

**Nationale-Nederlanden Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting Period: 1 January 2021 - 31 January 2021

Reporting Date: 24 February 2021

AMOUNTS ARE IN EURO



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Report Version 2.2 - October 2017

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**Covered Bonds**

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
SB CB Series 1	NL0015436072	EUR	500,000,000	500,000,000	0.0100%	08-07-20	08-07-30		Bullet	1
SB CB Series 2	NL0015614611	EUR	500,000,000	500,000,000	0.0500%	24-09-20	24-09-35		Bullet	1
SB CB Series 3	NL00150002A1	EUR	250,000,000	250,000,000	0.0500%	12-11-20	12-11-40		Bullet	

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

## Asset Cover Test

### Asset Cover Test

A	1,888,748,990.10
B	0.00
C	700,000.00
D	0.00
Z	0.00

A+B+C+D-Z	1,889,448,990.10
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Outstanding bonds	1,250,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	151.156%

### Parameters

Asset percentage	96.50%
Cap LTV Cut-Off indexed valuation % non-NHG	80.00%
Cap LTV Cut-Off indexed valuation % NHG	80.00%
% of Index Increases	90.00%
% of Index Decreases	100.00%
Reserve Fund	664,310.00
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	31,038,837.00

### Ratings

S&P	AAA
Moody's	-
Fitch	-

### Other

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

### Overcollateralisation

Legally required minimum OC	5.00%
Documented minimum OC	0.00%
Available Nominal OC	58.53%

**Counterparty Credit Ratings & Triggers**

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC Account Bank	N.V. Bank Nederlandse Gemeenten	/ BBB	/ AAA	/	/	/	/	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
Issuer	Nationale-Nederlanden Bank N.V.	/ A	/ A-	/	/	/	/	/	/	Reserve Account Trigger, minimal required amount needs to be posted on reserve fund account
Issuer	Nationale-Nederlanden Bank N.V.	A-2 / BBB	A-1 / A-	/	/	/	/	/	/	Set off retail savings at issuer account above deposit guarantee scheme
Seller Collection Account Bank	ING Bank N.V.	/ BBB	/ A+	/	/	/	/	/	/	Open escrow account in the name of CBC and credit expected cashflow amount on next Calculation Date

\* Event is triggered if credit rating is below the rating as mentioned in the table

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**Ledgers & Investments**

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**Ledgers**

Revenue Ledger	0.00
Principal Ledger	0.00
Reserve Fund Ledger	700,000.00
<b>Total</b>	<b>700,000.00</b>

**Investments**

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

**Liquidity Buffer**

Outflows	0.00
<b>Required Liquidity Buffer</b>	<b>0.00</b>
Inflows	0.00
Cash	
Bonds	
<b>Available Liquidity Buffer</b>	<b>0.00</b>

## Regulatory Information

### CRR Article 129

#### Article 129 CRR "Exposures in the form of covered bonds"

(7) Exposures in the form of covered bonds are eligible for preferential treatment, provided that the institution investing in the covered bonds can demonstrate to the competent authorities that:

(a) it receives portfolio information at least on:

(i) the value of the covered pool and outstanding covered bonds:

*value of the cover pool* table Portfolio characteristics

*value of the outstanding covered bonds* table Covered Bonds

(ii) the geographical distribution and type of cover assets, loan size, interest rate and currency risks:

*geographical distribution of cover assets* table 14 Geographical Distribution

*type of cover assets* table Portfolio Characteristics

*loan size* table 3 Outstanding Loan Amount

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

table 10 Coupon for coupons of mortgages

table Counterparty Ratings & Triggers for IRS/TRS information

See base prospectus for information about hedging

Only EUR denominated mortgages: see BP

(iii) the maturity structure of cover assets and covered bonds; and

*maturity structure of cover assets* table 6 Legal Maturity

*maturity structure of covered bonds* table Covered Bonds

(iv) the percentage of loans more than ninety days past due; table Delinquencies

(b) the issuer makes the information referred to in point (a) available to the institution at least semi annually. table Portfolio Characteristics

