

Nationale-Nederlanden Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 January 2023 - 31 January 2023

Reporting Date: 23 February 2023

AMOUNTS ARE IN EURO

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Report Version 3.1 - December 2022

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Covered Bonds

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

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
SB CB Series 1	NL0015436072	EUR	500,000,000	500,000,000	0.0100%	08-07-20	08-07-30		Bullet	1
SB CB Series 2	NL0015614611	EUR	500,000,000	500,000,000	0.0500%	24-09-20	24-09-35		Bullet	1
SB CB Series 3	NL00150002A1	EUR	250,000,000	250,000,000	0.0500%	12-11-20	12-11-40		Bullet	
SB CB Series 4	NL00150008B6	EUR	500,000,000	500,000,000	0.3750%	04-03-21	04-03-41		Bullet	1
SB CB Series 5	NL0012650477	EUR	500,000,000	500,000,000	0.5000%	10-10-17	10-10-24		Bullet	1
SB CB Series 6	NL0013019375	EUR	500,000,000	500,000,000	0.6250%	11-06-18	11-09-25		Bullet	1
SB CB Series 7	NL0013088990	EUR	550,000,000	550,000,000	1.0000%	25-09-18	25-09-28		Bullet	1
SB CB Series 8	NL0013400401	EUR	500,000,000	500,000,000	0.2500%	27-02-19	27-02-24		Bullet	1
SB CB Series 9	NL0013423122	EUR	25,000,000	25,000,000	1.4000%	18-03-19	18-03-39		Bullet	
SB CB Series 10	NL0013423155	EUR	20,000,000	20,000,000	1.4320%	21-03-19	21-03-39		Bullet	
SB CB Series 11	NL0013995095	EUR	500,000,000	500,000,000	0.1250%	24-09-19	24-09-29		Bullet	1
SB CB Series 12	NL0015000WP1	EUR	500,000,000	500,000,000	1.8750%	17-05-22	17-05-32		Bullet	1

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

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

Asset Cover Test

Asset Cover Test

A	5,551,217,182.89
B	0.00
C	15,000,000.00
Z	0.00
A+B+C-Z	5,566,217,182.89
Outstanding bonds	4,845,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	114.886%

Parameters

Asset percentage	96.50%
Cap LTV Cut-Off indexed valuation % non-NHG	80.00%
Cap LTV Cut-Off indexed valuation % NHG	80.00%
% of Index Increases	90.00%
% of Index Decreases	100.00%
Reserve Fund	14,536,400.00
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	97,201,899.03

Ratings

S&P	AAA
Moody's	-
Fitch	-

Labelling

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

Overcollateralization and Portfolio composition

Minimum documented nominal OC	N/A
Available Nominal OC	N/A
Minimum statutory nominal OC	100.00%
Available statutory nominal OC	119.28%
Minimum statutory CRR OC	105.00%
Available statutory CRR OC	119.21%
Cover pool composition requirement in accordance with Article 40(f) \geq 80%	99.74%

Counterparty Credit Ratings & Triggers

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC Account Bank	N.V. Bank Nederlandse Gemeenten	/ BBB	/ AAA	/	/	/	/	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
Issuer	Nationale-Nederlanden Bank N.V.	/ A	/ A-	/	/	/	/	/	/	Reserve Account Trigger, minimal required amount needs to be posted on reserve fund account
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+	/	/	/	/	/	/	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 & Liquidity Buffer**Ledgers**

Revenue Ledger	0.00
Principal Ledger	0.00
Reserve Fund Ledger	15,000,000.00
Total	15,000,000.00

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
Total	0.00

Liquidity Buffer

Outflows	0.00
Required Liquidity Buffer	0.00
Inflows	0.00
Cash	
Bonds	
Available Liquidity Buffer	0.00

Extension Triggers

Trigger	Description	Breached
Contractual	Upon the occurrence of a CBC Event of Default and the service by the Security Trustee of a CBC Acceleration Notice on the Issuer and the CBC, the CBC is obliged to pay Guaranteed Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay this amount shall be deferred to the relevant Extended Due for Payment Date.	No
Contractual	Upon the occurrence of an Issuer Event of Default, service by the Security Trustee on the Issuer of an Issuer Acceleration Notice and service by the Security Trustee on the CBC of a Notice to Pay, the CBC is obliged to pay Guaranteed Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay this amount shall be deferred to the relevant Extended Due for Payment Date.	No

