

# **Hard and Soft Bullet Covered Bonds Programme**

## **Monthly Investor Report**

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

Reporting Period: 1 July 2025 - 31 July 2025

Reporting Date: 20 August 2025

**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>



Report Version 3.2 - December 2023



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## Covered Bonds

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

| Green | 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 | XS0384193073 | 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 | XS0384193156 | 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 | XS0384193230 | 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                 | 0                   | 4.7400%             | 10/12/08      | 11/12/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 16 |              | EUR      | 55,000,000                 | 0                   | 4.7400%             | 10/12/08      | 11/12/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 17 |              | EUR      | 117,500,000                | 0                   | 5.3125%             | 27/02/09      | 27/02/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 18 |              | EUR      | 60,500,000                 | 0                   | 5.1800%             | 10/03/09      | 10/03/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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 | NL0094Q78895 | 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                 | 0                   | 4.8550%             | 17/07/09      | 17/07/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                | 0                   | 4.0800%             | 03/11/09      | 03/11/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 4.1590%             | 21/12/09      | 21/01/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 36 |              | EUR      | 44,000,000                 | 0                   | 4.5350%             | 12/01/10      | 12/01/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 37 | XS0479696204 | EUR      | 1,250,000,000              | 0                   | 4.0000%             | 18/01/10      | 17/01/20      | ING Bank N.V.    | Hard 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                 | 0                   | 4.4300%             | 09/03/10      | 09/03/25      | ING Bank N.V.    | Hard Bullet     | N/A               |

| Green | Series    | ISIN                        | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon              | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|-------|-----------|-----------------------------|----------|----------------------------|---------------------|---------------------|---------------|---------------|------------------|-----------------|-------------------|
|       | Series 40 |                             | EUR      | 130,000,000                | 0                   | 4.0380%             | 15/03/10      | 15/03/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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 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                 | 0                   | 4.0500%             | 31/03/10      | 31/03/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 4.0400%             | 15/04/10      | 15/04/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 47 |                             | EUR      | 25,000,000                 | 0                   | 4.1100%             | 19/04/10      | 22/04/25      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 3.4650%             | 30/09/10      | 29/09/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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 / USN4605HAX63 | 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 | XS0563621696                | 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               |

| Green | Series     | ISIN         | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon  | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|-------|------------|--------------|----------|----------------------------|---------------------|---------|---------------|---------------|------------------|-----------------|-------------------|
|       | 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 85  | XS0587741546 | NOK      | 500,000,000                | 0                   | 5.1900% | 03/02/11      | 03/02/21      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       |            |              | EUR*     | 63,532,402                 | 0                   |         |               |               |                  |                 |                   |
|       | 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      | 125,000,000                | 0                   | 2.6250% | 23/03/11      | 23/03/21      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       |            |              | EUR*     | 96,547,463                 | 0                   |         |               |               |                  |                 |                   |
|       | Series 91  |              | 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                 | 0                   | 4.3000% | 25/03/11      | 25/09/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 4.2500% | 28/03/11      | 28/03/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 4.3000% | 27/04/11      | 27/04/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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 | XS0672356226 | NOK      | 500,000,000                | 500,000,000         | 5.0300% | 07/09/11      | 07/09/26      | ING Bank N.V.    | Hard Bullet     | No                |
|       |            |              | EUR*     | 63,979,527                 | 63,979,527          |         |               |               |                  |                 |                   |
|       | 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                | 0                   | 4.2800% | 07/09/11      | 07/09/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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              | 0                   | 3.3750% | 10/01/12      | 10/01/22      | ING Bank N.V.    | Soft Bullet     | N/A               |
|       | Series 117 | XS0752263730 | NOK      | 1,000,000,000              | 1,000,000,000       | 4.7000% | 07/03/12      | 07/03/27      | ING Bank N.V.    | Hard Bullet     | No                |
|       |            |              | EUR*     | 133,466,800                | 133,466,800         |         |               |               |                  |                 |                   |
|       | Series 118 |              | EUR      | 20,000,000                 | 0                   | 3.7500% | 22/03/12      | 22/03/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 3.1300% | 02/08/12      | 02/08/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 124 | XS0811904456 | USD      | 12,000,000                 | 12,000,000          | 3.1500% | 02/08/12      | 02/08/32      | ING Bank N.V.    | Hard Bullet     | No                |
|       |            |              | EUR*     | 9,756,098                  | 9,756,098           |         |               |               |                  |                 |                   |
|       | 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                | 0                   | 2.6000% | 01/08/12      | 01/08/24      | ING Bank N.V.    | Hard Bullet     | N/A               |

| Green | Series     | ISIN                           | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon              | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|-------|------------|--------------------------------|----------|----------------------------|---------------------|---------------------|---------------|---------------|------------------|-----------------|-------------------|
|       | 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               |
|       | 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                 | 0                   | 2.2750%             | 17/08/12      | 17/08/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 131 | XS0818524562                   | EUR      | 20,000,000                 | 0                   | 3.0500%             | 17/08/12      | 17/08/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 132 | XS0818739335                   | EUR      | 15,000,000                 | 0                   | 2.4200%             | 20/08/12      | 21/08/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 133 |                                | EUR      | 46,000,000                 | 0                   | 2.5300%             | 20/08/12      | 20/08/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 134 | XS0819240317                   | EUR      | 20,000,000                 | 0                   | 2.4800%             | 21/08/12      | 20/10/23      | ING Bank N.V.    | Hard Bullet     | No                |
|       | Series 135 |                                | EUR      | 15,000,000                 | 0                   | 2.6250%             | 22/08/12      | 22/08/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 136 | XS0820569639                   | EUR      | 15,000,000                 | 0                   | 2.3000%             | 24/08/12      | 24/08/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 3.0800%             | 20/09/12      | 20/09/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 2.3175%             | 12/10/12      | 13/11/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 144 |                                | EUR      | 10,000,000                 | 0                   | 2.2750%             | 29/11/12      | 29/11/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 145 |                                | EUR      | 15,000,000                 | 0                   | 2.1400%             | 29/11/12      | 29/11/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 2.3700%             | 29/11/12      | 29/11/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 148 | US44986L2A69 /<br>US44986NAA37 | USD      | 1,500,000,000              | 0                   | 2.6250%             | 05/12/12      | 05/12/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       |            |                                | EUR*     | 1,159,285,880              | 0                   |                     |               |               |                  |                 |                   |
|       | 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                | 0                   | 2.3000%             | 06/12/12      | 06/12/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 151 | XS0862694816                   | NOK      | 1,000,000,000              | 1,000,000,000       | 4.0000%             | 17/12/12      | 17/12/27      | ING Bank N.V.    | Hard Bullet     | No                |
|       |            |                                | EUR*     | 135,869,565                | 135,869,565         |                     |               |               |                  |                 |                   |
|       | Series 152 |                                | EUR      | 25,000,000                 | 0                   | 3.0650%             | 19/12/12      | 19/12/22      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 153 | XS0873155252                   | EUR      | 15,000,000                 | 0                   | 2.0300%             | 11/01/13      | 11/01/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 2.3750%             | 06/02/13      | 06/02/25      | ING Bank N.V.    | Hard Bullet     | No                |
|       | Series 156 |                                | EUR      | 16,000,000                 | 0                   | 2.3400%             | 06/02/13      | 30/09/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 157 | XS0893311299                   | EUR      | 30,000,000                 | 0                   | 2.3500%             | 20/02/13      | 21/10/24      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 158 |                                | EUR      | 35,000,000                 | 0                   | 2.9440%             | 27/03/13      | 27/03/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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 | XS0934053157                   | 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              | 0                   | 1.8750%             | 22/05/13      | 22/05/23      | ING Bank N.V.    | Soft Bullet     | N/A               |
|       | Series 162 |                                | EUR      | 20,000,000                 | 0                   | 3.0300%             | 19/06/13      | 19/06/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | Series 163 |                                | EUR      | 30,000,000                 | 0                   | 3.0300%             | 19/06/13      | 19/06/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 2.1150%             | 02/08/13      | 02/08/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 3.1100%             | 31/10/13      | 31/10/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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                 | 0                   | 3.2300%             | 09/12/13      | 09/12/23      | ING Bank N.V.    | Hard Bullet     | N/A               |
|       | 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              | 0                   | Euribor6M + 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                 |

