

Covered Bond

Dutch National Transparency Template Covered Bond

Reporting period: 1 September 2013 - 30 September 2013

Reporting Date: 21 October 2013

AMOUNTS ARE IN EURO

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance	Outstanding Amount	Coupon	Issuance Date	Maturity Date	IRS Counterparty
1	XS0353943540	EUR	1,000,000,000.00	0.00	4.250	19/03/08	19/03/13	ING Bank N.V.
2		EUR	20,000,000.00	20,000,000.00	5.610	21/05/08	21/05/48	ING Bank N.V.
3	XS0368232327	EUR	2,400,000,000.00	2,400,000,000.00	5.250	05/06/08	05/06/18	ING Bank N.V.
4		EUR	20,000,000.00	20,000,000.00	5.800	09/06/08	08/06/48	ING Bank N.V.
5		EUR	25,800,000.00	25,800,000.00	5.800	10/06/08	10/06/48	ING Bank N.V.
6		EUR	20,000,000.00	20,000,000.00	6.000	18/06/08	18/06/48	ING Bank N.V.
7	CH0043432514	CHF	200,000,000.00	0.00	3.750	24/07/08	24/07/12	ING Bank N.V.
		EUR*	123,319,768.16	0.00				
8	CH0043432548	CHF	150,000,000.00	150,000,000.00	4.000	24/07/08	24/04/15	ING Bank N.V.
		EUR*	92,489,826.12	92,489,826.12				
9	XS0383944013	EUR	100,000,000.00	0.00		19/08/08	19/08/11	ING Bank N.V.
10		CHF	30,000,000.00	30,000,000.00	3.403	05/09/08	05/01/16	ING Bank N.V.
		EUR*	18,677,624.21	18,677,624.21				
11		CHF	30,000,000.00	30,000,000.00	3.480	05/09/08	05/01/17	ING Bank N.V.
		EUR*	18,677,624.21	18,677,624.21				
12		CHF	30,000,000.00	30,000,000.00	3.530	05/09/08	05/09/17	ING Bank N.V.
		EUR*	18,677,624.21	18,677,624.21				
13		EUR	20,000,000.00	20,000,000.00	5.555	08/09/08	08/09/48	ING Bank N.V.
14		EUR	22,000,000.00	22,000,000.00	5.540	12/09/08	14/09/48	ING Bank N.V.
15		EUR	55,000,000.00	55,000,000.00	4.740	10/12/08	11/12/23	ING Bank N.V.
16		EUR	55,000,000.00	55,000,000.00	4.740	10/12/08	11/12/23	ING Bank N.V.
17		EUR	117,500,000.00	117,500,000.00	5.313	27/02/09	27/02/24	ING Bank N.V.
18		EUR	60,500,000.00	60,500,000.00	5.180	10/03/09	10/03/25	ING Bank N.V.
19		EUR	190,000,000.00	190,000,000.00	4.265	26/03/09	26/03/29	ING Bank N.V.
20		EUR	55,000,000.00	55,000,000.00	5.472	30/03/09	30/03/26	ING Bank N.V.
21		EUR	110,000,000.00	110,000,000.00	5.000	23/04/09	23/04/21	ING Bank N.V.
22	XS0430609296	EUR	1,250,000,000.00	1,250,000,000.00	4.750	27/05/09	27/05/19	ING Bank N.V.
23		EUR	30,000,000.00	30,000,000.00	5.300	30/06/09	30/06/29	ING Bank N.V.
24		EUR	85,000,000.00	85,000,000.00	4.855	17/07/09	17/07/24	ING Bank N.V.
25		EUR	2,000,000.00	2,000,000.00	4.050	17/07/09	17/07/17	ING Bank N.V.
26		EUR	85,000,000.00	85,000,000.00	5.050	17/07/09	17/07/29	ING Bank N.V.
27		EUR	160,000,000.00	0.00	4.700	21/07/09	31/10/11	ING Bank N.V.
28	XS0441116752	EUR	40,000,000.00	40,000,000.00	4.700	21/07/09	21/07/21	ING Bank N.V.
29	XS0455122076	EUR	2,000,000,000.00	2,000,000,000.00	3.000	30/09/09	30/09/14	ING Bank N.V.
30		EUR	50,000,000.00	50,000,000.00	4.560	05/10/09	01/11/39	ING Bank N.V.
31		EUR	20,000,000.00	20,000,000.00	4.525	09/10/09	06/11/34	ING Bank N.V.

Series	ISIN	Currency	Initial Principal Balance	Outstanding Amount	Coupon	Issuance Date	Maturity Date	IRS Counterparty
32		EUR	20,000,000.00	20,000,000.00	4.520	14/10/09	14/10/39	ING Bank N.V.
33		EUR	200,000,000.00	200,000,000.00	4.080	03/11/09	03/11/22	ING Bank N.V.
34		EUR	40,000,000.00	40,000,000.00	4.440	21/12/09	21/12/29	ING Bank N.V.
35		EUR	85,000,000.00	85,000,000.00	4.159	21/12/09	21/01/25	ING Bank N.V.
36		EUR	44,000,000.00	44,000,000.00	4.535	12/01/10	12/01/40	ING Bank N.V.
37	XS0479696204	EUR	1,250,000,000.00	1,250,000,000.00	4.000	18/01/10	17/01/20	ING Bank N.V.
38		EUR	20,000,000.00	20,000,000.00	4.500	05/03/10	05/03/30	ING Bank N.V.
39		EUR	15,000,000.00	15,000,000.00	4.430	09/03/10	09/03/40	ING Bank N.V.
40		EUR	130,000,000.00	130,000,000.00	4.038	15/03/10	15/03/23	ING Bank N.V.
41	XS0497141142	EUR	1,850,000,000.00	1,850,000,000.00	3.375	23/03/10	23/03/17	ING Bank N.V.
42		EUR	10,000,000.00	10,000,000.00	3.853	24/03/10	24/03/21	ING Bank N.V.
43		EUR	13,000,000.00	13,000,000.00	4.050	31/03/10	31/03/25	ING Bank N.V.
44		EUR	22,000,000.00	22,000,000.00	4.480	09/04/10	09/04/40	ING Bank N.V.
45		EUR	55,000,000.00	55,000,000.00	4.550	13/04/10	13/04/40	ING Bank N.V.
46		EUR	50,000,000.00	50,000,000.00	4.040	15/04/10	15/04/25	ING Bank N.V.
47		EUR	25,000,000.00	25,000,000.00	4.110	19/04/10	22/04/25	ING Bank N.V.
48		EUR	35,000,000.00	35,000,000.00	4.452	23/04/10	23/04/30	ING Bank N.V.
49		EUR	41,000,000.00	41,000,000.00	4.140	04/06/10	04/06/40	ING Bank N.V.
50		EUR	51,000,000.00	51,000,000.00	4.120	08/06/10	08/06/40	ING Bank N.V.
51		EUR	20,000,000.00	20,000,000.00	4.100	22/06/10	22/06/40	ING Bank N.V.
52		EUR	31,000,000.00	31,000,000.00	4.310	29/06/10	29/06/40	ING Bank N.V.
53		EUR	10,000,000.00	10,000,000.00		06/07/10	27/09/20	ING Bank N.V.
54		EUR	25,000,000.00	25,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
55		EUR	20,000,000.00	20,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
56		EUR	8,500,000.00	8,500,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
57		EUR	26,500,000.00	26,500,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
58		EUR	5,000,000.00	5,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
59		EUR	5,000,000.00	5,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
60		EUR	13,000,000.00	13,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
61		EUR	57,000,000.00	57,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
62		EUR	115,000,000.00	115,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
63		EUR	25,000,000.00	25,000,000.00	4.060	15/07/10	15/07/30	ING Bank N.V.
64		EUR	100,000,000.00	100,000,000.00	4.150	23/07/10	23/07/30	ING Bank N.V.
65	XS0537421736	EUR	2,000,000,000.00	2,000,000,000.00	2.250	31/08/10	31/08/15	ING Bank N.V.
66		EUR	150,000,000.00	150,000,000.00	3.460	15/09/10	15/09/27	ING Bank N.V.
67		EUR	32,000,000.00	32,000,000.00	3.465	30/09/10	29/09/23	ING Bank N.V.
68		EUR	20,000,000.00	20,000,000.00	3.560	27/09/10	29/09/25	ING Bank N.V.