Stratifications

Portfolio Characteristics

Principal amount	6,228,021,313.51
Value of saving deposits	461,377,196.56
Net principal balance	5,766,644,116.95
Construction Deposits	12,881,919.03
Net principal balance excl. Construction and Saving Deposits	5,753,762,197.92
Number of loans	26,352
Number of loanparts	60,612
Average principal balance (borrower)	218,831.36
Average principal balance (loanpart)	95,140.30
Weighted average current interest rate	2.51%
Weighted average maturity (in years)	28.33
Weighted average remaining time to interest reset (in years)	11.50
Weighted average seasoning (in years)	8.33
Weighted average CLTOMV	74.07%
Weighted average CLTIMV	49.33%
Maximum current interest rate	7.05%
Minimum current interest rate	0.74%
Defaults according to Article 178 of the CRR	0.00%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly



1. Delinquencies

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLMV	
Performing	5,797,892,889.23	99.94%	26,308	99.82%	2.908%	28.33	49.313%	
<=30days	11,778.14	7,355,628.23	0.13%	35	0.13%	2.438%	27.47	86.766%
30 days - 60 days	29,340.82	1,695,768.49	0.02%	9	0.03%	2.72%	29.78	51.37
60 days - 120 days								
120 days - 180 days								
180 days - 180 days								
> 180 days								
Total	41,119.98	5,796,641,116.95	100.00%	26,352	100.00%	2.908%	28.33	49.323%

Weighted Average	0.00
Minimum	0.00
Maximum	2.76

2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLtMV
Annuity	2,148,954,910.74	37.265%	22,845	37.691%	2.319%	24.35	54.039%
Bank Savings	954,958,785.25	16.56%	10,133	16.718%	2.858%	14.94	45.041%
Investment	297,128,890.88	5.153%	1,594	2.63%	2.643%	13.64	54.536%
Interest Only	2,053,130,087.62	35.604%	22,013	36.318%	2.522%	43.00	46.127%
Linear	112,401,071.07	1.949%	1,380	2.277%	2.27%	23.65	48.21%
Life	169,575,769.98	2.941%	1,878	3.098%	2.576%	8.65	45.749%
Savings	30,494,601.41	0.529%	769	1.269%	3.152%	11.10	39.895%
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

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	1,000,675.25	0.017%	62	0.235%	2.759%	28.14	5.29%
25,000 - 50,000	11,613,313.75	0.201%	282	1.07%	2.771%	30.45	11.27%
50,000 - 75,000	81,555,507.07	1.414%	1,289	4.891%	2.539%	39.66	19.067%
75,000 - 100,000	158,445,781.80	2.748%	1,786	6.777%	2.554%	35.62	28.311%
100,000 - 150,000	626,682,958.82	10.867%	4,935	18.727%	2.503%	31.60	39.567%
150,000 - 200,000	967,631,270.95	16.78%	5,535	21.004%	2.461%	29.16	46.898%
200,000 - 250,000	1,007,931,198.71	17.479%	4,502	17.084%	2.479%	27.39	50.931%
250,000 - 300,000	814,954,834.55	14.132%	2,986	11.331%	2.529%	27.08	52.308%
300,000 - 350,000	578,955,664.98	10.04%	1,793	6.804%	2.561%	26.74	53.209%
350,000 - 400,000	414,883,366.17	7.195%	1,113	4.224%	2.577%	26.71	53.498%
400,000 - 450,000	286,166,453.49	4.962%	676	2.565%	2.56%	26.89	54.464%
450,000 - 500,000	207,705,199.49	3.602%	438	1.662%	2.488%	27.67	54.678%
500,000 - 550,000	148,204,864.15	2.57%	283	1.074%	2.534%	27.12	54.387%
550,000 - 600,000	118,199,855.99	2.05%	206	0.782%	2.511%	27.70	54.997%
600,000 - 650,000	72,367,856.34	1.255%	116	0.44%	2.386%	27.65	57.486%
650,000 - 700,000	61,431,240.77	1.065%	91	0.345%	2.434%	25.62	55.407%
700,000 - 750,000	56,677,800.34	0.983%	78	0.296%	2.42%	26.67	58.038%
750,000 - 800,000	47,394,885.97	0.822%	61	0.231%	2.468%	24.83	57.364%
800,000 - 850,000	41,262,623.63	0.716%	50	0.19%	2.472%	27.36	55.847%
850,000 - 900,000	29,673,072.50	0.515%	34	0.129%	2.436%	28.72	58.156%
900,000 - 950,000	22,232,580.19	0.386%	24	0.091%	2.525%	27.87	58.845%
950,000 - 1,000,000	11,673,112.04	0.202%	12	0.046%	2.271%	23.39	60.832%
> 1.000.000							
Unknown							
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

