ING Bank N.V.

Dutch National Transparency Template
Covered Bond

Reporting Period: July 2013

Reporting Date: 20 August 2013

AMOUNTS ARE IN EURO

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ING Bank N.V.

Monthly Investor Report : 20 August 2013

Covered Bonds

Series	ISIN	Currency	Initial Principal Balance	Initial Principal Balance (EUR)	Outstanding Amount (EUR)	Coupon	Issuance Date	Maturity Date	IRS Counterparty
1	XS0353943540	EUR	1,000,000,000.00	1,000,000,000.00	0.00	4.250%	19-Mar-2008	19-Mar-2013	ING Bank N.V.
2		EUR	20,000,000.00	20,000,000.00	20,000,000.00	5.610%	21-May-2008	21-May-2048	ING Bank N.V.
3	XS0368232327	EUR	2,400,000,000.00	2,400,000,000.00	2,400,000,000.00	5.250%	05-Jun-2008	05-Jun-2018	ING Bank N.V.
4		EUR	20,000,000.00	20,000,000.00	20,000,000.00	5.800%	09-Jun-2008	08-Jun-2048	ING Bank N.V.
5		EUR	25,800,000.00	25,800,000.00	25,800,000.00	5.800%	10-Jun-2008	10-Jun-2048	ING Bank N.V.
6		EUR	20,000,000.00	20,000,000.00	20,000,000.00	6.000%	18-Jun-2008	18-Jun-2048	ING Bank N.V.
7	CH0043432514	CHF	200,000,000.00	123,319,768.16	0.00	3.750%	24-Jul-2008	24-Jul-2012	ING Bank N.V.
8	CH0043432548	CHF	150,000,000.00	92,489,826.12	92,489,826.12	4.000%	24-Jul-2008	24-Apr-2015	ING Bank N.V.
9	XS0383944013	EUR	100,000,000.00	100,000,000.00	0.00	Floating	19-Aug-2008	19-Aug-2011	ING Bank N.V.
10		CHF	30,000,000.00	18,677,624.21	18,677,624.21	3.403%	05-Sep-2008	05-Jan-2016	ING Bank N.V.
11		CHF	30,000,000.00	18,677,624.21	18,677,624.21	3.480%	05-Sep-2008	05-Jan-2017	ING Bank N.V.
12		CHF	30,000,000.00	18,677,624.21	18,677,624.21	3.530%	05-Sep-2008	05-Sep-2017	ING Bank N.V.
13		EUR	20,000,000.00	20,000,000.00	20,000,000.00	5.555%	08-Sep-2008	08-Sep-2048	ING Bank N.V.
14		EUR	22,000,000.00	22,000,000.00	22,000,000.00	5.540%	12-Sep-2008	14-Sep-2048	ING Bank N.V.
15		EUR	55,000,000.00	55,000,000.00	55,000,000.00	4.740%	10-Dec-2008	11-Dec-2023	ING Bank N.V.
16		EUR	55,000,000.00	55,000,000.00	55,000,000.00	4.740%	10-Dec-2008	11-Dec-2023	ING Bank N.V.
17		EUR	117,500,000.00	117,500,000.00	117,500,000.00	5.313%	27-Feb-2009	27-Feb-2024	ING Bank N.V.
18		EUR	60,500,000.00	60,500,000.00	60,500,000.00	5.180%	10-Mar-2009	10-Mar-2025	ING Bank N.V.
19		EUR	190,000,000.00	190,000,000.00	190,000,000.00	4.265%	26-Mar-2009	26-Mar-2029	ING Bank N.V.
20		EUR	55,000,000.00	55,000,000.00	55,000,000.00	5.472%	30-Mar-2009	30-Mar-2026	ING Bank N.V.
21		EUR	110,000,000.00	110,000,000.00	110,000,000.00	5.000%	23-Apr-2009	23-Apr-2021	ING Bank N.V.
22	XS0430609296	EUR	1,250,000,000.00	1,250,000,000.00	1,250,000,000.00	4.750%	27-May-2009	27-May-2019	ING Bank N.V.
23		EUR	30,000,000.00	30,000,000.00	30,000,000.00	5.300%	30-Jun-2009	30-Jun-2029	ING Bank N.V.
24		EUR	85,000,000.00	85,000,000.00	85,000,000.00	4.855%	17-Jul-2009	17-Jul-2024	ING Bank N.V.
25		EUR	2,000,000.00	2,000,000.00	2,000,000.00	4.050%	17-Jul-2009	17-Jul-2017	ING Bank N.V.
26		EUR	85,000,000.00	85,000,000.00	85,000,000.00	5.050%	17-Jul-2009	17-Jul-2029	ING Bank N.V.
27		EUR	160,000,000.00	160,000,000.00	0.00	4.700%	21-Jul-2009	21-Jul-2021	ING Bank N.V.
28	XS0441116752	EUR	40,000,000.00	40,000,000.00	40,000,000.00	4.700%	21-Jul-2009	21-Jul-2021	ING Bank N.V.
29	XS0455122076	EUR	2,000,000,000.00	2,000,000,000.00	2,000,000,000.00	3.000%	30-Sep-2009	30-Sep-2014	ING Bank N.V.
30		EUR	50,000,000.00	50,000,000.00	50,000,000.00	4.560%	05-Oct-2009	01-Nov-2039	ING Bank N.V.
31		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.525%	09-Oct-2009	06-Nov-2034	ING Bank N.V.
32		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.520%	14-Oct-2009	14-Oct-2039	ING Bank N.V.
33		EUR	200,000,000.00	200,000,000.00	200,000,000.00	4.080%	03-Nov-2009	03-Nov-2022	ING Bank N.V.
34		EUR	40,000,000.00	40,000,000.00	40,000,000.00	4.440%	21-Dec-2009	21-Dec-2029	ING Bank N.V.
35		EUR	85,000,000.00	85,000,000.00	85,000,000.00	4.159%	21-Dec-2009	21-Jan-2025	ING Bank N.V.
36		EUR	44,000,000.00	44,000,000.00	44,000,000.00	4.535%	12-Jan-2010	12-Jan-2040	ING Bank N.V.
37	XS0479696204	EUR	1,250,000,000.00	1,250,000,000.00	1,250,000,000.00	4.000%	18-Jan-2010	17-Jan-2020	ING Bank N.V.
38		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.500%	05-Mar-2010	05-Mar-2030	ING Bank N.V.
39		EUR	15,000,000.00	15,000,000.00	15,000,000.00	4.430%	09-Mar-2010	09-Mar-2040	ING Bank N.V.
40		EUR	130,000,000.00	130,000,000.00	130,000,000.00	4.038%	15-Mar-2010	15-Mar-2023	ING Bank N.V.
41	XS0479696204	EUR	1,850,000,000.00	1,850,000,000.00	1,850,000,000.00	3.375%	23-Mar-2010	23-Mar-2017	ING Bank N.V.
42		EUR	10,000,000.00	10,000,000.00	10,000,000.00	3.853%	24-Mar-2010	24-Mar-2021	ING Bank N.V.
43		EUR	13,000,000.00	13,000,000.00	13,000,000.00	4.050%	31-Mar-2010	31-Mar-2025	ING Bank N.V.
44		EUR	22,000,000.00	22,000,000.00	22,000,000.00	4.480%	09-Apr-2010	09-Apr-2040	ING Bank N.V.
45		EUR	55,000,000.00	55,000,000.00	55,000,000.00	4.550%	13-Apr-2010	13-Apr-2040	ING Bank N.V.
46		EUR	50,000,000.00	50,000,000.00	50,000,000.00	4.040%	15-Apr-2010	15-Apr-2025	ING Bank N.V.
47		EUR	25,000,000.00	25,000,000.00	25,000,000.00	4.110%	19-Apr-2010	22-Apr-2025	ING Bank N.V.
48		EUR	35,000,000.00	35,000,000.00	35,000,000.00	4.452%	23-Apr-2010	23-Apr-2030	ING Bank N.V.
49		EUR	41,000,000.00	41,000,000.00	41,000,000.00	4.140%	04-Jun-2010	04-Jun-2040	ING Bank N.V.

