

Hard and Soft Bullet Covered Bonds Programme

Monthly Investor Report

Dutch National Transparency Template Covered Bond

Reporting Period: 1 October 2021 - 31 October 2021

Reporting Date: 22 November 2021

AMOUNTS ARE IN EURO

ING Bank N.V.

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<https://www.ing.com/Investor-relations/Fixed-income-information/Debt-securities-ING-Bank-N.V./Hard-and-Soft-Bullet-Covered-Bonds.htm>



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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
Series 01	XS0353943540	EUR	1,000,000,000	0	4.2500%	19/03/08	19/03/13	ING Bank N.V.	Hard Bullet	N/A
Series 02		EUR	20,000,000	0	5.6100%	21/05/08	21/05/18	ING Bank N.V.	Hard Bullet	N/A
Series 03	XS0368232327	EUR	2,400,000,000	0	5.2500%	05/06/08	05/06/18	ING Bank N.V.	Soft Bullet	N/A
Series 04		EUR	20,000,000	0	5.8000%	09/06/08	09/06/18	ING Bank N.V.	Hard Bullet	N/A
Series 05		EUR	25,800,000	0	5.8000%	10/06/08	10/06/18	ING Bank N.V.	Hard Bullet	N/A
Series 06		EUR	20,000,000	0	6.0000%	18/06/08	18/06/18	ING Bank N.V.	Hard Bullet	N/A
Series 07	CH0043432514	CHF	200,000,000	0	3.7500%	24/07/08	24/07/12	ING Bank N.V.	Hard Bullet	N/A
		EUR*	123,319,768	0						
Series 08	CH0043432548	CHF	150,000,000	0	4.0000%	24/07/08	24/04/15	ING Bank N.V.	Hard Bullet	N/A
		EUR*	92,489,826	0						
Series 09	XS0383944013	EUR	100,000,000	0	Euribor3M + 0.2300%	19/08/08	19/08/11	ING Bank N.V.	Hard Bullet	N/A
Series 10		CHF	30,000,000	0	3.4030%	05/09/08	05/01/16	ING Bank N.V.	Hard Bullet	N/A
		EUR*	18,677,624	0						
Series 11		CHF	30,000,000	0	3.4800%	05/09/08	05/01/17	ING Bank N.V.	Hard Bullet	N/A
		EUR*	18,677,624	0						
Series 12		CHF	30,000,000	0	3.5300%	05/09/08	05/09/17	ING Bank N.V.	Hard Bullet	N/A
		EUR*	18,677,624	0						
Series 13		EUR	20,000,000	0	5.5550%	08/09/08	08/09/18	ING Bank N.V.	Hard Bullet	N/A
Series 14		EUR	22,000,000	0	5.5400%	12/09/08	08/09/18	ING Bank N.V.	Hard Bullet	N/A
Series 15		EUR	55,000,000	55,000,000	4.7400%	10/12/08	11/12/23	ING Bank N.V.	Hard Bullet	No
Series 16		EUR	55,000,000	55,000,000	4.7400%	10/12/08	11/12/23	ING Bank N.V.	Hard Bullet	No
Series 17		EUR	117,500,000	117,500,000	5.3125%	27/02/09	27/02/24	ING Bank N.V.	Hard Bullet	No
Series 18		EUR	60,500,000	60,500,000	5.1800%	10/03/09	10/03/25	ING Bank N.V.	Hard Bullet	No
Series 19		EUR	190,000,000	190,000,000	4.2650%	26/03/09	26/03/29	ING Bank N.V.	Hard Bullet	No
Series 20		EUR	55,000,000	55,000,000	5.4720%	30/03/09	30/03/26	ING Bank N.V.	Hard Bullet	No
Series 21		EUR	110,000,000	0	5.0000%	23/04/09	23/04/21	ING Bank N.V.	Hard Bullet	N/A
Series 22	XS0430609296	EUR	1,250,000,000	0	4.7500%	27/05/09	27/05/19	ING Bank N.V.	Soft Bullet	N/A
Series 23		EUR	30,000,000	30,000,000	5.3000%	30/06/09	30/06/29	ING Bank N.V.	Hard Bullet	No
Series 24		EUR	85,000,000	85,000,000	4.8550%	17/07/09	17/07/24	ING Bank N.V.	Hard Bullet	No
Series 25		EUR	2,000,000	0	4.0500%	17/07/09	17/07/17	ING Bank N.V.	Hard Bullet	N/A
Series 26		EUR	85,000,000	85,000,000	5.0500%	17/07/09	17/07/29	ING Bank N.V.	Hard Bullet	No
Series 27		EUR	160,000,000	0	4.7000%	21/07/09	31/10/11	ING Bank N.V.	Hard Bullet	N/A
Series 28	XS0441116752	EUR	40,000,000	0	4.7000%	21/07/09	21/07/21	ING Bank N.V.	Hard Bullet	N/A
Series 29	XS0455122076	EUR	2,000,000,000	0	3.0000%	30/09/09	30/09/14	ING Bank N.V.	Hard Bullet	N/A
Series 30		EUR	50,000,000	0	4.5600%	05/10/09	01/11/19	ING Bank N.V.	Hard Bullet	N/A
Series 31		EUR	20,000,000	0	4.5250%	09/10/09	06/11/19	ING Bank N.V.	Hard Bullet	N/A
Series 32		EUR	20,000,000	0	4.5200%	14/10/09	14/10/19	ING Bank N.V.	Hard Bullet	N/A
Series 33		EUR	200,000,000	200,000,000	4.0800%	03/11/09	03/11/22	ING Bank N.V.	Hard Bullet	No
Series 34		EUR	40,000,000	0	4.4400%	21/12/09	21/12/19	ING Bank N.V.	Hard Bullet	N/A
Series 35		EUR	85,000,000	85,000,000	4.1590%	21/12/09	21/01/25	ING Bank N.V.	Hard Bullet	No
Series 36		EUR	44,000,000	44,000,000	4.5350%	12/01/10	12/01/40	ING Bank N.V.	Hard Bullet	No
Series 37	XS0479696204	EUR	1,250,000,000	0	4.0000%	18/01/10	17/01/20	ING Bank N.V.	Soft Bullet	N/A
Series 38		EUR	20,000,000	0	4.5000%	05/03/10	05/03/20	ING Bank N.V.	Hard Bullet	N/A
Series 39		EUR	15,000,000	15,000,000	4.4300%	09/03/10	09/03/40	ING Bank N.V.	Hard Bullet	No
Series 40		EUR	130,000,000	130,000,000	4.0380%	15/03/10	15/03/23	ING Bank N.V.	Hard Bullet	No
Series 41	XS0497141142	EUR	1,850,000,000	0	3.3750%	23/03/10	23/03/17	ING Bank N.V.	Soft Bullet	N/A