Weighted Average	292,141
Minimum	465
Maximum	998,316

4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1995	7,922,305.06	0.137%	147	0.243%	2.521%	60.18	19.475%
1995 - 1996	4,255,804.78	0.074%	97	0.16%	2.435%	56.09	19.509%
1996 - 1997	7,609,248.18	0.132%	174	0.287%	2.393%	44.05	21.219%
1997 - 1998	12,984,432.00	0.225%	262	0.432%	2.613%	36.87	26.815%
1998 - 1999	18,263,815.91	0.317%	328	0.541%	2.636%	38.25	31.031%
1999 - 2000	36,970,021.83	0.641%	640	1.056%	2.60%	44.40	30.999%
2000 - 2001	25,792,888.17	0.447%	401	0.662%	2.399%	45.51	31.657%
2001 - 2002	29,643,676.05	0.514%	382	0.63%	2.416%	42.80	35.116%
2002 - 2003	29,744,801.27	0.516%	390	0.643%	2.456%	43.55	35.72%
2003 - 2004	47,944,140.58	0.831%	544	0.898%	2.703%	48.77	40.326%
2004 - 2005	81,560,743.50	1.414%	938	1.548%	2.559%	45.05	43.164%
2005 - 2006	172,929,242.04	2.999%	1,583	2.612%	2.603%	30.84	46.533%
2006 - 2007	155,129,805.34	2.69%	1,370	2.26%	2.693%	27.65	49.971%
2007 - 2008	68,647,520.22	1.19%	859	1.417%	2.777%	45.13	48.399%
2008 - 2009	183,093,995.38	3.175%	1,489	2.457%	2.677%	36.41	53.063%
2009 - 2010	228,810,338.84	3.968%	1,797	2.965%	2.738%	31.82	51.494%
2010 - 2011	231,175,017.26	4.009%	2,137	3.526%	2.272%	38.41	45.591%
2011 - 2012	338,366,662.49	5.868%	3,314	5.468%	2.363%	42.95	43.722%
2012 - 2013	342,625,458.48	5.942%	3,888	6.415%	2.856%	35.56	41.254%
2013 - 2014	259,441,689.22	4.499%	3,269	5.393%	3.236%	18.51	39.268%
2014 - 2015	204,065,648.70	3.539%	2,207	3.641%	3.005%	20.10	40.545%
2015 - 2016	213,736,116.34	3.706%	2,475	4.083%	2.927%	20.32	41.249%
2016 - 2017	710,368,046.01	12.319%	7,038	11.612%	2.788%	21.98	45.724%
2017 - 2018	312,872,257.57	5.426%	3,322	5.481%	2.635%	21.76	47.86%
2018 - 2019	476,756,431.32	8.267%	4,567	7.535%	2.516%	24.01	54.296%
2019 - 2020	727,198,656.18	12.61%	7,256	11.971%	2.211%	25.18	57.403%
2020 - 2021	433,192,288.11	7.512%	4,660	7.688%	1.768%	25.89	59.32%
2021 - 2022	308,581,643.97	5.351%	3,588	5.92%	1.599%	26.73	62.413%
2022 - 2023	90,384,984.40	1.567%	1,402	2.313%	2.682%	26.83	63.881%
2023 >=	6,576,437.75	0.114%	88	0.145%	3.227%	26.83	65.107%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	2014
Minimum	1992
Maximum	2023

