	14.993%	2,539	20.241%	2.60%	28.62	56.251%
200,000 - 250,000	535,134,315.43	18.012%	2,386	19.021%	2.684%	26.45	59.138%
250,000 - 300,000	459,345,350.53	15.461%	1,677	13.369%	2.77%	26.39	58.751%
300,000 - 350,000	346,388,392.70	11.659%	1,071	8.538%	2.758%	26.07	59.207%
350,000 - 400,000	236,633,575.18	7.965%	633	5.046%	2.732%	26.42	59.658%
400,000 - 450,000	170,295,791.09	5.732%	402	3.205%	2.706%	25.88	60.331%
450,000 - 500,000	111,251,271.91	3.744%	235	1.873%	2.685%	26.94	60.367%
500,000 - 550,000	80,136,474.32	2.697%	153	1.22%	2.67%	26.28	60.599%
550,000 - 600,000	60,415,009.34	2.033%	105	0.837%	2.67%	27.62	61.242%
600,000 - 650,000	43,064,918.75	1.449%	69	0.55%	2.614%	25.30	59.182%
650,000 - 700,000	31,624,521.84	1.064%	47	0.375%	2.587%	27.19	61.335%
700,000 - 750,000	31,920,813.98	1.074%	44	0.351%	2.696%	24.78	61.729%
750,000 - 800,000	34,902,666.74	1.175%	45	0.359%	2.64%	25.21	61.556%
800,000 - 850,000	18,068,258.55	0.608%	22	0.175%	2.392%	27.63	62.484%
850,000 - 900,000	20,013,053.66	0.674%	23	0.183%	2.743%	26.44	62.736%
900,000 - 950,000	8,321,210.31	0.28%	9	0.072%	2.609%	31.53	61.38%
950,000 - 1,000,000	7,826,513.53	0.263%	8	0.064%	2.252%	24.51	65.189%
> 1,000,000							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Average	307,083
Minimum	152
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	4,775,700.06	0.161%	84	0.294%	2.382%	55.53	22.427%
1995 - 1996	1,756,658.21	0.059%	39	0.137%	2.402%	47.76	25.422%
1996 - 1997	3,564,772.58	0.12%	69	0.242%	2.539%	45.96	25.677%
1997 - 1998	6,237,114.66	0.21%	114	0.40%	2.679%	31.91	29.857%
1998 - 1999	7,781,758.31	0.262%	127	0.445%	2.429%	37.35	34.06%
1999 - 2000	13,797,590.97	0.464%	222	0.778%	2.59%	44.45	34.951%
2000 - 2001	10,752,793.68	0.362%	159	0.557%	2.54%	50.24	39.936%
2001 - 2002	14,047,130.04	0.473%	166	0.582%	2.484%	35.48	44.323%
2002 - 2003	16,085,848.60	0.541%	198	0.694%	2.649%	41.26	45.021%
2003 - 2004	27,588,021.80	0.929%	287	1.006%	2.749%	45.26	50.864%
2004 - 2005	44,291,778.33	1.491%	480	1.683%	2.65%	42.01	53.245%
2005 - 2006	115,348,700.54	3.882%	870	3.05%	2.72%	25.51	57.443%
2006 - 2007	107,051,159.93	3.603%	822	2.882%	2.701%	23.45	61.513%
2007 - 2008	37,936,905.90	1.277%	449	1.574%	2.907%	39.93	61.648%
2008 - 2009	117,967,819.69	3.971%	805	2.822%	2.78%	29.31	65.996%
2009 - 2010	114,324,806.58	3.848%	807	2.829%	2.844%	30.65	64.348%
2010 - 2011	75,860,675.31	2.553%	637	2.233%	2.501%	40.58	56.129%
2011 - 2012	153,375,253.18	5.162%	1,350	4.733%	2.644%	41.43	52.069%
2012 - 2013	142,006,017.35	4.78%	1,511	5.297%	3.025%	33.86	47.612%
2013 - 2014	104,223,051.61	3.508%	1,206	4.228%	3.393%	19.82	46.349%
2014 - 2015	122,284,809.68	4.116%	1,173	4.112%	3.205%	21.44	47.825%
2015 - 2016	188,554,380.22	6.346%	1,987	6.966%	3.041%	21.70	48.235%