### Overcollateralisation

Legally required minimum OC table Asset Cover Test

Documented minimum OC table Asset Cover Test

Nominal OC table Asset Cover Test

## Stratifications

### Portfolio Characteristics

Principal amount	2,108,023,655.25
Value of saving deposits	127,070,489.09
Net principal balance	1,980,953,166.16
Construction Deposits	2,504,695.71
Net principal balance excl. Construction and Saving Deposits	1,978,448,470.45
Number of loans	8,928
Number of loanparts	20,211
Average principal balance (borrower)	221,880.95
Average principal balance (loanpart)	98,013.61
Weighted average current interest rate	2.658%
Weighted average maturity (in years)	31.75
Weighted average remaining time to interest reset (in years)	11.58
Weighted average seasoning (in years)	6.75
Weighted average CLTOMV	77.816%
Weighted average CLTIMV	61.967%
Maximum current interest rate	7.30%
Minimum current interest rate	0.84%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly



## 1. Delinquencies

From ( > )	Until ( <= )	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0.00	1,974,420,332.32	99.67%	8,897	99.653%	2.658%	31.74	61.84%
<=	30 days	10,699.28	4,838,752.50	0.244%	21	0.235%	2.791%	36.71	60.44%
30 days	60 days	6,431.41	1,534,521.07	0.077%	9	0.101%	2.93%	34.14	65.47%
60 days	90 days	749.03	159,560.27	0.008%	1	0.011%	2.70%	14.83	66.58%
90 days	120 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
120 days	150 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
150 days	180 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
180 days	>	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
	<b>Total</b>	17,879.72	1,980,953,166.16	100.00%	8,928	100.00%	2.658%	31.75	61.967%

## 2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Annuity	727,873,028.27	36.744%	7,220	35.723%	2.469%	26.01	68.665%
Bank Savings	335,631,937.24	16.943%	3,319	16.422%	3.086%	16.72	58.751%
Investment	61,111,668.43	3.085%	338	1.672%	2.656%	15.58	62.057%
Interest Only	739,479,179.76	37.329%	7,856	38.87%	2.657%	48.17	57.813%
Linear	39,508,196.55	1.994%	448	2.217%	2.375%	25.10	62.469%
Life	62,313,943.75	3.146%	719	3.557%	2.666%	9.65	53.165%
Savings	15,035,212.16	0.759%	311	1.539%	3.053%	12.38	48.683%
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

### 3. Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
<= 25.000	12,536.69	0.001%	2	0.022%	3.202%	9.03	1.667%
25,000 - 50,000	940,199.30	0.047%	22	0.246%	2.704%	42.79	15.962%
50,000 - 75,000	30,652,146.67	1.547%	485	5.432%	2.687%	45.18	24.496%
75,000 - 100,000	53,450,334.89	2.698%	603	6.754%	2.721%	39.01	36.116%
100,000 - 150,000	216,490,379.84	10.929%	1,707	19.12%	2.685%	34.97	50.753%
150,000 - 200,000	322,909,257.26	16.301%	1,844	20.654%	2.64%	32.91	59.396%
200,000 - 250,000	339,009,299.97	17.113%	1,512	16.935%	2.624%	30.85	64.412%
250,000 - 300,000	283,650,096.20	14.319%	1,038	11.626%	2.649%	31.32	65.354%
300,000 - 350,000	201,918,021.66	10.193%	622	6.967%	2.719%	29.90	67.131%
350,000 - 400,000	142,135,630.87	7.175%	381	4.267%	2.712%	29.49	68.244%
400,000 - 450,000	94,745,308.60	4.783%	224	2.509%	2.645%	30.99	66.719%
450,000 - 500,000	67,618,592.83	3.413%	143	1.602%	2.683%	27.92	68.631%
500,000 - 550,000	49,412,379.91	2.494%	94	1.053%	2.601%	29.92	66.849%
550,000 - 600,000	36,610,251.39	1.848%	64	0.717%	2.627%	31.03	67.712%
600,000 - 650,000	21,779,973.96	1.099%	35	0.392%	2.537%	31.32	68.397%
650,000 - 700,000	24,327,944.78	1.228%	36	0.403%	2.514%	28.78	67.407%
700,000 - 750,000	21,084,611.26	1.064%	29	0.325%	2.546%	30.25	64.721%
750,000 - 800,000	16,289,493.65	0.822%	21	0.235%	2.687%	26.55	65.473%
800,000 - 850,000	18,910,281.96	0.955%	23	0.258%	2.628%	30.86	65.867%
850,000 - 900,000	16,569,303.09	0.836%	19	0.213%	2.788%	31.28	72.085%
900,000 - 950,000	16,633,928.89	0.84%	18	0.202%	2.585%	29.06	66.851%
950,000 - 1,000,000	5,803,192.49	0.293%	6	0.067%	2.86%	24.68	69.837%
> 1.000.000							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Average	299,046
Minimum	1,107
Maximum	988,172