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance	Initial Principal Balance (EUR)	Outstanding Amount (EUR)	Coupon	Issuance Date	Maturity Date	IRS Counterparty
50		EUR	51,000,000.00	51,000,000.00	51,000,000.00	4.120%	08-Jun-2010	08-Jun-2040	ING Bank N.V.
51		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.100%	22-Jun-2010	22-Jun-2040	ING Bank N.V.
52		EUR	31,000,000.00	31,000,000.00	31,000,000.00	4.310%	29-Jun-2010	29-Jun-2040	ING Bank N.V.
53		EUR	10,000,000.00	10,000,000.00	10,000,000.00	Floating	06-Jul-2010	27-Sep-2020	ING Bank N.V.
54		EUR	25,000,000.00	25,000,000.00	25,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
55		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
56		EUR	8,500,000.00	8,500,000.00	8,500,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
57		EUR	26,500,000.00	26,500,000.00	26,500,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
58		EUR	5,000,000.00	5,000,000.00	5,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
59		EUR	5,000,000.00	5,000,000.00	5,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
60		EUR	13,000,000.00	13,000,000.00	13,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
61		EUR	57,000,000.00	57,000,000.00	57,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
62		EUR	115,000,000.00	115,000,000.00	115,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
63		EUR	25,000,000.00	25,000,000.00	25,000,000.00	4.060%	15-Jul-2010	15-Jul-2030	ING Bank N.V.
64		EUR	100,000,000.00	100,000,000.00	100,000,000.00	4.150%	23-Jul-2010	23-Jul-2030	ING Bank N.V.
65	XS0537421736	EUR	2,000,000,000.00	2,000,000,000.00	2,000,000,000.00	2.250%	31-Aug-2010	31-Aug-2015	ING Bank N.V.
66		EUR	150,000,000.00	150,000,000.00	150,000,000.00	3.460%	15-Sep-2010	15-Sep-2027	ING Bank N.V.
67		EUR	32,000,000.00	32,000,000.00	32,000,000.00	3.465%	30-Sep-2010	29-Sep-2023	ING Bank N.V.
68		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.560%	27-Sep-2010	29-Sep-2025	ING Bank N.V.
69		EUR	68,000,000.00	68,000,000.00	68,000,000.00	3.500%	30-Sep-2010	30-Sep-2027	ING Bank N.V.
70		EUR	10,000,000.00	10,000,000.00	10,000,000.00	3.780%	21-Oct-2010	21-Oct-2030	ING Bank N.V.
71		EUR	10,000,000.00	10,000,000.00	10,000,000.00	4.000%	21-Oct-2010	21-Oct-2030	ING Bank N.V.
72	XS0552397118	NOK	500,000,000.00	61,812,337.74	61,812,337.74	4.600%	27-Oct-2010	27-Oct-2020	ING Bank N.V.
73	XS0555431278	NOK	500,000,000.00	61,576,354.68	61,576,354.68	4.715%	02-Nov-2010	02-Nov-2020	ING Bank N.V.
74		EUR	40,000,000.00	40,000,000.00	40,000,000.00	4.000%	09-Nov-2010	09-Nov-2040	ING Bank N.V.
75		EUR	63,000,000.00	63,000,000.00	63,000,000.00	3.010%	19-Nov-2010	19-Nov-2018	ING Bank N.V.
76	CH012041325	CHF	350,000,000.00	259,740,259.73	259,740,259.73	1.875%	24-Nov-2010	29-Aug-2018	ING Bank N.V.
77	US449786AH59	USD	1,000,000,000.00	735,294,117.65	735,294,117.65	2.500%	24-Nov-2010	14-Jan-2016	ING Bank N.V.
78		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.780%	25-Nov-2010	25-Nov-2025	ING Bank N.V.
79		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.040%	29-Nov-2010	29-Nov-2017	ING Bank N.V.
80		EUR	20,000,000.00	20,000,000.00	20,000,000.00	4.350%	08-Dec-2010	10-Dec-2040	ING Bank N.V.
81		EUR	40,000,000.00	40,000,000.00	40,000,000.00	4.340%	10-Dec-2010	10-Dec-2040	ING Bank N.V.
82	XS0576072622	EUR	1,550,000,000.00	1,550,000,000.00	1,550,000,000.00	3.375%	11-Jan-2011	11-Jan-2018	ING Bank N.V.
83		EUR	42,000,000.00	42,000,000.00	42,000,000.00	4.400%	14-Jan-2011	14-Jan-2041	ING Bank N.V.
84	XS0586995442	NOK	500,000,000.00	63,572,790.85	63,572,790.85	5.115%	01-Feb-2011	01-Feb-2021	ING Bank N.V.
85		NOK	500,000,000.00	63,532,401.52	63,532,401.52	5.190%	03-Feb-2011	03-Feb-2021	ING Bank N.V.
86		EUR	10,000,000.00	10,000,000.00	10,000,000.00	4.060%	09-Feb-2011	29-Mar-2021	ING Bank N.V.
87		EUR	23,000,000.00	23,000,000.00	23,000,000.00	4.740%	01-Mar-2011	01-Mar-2041	ING Bank N.V.
88	XS0598250115	EUR	2,000,000,000.00	2,000,000,000.00	2,000,000,000.00	3.250%	03-Mar-2011	03-Mar-2016	ING Bank N.V.
89		EUR	50,000,000.00	50,000,000.00	50,000,000.00	4.223%	03-Mar-2011	03-Mar-2028	ING Bank N.V.
90	CH0126516043	CHF	125,000,000.00	96,547,462.73	96,547,462.73	2.625%	23-Mar-2011	23-Mar-2021	ING Bank N.V.
91	XF0000B02994	EUR	100,000,000.00	100,000,000.00	100,000,000.00	4.125%	16-Mar-2011	16-Mar-2021	ING Bank N.V.
92		EUR	116,000,000.00	116,000,000.00	116,000,000.00	4.010%	25-Mar-2011	25-Mar-2021	ING Bank N.V.
93		EUR	15,000,000.00	15,000,000.00	15,000,000.00	4.300%	25-Mar-2011	25-Sep-2024	ING Bank N.V.
94		EUR	10,000,000.00	10,000,000.00	10,000,000.00	4.650%	25-Mar-2011	25-Mar-2031	ING Bank N.V.
95		EUR	21,000,000.00	21,000,000.00	21,000,000.00	4.250%	28-Mar-2011	28-Mar-2023	ING Bank N.V.
96		EUR	15,000,000.00	15,000,000.00	15,000,000.00	4.445%	30-Mar-2011	30-Mar-2026	ING Bank N.V.
97		EUR	30,000,000.00	30,000,000.00	30,000,000.00	4.550%	04-Apr-2011	05-Apr-2027	ING Bank N.V.
98		EUR	15,000,000.00	15,000,000.00	15,000,000.00	4.625%	07-Apr-2011	22-Dec-2031	ING Bank N.V.

