Hard and Soft Bullet Covered Bonds Programme

Monthly Investor Report

Dutch National Transparency Template
Covered Bond

Reporting Period: 1 September 2026 - 30 September 2026

Reporting Date: 20 October 2026

AMOUNTS ARE IN EURO

ING Bank N.V.

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https://ing.com/investors/fixed-income-information/debt-securities-ing-bank-nv/hard-and-soft-bullet-covered-bonds

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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	N/A
	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	0	3.5600%	27/09/10	29/09/25	ING Bank N.V.	Hard Bullet	N/A
	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 / USN46O5HAX63	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	0	3.7800%	25/11/10	25/11/25	ING Bank N.V.	Hard Bullet	N/A
	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	N/A
	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	0	4.4550%	12/05/11	12/05/26	ING Bank N.V.	Hard Bullet	N/A
	Series 103		EUR	25,000,000	0	4.2800%	16/06/11	16/06/26	ING Bank N.V.	Hard Bullet	N/A
	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	0	4.1900%	03/08/11	03/08/26	ING Bank N.V.	Hard Bullet	N/A
	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	0	5.0300%	07/09/11	07/09/26	ING Bank N.V.	Hard Bullet	N/A
			EUR*	63,979,527	0						
	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

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	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 / 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	0	2.4750%	05/11/13	05/11/25	ING Bank N.V.	Hard Bullet	N/A
	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	0	2.5000%	19/12/13	19/12/25	ING Bank N.V.	Hard Bullet	N/A
	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	0	2.7500%	21/11/22	21/11/25	ING Bank N.V.	Soft Bullet	N/A
	Series 188	XS2585966257	EUR	2,000,000,000	0	3.0000%	15/02/23	15/02/26	ING Bank N.V.	Soft Bullet	N/A
	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
	Series 193	XS3170229135	EUR	1,750,000,000	1,750,000,000	2.5000%	02/09/25	02/09/30	ING Bank N.V.	Soft Bullet	1
	Series 194	XS3170286283	EUR	750,000,000	750,000,000	3.0000%	02/09/25	03/09/35	ING Bank N.V.	Soft Bullet	1
	Series 195	XS3236627546	EUR	2,000,000,000	2,000,000,000	2.7500%	25/11/25	25/11/32	ING Bank N.V.	Soft Bullet	1
	Series 196	XS3332391757	EUR	1,500,000,000	1,500,000,000	3.1250%	08/04/26	08/04/31	ING Bank N.V.	Soft Bullet	1
	Series 197	XS3384746106	EUR	150,000,000	150,000,000	3.6150%	22/05/26	22/05/41	ING Bank N.V.	Soft Bullet	No
	Series 198	XS3503934476	EUR	750,000,000	750,000,000	3.5000%	14/09/26	14/09/34	ING Bank N.V.	Soft Bullet	1
	Series 199	XS3503934559	EUR	1,000,000,000	1,000,000,000	3.7500%	14/09/26	14/09/38	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	27,790,085,081.65
B	0.00
C	0.00
D	0.00
E	337,918,279.62
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	28,128,003,361.27
Outstanding bonds	24,903,292,462.91
Pass/Fail	Pass
ACT Cover Ratio	112.95%

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	43,806,649.44

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	117.25%
Minimum statutory CRR OC	105.00%
Available statutory CRR OC	116.21%
Cover pool composition requirement in accordance with Article 40(f) ≥ 80%	98.83%

Counterparty Credit Ratings & Triggers

		S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		
Role	**Party**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Rating trigger**	**Current rating**	**Consequence if breached***
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 / A2	F1 / A-	F1+ / AA	/	/	Replacement of Swap Provider or other remedy
ISSUER or ADMINISTRATOR	ING Bank N.V.	/ A-	/ A+	/ A3	/ A2	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	/ A2	/ BBB+	/ AA	/	/	Notification Event
ISSUER-Pledge of residual claims	ING Bank N.V.	/ BBB+	/ A+	/ Baa1	/ A2	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	/ A2	/ BBB-	/ AA	/	/	Replacement of Initial Servicer
STRUCTURED SWAP PROVIDER	ING Bank N.V.	A-1 / A	A-1 / A+	P-1 / A2	P-1 / A2	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 / A2	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
Total	**0.00**