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series 42		EUR	10,000,000	0	3.8525%	24/03/10	24/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 43		EUR	13,000,000	13,000,000	4.0500%	31/03/10	31/03/25	ING Bank N.V.	Hard Bullet	No
Series 44		EUR	22,000,000	0	4.4800%	09/04/10	09/04/20	ING Bank N.V.	Hard Bullet	N/A
Series 45		EUR	55,000,000	0	4.5500%	13/04/10	13/04/20	ING Bank N.V.	Hard Bullet	N/A
Series 46		EUR	50,000,000	50,000,000	4.0400%	15/04/10	15/04/25	ING Bank N.V.	Hard Bullet	No
Series 47		EUR	25,000,000	25,000,000	4.1100%	19/04/10	22/04/25	ING Bank N.V.	Hard Bullet	No
Series 48		EUR	35,000,000	0	4.4520%	23/04/10	23/04/20	ING Bank N.V.	Hard Bullet	N/A
Series 49		EUR	41,000,000	0	4.1400%	04/06/10	04/06/20	ING Bank N.V.	Hard Bullet	N/A
Series 50		EUR	51,000,000	0	4.1200%	08/06/10	08/06/20	ING Bank N.V.	Hard Bullet	N/A
Series 51		EUR	20,000,000	0	4.1000%	22/06/10	22/06/20	ING Bank N.V.	Hard Bullet	N/A
Series 52		EUR	31,000,000	0	4.3100%	29/06/10	29/06/20	ING Bank N.V.	Hard Bullet	N/A
Series 53	XS0523524790	EUR	10,000,000	0	Euribor3M + 0.6450%	06/07/10	27/09/20	ING Bank N.V.	Hard Bullet	N/A
Series 54		EUR	25,000,000	25,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 55		EUR	20,000,000	20,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 56		EUR	8,500,000	8,500,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 57		EUR	26,500,000	26,500,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 58		EUR	5,000,000	5,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 59		EUR	5,000,000	5,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 60		EUR	13,000,000	13,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 61		EUR	57,000,000	57,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 62		EUR	115,000,000	115,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 63		EUR	25,000,000	25,000,000	4.0600%	15/07/10	15/07/30	ING Bank N.V.	Hard Bullet	No
Series 64		EUR	100,000,000	0	4.1500%	23/07/10	23/07/20	ING Bank N.V.	Hard Bullet	N/A
Series 65	XS0537421736	EUR	2,000,000,000	0	2.2500%	31/08/10	31/08/15	ING Bank N.V.	Hard Bullet	N/A
Series 66		EUR	150,000,000	150,000,000	3.4600%	15/09/10	15/09/27	ING Bank N.V.	Hard Bullet	No
Series 67		EUR	32,000,000	32,000,000	3.4650%	30/09/10	29/09/23	ING Bank N.V.	Hard Bullet	No
Series 68		EUR	20,000,000	20,000,000	3.5600%	27/09/10	29/09/25	ING Bank N.V.	Hard Bullet	No
Series 69		EUR	68,000,000	68,000,000	3.5000%	30/09/10	30/09/27	ING Bank N.V.	Hard Bullet	No
Series 70		EUR	10,000,000	0	3.7800%	21/10/10	21/10/20	ING Bank N.V.	Hard Bullet	N/A
Series 71		EUR	10,000,000	0	4.0000%	21/10/10	21/10/20	ING Bank N.V.	Hard Bullet	N/A
Series 72	XS0552397118	NOK	500,000,000	0	4.6000%	27/10/10	27/10/20	ING Bank N.V.	Hard Bullet	N/A
		EUR*	61,812,338	0						
Series 73	XS0555431278	NOK	500,000,000	0	4.7150%	02/11/10	02/11/20	ING Bank N.V.	Hard Bullet	N/A
		EUR*	61,576,355	0						
Series 74		EUR	40,000,000	0	4.0000%	09/11/10	09/11/20	ING Bank N.V.	Hard Bullet	N/A
Series 75		EUR	63,000,000	0	3.0100%	19/11/10	19/11/18	ING Bank N.V.	Hard Bullet	N/A
Series 76	CH012041325	CHF	350,000,000	0	1.8750%	24/11/10	29/08/18	ING Bank N.V.	Hard Bullet	N/A
		EUR*	259,740,260	0						
Series 77	US449786AH59	USD	1,000,000,000	0	2.5000%	24/11/10	14/01/16	ING Bank N.V.	Hard Bullet	N/A
		EUR*	735,294,118	0						
Series 78		EUR	20,000,000	20,000,000	3.7800%	25/11/10	25/11/25	ING Bank N.V.	Hard Bullet	No
Series 79		EUR	20,000,000	0	3.0400%	29/11/10	29/11/17	ING Bank N.V.	Hard Bullet	N/A
Series 80		EUR	20,000,000	0	4.3500%	08/12/10	10/12/20	ING Bank N.V.	Hard Bullet	N/A
Series 81		EUR	40,000,000	0	4.3400%	10/12/10	10/12/20	ING Bank N.V.	Hard Bullet	N/A
Series 82	XS0576072622	EUR	1,550,000,000	0	3.3750%	11/01/11	11/01/18	ING Bank N.V.	Soft Bullet	N/A
Series 83		EUR	42,000,000	0	4.4000%	14/01/11	14/01/21	ING Bank N.V.	Hard Bullet	N/A
Series 84	XS0586995442	NOK	500,000,000	0	5.1150%	01/02/11	01/02/21	ING Bank N.V.	Hard Bullet	N/A
		EUR*	63,572,791	0						

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series 85		NOK EUR*	500,000,000 63,532,402	0 0	5.1900%	03/02/11	03/02/21	ING Bank N.V.	Hard Bullet	N/A
Series 86		EUR	10,000,000	0	4.0600%	09/02/11	29/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 87		EUR	23,000,000	0	4.7400%	01/03/11	01/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 88	XS0598250115	EUR	2,000,000,000	0	3.2500%	03/03/11	03/03/16	ING Bank N.V.	Soft Bullet	N/A
Series 89		EUR	50,000,000	50,000,000	4.2230%	03/03/11	03/03/28	ING Bank N.V.	Hard Bullet	No
Series 90	CH0126516043	CHF EUR*	125,000,000 96,547,463	0 0	2.6250%	23/03/11	23/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 91	XF0000B02994	EUR	100,000,000	0	4.1250%	16/03/11	16/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 92		EUR	116,000,000	0	4.0100%	25/03/11	25/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 93		EUR	15,000,000	15,000,000	4.3000%	25/03/11	25/09/24	ING Bank N.V.	Hard Bullet	No
Series 94		EUR	10,000,000	0	4.6500%	25/03/11	25/03/21	ING Bank N.V.	Hard Bullet	N/A
Series 95		EUR	21,000,000	21,000,000	4.2500%	28/03/11	28/03/23	ING Bank N.V.	Hard Bullet	No
Series 96		EUR	15,000,000	15,000,000	4.4450%	30/03/11	30/03/26	ING Bank N.V.	Hard Bullet	No
Series 97		EUR	30,000,000	30,000,000	4.5500%	04/04/11	05/04/27	ING Bank N.V.	Hard Bullet	No
Series 98		EUR	15,000,000	15,000,000	4.6250%	07/04/11	22/12/31	ING Bank N.V.	Hard Bullet	No
Series 99		EUR	16,000,000	0	4.2600%	12/04/11	12/04/21	ING Bank N.V.	Hard Bullet	N/A
Series 100		EUR	28,000,000	28,000,000	4.7000%	15/04/11	18/04/28	ING Bank N.V.	Hard Bullet	No
Series 101		EUR	10,000,000	10,000,000	4.3000%	27/04/11	27/04/22	ING Bank N.V.	Hard Bullet	No
Series 102		EUR	65,000,000	65,000,000	4.4550%	12/05/11	12/05/26	ING Bank N.V.	Hard Bullet	No
Series 103		EUR	25,000,000	25,000,000	4.2800%	16/06/11	16/06/26	ING Bank N.V.	Hard Bullet	No
Series 104		EUR	50,000,000	0	3.9400%	01/07/11	01/07/21	ING Bank N.V.	Hard Bullet	N/A
Series 105		EUR	110,000,000	0	4.0900%	08/07/11	08/07/21	ING Bank N.V.	Hard Bullet	N/A
Series 106		EUR	100,000,000	100,000,000	4.5100%	08/07/11	08/07/31	ING Bank N.V.	Hard Bullet	No
Series 107		EUR	100,000,000	100,000,000	4.1900%	03/08/11	03/08/26	ING Bank N.V.	Hard Bullet	No
Series 108		EUR	24,500,000	24,500,000	3.9050%	25/08/11	25/08/31	ING Bank N.V.	Hard Bullet	No
Series 109	XS0671362506	EUR	1,750,000,000	0	3.6250%	31/08/11	31/08/21	ING Bank N.V.	Soft Bullet	N/A
Series 110		NOK EUR*	500,000,000 63,979,527	500,000,000 63,979,527	5.0300%	07/09/11	07/09/26	ING Bank N.V.	Hard Bullet	No
Series 111		EUR	40,000,000	40,000,000	3.9500%	02/09/11	02/09/31	ING Bank N.V.	Hard Bullet	No
Series 112		EUR	102,000,000	102,000,000	4.2800%	07/09/11	07/09/22	ING Bank N.V.	Hard Bullet	No
Series 113		EUR	4,000,000	0	4.2800%	07/09/11	07/09/21	ING Bank N.V.	Hard Bullet	N/A
Series 114		EUR	21,000,000	0	4.0000%	20/10/11	20/10/21	ING Bank N.V.	Hard Bullet	N/A
Series 115		EUR	185,000,000	185,000,000	3.5000%	15/11/11	13/11/26	ING Bank N.V.	Hard Bullet	No
Series 116	XS0728783373	EUR	1,750,000,000	1,750,000,000	3.3750%	10/01/12	10/01/22	ING Bank N.V.	Soft Bullet	1
Series 117		NOK EUR*	1,000,000,000 133,466,800	1,000,000,000 133,466,800	4.7000%	07/03/12	07/03/27	ING Bank N.V.	Hard Bullet	No
Series 118		EUR	20,000,000	20,000,000	3.7500%	22/03/12	22/03/32	ING Bank N.V.	Hard Bullet	No
Series 119		EUR	20,000,000	20,000,000	2.7900%	01/06/12	01/06/27	ING Bank N.V.	Hard Bullet	No
Series 120		EUR	10,000,000	10,000,000	2.9300%	11/07/12	11/07/42	ING Bank N.V.	Hard Bullet	No
Series 121	XS0804363439	EUR	100,000,000	100,000,000	2.8750%	20/07/12	20/07/29	ING Bank N.V.	Hard Bullet	No
Series 122		EUR	10,000,000	10,000,000	2.8000%	20/07/12	20/07/27	ING Bank N.V.	Hard Bullet	No
Series 123		EUR	15,000,000	15,000,000	3.1300%	02/08/12	02/08/32	ING Bank N.V.	Hard Bullet	No
Series 124		USD EUR*	12,000,000 9,756,098	12,000,000 9,756,098	3.1500%	02/08/12	02/08/32	ING Bank N.V.	Hard Bullet	No
Series 125		EUR	38,500,000	38,500,000	2.8300%	01/08/12	01/08/29	ING Bank N.V.	Hard Bullet	No
Series 126		EUR	150,000,000	150,000,000	2.6000%	01/08/12	01/08/24	ING Bank N.V.	Hard Bullet	No
Series 127		EUR	30,000,000	30,000,000	3.2600%	16/08/12	16/08/42	ING Bank N.V.	Hard Bullet	No
Series 128		EUR	1,100,000	0	2.0500%	17/08/12	17/08/20	ING Bank N.V.	Hard Bullet	N/A