2016 - 2017	667,567,286.62	22.469%	6,131	21.493%	2.82%	23.36	54.339%
2017 - 2018	213,359,686.92	7.181%	2,189	7.674%	2.668%	23.10	56.796%
2018 - 2019	241,135,342.19	8.116%	2,305	8.08%	2.512%	25.29	64.638%
2019 - 2020	196,314,497.91	6.608%	1,922	6.738%	2.226%	26.62	69.642%
2020 >=	223,069,010.70	7.508%	2,417	8.473%	1.736%	27.39	71.651%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Weighted Average	2014
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	85,756,440.61	2.886%	1,026	3.597%	1.737%	27.67	71.79%
1 Year - 2 Years	209,153,125.14	7.04%	2,081	7.295%	1.799%	27.12	71.47%
2 Years - 3 Years	179,012,783.59	6.025%	1,715	6.012%	2.43%	26.27	68.152%
3 Years - 4 Years	218,461,510.03	7.353%	2,171	7.611%	2.523%	24.73	63.313%
4 Years - 5 Years	408,217,938.36	13.74%	3,796	13.307%	2.668%	23.63	56.74%
5 Years - 6 Years	503,788,346.46	16.957%	4,802	16.834%	2.925%	22.92	52.344%
6 Years - 7 Years	177,768,324.99	5.983%	1,883	6.601%	3.103%	21.52	48.043%
7 Years - 8 Years	103,014,183.71	3.467%	1,029	3.607%	3.179%	21.20	47.611%
8 Years - 9 Years	123,068,404.53	4.142%	1,394	4.887%	3.381%	19.26	46.443%
9 Years - 10 Years	133,187,659.29	4.483%	1,341	4.701%	2.819%	41.49	48.486%
10 Years - 11 Years	138,223,931.25	4.652%	1,185	4.154%	2.596%	42.23	53.215%
11 Years - 12 Years	62,753,088.92	2.112%	503	1.763%	2.553%	38.72	58.358%
12 Years - 13 Years	138,110,925.49	4.649%	960	3.365%	2.898%	30.29	65.029%
13 Years - 14 Years	85,459,928.27	2.876%	639	2.24%	2.724%	30.34	65.786%
14 Years - 15 Years	58,798,019.88	1.979%	579	2.03%	2.713%	31.66	62.554%
15 Years - 16 Years	124,321,243.81	4.184%	897	3.144%	2.756%	22.17	59.702%
16 Years - 17 Years	86,042,783.80	2.896%	747	2.619%	2.694%	30.14	56.46%
17 Years - 18 Years	38,557,528.76	1.298%	411	1.441%	2.69%	42.75	52.953%
18 Years - 19 Years	24,406,707.48	0.821%	252	0.883%	2.782%	44.01	49.715%
19 Years - 20 Years	14,522,316.55	0.489%	188	0.659%	2.476%	42.75	45.639%
20 Years - 21 Years	13,931,251.07	0.469%	159	0.557%	2.532%	41.60	43.353%
21 Years - 22 Years	9,718,466.17	0.327%	167	0.585%	2.52%	44.48	36.976%
22 Years - 23 Years	13,097,690.06	0.441%	211	0.74%	2.548%	43.08	35.783%
23 Years - 24 Years	6,615,294.57	0.223%	108	0.379%	2.386%	36.58	32.039%
24 Years - 25 Years	6,046,399.69	0.204%	109	0.382%	2.792%	33.55	30.014%
25 Years - 26 Years	3,104,243.21	0.104%	61	0.214%	2.272%	48.29	24.312%
26 Years - 27 Years	1,353,070.43	0.046%	36	0.126%	2.658%	39.22	24.543%
27 Years - 28 Years	3,019,092.25	0.102%	46	0.161%	2.347%	63.66	21.275%
28 Years - 29 Years	1,083,140.64	0.036%	21	0.074%	2.53%	40.29	24.336%
29 Years - 30 Years	464,732.56	0.016%	9	0.032%	2.341%	55.74	22.467%
30 Years >=							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