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
Total	**0.00**

Liquidity Buffer

Outflows	1,291,235,349.35
Required Liquidity Buffer	**1,291,235,349.35**
Inflows	1,352,520,930.44
Cash	337,918,279.62
Bonds	
Available Liquidity Buffer	**1,690,439,210.06**

Extension Triggers

Trigger	Description	Breached
Contractual	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. The maturity extension triggers comply with Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft).	No

Stratifications

Portfolio Characteristics

Principal amount	30,298,743,352.67
Value of saving deposits	1,424,700,054.44
Net principal balance	28,874,043,298.23
Construction Deposits	41,992,969.26
Net principal balance excl. Construction and Saving Deposits	28,832,050,328.97

Number of loans	137,642
Number of loanparts	295,223
Average principal balance (borrower)	209,776.40
Average principal balance (loanpart)	97,804.18
Weighted average current interest rate	2.85%
Weighted average maturity (in years)	18.24
Weighted average remaining time to interest reset (in years)	6.29
Weighted average seasoning (in years)	11.79
Weighted average CLTOMV	47.36%
Weighted average CLTIMV	47.36%
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 Transparancy 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	907,266.58	28,858,317,490.05	99.95%	295,084	99.95%	2.85%	18.24	47.35%
< 29 days	96,329.98	11,268,059.68	0.04%	111	0.04%	3.23%	22.48	58.90%
30 days - 59 days	60,304.73	4,457,748.50	0.02%	28	0.01%	3.64%	23.34	66.88%
60 days - 89 days								
90 days - 119 days								
120 days - 149 days								
150 days - 179 days								
180 days >								
Total	1,063,901.29	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Annuity	11,036,124,796.23	38.22%	106,313	36.01%	2.92%	24.42	59.76%
Bank Savings	867,662,340.04	3.00%	15,325	5.19%	2.78%	12.72	34.38%
Interest Only	14,118,894,090.01	48.90%	135,475	45.89%	2.76%	15.20	39.69%
Hybrid	516,445,010.44	1.79%	8,336	2.82%	3.33%	9.53	36.62%
Investments	870,771,245.84	3.02%	6,066	2.05%	2.90%	8.76	44.96%
Life Insurance	639,719,139.01	2.22%	6,873	2.33%	2.96%	7.76	43.29%
Lineair	456,621,940.83	1.58%	6,151	2.08%	2.53%	22.34	43.77%
Savings	87,672,996.47	0.30%	2,978	1.01%	3.73%	8.46	29.74%
Credit Mortgage	280,131,739.36	0.97%	7,706	2.61%	3.76%	10.83	33.59%
Other							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
<= 25.000	61,225,385.41	0.21%	4,715	3.43%	3.15%	10.18	5.02%
25,000 - 50,000	248,611,632.18	0.86%	6,366	4.63%	3.04%	11.67	9.33%
50,000 - 75,000	481,393,441.11	1.67%	7,561	5.49%	3.00%	12.53	14.66%
75,000 - 100,000	897,164,986.82	3.11%	10,065	7.31%	2.93%	13.34	20.29%
100,000 - 150,000	2,961,718,807.05	10.26%	23,388	16.99%	2.84%	14.42	28.79%
150,000 - 200,000	4,352,726,147.83	15.07%	24,801	18.02%	2.80%	15.75	37.32%