#### 4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1995	3,909,862.13	0.197%	74	0.366%	2.969%	52.87	26.639%
1995 - 1996	1,645,530.63	0.083%	36	0.178%	2.953%	55.61	27.633%
1996 - 1997	4,434,734.18	0.224%	96	0.475%	2.657%	39.20	27.879%
1997 - 1998	6,466,420.54	0.326%	135	0.668%	2.73%	41.23	33.449%
1998 - 1999	11,153,506.39	0.563%	181	0.896%	2.704%	35.42	39.575%
1999 - 2000	18,543,474.94	0.936%	311	1.539%	2.614%	44.20	39.057%
2000 - 2001	9,004,555.59	0.455%	140	0.693%	2.368%	44.20	39.718%
2001 - 2002	12,283,998.99	0.62%	165	0.816%	2.897%	49.18	41.10%
2002 - 2003	11,849,326.66	0.598%	156	0.772%	2.893%	52.45	45.957%
2003 - 2004	18,363,102.85	0.927%	214	1.059%	2.672%	51.31	47.889%
2004 - 2005	28,632,529.36	1.445%	348	1.722%	2.755%	51.05	50.014%
2005 - 2006	48,658,543.53	2.456%	514	2.543%	2.569%	43.49	53.203%
2006 - 2007	47,037,600.24	2.374%	483	2.39%	2.875%	37.00	58.98%
2007 - 2008	22,850,378.12	1.154%	302	1.494%	2.984%	51.22	56.484%
2008 - 2009	60,008,465.28	3.029%	522	2.583%	2.611%	48.25	59.871%
2009 - 2010	100,397,576.23	5.068%	764	3.78%	2.717%	33.13	63.237%
2010 - 2011	74,434,203.08	3.757%	646	3.196%	2.109%	43.77	57.11%
2011 - 2012	119,407,533.23	6.028%	1,191	5.893%	2.753%	50.06	55.185%
2012 - 2013	119,248,123.54	6.02%	1,342	6.64%	3.253%	39.73	53.382%
2013 - 2014	136,099,169.45	6.87%	1,574	7.788%	3.449%	20.54	51.42%
2014 - 2015	71,523,201.21	3.611%	696	3.444%	3.351%	22.03	53.123%
2015 - 2016	47,665,870.66	2.406%	521	2.578%	2.985%	22.26	55.029%
2016 - 2017	154,439,136.56	7.796%	1,499	7.417%	2.749%	24.08	59.894%
2017 - 2018	113,884,909.15	5.749%	1,087	5.378%	2.657%	23.66	62.66%
2018 - 2019	236,513,294.24	11.939%	2,077	10.277%	2.558%	26.21	71.05%
2019 - 2020	453,800,003.15	22.908%	4,429	21.914%	2.23%	27.21	73.819%
2020 >=	48,698,116.23	2.458%	708	3.503%	1.955%	26.69	71.231%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	2014
Minimum	1992
Maximum	2021