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	15,334,411.33	0.516%	335	1.174%	2.866%	2.04	40.685%
2025 - 2030	52,117,256.35	1.754%	968	3.393%	2.836%	6.30	43.394%
2030 - 2035	199,684,596.49	6.721%	2,449	8.585%	2.934%	11.12	49.285%
2035 - 2040	523,241,884.34	17.611%	4,179	14.65%	2.856%	15.74	60.835%
2040 - 2045	433,505,316.03	14.591%	4,054	14.212%	2.947%	21.17	52.288%
2045 - 2050	1,264,397,192.41	42.557%	11,072	38.814%	2.642%	25.56	58.994%
2050 - 2055	177,205,751.76	5.964%	1,807	6.335%	1.653%	28.89	72.71%
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100	305,572,162.86	10.285%	3,662	12.837%	2.63%	78.25	49.473%
2100 >=							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Weighted Average	2049
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	2,847,474.37	0.096%	64	0.224%	2.715%	0.56	33.071%
1 Year - 2 Years	2,954,886.62	0.099%	76	0.266%	2.821%	1.45	37.976%
2 Years - 3 Years	6,801,962.07	0.229%	135	0.473%	3.047%	2.48	44.449%
3 Years - 4 Years	5,756,139.48	0.194%	146	0.512%	2.864%	3.40	40.562%
4 Years - 5 Years	7,540,985.77	0.254%	141	0.494%	2.594%	4.48	43.148%
5 Years - 6 Years	9,892,617.09	0.333%	196	0.687%	2.898%	5.52	41.603%
6 Years - 7 Years	11,812,554.47	0.398%	207	0.726%	2.853%	6.47	46.656%
7 Years - 8 Years	14,129,055.07	0.476%	240	0.841%	2.859%	7.49	44.079%
8 Years - 9 Years	17,033,404.19	0.573%	275	0.964%	2.765%	8.46	43.812%
9 Years - 10 Years	37,423,323.99	1.26%	509	1.784%	2.797%	9.49	47.783%
10 Years - 11 Years	38,655,673.27	1.301%	493	1.728%	2.84%	10.43	47.986%
11 Years - 12 Years	47,219,376.38	1.589%	568	1.991%	3.136%	11.47	47.252%
12 Years - 13 Years	48,160,164.04	1.621%	510	1.788%	2.936%	12.47	52.905%
13 Years - 14 Years	81,322,080.91	2.737%	752	2.636%	2.882%	13.59	55.846%
14 Years - 15 Years	144,845,640.44	4.875%	1,115	3.909%	2.793%	14.44	59.405%
15 Years - 16 Years	76,254,084.99	2.567%	700	2.454%	2.884%	15.36	59.649%
16 Years - 17 Years	83,091,288.24	2.797%	685	2.401%	2.854%	16.64	62.842%
17 Years - 18 Years	136,523,319.19	4.595%	968	3.393%	2.914%	17.41	63.788%
18 Years - 19 Years	54,880,948.11	1.847%	486	1.704%	2.742%	18.45	58.898%
19 Years - 20 Years	74,359,821.16	2.503%	608	2.131%	2.699%	19.49	57.83%
20 Years - 21 Years	62,923,382.26	2.118%	581	2.037%	2.824%	20.41	54.077%
21 Years - 22 Years	106,555,406.93	3.586%	1,116	3.912%	3.167%	21.42	49.574%
22 Years - 23 Years	95,147,845.63	3.202%	892	3.127%	2.994%	22.47	49.936%
23 Years - 24 Years	149,674,719.90	5.038%	1,421	4.981%	2.966%	23.44	49.789%
24 Years - 25 Years	376,177,276.90	12.661%	3,225	11.305%	2.883%	24.59	53.136%
25 Years - 26 Years	397,096,215.19	13.365%	3,272	11.47%	2.638%	25.27	57.603%
26 Years - 27 Years	174,657,275.33	5.879%	1,652	5.791%	2.471%	26.59	64.822%
27 Years - 28 Years	152,988,777.94	5.149%	1,364	4.782%	2.447%	27.45	69.071%