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99		EUR	16,000,000.00	16,000,000.00	16,000,000.00	4.260%	12-Apr-2011	12-Apr-2021	ING Bank N.V.
100		EUR	28,000,000.00	28,000,000.00	28,000,000.00	4.700%	15-Apr-2011	18-Apr-2028	ING Bank N.V.
101		EUR	10,000,000.00	10,000,000.00	10,000,000.00	4.300%	27-Apr-2011	27-Apr-2022	ING Bank N.V.
102		EUR	65,000,000.00	65,000,000.00	65,000,000.00	4.455%	12-May-2011	12-May-2026	ING Bank N.V.
103		EUR	25,000,000.00	25,000,000.00	25,000,000.00	4.280%	16-Jun-2011	16-Jun-2026	ING Bank N.V.
104		EUR	50,000,000.00	50,000,000.00	50,000,000.00	3.940%	01-Jul-2011	01-Jul-2021	ING Bank N.V.
105		EUR	110,000,000.00	110,000,000.00	110,000,000.00	4.090%	08-Jul-2011	08-Jul-2021	ING Bank N.V.
106		EUR	100,000,000.00	100,000,000.00	100,000,000.00	4.510%	08-Jul-2011	08-Jul-2031	ING Bank N.V.
107		EUR	100,000,000.00	100,000,000.00	100,000,000.00	4.190%	03-Aug-2011	03-Aug-2026	ING Bank N.V.
108		EUR	24,500,000.00	24,500,000.00	24,500,000.00	3.905%	25-Aug-2011	25-Aug-2031	ING Bank N.V.
109	XS0671362506	EUR	1,750,000,000.00	1,750,000,000.00	1,750,000,000.00	3.625%	31-Aug-2011	31-Aug-2021	ING Bank N.V.
110		NOK	500,000,000.00	63,979,526.55	63,979,526.55	5.030%	07-Sep-2011	07-Sep-2026	ING Bank N.V.
111		EUR	40,000,000.00	40,000,000.00	40,000,000.00	3.950%	02-Sep-2011	02-Sep-2031	ING Bank N.V.
112		EUR	102,000,000.00	102,000,000.00	102,000,000.00	4.280%	07-Sep-2011	07-Sep-2040	ING Bank N.V.
113		EUR	4,000,000.00	4,000,000.00	4,000,000.00	4.280%	07-Sep-2011	07-Sep-2040	ING Bank N.V.
114		EUR	21,000,000.00	21,000,000.00	21,000,000.00	4.000%	20-Oct-2011	20-Oct-2031	ING Bank N.V.
115		EUR	185,000,000.00	185,000,000.00	185,000,000.00	3.500%	15-Nov-2011	13-Nov-2026	ING Bank N.V.
116	XS0728783373	EUR	1,750,000,000.00	1,750,000,000.00	1,750,000,000.00	3.375%	10-Jan-2012	10-Jan-2022	ING Bank N.V.
117		NOK	1,000,000,000.00	133,466,800.13	133,466,800.13	4.700%	07-Mar-2012	07-Mar-2027	ING Bank N.V.
118		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.750%	22-Mar-2012	22-Mar-2032	ING Bank N.V.
119		EUR	20,000,000.00	20,000,000.00	20,000,000.00	2.790%	01-Jun-2012	01-Jun-2027	ING Bank N.V.
120		EUR	10,000,000.00	10,000,000.00	10,000,000.00	2.930%	11-Jul-2012	11-Jul-2042	ING Bank N.V.
121		EUR	100,000,000.00	100,000,000.00	100,000,000.00	2.875%	20-Jul-2012	20-Jul-2029	ING Bank N.V.
122		EUR	10,000,000.00	10,000,000.00	10,000,000.00	2.800%	20-Jul-2012	20-Jul-2027	ING Bank N.V.
123		EUR	15,000,000.00	15,000,000.00	15,000,000.00	3.130%	02-Aug-2012	02-Aug-2032	ING Bank N.V.
124		USD	12,000,000.00	9,756,097.56	9,756,097.56	3.150%	02-Aug-2012	02-Aug-2032	ING Bank N.V.
125		EUR	38,500,000.00	38,500,000.00	38,500,000.00	2.830%	01-Aug-2012	01-Aug-2029	ING Bank N.V.
126		EUR	150,000,000.00	150,000,000.00	150,000,000.00	2.600%	01-Aug-2012	01-Aug-2024	ING Bank N.V.
127		EUR	30,000,000.00	30,000,000.00	30,000,000.00	3.260%	16-Aug-2012	16-Aug-2042	ING Bank N.V.
128		EUR	1,100,000.00	1,100,000.00	1,100,000.00	2.050%	17-Aug-2012	17-Aug-2020	ING Bank N.V.
129		EUR	21,200,000.00	21,200,000.00	21,200,000.00	2.760%	16-Aug-2012	16-Aug-2027	ING Bank N.V.
130		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.275%	17-Aug-2012	17-Aug-2022	ING Bank N.V.
131		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.050%	17-Aug-2012	17-Aug-2032	ING Bank N.V.
132		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.420%	20-Aug-2012	21-Aug-2023	ING Bank N.V.
133		EUR	46,000,000.00	46,000,000.00	46,000,000.00	2.530%	20-Aug-2012	20-Aug-2024	ING Bank N.V.
134		EUR	20,000,000.00	20,000,000.00	20,000,000.00	2.480%	21-Aug-2012	20-Oct-2023	ING Bank N.V.
135		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.625%	22-Aug-2012	22-Aug-2024	ING Bank N.V.
136		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.300%	24-Aug-2012	24-Aug-2022	ING Bank N.V.
137	XS0820867223	EUR	2,000,000,000.00	2,000,000,000.00	2,000,000,000.00	2.000%	28-Aug-2012	28-Aug-2020	ING Bank N.V.
138		EUR	50,000,000.00	50,000,000.00	50,000,000.00	2.780%	29-Aug-2012	29-Aug-2030	ING Bank N.V.
139		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.080%	20-Sep-2012	20-Sep-2034	ING Bank N.V.
140		EUR	80,000,000.00	80,000,000.00	80,000,000.00	2.615%	08-Oct-2012	08-Oct-2027	ING Bank N.V.
141		EUR	10,000,000.00	10,000,000.00	10,000,000.00	2.610%	05-Oct-2012	22-Dec-2027	ING Bank N.V.
142		EUR	30,000,000.00	30,000,000.00	30,000,000.00	Floating	12-Oct-2012	12-Oct-2020	ING Bank N.V.
143		EUR	18,000,000.00	18,000,000.00	18,000,000.00	2.318%	12-Oct-2012	13-Nov-2023	ING Bank N.V.
144		EUR	10,000,000.00	10,000,000.00	10,000,000.00	2.275%	29-Nov-2012	29-Nov-2023	ING Bank N.V.
145		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.140%	29-Nov-2012	29-Nov-2022	ING Bank N.V.
146		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.550%	29-Nov-2012	30-Nov-2026	ING Bank N.V.
147		EUR	10,000,000.00	10,000,000.00	10,000,000.00	2.370%	29-Nov-2012	29-Nov-2024	ING Bank N.V.