## 5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
1 Year	22,374,268.39	1.129%	418	2.068%	2.143%	25.95	69.438%
1 Year - 2 Years	451,556,309.26	22.795%	4,468	22.107%	2.178%	27.25	73.876%
2 Years - 3 Years	253,729,870.16	12.808%	2,203	10.90%	2.565%	26.39	71.436%
3 Years - 4 Years	88,390,988.28	4.462%	875	4.329%	2.668%	23.60	62.558%
4 Years - 5 Years	184,438,673.05	9.311%	1,755	8.683%	2.719%	24.05	60.629%
5 Years - 6 Years	49,160,212.69	2.482%	552	2.731%	2.945%	22.31	55.297%
6 Years - 7 Years	66,457,539.82	3.355%	631	3.122%	3.333%	22.13	53.384%
7 Years - 8 Years	140,898,896.24	7.113%	1,629	8.06%	3.445%	20.64	51.594%
8 Years - 9 Years	112,056,103.93	5.657%	1,262	6.244%	3.321%	37.64	53.222%
9 Years - 10 Years	117,222,968.20	5.918%	1,195	5.913%	2.756%	50.05	55.216%
10 Years - 11 Years	80,891,508.66	4.083%	706	3.493%	2.245%	45.50	56.44%
11 Years - 12 Years	90,707,868.62	4.579%	710	3.513%	2.604%	32.90	62.486%
12 Years - 13 Years	75,393,019.27	3.806%	614	3.038%	2.671%	44.88	61.056%
13 Years - 14 Years	20,820,283.68	1.051%	277	1.371%	2.888%	55.00	57.105%
14 Years - 15 Years	44,431,086.44	2.243%	479	2.37%	2.97%	38.46	58.685%
15 Years - 16 Years	52,434,541.57	2.647%	529	2.617%	2.582%	41.00	54.119%
16 Years - 17 Years	29,633,989.32	1.496%	366	1.811%	2.717%	51.20	50.591%
17 Years - 18 Years	19,401,082.41	0.979%	227	1.123%	2.619%	51.55	48.082%
18 Years - 19 Years	11,826,447.20	0.597%	150	0.742%	2.987%	51.71	45.359%
19 Years - 20 Years	13,541,434.12	0.684%	180	0.891%	2.881%	50.22	41.186%
20 Years - 21 Years	7,877,461.97	0.398%	131	0.648%	2.369%	42.71	41.331%
21 Years - 22 Years	16,929,829.93	0.855%	289	1.43%	2.578%	45.20	38.588%
22 Years - 23 Years	13,274,945.66	0.67%	212	1.049%	2.686%	38.70	39.555%
23 Years - 24 Years	7,144,985.70	0.361%	137	0.678%	2.777%	36.64	34.588%
24 Years - 25 Years	4,495,778.60	0.227%	97	0.48%	2.618%	41.81	27.804%
25 Years - 26 Years	1,828,684.59	0.092%	42	0.208%	2.79%	49.89	27.525%
26 Years - 27 Years	2,037,064.09	0.103%	35	0.173%	2.777%	59.35	21.528%
27 Years - 28 Years	882,015.43	0.045%	24	0.119%	3.535%	42.87	31.145%
28 Years - 29 Years	1,103,964.37	0.056%	17	0.084%	3.103%	50.11	33.474%
29 Years - 30 Years	11,344.51	0.001%	1	0.005%	5.00%	78.83	31.925%
30 Years >=							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	7 Years
Minimum	0 Years
Maximum	29 Years

## 6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
2015 - 2020							
2020 - 2025	10,509,710.53	0.531%	255	1.262%	2.789%	2.31	41.525%
2025 - 2030	42,015,157.67	2.121%	770	3.81%	2.81%	7.00	44.954%
2030 - 2035	128,872,002.93	6.506%	1,659	8.208%	3.075%	11.66	51.977%
2035 - 2040	241,746,025.19	12.204%	2,126	10.519%	2.855%	16.63	61.965%
2040 - 2045	343,617,812.42	17.346%	3,363	16.639%	3.055%	21.84	57.917%
2045 - 2050	862,086,126.03	43.519%	7,741	38.301%	2.429%	27.28	70.023%
2050 - 2055	34,753,228.69	1.754%	511	2.528%	1.736%	29.17	71.667%
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 - 2100	317,353,102.70	16.02%	3,786	18.732%	2.608%	78.83	50.397%
2100 >=							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	2052
Minimum	2020
Maximum	2099