Series	ISIN	Currency	Initial Principal Balance	Outstanding Amount	Coupon	Issuance Date	Maturity Date	IRS Counterparty
69		EUR	68,000,000.00	68,000,000.00	3.500	30/09/10	30/09/27	ING Bank N.V.
70		EUR	10,000,000.00	10,000,000.00	3.780	21/10/10	21/10/30	ING Bank N.V.
71		EUR	10,000,000.00	10,000,000.00	4.000	21/10/10	21/10/30	ING Bank N.V.
72	XS0552397118	NOK	500,000,000.00	500,000,000.00	4.600	27/10/10	27/10/20	ING Bank N.V.
		EUR*	61,812,337.74	61,812,337.74				
73	XS0555431278	NOK	500,000,000.00	500,000,000.00	4.715	02/11/10	02/11/20	ING Bank N.V.
		EUR*	61,576,354.68	61,576,354.68				
74		EUR	40,000,000.00	40,000,000.00	4.000	09/11/10	09/11/40	ING Bank N.V.
75		EUR	63,000,000.00	63,000,000.00	3.010	19/11/10	19/11/18	ING Bank N.V.
76	CH012041325	CHF	350,000,000.00	350,000,000.00	1.875	24/11/10	29/08/18	ING Bank N.V.
		EUR*	259,740,259.73	259,740,259.73				
77	US449786AH59	USD	1,000,000,000.00	1,000,000,000.00	2.500	24/11/10	14/01/16	ING Bank N.V.
		EUR*	735,294,117.65	735,294,117.65				
78		EUR	20,000,000.00	20,000,000.00	3.780	25/11/10	25/11/25	ING Bank N.V.
79		EUR	20,000,000.00	20,000,000.00	3.040	29/11/10	29/11/17	ING Bank N.V.
80		EUR	20,000,000.00	20,000,000.00	4.350	08/12/10	10/12/40	ING Bank N.V.
81		EUR	40,000,000.00	40,000,000.00	4.340	10/12/10	10/12/40	ING Bank N.V.
82	XS0576072622	EUR	1,550,000,000.00	1,550,000,000.00	3.375	11/01/11	11/01/18	ING Bank N.V.
83		EUR	42,000,000.00	42,000,000.00	4.400	14/01/11	14/01/41	ING Bank N.V.
84	XS0586995442	NOK	500,000,000.00	500,000,000.00	5.115	01/02/11	01/02/21	ING Bank N.V.
		EUR*	63,572,790.85	63,572,790.85				
85		NOK	500,000,000.00	500,000,000.00	5.190	03/02/11	03/02/21	ING Bank N.V.
		EUR*	63,532,401.52	63,532,401.52				
86		EUR	10,000,000.00	10,000,000.00	4.060	09/02/11	29/03/21	ING Bank N.V.
87		EUR	23,000,000.00	23,000,000.00	4.740	01/03/11	01/03/41	ING Bank N.V.
88	XS0598250115	EUR	2,000,000,000.00	2,000,000,000.00	3.250	03/03/11	03/03/16	ING Bank N.V.
89		EUR	50,000,000.00	50,000,000.00	4.223	03/03/11	03/03/28	ING Bank N.V.
90	CH0126516043	CHF	125,000,000.00	125,000,000.00	2.625	23/03/11	23/03/21	ING Bank N.V.
		EUR*	96,547,462.73	96,547,462.73				
91	XF0000B02994	EUR	100,000,000.00	100,000,000.00	4.125	16/03/11	16/03/21	ING Bank N.V.
92		EUR	116,000,000.00	116,000,000.00	4.010	25/03/11	25/03/21	ING Bank N.V.
93		EUR	15,000,000.00	15,000,000.00	4.300	25/03/11	25/09/24	ING Bank N.V.
94		EUR	10,000,000.00	10,000,000.00	4.650	25/03/11	25/03/31	ING Bank N.V.
95		EUR	21,000,000.00	21,000,000.00	4.250	28/03/11	28/03/23	ING Bank N.V.
96		EUR	15,000,000.00	15,000,000.00	4.445	30/03/11	30/03/26	ING Bank N.V.
97		EUR	30,000,000.00	30,000,000.00	4.550	04/04/11	05/04/27	ING Bank N.V.
98		EUR	15,000,000.00	15,000,000.00	4.625	07/04/11	22/12/31	ING Bank N.V.
99		EUR	16,000,000.00	16,000,000.00	4.260	12/04/11	12/04/21	ING Bank N.V.