200,000 - 250,000	4,339,224,482.72	15.03%	19,331	14.04%	2.80%	17.43	44.73%
250,000 - 300,000	3,794,717,389.16	13.14%	13,846	10.06%	2.82%	18.91	50.53%
300,000 - 350,000	2,949,533,337.97	10.22%	9,105	6.61%	2.87%	20.22	55.58%
350,000 - 400,000	2,373,545,646.73	8.22%	6,343	4.61%	2.89%	20.89	58.53%
400,000 - 450,000	1,719,684,191.89	5.96%	4,054	2.95%	2.93%	21.31	61.47%
450,000 - 500,000	1,222,712,425.91	4.23%	2,578	1.87%	2.89%	21.15	61.31%
500,000 - 550,000	882,985,494.36	3.06%	1,682	1.22%	2.90%	21.55	62.66%
550,000 - 600,000	663,535,237.02	2.30%	1,153	0.84%	2.88%	21.28	62.40%
600,000 - 650,000	483,809,814.46	1.68%	774	0.56%	2.84%	21.45	63.87%
650,000 - 700,000	392,292,025.58	1.36%	582	0.42%	2.86%	21.22	63.92%
700,000 - 750,000	293,814,436.02	1.02%	406	0.29%	2.80%	21.38	65.49%
750,000 - 800,000	226,827,516.41	0.79%	293	0.21%	2.83%	21.82	66.42%
800,000 - 850,000	177,780,976.22	0.62%	216	0.16%	2.75%	21.99	67.44%
850,000 - 900,000	147,929,906.02	0.51%	169	0.12%	2.95%	22.25	68.17%
900,000 - 950,000	105,373,761.55	0.36%	114	0.08%	2.76%	22.42	65.72%
950,000 - 1,000,000	97,436,255.81	0.34%	100	0.07%	2.83%	21.34	66.44%
> 1.000.000							
Unknown							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
<= 1999	322,260,740.96	1.12%	6,103	2.07%	3.13%	9.20	22.33%
1999 - 2000	230,955,040.16	0.80%	3,467	1.17%	2.88%	6.52	26.29%
2000 - 2001	189,532,546.17	0.66%	2,689	0.91%	2.88%	6.33	29.33%
2001 - 2002	247,756,377.04	0.86%	2,921	0.99%	2.83%	7.08	33.74%
2002 - 2003	312,407,913.96	1.08%	3,445	1.17%	2.80%	7.70	34.87%
2003 - 2004	471,439,492.06	1.63%	5,244	1.78%	2.93%	8.38	35.55%
2004 - 2005	727,832,275.65	2.52%	8,445	2.86%	2.96%	9.08	36.15%
2005 - 2006	1,432,069,283.48	4.96%	15,601	5.28%	2.92%	9.90	39.02%
2006 - 2007	1,970,002,008.33	6.82%	20,350	6.89%	2.95%	10.60	40.12%
2007 - 2008	1,801,407,866.39	6.24%	17,518	5.93%	3.04%	11.27	40.34%
2008 - 2009	1,564,534,317.46	5.42%	15,141	5.13%	2.81%	12.07	41.35%
2009 - 2010	1,011,468,960.18	3.50%	10,791	3.66%	2.99%	12.84	41.57%
2010 - 2011	1,021,221,393.89	3.54%	12,402	4.20%	2.62%	13.79	38.89%
2011 - 2012	1,151,773,029.33	3.99%	13,655	4.63%	2.64%	14.52	38.64%
2012 - 2013	789,421,269.47	2.73%	10,347	3.50%	2.52%	15.24	35.17%
2013 - 2014	390,610,146.13	1.35%	5,358	1.81%	2.75%	15.28	32.13%
2014 - 2015	444,844,626.13	1.54%	5,814	1.97%	2.57%	17.17	30.73%
2015 - 2016	895,147,651.35	3.10%	10,827	3.67%	2.74%	18.27	32.43%
2016 - 2017	542,134,115.07	1.88%	6,277	2.13%	2.77%	19.11	37.36%
2017 - 2018	732,765,292.69	2.54%	8,341	2.83%	1.88%	20.25	38.10%
2018 - 2019	998,415,741.04	3.46%	9,568	3.24%	2.11%	21.24	40.64%
2019 - 2020	1,124,472,001.96	3.89%	10,206	3.46%	2.11%	22.07	44.03%
2020 - 2021	779,634,075.41	2.70%	8,217	2.78%	1.66%	22.91	47.31%