## 7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 0 Year	49,905.70	0.003%	2	0.01%	1.392%	-0.38	40.076%
0 Year - 1 Year	1,858,027.12	0.094%	53	0.262%	2.609%	0.47	40.919%
1 Year - 2 Years	1,971,414.57	0.10%	44	0.218%	2.884%	1.45	40.029%
2 Years - 3 Years	2,490,905.76	0.126%	68	0.336%	2.835%	2.56	42.006%
3 Years - 4 Years	4,641,458.05	0.234%	97	0.48%	2.797%	3.49	42.30%
4 Years - 5 Years	3,782,773.67	0.191%	88	0.435%	2.902%	4.55	46.26%
5 Years - 6 Years	6,022,887.44	0.304%	128	0.633%	2.837%	5.53	40.631%
6 Years - 7 Years	7,947,710.47	0.401%	151	0.747%	2.884%	6.50	43.556%
7 Years - 8 Years	10,415,871.10	0.526%	174	0.861%	2.89%	7.47	46.408%
8 Years - 9 Years	13,654,109.92	0.689%	228	1.128%	2.69%	8.40	46.188%
9 Years - 10 Years	17,020,614.70	0.859%	246	1.217%	2.737%	9.55	44.842%
10 Years - 11 Years	28,280,995.77	1.428%	382	1.89%	3.007%	10.45	52.23%
11 Years - 12 Years	23,932,645.77	1.208%	309	1.529%	3.355%	11.45	52.073%
12 Years - 13 Years	28,672,076.72	1.447%	350	1.732%	3.274%	12.44	52.917%
13 Years - 14 Years	32,580,787.29	1.645%	390	1.93%	2.904%	13.44	54.993%
14 Years - 15 Years	50,114,162.84	2.53%	460	2.276%	2.721%	14.53	58.861%
15 Years - 16 Years	45,404,415.16	2.292%	455	2.251%	3.053%	15.41	58.88%
16 Years - 17 Years	22,520,454.99	1.137%	235	1.163%	3.175%	16.42	58.901%
17 Years - 18 Years	46,099,275.38	2.327%	400	1.979%	2.842%	17.53	62.696%
18 Years - 19 Years	78,024,205.27	3.939%	572	2.83%	2.732%	18.36	66.228%
19 Years - 20 Years	45,726,951.78	2.308%	382	1.89%	2.318%	19.46	64.041%
20 Years - 21 Years	41,831,204.59	2.112%	376	1.86%	2.848%	20.45	63.513%
21 Years - 22 Years	63,329,234.22	3.197%	663	3.28%	3.357%	21.61	58.249%
22 Years - 23 Years	122,571,488.63	6.188%	1,305	6.457%	3.24%	22.50	53.943%
23 Years - 24 Years	71,942,029.82	3.632%	651	3.221%	3.06%	23.45	57.684%
24 Years - 25 Years	50,571,869.17	2.553%	504	2.494%	2.714%	24.49	60.063%
25 Years - 26 Years	157,158,757.25	7.933%	1,386	6.858%	2.657%	25.59	62.241%
26 Years - 27 Years	76,859,958.08	3.88%	702	3.473%	2.561%	26.39	64.832%
27 Years - 28 Years	210,517,721.41	10.627%	1,751	8.664%	2.534%	27.47	72.333%
28 Years - 29 Years	376,281,755.12	18.995%	3,506	17.347%	2.186%	28.54	74.622%
29 Years - 30 Years	21,324,395.70	1.076%	367	1.816%	1.703%	29.32	69.202%
30 Years >=	317,353,102.70	16.02%	3,786	18.732%	2.608%	78.83	50.397%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	32 Years
Minimum	0 Years
Maximum	79 Years

## 8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG	549,962,719.27	27.763%	3,321	37.198%	2.564%	28.00	64.103%
<= 10%	689,523.12	0.035%	13	0.146%	2.24%	50.30	5.293%
10% - 20%	6,475,403.33	0.327%	86	0.963%	2.56%	48.63	11.839%
20% - 30%	16,207,234.87	0.818%	179	2.005%	2.574%	47.76	19.015%
30% - 40%	35,597,781.18	1.797%	303	3.394%	2.674%	45.62	25.878%
40% - 50%	73,712,436.77	3.721%	443	4.962%	2.664%	41.07	34.704%
50% - 60%	103,701,572.51	5.235%	534	5.981%	2.751%	39.18	43.234%
60% - 70%	179,279,565.58	9.05%	757	8.479%	2.717%	35.64	51.072%
70% - 80%	280,433,854.79	14.157%	1,011	11.324%	2.695%	33.95	59.432%
80% - 90%	376,182,140.80	18.99%	1,198	13.418%	2.696%	29.60	68.067%
90% - 100%	358,710,933.94	18.108%	1,083	12.13%	2.682%	29.60	77.279%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>



## 9. Current Loan To Indexed Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG	549,962,719.27	27.763%	3,321	37.198%	2.564%	28.00	64.103%
<= 10%	3,312,665.30	0.167%	49	0.549%	2.311%	57.26	7.744%
10% - 20%	23,780,974.11	1.20%	277	3.103%	2.581%	54.25	15.646%
20% - 30%	49,405,922.13	2.494%	412	4.615%	2.706%	45.22	25.498%
30% - 40%	96,017,311.00	4.847%	561	6.284%	2.755%	39.82	35.39%
40% - 50%	175,713,128.22	8.87%	778	8.714%	2.832%	37.03	45.51%
50% - 60%	262,678,739.06	13.26%	977	10.943%	2.748%	35.00	55.363%
60% - 70%	333,366,226.86	16.829%	1,114	12.478%	2.735%	31.14	64.782%
70% - 80%	299,881,469.80	15.138%	913	10.226%	2.641%	28.72	74.904%
80% - 90%	174,355,100.94	8.802%	496	5.556%	2.515%	28.11	84.298%
90% - 100%	12,478,909.47	0.63%	30	0.336%	2.154%	29.70	92.089%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