ING Bank N.V.

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance	Initial Principal Balance (EUR)	Outstanding Amount (EUR)	Coupon	Issuance Date	Maturity Date	IRS Counterparty
148		USD	1,500,000,000.00	1,159,285,879.90	1,159,285,879.90	2.625%	05-Dec-2012	05-Dec-2022	ING Bank N.V.
149		EUR	33,000,000.00	33,000,000.00	33,000,000.00	2.552%	06-Dec-2012	06-Dec-2027	ING Bank N.V.
150		EUR	112,000,000.00	112,000,000.00	112,000,000.00	2.300%	06-Dec-2012	06-Dec-2024	ING Bank N.V.
151		NOK	1,000,000,000.00	135,869,565.22	135,869,565.22	4.000%	17-Dec-2012	17-Dec-2027	ING Bank N.V.
152		EUR	25,000,000.00	25,000,000.00	25,000,000.00	3.065%	19-Dec-2012	19-Dec-2042	ING Bank N.V.
153		EUR	15,000,000.00	15,000,000.00	15,000,000.00	2.030%	11-Jan-2013	11-Jan-2023	ING Bank N.V.
154		EUR	25,000,000.00	25,000,000.00	25,000,000.00	2.480%	31-Jan-2013	31-Jan-2028	ING Bank N.V.
155		EUR	25,000,000.00	25,000,000.00	25,000,000.00	2.375%	06-Feb-2013	06-Feb-2025	ING Bank N.V.
156		EUR	16,000,000.00	16,000,000.00	16,000,000.00	2.340%	06-Feb-2013	30-Sep-2024	ING Bank N.V.
157		EUR	30,000,000.00	30,000,000.00	30,000,000.00	2.350%	20-Feb-2013	21-Oct-2024	ING Bank N.V.
158		EUR	35,000,000.00	35,000,000.00	35,000,000.00	2.944%	27-Mar-2013	27-Mar-2037	ING Bank N.V.
159		EUR	30,000,000.00	30,000,000.00	30,000,000.00	2.190%	30-Apr-2013	28-Apr-2028	ING Bank N.V.
160		EUR	100,000,000.00	100,000,000.00	100,000,000.00	2.290%	22-May-2013	22-May-2028	ING Bank N.V.
161	XS0935034651	EUR	1,250,000,000.00	1,250,000,000.00	1,250,000,000.00	1.875%	22-May-2013	22-May-2023	ING Bank N.V.
162		EUR	20,000,000.00	20,000,000.00	20,000,000.00	3.030%	19-Jun-2013	19-Jun-2043	ING Bank N.V.
163		EUR	30,000,000.00	30,000,000.00	30,000,000.00	3.030%	19-Jun-2013	19-Jun-2043	ING Bank N.V.
164		EUR	50,000,000.00	50,000,000.00	50,000,000.00	2.532%	15-Jul-2013	17-Jul-2028	ING Bank N.V.
		Total		**31,012,376,061.16**	**29,629,056,293.00**				

Asset Cover Test

Asset Cover Test	
Calculation Date	31-Jul-2013
A =	34.567.278.108,90
B =	0,00
C =	303.231.683,22
D =	0,00
E =	0,00
X =	2.169.966.417,58
Y =	2.601.007.500,00
Z =	0,00
A+B+C+D+E-X-Y-Z=	30.099.535.874,54
Outstanding bonds	29.629.056.293,01
Pass/Fail	Pass
ACT Cover Ratio	101,59%

Parameters	
Asset Percentage	80,20%
Cap LTV Cut-Off indexed valuation	80,00%
% of Index Increases	90,00%
% of Index Decreases	100,00%
Reserve Fund	303.226.683,22
Supplemental Liquidity Reserve Amount	2.169.966.417,58
Deduction Set-Off	10,00%
Calculation rate life mortgage	5,00%
Calculation rate unit linked mortgage	8,00%
% Relevant Issuers	50,00%

Ratings	
S&P	AAA
Moody's	Aaa
Fitch	AAA

Other	
UCITS compliant	Yes
CRD Compliant	Yes

ING Bank N.V.