28 Years - 29 Years	174,502,823.67	5.873%	1,641	5.753%	1.765%	28.39	72.589%
29 Years - 30 Years	74,257,885.11	2.499%	826	2.896%	1.638%	29.37	72.945%
30 Years >=	305,572,162.86	10.285%	3,662	12.837%	2.63%	78.25	49.473%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Weighted Average	27 Years
Minimum	0 Years
Maximum	78 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	579,409,870.19	19.502%	3,421	27.272%	2.411%	27.16	61.324%
<= 10%	1,401,869.28	0.047%	31	0.247%	3.266%	31.31	3.369%
10 % - 20 %	9,845,343.08	0.331%	144	1.148%	2.719%	35.95	10.959%
20 % - 30 %	25,310,122.42	0.852%	259	2.065%	2.635%	37.46	17.563%
30 % - 40 %	51,685,166.21	1.74%	395	3.149%	2.681%	34.51	24.822%
40 % - 50 %	92,302,805.42	3.107%	541	4.313%	2.679%	32.97	32.469%
50 % - 60 %	179,183,053.60	6.031%	809	6.449%	2.724%	29.84	40.58%
60 % - 70 %	300,339,826.38	10.109%	1,152	9.184%	2.78%	28.50	47.694%
70 % - 80 %	493,069,728.60	16.596%	1,686	13.441%	2.767%	26.97	53.963%
80 % - 90 %	576,131,211.20	19.391%	1,842	14.684%	2.784%	25.59	60.249%
90 % - 100 %	483,297,190.58	16.267%	1,542	12.293%	2.713%	26.54	68.972%
100 % - 110 %	179,082,384.61	6.028%	722	5.756%	2.809%	25.99	73.725%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</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	579,409,870.19	19.502%	3,421	27.272%	2.411%	27.16	61.324%
<= 10 %	6,248,750.19	0.21%	111	0.885%	2.844%	37.80	7.128%
10 % - 20 %	37,651,109.33	1.267%	414	3.30%	2.683%	41.91	15.915%
20 % - 30 %	87,586,138.96	2.948%	640	5.102%	2.744%	35.46	25.474%
30 % - 40 %	194,176,412.47	6.536%	953	7.597%	2.838%	29.83	35.69%
40 % - 50 %	438,398,176.68	14.756%	1,639	13.066%	2.811%	27.49	45.647%
50 % - 60 %	670,474,338.51	22.567%	2,229	17.769%	2.808%	26.07	55.052%
60 % - 70 %	505,151,276.67	17.002%	1,666	13.281%	2.746%	26.29	64.555%
70 % - 80 %	321,676,934.63	10.827%	1,072	8.546%	2.676%	27.04	74.391%
80 % - 90 %	115,640,207.91	3.892%	366	2.918%	2.456%	25.64	83.396%
90 % - 100 %	14,645,356.03	0.493%	33	0.263%	2.203%	28.24	94.008%
100 % - 110 %							
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</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 CLIMV
<= 0.5 %							
0.5 % - 1.0 %	413,274.97	0.014%	8	0.028%	1.00%	19.09	58.987%
1.0 % - 1.5 %	170,698,511.77	5.745%	2,116	7.418%	1.328%	31.46	53.809%
1.5 % - 2.0 %	430,768,587.44	14.499%	4,233	14.839%	1.744%	29.17	63.905%
2.0 % - 2.5 %	573,612,068.96	19.307%	5,580	19.561%	2.288%	29.05	58.232%
2.5 % - 3.0 %	937,156,276.57	31.543%	8,405	29.464%	2.78%	26.65	56.657%
3.0 % - 3.5 %	551,144,237.38	18.55%	4,876	17.093%	3.22%	25.53	55.22%
3.5 % - 4.0 %	138,242,533.20	4.653%	1,205	4.224%	3.717%	26.27	57.074%
4.0 % - 4.5 %	71,198,191.53	2.396%	865	3.032%	4.221%	24.30	47.444%
4.5 % - 5.0 %	48,060,118.47	1.618%	571	2.002%	4.777%	24.03	52.204%