Series	ISIN	Currency	Initial Principal Balance	Outstanding Amount	Coupon	Issuance Date	Maturity Date	IRS Counterparty
100		EUR	28,000,000.00	28,000,000.00	4.700	15/04/11	18/04/28	ING Bank N.V.
101		EUR	10,000,000.00	10,000,000.00	4.300	27/04/11	27/04/22	ING Bank N.V.
102		EUR	65,000,000.00	65,000,000.00	4.455	12/05/11	12/05/26	ING Bank N.V.
103		EUR	25,000,000.00	25,000,000.00	4.280	16/06/11	16/06/26	ING Bank N.V.
104		EUR	50,000,000.00	50,000,000.00	3.940	01/07/11	01/07/21	ING Bank N.V.
105		EUR	110,000,000.00	110,000,000.00	4.090	08/07/11	08/07/21	ING Bank N.V.
106		EUR	100,000,000.00	100,000,000.00	4.510	08/07/11	08/07/31	ING Bank N.V.
107		EUR	100,000,000.00	100,000,000.00	4.190	03/08/11	03/08/26	ING Bank N.V.
108		EUR	24,500,000.00	24,500,000.00	3.905	25/08/11	25/08/31	ING Bank N.V.
109	XS0671362506	EUR	1,750,000,000.00	1,750,000,000.00	3.625	31/08/11	31/08/21	ING Bank N.V.
110		NOK	500,000,000.00	500,000,000.00	5.030	07/09/11	07/09/26	ING Bank N.V.
		EUR*	63,979,526.55	63,979,526.55				
111		EUR	40,000,000.00	40,000,000.00	3.950	02/09/11	02/09/31	ING Bank N.V.
112		EUR	102,000,000.00	102,000,000.00	4.280	07/09/11	07/09/40	ING Bank N.V.
113		EUR	4,000,000.00	4,000,000.00	4.280	07/09/11	07/09/40	ING Bank N.V.
114		EUR	21,000,000.00	21,000,000.00	4.000	20/10/11	20/10/31	ING Bank N.V.
115		EUR	185,000,000.00	185,000,000.00	3.500	15/11/11	13/11/26	ING Bank N.V.
116	XS0728783373	EUR	1,750,000,000.00	1,750,000,000.00	3.375	10/01/12	10/01/22	ING Bank N.V.
117		NOK	1,000,000,000.00	1,000,000,000.00	4.700	07/03/12	07/03/27	ING Bank N.V.
		EUR*	133,466,800.13	133,466,800.13				
118		EUR	20,000,000.00	20,000,000.00	3.750	22/03/12	22/03/32	ING Bank N.V.
119		EUR	20,000,000.00	20,000,000.00	2.790	01/06/12	01/06/27	ING Bank N.V.
120		EUR	10,000,000.00	10,000,000.00	2.930	11/07/12	11/07/42	ING Bank N.V.
121		EUR	100,000,000.00	100,000,000.00	2.875	20/07/12	20/07/29	ING Bank N.V.
122		EUR	10,000,000.00	10,000,000.00	2.800	20/07/12	20/07/27	ING Bank N.V.
123		EUR	15,000,000.00	15,000,000.00	3.130	02/08/12	02/08/32	ING Bank N.V.
124		USD	12,000,000.00	12,000,000.00	3.150	02/08/12	02/08/32	ING Bank N.V.
		EUR*	9,756,097.56	9,756,097.56				
125		EUR	38,500,000.00	38,500,000.00	2.830	01/08/12	01/08/29	ING Bank N.V.
126		EUR	150,000,000.00	150,000,000.00	2.600	01/08/12	01/08/24	ING Bank N.V.
127		EUR	30,000,000.00	30,000,000.00	3.260	16/08/12	16/08/42	ING Bank N.V.
128		EUR	1,100,000.00	1,100,000.00	2.050	17/08/12	17/08/20	ING Bank N.V.
129		EUR	21,200,000.00	21,200,000.00	2.760	16/08/12	16/08/27	ING Bank N.V.
130		EUR	15,000,000.00	15,000,000.00	2.275	17/08/12	17/08/22	ING Bank N.V.
131		EUR	20,000,000.00	20,000,000.00	3.050	17/08/12	17/08/32	ING Bank N.V.
132		EUR	15,000,000.00	15,000,000.00	2.420	20/08/12	21/08/23	ING Bank N.V.
133		EUR	46,000,000.00	46,000,000.00	2.530	20/08/12	20/08/24	ING Bank N.V.

Series	ISIN	Currency	Initial Principal Balance	Outstanding Amount	Coupon	Issuance Date	Maturity Date	IRS Counterparty
134		EUR	20,000,000.00	20,000,000.00	2.480	21/08/12	20/10/23	ING Bank N.V.
135		EUR	15,000,000.00	15,000,000.00	2.625	22/08/12	22/08/24	ING Bank N.V.
136		EUR	15,000,000.00	15,000,000.00	2.300	24/08/12	24/08/22	ING Bank N.V.
137	XS0820867223	EUR	2,000,000,000.00	2,000,000,000.00	2.000	28/08/12	28/08/20	ING Bank N.V.
138		EUR	50,000,000.00	50,000,000.00	2.780	29/08/12	29/08/30	ING Bank N.V.
139		EUR	20,000,000.00	20,000,000.00	3.080	20/09/12	20/09/34	ING Bank N.V.
140		EUR	80,000,000.00	80,000,000.00	2.615	08/10/12	08/10/27	ING Bank N.V.
141		EUR	10,000,000.00	10,000,000.00	2.610	05/10/12	22/12/27	ING Bank N.V.
142		EUR	30,000,000.00	30,000,000.00		12/10/12	12/10/20	ING Bank N.V.
143		EUR	18,000,000.00	18,000,000.00	2.318	12/10/12	13/11/23	ING Bank N.V.
144		EUR	10,000,000.00	10,000,000.00	2.275	29/11/12	29/11/23	ING Bank N.V.
145		EUR	15,000,000.00	15,000,000.00	2.140	29/11/12	29/11/22	ING Bank N.V.
146		EUR	15,000,000.00	15,000,000.00	2.550	29/11/12	30/11/26	ING Bank N.V.
147		EUR	10,000,000.00	10,000,000.00	2.370	29/11/12	29/11/24	ING Bank N.V.
148		USD	1,500,000,000.00	1,500,000,000.00	2.625	05/12/12	05/12/22	ING Bank N.V.
		EUR*	1,159,285,879.90	1,159,285,879.90				
149		EUR	33,000,000.00	33,000,000.00	2.552	06/12/12	06/12/27	ING Bank N.V.
150		EUR	112,000,000.00	112,000,000.00	2.300	06/12/12	06/12/24	ING Bank N.V.
151		NOK	1,000,000,000.00	1,000,000,000.00	4.000	17/12/12	17/12/27	ING Bank N.V.
		EUR*	135,869,565.22	135,869,565.22				
152		EUR	25,000,000.00	25,000,000.00	3.065	19/12/12	19/12/42	ING Bank N.V.
153	XS0873155252	EUR	15,000,000.00	15,000,000.00	2.030	11/01/13	11/01/23	ING Bank N.V.
154		EUR	25,000,000.00	25,000,000.00	2.480	31/01/13	31/01/28	ING Bank N.V.
155		EUR	25,000,000.00	25,000,000.00	2.375	06/02/13	06/02/25	ING Bank N.V.
156		EUR	16,000,000.00	16,000,000.00	2.340	06/02/13	30/09/24	ING Bank N.V.
157		EUR	30,000,000.00	30,000,000.00	2.350	20/02/13	21/10/24	ING Bank N.V.
158		EUR	35,000,000.00	35,000,000.00	2.944	27/03/13	27/03/37	ING Bank N.V.
159		EUR	30,000,000.00	30,000,000.00	2.190	30/04/13	28/04/28	ING Bank N.V.
160	XS0943053157	EUR	100,000,000.00	100,000,000.00	2.290	22/05/13	22/05/28	ING Bank N.V.
161		EUR	1,250,000,000.00	1,250,000,000.00	1.875	22/05/13	22/05/23	ING Bank N.V.
162		EUR	20,000,000.00	20,000,000.00	3.030	19/06/13	19/06/43	ING Bank N.V.
163		EUR	30,000,000.00	30,000,000.00	3.030	19/06/13	19/06/43	ING Bank N.V.
164		EUR	50,000,000.00	50,000,000.00	2.532	15/07/13	17/07/28	ING Bank N.V.
165		EUR	10,000,000.00	10,000,000.00	2.115	02/08/13	02/08/23	ING Bank N.V.
166		EUR	25,000,000.00	25,000,000.00	2.765	18/09/13	18/09/28	ING Bank N.V.