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Series 129		EUR	21,200,000	21,200,000	2.7600%	16/08/12	16/08/27	ING Bank N.V.	Hard Bullet	No
Series 130	XS0818524216	EUR	15,000,000	15,000,000	2.2750%	17/08/12	17/08/22	ING Bank N.V.	Hard Bullet	No
Series 131	XS0818524562	EUR	20,000,000	20,000,000	3.0500%	17/08/12	17/08/32	ING Bank N.V.	Hard Bullet	No
Series 132	XS0818839335	EUR	15,000,000	15,000,000	2.4200%	20/08/12	21/08/23	ING Bank N.V.	Hard Bullet	No
Series 133		EUR	46,000,000	46,000,000	2.5300%	20/08/12	20/08/24	ING Bank N.V.	Hard Bullet	No
Series 134	XS0819240317	EUR	20,000,000	20,000,000	2.4800%	21/08/12	20/10/23	ING Bank N.V.	Hard Bullet	No
Series 135		EUR	15,000,000	15,000,000	2.6250%	22/08/12	22/08/24	ING Bank N.V.	Hard Bullet	No
Series 136	XS0820569639	EUR	15,000,000	15,000,000	2.3000%	24/08/12	24/08/22	ING Bank N.V.	Hard Bullet	No
Series 137	XS0820867223	EUR	2,000,000,000	0	2.0000%	28/08/12	28/08/20	ING Bank N.V.	Soft Bullet	N/A
Series 138		EUR	50,000,000	50,000,000	2.7800%	29/08/12	29/08/30	ING Bank N.V.	Hard Bullet	No
Series 139		EUR	20,000,000	20,000,000	3.0800%	20/09/12	20/09/34	ING Bank N.V.	Hard Bullet	No
Series 140	XS0839070538	EUR	80,000,000	80,000,000	2.6150%	08/10/12	08/10/27	ING Bank N.V.	Hard Bullet	No
Series 141		EUR	10,000,000	10,000,000	2.6100%	05/10/12	22/12/27	ING Bank N.V.	Hard Bullet	No
Series 142	XS0842216276	EUR	30,000,000	0	Euribor3M + 0.4200%	12/10/12	12/10/20	ING Bank N.V.	Hard Bullet	N/A
Series 143	XS0842287616	EUR	18,000,000	18,000,000	2.3175%	12/10/12	13/11/23	ING Bank N.V.	Hard Bullet	No
Series 144		EUR	10,000,000	10,000,000	2.2750%	29/11/12	29/11/23	ING Bank N.V.	Hard Bullet	No
Series 145		EUR	15,000,000	15,000,000	2.1400%	29/11/12	29/11/22	ING Bank N.V.	Hard Bullet	No
Series 146		EUR	15,000,000	15,000,000	2.5500%	29/11/12	30/11/26	ING Bank N.V.	Hard Bullet	No
Series 147		EUR	10,000,000	10,000,000	2.3700%	29/11/12	29/11/24	ING Bank N.V.	Hard Bullet	No
Series 148	US44986L2A69	USD EUR*	1,500,000,000 1,159,285,880	1,500,000,000 1,159,285,880	2.6250%	05/12/12	05/12/22	ING Bank N.V.	Hard Bullet	1
Series 149		EUR	33,000,000	33,000,000	2.5520%	06/12/12	06/12/27	ING Bank N.V.	Hard Bullet	No
Series 150		EUR	112,000,000	112,000,000	2.3000%	06/12/12	06/12/24	ING Bank N.V.	Hard Bullet	No
Series 151		NOK EUR*	1,000,000,000 135,869,565	1,000,000,000 135,869,565	4.0000%	17/12/12	17/12/27	ING Bank N.V.	Hard Bullet	No
Series 152		EUR	25,000,000	25,000,000	3.0650%	19/12/12	19/12/42	ING Bank N.V.	Hard Bullet	No
Series 153	XS0873155252	EUR	15,000,000	15,000,000	2.0300%	11/01/13	11/01/23	ING Bank N.V.	Hard Bullet	No
Series 154		EUR	25,000,000	25,000,000	2.4800%	31/01/13	31/01/28	ING Bank N.V.	Hard Bullet	No
Series 155	XS0885718352	EUR	25,000,000	25,000,000	2.3750%	06/02/13	06/02/25	ING Bank N.V.	Hard Bullet	No
Series 156		EUR	16,000,000	16,000,000	2.3400%	06/02/13	30/09/24	ING Bank N.V.	Hard Bullet	No
Series 157	XS0893311299	EUR	30,000,000	30,000,000	2.3500%	20/02/13	21/10/24	ING Bank N.V.	Hard Bullet	No
Series 158		EUR	35,000,000	35,000,000	2.9440%	27/03/13	27/03/37	ING Bank N.V.	Hard Bullet	No
Series 159		EUR	30,000,000	30,000,000	2.1900%	30/04/13	28/04/28	ING Bank N.V.	Hard Bullet	No
Series 160	XS0943053157	EUR	100,000,000	100,000,000	2.2900%	22/05/13	22/05/28	ING Bank N.V.	Hard Bullet	No
Series 161	XS0935034651	EUR	1,250,000,000	1,250,000,000	1.8750%	22/05/13	22/05/23	ING Bank N.V.	Soft Bullet	1
Series 162		EUR	20,000,000	20,000,000	3.0300%	19/06/13	19/06/43	ING Bank N.V.	Hard Bullet	No
Series 163		EUR	30,000,000	30,000,000	3.0300%	19/06/13	19/06/43	ING Bank N.V.	Hard Bullet	No
Series 164	XS0953199808	EUR	50,000,000	50,000,000	2.5320%	15/07/13	17/07/28	ING Bank N.V.	Hard Bullet	No
Series 165		EUR	10,000,000	10,000,000	2.1150%	02/08/13	02/08/23	ING Bank N.V.	Hard Bullet	No
Series 166		EUR	25,000,000	25,000,000	2.7650%	18/09/13	18/09/28	ING Bank N.V.	Hard Bullet	No
Series 167		EUR	20,000,000	20,000,000	3.1100%	31/10/13	31/10/33	ING Bank N.V.	Hard Bullet	No
Series 168		EUR	100,000,000	100,000,000	2.4750%	05/11/13	05/11/25	ING Bank N.V.	Hard Bullet	No
Series 169		EUR	20,000,000	20,000,000	3.2300%	09/12/13	09/12/43	ING Bank N.V.	Hard Bullet	No
Series 170		EUR	110,000,000	110,000,000	2.5000%	19/12/13	19/12/25	ING Bank N.V.	Hard Bullet	No
Series 171	XS1053594385	EUR	1,500,000,000	1,500,000,000	Euribor12M + 1.6102%	04/04/14	04/04/24	ING Bank N.V.	Soft Bullet	N/A
Series 172	XS1805257265	EUR	1,750,000,000	1,750,000,000	0.8750%	11/04/18	11/04/28	ING Bank N.V.	Soft Bullet	1
Series 173		EUR	100,000,000	100,000,000	1.4450%	06/07/18	06/07/38	ING Bank N.V.	Soft Bullet	No
Series 174		EUR	50,000,000	50,000,000	1.2960%	15/08/18	15/08/33	ING Bank N.V.	Soft Bullet	No