5.0 % - 5.5 %	33,278,217.69	1.12%	446	1.563%	5.237%	23.56	46.201%
5.5 % - 6.0 %	10,772,533.21	0.363%	140	0.491%	5.715%	21.06	48.626%
6.0 % - 6.5 %	5,396,832.22	0.182%	72	0.252%	6.191%	27.76	54.694%
6.5 % - 7.0 %	283,080.64	0.01%	8	0.028%	6.68%	17.50	49.993%
7.0 % >	34,107.52	0.001%	1	0.004%	7.05%	3.67	35.708%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Weighted Average	2.7 %
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)	139,351,276.43	4.69%	1,657	5.809%	2.065%	30.34	51.921%
1 year(s) - 2 year(s)	72,147,846.99	2.428%	921	3.229%	3.49%	22.93	49.587%
2 year(s) - 3 year(s)	74,727,959.42	2.515%	889	3.116%	3.492%	24.24	49.498%
3 year(s) - 4 year(s)	108,913,014.88	3.666%	1,202	4.214%	3.132%	25.44	50.11%
4 year(s) - 5 year(s)	129,797,207.50	4.369%	1,365	4.785%	2.811%	27.94	52.518%
5 year(s) - 6 year(s)	172,424,339.71	5.803%	1,770	6.205%	2.716%	31.88	55.469%
6 year(s) - 7 year(s)	123,863,011.13	4.169%	1,287	4.512%	2.468%	27.84	57.43%
7 year(s) - 8 year(s)	113,817,636.05	3.831%	1,048	3.674%	2.496%	28.28	60.792%
8 year(s) - 9 year(s)	181,749,409.56	6.117%	1,642	5.756%	2.121%	29.71	59.899%
9 year(s) - 10 year(s)	181,023,049.68	6.093%	1,767	6.194%	2.394%	27.88	55.695%
10 year(s) - 11 year(s)	105,853,192.16	3.563%	1,076	3.772%	2.862%	28.40	53.693%
11 year(s) - 12 year(s)	44,162,645.74	1.486%	485	1.70%	3.318%	20.43	51.896%
12 year(s) - 13 year(s)	28,977,606.88	0.975%	305	1.069%	3.099%	20.13	54.511%
13 year(s) - 14 year(s)	87,596,715.68	2.948%	821	2.878%	3.015%	22.49	54.066%
14 year(s) - 15 year(s)	358,257,750.67	12.058%	3,069	10.759%	3.077%	23.77	54.514%
15 year(s) - 16 year(s)	299,518,542.10	10.081%	2,548	8.932%	2.873%	27.13	57.033%
16 year(s) - 17 year(s)	172,892,619.26	5.819%	1,523	5.339%	2.815%	28.22	63.439%
17 year(s) - 18 year(s)	142,656,477.91	4.802%	1,220	4.277%	2.707%	27.66	66.169%
18 year(s) - 19 year(s)	222,928,844.21	7.503%	2,019	7.078%	2.158%	28.97	63.265%
19 year(s) - 20 year(s)	132,649,246.86	4.465%	1,202	4.214%	2.095%	31.79	61.505%
20 year(s) - 21 year(s)	861,731.53	0.029%	4	0.014%	3.772%	23.47	64.429%
21 year(s) - 22 year(s)	773,617.24	0.026%	10	0.035%	3.315%	22.74	53.71%
22 year(s) - 23 year(s)	3,171,154.54	0.107%	30	0.105%	2.478%	22.96	54.288%
23 year(s) - 24 year(s)	5,428,793.47	0.183%	47	0.165%	2.966%	23.57	51.459%
24 year(s) - 25 year(s)	13,283,581.15	0.447%	102	0.358%	2.756%	24.59	57.342%
25 year(s) - 26 year(s)	16,858,426.97	0.567%	132	0.463%	2.728%	25.41	58.908%
26 year(s) - 27 year(s)	10,631,772.14	0.358%	97	0.34%	2.67%	26.53	67.154%
27 year(s) - 28 year(s)	15,905,066.54	0.535%	129	0.452%	2.572%	27.38	71.106%
28 year(s) - 29 year(s)	6,141,329.49	0.207%	87	0.305%	2.231%	28.18	73.46%
29 year(s) - 30 year(s)	4,694,705.68	0.158%	72	0.252%	1.904%	30.84	62.95%
30 year(s) >=							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