## 10. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
<= 0.5%							
0.5% - 1.0%	359,515.40	0.018%	6	0.03%	0.939%	20.82	47.466%
1.0% - 1.5%	104,291,187.13	5.265%	1,307	6.467%	1.374%	34.97	53.817%
1.5% - 2.0%	325,138,434.85	16.413%	3,471	17.174%	1.764%	32.54	66.296%
2.0% - 2.5%	476,933,005.30	24.076%	4,974	24.61%	2.27%	32.51	63.982%
2.5% - 3.0%	643,440,883.66	32.481%	5,829	28.841%	2.761%	31.75	63.372%
3.0% - 3.5%	183,742,132.66	9.275%	1,752	8.669%	3.203%	34.15	60.016%
3.5% - 4.0%	66,617,066.23	3.363%	681	3.369%	3.746%	30.50	56.028%
4.0% - 4.5%	75,228,245.23	3.798%	862	4.265%	4.185%	25.81	51.942%
4.5% - 5.0%	52,785,551.46	2.665%	673	3.33%	4.777%	24.20	54.375%
5.0% - 5.5%	36,510,148.92	1.843%	441	2.182%	5.25%	22.56	53.592%
5.5% - 6.0%	11,969,456.29	0.604%	155	0.767%	5.738%	21.21	49.761%
6.0% - 6.5%	3,632,800.42	0.183%	53	0.262%	6.22%	29.45	49.928%
6.5% - 7.0%	283,410.94	0.014%	6	0.03%	6.669%	47.73	23.066%
7.0% >	21,327.67	0.001%	1	0.005%	7.30%	78.83	10.90%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	2.7%
Minimum	0.8%
Maximum	7.3%

## 11. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
< 1 year(s)	105,701,136.83	5.336%	1,342	6.64%	2.121%	38.53	53.952%
1 year(s) - 2 year(s)	55,924,150.43	2.823%	686	3.394%	3.478%	34.52	52.879%
2 year(s) - 3 year(s)	82,716,149.69	4.176%	1,058	5.235%	3.846%	24.50	51.825%
3 year(s) - 4 year(s)	55,966,993.80	2.825%	686	3.394%	3.473%	29.08	52.028%
4 year(s) - 5 year(s)	50,782,268.14	2.564%	656	3.246%	2.699%	40.99	50.039%
5 year(s) - 6 year(s)	94,794,846.65	4.785%	1,069	5.289%	2.79%	37.25	55.65%
6 year(s) - 7 year(s)	60,130,804.04	3.035%	759	3.755%	2.733%	38.27	54.699%
7 year(s) - 8 year(s)	123,256,123.31	6.222%	1,230	6.086%	2.393%	31.12	62.42%
8 year(s) - 9 year(s)	218,099,588.16	11.01%	1,984	9.816%	2.027%	30.28	68.094%
9 year(s) - 10 year(s)	83,535,903.69	4.217%	869	4.30%	2.296%	39.03	55.523%
10 year(s) - 11 year(s)	58,551,007.19	2.956%	622	3.078%	2.957%	31.82	56.378%
11 year(s) - 12 year(s)	44,073,848.83	2.225%	501	2.479%	3.385%	32.51	54.84%
12 year(s) - 13 year(s)	29,204,021.28	1.474%	335	1.658%	3.442%	27.55	58.839%
13 year(s) - 14 year(s)	42,187,841.84	2.13%	436	2.157%	2.653%	24.06	63.717%
14 year(s) - 15 year(s)	40,838,361.05	2.062%	404	1.999%	2.802%	31.43	56.901%
15 year(s) - 16 year(s)	151,429,584.82	7.644%	1,313	6.496%	2.94%	28.20	60.822%
16 year(s) - 17 year(s)	79,609,090.53	4.019%	710	3.513%	2.936%	33.31	60.853%
17 year(s) - 18 year(s)	187,392,525.07	9.46%	1,545	7.644%	2.784%	29.93	70.038%
18 year(s) - 19 year(s)	303,726,040.65	15.332%	2,858	14.141%	2.393%	29.28	71.78%
19 year(s) - 20 year(s)	83,644,042.01	4.222%	842	4.166%	2.191%	35.89	61.484%
20 year(s) - 21 year(s)	45,156.61	0.002%	3	0.015%	2.581%	20.42	51.471%
21 year(s) - 22 year(s)	172,330.65	0.009%	3	0.015%	2.793%	21.79	34.296%
22 year(s) - 23 year(s)	1,041,981.98	0.053%	10	0.049%	2.707%	22.60	57.337%
23 year(s) - 24 year(s)	2,132,010.08	0.108%	17	0.084%	3.102%	23.59	55.058%
24 year(s) - 25 year(s)	640,448.57	0.032%	9	0.045%	2.682%	25.15	60.04%
25 year(s) - 26 year(s)	3,162,011.65	0.16%	21	0.104%	2.882%	26.00	58.72%
26 year(s) - 27 year(s)	1,286,667.51	0.065%	17	0.084%	2.848%	26.31	63.552%
27 year(s) - 28 year(s)	6,112,879.17	0.309%	35	0.173%	2.819%	27.45	73.427%
28 year(s) - 29 year(s)	13,339,161.46	0.673%	163	0.806%	2.641%	28.34	74.879%
29 year(s) - 30 year(s)	1,456,190.47	0.074%	28	0.139%	2.12%	30.35	66.365%
30 year(s) >=							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