* Euro-equivalent amounts

Asset Cover Test

Asset Cover Test

Calculation Date	26/09/2013
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A	34,127,527,959.52
B	0.00
C	121,853,410.82
D	0.00
E	2,000,000,000.00
X	2,135,094,496.79
Y	2,563,291,500.00
Z	0.00

Total: A+B+C+D+E-X-Y-Z	31,550,995,373.54
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Outstanding bonds	29,664,056,293.01
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Pass/Fail	Pass
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ACT Cover Ratio	106.36 %
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Parameters

Asset percentage	80.20 %
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Cap LTV Cut-Off indexed valuation% non-NHG	80.00 %
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Cap LTV Cut-Off indexed valuation % NHG	
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% of Index Increases	90.00 %
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% of Index Decreases	100.00 %
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Reserve Fund	121,848,410.82
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Supplemental Liquidity Reserve Amount	2,135,094,496.79
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Deduction Set-Off	10.00 %
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Ratings

S&P	AAA
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Moody's	Aaa
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Fitch	AAA
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Other

UCITS compliant	True
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CRD compliant	True
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Counterparty Ratings & Triggers

Counterparty Credit Ratings								
		S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		
Role	Party	Rating Trigger	Current Rating	Rating Trigger	Current Rating	Rating Trigger	Current Rating	Consequence if breached
ACCOUNT BANK	ING Bank N.V.	A-1 /	A-1 / A+	P1 /	P1 / A2	F1 / A	F1+ / A+	Replacement of Account Bank or other remedy
INTEREST RATE SWAP PROVIDER	ING Bank N.V.	A-1 /	A-1 / A+	P1 / A2	P1 / A2	F1 / A	F1+ / A+	Replacement of Swap Provider or other remedy
ISSUER or ADMINISTRATOR	ING Bank N.V.	/ A-	A-1 / A+	/ A3	P1 / A2	F1 / A	F1+ / A+	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-1 / A+	P1 /	P1 / A2	F1 / A	F1+ / A+	Item "Y" of Asset Cover Test is activated
ISSUER-Notification Event	ING Bank N.V.	/ BBB+	A-1 / A+	/ Baa1	P1 / A2	/ BBB+	F1+ / A+	Notification Event
ISSUER-Pledge of residual claims	ING Bank N.V.	/ BBB+	A-1 / A+	/ Baa1	P1 / A2	F1 / A	F1+ / A+	Originators to pledge Residual Claims to the CBC
ISSUER-Pre-maturity test trigger	ING Bank N.V.	A-1+ /	A-1 / A+	P1 /	P1 / A2	F1+ /	F1+ / A+	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-1 / A+	P1 /	P1 / A2	F1 / A	F1+ / A+	CBC to maintain a Reserve Fund
SERVICER	ING Bank N.V.	/ BBB+	A-1 / A+	/ Baa3	P1 / A2	/ BBB-	F1+ / A+	Replacement of Initial Servicer
STRUCTURED SWAP PROVIDER	ING Bank N.V.	A-1 /	A-1 / A+	P1 / A2	P1 / A2	F1 / A	F1+ / A+	Replacement of Swap Provider or other remedy
TOTAL RETURN SWAP PROVIDER	ING Bank N.V.	A-1 /	A-1 / A+	P1 / A2	P1 / A2	F1 / A	F1+ / A+	Replacement of Swap Provider or other remedy

Ledgers & Investments

Ledgers

Revenue Ledger	0
Principal Ledger	0
Reserve Fund Ledger	121,848,410.82
Total	121,848,410.82

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0
Total	0.00

Stratifications

Key Characteristics

	As per Reporting Date
Principal amount	43,954,477,514.75
Value of saving deposits	1,252,587,578.94
Net principal balance	42,701,889,935.81
Construction Deposits	0.00
Net principal balance excl. Construction and Saving Deposits	42,701,889,935.81
Number of loans	244,123
Number of loanparts	451,184
Average principal balance (borrower)	174,919.57
Weighted average current interest rate	4.30 %
Weighted average maturity (in years)	21.54
Weighted average remaining time to interest reset (in years)	4.58
Weighted average seasoning (in years)	7.99
Weighted average CLTOMV	78.43 %
Weighted average CLTIMV	82.76 %