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

Investor Report: 1 August 2021 - 31 August 2021

## 12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLtIMV
Fixed	2,950,744,417.08	99.316%	28,128	98.605%	2.696%	27.37	57.198%
Floating	20,314,154.49	0.684%	398	1.395%	1.514%	28.76	51.377%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

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### 13. Property Description

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Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Flat / Apartment	280,246,731.64	9.433%	1,456	11.607%	2.45%	28.02	57.705%
House	2,664,021,603.57	89.666%	10,987	87.588%	2.713%	27.28	57.159%
Shop/ House	26,790,236.36	0.902%	101	0.805%	2.704%	30.41	51.348%
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

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## 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	67,316,408.60	2.266%	328	2.615%	2.578%	28.59	61.595%
Utrecht	278,889,198.07	9.387%	1,015	8.092%	2.759%	27.10	54.264%
Zeeland	66,563,105.08	2.24%	340	2.71%	2.594%	26.70	58.86%
Zuid-Holland	766,760,450.30	25.808%	3,233	25.773%	2.713%	27.05	55.847%
Flevoland	72,947,112.02	2.455%	337	2.687%	2.596%	26.60	58.997%
Friesland	72,180,936.72	2.429%	355	2.83%	2.555%	30.03	63.089%
Gelderland	321,765,355.49	10.83%	1,373	10.945%	2.68%	27.71	59.44%
Groningen	81,026,224.31	2.727%	428	3.412%	2.582%	29.01	58.678%
Limburg	126,509,159.67	4.258%	602	4.799%	2.652%	28.20	61.954%
Noord-Brabant	448,261,145.05	15.088%	1,909	15.218%	2.712%	26.84	59.531%
Noord-Holland	516,456,090.68	17.383%	1,919	15.298%	2.669%	27.14	52.902%
Overijssel	152,277,654.79	5.125%	704	5.612%	2.727%	28.55	60.506%
Unspecified	105,730.79	0.004%	1	0.008%	3.743%	32.60	42.266%
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

Investor Report: 1 August 2021 - 31 August 2021

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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	2,971,058,571.57	100.00%	12,544	100.00%	2.688%	27.38	57.158%
Buy-to-let							
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</b>

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**16. Loanpart Payment Frequency**

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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	2,971,058,571.57	100.00%	28,526	100.00%	2.688%	27.38	57.158%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>28,526</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</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	579,409,870.19	19.502%	3,421	27.272%	2.411%	27.16	61.324%
Non-NHG Guarantee	2,391,648,701.38	80.498%	9,123	72.728%	2.755%	27.43	56.149%
Unknown							
<b>Total</b>	<b>2,971,058,571.57</b>	<b>100.00%</b>	<b>12,544</b>	<b>100.00%</b>	<b>2.688%</b>	<b>27.38</b>	<b>57.158%</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 $\div$ a (alfa) of all Mortgage Receivables;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus $\beta$ (beta);
Asset Percentage	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 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 (CLTMV)	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
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
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 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
Liquidity Buffer Test	One or more of the loan parts (lendingdelen) of which a Mortgage Loan consists;
Loan Part(s)	
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 Swap
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 (marktaande) 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 Relevant
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 the Estimated Portfolio Interest Income;
W	
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