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series 175		EUR	100,000,000	100,000,000	1.4900%	15/08/18	15/08/38	ING Bank N.V.	Soft Bullet	No
Series 176	XS1884009140	EUR	26,000,000	26,000,000	1.3880%	25/09/18	25/09/34	ING Bank N.V.	Soft Bullet	No
Series 177		EUR	30,000,000	30,000,000	1.3600%	21/11/18	21/11/33	ING Bank N.V.	Soft Bullet	No
Series 178	XS1936919437	EUR	30,000,000	30,000,000	1.5570%	17/01/19	17/01/39	ING Bank N.V.	Hard Bullet	No
Series 179	XS1937717186	EUR	50,000,000	50,000,000	1.5600%	21/01/19	21/01/39	ING Bank N.V.	Soft Bullet	No
Series 180	XS1938391262	EUR	70,000,000	70,000,000	1.5640%	22/01/19	22/01/39	ING Bank N.V.	Soft Bullet	No
Series 181	XS1940195560	EUR	75,000,000	75,000,000	1.5500%	25/01/19	23/06/39	ING Bank N.V.	Soft Bullet	No
Series 182	XS1952576475	EUR	2,000,000,000	2,000,000,000	0.7500%	18/02/19	18/02/29	ING Bank N.V.	Soft Bullet	1

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

Asset Cover Test

Asset Cover Test

A	18,918,188,422.56
B	0.00
C	0.00
D	0.00
E	11,805,223.02
V	0.00
W	0.00
X	0.00
Y	0.00
Z	0.00

A+B+C+D+E-V-W-X-Y-Z	18,929,993,645.58
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Outstanding bonds	14,613,557,869.36
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Pass/Fail	Pass
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ACT Cover Ratio	129.54 %
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Parameters

Asset percentage	97.56 %
Cap LTV Cut-Off indexed valuation % non-NHG	80.00 %
Cap LTV Cut-Off indexed valuation % NHG	80.00 %
% of Index Increases	90.00 %
% of Index Decreases	100.00 %
Reserve Fund	0.00
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	40,523,844.09

Ratings

S&P	AAA
Moody's	Aaa
Fitch	AAA

Other

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

Overcollateralisation

Legally required minimum OC	5.00 %
Documented minimum OC	2.50 %
Available Nominal OC	31.47 %

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	
ACCOUNT BANK	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 /	P-1 /	F1 / A	F1+ / AA-	/	/	Replacement of Account Bank or other remedy
INTEREST RATE SWAP PROVIDER	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 / A2	P-1 / Aa3	F1 / A	F1+ / AA-	/	/	Replacement of Swap Provider or other remedy
ISSUER or ADMINISTRATOR	ING Bank N.V.	/ A-	/ A+	/ A3	/ Aa3	F1 / A	F1+ / AA-	/	/	Increase frequency of verification by Asset Monitor of Asset Cover Test or Amortisation Test calculations, as applicable
ISSUER-ACT trigger for savings deposits	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 /	P-1 /	F1 / A	F1+ / AA-	/	/	Item "Y" of Asset Cover Test is activated
ISSUER-Notification Event	ING Bank N.V.	/ BBB+	/ A+	/ Baa1	/ Aa3	/ BBB+	/ AA-	/	/	Notification Event
ISSUER-Pledge of residual claims	ING Bank N.V.	/ BBB+	/ A+	/ Baa1	/ Aa3	F1 / A	F1+ / AA-	/	/	Originators to pledge Residual Claims to the CBC
ISSUER-Pre-maturity test trigger	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 /	P-1 /	F1+ /	F1+ /	/	/	Supplementary Liquidity Event and, if the Supplementary Liquidity Event occurs on a Pre-Maturity Test Date, failure of the Pre-Maturity Test
ISSUER-Reserve fund build up trigger	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 /	P-1 /	F1 / A	F1+ / AA-	/	/	CBC to maintain a Reserve Fund
SERVICER	ING Bank N.V.	/ BBB+	/ A+	/ Baa3	/ Aa3	/ BBB-	/ AA-	/	/	Replacement of Initial Servicer
STRUCTURED SWAP PROVIDER	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 / A2	P-1 / Aa3	F1 / A	F1+ / AA-	/	/	Replacement of Swap Provider or other remedy
TOTAL RETURN SWAP PROVIDER	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 / A2	P-1 / Aa3	F1 / A	F1+ / AA-	/	/	Replacement of Swap Provider or other remedy

* 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	0.00
Total	0.00

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
Total	0.00

Liquidity Buffer

	Outflows	383,327,331.37
Required Liquidity Buffer		383,327,331.37
	Inflows	426,582,947.12
	Cash	11,805,223.02
	Bonds	
Available Liquidity Buffer		438,388,170.14

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 Geographical Distribution (by province) Geographical Distribution

type of cover assets table Portfolio Characteristics

loan size table Outstanding Loan Amount Outstanding Loan Amount

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

table Loanpart Coupon (interest rate bucket) 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 Legal Maturity 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	20,028,587,178.34
Value of saving deposits	816,187,816.87
Net principal balance	19,212,399,361.47
Construction Deposits	10,004,779.27
Net principal balance excl. Construction and Saving Deposits	19,202,394,582.20
Number of loans	117,643
Number of loanparts	223,505
Average principal balance (borrower)	163,311.03
Average principal balance (loanpart)	85,959.60
Weighted average current interest rate	2.35 %
Weighted average maturity (in years)	15.11
Weighted average remaining time to interest reset (in years)	5.92
Weighted average seasoning (in years)	14.76
Weighted average CLTOMV	53.54 %
Weighted average CLTIMV	47.08 %
Maximum current interest rate	7.60 %
Minimum current interest rate	0.00 %
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

1. Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	223,368.83	19,210,136,342.23	99.99 %	223,477	99.99 %	2.35 %	15.11	47.08 %
<=	30 days	19,248.51	2,075,227.68	0.01 %	24	0.01 %	1.81 %	16.89	59.33 %
30 days	60 days	3,133.70	187,791.56	0.00 %	4	0.00 %	1.96 %	7.66	22.69 %
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 %
Total		245,751.04	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

The number of days past due is determined according to the EBA Definition of Default, using relative and absolute thresholds. As a result, mortgage loans with an arrears amount could be considered performing if both thresholds are not satisfied.

Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
Annuity	1,312,111,621.39	6.83 %	23,804	10.65 %	2.23 %	22.18	52.30 %
Bank Savings	852,342,113.66	4.44 %	12,007	5.37 %	2.65 %	16.90	49.71 %
Interest Only	13,109,102,929.90	68.23 %	135,892	60.80 %	2.37 %	14.59	45.52 %
Hybrid	550,601,956.90	2.87 %	7,608	3.40 %	3.21 %	13.66	48.90 %
Investments	1,496,457,845.31	7.79 %	10,634	4.76 %	2.31 %	12.91	54.95 %
Life Insurance	1,048,772,959.78	5.46 %	11,188	5.01 %	2.48 %	10.54	51.64 %
Lineair	108,248,123.45	0.56 %	2,311	1.03 %	2.02 %	20.37	46.44 %
Savings	83,084,759.23	0.43 %	3,363	1.50 %	3.39 %	8.42	31.37 %
Credit Mortgage	651,677,051.85	3.39 %	16,698	7.47 %	0.78 %	22.73	39.76 %
Other							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
<= 25.000	77,206,496.32	0.40 %	5,591	4.75 %	2.25 %	10.38	7.23 %
25,000 - 50,000	336,335,775.58	1.75 %	8,640	7.34 %	2.24 %	11.62	13.66 %
50,000 - 75,000	630,850,741.49	3.28 %	9,921	8.43 %	2.30 %	12.63	20.96 %
75,000 - 100,000	1,052,703,313.12	5.48 %	11,847	10.07 %	2.33 %	13.58	28.34 %
100,000 - 150,000	3,252,826,913.73	16.93 %	25,696	21.84 %	2.40 %	14.63	39.13 %
150,000 - 200,000	3,975,115,505.19	20.69 %	22,672	19.27 %	2.44 %	15.28	47.66 %
200,000 - 250,000	3,183,290,501.56	16.57 %	14,184	12.06 %	2.41 %	15.60	51.82 %
250,000 - 300,000	2,242,257,390.78	11.67 %	8,184	6.96 %	2.36 %	15.65	53.84 %
300,000 - 350,000	1,349,983,809.95	7.03 %	4,158	3.53 %	2.31 %	15.62	55.07 %
350,000 - 400,000	996,399,698.32	5.19 %	2,661	2.26 %	2.22 %	15.72	56.28 %
400,000 - 450,000	624,334,490.27	3.25 %	1,470	1.25 %	2.17 %	15.85	57.01 %
450,000 - 500,000	460,323,240.43	2.40 %	967	0.82 %	2.16 %	15.79	58.30 %
500,000 - 550,000	275,279,503.40	1.43 %	522	0.44 %	2.08 %	15.69	58.21 %
550,000 - 600,000	221,584,969.55	1.15 %	385	0.33 %	2.14 %	16.02	58.70 %
600,000 - 650,000	151,079,888.95	0.79 %	241	0.20 %	2.11 %	15.90	61.64 %
650,000 - 700,000	123,431,244.41	0.64 %	182	0.15 %	2.05 %	15.95	59.34 %
700,000 - 750,000	88,902,598.78	0.46 %	122	0.10 %	1.89 %	15.57	59.35 %
750,000 - 800,000	49,975,331.53	0.26 %	64	0.05 %	1.89 %	16.59	57.29 %
800,000 - 850,000	42,149,395.77	0.22 %	51	0.04 %	1.99 %	16.91	59.74 %
850,000 - 900,000	34,196,717.03	0.18 %	39	0.03 %	2.05 %	17.03	60.16 %
900,000 - 950,000	19,453,907.17	0.10 %	21	0.02 %	1.95 %	16.68	60.23 %
950,000 - 1,000,000	24,717,928.14	0.13 %	25	0.02 %	1.84 %	14.79	59.15 %
> 1.000.000							
Unknown							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
<= 1999	872,816,409.34	4.54 %	16,558	7.41 %	2.04 %	6.48	28.50 %
1999 - 2000	532,690,608.87	2.77 %	7,688	3.44 %	2.08 %	8.09	34.65 %
2000 - 2001	443,446,037.29	2.31 %	5,710	2.55 %	1.84 %	8.93	38.11 %
2001 - 2002	506,636,606.68	2.64 %	5,775	2.58 %	1.91 %	9.92	43.37 %
2002 - 2003	587,973,779.79	3.06 %	6,394	2.86 %	2.12 %	11.05	45.22 %
2003 - 2004	892,039,160.77	4.64 %	9,536	4.27 %	2.15 %	12.17	45.71 %
2004 - 2005	1,334,795,997.97	6.95 %	15,072	6.74 %	2.04 %	13.14	45.96 %
2005 - 2006	2,187,589,847.70	11.39 %	24,082	10.77 %	2.15 %	14.07	48.29 %
2006 - 2007	2,633,329,074.94	13.71 %	27,431	12.27 %	2.55 %	14.74	49.98 %
2007 - 2008	1,982,201,234.30	10.32 %	19,664	8.80 %	3.03 %	15.69	48.77 %
2008 - 2009	1,675,125,198.08	8.72 %	16,137	7.22 %	2.68 %	16.56	49.82 %
2009 - 2010	1,093,352,062.48	5.69 %	11,528	5.16 %	2.12 %	17.24	50.02 %
2010 - 2011	1,144,421,177.62	5.96 %	13,596	6.08 %	2.29 %	17.92	50.07 %
2011 - 2012	1,412,530,531.71	7.35 %	16,333	7.31 %	2.25 %	18.67	49.63 %
2012 - 2013	322,085,358.66	1.68 %	4,219	1.89 %	2.91 %	18.69	47.77 %
2013 - 2014	460,105,955.36	2.39 %	5,760	2.58 %	2.70 %	19.36	42.66 %
2014 - 2015	71,883,347.95	0.37 %	1,248	0.56 %	2.66 %	19.68	44.95 %
2015 - 2016	76,372,118.33	0.40 %	1,426	0.64 %	2.56 %	20.45	43.71 %
2016 - 2017	75,131,779.19	0.39 %	1,335	0.60 %	2.36 %	20.10	46.85 %
2017 - 2018	312,950,464.75	1.63 %	3,691	1.65 %	2.06 %	24.42	54.04 %
2018 - 2019	176,063,148.61	0.92 %	2,680	1.20 %	2.17 %	23.95	50.63 %
2019 - 2020	110,249,430.86	0.57 %	2,071	0.93 %	2.16 %	24.24	50.73 %
2020 - 2021	141,424,332.95	0.74 %	2,630	1.18 %	1.75 %	26.42	54.64 %
2021 >=	167,185,697.27	0.87 %	2,941	1.32 %	1.57 %	28.02	58.86 %
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
< 1 year	197,648,109.53	1.03 %	3,469	1.55 %	1.59 %	27.93	58.34 %
1 year - 2 years	129,084,534.45	0.67 %	2,487	1.11 %	1.77 %	25.99	53.96 %
2 years - 3 years	111,877,281.79	0.58 %	2,041	0.91 %	2.23 %	23.99	50.30 %
3 years - 4 years	352,713,725.01	1.84 %	4,189	1.87 %	2.10 %	24.75	53.26 %
4 years - 5 years	127,281,906.20	0.66 %	2,023	0.91 %	2.09 %	22.67	51.71 %
5 years - 6 years	75,655,752.72	0.39 %	1,390	0.62 %	2.42 %	20.05	46.52 %
6 years - 7 years	77,694,775.80	0.40 %	1,406	0.63 %	2.58 %	20.41	43.53 %
7 years - 8 years	67,787,853.40	0.35 %	1,184	0.53 %	2.65 %	19.48	45.01 %
8 years - 9 years	477,219,531.42	2.48 %	5,950	2.66 %	2.70 %	19.30	43.05 %
9 years - 10 years	393,215,486.29	2.05 %	5,094	2.28 %	2.82 %	18.79	47.78 %
10 years - 11 years	1,523,991,414.38	7.93 %	17,683	7.91 %	2.24 %	18.58	49.77 %
11 years - 12 years	1,096,422,550.65	5.71 %	12,815	5.73 %	2.31 %	17.78	50.13 %
12 years - 13 years	1,142,678,081.53	5.95 %	11,867	5.31 %	2.19 %	17.22	49.86 %
13 years - 14 years	1,713,024,712.52	8.92 %	16,469	7.37 %	2.71 %	16.43	49.62 %
14 years - 15 years	2,101,128,234.39	10.94 %	20,891	9.35 %	3.00 %	15.55	49.12 %
15 years - 16 years	2,722,384,155.42	14.17 %	28,551	12.77 %	2.49 %	14.61	49.79 %
16 years - 17 years	1,987,664,793.73	10.35 %	22,231	9.95 %	2.09 %	13.97	47.87 %
17 years - 18 years	1,278,031,399.68	6.65 %	14,214	6.36 %	2.07 %	12.92	45.84 %
18 years - 19 years	808,692,279.82	4.21 %	8,619	3.86 %	2.12 %	11.98	45.82 %
19 years - 20 years	575,485,944.92	3.00 %	6,313	2.82 %	2.12 %	10.88	44.95 %
20 years - 21 years	487,190,842.86	2.54 %	5,731	2.56 %	1.88 %	9.66	42.21 %