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Counterparty Credit Ratings & Triggers

		Fitch			Moody's			S&P			
Role	**Party**	**ST Rating Trigger**	**LT Rating Trigger**	**Current Rating**	**ST Rating Trigger**	**LT Rating Trigger**	**Current Rating**	**ST Rating Trigger**	**LT Rating Trigger**	**Current Rating**	**Consequence if breached**
Servicer	ING Bank N.V.	N/A	BBB-	F1+/A+	N/A	Baa3	P-1/A2	N/A	BBB+	A-1/A+	Replacement of Initial Servicer
Issuer (Notification Event)	ING Bank N.V.	N/A	BBB+	F1+/A+	N/A	Baa1	P-1/A2	N/A	BBB+	A-1/A+	Notification Event
Issuer (ACT trigger for savings deposits)	ING Bank N.V.	F1	A	F1+/A+	P-1	N/A	P-1/A2	A-1+	N/A	A-1/A+	Item "Y" of Asset Cover Test is activated
Issuer (Reserve fund build up trigger)	ING Bank N.V.	F1	A	F1+/A+	P-1	N/A	P-1/A2	A-1+	N/A	A-1/A+	CBC to maintain a Reserve Fund
Issuer (Pledge of residual claims)	ING Bank N.V.	F1	A	F1+/A+	N/A	Baa1	P-1/A2	N/A	BBB+	A-1/A+	Originators to pledge Residual Claims to the CBC
Issuer (Pre-maturity test trigger)	ING Bank N.V.	F1+	N/A	F1+/A+	P-1	N/A	P-1/A2	A-1+	N/A	A-1/A+	Supplementary Liquidity Event and, if the Supplementarity Liquidity Event occurs on a Pre-MaturityTest Date, failure of the Pre-MaturityTest
Issuer or Administrator	ING Bank N.V.	F1	A	F1+/A+	N/A	A3	P-1/A2	N/A	A-	A-1/A+	Increase Frequency of verification by Asset Monitor of Asset Cover Test or Amortisation Test calculations, as applicable
Account Bank	ING Bank N.V.	F1	A	F1+/A+	P-1	N/A	P-1/A2	A-1	N/A	A-1/A+	Replacementof Account Bank or other remedy
Interest Rate Swap Provider, Structured Swap Provider and Total Return Swap Provider	ING Bank N.V.	F1	A	F1+/A+	P-1	A2	P-1/A2	A-1	N/A	A-1/A+	Replacementof Swap Provider or other remedy

Ledgers & Investments

Ledgers

Revenue Ledger	N/A
Principal Ledger	N/A
Reserve Fund Ledger	N/A
Total	N/A

Investments

Substitution Assets Balance	N/A
Authorised Investments Balance	N/A
Total	N/A

Stratification Tables

Key characteristics

	As per Reporting Date
Portfolio cut off date	31-07-2013
Principal Balance	44,655,282,704.96
Value of Saving Deposits	1,255,954,353.42
Net Principal Balance	43,399,328,351.54
Construction Deposits	0.00
Net Principal Balance excl. Construction and Saving Deposits	43,399,328,351.54
Number of loans	247,715
Number of loanparts	458,192
Average principal balance (borrower)	175,198.63
Weighted average current interest rate	4.3
Minimum	0.0
Maximum	9.4
Weighted average maturity (in years)	21.70
Weighted average remaining time to interest reset (in years)	4.64
Weighted average seasoning (in years)	7.81
Weighted average LTMV (AVM Value)	77.92%
Weighted average LTIMV (AVM Value)	79.60%

ING Bank N.V.

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Delinquencies

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Performing		42,481,882,347.91	97.89%	243,525	98.31%	4.32%	21.69	
0 days	30 days	426,066,386.25	0.98%	1,987	0.80%	4.57%	21.98	
30 days	60 days	174,858,630.10	0.40%	777	0.31%	4.65%	22.07	
60 days	90 days	89,973,819.38	0.21%	404	0.16%	4.67%	21.62	
90 days	120 days	61,234,542.56	0.14%	279	0.11%	4.65%	21.50	
120 days	150 days	37,472,598.31	0.09%	178	0.07%	4.55%	21.54	
150 days	180 days	26,601,227.76	0.06%	126	0.05%	4.72%	21.18	
180 days	>	101,238,799.27	0.23%	439	0.18%	4.60%	21.97	
	Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Redemption Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of LoanParts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Annuity	513,498,115.75	1.18%	13,111	2.86%	4.81%	20.05	
Bank Savings	2,255,677,687.74	5.20%	23,469	5.12%	4.67%	24.93	
Credit Mortgage	1,439,896,742.20	3.32%	37,123	8.10%	1.49%	31.15	
Hybrid	1,144,588,100.75	2.64%	12,544	2.74%	4.80%	21.29	
Interest Only	29,600,179,216.05	68.20%	281,703	61.48%	4.34%	21.88	
Investment	4,087,301,045.72	9.42%	27,643	6.03%	4.38%	21.13	
Life Insurance	3,172,216,583.70	7.31%	32,682	7.13%	4.49%	17.70	
Lineair	93,107,636.17	0.21%	2,273	0.50%	4.49%	19.41	
Savings	1,092,863,223.46	2.52%	27,644	6.03%	5.55%	12.72	
Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Outstanding Loan Amount

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	25,000	141,092,596.71	0.33%	9,315	3.76%	4.64%	13.89	
25,000	50,000	699,327,266.13	1.61%	18,052	7.29%	4.61%	16.00	
50,000	75,000	1,283,607,357.33	2.96%	20,219	8.16%	4.56%	17.56	
75,000	100,000	2,034,851,018.09	4.69%	22,971	9.27%	4.44%	19.28	
100,000	150,000	6,369,883,268.85	14.68%	50,039	20.20%	4.41%	21.02	
150,000	200,000	8,188,350,944.67	18.87%	46,371	18.72%	4.40%	22.02	
200,000	250,000	7,123,248,194.67	16.41%	31,547	12.74%	4.35%	22.24	
250,000	300,000	5,490,525,036.23	12.65%	19,956	8.06%	4.30%	22.39	
300,000	350,000	3,589,685,688.48	8.27%	11,050	4.46%	4.26%	22.37	
350,000	400,000	2,575,658,117.31	5.93%	6,867	2.77%	4.21%	22.39	
400,000	450,000	1,743,235,574.47	4.02%	4,105	1.66%	4.18%	22.49	
450,000	500,000	1,199,758,029.14	2.76%	2,521	1.02%	4.10%	22.42	
500,000	550,000	751,285,160.82	1.73%	1,429	0.58%	4.08%	22.50	
550,000	600,000	613,535,058.21	1.41%	1,064	0.43%	4.08%	22.79	
600,000	650,000	424,064,366.01	0.98%	676	0.27%	4.08%	22.44	
650,000	700,000	343,760,769.53	0.79%	508	0.21%	4.01%	22.51	
700,000	750,000	262,714,288.44	0.61%	360	0.15%	3.99%	22.69	
750,000	800,000	184,768,514.62	0.43%	237	0.10%	3.97%	23.31	
800,000	850,000	127,569,129.75	0.29%	154	0.06%	4.09%	23.02	
850,000	900,000	115,251,722.67	0.27%	131	0.05%	4.17%	22.85	
900,000	950,000	57,489,547.18	0.13%	62	0.03%	3.88%	23.16	
950,000	1,000,000	79,666,702.23	0.18%	81	0.03%	3.72%	23.40	
	Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Origination Year