2021 - 2022	481,992,643.04	1.67%	6,561	2.22%	1.54%	23.82	50.81%
2022 - 2023	2,742,318,073.91	9.50%	23,907	8.10%	2.37%	25.19	56.81%
2023 - 2024	729,274,686.60	2.53%	8,384	2.84%	3.67%	25.65	56.26%
2024 - 2025	2,697,013,736.41	9.34%	20,564	6.97%	3.69%	26.64	66.34%
2025 - 2026	2,808,688,116.75	9.73%	19,025	6.44%	3.60%	27.90	76.06%
2026 >=	262,649,877.21	0.91%	4,055	1.37%	3.92%	29.07	59.97%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
< 1 year	455,165,531.20	1.58%	6,227	2.11%	3.67%	28.42	60.77%
1 year - 2 years	3,170,128,223.98	10.98%	21,139	7.16%	3.61%	27.77	75.65%
2 years - 3 years	2,270,047,542.53	7.86%	17,754	6.01%	3.74%	26.52	65.39%
3 years - 4 years	861,130,213.06	2.98%	9,920	3.36%	3.48%	25.46	54.91%
4 years - 5 years	2,604,624,373.52	9.02%	22,382	7.58%	2.25%	25.13	56.91%
5 years - 6 years	543,664,132.56	1.88%	7,056	2.39%	1.60%	23.59	50.03%
6 years - 7 years	834,986,127.34	2.89%	8,505	2.88%	1.72%	22.68	46.15%
7 years - 8 years	1,177,880,536.90	4.08%	10,616	3.60%	2.18%	21.88	43.26%
8 years - 9 years	966,687,577.47	3.35%	9,587	3.25%	2.04%	20.99	39.87%
9 years - 10 years	617,389,401.43	2.14%	7,266	2.46%	1.94%	19.86	37.72%
10 years - 11 years	565,425,561.37	1.96%	6,628	2.25%	2.93%	18.91	36.33%
11 years - 12 years	819,401,668.17	2.84%	10,049	3.40%	2.69%	18.08	32.01%
12 years - 13 years	437,326,432.20	1.51%	5,822	1.97%	2.59%	17.04	30.45%
13 years - 14 years	462,798,675.56	1.60%	6,257	2.12%	2.80%	15.09	33.12%
14 years - 15 years	790,640,716.98	2.74%	10,186	3.45%	2.45%	15.12	35.75%
15 years - 16 years	1,264,658,658.46	4.38%	15,054	5.10%	2.65%	14.40	38.82%
16 years - 17 years	978,524,865.73	3.39%	11,619	3.94%	2.70%	13.56	39.26%
17 years - 18 years	1,092,354,171.62	3.78%	11,394	3.86%	2.97%	12.60	41.82%
18 years - 19 years	1,629,130,761.38	5.64%	15,680	5.31%	2.86%	11.93	41.12%
19 years - 20 years	1,809,772,025.05	6.27%	17,670	5.99%	3.03%	11.15	40.44%
20 years - 21 years	2,030,969,098.61	7.03%	21,169	7.17%	2.94%	10.48	39.98%
21 years - 22 years	1,204,377,661.18	4.17%	13,500	4.57%	2.93%	9.59	38.17%
22 years - 23 years	672,816,202.49	2.33%	7,680	2.60%	2.95%	8.95	35.92%
23 years - 24 years	396,993,741.76	1.37%	4,347	1.47%	2.93%	8.18	35.56%
24 years - 25 years	302,597,047.98	1.05%	3,378	1.14%	2.73%	7.50	34.47%
25 years - 26 years	219,824,230.87	0.76%	2,740	0.93%	2.89%	6.87	33.00%
26 years - 27 years	203,599,143.96	0.71%	2,914	0.99%	2.86%	6.30	28.28%
27 years - 28 years	210,026,476.30	0.73%	3,301	1.12%	2.93%	6.74	25.67%
28 years - 29 years	122,330,866.99	0.42%	2,189	0.74%	2.97%	6.40	24.13%
29 years - 30 years	90,484,527.39	0.31%	1,815	0.61%	3.20%	10.58	21.80%
30 years >=	68,287,104.19	0.24%	1,379	0.47%	3.37%	13.51	18.34%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
2020 - 2025							
2025 - 2030	448,132,076.03	1.55%	9,116	3.09%	3.00%	2.05	27.21%