Weighted Average	12 year(s)
Minimum	year(s)
Maximum	30 year(s)

## 12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLtIMV
Fixed	1,972,929,120.13	99.595%	20,016	99.035%	2.663%	31.74	61.988%
Floating	8,024,046.03	0.405%	195	0.965%	1.517%	33.87	56.833%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

### 13. Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Flat / Apartment	208,836,145.83	10.542%	1,146	12.836%	2.411%	32.39	62.203%
House	1,758,733,892.19	88.782%	7,731	86.593%	2.688%	31.64	61.984%
Shop/ House	13,383,128.14	0.676%	51	0.571%	2.577%	36.83	56.131%
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

## 14. Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Drenthe	46,414,082.33	2.343%	240	2.688%	2.626%	30.55	65.446%
Utrecht	158,081,638.54	7.98%	629	7.045%	2.679%	31.64	59.104%
Zeeland	43,394,935.48	2.191%	240	2.688%	2.797%	31.27	61.063%
Zuid-Holland	536,458,690.05	27.081%	2,405	26.938%	2.67%	31.25	60.963%
Flevoland	59,381,508.03	2.998%	287	3.215%	2.563%	30.04	63.75%
Friesland	47,976,848.66	2.422%	253	2.834%	2.622%	34.15	66.93%
Gelderland	221,972,476.72	11.205%	973	10.898%	2.659%	30.84	64.489%
Groningen	50,712,283.33	2.56%	281	3.147%	2.521%	33.89	64.829%
Limburg	81,363,427.64	4.107%	447	5.007%	2.701%	31.16	64.241%
Noord-Brabant	304,373,895.04	15.365%	1,341	15.02%	2.70%	31.47	63.404%
Noord-Holland	320,762,676.64	16.192%	1,278	14.315%	2.629%	33.06	58.30%
Overijssel	109,847,724.14	5.545%	553	6.194%	2.596%	33.19	65.34%
Unspecified	212,979.56	0.011%	1	0.011%	2.33%	27.67	80.756%
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

## 15. Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Owner Occupied	1,980,953,166.16	100.00%	8,928	100.00%	2.658%	31.75	61.967%
Buy-to-let							
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

## 16. Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
Half-yearly							
Yearly							
Quarterly							
Monthly	1,980,953,166.16	100.00%	20,211	100.00%	2.658%	31.75	61.967%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>20,211</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>



## 17. Guarantee Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted average CLIMV
NHG Guarantee	549,962,719.27	27.763%	3,321	37.198%	2.564%	28.00	64.103%
Non-NHG Guarantee	1,430,990,446.89	72.237%	5,607	62.802%	2.694%	33.19	61.147%
Unknown							
<b>Total</b>	<b>1,980,953,166.16</b>	<b>100.00%</b>	<b>8,928</b>	<b>100.00%</b>	<b>2.658%</b>	<b>31.75</b>	<b>61.967%</b>