Delinquencies

From (>) - Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing	366.43	41,609,186,545.47	97.44 %	239,055	97.92 %	4.30 %	21.53	78.07 %
0 day - 30 days	1,818,371.62	559,385,599.15	1.31 %	2,637	1.08 %	4.54 %	22.11	91.61 %
30 days - 60 days	1,190,822.72	181,523,660.16	0.43 %	839	0.34 %	4.58 %	21.58	92.32 %
60 days - 90 days	1,020,721.58	101,554,369.12	0.24 %	459	0.19 %	4.53 %	21.82	93.21 %
90 days - 120 days	974,713.08	67,883,876.38	0.16 %	312	0.13 %	4.61 %	21.12	92.93 %
120 days - 150 days	748,247.89	41,368,754.17	0.10 %	197	0.08 %	4.69 %	21.85	93.07 %
150 days - 180 days	675,809.02	31,320,733.51	0.07 %	139	0.06 %	4.55 %	21.47	91.12 %
180 days >	4,617,573.59	109,666,397.85	0.26 %	485	0.20 %	4.57 %	21.59	93.04 %
Total	11,046,625.93	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Annuity	516,438,558.22	1.21 %	13,162	2.92 %	4.77 %	19.98	73.11 %
Bank Savings	2,207,258,476.11	5.17 %	23,094	5.12 %	4.67 %	24.75	94.63 %
Interest Only	29,141,106,681.23	68.24 %	277,375	61.48 %	4.32 %	21.71	76.33 %
Hybrid	1,116,713,343.94	2.62 %	12,293	2.72 %	4.78 %	21.12	86.73 %
Investments	4,037,315,906.61	9.45 %	27,338	6.06 %	4.35 %	20.96	92.37 %
Life Insurance	3,125,979,364.44	7.32 %	32,184	7.13 %	4.46 %	17.53	83.08 %
Lineair	90,626,364.18	0.21 %	2,262	0.50 %	4.47 %	19.33	68.74 %
Savings	1,045,315,622.07	2.45 %	26,867	5.95 %	5.52 %	12.62	50.42 %
Credit Mortgage	1,421,135,619.01	3.33 %	36,609	8.11 %	1.50 %	31.02	63.13 %
Other							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 25.000	139,827,971.90	0.33 %	9,230	3.78 %	4.62 %	13.71	10.95 %
25,000 - 50,000	688,540,003.01	1.61 %	17,776	7.28 %	4.59 %	15.87	20.84 %
50,000 - 75,000	1,268,782,337.45	2.97 %	19,997	8.19 %	4.53 %	17.41	32.50 %
75,000 - 100,000	2,012,667,451.67	4.71 %	22,717	9.31 %	4.41 %	19.13	44.98 %
100,000 - 150,000	6,271,081,064.75	14.69 %	49,282	20.19 %	4.39 %	20.86	65.16 %
150,000 - 200,000	8,067,400,275.23	18.89 %	45,708	18.72 %	4.38 %	21.86	79.17 %
200,000 - 250,000	7,013,924,807.22	16.43 %	31,073	12.73 %	4.33 %	22.08	85.57 %
250,000 - 300,000	5,402,582,303.79	12.65 %	19,638	8.04 %	4.28 %	22.23	88.11 %
300,000 - 350,000	3,532,759,568.40	8.27 %	10,876	4.46 %	4.24 %	22.20	88.86 %
350,000 - 400,000	2,522,531,353.83	5.91 %	6,725	2.75 %	4.18 %	22.23	90.16 %
400,000 - 450,000	1,712,874,818.94	4.01 %	4,034	1.65 %	4.16 %	22.33	91.19 %
450,000 - 500,000	1,173,925,779.34	2.75 %	2,466	1.01 %	4.08 %	22.26	91.54 %
500,000 - 550,000	739,913,968.74	1.73 %	1,407	0.58 %	4.05 %	22.29	93.18 %
550,000 - 600,000	599,800,051.29	1.40 %	1,040	0.43 %	4.05 %	22.63	94.30 %
600,000 - 650,000	415,386,907.51	0.97 %	662	0.27 %	4.05 %	22.29	94.73 %
650,000 - 700,000	332,289,337.34	0.78 %	491	0.20 %	3.97 %	22.30	94.91 %
700,000 - 750,000	259,110,963.88	0.61 %	355	0.15 %	3.97 %	22.54	94.42 %
750,000 - 800,000	182,396,054.36	0.43 %	234	0.10 %	3.98 %	23.10	96.07 %
800,000 - 850,000	121,811,053.06	0.29 %	147	0.06 %	4.05 %	22.91	94.99 %
850,000 - 900,000	109,134,295.27	0.26 %	124	0.05 %	4.13 %	22.68	91.89 %
900,000 - 950,000	57,487,671.79	0.13 %	62	0.03 %	3.83 %	23.03	99.74 %
950,000 - 1,000,000	77,661,897.04	0.18 %	79	0.03 %	3.73 %	23.13	93.53 %
> 1.000.000							
Unknown							
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<= 1995	595,997,046.04	1.40 %	15,956	3.54 %	4.74 %	8.50	30.66 %
1995 - 1996	230,789,726.29	0.54 %	5,201	1.15 %	4.68 %	10.92	37.06 %
1996 - 1997	454,560,511.96	1.06 %	8,805	1.95 %	4.54 %	11.77	41.72 %
1997 - 1998	730,260,105.50	1.71 %	12,567	2.79 %	4.56 %	12.76	46.35 %
1998 - 1999	945,978,322.48	2.22 %	14,550	3.22 %	4.70 %	13.87	51.24 %
1999 - 2000	1,448,010,515.69	3.39 %	19,896	4.41 %	4.65 %	14.83	56.48 %
2000 - 2001	1,180,933,364.66	2.77 %	14,549	3.22 %	3.97 %	16.10	62.80 %
2001 - 2002	1,343,767,008.53	3.15 %	14,325	3.17 %	4.25 %	17.31	72.53 %
2002 - 2003	1,780,422,675.18	4.17 %	16,223	3.60 %	4.28 %	18.65	79.50 %
2003 - 2004	2,445,480,865.59	5.73 %	23,056	5.11 %	3.93 %	19.70	78.67 %
2004 - 2005	3,161,639,793.36	7.40 %	32,734	7.26 %	4.03 %	20.79	77.68 %
2005 - 2006	5,048,090,306.62	11.82 %	51,464	11.41 %	3.91 %	21.76	80.83 %
2006 - 2007	6,094,170,784.98	14.27 %	57,130	12.66 %	4.20 %	22.43	83.83 %
2007 - 2008	4,727,179,119.26	11.07 %	41,757	9.25 %	4.63 %	23.46	83.36 %
2008 - 2009	3,755,599,187.33	8.79 %	32,999	7.31 %	4.85 %	24.32	84.01 %
2009 - 2010	2,170,411,974.71	5.08 %	21,372	4.74 %	4.17 %	24.98	83.45 %
2010 - 2011	2,472,885,311.09	5.79 %	26,073	5.78 %	4.30 %	25.50	87.75 %
2011 - 2012	3,359,522,289.62	7.87 %	33,865	7.51 %	4.33 %	26.28	88.59 %
2012 - 2013	486,433,299.17	1.14 %	5,638	1.25 %	4.37 %	26.43	84.02 %
2013 >=	269,757,727.76	0.63 %	3,024	0.67 %	4.53 %	23.24	85.11 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 1 year	286,862,633.42	0.67 %	3,296	0.73 %	4.53 %	23.29	84.74 %
1 year - 2 years	627,842,993.98	1.47 %	7,190	1.59 %	4.39 %	26.43	84.04 %
2 years - 3 years	3,719,745,309.26	8.71 %	37,645	8.34 %	4.30 %	26.22	89.00 %
3 years - 4 years	2,284,907,812.19	5.35 %	23,923	5.30 %	4.36 %	25.33	86.86 %
4 years - 5 years	2,287,339,333.44	5.36 %	22,167	4.91 %	4.33 %	24.95	83.16 %
5 years - 6 years	3,915,896,747.99	9.17 %	34,255	7.59 %	4.81 %	24.22	84.00 %
6 years - 7 years	4,951,246,882.58	11.59 %	43,966	9.74 %	4.57 %	23.31	83.49 %
7 years - 8 years	6,341,580,931.37	14.85 %	59,796	13.25 %	4.12 %	22.27	83.54 %
8 years - 9 years	4,556,214,145.80	10.67 %	47,494	10.53 %	3.91 %	21.66	80.07 %
9 years - 10 years	3,100,654,869.64	7.26 %	31,391	6.96 %	4.09 %	20.55	77.78 %
10 years - 11 years	2,242,125,870.30	5.25 %	20,905	4.63 %	3.87 %	19.56	79.03 %
11 years - 12 years	1,734,388,636.62	4.06 %	16,006	3.55 %	4.32 %	18.40	78.95 %
12 years - 13 years	1,286,589,772.62	3.01 %	14,271	3.16 %	4.17 %	17.09	70.40 %
13 years - 14 years	1,189,719,483.56	2.79 %	14,938	3.31 %	4.12 %	15.85	61.39 %
14 years - 15 years	1,410,509,338.39	3.30 %	19,763	4.38 %	4.70 %	14.67	55.62 %
15 years - 16 years	877,224,562.51	2.05 %	13,775	3.05 %	4.63 %	13.67	50.39 %
16 years - 17 years	699,990,966.78	1.64 %	12,098	2.68 %	4.53 %	12.62	45.92 %
17 years - 18 years	413,437,756.94	0.97 %	8,273	1.83 %	4.57 %	11.63	40.85 %
18 years - 19 years	214,607,484.65	0.50 %	4,900	1.09 %	4.72 %	10.78	35.93 %
19 years - 20 years	214,927,040.95	0.50 %	5,172	1.15 %	4.73 %	9.94	33.43 %
20 years - 21 years	104,901,581.77	0.25 %	2,674	0.59 %	4.68 %	9.14	30.97 %
21 years - 22 years	59,786,599.50	0.14 %	1,652	0.37 %	4.88 %	8.14	27.53 %
22 years - 23 years	39,434,166.49	0.09 %	1,194	0.26 %	4.98 %	7.42	25.31 %
23 years - 24 years	36,485,331.68	0.09 %	1,157	0.26 %	4.85 %	6.68	25.78 %
24 years - 25 years	31,832,938.29	0.07 %	864	0.19 %	4.45 %	5.93	27.27 %
25 years - 26 years	21,287,542.50	0.05 %	651	0.14 %	4.62 %	4.91	26.70 %
26 years - 27 years	14,004,334.04	0.03 %	435	0.10 %	4.65 %	4.12	32.27 %
27 years - 28 years	9,233,283.98	0.02 %	339	0.08 %	4.65 %	3.25	27.29 %
28 years - 29 years	4,578,337.10	0.01 %	249	0.06 %	4.86 %	3.28	26.97 %
29 years - 30 years	4,518,339.51	0.01 %	205	0.05 %	4.35 %	7.19	29.91 %
30 years >=	20,014,907.97	0.05 %	540	0.12 %	4.46 %	7.35	32.73 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
2012							
2012 - 2015	32,666,497.14	0.08 %	1,854	0.41 %	4.39 %	0.66	46.02 %
2015 - 2020	581,430,556.42	1.36 %	15,460	3.43 %	4.68 %	4.25	45.94 %
2020 - 2025	1,162,096,916.89	2.72 %	23,189	5.14 %	4.79 %	9.15	50.21 %
2025 - 2030	4,024,208,947.15	9.42 %	58,651	13.00 %	4.59 %	14.34	56.96 %
2030 - 2035	10,391,624,014.49	24.34 %	95,116	21.08 %	4.29 %	19.10	78.62 %
2035 - 2040	19,838,086,567.59	46.46 %	168,477	37.34 %	4.42 %	23.31	83.84 %
2040 - 2045	5,233,204,618.32	12.26 %	51,677	11.45 %	4.30 %	27.36	88.31 %
2045 - 2050	16,308,948.06	0.04 %	140	0.03 %	4.18 %	33.15	83.06 %
2050 - 2055	339,471.98	0.00 %	4	0.00 %	4.87 %	37.35	97.55 %
2055 - 2060	185,778.77	0.00 %	3	0.00 %	5.36 %	43.44	50.91 %
2060 - 2065							
2065 - 2070	602,000.00	0.00 %	4	0.00 %	4.26 %	52.64	73.28 %
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100							
2100 >=							
Credit Mortgage	1,421,135,619.01	3.33 %	36,609	8.11 %	1.50 %	31.02	63.13 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
< 1 year	24,342,786.24	0.06 %	1,410	0.31 %	4.23 %	0.52	46.83 %
1 year - 2 years	48,941,471.12	0.11 %	1,954	0.43 %	4.53 %	1.51	44.39 %
2 years - 3 years	77,269,205.28	0.18 %	2,522	0.56 %	4.47 %	2.50	43.10 %
3 years - 4 years	109,894,913.98	0.26 %	3,066	0.68 %	4.59 %	3.47	45.29 %
4 years - 5 years	134,561,311.66	0.32 %	3,406	0.75 %	4.67 %	4.50	45.88 %
5 years - 6 years	176,312,363.95	0.41 %	3,993	0.89 %	4.84 %	5.47	47.61 %
6 years - 7 years	160,542,793.96	0.38 %	3,782	0.84 %	4.79 %	6.45	48.20 %
7 years - 8 years	165,314,459.58	0.39 %	3,613	0.80 %	4.80 %	7.46	50.77 %
8 years - 9 years	202,272,802.35	0.47 %	3,905	0.87 %	4.83 %	8.47	53.18 %
9 years - 10 years	237,892,503.43	0.56 %	4,644	1.03 %	4.74 %	9.49	50.58 %
10 years - 11 years	351,327,149.58	0.82 %	6,583	1.46 %	4.77 %	10.48	48.49 %
11 years - 12 years	339,725,374.36	0.80 %	6,193	1.37 %	4.76 %	11.45	51.84 %
12 years - 13 years	495,095,352.46	1.16 %	8,381	1.86 %	4.59 %	12.50	53.07 %
13 years - 14 years	750,461,506.17	1.76 %	11,572	2.56 %	4.54 %	13.47	53.83 %
14 years - 15 years	880,429,307.15	2.06 %	12,772	2.83 %	4.53 %	14.50	56.90 %
15 years - 16 years	1,291,821,500.67	3.03 %	16,974	3.76 %	4.64 %	15.49	59.68 %
16 years - 17 years	1,269,757,508.71	2.97 %	14,818	3.28 %	4.37 %	16.45	66.35 %
17 years - 18 years	1,660,541,687.07	3.89 %	17,017	3.77 %	4.39 %	17.51	74.54 %
18 years - 19 years	1,981,421,717.07	4.64 %	16,878	3.74 %	4.45 %	18.45	80.73 %
19 years - 20 years	2,210,268,999.44	5.18 %	18,258	4.05 %	4.12 %	19.49	81.87 %
20 years - 21 years	2,861,091,156.35	6.70 %	25,254	5.60 %	4.26 %	20.46	80.17 %
21 years - 22 years	3,951,116,621.43	9.25 %	36,634	8.12 %	4.08 %	21.51	81.63 %
22 years - 23 years	5,907,611,175.57	13.83 %	50,362	11.16 %	4.18 %	22.44	84.26 %
23 years - 24 years	4,529,108,720.62	10.61 %	36,527	8.10 %	4.60 %	23.46	84.32 %
24 years - 25 years	3,664,833,285.29	8.58 %	29,258	6.48 %	4.86 %	24.46	84.30 %
25 years - 26 years	2,123,777,157.02	4.97 %	18,943	4.20 %	4.51 %	25.44	83.25 %
26 years - 27 years	1,810,967,433.17	4.24 %	17,467	3.87 %	4.36 %	26.50	86.82 %
27 years - 28 years	3,181,886,545.34	7.45 %	30,634	6.79 %	4.26 %	27.47	89.52 %
28 years - 29 years	615,576,032.99	1.44 %	6,586	1.46 %	4.40 %	28.25	85.26 %
29 years - 30 years	39,829,996.05	0.09 %	877	0.19 %	4.00 %	29.49	68.85 %
30 years >=	26,761,478.78	0.06 %	292	0.06 %	3.99 %	32.70	83.50 %
Credit Mortgage	1,421,135,619.01	3.33 %	36,609	8.11 %	1.50 %	31.02	63.13 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