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	78,908,892.87	1.368%	1,234	2.036%	2.92%	27.07	64.264%
1 Year - 2 Years	276,859,671.81	4.801%	3,286	5.421%	1.607%	26.71	62.955%
2 Years - 3 Years	376,588,337.56	6.53%	4,222	6.966%	1.761%	26.04	59.749%
3 Years - 4 Years	783,965,851.38	13.595%	7,784	12.842%	2.122%	25.32	57.576%
4 Years - 5 Years	496,272,322.36	8.606%	4,656	7.682%	2.521%	24.14	54.681%
5 Years - 6 Years	235,929,293.28	4.091%	2,674	4.412%	2.634%	21.70	48.008%
6 Years - 7 Years	766,619,310.10	13.294%	7,516	12.40%	2.751%	22.03	46.309%
7 Years - 8 Years	231,497,673.26	4.014%	2,647	4.367%	2.936%	20.50	41.11%
8 Years - 9 Years	216,335,211.16	3.751%	2,345	3.869%	2.995%	20.17	41.233%
9 Years - 10 Years	266,979,069.55	4.63%	3,362	5.547%	3.20%	18.63	39.179%
10 Years - 11 Years	321,716,551.80	5.579%	3,691	6.09%	2.944%	34.27	41.231%
11 Years - 12 Years	318,382,806.75	5.521%	3,155	5.205%	2.383%	43.25	43.261%
12 Years - 13 Years	265,125,231.08	4.598%	2,441	4.027%	2.269%	39.06	45.318%
13 Years - 14 Years	203,385,341.63	3.527%	1,642	2.709%	2.675%	31.25	50.643%
14 Years - 15 Years	221,529,716.18	3.842%	1,725	2.846%	2.698%	35.67	53.283%
15 Years - 16 Years	62,209,618.50	1.079%	818	1.35%	2.764%	47.73	48.084%
16 Years - 17 Years	148,168,243.19	2.569%	1,354	2.234%	2.706%	28.61	50.094%
17 Years - 18 Years	180,760,951.29	3.135%	1,604	2.646%	2.61%	29.18	46.726%
18 Years - 19 Years	86,445,170.26	1.499%	997	1.645%	2.546%	45.29	43.554%
19 Years - 20 Years	51,068,699.05	0.886%	593	0.978%	2.714%	48.77	40.962%
20 Years - 21 Years	31,355,682.76	0.544%	388	0.64%	2.493%	44.16	36.227%
21 Years - 22 Years	30,521,161.61	0.529%	391	0.645%	2.386%	42.30	35.705%
22 Years - 23 Years	24,961,363.67	0.433%	390	0.643%	2.43%	44.38	31.73%
23 Years - 24 Years	35,044,458.70	0.608%	602	0.993%	2.567%	46.25	30.754%
24 Years - 25 Years	21,655,276.02	0.376%	390	0.643%	2.644%	39.45	31.401%
25 Years - 26 Years	13,518,075.37	0.234%	257	0.424%	2.592%	33.73	27.147%
26 Years - 27 Years	7,954,302.39	0.138%	189	0.312%	2.475%	44.26	22.28%
27 Years - 28 Years	4,387,114.81	0.076%	101	0.167%	2.415%	57.15	18.484%
28 Years - 29 Years	5,005,245.63	0.087%	87	0.144%	2.472%	57.83	19.342%
29 Years - 30 Years	2,506,635.88	0.043%	54	0.089%	2.63%	59.13	17.966%
30 Years >=	986,837.05	0.017%	17	0.028%	2.315%	67.25	24.715%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	8 Years
Minimum	0 Years
Maximum	31 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	17,511,578.57	0.304%	445	0.734%	2.573%	1.07	34.79%
2025 - 2030	97,190,505.52	1.685%	2,078	3.428%	2.736%	5.01	35.41%
2030 - 2035	368,724,612.94	6.394%	5,004	8.256%	2.784%	9.67	40.55%
2035 - 2040	800,180,349.05	13.876%	7,137	11.775%	2.78%	14.41	50.685%
2040 - 2045	933,314,045.29	16.185%	9,493	15.662%	2.736%	19.66	45.125%
2045 - 2050	2,120,562,253.89	36.773%	19,769	32.616%	2.488%	24.73	52.154%
2050 - 2055	670,443,177.50	11.626%	7,453	12.296%	1.753%	27.89	61.585%
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100	758,717,594.19	13.157%	9,233	15.233%	2.502%	76.83	40.70%
2100 >=							
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	2051
Minimum	2023
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	6,839,554.84	0.119%	192	0.317%	2.342%	0.55	34.184%