21 years - 22 years	445,217,767.11	2.32 %	5,829	2.61 %	1.89 %	8.78	37.44 %
22 years - 23 years	515,283,539.94	2.68 %	7,586	3.39 %	2.09 %	7.98	34.13 %
23 years - 24 years	302,014,592.72	1.57 %	4,962	2.22 %	2.06 %	7.23	31.31 %
24 years - 25 years	234,507,894.84	1.22 %	4,206	1.88 %	2.01 %	6.51	29.09 %
25 years - 26 years	122,495,550.14	0.64 %	2,507	1.12 %	2.00 %	6.12	25.58 %
26 years - 27 years	58,366,772.02	0.30 %	1,382	0.62 %	2.09 %	5.01	23.66 %
27 years - 28 years	54,948,197.54	0.29 %	1,396	0.62 %	2.00 %	4.38	22.21 %
28 years - 29 years	23,714,950.53	0.12 %	700	0.31 %	1.89 %	3.98	21.50 %
29 years - 30 years	8,976,730.12	0.05 %	320	0.14 %	1.68 %	5.53	21.15 %
30 years >=							
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
2020 - 2025	175,850,703.14	0.92 %	4,510	2.02 %	2.11 %	2.04	30.58 %
2025 - 2030	1,475,385,599.08	7.68 %	24,847	11.12 %	2.20 %	6.37	34.44 %
2030 - 2035	4,362,779,808.97	22.71 %	49,931	22.34 %	2.14 %	11.06	44.96 %
2035 - 2040	9,111,350,210.17	47.42 %	90,584	40.53 %	2.53 %	15.27	49.19 %
2040 - 2045	2,896,591,737.49	15.08 %	33,559	15.01 %	2.33 %	19.64	48.67 %
2045 - 2050	772,200,324.31	4.02 %	10,540	4.72 %	2.18 %	25.81	52.48 %
2050 - 2055	297,155,608.04	1.55 %	5,127	2.29 %	1.65 %	29.17	57.59 %
2055 - 2060	796,135.60	0.00 %	15	0.01 %	2.28 %	35.22	47.96 %
2060 - 2065	11,572.28	0.00 %	1	0.00 %	2.29 %	42.50	58.93 %
2065 - 2070	117,000.00	0.00 %	2	0.00 %	1.98 %	44.59	30.57 %
2070 - 2075							
2075 - 2080							
2080 - 2085	33,835,306.35	0.18 %	1,191	0.53 %	1.84 %	62.05	40.18 %
2085 - 2090	86,325,356.04	0.45 %	3,198	1.43 %	1.84 %	64.88	45.65 %
2090 - 2095							
2095 - 2100							
2100 >=							
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
< 1 years	18,571,843.63	0.10 %	709	0.32 %	1.89 %	0.58	30.86 %
1 years - 2 years	52,344,069.63	0.27 %	1,339	0.60 %	2.09 %	1.51	31.63 %
2 years - 3 years	89,097,671.31	0.46 %	2,100	0.94 %	2.16 %	2.48	29.73 %
3 years - 4 years	98,575,399.43	0.51 %	2,227	1.00 %	2.23 %	3.47	31.99 %
4 years - 5 years	165,758,929.95	0.86 %	3,368	1.51 %	2.24 %	4.50	32.46 %
5 years - 6 years	268,454,493.13	1.40 %	4,812	2.15 %	2.23 %	5.47	32.67 %
6 years - 7 years	340,414,742.56	1.77 %	5,685	2.54 %	2.21 %	6.50	34.11 %
7 years - 8 years	525,680,715.30	2.74 %	7,808	3.49 %	2.16 %	7.49	36.02 %
8 years - 9 years	521,253,004.97	2.71 %	7,138	3.19 %	2.00 %	8.46	39.38 %
9 years - 10 years	741,827,839.56	3.86 %	9,289	4.16 %	2.09 %	9.49	43.37 %
10 years - 11 years	753,284,200.03	3.92 %	8,522	3.81 %	2.26 %	10.43	45.28 %
11 years - 12 years	904,446,187.63	4.71 %	9,593	4.29 %	2.22 %	11.50	46.29 %
12 years - 13 years	1,283,821,540.86	6.68 %	13,903	6.22 %	2.12 %	12.47	46.14 %
13 years - 14 years	1,909,394,818.18	9.94 %	20,560	9.20 %	2.11 %	13.49	47.93 %
14 years - 15 years	2,556,928,451.46	13.31 %	25,855	11.57 %	2.49 %	14.41	49.68 %
15 years - 16 years	2,012,081,979.30	10.47 %	19,127	8.56 %	2.98 %	15.42	49.01 %
16 years - 17 years	1,648,124,623.67	8.58 %	15,200	6.80 %	2.70 %	16.46	49.50 %
17 years - 18 years	1,090,493,379.08	5.68 %	11,043	4.94 %	2.17 %	17.47	49.40 %
18 years - 19 years	980,359,655.12	5.10 %	11,119	4.97 %	2.26 %	18.49	50.00 %
19 years - 20 years	1,316,146,376.70	6.85 %	14,617	6.54 %	2.21 %	19.45	49.90 %
20 years - 21 years	315,555,032.26	1.64 %	3,857	1.73 %	2.71 %	20.32	48.12 %
21 years - 22 years	343,879,539.16	1.79 %	4,216	1.89 %	2.56 %	21.59	41.76 %
22 years - 23 years	70,845,830.55	0.37 %	1,112	0.50 %	2.47 %	22.48	47.61 %
23 years - 24 years	99,520,350.12	0.52 %	1,523	0.68 %	2.45 %	23.46	47.28 %
24 years - 25 years	91,774,354.39	0.48 %	1,366	0.61 %	2.32 %	24.44	50.61 %
25 years - 26 years	132,812,088.95	0.69 %	1,796	0.80 %	2.17 %	25.54	53.89 %
26 years - 27 years	336,089,309.75	1.75 %	3,853	1.72 %	2.10 %	26.21	53.95 %
27 years - 28 years	109,934,694.06	0.57 %	1,893	0.85 %	2.18 %	27.46	51.91 %
28 years - 29 years	122,071,611.00	0.64 %	2,277	1.02 %	1.74 %	28.47	54.56 %
29 years - 30 years	174,628,395.43	0.91 %	2,939	1.31 %	1.60 %	29.46	58.84 %
30 years >=	138,228,234.30	0.72 %	4,659	2.08 %	1.82 %	59.68	46.06 %
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Current Loan To Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
<= 10.00 %	163,911,815.81	0.85 %	7,032	3.61 %	2.24 %	10.52	6.23 %
10.00 % - 20.00 %	725,206,150.75	3.77 %	11,849	7.41 %	2.20 %	12.32	13.88 %
20.00 % - 30.00 %	1,418,418,006.96	7.38 %	14,255	10.36 %	2.19 %	13.37	22.39 %
30.00 % - 40.00 %	2,154,295,844.42	11.21 %	15,425	12.69 %	2.22 %	14.03	31.07 %
40.00 % - 50.00 %	2,914,940,229.97	15.17 %	16,325	14.37 %	2.28 %	14.52	39.77 %
50.00 % - 60.00 %	3,374,405,838.54	17.56 %	15,832	14.83 %	2.35 %	14.91	48.46 %
60.00 % - 70.00 %	3,274,662,758.24	17.04 %	13,421	13.18 %	2.42 %	15.35	57.07 %
70.00 % - 80.00 %	2,352,388,947.57	12.24 %	8,822	9.13 %	2.48 %	15.79	65.58 %
80.00 % - 90.00 %	963,214,577.32	5.01 %	3,286	3.65 %	2.52 %	16.03	73.65 %
90.00 % - 100.00 %	143,516,810.83	0.75 %	417	0.56 %	2.30 %	17.90	81.84 %
100.00 % - 110.00 %	26,602,444.86	0.14 %	70	0.12 %	1.93 %	21.48	91.45 %
110.00 % - 120.00 %	3,120,726.90	0.02 %	8	0.01 %	2.07 %	21.05	101.55 %
120.00 % - 130.00 %	393,963.15	0.00 %	1	0.00 %	1.79 %	29.50	107.67 %
130.00 % - 140.00 %	170,912.58	0.00 %	1	0.00 %	1.77 %	23.31	114.94 %
140.00 % - 150.00 %	341,885.67	0.00 %	1	0.00 %	1.52 %	23.13	132.45 %
150.00 % >							
NHG Guarantee	1,696,808,447.90	8.83 %	10,898	10.08 %	2.41 %	18.75	52.18 %
Unknown							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Current Loan To Indexed Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
<= 10.00 %	226,305,811.60	1.18 %	8,471	4.43 %	2.23 %	10.79	7.11 %
10.00 % - 20.00 %	974,473,978.65	5.07 %	14,144	9.15 %	2.19 %	12.57	15.75 %
20.00 % - 30.00 %	1,904,645,591.77	9.91 %	16,733	12.74 %	2.20 %	13.59	25.43 %