| Green | Series     | ISIN         | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon  | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|-------|------------|--------------|----------|----------------------------|---------------------|---------|---------------|---------------|------------------|-----------------|-------------------|
|       | Series 173 | XS1853269428 | EUR      | 100,000,000                | 100,000,000         | 1.4450% | 06/07/18      | 06/07/38      | ING Bank N.V.    | Soft Bullet     | No                |
|       | Series 174 | XS1865698499 | EUR      | 50,000,000                 | 50,000,000          | 1.2960% | 15/08/18      | 15/08/33      | ING Bank N.V.    | Soft Bullet     | No                |
|       | Series 175 | XS1865698572 | 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 | XS1912811012 | 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                 |
|       | Series 183 | XS2418730995 | EUR      | 1,500,000,000              | 1,500,000,000       | 0.1250% | 08/12/21      | 08/12/31      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 184 | XS2445188852 | EUR      | 750,000,000                | 750,000,000         | 1.0000% | 17/02/22      | 17/02/37      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 185 | XS2445188423 | EUR      | 1,500,000,000              | 1,500,000,000       | 0.5000% | 17/02/22      | 17/02/27      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 186 | XS2534912485 | EUR      | 1,000,000,000              | 1,000,000,000       | 2.5000% | 21/09/22      | 21/02/30      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 187 | XS2557551889 | EUR      | 1,750,000,000              | 1,750,000,000       | 2.7500% | 21/11/22      | 21/11/25      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 188 | XS2585966257 | EUR      | 2,000,000,000              | 2,000,000,000       | 3.0000% | 15/02/23      | 15/02/26      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 189 | XS2585966505 | EUR      | 2,000,000,000              | 2,000,000,000       | 3.0000% | 15/02/23      | 15/02/33      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 190 | XS2744125001 | EUR      | 1,250,000,000              | 1,250,000,000       | 2.6250% | 10/01/24      | 10/01/28      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 191 | XS2744125266 | EUR      | 1,250,000,000              | 1,250,000,000       | 2.7500% | 10/01/24      | 10/01/32      | ING Bank N.V.    | Soft Bullet     | 1                 |
|       | Series 192 | XS2821667719 | EUR      | 1,250,000,000              | 1,250,000,000       | 3.0000% | 21/05/24      | 21/05/34      | ING Bank N.V.    | Soft Bullet     | 1                 |

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

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

## Asset Cover Test

### Asset Cover Test

|                     |                   |
|---------------------|-------------------|
| A                   | 26,721,824,083.00 |
| B                   | 0.00              |
| C                   | 0.00              |
| D                   | 0.00              |
| E                   | 255,265,973.10    |
| 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 | 26,977,090,056.10 |
| Outstanding bonds   | 21,327,271,989.46 |
| Pass/Fail           | Pass              |
| ACT Cover Ratio     | 126.49 %          |

### Parameters

|                                             |               |
|---------------------------------------------|---------------|
| Asset percentage                            | 95.23 %       |
| 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                           | 45,241,610.30 |

### Ratings

|         |     |
|---------|-----|
| S&P     | AAA |
| Moody's | Aaa |
| Fitch   | AAA |

### Labelling

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

### Overcollateralization and Portfolio composition

|                                                                                |         |
|--------------------------------------------------------------------------------|---------|
| Minimum documented nominal OC                                                  | N/A     |
| Available Nominal OC                                                           | N/A     |
| Minimum statutory nominal OC                                                   | 100.00% |
| Available statutory nominal OC                                                 | 131.21% |
| Minimum statutory CRR OC                                                       | 105.00% |
| Available statutory CRR OC                                                     | 130.18% |
| Cover pool composition requirement in accordance with Article 40(f) $\geq$ 80% | 99.08%  |

## 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 & Liquidity Buffer

Ledgers

|                     |             |
|---------------------|-------------|
| Revenue Ledger      | 0.00        |
| Principal Ledger    | 0.00        |
| Reserve Fund Ledger | 0.00        |
| <b>Total</b>        | <b>0.00</b> |

Investments

|                                |             |
|--------------------------------|-------------|
| Substitution Assets Balance    | 0.00        |
| Authorised Investments Balance | 0.00        |
| <b>Total</b>                   | <b>0.00</b> |

Liquidity Buffer

|                                   |                         |
|-----------------------------------|-------------------------|
| Outflows                          | 935,642,357.36          |
| <b>Required Liquidity Buffer</b>  | <b>935,642,357.36</b>   |
| Inflows                           | 1,047,316,907.54        |
| Cash                              | 255,265,973.10          |
| Bonds                             |                         |
| <b>Available Liquidity Buffer</b> | <b>1,302,582,880.64</b> |



Extension Triggers

| Trigger     | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Breached |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Contractual | <p>No maturity extension applies with respect to the payment obligations of the Issuer under the Covered Bonds. The maturity extension with respect to the CBC is set out in Condition 3. The CBC shall have no obligation under the Guarantee until (i) the occurrence of an Issuer Event of Default, the service by the Trustee on the Issuer of an Issuer Acceleration Notice and the service by the Trustee on the CBC of a Notice to Pay or (ii) the occurrence of a CBC Event of Default and the service by the Trustee of a CBC Acceleration Notice on the Issuer and the CBC. If the CBC is obliged to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay in respect of a Series of SB Covered Bonds the Guaranteed Final Redemption Amount shall be deferred to, and shall under the Guarantee be due on, the Extended Due for Payment Date, unless any moneys are available to the CBC to be paid for such purpose on a payment date falling prior to the Extended Due for Payment Date.</p> <p>The maturity extension triggers comply with Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft).</p> | No       |



Stratifications

Portfolio Characteristics

|                                                              |                             |
|--------------------------------------------------------------|-----------------------------|
| Principal amount                                             | 29,143,348,028.20           |
| Value of saving deposits                                     | 1,402,928,912.24            |
| Net principal balance                                        | 27,740,419,115.96           |
| Construction Deposits                                        | 36,934,954.59               |
| Net principal balance excl. Construction and Saving Deposits | 27,703,484,161.37           |
| Number of loans                                              | 136,461                     |
| Number of loanparts                                          | 290,157                     |
| Average principal balance (borrower)                         | 203,284.59                  |
| Average principal balance (loanpart)                         | 95,604.86                   |
| Weighted average current interest rate                       | 2.63 %                      |
| Weighted average maturity (in years)                         | 17.81                       |
| Weighted average remaining time to interest reset (in years) | 6.44                        |
| Weighted average seasoning (in years)                        | 12.04                       |
| Weighted average CLTOMV                                      | 49.28 %                     |
| Weighted average CLTIMV                                      | 47.69 %                     |
| Maximum current interest rate                                | 8.50 %                      |
| Minimum current interest rate                                | 0.00 %                      |
| Defaults according to Article 178 of the CRR                 | 0.00 %                      |
| Type of cover assets:                                        | Dutch Residential Mortgages |
| Currency Portfolio:                                          | EUR                         |
| Frequency of publication National Transparency Template:     | Monthly                     |



Delinquencies

| From ( >= ) Until ( <= ) | Arrears Amount | Net Principal Balance | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTiMV |
|--------------------------|----------------|-----------------------|------------|-----------------|------------|-------------------------|---------------------------|-----------|
| Performing               | 517,187.99     | 27,734,008,064.31     | 99.98 %    | 290,082         | 99.97 %    | 2.63 %                  | 17.81                     | 47.69 %   |
| < 29 days                |                |                       |            |                 |            |                         |                           |           |
| 30 days - 59 days        | 59,238.87      | 6,411,051.65          | 0.02 %     | 75              | 0.03 %     | 3.41 %                  | 22.06                     | 61.68 %   |
| 60 days - 89 days        |                |                       |            |                 |            |                         |                           |           |
| 90 days - 119 days       |                |                       |            |                 |            |                         |                           |           |
| 120 days - 149 days      |                |                       |            |                 |            |                         |                           |           |
| 150 days - 179 days      |                |                       |            |                 |            |                         |                           |           |
| 180 days >               |                |                       |            |                 |            |                         |                           |           |
| Total                    | 576,426.86     | 27,740,419,115.96     | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |



Redemption Type

| Description     | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV |
|-----------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-----------|
| Annuity         | 9,027,258,125.90             | 32.54 %    | 93,318          | 32.16 %    | 2.63 %                  | 24.24                     | 58.74 %   |
| Bank Savings    | 1,008,664,868.39             | 3.64 %     | 16,507          | 5.69 %     | 2.67 %                  | 13.77                     | 38.13 %   |
| Interest Only   | 14,559,798,573.26            | 52.49 %    | 138,870         | 47.86 %    | 2.58 %                  | 15.43                     | 42.31 %   |
| Hybrid          | 591,202,864.81               | 2.13 %     | 9,171           | 3.16 %     | 3.23 %                  | 10.56                     | 39.63 %   |
| Investments     | 968,734,256.79               | 3.49 %     | 6,765           | 2.33 %     | 2.67 %                  | 9.85                      | 47.83 %   |
| Life Insurance  | 729,101,549.62               | 2.63 %     | 7,859           | 2.71 %     | 2.78 %                  | 8.63                      | 46.21 %   |
| Linear          | 452,179,839.80               | 1.63 %     | 6,046           | 2.08 %     | 2.32 %                  | 22.57                     | 45.30 %   |
| Savings         | 91,627,845.86                | 0.33 %     | 3,081           | 1.06 %     | 3.67 %                  | 9.13                      | 32.29 %   |
| Credit Mortgage | 311,851,191.53               | 1.12 %     | 8,540           | 2.94 %     | 3.14 %                  | 11.90                     | 36.04 %   |
| Other           |                              |            |                 |            |                         |                           |           |
| Total           | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |

## Outstanding Loan Amount

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total      | Nr of Loans    | % of Total      | Weighted Average Coupon | Weighted Average Maturity | WA CLTIV       |
|-----------------------|------------------------------|-----------------|----------------|-----------------|-------------------------|---------------------------|----------------|
| <= 25,000             | 58,852,188.26                | 0.21 %          | 4,483          | 3.29 %          | 2.93 %                  | 10.20                     | 5.35 %         |
| 25,000 - 50,000       | 248,686,317.89               | 0.90 %          | 6,351          | 4.65 %          | 2.80 %                  | 11.64                     | 10.18 %        |
| 50,000 - 75,000       | 482,189,320.61               | 1.74 %          | 7,585          | 5.56 %          | 2.77 %                  | 12.59                     | 15.94 %        |
| 75,000 - 100,000      | 911,226,201.50               | 3.28 %          | 10,233         | 7.50 %          | 2.72 %                  | 13.55                     | 22.09 %        |
| 100,000 - 150,000     | 3,110,104,860.23             | 11.21 %         | 24,545         | 17.99 %         | 2.65 %                  | 14.72                     | 31.29 %        |
| 150,000 - 200,000     | 4,530,744,445.49             | 16.33 %         | 25,817         | 18.92 %         | 2.61 %                  | 15.92                     | 40.02 %        |
| 200,000 - 250,000     | 4,394,605,405.10             | 15.84 %         | 19,582         | 14.35 %         | 2.59 %                  | 17.31                     | 46.62 %        |
| 250,000 - 300,000     | 3,697,877,123.43             | 13.33 %         | 13,498         | 9.89 %          | 2.62 %                  | 18.51                     | 51.71 %        |
| 300,000 - 350,000     | 2,725,422,751.25             | 9.82 %          | 8,416          | 6.17 %          | 2.64 %                  | 19.62                     | 55.61 %        |
| 350,000 - 400,000     | 2,073,375,496.51             | 7.47 %          | 5,540          | 4.06 %          | 2.66 %                  | 20.23                     | 58.28 %        |
| 400,000 - 450,000     | 1,452,885,996.14             | 5.24 %          | 3,428          | 2.51 %          | 2.64 %                  | 20.28                     | 59.63 %        |
| 450,000 - 500,000     | 1,072,344,799.33             | 3.87 %          | 2,259          | 1.66 %          | 2.64 %                  | 20.43                     | 60.86 %        |
| 500,000 - 550,000     | 741,549,863.14               | 2.67 %          | 1,414          | 1.04 %          | 2.61 %                  | 20.97                     | 62.20 %        |
| 550,000 - 600,000     | 585,900,171.35               | 2.11 %          | 1,019          | 0.75 %          | 2.62 %                  | 20.90                     | 63.08 %        |
| 600,000 - 650,000     | 430,785,689.49               | 1.55 %          | 689            | 0.50 %          | 2.66 %                  | 21.29                     | 65.30 %        |
| 650,000 - 700,000     | 351,084,371.12               | 1.27 %          | 521            | 0.38 %          | 2.58 %                  | 20.91                     | 63.53 %        |
| 700,000 - 750,000     | 253,844,972.64               | 0.92 %          | 350            | 0.26 %          | 2.58 %                  | 20.84                     | 66.97 %        |
| 750,000 - 800,000     | 186,077,185.12               | 0.67 %          | 240            | 0.18 %          | 2.62 %                  | 21.22                     | 67.42 %        |
| 800,000 - 850,000     | 148,320,908.40               | 0.53 %          | 180            | 0.13 %          | 2.48 %                  | 21.70                     | 67.51 %        |
| 850,000 - 900,000     | 127,057,878.79               | 0.46 %          | 145            | 0.11 %          | 2.55 %                  | 22.16                     | 71.38 %        |
| 900,000 - 950,000     | 87,025,223.71                | 0.31 %          | 94             | 0.07 %          | 2.50 %                  | 22.84                     | 71.20 %        |
| 950,000 - 1,000,000   | 70,457,946.46                | 0.25 %          | 72             | 0.05 %          | 2.78 %                  | 20.83                     | 69.32 %        |
| > 1,000,000           |                              |                 |                |                 |                         |                           |                |
| Unknown               |                              |                 |                |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>136,461</b> | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |

## Origination Year

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total      | Nr of Loanparts | % of Total      | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV      |
|-----------------------|------------------------------|-----------------|-----------------|-----------------|-------------------------|---------------------------|----------------|
| <= 1999               | 380,041,858.58               | 1.37 %          | 7,234           | 2.49 %          | 2.80 %                  | 6.65                      | 23.74 %        |
| 1999 - 2000           | 252,105,870.37               | 0.91 %          | 3,694           | 1.27 %          | 2.58 %                  | 6.48                      | 28.24 %        |
| 2000 - 2001           | 208,479,153.08               | 0.75 %          | 2,835           | 0.98 %          | 2.60 %                  | 6.73                      | 31.45 %        |
| 2001 - 2002           | 268,851,021.24               | 0.97 %          | 3,153           | 1.09 %          | 2.50 %                  | 7.45                      | 36.10 %        |
| 2002 - 2003           | 332,829,211.26               | 1.20 %          | 3,596           | 1.24 %          | 2.54 %                  | 8.23                      | 37.23 %        |
| 2003 - 2004           | 512,052,080.21               | 1.85 %          | 5,522           | 1.90 %          | 2.73 %                  | 8.84                      | 38.10 %        |
| 2004 - 2005           | 785,088,719.41               | 2.83 %          | 8,965           | 3.09 %          | 2.72 %                  | 9.76                      | 38.71 %        |
| 2005 - 2006           | 1,555,214,967.73             | 5.61 %          | 16,821          | 5.80 %          | 2.67 %                  | 10.61                     | 41.58 %        |
| 2006 - 2007           | 2,168,106,852.98             | 7.82 %          | 22,326          | 7.69 %          | 2.67 %                  | 11.27                     | 42.99 %        |
| 2007 - 2008           | 1,940,737,173.67             | 7.00 %          | 18,553          | 6.39 %          | 2.97 %                  | 12.15                     | 43.31 %        |
| 2008 - 2009           | 1,679,394,290.76             | 6.05 %          | 15,956          | 5.50 %          | 2.71 %                  | 12.99                     | 44.49 %        |
| 2009 - 2010           | 1,106,087,390.62             | 3.99 %          | 11,598          | 4.00 %          | 2.81 %                  | 13.79                     | 44.83 %        |
| 2010 - 2011           | 1,127,269,699.04             | 4.06 %          | 13,426          | 4.63 %          | 2.52 %                  | 14.68                     | 42.09 %        |
| 2011 - 2012           | 1,289,135,942.01             | 4.65 %          | 15,038          | 5.18 %          | 2.35 %                  | 15.43                     | 41.81 %        |
| 2012 - 2013           | 876,836,812.85               | 3.16 %          | 11,174          | 3.85 %          | 2.45 %                  | 16.18                     | 38.56 %        |
| 2013 - 2014           | 433,619,434.85               | 1.56 %          | 5,773           | 1.99 %          | 2.67 %                  | 16.23                     | 34.87 %        |
| 2014 - 2015           | 492,786,752.75               | 1.78 %          | 6,268           | 2.16 %          | 2.55 %                  | 18.19                     | 33.80 %        |
| 2015 - 2016           | 1,008,611,465.12             | 3.64 %          | 11,887          | 4.10 %          | 2.59 %                  | 19.34                     | 35.46 %        |
| 2016 - 2017           | 555,663,420.45               | 2.00 %          | 6,367           | 2.19 %          | 2.04 %                  | 20.12                     | 41.23 %        |
| 2017 - 2018           | 768,738,282.11               | 2.77 %          | 8,495           | 2.93 %          | 1.89 %                  | 21.34                     | 42.13 %        |
| 2018 - 2019           | 1,122,803,340.74             | 4.05 %          | 10,391          | 3.58 %          | 2.12 %                  | 22.36                     | 44.73 %        |
| 2019 - 2020           | 1,270,260,118.80             | 4.58 %          | 11,100          | 3.83 %          | 2.12 %                  | 23.21                     | 48.75 %        |
| 2020 - 2021           | 842,222,129.00               | 3.04 %          | 8,570           | 2.95 %          | 1.67 %                  | 24.05                     | 51.71 %        |
| 2021 - 2022           | 485,581,931.24               | 1.75 %          | 6,694           | 2.31 %          | 1.54 %                  | 24.92                     | 56.18 %        |
| 2022 - 2023           | 2,947,247,167.29             | 10.62 %         | 24,848          | 8.56 %          | 2.39 %                  | 26.33                     | 62.85 %        |
| 2023 - 2024           | 678,493,910.88               | 2.45 %          | 7,883           | 2.72 %          | 3.71 %                  | 26.76                     | 63.14 %        |
| 2024 - 2025           | 2,452,865,190.36             | 8.84 %          | 18,798          | 6.48 %          | 3.70 %                  | 27.66                     | 73.42 %        |
| 2025 >=               | 199,294,928.56               | 0.72 %          | 3,192           | 1.10 %          | 3.74 %                  | 29.09                     | 64.42 %        |
| Unknown               |                              |                 |                 |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>290,157</b>  | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |

## Seasoning

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total      | Nr of Loanparts | % of Total      | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV      |
|-----------------------|------------------------------|-----------------|-----------------|-----------------|-------------------------|---------------------------|----------------|
| < 1 year              | 744,209,548.21               | 2.68 %          | 8,598           | 2.96 %          | 3.37 %                  | 27.74                     | 66.88 %        |
| 1 year - 2 years      | 2,131,353,887.99             | 7.68 %          | 16,011          | 5.52 %          | 3.84 %                  | 27.71                     | 74.05 %        |
| 2 years - 3 years     | 1,588,475,215.72             | 5.73 %          | 14,742          | 5.08 %          | 3.11 %                  | 26.51                     | 63.31 %        |
| 3 years - 4 years     | 2,019,737,786.65             | 7.28 %          | 18,045          | 6.22 %          | 2.01 %                  | 26.13                     | 61.77 %        |
| 4 years - 5 years     | 583,908,148.40               | 2.10 %          | 7,292           | 2.51 %          | 1.64 %                  | 24.53                     | 54.07 %        |
| 5 years - 6 years     | 1,001,470,932.55             | 3.61 %          | 9,488           | 3.27 %          | 1.80 %                  | 23.70                     | 50.28 %        |
| 6 years - 7 years     | 1,364,452,952.05             | 4.92 %          | 11,839          | 4.08 %          | 2.20 %                  | 22.87                     | 47.24 %        |
| 7 years - 8 years     | 997,062,425.33               | 3.59 %          | 9,938           | 3.43 %          | 1.99 %                  | 21.92                     | 43.25 %        |
| 8 years - 9 years     | 579,382,936.89               | 2.09 %          | 6,728           | 2.32 %          | 1.87 %                  | 20.69                     | 41.57 %        |
| 9 years - 10 years    | 707,428,340.11               | 2.55 %          | 8,237           | 2.84 %          | 2.30 %                  | 19.71                     | 38.61 %        |
| 10 years - 11 years   | 791,592,250.69               | 2.85 %          | 9,577           | 3.30 %          | 2.67 %                  | 19.01                     | 34.52 %        |
| 11 years - 12 years   | 479,867,834.71               | 1.73 %          | 6,235           | 2.15 %          | 2.55 %                  | 17.83                     | 33.31 %        |
| 12 years - 13 years   | 606,687,277.30               | 2.19 %          | 7,907           | 2.73 %          | 2.69 %                  | 15.96                     | 37.00 %        |
| 13 years - 14 years   | 919,005,456.61               | 3.31 %          | 11,269          | 3.88 %          | 2.32 %                  | 15.91                     | 39.85 %        |
| 14 years - 15 years   | 1,430,117,229.65             | 5.16 %          | 16,921          | 5.83 %          | 2.38 %                  | 15.16                     | 42.06 %        |
| 15 years - 16 years   | 1,080,226,577.94             | 3.89 %          | 12,325          | 4.25 %          | 2.70 %                  | 14.31                     | 43.09 %        |
| 16 years - 17 years   | 1,252,058,487.42             | 4.51 %          | 12,466          | 4.30 %          | 2.75 %                  | 13.43                     | 45.08 %        |
| 17 years - 18 years   | 1,772,385,398.35             | 6.39 %          | 16,667          | 5.74 %          | 2.83 %                  | 12.64                     | 43.87 %        |
| 18 years - 19 years   | 1,932,475,814.83             | 6.97 %          | 18,941          | 6.53 %          | 2.90 %                  | 11.88                     | 43.30 %        |
| 19 years - 20 years   | 2,243,386,439.62             | 8.09 %          | 23,338          | 8.04 %          | 2.63 %                  | 11.03                     | 42.81 %        |
| 20 years - 21 years   | 1,147,827,185.13             | 4.14 %          | 12,929          | 4.46 %          | 2.69 %                  | 10.21                     | 39.96 %        |
| 21 years - 22 years   | 675,794,653.55               | 2.44 %          | 7,456           | 2.57 %          | 2.73 %                  | 9.36                      | 38.46 %        |
| 22 years - 23 years   | 393,606,078.09               | 1.42 %          | 4,222           | 1.46 %          | 2.67 %                  | 8.61                      | 37.91 %        |
| 23 years - 24 years   | 319,712,653.34               | 1.15 %          | 3,545           | 1.22 %          | 2.48 %                  | 7.86                      | 37.10 %        |
| 24 years - 25 years   | 229,688,485.23               | 0.83 %          | 2,875           | 0.99 %          | 2.54 %                  | 7.05                      | 33.84 %        |
| 25 years - 26 years   | 230,089,628.84               | 0.83 %          | 3,216           | 1.11 %          | 2.59 %                  | 6.73                      | 29.74 %        |
| 26 years - 27 years   | 214,029,065.75               | 0.77 %          | 3,363           | 1.16 %          | 2.61 %                  | 6.37                      | 27.36 %        |
| 27 years - 28 years   | 125,291,202.77               | 0.45 %          | 2,219           | 0.76 %          | 2.70 %                  | 5.53                      | 25.12 %        |
| 28 years - 29 years   | 98,413,740.46                | 0.35 %          | 1,929           | 0.66 %          | 2.77 %                  | 5.54                      | 22.55 %        |
| 29 years - 30 years   | 39,575,049.24                | 0.14 %          | 1,025           | 0.35 %          | 3.02 %                  | 8.82                      | 21.17 %        |
| 30 years >=           | 41,106,432.54                | 0.15 %          | 814             | 0.28 %          | 3.23 %                  | 10.90                     | 18.56 %        |
| Unknown               |                              |                 |                 |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>290,157</b>  | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |



Legal Maturity

| From (>=) - Until (<) | Aggregate Outstanding<br>Amount | % of Total | Nr of Loanparts | % of Total | Weighted<br>Average Coupon | Weighted<br>Average Maturity | WA CLTIMV |
|-----------------------|---------------------------------|------------|-----------------|------------|----------------------------|------------------------------|-----------|
| 2020 - 2025           |                                 |            |                 |            |                            |                              |           |
| 2025 - 2030           | 622,459,311.62                  | 2.24 %     | 12,458          | 4.29 %     | 2.79 %                     | 2.89                         | 29.10 %   |
| 2030 - 2035           | 2,602,202,786.87                | 9.38 %     | 33,449          | 11.53 %    | 2.70 %                     | 7.38                         | 37.30 %   |
| 2035 - 2040           | 8,114,740,517.49                | 29.25 %    | 80,348          | 27.69 %    | 2.76 %                     | 11.70                        | 42.94 %   |
| 2040 - 2045           | 3,922,912,595.64                | 14.14 %    | 45,861          | 15.81 %    | 2.43 %                     | 16.44                        | 40.10 %   |
| 2045 - 2050           | 5,178,959,722.65                | 18.67 %    | 52,066          | 17.94 %    | 2.19 %                     | 22.05                        | 45.20 %   |
| 2050 - 2055           | 6,993,029,300.06                | 25.21 %    | 61,730          | 21.27 %    | 2.85 %                     | 27.23                        | 64.44 %   |
| 2055 - 2060           | 305,474,740.95                  | 1.10 %     | 4,234           | 1.46 %     | 3.36 %                     | 29.72                        | 56.43 %   |
| 2060 - 2065           | 272,909.95                      | 0.00 %     | 6               | 0.00 %     | 2.71 %                     | 36.22                        | 51.17 %   |
| 2065 - 2070           | 110,000.00                      | 0.00 %     | 1               | 0.00 %     | 1.99 %                     | 40.83                        | 21.71 %   |
| 2070 - 2075           | 243,613.33                      | 0.00 %     | 3               | 0.00 %     | 1.65 %                     | 46.92                        | 59.60 %   |
| 2075 - 2080           |                                 |            |                 |            |                            |                              |           |
| 2080 - 2085           |                                 |            |                 |            |                            |                              |           |
| 2085 - 2090           | 13,617.40                       | 0.00 %     | 1               | 0.00 %     | 1.99 %                     | 62.33                        | 37.69 %   |
| 2090 - 2095           |                                 |            |                 |            |                            |                              |           |
| 2095 - 2100           |                                 |            |                 |            |                            |                              |           |
| 2100 >=               |                                 |            |                 |            |                            |                              |           |
| Unknown               |                                 |            |                 |            |                            |                              |           |
| Total                 | 27,740,419,115.96               | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                     | 17.81                        | 47.69 %   |

## Remaining Tenor

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total      | Nr of Loanparts | % of Total      | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV      |
|-----------------------|------------------------------|-----------------|-----------------|-----------------|-------------------------|---------------------------|----------------|
| < 1 years             | 35,154,439.02                | 0.13 %          | 1,296           | 0.45 %          | 3.31 %                  | 0.59                      | 28.70 %        |
| 1 years - 2 years     | 109,748,105.98               | 0.40 %          | 2,521           | 0.87 %          | 2.93 %                  | 1.52                      | 27.43 %        |
| 2 years - 3 years     | 139,220,318.75               | 0.50 %          | 2,934           | 1.01 %          | 2.78 %                  | 2.50                      | 28.38 %        |
| 3 years - 4 years     | 217,198,704.39               | 0.78 %          | 3,831           | 1.32 %          | 2.72 %                  | 3.49                      | 29.43 %        |
| 4 years - 5 years     | 266,673,750.40               | 0.96 %          | 4,218           | 1.45 %          | 2.66 %                  | 4.44                      | 31.93 %        |
| 5 years - 6 years     | 364,439,348.14               | 1.31 %          | 5,541           | 1.91 %          | 2.63 %                  | 5.50                      | 35.20 %        |
| 6 years - 7 years     | 481,855,678.36               | 1.74 %          | 6,382           | 2.20 %          | 2.56 %                  | 6.45                      | 37.45 %        |
| 7 years - 8 years     | 506,256,564.91               | 1.82 %          | 6,186           | 2.13 %          | 2.75 %                  | 7.49                      | 37.96 %        |
| 8 years - 9 years     | 727,105,214.65               | 2.62 %          | 8,506           | 2.93 %          | 2.76 %                  | 8.48                      | 37.93 %        |
| 9 years - 10 years    | 1,134,602,185.86             | 4.09 %          | 12,935          | 4.46 %          | 2.71 %                  | 9.52                      | 39.74 %        |
| 10 years - 11 years   | 2,103,753,117.60             | 7.58 %          | 21,547          | 7.43 %          | 2.63 %                  | 10.49                     | 42.38 %        |
| 11 years - 12 years   | 1,861,539,628.03             | 6.71 %          | 17,931          | 6.18 %          | 2.88 %                  | 11.48                     | 42.82 %        |
| 12 years - 13 years   | 1,724,872,765.83             | 6.22 %          | 15,790          | 5.44 %          | 2.81 %                  | 12.46                     | 43.53 %        |
| 13 years - 14 years   | 1,222,435,769.42             | 4.41 %          | 11,866          | 4.09 %          | 2.72 %                  | 13.42                     | 44.59 %        |
| 14 years - 15 years   | 1,006,184,446.11             | 3.63 %          | 11,147          | 3.84 %          | 2.68 %                  | 14.44                     | 42.77 %        |
| 15 years - 16 years   | 1,287,401,406.57             | 4.64 %          | 14,499          | 5.00 %          | 2.36 %                  | 15.49                     | 42.03 %        |
| 16 years - 17 years   | 815,275,732.72               | 2.94 %          | 9,560           | 3.29 %          | 2.28 %                  | 16.47                     | 40.11 %        |
| 17 years - 18 years   | 492,526,451.17               | 1.78 %          | 6,204           | 2.14 %          | 2.61 %                  | 17.37                     | 37.68 %        |
| 18 years - 19 years   | 546,968,114.72               | 1.97 %          | 6,606           | 2.28 %          | 2.46 %                  | 18.50                     | 36.54 %        |
| 19 years - 20 years   | 884,599,442.92               | 3.19 %          | 10,168          | 3.50 %          | 2.57 %                  | 19.56                     | 37.09 %        |
| 20 years - 21 years   | 833,913,397.21               | 3.01 %          | 9,049           | 3.12 %          | 2.26 %                  | 20.38                     | 41.61 %        |
| 21 years - 22 years   | 699,620,937.64               | 2.52 %          | 7,474           | 2.58 %          | 1.94 %                  | 21.46                     | 44.63 %        |
| 22 years - 23 years   | 1,129,468,028.10             | 4.07 %          | 12,227          | 4.21 %          | 2.12 %                  | 22.45                     | 45.60 %        |
| 23 years - 24 years   | 1,394,811,218.57             | 5.03 %          | 11,768          | 4.06 %          | 2.21 %                  | 23.45                     | 49.23 %        |
| 24 years - 25 years   | 998,506,631.16               | 3.60 %          | 9,179           | 3.16 %          | 1.84 %                  | 24.41                     | 52.62 %        |
| 25 years - 26 years   | 636,080,740.97               | 2.29 %          | 7,351           | 2.53 %          | 1.72 %                  | 25.42                     | 57.20 %        |
| 26 years - 27 years   | 1,916,947,754.36             | 6.91 %          | 16,584          | 5.72 %          | 2.03 %                  | 26.71                     | 62.55 %        |
| 27 years - 28 years   | 1,466,887,385.59             | 5.29 %          | 13,163          | 4.54 %          | 3.16 %                  | 27.25                     | 63.86 %        |
| 28 years - 29 years   | 1,980,849,000.23             | 7.14 %          | 14,765          | 5.09 %          | 3.93 %                  | 28.57                     | 72.40 %        |
| 29 years - 30 years   | 716,532,872.07               | 2.58 %          | 8,386           | 2.89 %          | 3.43 %                  | 29.34                     | 60.43 %        |
| 30 years >=           | 38,989,964.51                | 0.14 %          | 543             | 0.19 %          | 3.42 %                  | 30.23                     | 58.45 %        |
| Unknown               |                              |                 |                 |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>290,157</b>  | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |

## 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 %            | 278,585,511.33               | 1.00 %          | 8,564          | 3.57 %          | 2.77 %                  | 12.00                     | 6.84 %         |
| 10.00 % - 20.00 %     | 1,211,245,970.00             | 4.37 %          | 13,978         | 7.38 %          | 2.66 %                  | 13.40                     | 15.30 %        |
| 20.00 % - 30.00 %     | 2,540,456,083.06             | 9.16 %          | 17,573         | 11.27 %         | 2.57 %                  | 14.52                     | 24.66 %        |
| 30.00 % - 40.00 %     | 4,003,113,883.02             | 14.43 %         | 19,944         | 14.79 %         | 2.53 %                  | 15.13                     | 34.22 %        |
| 40.00 % - 50.00 %     | 5,177,715,756.09             | 18.66 %         | 20,719         | 16.86 %         | 2.53 %                  | 16.14                     | 43.65 %        |
| 50.00 % - 60.00 %     | 4,559,530,885.96             | 16.44 %         | 15,514         | 13.93 %         | 2.55 %                  | 17.37                     | 52.94 %        |
| 60.00 % - 70.00 %     | 2,631,614,675.54             | 9.49 %          | 7,684          | 7.90 %          | 2.63 %                  | 19.62                     | 62.32 %        |
| 70.00 % - 80.00 %     | 1,349,557,299.40             | 4.86 %          | 3,380          | 3.71 %          | 2.75 %                  | 22.82                     | 72.13 %        |
| 80.00 % - 90.00 %     | 919,890,483.05               | 3.32 %          | 2,158          | 2.05 %          | 2.96 %                  | 25.05                     | 82.17 %        |
| 90.00 % - 100.00 %    | 514,401,007.55               | 1.85 %          | 1,166          | 1.02 %          | 3.42 %                  | 26.46                     | 91.47 %        |
| 100.00 % - 110.00 %   | 265,435,881.79               | 0.96 %          | 560            | 0.60 %          | 3.15 %                  | 26.30                     | 100.67 %       |
| 110.00 % - 120.00 %   | 9,027,433.54                 | 0.03 %          | 16             | 0.02 %          | 3.28 %                  | 26.69                     | 110.53 %       |
| 120.00 % - 130.00 %   | 2,046,096.19                 | 0.01 %          | 4              | 0.00 %          | 3.08 %                  | 27.72                     | 122.30 %       |
| 130.00 % - 140.00 %   | 2,282,108.34                 | 0.01 %          | 3              | 0.00 %          | 3.24 %                  | 26.75                     | 131.21 %       |
| 140.00 % - 150.00 %   |                              |                 |                |                 |                         |                           |                |
| 150.00 % >            | 1,716,557.35                 | 0.01 %          | 2              | 0.00 %          | 2.86 %                  | 26.87                     | 153.91 %       |
| NHG Guarantee         | 4,273,799,483.75             | 15.41 %         | 25,196         | 16.88 %         | 2.69 %                  | 20.57                     | 52.15 %        |
| Unknown               |                              |                 |                |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>136,461</b> | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |

## 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 %            | 299,290,846.44               | 1.08 %          | 8,937          | 3.75 %          | 2.77 %                  | 12.03                     | 7.05 %         |
| 10.00 % - 20.00 %     | 1,314,354,179.83             | 4.74 %          | 14,668         | 7.82 %          | 2.65 %                  | 13.44                     | 15.80 %        |
| 20.00 % - 30.00 %     | 2,746,787,079.77             | 9.90 %          | 18,406         | 11.99 %         | 2.57 %                  | 14.58                     | 25.47 %        |
| 30.00 % - 40.00 %     | 4,327,788,613.60             | 15.60 %         | 20,918         | 15.71 %         | 2.53 %                  | 15.27                     | 35.36 %        |
| 40.00 % - 50.00 %     | 5,383,888,653.36             | 19.41 %         | 20,973         | 17.26 %         | 2.54 %                  | 16.27                     | 45.06 %        |
| 50.00 % - 60.00 %     | 4,398,451,194.17             | 15.86 %         | 14,567         | 13.39 %         | 2.56 %                  | 17.70                     | 54.64 %        |
| 60.00 % - 70.00 %     | 2,334,180,439.99             | 8.41 %          | 6,550          | 6.94 %          | 2.66 %                  | 20.26                     | 64.44 %        |
| 70.00 % - 80.00 %     | 1,209,498,445.73             | 4.36 %          | 2,976          | 3.21 %          | 2.79 %                  | 23.54                     | 74.66 %        |
| 80.00 % - 90.00 %     | 856,706,284.48               | 3.09 %          | 1,980          | 1.80 %          | 3.08 %                  | 25.52                     | 84.72 %        |
| 90.00 % - 100.00 %    | 437,643,318.85               | 1.58 %          | 976            | 0.90 %          | 3.41 %                  | 26.48                     | 94.71 %        |
| 100.00 % - 110.00 %   | 147,940,543.26               | 0.53 %          | 298            | 0.33 %          | 3.06 %                  | 26.37                     | 102.86 %       |
| 110.00 % - 120.00 %   | 4,045,270.85                 | 0.01 %          | 7              | 0.01 %          | 3.46 %                  | 28.10                     | 113.97 %       |
| 120.00 % - 130.00 %   | 2,600,117.07                 | 0.01 %          | 5              | 0.01 %          | 2.90 %                  | 27.13                     | 123.68 %       |
| 130.00 % - 140.00 %   | 1,728,087.46                 | 0.01 %          | 2              | 0.00 %          | 3.57 %                  | 27.33                     | 132.00 %       |
| 140.00 % - 150.00 %   |                              |                 |                |                 |                         |                           |                |
| 150.00 % >            | 1,716,557.35                 | 0.01 %          | 2              | 0.00 %          | 2.86 %                  | 26.87                     | 153.91 %       |
| NHG Guarantee         | 4,273,799,483.75             | 15.41 %         | 25,196         | 16.88 %         | 2.69 %                  | 20.57                     | 52.15 %        |
| Unknown               |                              |                 |                |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>136,461</b> | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |



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 %              | 798,835.84                   | 0.00 %     | 19              | 0.01 %     | 0.12 %                  | 16.42                     | 38.38 %   |
| 0.5 % - 1.0 %         | 95,441,676.56                | 0.34 %     | 1,457           | 0.50 %     | 0.92 %                  | 18.23                     | 43.12 %   |
| 1.0 % - 1.5 %         | 2,322,918,754.46             | 8.37 %     | 27,264          | 9.40 %     | 1.33 %                  | 18.73                     | 45.23 %   |
| 1.5 % - 2.0 %         | 6,708,427,963.81             | 24.18 %    | 69,389          | 23.91 %    | 1.78 %                  | 18.79                     | 45.37 %   |
| 2.0 % - 2.5 %         | 6,423,881,705.87             | 23.16 %    | 61,375          | 21.15 %    | 2.25 %                  | 16.98                     | 45.66 %   |
| 2.5 % - 3.0 %         | 4,064,865,128.20             | 14.65 %    | 41,310          | 14.24 %    | 2.74 %                  | 14.82                     | 46.64 %   |
| 3.0 % - 3.5 %         | 1,986,043,475.54             | 7.16 %     | 19,824          | 6.83 %     | 3.25 %                  | 16.18                     | 47.64 %   |
| 3.5 % - 4.0 %         | 2,399,541,234.83             | 8.65 %     | 25,784          | 8.89 %     | 3.76 %                  | 19.54                     | 53.20 %   |
| 4.0 % - 4.5 %         | 2,250,736,127.71             | 8.11 %     | 26,069          | 8.98 %     | 4.24 %                  | 21.21                     | 56.15 %   |
| 4.5 % - 5.0 %         | 1,213,675,255.92             | 4.38 %     | 13,494          | 4.65 %     | 4.71 %                  | 19.22                     | 54.66 %   |
| 5.0 % - 5.5 %         | 203,279,288.84               | 0.73 %     | 2,947           | 1.02 %     | 5.21 %                  | 13.22                     | 43.33 %   |
| 5.5 % - 6.0 %         | 49,340,703.50                | 0.18 %     | 819             | 0.28 %     | 5.75 %                  | 11.35                     | 39.83 %   |
| 6.0 % - 6.5 %         | 16,927,103.41                | 0.06 %     | 317             | 0.11 %     | 6.23 %                  | 10.76                     | 34.75 %   |
| 6.5 % - 7.0 %         | 4,036,540.97                 | 0.01 %     | 81              | 0.03 %     | 6.73 %                  | 9.45                      | 32.15 %   |
| 7.0 % >               | 505,320.50                   | 0.00 %     | 8               | 0.00 %     | 7.37 %                  | 12.53                     | 28.22 %   |
| Unknown               |                              |            |                 |            |                         |                           |           |
| Total                 | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |

## 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              | 2,349,856,478.92             | 8.47 %          | 28,094          | 9.68 %          | 2.83 %                  | 12.88                     | 39.58 %        |
| 1 year - 2 years      | 2,531,045,678.80             | 9.12 %          | 29,334          | 10.11 %         | 2.58 %                  | 13.47                     | 40.35 %        |
| 2 years - 3 years     | 2,342,735,517.34             | 8.45 %          | 26,670          | 9.19 %          | 2.57 %                  | 15.19                     | 40.99 %        |
| 3 years - 4 years     | 1,958,461,195.77             | 7.06 %          | 21,317          | 7.35 %          | 2.67 %                  | 16.93                     | 45.33 %        |
| 4 years - 5 years     | 2,528,752,253.15             | 9.12 %          | 26,372          | 9.09 %          | 2.36 %                  | 16.36                     | 44.05 %        |
| 5 years - 6 years     | 1,933,898,557.87             | 6.97 %          | 19,846          | 6.84 %          | 2.04 %                  | 15.85                     | 44.24 %        |
| 6 years - 7 years     | 2,610,136,338.14             | 9.41 %          | 23,331          | 8.04 %          | 1.98 %                  | 17.41                     | 48.33 %        |
| 7 years - 8 years     | 1,578,789,990.93             | 5.69 %          | 15,077          | 5.20 %          | 3.08 %                  | 20.39                     | 53.94 %        |
| 8 years - 9 years     | 1,825,207,209.78             | 6.58 %          | 14,354          | 4.95 %          | 3.92 %                  | 24.89                     | 68.24 %        |
| 9 years - 10 years    | 1,023,954,334.01             | 3.69 %          | 11,748          | 4.05 %          | 3.45 %                  | 19.99                     | 50.00 %        |
| 10 years - 11 years   | 403,343,011.42               | 1.45 %          | 4,562           | 1.57 %          | 2.75 %                  | 15.98                     | 42.93 %        |
| 11 years - 12 years   | 313,232,345.71               | 1.13 %          | 3,313           | 1.14 %          | 2.40 %                  | 17.73                     | 45.29 %        |
| 12 years - 13 years   | 349,565,774.68               | 1.26 %          | 3,674           | 1.27 %          | 2.86 %                  | 20.95                     | 45.96 %        |
| 13 years - 14 years   | 827,595,445.72               | 2.98 %          | 6,744           | 2.32 %          | 2.61 %                  | 22.65                     | 49.39 %        |
| 14 years - 15 years   | 840,219,018.01               | 3.03 %          | 8,158           | 2.81 %          | 2.17 %                  | 21.72                     | 48.90 %        |
| 15 years - 16 years   | 588,942,618.04               | 2.12 %          | 6,980           | 2.41 %          | 1.73 %                  | 22.24                     | 51.99 %        |
| 16 years - 17 years   | 1,564,580,641.15             | 5.64 %          | 14,346          | 4.94 %          | 2.05 %                  | 25.13                     | 58.84 %        |
| 17 years - 18 years   | 591,189,424.80               | 2.13 %          | 5,029           | 1.73 %          | 2.94 %                  | 26.16                     | 61.47 %        |
| 18 years - 19 years   | 155,262,987.21               | 0.56 %          | 1,387           | 0.48 %          | 4.43 %                  | 28.00                     | 71.26 %        |
| 19 years - 20 years   | 72,137,294.35                | 0.26 %          | 1,003           | 0.35 %          | 4.10 %                  | 26.82                     | 56.96 %        |
| 20 years - 21 years   | 3,038,488.40                 | 0.01 %          | 54              | 0.02 %          | 4.31 %                  | 26.92                     | 54.04 %        |
| 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              | 1,348,474,511.76             | 4.86 %          | 18,764          | 6.47 %          | 3.01 %                  | 11.08                     | 40.86 %        |
| Unknown               |                              |                 |                 |                 |                         |                           |                |
| <b>Total</b>          | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>290,157</b>  | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |



Interest Payment Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV |
|-------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-----------|
| Floating    | 1,348,474,511.76             | 4.86 %     | 18,764          | 6.47 %     | 3.01 %                  | 11.08                     | 40.86 %   |
| Fixed       | 26,391,944,604.20            | 95.14 %    | 271,393         | 93.53 %    | 2.61 %                  | 18.16                     | 48.04 %   |
| Unknown     |                              |            |                 |            |                         |                           |           |
| Total       | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |



Property Description

| Description              | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLT/MV |
|--------------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-----------|
| House                    | 23,566,281,981.66            | 84.95 %    | 112,818     | 82.67 %    | 2.62 %                  | 17.58                     | 47.56 %   |
| Apartment                | 4,174,137,134.30             | 15.05 %    | 23,643      | 17.33 %    | 2.69 %                  | 19.14                     | 48.44 %   |
| Business                 |                              |            |             |            |                         |                           |           |
| House / Business (< 50%) |                              |            |             |            |                         |                           |           |
| House / Business (> 50%) |                              |            |             |            |                         |                           |           |
| Other                    |                              |            |             |            |                         |                           |           |
| Unknown                  |                              |            |             |            |                         |                           |           |
| Total                    | 27,740,419,115.96            | 100.00 %   | 136,461     | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |

## Geographical Distribution (by province)

| Province                | Aggregate Outstanding Amount | % of Total      | Nr of Loans    | % of Total      | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV      |
|-------------------------|------------------------------|-----------------|----------------|-----------------|-------------------------|---------------------------|----------------|
| Drenthe                 | 702,601,648.76               | 2.53 %          | 3,881          | 2.84 %          | 2.66 %                  | 17.63                     | 49.07 %        |
| Flevoland               | 1,250,386,509.46             | 4.51 %          | 6,466          | 4.74 %          | 2.54 %                  | 17.59                     | 46.19 %        |
| Friesland               | 775,861,244.43               | 2.80 %          | 4,426          | 3.24 %          | 2.63 %                  | 17.75                     | 49.37 %        |
| Gelderland              | 3,324,574,303.79             | 11.98 %         | 16,586         | 12.15 %         | 2.63 %                  | 17.78                     | 47.61 %        |
| Groningen               | 642,210,963.96               | 2.32 %          | 3,891          | 2.85 %          | 2.71 %                  | 17.43                     | 48.86 %        |
| Limburg                 | 890,904,862.18               | 3.21 %          | 5,039          | 3.69 %          | 2.78 %                  | 17.11                     | 51.29 %        |
| Noord-Brabant           | 3,395,833,133.72             | 12.24 %         | 16,496         | 12.09 %         | 2.64 %                  | 17.81                     | 47.69 %        |
| Noord-Holland           | 5,779,754,844.90             | 20.84 %         | 25,837         | 18.93 %         | 2.61 %                  | 18.12                     | 47.33 %        |
| Overijssel              | 1,560,178,854.31             | 5.62 %          | 8,278          | 6.07 %          | 2.63 %                  | 17.23                     | 48.44 %        |
| Utrecht                 | 2,545,147,382.79             | 9.17 %          | 11,559         | 8.47 %          | 2.56 %                  | 17.99                     | 43.88 %        |
| Zeeland                 | 400,990,084.38               | 1.45 %          | 2,320          | 1.70 %          | 2.76 %                  | 17.84                     | 50.82 %        |
| Zuid-Holland            | 6,471,975,283.28             | 23.33 %         | 31,682         | 23.22 %         | 2.65 %                  | 17.84                     | 48.50 %        |
| Unknown / Not specified |                              |                 |                |                 |                         |                           |                |
| <b>Total</b>            | <b>27,740,419,115.96</b>     | <b>100.00 %</b> | <b>136,461</b> | <b>100.00 %</b> | <b>2.63 %</b>           | <b>17.81</b>              | <b>47.69 %</b> |