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 CLTOMV
0.00 % - 10.00 %	161,952,182.95	0.38 %	8,295	2.05 %	4.74 %	12.62	7.19 %
10.00 % - 20.00 %	721,828,638.87	1.69 %	15,617	4.59 %	4.50 %	15.53	15.79 %
20.00 % - 30.00 %	1,398,661,512.21	3.28 %	19,010	6.45 %	4.33 %	17.37	25.41 %
30.00 % - 40.00 %	2,002,782,387.27	4.69 %	19,845	7.46 %	4.26 %	18.66	35.25 %
40.00 % - 50.00 %	2,617,634,642.33	6.13 %	20,273	8.10 %	4.21 %	19.71	45.21 %
50.00 % - 60.00 %	3,351,568,936.04	7.85 %	21,193	8.85 %	4.17 %	20.46	55.18 %
60.00 % - 70.00 %	4,100,532,677.22	9.60 %	21,963	9.38 %	4.17 %	21.02	65.18 %
70.00 % - 80.00 %	4,650,213,287.94	10.89 %	21,727	9.49 %	4.20 %	21.49	75.17 %
80.00 % - 90.00 %	5,538,075,835.49	12.97 %	23,100	10.14 %	4.28 %	21.79	85.15 %
90.00 % - 100.00 %	6,380,076,142.49	14.94 %	24,570	10.95 %	4.34 %	22.08	95.13 %
100.00 % - 110.00 %	6,352,381,188.38	14.88 %	23,307	10.84 %	4.43 %	22.59	104.95 %
110.00 % - 120.00 %	2,415,872,668.23	5.66 %	8,560	4.09 %	4.45 %	23.12	113.51 %
120.00 % - 130.00 %	88,269,311.32	0.21 %	285	0.15 %	4.32 %	23.53	122.45 %
130.00 % - 140.00 %	9,122,326.94	0.02 %	31	0.02 %	3.52 %	23.77	134.30 %
140.00 % - 150.00 %	2,755,547.34	0.01 %	8	0.01 %	4.45 %	24.96	146.16 %
150.00 % >	15,645,698.97	0.04 %	35	0.03 %	4.11 %	22.20	200.19 %
NHG guarantee	2,894,516,951.82	6.78 %	16,304	7.39 %	4.42 %	25.85	95.12 %
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