1 Year - 2 Years	11,110,086.89	0.193%	270	0.445%	2.715%	1.43	35.296%
2 Years - 3 Years	8,420,254.35	0.146%	248	0.409%	2.711%	2.50	35.004%
3 Years - 4 Years	13,358,430.04	0.232%	340	0.561%	2.741%	3.51	33.156%
4 Years - 5 Years	21,259,944.09	0.369%	437	0.721%	2.824%	4.48	35.604%
5 Years - 6 Years	22,710,957.83	0.394%	462	0.762%	2.692%	5.48	36.082%
6 Years - 7 Years	32,997,063.89	0.572%	612	1.01%	2.70%	6.45	35.853%
7 Years - 8 Years	46,791,463.80	0.811%	742	1.224%	2.687%	7.55	37.371%
8 Years - 9 Years	80,677,132.12	1.399%	1,145	1.889%	2.619%	8.47	39.93%
9 Years - 10 Years	72,319,267.07	1.254%	994	1.64%	2.84%	9.48	39.042%
10 Years - 11 Years	79,987,089.92	1.387%	1,032	1.703%	2.965%	10.45	41.083%
11 Years - 12 Years	93,845,678.32	1.627%	1,140	1.881%	2.783%	11.47	43.746%
12 Years - 13 Years	190,938,030.71	3.311%	1,734	2.861%	2.729%	12.53	48.032%
13 Years - 14 Years	169,554,368.79	2.94%	1,562	2.577%	2.766%	13.43	50.105%
14 Years - 15 Years	75,494,536.85	1.309%	876	1.445%	2.951%	14.39	47.081%
15 Years - 16 Years	176,901,489.23	3.068%	1,442	2.379%	2.776%	15.52	53.369%
16 Years - 17 Years	187,643,749.37	3.254%	1,505	2.483%	2.766%	16.34	52.988%
17 Years - 18 Years	148,806,945.33	2.58%	1,339	2.209%	2.364%	17.49	49.58%
18 Years - 19 Years	152,278,735.29	2.641%	1,343	2.216%	2.438%	18.43	48.839%
19 Years - 20 Years	199,544,403.16	3.46%	2,120	3.498%	2.90%	19.57	44.979%
20 Years - 21 Years	236,656,562.50	4.104%	2,726	4.497%	2.98%	20.51	41.417%
21 Years - 22 Years	204,858,544.93	3.552%	2,057	3.394%	2.783%	21.54	43.745%
22 Years - 23 Years	201,478,010.60	3.494%	2,088	3.445%	2.744%	22.48	43.994%
23 Years - 24 Years	668,798,413.33	11.598%	5,916	9.76%	2.693%	23.53	47.514%
24 Years - 25 Years	214,206,236.12	3.715%	2,165	3.572%	2.502%	24.37	50.059%
25 Years - 26 Years	423,817,009.17	7.349%	3,786	6.246%	2.47%	25.45	55.625%
26 Years - 27 Years	647,493,741.90	11.228%	6,100	10.064%	2.138%	26.55	58.623%
27 Years - 28 Years	327,832,647.24	5.685%	3,398	5.606%	1.701%	27.40	60.357%
28 Years - 29 Years	228,532,804.81	3.963%	2,610	4.306%	1.513%	28.39	63.052%
29 Years - 30 Years	62,773,370.27	1.089%	998	1.647%	2.94%	29.45	63.751%
30 Years >=	758,717,594.19	13.157%	9,233	15.233%	2.502%	76.83	40.70%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	28 Years
Minimum	0 Years
Maximum	77 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	1,522,860,546.77	26.408%	9,466	35.921%	2.306%	26.74	50.729%
<= 10%	2,814,824.66	0.049%	83	0.315%	2.63%	32.27	4.271%
10% - 20%	27,562,825.76	0.478%	385	1.461%	2.522%	37.87	10.206%
20% - 30%	70,202,688.47	1.217%	698	2.649%	2.524%	38.10	16.158%
30% - 40%	140,066,141.05	2.429%	1,036	3.931%	2.493%	35.56	23.004%
40% - 50%	264,405,030.54	4.585%	1,468	5.571%	2.513%	34.00	31.139%
50% - 60%	450,240,405.83	7.808%	1,957	7.426%	2.544%	31.06	39.23%
60% - 70%	689,595,979.74	11.958%	2,614	9.92%	2.582%	29.07	45.351%
70% - 80%	910,382,148.66	15.787%	3,106	11.787%	2.597%	28.43	50.216%
80% - 90%	911,679,429.21	15.81%	2,961	11.236%	2.633%	26.71	55.788%
90% - 100%	638,801,013.58	11.078%	2,019	7.662%	2.525%	26.86	62.744%
100% - 110%	138,033,082.68	2.394%	559	2.121%	2.748%	25.05	63.111%
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