Occupancy

| Description    | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLT/MV |
|----------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-----------|
| Owner Occupied | 27,740,419,115.96            | 100.00 %   | 136,461     | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |
| Buy-to-Let     |                              |            |             |            |                         |                           |           |
| Unknown        |                              |            |             |            |                         |                           |           |
| Total          | 27,740,419,115.96            | 100.00 %   | 136,461     | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |



Loanpart Payment Frequency

| Description   | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV |
|---------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-----------|
| Monthly       | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |
| Quarterly     |                              |            |                 |            |                         |                           |           |
| Semi-Annually |                              |            |                 |            |                         |                           |           |
| Annually      |                              |            |                 |            |                         |                           |           |
| Unknown       |                              |            |                 |            |                         |                           |           |
| Total         | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |



Guarantee Type

| Description       | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV |
|-------------------|------------------------------|------------|-----------------|------------|-------------------------|---------------------------|-----------|
| NHG Guarantee     | 5,056,559,899.58             | 18.23 %    | 58,724          | 20.24 %    | 2.65 %                  | 20.14                     | 52.45 %   |
| Non-NHG Guarantee | 22,683,859,216.38            | 81.77 %    | 231,433         | 79.76 %    | 2.63 %                  | 17.29                     | 46.63 %   |
| Total             | 27,740,419,115.96            | 100.00 %   | 290,157         | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |



Valuation Type

| Description                     | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | WA CLTIMV |
|---------------------------------|------------------------------|------------|-------------|------------|-------------------------|---------------------------|-----------|
| Automatic Valuation Methodology | 27,740,419,115.96            | 100.00 %   | 136,461     | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |
| Total                           | 27,740,419,115.96            | 100.00 %   | 136,461     | 100.00 %   | 2.63 %                  | 17.81                     | 47.69 %   |

## 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:<br>(a) the sum of all Adjusted Current Balances of all Transferred Receivables. The "Adjusted Current Balance" of a Transferred Receivable is the lower of:<br>(a) the Current Balance of such Transferred Receivable minus $\alpha$ and<br>(b) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Transferred Receivable, minus $\beta$ and<br>(b) the Asset Percentage of: the sum of the Current Balance minus $\alpha$ 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 $\alpha$ (alfa)             | For each Transferred Receivable the lower of its Current Balance and the sum of the following elements, to the extent applicable to it:<br>(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;<br>(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;<br>(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;<br>(iv) if it corresponds to a Construction Deposit: the amount of the Construction Deposit;<br>(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;<br>(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;<br>(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;<br>(viii) if it is a Defaulted Receivable: such amount as is necessary to reduce its Current Balance to zero; and/or<br>(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 $\beta$ (bèta)              | Means for each Transferred Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) $\alpha$ 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 $\alpha$ , L shall equal $\alpha$ .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Asset Percentage                | A percentage figure as is determined from time to time in accordance with the Asset Monitor Agreement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Automatic Valuation Methodology | Means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Available Statutory CRR OC      | Means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory CRR OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Available Statutory Nominal OC  | Means the amount by which the collateral which is held by the CBC and as calculated in accordance with the Minimum Statutory Nominal OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Term                              | Definition / Calculation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Indexed Valuation                 | In relation to any Transferred Receivable secured over any Property:<br>(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);<br>(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<br>(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<br>(ii) at any date on which the Market Value of that Property is not available,<br>(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<br>(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. |
| 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 Automatic Valuation Methodology.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 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 Statutory CRR OC          | Means the minimum required amount of collateral determined in accordance with Article 40g paragraph 2 of the Decree (Besluit prudentiële regels Wft) and CRR and which expressed as a percentage is 105% of the principal amount outstanding of the Covered Bonds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Minimum Statutory Nominal OC      | Means the minimum required amount of collateral determined in accordance with Article 40g paragraph 1 of the Decree (Besluit prudentiële regels Wft) and which expressed as a percentage is 100% of the principal amount outstanding of the Covered Bonds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Occupancy                         | The way the mortgaged property is used (e.g. owner occupied).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Original Market Value             | In this report, means the Market Value (marktwaarde) given to that Property by the most recent valuation calculated in accordance with the Automatic Valuation Methodology.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 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

|                                                              |                                                                                                |                                                 |                                                                                                    |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>ACCOUNT BANK</b>                                          | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>ARRANGER &amp; DEALER</b>                    | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>CASH MANAGER</b>                                          | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>CO ARRANGER &amp; DEALER</b>                 | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>COMPANY ADMINISTRATOR</b>                                 | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>COVER POOL MONITOR</b>                       | Ernst & Young Accountants LLP<br>Antonio Vivaldistraat 150<br>1083 HP Amsterdam<br>The Netherlands |
| <b>INDEPENDENT PUBLIC ACCOUNTANTS (ING &amp; CBC)</b>        | KPMG Accountants N.V.<br>Laan van Langerhuize 1<br>1186 DS Amstelveen<br>The Netherlands       | <b>INTEREST RATE SWAP PROVIDER</b>              | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>ISSUER or ADMINISTRATOR</b>                               | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>ISSUER-ACT trigger for savings deposits</b>  | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>ISSUER-Notification Event</b>                             | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>ISSUER-Pledge of residual claims</b>         | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>ISSUER-Pre-maturity test trigger</b>                      | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>ISSUER-Reserve fund build up trigger</b>     | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>LEGAL ADVISERS (ARRANGERS &amp; DEALERS)</b>              | Allen & Overy LLP<br>Apollolaan 15<br>1077 AB Amsterdam<br>The Netherlands                     | <b>LEGAL ADVISERS (ARRANGERS &amp; DEALERS)</b> | Allen & Overy LLP<br>One Bishops Square<br>E1 6AD London<br>United Kingdom                         |
| <b>LEGAL ADVISERS (ISSUER, CBC &amp; INITIAL ORIGINATOR)</b> | Hogan Lovells International LLP<br>Strawinskylaan 4129<br>1077 ZX Amsterdam<br>The Netherlands | <b>LISTING AGENT</b>                            | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |
| <b>ORIGINATOR</b>                                            | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                      | <b>PAYING AGENT</b>                             | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                          |

|                                                         |                                                                                                         |                                                        |                                                                                                            |
|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>PRINCIPAL PAYING, TRANSFER &amp; EXCHANGE AGENT</b>  | The Bank of New York Mellon, London branch<br>One Canada Square<br>E14 5AL London<br>United Kingdom     | <b>RATING AGENCY</b>                                   | Fitch Ratings (CB)<br>30 North Colonnade, Canary Wharf<br>E14 5GN London<br>United Kingdom                 |
| <b>RATING AGENCY</b>                                    | Moody's (CB)<br>One Canada Square, Canary Wharf<br>E14 5FA London<br>United Kingdom                     | <b>RATING AGENCY</b>                                   | Standard & Poor's (CB)<br>The Canary Wharf, 20 Canada Square, Floor 11<br>E14 5LH London<br>United Kingdom |
| <b>REGISTERED &amp; PRINCIPAL OFFICE OF THE CBC</b>     | ING Covered Bond Company B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands                    | <b>REGISTERED &amp; PRINCIPAL OFFICE OF THE ISSUER</b> | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                                  |
| <b>REGISTERED &amp; PRINCIPAL OFFICE OF THE TRUSTEE</b> | Stichting Trustee ING Covered Bond Company<br>Herikerbergweg 88<br>1101 CM Amsterdam<br>The Netherlands | <b>SERVICER</b>                                        | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                                  |
| <b>STANDBY ACCOUNT BANK</b>                             | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                               | <b>STRUCTURED SWAP PROVIDER</b>                        | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                                  |
| <b>TOTAL RETURN SWAP PROVIDER</b>                       | ING Bank N.V.<br>Bijlmerdreef 106<br>1102 CT Amsterdam<br>The Netherlands                               | <b>TRUSTEE</b>                                         | Stichting Trustee ING Covered Bond Company<br>Herikerbergweg 88<br>1101 CM Amsterdam<br>The Netherlands    |
| <b>U.S. PAYING, TRANSFER &amp; EXCHANGE AGENT</b>       | The Bank of New York Mellon<br>101 Barclay Street, Floor 21W<br>10286 New York<br>U.S.A.                |                                                        |                                                                                                            |