From (>=)	Until (<)		Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	1995		611,439,946.02	1.41%	16,304	3.56%	4.78%	8.61	
1995	1996		235,443,594.92	0.54%	5,281	1.15%	4.72%	11.06	
1996	1997		463,188,136.62	1.07%	8,946	1.95%	4.59%	11.92	
1997	1998		742,407,939.37	1.71%	12,740	2.78%	4.59%	12.92	
1998	1999		961,764,332.48	2.22%	14,786	3.23%	4.75%	14.01	
1999	2000		1,467,935,775.50	3.38%	20,153	4.40%	4.68%	15.00	
2000	2001		1,197,683,354.62	2.76%	14,755	3.22%	4.00%	16.27	
2001	2002		1,365,778,065.89	3.15%	14,529	3.17%	4.28%	17.48	
2002	2003		1,806,474,739.01	4.16%	16,464	3.59%	4.30%	18.81	
2003	2004		2,491,115,462.35	5.74%	23,472	5.12%	4.04%	19.86	
2004	2005		3,206,471,455.09	7.39%	33,172	7.24%	4.06%	20.95	
2005	2006		5,113,356,455.19	11.78%	52,072	11.36%	3.92%	21.91	
2006	2007		6,162,101,951.40	14.20%	57,730	12.60%	4.20%	22.60	
2007	2008		4,785,927,580.87	11.03%	42,264	9.22%	4.64%	23.62	
2008	2009		3,815,507,188.95	8.79%	33,449	7.30%	4.88%	24.49	
2009	2010		2,215,596,013.55	5.11%	21,820	4.76%	4.18%	25.12	
2010	2011		2,550,014,186.05	5.88%	26,909	5.87%	4.31%	25.61	
2011	2012		3,447,841,393.96	7.94%	34,757	7.59%	4.34%	26.42	
2012	2013		509,316,296.14	1.17%	5,878	1.28%	4.37%	26.56	
2013	>		249,964,483.57	0.58%	2,711	0.59%	4.58%	23.34	
		Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Seasoning

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	1 year	286,831,414.12	0.66%	3,352	0.73%	4.57%	23.47	
1 year	2 years	1,394,092,834.49	3.21%	14,595	3.19%	4.48%	26.59	
2 years	3 years	3,890,267,427.86	8.96%	39,999	8.73%	4.25%	26.21	
3 years	4 years	2,145,218,642.28	4.94%	22,195	4.84%	4.31%	25.22	
4 years	5 years	2,598,203,421.16	5.99%	24,253	5.29%	4.65%	24.95	
5 years	6 years	4,205,736,325.17	9.69%	36,423	7.95%	4.80%	24.20	
6 years	7 years	4,996,980,772.89	11.51%	45,194	9.86%	4.48%	23.25	
7 years	8 years	6,646,894,626.54	15.32%	63,627	13.89%	4.04%	22.30	
8 years	9 years	4,119,326,012.78	9.49%	43,364	9.46%	3.97%	21.60	
9 years	10 years	3,007,548,233.16	6.93%	29,501	6.44%	4.12%	20.40	
10 years	11 years	2,055,247,913.88	4.74%	18,829	4.11%	4.00%	19.51	
11 years	12 years	1,689,363,481.73	3.89%	16,032	3.50%	4.38%	18.20	
12 years	13 years	1,203,771,213.47	2.77%	14,092	3.08%	4.05%	16.94	
13 years	14 years	1,335,280,928.93	3.08%	17,214	3.76%	4.39%	15.62	
14 years	15 years	1,286,449,258.67	2.96%	18,504	4.04%	4.77%	14.58	
15 years	16 years	782,067,286.95	1.80%	12,786	2.79%	4.59%	13.52	
16 years	17 years	661,433,117.82	1.52%	11,649	2.54%	4.58%	12.58	
17 years	18 years	363,519,057.59	0.84%	7,450	1.63%	4.64%	11.51	
18 years	19 years	215,488,436.08	0.50%	5,033	1.10%	4.83%	10.63	
19 years	20 years	195,835,751.65	0.45%	4,817	1.05%	4.69%	9.92	
20 years	21 years	89,202,345.98	0.21%	2,318	0.51%	4.83%	9.11	
21 years	22 years	54,409,144.98	0.13%	1,521	0.33%	4.90%	8.03	
22 years	23 years	40,204,702.71	0.09%	1,191	0.26%	4.99%	7.35	
23 years	24 years	36,405,057.85	0.08%	1,144	0.25%	4.86%	6.71	
24 years	25 years	30,770,637.03	0.07%	830	0.18%	4.53%	5.78	
25 years	26 years	19,196,409.17	0.04%	561	0.12%	4.63%	4.89	
26 years	27 years	13,052,617.23	0.03%	424	0.09%	4.65%	4.18	
27 years	28 years	7,754,131.28	0.02%	317	0.07%	4.72%	2.97	
28 years	29 years	4,921,725.95	0.01%	238	0.05%	4.60%	4.54	
29 years	30 years	5,340,046.01	0.01%	242	0.05%	4.28%	6.36	
30 years	>	18,515,376.14	0.04%	497	0.11%	4.57%	7.52	
	Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Legal Maturity

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
2011	2015	40,678,401.67	0.09%	2,187	0.48%	4.43%	0.77	
2015	2020	598,787,836.12	1.38%	15,751	3.44%	4.73%	4.41	
2020	2025	1,189,163,201.23	2.74%	23,525	5.13%	4.83%	9.32	
2025	2030	4,092,059,092.35	9.43%	59,500	12.99%	4.63%	14.50	
2030	2035	10,550,763,119.55	24.31%	96,469	21.05%	4.33%	19.27	
2035	2040	20,110,236,883.36	46.34%	170,664	37.25%	4.43%	23.48	
2040	2045	5,360,374,323.48	12.35%	52,823	11.53%	4.31%	27.52	
2045	2050	16,310,350.83	0.04%	140	0.03%	4.18%	33.32	
2050	2055	240,621.98	0.00%	2	0.00%	4.97%	37.70	
2055	2060	185,778.77	0.00%	3	0.00%	5.36%	43.61	
2065	2070	602,000.00	0.00%	4	0.00%	4.26%	52.81	
2085	2090	30,000.00	0.00%	1	0.00%	3.25%	73.75	
Until further notice (Credit Mortgages)		1,439,896,742.20	3.32%	37,123	8.10%	1.49%	31.15	
	Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Remaining Tenor