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 CLTOMV
0.00 % - 10.00 %	144,254,299.24	0.34 %	7,722	1.90 %	4.76 %	12.47	6.87 %
10.00 % - 20.00 %	645,853,140.52	1.51 %	14,597	4.23 %	4.52 %	15.35	15.08 %
20.00 % - 30.00 %	1,265,788,226.29	2.96 %	17,974	6.02 %	4.35 %	17.18	24.28 %
30.00 % - 40.00 %	1,830,226,986.98	4.29 %	19,004	7.04 %	4.27 %	18.46	33.67 %
40.00 % - 50.00 %	2,375,535,728.05	5.56 %	19,169	7.60 %	4.21 %	19.52	43.20 %
50.00 % - 60.00 %	3,003,842,436.36	7.03 %	19,914	8.26 %	4.17 %	20.29	52.71 %
60.00 % - 70.00 %	3,602,544,099.55	8.44 %	20,253	8.58 %	4.17 %	20.85	62.14 %
70.00 % - 80.00 %	4,088,892,293.42	9.58 %	20,058	8.74 %	4.18 %	21.34	71.33 %
80.00 % - 90.00 %	4,770,499,602.68	11.17 %	20,825	9.21 %	4.23 %	21.67	80.71 %
90.00 % - 100.00 %	5,549,412,402.73	13.00 %	22,056	9.74 %	4.31 %	21.97	89.96 %
100.00 % - 110.00 %	6,137,540,056.99	14.37 %	23,084	10.43 %	4.38 %	22.28	99.26 %
110.00 % - 120.00 %	5,500,996,366.14	12.88 %	20,058	9.34 %	4.46 %	22.76	108.19 %
120.00 % - 130.00 %	843,499,805.98	1.98 %	2,960	1.43 %	4.45 %	23.06	116.41 %
130.00 % - 140.00 %	22,034,256.83	0.05 %	80	0.05 %	3.86 %	24.64	126.14 %
140.00 % - 150.00 %	8,252,585.92	0.02 %	23	0.02 %	3.90 %	23.81	134.18 %
150.00 % >	18,200,696.31	0.04 %	42	0.03 %	4.15 %	22.59	192.67 %
NHG Guarantee	2,894,516,951.82	6.78 %	16,304	7.39 %	4.42 %	25.85	95.12 %
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

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 CLTOMV
<= 0.5 %	2,744,167.59	0.01 %	61	0.01 %	0.01 %	20.85	47.75 %
0.5 % - 1.0 %	813,578,716.57	1.91 %	8,770	1.94 %	0.93 %	17.58	57.53 %
1.0 % - 1.5 %	3,073,987,342.17	7.20 %	42,010	9.31 %	1.13 %	20.69	76.01 %
1.5 % - 2.0 %	250,468,339.52	0.59 %	2,854	0.63 %	1.58 %	21.11	73.57 %
2.0 % - 2.5 %	146,262,898.35	0.34 %	1,673	0.37 %	2.40 %	18.99	62.73 %
2.5 % - 3.0 %	1,529,552,398.85	3.58 %	24,118	5.35 %	2.68 %	31.33	74.33 %
3.0 % - 3.5 %	1,393,385,450.87	3.26 %	13,616	3.02 %	3.31 %	20.59	73.49 %
3.5 % - 4.0 %	3,813,249,334.31	8.93 %	33,126	7.34 %	3.84 %	21.91	81.55 %
4.0 % - 4.5 %	9,173,303,905.62	21.48 %	84,115	18.64 %	4.31 %	21.80	80.06 %
4.5 % - 5.0 %	11,153,142,513.29	26.12 %	104,081	23.07 %	4.79 %	21.89	81.67 %
5.0 % - 5.5 %	7,075,317,373.20	16.57 %	74,013	16.40 %	5.25 %	21.44	80.82 %
5.5 % - 6.0 %	2,988,274,755.26	7.00 %	39,724	8.80 %	5.74 %	19.28	73.21 %
6.0 % - 6.5 %	912,744,129.12	2.14 %	15,425	3.42 %	6.24 %	16.38	63.70 %
6.5 % - 7.0 %	290,732,294.45	0.68 %	5,522	1.22 %	6.74 %	14.10	55.52 %
7.0 % >	85,146,316.66	0.20 %	2,076	0.46 %	7.38 %	11.39	43.34 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