## Glossary

Term	Definition / Calculation
A	Min (a, b), where (a) is the sum of the Adjusted Current Balances and (b) is the sum of the Asset Percentage of Current Balance $\alpha$ (alfa) of all Mortgage Receivables;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus $\alpha$ (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus $\beta$ (beta);
Asset Percentage	88.5% or such other percentage figure as is determined from time to time in accordance with the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by the Servicer (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the Servicer to the CBC and the Rating Agency from time to time;
Available Liquidity Buffer	means available liquid assets on reserved accounts of the CBC, plus interest payments and principal repayments from the underlying assets (including derivatives) to which the CBC is contractually entitled for the following six (6) months period
B	means the aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;
Base Prospectus	The base prospectus dated 18 June 2020 relating to the issue of soft bullet covered bonds, including any supplement and base prospectus updates thereafter;
C	means the amounts standing to the credit of the Reserve Account;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC
CBC Account Bank	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
Closing Date	18 June 2020
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements
Credit Rating	An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agency;
Current Balance	In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;
Current Loan to Indexed Market Value (CLTIMV)	Current Balance divided by the Indexed Valuation;
Current Loan to Original Market Value (CLTOMV)	Current Balance divided by the Original Market Value;
Cut-off date	The last day of the month immediately preceding the date on which the Investor Report is published;
D	means the aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Index	The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;
Indexed Valuation (with respect to ACT calculation)	In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means an amount equal to (A) the positive difference, if any, between (i) the aggregate amount of Scheduled Interest for all Series outstanding and (ii) the aggregate amount of interest to be received under the Transferred Assets up to the relevant final maturity date
IRS	Interest Rate Swap;
Issuer	Nationale-Nederlanden Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds $\alpha$ (alpha), L shall equal $\alpha$ (alpha);
Legally Required Minimum OC	Means the minimum level of overcollateralization of 5% or such other percentage as may be required from time to time by the CB Regulations. This means that the total outstanding balance of the cover assets in the pool must be 105% of the total amount of outstanding
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agency from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered
Mandatory Liquidity Required Amount	means the higher of (i) zero and (ii) an amount equal to the amount which is at such time required to be maintained by the CBC to ensure compliance with article 40g of the Decree after taking into account any certain amounts standing to the credit of the CBC Account and the
Maturity Date	In respect of a Series of Covered Bonds, the date on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions, as specified in the relevant Final Terms, which date falls no more than 47
Net Outstanding Principal Amount	In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance
NHG	Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;
Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction
Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde)
Originator	Nationale-Nederlanden Levensverzekering Maatschappij N.V. or Nationale-Nederlanden Bank N.V.
Outstanding Principal Amount	In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of the means interest and fees and other amounts received by the CBC in respect of the Mortgage Receivables, other than Principal Receipts and less in respect of each Savings Mortgage Receivable which is subject to a Participation, an amount equal to the net amount received
Participation Fraction	Mortgage Loans which are current and therefore do not show any arrears;
Performing Loans	
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;
Rating Agency	Standard & Poors Credit Market Services Europe Limited;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Account Required Amount	means (a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount and (b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of (i) the Mandatory Liquidity Required
Reserve Trigger Required Amount	means an amount equal to (a) the aggregate for all Series of the aggregate Scheduled Interest for each such Series due in the next three following CBC Payment Periods (to the extent that no Swap has been entered into in relation to any Series) plus (b) the anticipated
Seasoning	Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;
Series	A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Set-Off	
Substitution Assets	means the classes of assets denominated in euro from time to time eligible under the CRR and/or the Wft to collateralise covered bonds including (on the date of this Base Prospectus) and subject to certain limitations: (a) exposures to or guaranteed by central governments,
Transferred Collateral	means any Eligible Collateral transferred or purported to be transferred to the CBC pursuant to the Guarantee Support Agreement, to the extent not redeemed, retransferred, sold or otherwise disposed of by the CBC;
Z	An amount equal to the Interest Cover Required Amount
$\alpha$ (alfa)	Gross set-off as determined according to Asset Monitoring Agreement;
$\beta$ (beta)	For each Mortgage Receivable the lower of (i) the LTV Cut-Off percentage of its indexed valuation and (ii) $\alpha$ minus L

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**Contact Information**


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