30.00 % - 40.00 %	2,857,961,940.49	14.88 %	18,080	15.48 %	2.24 %	14.32	35.31 %
40.00 % - 50.00 %	3,702,524,031.75	19.27 %	18,488	16.90 %	2.33 %	14.75	45.12 %
50.00 % - 60.00 %	3,815,941,604.67	19.86 %	16,120	15.63 %	2.41 %	15.26	54.93 %
60.00 % - 70.00 %	2,810,930,350.18	14.63 %	10,656	10.98 %	2.47 %	15.72	64.52 %
70.00 % - 80.00 %	1,080,089,164.49	5.62 %	3,655	4.04 %	2.53 %	16.03	73.60 %
80.00 % - 90.00 %	122,081,964.15	0.64 %	345	0.49 %	2.19 %	18.54	83.18 %
90.00 % - 100.00 %	17,763,691.52	0.09 %	45	0.08 %	1.92 %	21.24	93.65 %
100.00 % - 110.00 %	2,359,986.05	0.01 %	6	0.01 %	2.09 %	21.53	104.14 %
110.00 % - 120.00 %	170,912.58	0.00 %	1	0.00 %	1.77 %	23.31	114.94 %
120.00 % - 130.00 %							
130.00 % - 140.00 %	341,885.67	0.00 %	1	0.00 %	1.52 %	23.13	132.45 %
140.00 % - 150.00 %							
150.00 % >							
NHG Guarantee	1,696,808,447.90	8.83 %	10,898	10.08 %	2.41 %	18.75	52.18 %
Unknown							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
<= 0.5 %	1,781,262,664.99	9.27 %	23,680	10.59 %	0.36 %	12.52	43.67 %
0.5 % - 1.0 %	355,330,793.45	1.85 %	3,599	1.61 %	0.60 %	13.77	53.83 %
1.0 % - 1.5 %	1,235,341,787.10	6.43 %	16,790	7.51 %	1.34 %	15.88	43.59 %
1.5 % - 2.0 %	3,777,881,190.25	19.66 %	50,596	22.64 %	1.79 %	17.44	44.66 %
2.0 % - 2.5 %	4,606,360,269.40	23.98 %	49,911	22.33 %	2.25 %	14.77	46.72 %
2.5 % - 3.0 %	3,025,328,771.28	15.75 %	29,663	13.27 %	2.73 %	14.83	50.40 %
3.0 % - 3.5 %	1,830,229,510.44	9.53 %	18,527	8.29 %	3.24 %	14.83	51.49 %
3.5 % - 4.0 %	1,001,816,194.48	5.21 %	10,921	4.89 %	3.74 %	14.54	49.11 %
4.0 % - 4.5 %	657,200,496.37	3.42 %	7,193	3.22 %	4.28 %	14.67	47.31 %
4.5 % - 5.0 %	590,895,096.83	3.08 %	7,001	3.13 %	4.75 %	14.65	46.76 %
5.0 % - 5.5 %	238,873,123.31	1.24 %	3,477	1.56 %	5.25 %	13.99	44.30 %
5.5 % - 6.0 %	79,020,400.16	0.41 %	1,402	0.63 %	5.75 %	13.03	42.05 %
6.0 % - 6.5 %	24,705,412.40	0.13 %	537	0.24 %	6.24 %	12.19	39.75 %
6.5 % - 7.0 %	6,930,810.50	0.04 %	177	0.08 %	6.73 %	10.10	34.28 %
7.0 % >	1,222,840.51	0.01 %	31	0.01 %	7.15 %	12.28	38.04 %
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
< 1 year	766,439,545.01	3.99 %	10,510	4.70 %	2.48 %	13.16	45.27 %
1 year - 2 years	546,577,754.96	2.84 %	8,407	3.76 %	2.77 %	12.63	41.26 %
2 years - 3 years	600,565,203.15	3.13 %	9,177	4.11 %	2.91 %	11.63	41.19 %
3 years - 4 years	1,354,247,318.84	7.05 %	16,481	7.37 %	2.84 %	13.45	43.36 %
4 years - 5 years	2,863,064,994.02	14.90 %	31,718	14.19 %	2.80 %	14.13	46.55 %
5 years - 6 years	2,438,886,294.61	12.69 %	26,653	11.93 %	2.80 %	14.60	47.38 %
6 years - 7 years	1,716,880,187.36	8.94 %	19,234	8.61 %	2.62 %	16.01	47.43 %
7 years - 8 years	1,097,347,766.74	5.71 %	12,600	5.64 %	2.64 %	15.40	47.80 %
8 years - 9 years	1,505,063,958.30	7.83 %	15,184	6.79 %	2.17 %	15.71	49.28 %
9 years - 10 years	1,498,929,366.21	7.80 %	14,681	6.57 %	2.02 %	15.96	49.99 %
10 years - 11 years	491,773,861.64	2.56 %	4,336	1.94 %	2.44 %	15.31	49.62 %
11 years - 12 years	558,265,662.95	2.91 %	4,834	2.16 %	2.67 %	15.97	50.58 %
12 years - 13 years	81,699,861.94	0.43 %	910	0.41 %	3.33 %	15.76	48.08 %
13 years - 14 years	365,768,500.04	1.90 %	3,339	1.49 %	2.83 %	16.04	49.10 %
14 years - 15 years	239,240,528.80	1.25 %	2,563	1.15 %	2.33 %	16.75	48.16 %
15 years - 16 years	61,605,239.90	0.32 %	671	0.30 %	3.16 %	18.04	48.73 %
16 years - 17 years	113,462,378.05	0.59 %	1,343	0.60 %	3.03 %	21.43	50.40 %
17 years - 18 years	77,906,641.91	0.41 %	1,057	0.47 %	3.02 %	20.94	51.60 %
18 years - 19 years	225,733,841.59	1.17 %	2,937	1.31 %	2.16 %	21.25	53.63 %
19 years - 20 years	239,288,084.88	1.25 %	3,408	1.52 %	1.63 %	22.98	54.96 %
20 years - 21 years	17,165,147.81	0.09 %	236	0.11 %	1.72 %	25.71	56.33 %
21 years - 22 years							
22 years - 23 years							
23 years - 24 years							
24 years - 25 years							
25 years - 26 years							
26 years - 27 years							
27 years - 28 years							
28 years - 29 years							
29 years - 30 years							
30 years >=							
Floating	2,352,487,222.76	12.24 %	33,226	14.87 %	0.56 %	15.60	45.47 %
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Interest Payment Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
Floating	2,352,487,222.76	12.24 %	33,226	14.87 %	0.56 %	15.60	45.47 %
Fixed	16,859,912,138.71	87.76 %	190,279	85.13 %	2.60 %	15.05	47.30 %
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
House	16,955,138,159.26	88.25 %	101,142	85.97 %	2.34 %	15.06	47.71 %
Apartment	2,257,261,202.21	11.75 %	16,501	14.03 %	2.38 %	15.55	42.37 %
Business							
House / Business (< 50%)							
House / Business (> 50%)							
Other							
Unknown							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
Drenthe	519,457,052.08	2.70 %	3,534	3.00 %	2.36 %	14.98	49.28 %
Flevoland	680,511,101.71	3.54 %	4,104	3.49 %	2.36 %	15.06	48.73 %
Friesland	526,744,033.72	2.74 %	3,934	3.34 %	2.35 %	15.07	49.39 %
Gelderland	2,373,688,743.99	12.35 %	14,560	12.38 %	2.36 %	15.21	49.58 %
Groningen	485,432,011.46	2.53 %	3,804	3.23 %	2.37 %	14.69	48.51 %
Limburg	661,453,659.45	3.44 %	4,802	4.08 %	2.39 %	14.30	50.04 %
Noord-Brabant	2,425,090,706.96	12.62 %	14,579	12.39 %	2.31 %	14.85	48.51 %
Noord-Holland	3,921,216,698.05	20.41 %	22,099	18.78 %	2.28 %	15.34	43.20 %
Overijssel	1,171,461,192.60	6.10 %	7,688	6.54 %	2.38 %	15.08	51.03 %
Utrecht	1,824,995,900.61	9.50 %	10,007	8.51 %	2.36 %	15.44	44.36 %
Zeeland	278,218,032.67	1.45 %	2,081	1.77 %	2.42 %	14.86	48.80 %
Zuid-Holland	4,344,130,228.17	22.61 %	26,451	22.48 %	2.39 %	15.09	46.97 %
Unknown / Not specified							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
Owner Occupied	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %
Buy-to-Let							
Unknown							
Total	19,212,399,361.47	100.00 %	117,643	100.00 %	2.35 %	15.11	47.08 %

Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
Monthly	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %
Quarterly							
Semi-Annually							
Annually							
Unknown							
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Guarantee Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTIMV
NHG Guarantee	1,979,100,863.62	10.30 %	26,098	11.68 %	2.43 %	18.49	52.88 %
Non-NHG Guarantee	17,233,298,497.85	89.70 %	197,407	88.32 %	2.34 %	14.73	46.41 %
Total	19,212,399,361.47	100.00 %	223,505	100.00 %	2.35 %	15.11	47.08 %

Glossary

Term	Definition / Calculation
Account Bank	The bank at which the AIC Account is maintained from time to time being, as at the Programme Date, ING Bank and following termination of the AIC Account Agreement, such other replacement account bank as may be appointed in accordance with the AIC Account Agreement (unless the context otherwise requires).
ACT	Asset Cover Test. Asset Cover Test has the meaning ascribed to such term in the Asset Monitor Agreement.
ACT A	The lower of: (a) the sum of all Adjusted Current Balances of all Transferred Receivables. The "Adjusted Current Balance" of a Transferred Receivable is the lower of: (a) the Current Balance of such Transferred Receivable minus α and (b) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Transferred Receivable, minus β and (b) the Asset Percentage of: the sum of the Current Balance minus α of all Transferred Receivables.
ACT B	The aggregate amount of all Principal Receipts on the Transferred Receivables up to the end of the immediately preceding Calculation Period which have not been applied in accordance with the Trust Deed.
ACT C	The aggregate amount of all Transferred Collateral in cash which has not been applied in accordance with the Trust Deed.
ACT D	The aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets and accrued interest thereon which has not been applied in accordance with the Trust Deed. Substitution Assets will be valued on a monthly basis and be taken into account for their mark-to-market value at a discount based on a methodology notified to the Rating Agencies.
ACT E	The aggregate amount standing to the credit of the Pre-Maturity Liquidity Ledger and the Mandatory Liquidity Principal Ledger.
ACT Y	If any of the Issuer's credit ratings from any Rating Agency falls below any relevant minimum credit rating as determined to be applicable or agreed by the relevant Rating Agency from time to time (being as at the 2016 Programme Update, A-1 (short term) and A (long term) by S&P, P-1 (short term) by Moody's and 'F1' (short term) and 'A' (long term) by Fitch), an additional amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible set-off risk pertaining to deposits exceeding an amount of EUR 100,000 (or such other amount which would not be advanced to a Borrower in accordance with the Dutch deposit guarantee scheme (depositgarantiestelsel)), other than deposits on Bank Savings Accounts, maintained by Borrowers with ING or any New Originator that engages in the business of, inter alia, attracting or accepting deposits (the "Deposit Amount"). The Deposit Amount will be adjusted as follows. If the outcome of A(a) is lower than A(b) as described above, the Deposit Amount will be reduced with an amount equal to A(b) minus A(a) provided that the Deposit Amount will always be at least zero. If the outcome of A(a) is higher than A(b) as described above, the Deposit Amount will be reduced with the amount of the Excess Credit Enhancement. "Excess Credit Enhancement" means the amount (if any) by which the outcome of A(b) above undercuts the outcome that would have resulted from A(b) above if an Asset Percentage as notified to the Rating Agencies had been used.
ACT Z	Zero as long as the Total Return Swap Agreement is in place and, if a Portfolio Test is implemented or an alternative hedging methodology is put in place, is equal to the weighted average maturity in years of all outstanding Covered Bonds multiplied by the euro equivalent of the aggregate Principal Amount Outstanding of such Covered Bonds (and in respect of those Covered Bonds not denominated in euro, converted into euro at the respective Structured Swap Rate) multiplied by P per cent., where "P" means the weighted average margin of all outstanding Covered Bonds taken into consideration the remaining life of the relevant Series minus the AIC Margin.
ACT α (alfa)	For each Transferred Receivable the lower of its Current Balance and the sum of the following elements, to the extent applicable to it: (i) if it falls under category 3 or 4 of the above Deduction Risk description and it relates to a Life Loan in respect of which the related Mixed Insurance Policy is entered into by the Borrower with a Relevant Insurer: an amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible Deduction Risk; (ii) if it falls under category 4 of the above Deduction Risk description and it relates to a Savings Loan: an amount calculated on the basis of a method notified to the Rating Agencies related to the Savings and Accrued Savings Interest in connection with such Transferred Receivable, unless it concerns a Participation Receivable, in which case an amount equal to the relevant Participation is already deducted as part of the definition of Net Outstanding Principal Balance; (iii) if it falls under category 5 of the above Deduction Risk description: an amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible Deduction Risk; (iv) if it corresponds to a Construction Deposit: the amount of the Construction Deposit; (v) if it is owed by a Borrower who has entered into a Loan Agreement pertaining to a Revolving Credit Loan, an amount calculated on the basis of a method notified to the Rating Agencies with respect to the maximum amount that can be drawn by such Borrower from time to time under that Loan Agreement; (vi) if it was in breach of the Receivable Warranties as of the relevant Transfer Date: such amount as is necessary to reduce its Adjusted Current Balance or Current Balance, as the case may be, to zero; (vii) if it is 3 months or more in arrears and it is not a Defaulted Receivable: such amount as is necessary to arrive at 30 per cent. of its Current Balance; (viii) if it is a Defaulted Receivable: such amount as is necessary to reduce its Current Balance to zero; and/or (ix) if it is a Bank Savings Receivable: the amount standing to the credit of the related Bank Savings Account, unless it concerns a Relevant Receivable, in which case an amount equal to the relevant Participation is already deducted as part of the definition of Net Outstanding Principal Balance.
ACT β (bèta)	means for each Transferred Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) α minus L. "L" means for each Transferred 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 , L shall equal α .
Asset Percentage	95 per cent. or such lower percentage figure as is determined from time to time in accordance with the Asset Monitor Agreement.
Calculation Date	The date falling two business days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will be the last Calculation Date prior to that CBC Payment Date.
CLTIMV	Current Loan to Indexed Market Value means the ratio calculated by dividing the current outstanding loan amount by the Indexed Valuation.
CLTOMV	Current Loan to Original Market Value means the ratio calculated by dividing the current outstanding loan amount by the Market Value.
Construction Deposit	A mortgage loan agreement under which the relevant Borrower has requested part of the loan to be withheld, in anticipation of construction or improvement costs to be incurred by him at a later stage in connection with the Property.
Credit Rating	An assessment of the credit worthiness of the notes assigned by the credit rating agencies.
Current Balance	in relation to an Eligible Receivable at any date, the aggregate (without double counting) of the Net Outstanding Principal Balance, Accrued Interest (unless it concerns calculations for either the Asset Cover Test or the Amortisation Test Aggregate Receivable Amount, in which case Accrued Interest will not be included) and Arrears of Interest as at that date.
Index	The index of increases of house prices issued by the Land Registry in relation to residential properties in The Netherlands.

Term	Definition / Calculation
Indexed Valuation	<p>in relation to any Transferred Receivable secured over any Property:</p> <p>(i) at any date on which the Market Value of that Property is available (which valuation the Issuer has in the Asset Monitor Agreement undertaken to endeavour to procure within four months of the relevant Transfer Date):</p> <p>(a) when the Market Value of that Property is equal to or greater than the Price Indexed Valuation relating to the Market Value, the Price Indexed Valuation relating to the Market Value; or</p> <p>(b) when the Market Value of that Property is less than the Price Indexed Valuation relating to the Market Value, the Market Value plus 90 per cent. (or, if a different percentage is required or sufficient from time to time for the Covered Bonds to comply with Article 129 CRR and the Issuer wishes to apply such different percentage, then such different percentage) (such percentage, the "Relevant Market Value Percentage") of the difference between such Price Indexed Valuation and the Market Value; or</p> <p>(ii) at any date on which the Market Value of that Property is not available,</p> <p>(a) when the Original Market Value of that Property is equal to or greater than the Price Indexed Valuation relating to the Original Market Value, the Price Indexed Valuation relating to the Original Market Value; or</p> <p>(b) when the Original Market Value of that Property is less than the Price Indexed Valuation relating to the Original Market Value, the Original Market Value plus 90 per cent. (or, if a different percentage is required or sufficient from time to time for the Covered Bonds to comply with Article 129 CRR and the Issuer wishes to apply such different percentage, then such different percentage) (such percentage, the "Relevant OMV Percentage") of the difference between such Price Indexed Valuation and the Original Market Value.</p>
IRS	"Interest Rate Swap" means an interest rate swap transaction that forms part of a Swap Agreement.
Loan	Any loan (including the Initial Advance and any Further Advance) or loan part (leningdeel) granted by the relevant Originator to a Borrower pursuant to the terms of a Loan Agreement.
Loanpart(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists.
LTV Cut-Off Percentage	Such percentage as is required from time to time for the Covered Bonds to qualify as "Covered Bonds" as defined in Article 129 CRR, currently being 80 per cent. for all Transferred Receivables.
Market Value	in relation to any Property means, on any date, the value given to that Property by the most recent valuation calculated in accordance with the Automated Valuation Model.
Maturity Date (Bonds)	In respect of a Series the Interest Payment Date which falls no more than 45 years after the Issue Date of such Series and 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.
Minimum Overcollateralization	The minimum overcollateralization required by either law, the programme documentation or rating agencies.
Net Outstanding Principal Balance	In relation to a Transferred Receivable, at any date, the Gross Outstanding Principal Balance of such Receivable less, if it is a Participation Receivable, an amount equal to the relevant Participation on such date.
NHG Guarantee	A guarantee (borgtocht) issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the National Mortgage Guarantee (Nationale Hypotheek Garantie), as may be amended from time to time.
Nominal OC	The actual overcollateralization which is calculated by dividing (i) the total outstanding balance of the cover assets included in the cover pool by (ii) the total amount of outstanding covered bonds (both excluding accrued interest).
Occupancy	The way the mortgaged property is used (e.g. owner occupied).
Original Market Value	In this report, means the Market Value (marktaandeel) given to that Property by the most recent valuation calculated in accordance with the Automated Valuation Model.
Originator	ING Bank N.V. in its capacity as Originator.
Pre-Maturity Liquidity Ledger	Has the meaning ascribed to such term in Schedule 2 (Administration and Maintenance of Ledgers) to the Administration Agreement.
Remaining Tenor	The time in years from the reporting date to the maturity date of a loan.
Reserve Fund	Pursuant to the Trust Deed, if the Issuer's credit rating falls below A (long-term) or A-1 (short-term) by S&P, below P-1 (short-term) by Moody's or F1 (short-term) and A (long-term) by Fitch, the CBC will be required to establish a reserve fund (the "Reserve Fund") on the AIC Account which will be credited by the Issuer with an amount equal to the Reserve Fund Required Amount and such further amounts as are necessary from time to time to ensure that an amount up to the Reserve Fund Required Amount is credited to the Reserve Fund for as long as the above rating trigger is breached.
Savings	The savings part of all premiums received by a Participant from the relevant Borrower under or pursuant to the relevant insurance policy.
Series	a Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Interest Commencement Date but including as to whether or not the Covered Bonds are listed).
Servicer	ING Bank N.V.
Set-Off	The right of a debtor to set-off a claim that corresponds to its debt owed to the same counterparty.

Contact Information

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