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	1 year	24,490,009.57	0.06%	1,409	0.31%	4.17%	0.50	
1 year	2 years	48,247,568.62	0.11%	1,972	0.43%	4.62%	1.51	
2 years	3 years	75,315,098.20	0.17%	2,475	0.54%	4.50%	2.51	
3 years	4 years	107,970,322.58	0.25%	3,039	0.66%	4.61%	3.49	
4 years	5 years	133,452,994.38	0.31%	3,398	0.74%	4.70%	4.50	
5 years	6 years	172,219,143.37	0.40%	3,933	0.86%	4.86%	5.48	
6 years	7 years	171,250,769.45	0.39%	3,912	0.85%	4.86%	6.43	
7 years	8 years	167,358,510.53	0.39%	3,725	0.81%	4.83%	7.47	
8 years	9 years	199,504,486.93	0.46%	3,864	0.84%	4.86%	8.48	
9 years	10 years	230,343,445.27	0.53%	4,459	0.97%	4.81%	9.48	
10 years	11 years	346,255,393.71	0.80%	6,477	1.41%	4.81%	10.49	
11 years	12 years	346,800,999.17	0.80%	6,362	1.39%	4.83%	11.44	
12 years	13 years	470,562,574.16	1.08%	8,035	1.75%	4.63%	12.51	
13 years	14 years	741,397,009.15	1.71%	11,512	2.51%	4.59%	13.50	
14 years	15 years	835,629,495.12	1.93%	12,295	2.68%	4.56%	14.49	
15 years	16 years	1,220,122,464.52	2.81%	16,349	3.57%	4.67%	15.49	
16 years	17 years	1,331,941,727.17	3.07%	15,945	3.48%	4.48%	16.43	
17 years	18 years	1,537,008,163.46	3.54%	16,133	3.52%	4.37%	17.50	
18 years	19 years	2,074,854,641.60	4.78%	18,155	3.96%	4.49%	18.44	
19 years	20 years	2,118,735,743.07	4.88%	17,374	3.79%	4.22%	19.49	
20 years	21 years	2,823,816,613.22	6.51%	24,386	5.32%	4.31%	20.47	
21 years	22 years	3,716,645,294.73	8.56%	34,600	7.55%	4.13%	21.51	
22 years	23 years	6,038,510,717.37	13.91%	51,972	11.34%	4.13%	22.48	
23 years	24 years	4,607,119,890.04	10.62%	37,709	8.23%	4.55%	23.47	
24 years	25 years	3,877,585,307.50	8.93%	30,585	6.68%	4.86%	24.46	
25 years	26 years	2,350,919,253.09	5.42%	20,218	4.41%	4.73%	25.40	
26 years	27 years	1,780,997,108.06	4.10%	17,018	3.71%	4.32%	26.44	
27 years	28 years	3,245,343,886.97	7.48%	31,570	6.89%	4.23%	27.50	
28 years	29 years	1,099,983,982.39	2.53%	11,036	2.41%	4.46%	28.26	
29 years	30 years	37,971,623.55	0.09%	860	0.19%	4.11%	29.47	
30 years	>	27,077,372.39	0.06%	292	0.06%	3.95%	32.83	
Until further notice (Credit Mortgages)		1,439,896,742.20	3.32%	37,123	8.10%	1.49%	31.15	
	Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Current Loan to Market Value (AVM)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	10%	188,290,350.82	0.43%	9,620	3.88%	4.55%	13.87	
10%	20%	821,193,775.15	1.89%	17,273	6.97%	4.42%	16.30	
20%	30%	1,536,179,988.87	3.54%	20,201	8.15%	4.32%	17.84	
30%	40%	2,129,205,739.36	4.91%	20,374	8.22%	4.28%	19.03	
40%	50%	2,754,151,966.58	6.35%	20,631	8.33%	4.24%	19.98	
50%	60%	3,454,759,133.82	7.96%	21,323	8.61%	4.21%	20.67	
60%	70%	4,242,727,053.50	9.78%	22,406	9.05%	4.22%	21.28	
70%	80%	4,889,067,230.53	11.27%	22,889	9.24%	4.24%	21.81	
80%	90%	5,920,524,311.56	13.64%	25,115	10.14%	4.32%	22.18	
90%	100%	7,050,631,111.50	16.25%	28,058	11.33%	4.38%	22.57	
100%	110%	7,581,992,427.14	17.47%	29,388	11.86%	4.45%	23.29	
110%	120%	2,747,485,005.16	6.33%	10,200	4.12%	4.46%	23.81	
120%	130%	61,368,920.12	0.14%	188	0.08%	4.35%	23.43	
130%	140%	3,765,812.03	0.01%	11	0.00%	4.00%	22.34	
140%	150%	3,342,575.84	0.01%	8	0.00%	4.08%	24.33	
150%	>	14,642,949.56	0.03%	30	0.01%	4.10%	22.30	
	Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Current Loan to Indexed Market Value (AVM)

From (>)	Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	10%	180,638,858.11	0.42%	9,386	3.79%	4.55%	13.78	
10%	20%	791,766,788.16	1.82%	16,908	6.83%	4.42%	16.26	
20%	30%	1,482,739,507.38	3.42%	19,828	8.00%	4.33%	17.79	
30%	40%	2,077,895,917.08	4.79%	20,155	8.14%	4.28%	18.96	
40%	50%	2,638,273,690.37	6.08%	20,115	8.12%	4.24%	19.90	
50%	60%	3,310,102,096.02	7.63%	20,776	8.39%	4.22%	20.62	
60%	70%	4,027,824,875.41	9.28%	21,596	8.72%	4.21%	21.22	
70%	80%	4,578,443,902.59	10.55%	21,761	8.78%	4.23%	21.75	
80%	90%	5,533,229,212.53	12.75%	23,852	9.63%	4.30%	22.13	
90%	100%	6,579,021,333.71	15.16%	26,414	10.66%	4.35%	22.50	
100%	110%	7,472,056,281.82	17.22%	29,137	11.76%	4.43%	23.09	
110%	120%	4,542,264,881.71	10.47%	17,221	6.95%	4.48%	23.65	
120%	130%	160,591,738.59	0.37%	510	0.21%	4.48%	23.47	
130%	140%	5,910,585.88	0.01%	16	0.01%	3.99%	22.74	
140%	150%	2,852,168.82	0.01%	8	0.00%	4.46%	22.12	
150%	>	15,716,513.36	0.04%	32	0.01%	4.07%	22.79	
	Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Loanpart Coupon (interest rate bucket)