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 CLTOMV
< 1 year	2,434,323,707.08	5.70 %	28,267	6.27 %	5.08 %	19.37	72.97 %
1 year - 2 years	3,793,615,898.53	8.88 %	41,530	9.20 %	4.63 %	20.14	76.52 %
2 years - 3 years	6,788,736,760.28	15.90 %	66,885	14.82 %	4.33 %	21.13	79.31 %
3 years - 4 years	4,236,231,944.03	9.92 %	43,575	9.66 %	4.76 %	20.84	79.66 %
4 years - 5 years	5,011,227,707.28	11.74 %	48,266	10.70 %	4.71 %	21.46	80.35 %
5 years - 6 years	2,422,774,563.85	5.67 %	27,191	6.03 %	5.35 %	20.73	75.67 %
6 years - 7 years	1,583,403,241.08	3.71 %	17,938	3.98 %	5.07 %	22.09	79.04 %
7 years - 8 years	3,033,823,746.26	7.10 %	30,869	6.84 %	4.66 %	23.68	85.57 %
8 years - 9 years	919,099,328.42	2.15 %	10,232	2.27 %	5.07 %	22.16	79.50 %
9 years - 10 years	735,585,551.86	1.72 %	8,497	1.88 %	4.82 %	19.64	71.38 %
10 years - 11 years	221,086,968.89	0.52 %	2,509	0.56 %	4.97 %	19.90	71.22 %
11 years - 12 years	127,525,563.05	0.30 %	1,610	0.36 %	5.19 %	18.84	65.67 %
12 years - 13 years	1,537,854,084.26	3.60 %	12,918	2.86 %	4.57 %	21.15	77.79 %
13 years - 14 years	2,646,060,857.31	6.20 %	20,732	4.60 %	4.75 %	22.63	81.99 %
14 years - 15 years	790,725,787.31	1.85 %	6,254	1.39 %	5.17 %	23.41	81.87 %
15 years - 16 years	99,624,709.61	0.23 %	965	0.21 %	5.63 %	23.61	80.20 %
16 years - 17 years	19,429,094.67	0.05 %	211	0.05 %	5.87 %	22.59	83.65 %
17 years - 18 years	57,481,431.69	0.13 %	627	0.14 %	5.34 %	24.26	85.41 %
18 years - 19 years	4,899,725.42	0.01 %	65	0.01 %	5.90 %	22.82	76.44 %
19 years - 20 years	4,993,118.67	0.01 %	63	0.01 %	5.55 %	21.71	73.47 %
20 years - 21 years	1,519,320.36	0.00 %	14	0.00 %	5.05 %	21.60	73.26 %
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	6,231,866,825.94	14.59 %	81,966	18.17 %	1.75 %	22.91	75.13 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Interest Payment Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Floating	6,231,866,825.94	14.59 %	81,966	18.17 %	1.75 %	22.91	75.13 %
Fixed	36,470,023,109.87	85.41 %	369,218	81.83 %	4.74 %	21.30	78.99 %
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
House	37,063,431,312.23	86.80 %	207,004	84.79 %	4.29 %	21.39	77.88 %
Apartment	5,638,458,623.58	13.20 %	37,119	15.21 %	4.43 %	22.52	82.03 %
Business							
House / Business (< 50%)							
House / Business (> 50%)							
Other							
Unknown							
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Drenthe	1,160,244,779.89	2.72 %	7,306	2.99 %	4.26 %	21.42	79.44 %
Flevoland	1,385,779,552.81	3.25 %	7,915	3.24 %	4.35 %	21.14	85.99 %
Friesland	1,133,488,924.24	2.65 %	7,617	3.12 %	4.27 %	21.52	79.83 %
Gelderland	5,243,058,874.05	12.28 %	29,527	12.10 %	4.26 %	21.77	79.28 %
Groningen	1,129,373,761.83	2.64 %	8,316	3.41 %	4.36 %	21.02	73.91 %
Limburg	1,411,900,159.92	3.31 %	9,616	3.94 %	4.31 %	20.64	76.40 %
Noord-Brabant	5,442,490,372.66	12.75 %	30,498	12.49 %	4.25 %	21.26	76.61 %
Noord-Holland	9,047,093,998.08	21.19 %	47,356	19.40 %	4.29 %	21.83	78.65 %
Overijssel	2,607,363,365.54	6.11 %	15,968	6.54 %	4.27 %	21.69	79.19 %
Utrecht	4,145,393,459.64	9.71 %	21,268	8.71 %	4.34 %	21.78	76.71 %
Zeeland	647,532,764.23	1.52 %	4,570	1.87 %	4.38 %	20.97	74.97 %
Zuid-Holland	9,348,169,922.92	21.89 %	54,166	22.19 %	4.37 %	21.45	79.04 %
Unknown / Not specified							
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Construction Deposits (% of net princ. amount)

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Not Applicable	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %
0 % - 10 %							
10 % - 20 %							
20 % - 30 %							
30 % - 40 %							
40 % - 50 %							
50 % - 60 %							
60 % - 70 %							
70 % - 80 %							
80 % - 90 %							
90 % - 100 %							
100 % >							
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Owner Occupied	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %
Buy-to-Let							
Unknown							
Total	42,701,889,935.81	100.00 %	244,123	100.00 %	4.30 %	21.54	78.43 %

Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Monthly	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %
Quarterly							
Semi-Annually							
Annually							
Unknown							
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Guarantee Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
NHG Guarantee	3,203,126,122.76	7.50 %	37,008	7.45 %	4.41 %	25.47	94.15 %
Non-NHG Guarantee	39,498,763,813.05	92.50 %	414,176	92.55 %	4.30 %	21.22	77.16 %
Total	42,701,889,935.81	100.00 %	451,184	100.00 %	4.30 %	21.54	78.43 %

Glossary

No data found

Contact Information

ACCOUNT BANK	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	ARRANGER & DEALER	Barclays Bank 5 North Colonnade, The Canary Wharf E14 5AL London United Kingdom
CO ARRANGER & DEALER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	COMPANY ADMINISTRATOR	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
INDEPENDENT PUBLIC ACCOUNTANTS (ING & CBC)	Ernst & Young Accountants LLP Antonio Vivaldistraat 150 1083 HP Amsterdam The Netherlands	INTEREST RATE SWAP PROVIDER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
ISSUER or ADMINISTRATOR	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	ISSUER-ACT trigger for savings deposits	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
ISSUER-Notification Event	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	ISSUER-Pledge of residual claims	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
ISSUER-Pre-maturity test trigger	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	ISSUER-Reserve fund build up trigger	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
LEGAL ADVISERS (ARRANGERS & DEALERS)	Allen & Overy LLP 30 route du Chêne 1211 Geneva 17 Switzerland	LEGAL ADVISERS (ARRANGERS & DEALERS)	Allen & Overy LLP Apollolaan 15 1077 AB Amsterdam The Netherlands
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LEGAL ADVISERS (ISSUER, CBC & INITIAL ORIGINATOR)	Linklaters LLP WTC Amsterdam, Zuidplein 10 1077 XV Amsterdam The Netherlands	LISTING AGENT	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
ORIGINATOR	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	PAYING AGENT	ING Bank N.V. Van Heenvlietlaan 200 1083 CN Amsterdam The Netherlands

ING Bank N.V.**Investor Report: 1 September 2013 - 30 September 2013**

PRINCIPAL PAYING, TRANSFERT & EXCHANGE AGENT	The Bank of New York Mellon, London branch One Canada Square E14 5AL London United Kingdom	RATING AGENCY	Fitch Ratings (CB) 30 North Colonnade, Canary Wharf E14 5GN London United Kingdom
RATING AGENCY	Moody's (CB) One Canada Square, Canary Wharf E14 5FA London United Kingdom	RATING AGENCY	Standard & Poor's (CB) The Canary Wharf, 20 Canada Square, Floor 11 E14 5LH London United Kingdom
REGISTERED & PRINCIPAL OF THE CBC	ING Covered Bond Company B.V. Frederik Roeskestraat 123 1HG 1076 EE Amsterdam The Netherlands	REGISTERED & PRINCIPAL OFFICE OF THE ISSUER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
REGISTERED & PRINCIPAL OFFICE OF THE TRUSTEE	Stichting Trustee ING Covered Bond Company Teleportboulevard 140 1043 EJ Amsterdam The Netherlands	SERVICER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
STRUCTURED SWAP PROVIDER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands	TOTAL RETURN SWAP PROVIDER	ING Bank N.V. Bijlmerplein 888 1102 MG Amsterdam Zuidoost The Netherlands
U.S. PAYING, TRANSFERT & EXCHANGE AGENT	The Bank of New York Mellon 101 Barclay Street, Floor 21W 10286 New York U.S.A.		