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	1,522,860,546.77	26.408%	9,466	35.921%	2.306%	26.74	50.729%
<= 10%	22,842,737.11	0.396%	388	1.472%	2.58%	44.83	7.588%
10% - 20%	135,972,643.84	2.358%	1,350	5.123%	2.572%	41.32	15.741%
20% - 30%	307,735,218.51	5.336%	1,935	7.343%	2.618%	34.51	25.703%
30% - 40%	649,589,302.80	11.265%	2,890	10.967%	2.672%	31.04	35.655%
40% - 50%	1,098,827,119.83	19.055%	3,961	15.031%	2.64%	28.44	45.292%
50% - 60%	1,060,869,124.49	18.397%	3,494	13.259%	2.593%	27.00	54.847%
60% - 70%	688,945,306.18	11.947%	2,129	8.079%	2.468%	26.00	64.548%
70% - 80%	212,019,962.20	3.677%	579	2.197%	2.342%	26.48	73.76%
80% - 90%	53,761,088.85	0.932%	129	0.49%	2.259%	26.59	83.994%
90% - 100%	13,221,066.37	0.229%	31	0.118%	2.332%	29.55	92.683%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

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%	23,709,071.51	0.411%	286	0.472%	0.927%	26.45	57.185%
1.0% - 1.5%	552,059,810.99	9.573%	6,475	10.683%	1.30%	30.60	49.085%
1.5% - 2.0%	1,196,543,048.99	20.749%	12,571	20.74%	1.744%	29.53	53.233%
2.0% - 2.5%	1,160,732,612.51	20.128%	11,983	19.77%	2.272%	29.26	50.579%
2.5% - 3.0%	1,569,571,644.42	27.218%	15,108	24.926%	2.763%	27.59	48.453%
3.0% - 3.5%	706,475,768.92	12.251%	7,122	11.75%	3.214%	27.02	46.539%
3.5% - 4.0%	248,992,523.76	4.318%	2,959	4.882%	3.746%	27.53	46.451%
4.0% - 4.5%	138,439,332.12	2.401%	1,821	3.004%	4.199%	25.19	42.655%
4.5% - 5.0%	69,198,033.51	1.20%	928	1.531%	4.758%	23.62	43.57%
5.0% - 5.5%	68,820,206.50	1.193%	940	1.551%	5.267%	22.12	41.447%
5.5% - 6.0%	24,824,541.84	0.43%	323	0.533%	5.714%	19.70	39.709%
6.0% - 6.5%	6,901,280.64	0.12%	86	0.142%	6.204%	24.94	46.098%
6.5% - 7.0%	326,935.33	0.006%	8	0.013%	6.614%	35.27	35.066%
7.0% >	49,305.91	0.001%	2	0.003%	7.324%	4.67	22.789%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	2.5%
Minimum	0.7%
Maximum	7.6%

11. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1 year(s)	217,775,560.05	3.776%	3,232	5.332%	3.269%	25.59	41.293%
1 year(s) - 2 year(s)	133,640,901.87	2.317%	1,765	2.912%	3.244%	25.62	41.30%
2 year(s) - 3 year(s)	142,678,723.12	2.474%	1,874	3.092%	2.80%	29.30	41.54%
3 year(s) - 4 year(s)	256,164,605.26	4.442%	3,039	5.014%	2.635%	31.99	44.127%
4 year(s) - 5 year(s)	176,851,462.45	3.067%	2,314	3.818%	2.735%	32.12	43.722%
5 year(s) - 6 year(s)	241,974,025.02	4.196%	2,638	4.352%	2.413%	28.89	48.358%
6 year(s) - 7 year(s)	386,243,176.30	6.698%	3,707	6.116%	2.082%	27.77	52.044%
7 year(s) - 8 year(s)	362,520,683.52	6.287%	3,684	6.078%	2.088%	31.07	48.843%
8 year(s) - 9 year(s)	385,066,692.26	6.677%	4,153	6.852%	2.02%	29.62	48.076%
9 year(s) - 10 year(s)	246,450,716.72	4.274%	2,842	4.689%	2.926%	29.02	45.853%
10 year(s) - 11 year(s)	77,531,286.94	1.344%	932	1.538%	3.247%	21.12	44.556%
11 year(s) - 12 year(s)	106,503,067.56	1.847%	1,192	1.967%	2.841%	21.41	46.707%
12 year(s) - 13 year(s)	201,029,204.36	3.486%	1,937	3.196%	2.794%	24.02	46.321%
13 year(s) - 14 year(s)	584,619,551.68	10.138%	5,387	8.888%	2.88%	24.98	47.36%
14 year(s) - 15 year(s)	220,079,197.14	3.816%	2,209	3.644%	2.888%	29.78	48.055%
15 year(s) - 16 year(s)	374,538,361.06	6.495%	3,331	5.496%	2.764%	27.32	53.957%
16 year(s) - 17 year(s)	575,969,746.84	9.988%	5,418	8.939%	2.357%	27.21	55.482%
17 year(s) - 18 year(s)	435,121,406.37	7.545%	4,276	7.055%	2.029%	30.73	53.351%
18 year(s) - 19 year(s)	329,601,325.85	5.716%	3,322	5.481%	1.864%	32.90	54.183%
19 year(s) - 20 year(s)	101,426,075.84	1.759%	1,143	1.886%	2.716%	33.09	49.382%
20 year(s) - 21 year(s)	7,228,559.08	0.125%	89	0.147%	2.495%	20.80	43.131%
21 year(s) - 22 year(s)	11,960,376.55	0.207%	117	0.193%	2.646%	21.64	43.478%
22 year(s) - 23 year(s)	11,987,212.86	0.208%	119	0.196%	2.696%	22.69	47.981%
23 year(s) - 24 year(s)	41,437,668.69	0.719%	312	0.515%	2.604%	23.54	48.792%
24 year(s) - 25 year(s)	15,748,776.49	0.273%	164	0.271%	2.638%	24.40	52.395%
25 year(s) - 26 year(s)	33,114,796.49	0.574%	265	0.437%	2.516%	25.43	56.482%
26 year(s) - 27 year(s)	37,881,558.74	0.657%	413	0.681%	2.48%	26.36	59.958%
27 year(s) - 28 year(s)	19,292,851.41	0.335%	286	0.472%	2.016%	28.36	58.144%
28 year(s) - 29 year(s)	24,346,592.39	0.422%	332	0.548%	1.914%	30.35	58.163%
29 year(s) - 30 year(s)	7,859,954.04	0.136%	120	0.198%	2.633%	31.61	58.53%
30 year(s) >=							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

Weighted Average	12 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 CLIMV
Fixed	5,733,185,050.76	99.42%	59,959	98.923%	2.50%	28.33	49.347%
Floating	33,459,066.19	0.58%	653	1.077%	3.935%	28.69	45.52%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

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	599,305,381.32	10.393%	3,327	12.625%	2.264%	28.99	50.415%
House	5,125,731,411.59	88.886%	22,868	86.779%	2.536%	28.22	49.245%
Shop/ House	41,607,324.04	0.722%	157	0.596%	2.569%	32.54	43.517%
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

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	135,386,348.30	2.348%	708	2.687%	2.483%	29.56	50.515%
Utrecht	472,842,781.84	8.20%	1,901	7.214%	2.579%	27.89	47.051%
Zeeland	135,340,286.35	2.347%	766	2.907%	2.515%	27.99	50.333%
Zuid-Holland	1,568,192,007.40	27.194%	7,119	27.015%	2.504%	28.08	48.983%
Flevoland	157,861,104.91	2.737%	765	2.903%	2.395%	27.35	50.60%
Friesland	142,079,971.64	2.464%	770	2.922%	2.417%	30.69	52.848%
Gelderland	637,085,758.18	11.048%	2,881	10.933%	2.517%	28.07	49.66%
Groningen	164,639,274.21	2.855%	903	3.427%	2.421%	29.16	50.219%
Limburg	258,049,484.46	4.475%	1,377	5.225%	2.499%	29.38	53.387%
Noord-Brabant	862,031,615.45	14.949%	3,921	14.879%	2.554%	27.89	50.174%
Noord-Holland	922,608,176.56	15.999%	3,693	14.014%	2.492%	28.58	46.805%
Overijssel	310,421,576.86	5.383%	1,547	5.871%	2.483%	29.07	51.901%
Unspecified	105,730.79	0.002%	1	0.004%	3.743%	31.18	36.365%
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

15. Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Owner Occupied	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%
Buy-to-let							
Unknown							
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

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	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%
Unknown							
Total	5,766,644,116.95	100.00%	60,612	100.00%	2.508%	28.33	49.325%

17. Guarantee Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG Guarantee	1,522,860,546.77	26.408%	9,466	35.921%	2.306%	26.74	50.729%
Non-NHG Guarantee	4,243,783,570.18	73.592%	16,886	64.079%	2.58%	28.90	48.822%
Unknown							
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

18. Valuation Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Full valuation	4,524,240,986.18	78.455%	20,414	77.467%	2.472%	27.84	50.874%
Desktop							
AVM							
Other	1,242,403,130.77	21.545%	5,938	22.533%	2.639%	30.13	43.685%
Total	5,766,644,116.95	100.00%	26,352	100.00%	2.508%	28.33	49.325%

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 β (beta);
Asset Percentage	96.5% 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	means the aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;
Base Prospectus	The base prospectus dated 18 June 2020 relating to the issue of soft bullet covered bonds, including any supplement and base prospectus updates thereafter;
C	means the amounts standing to the credit of the Reserve Account;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will be BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	
Closing Date	18 June 2020
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the
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	means the aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets;
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
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 an amount equal to (A) the positive difference, if any, between (i) the aggregate amount of Scheduled Interest for all Series outstanding and (ii) the aggregate amount of interest to be received under the Transferred Assets up to the relevant final maturity date taking into account Interest Rate Swap;
IRS	
Issuer	Nationale-Nederlanden Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds α (alpha), L shall equal α (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
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
Mandatory Liquidity Required Amount	means the higher of (i) zero and (ii) an amount equal to the amount which is at such time required to be maintained by the CBC to ensure compliance with article 40g of the Decree after taking into account any certain amounts standing to the credit of the CBC Account and the
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 47 years after
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
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);
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
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
Participation Fraction	means interest and fees and other amounts received by the CBC in respect of the Mortgage Receivables, other than Principal Receipts and less in respect of each Savings Mortgage Receivable which is subject to a Participation, an amount equal to the net amount received or
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;
Reserve Account Required Amount	means (a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount and (b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of (i) the Mandatory Liquidity Required Amount and
Reserve Trigger Required Amount	means an amount equal to (a) the aggregate for all Series of the aggregate Scheduled Interest for each such Series due in the next three following CBC Payment Periods (to the extent that no Swap has been entered into in relation to any Series) plus (b) the anticipated aggregate
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,
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;
Z	An amount equal to the Interest Cover 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

Account Bank	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands	Administrator	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands
Auditor to the CBC	Mazars Accountants N.V. Delflandlaan 1 1007 JG Amsterdam The Netherlands	Auditor to the Issuer	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands
Cash Manager	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	CBC Account Bank	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA, 's-Gravenhage The Netherlands
Cover Pool Monitor	KPMG Accountants N.V. Laan van Langerhuize 1 1186 DS Amstelveen The Netherlands	Covered Bond Company	NN Covered Bond Company B.V. Prins Bernhard plein 200 1097 JB Amsterdam The Netherlands
Issuer	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Lead Manager	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
Legal Adviser	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands	Listing Agent	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands
Paying Agent	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	Security Trustee	Stichting Security Trustee NN Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands
Seller	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Seller Collection Account Bank	ING Bank N.V. Foppingadreef 7 1102 BD Amsterdam The Netherlands
Servicer	Nationale-Nederlanden Bank N.V. Prinses Beatrixlaan 35-37 2595 AK, 's Gravenhage The Netherlands	Tax Adviser	NautaDutilh N.V. Strawinskylaan 1999 1077 XV, Amsterdam The Netherlands