From (>)	Until (<=)		Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
<	0.5%		6,191,983.41	0.01%	127	0.03%	0.00%	20.41	
0.5%	1.0%		831,427,630.37	1.92%	8,950	1.95%	0.92%	17.75	
1.0%	1.5%		3,097,289,493.81	7.14%	42,419	9.26%	1.12%	20.87	
1.5%	2.0%		255,329,160.04	0.59%	2,905	0.63%	1.62%	21.29	
2.0%	2.5%		103,419,613.03	0.24%	1,162	0.25%	2.36%	19.52	
2.5%	3.0%		1,328,969,108.54	3.06%	22,266	4.86%	2.64%	33.48	
3.0%	3.5%		1,271,312,890.94	2.93%	12,812	2.80%	3.32%	20.69	
3.5%	4.0%		3,857,205,645.97	8.89%	33,318	7.27%	3.84%	22.10	
4.0%	4.5%		9,359,286,281.54	21.57%	85,690	18.70%	4.31%	21.97	
4.5%	5.0%		11,522,658,252.05	26.55%	107,151	23.39%	4.79%	22.03	
5.0%	5.5%		7,294,781,512.15	16.81%	76,135	16.62%	5.25%	21.58	
5.5%	6.0%		3,094,279,851.10	7.13%	40,960	8.94%	5.74%	19.43	
6.0%	6.5%		976,983,089.02	2.25%	16,360	3.57%	6.24%	16.54	
6.5%	7.0%		310,137,805.89	0.71%	5,786	1.26%	6.74%	14.35	
7.0%	>		90,056,033.68	0.21%	2,151	0.47%	7.39%	11.50	
		Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

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Remaining Interest Rate Fixed Period

From (>=)	Until (<)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Floating		6,446,810,632.23	14.85%	84,207	18.38%	1.81%	23.01	
<	1 year	2,425,558,449.44	5.59%	27,396	5.98%	5.06%	19.35	
1 year	2 years	3,625,789,891.34	8.35%	40,180	8.77%	4.75%	20.34	
2 years	3 years	6,668,319,942.15	15.37%	65,920	14.39%	4.30%	21.09	
3 years	4 years	4,552,120,001.03	10.49%	46,725	10.20%	4.75%	21.22	
4 years	5 years	4,868,351,821.89	11.22%	47,327	10.33%	4.73%	21.49	
5 years	6 years	2,761,632,561.66	6.36%	30,091	6.57%	5.33%	21.21	
6 years	7 years	1,393,061,784.47	3.21%	16,138	3.52%	5.31%	21.58	
7 years	8 years	3,212,505,913.41	7.40%	32,776	7.15%	4.63%	23.82	
8 years	9 years	1,221,892,934.36	2.82%	13,244	2.89%	5.07%	23.11	
9 years	10 years	617,581,612.57	1.42%	7,318	1.60%	5.01%	19.78	
10 years	11 years	230,400,085.03	0.53%	2,776	0.61%	5.11%	20.02	
11 years	12 years	100,969,352.27	0.23%	1,344	0.29%	5.33%	18.94	
12 years	13 years	1,333,508,087.40	3.07%	11,338	2.47%	4.55%	21.13	
13 years	14 years	2,519,295,846.98	5.80%	20,079	4.38%	4.72%	22.62	
14 years	15 years	1,197,074,861.78	2.76%	9,071	1.98%	5.07%	23.51	
15 years	16 years	132,039,065.65	0.30%	1,243	0.27%	5.56%	23.79	
16 years	17 years	16,555,490.62	0.04%	189	0.04%	6.04%	22.70	
17 years	18 years	64,130,493.28	0.15%	685	0.15%	5.35%	24.34	
18 years	19 years	7,177,994.47	0.02%	91	0.02%	5.96%	22.71	
19 years	20 years	3,573,670.66	0.01%	44	0.01%	5.64%	21.66	
20 years	21 years	977,858.88	0.00%	10	0.00%	5.46%	21.03	
	Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Interest Payment Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of LoanParts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Fixed	36,952,517,719.31	85.15%	373,985	81.62%	4.77%	21.47	
Floating	6,446,810,632.23	14.85%	84,207	18.38%	1.81%	23.01	
Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

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Property Description

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Apartment	5,741,286,396.74	13.23%	37,731	15.23%	4.45%	22.68	
House	37,658,041,954.80	86.77%	209,984	84.77%	4.31%	21.55	
Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Geographical Distribution (by province)

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Drenthe	1,181,935,107.77	2.72%	7,425	3.00%	4.29%	21.59	
Flevoland	1,404,048,366.02	3.24%	8,017	3.24%	4.38%	21.30	
Friesland	1,149,304,564.13	2.65%	7,715	3.11%	4.29%	21.69	
Gelderland	5,317,222,217.88	12.25%	29,932	12.08%	4.28%	21.93	
Groningen	1,148,867,913.37	2.65%	8,444	3.41%	4.39%	21.17	
Limburg	1,431,723,078.43	3.30%	9,744	3.93%	4.33%	20.79	
Noord-Brabant	5,528,641,201.06	12.74%	30,920	12.48%	4.27%	21.42	
Noord-Holland	9,212,988,301.77	21.23%	48,136	19.43%	4.31%	21.98	
Overijssel	2,643,383,387.66	6.09%	16,165	6.53%	4.28%	21.85	
Utrecht	4,219,477,205.93	9.72%	21,599	8.72%	4.36%	21.94	
Zeeland	660,400,449.11	1.52%	4,645	1.88%	4.40%	21.13	
Zuid-Holland	9,501,336,558.41	21.89%	54,973	22.19%	4.39%	21.61	
Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Construction Deposits (as percentage of net principal outstanding amount)

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
No Construction Deposit	43,399,328,351.54	100.00%	247,715	100.00%	4.33%	21.70	
Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Occupancy

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Owner Occupied	43,399,328,351.54	100.00%	247,715	100.00%	4.33%	21.70	
Total	**43,399,328,351.54**	**100.00%**	**247,715**	**100.00%**	**4.33%**	**21.70**	

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Loanpart Payment Frequency

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
Monthly	43,399,328,351.54	100.00%	458,192	100.00%	4.33%	21.70	
Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

ING Bank N.V.

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Guarantee Type (NHG/Non NHG)

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
NHG Loans	3,285,035,337.06	7.57%	37,895	8.27%	4.41%	25.64	
Non NHG Loans	40,114,293,014.48	92.43%	420,297	91.73%	4.32%	21.38	
Total	**43,399,328,351.54**	**100.00%**	**458,192**	**100.00%**	**4.33%**	**21.70**	

Glossary

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