2030 - 2035	2,335,318,450.81	8.09%	31,237	10.58%	2.92%	6.23	34.72%
2035 - 2040	7,380,096,766.37	25.56%	74,221	25.14%	2.93%	10.55	39.95%
2040 - 2045	3,538,048,299.69	12.25%	42,408	14.36%	2.58%	15.28	36.81%
2045 - 2050	4,829,763,519.05	16.73%	50,187	17.00%	2.32%	20.88	41.48%
2050 - 2055	7,191,824,142.38	24.91%	63,747	21.59%	2.90%	26.15	59.00%
2055 - 2060	3,150,315,867.14	10.91%	24,296	8.23%	3.59%	28.68	71.24%
2060 - 2065	215,658.14	0.00%	6	0.00%	2.69%	35.40	39.63%
2065 - 2070	130,000.00	0.00%	2	0.00%	1.98%	40.17	19.44%
2070 - 2075	184,901.22	0.00%	2	0.00%	1.60%	46.17	58.04%
2075 - 2080							
2080 - 2085							
2085 - 2090	13,617.40	0.00%	1	0.00%	4.24%	61.17	34.73%
2090 - 2095							
2095 - 2100							
2100 >=							
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
< 1 years	61,874,656.85	0.21%	1,747	0.59%	3.31%	0.56	26.44%
1 years - 2 years	120,633,688.06	0.42%	2,689	0.91%	3.01%	1.50	26.28%
2 years - 3 years	199,411,288.56	0.69%	3,631	1.23%	2.96%	2.50	27.41%
3 years - 4 years	239,621,231.01	0.83%	3,952	1.34%	2.87%	3.46	30.16%
4 years - 5 years	345,308,503.45	1.20%	5,446	1.84%	2.90%	4.51	33.56%
5 years - 6 years	430,017,329.19	1.49%	5,848	1.98%	2.79%	5.45	34.59%
6 years - 7 years	479,289,449.51	1.66%	6,038	2.05%	3.00%	6.49	35.38%
7 years - 8 years	696,523,945.05	2.41%	8,423	2.85%	2.97%	7.48	35.46%
8 years - 9 years	1,155,187,874.21	4.00%	13,119	4.44%	2.93%	8.52	37.78%
9 years - 10 years	1,868,333,616.50	6.47%	19,353	6.56%	2.94%	9.45	39.58%
10 years - 11 years	1,731,290,015.20	6.00%	16,632	5.63%	3.01%	10.47	39.89%
11 years - 12 years	1,570,152,110.98	5.44%	14,657	4.96%	2.84%	11.47	40.71%
12 years - 13 years	1,055,328,558.90	3.65%	10,739	3.64%	2.94%	12.46	41.26%
13 years - 14 years	898,680,597.86	3.11%	10,336	3.50%	2.70%	13.48	38.89%
14 years - 15 years	1,132,267,725.14	3.92%	12,910	4.37%	2.64%	14.47	38.65%
15 years - 16 years	698,343,950.05	2.42%	8,584	2.91%	2.42%	15.51	35.94%
16 years - 17 years	385,318,758.61	1.33%	5,023	1.70%	2.70%	16.43	34.02%
17 years - 18 years	515,532,340.60	1.79%	6,401	2.17%	2.52%	17.48	33.85%
18 years - 19 years	919,283,563.69	3.18%	10,767	3.65%	2.62%	18.54	34.47%
19 years - 20 years	697,733,879.02	2.42%	7,715	2.61%	2.79%	19.44	39.39%
20 years - 21 years	741,036,481.74	2.57%	8,069	2.73%	2.02%	20.48	40.94%
21 years - 22 years	1,106,886,752.45	3.83%	11,996	4.06%	2.19%	21.46	42.38%
22 years - 23 years	1,235,869,614.18	4.28%	10,813	3.66%	2.21%	22.44	45.67%
23 years - 24 years	883,995,026.03	3.06%	8,618	2.92%	1.81%	23.41	49.05%
24 years - 25 years	640,472,625.18	2.22%	7,487	2.54%	1.75%	24.42	54.04%
25 years - 26 years	2,485,372,773.26	8.61%	20,701	7.01%	2.27%	25.66	57.65%
26 years - 27 years	835,320,889.04	2.89%	9,254	3.13%	3.56%	26.43	55.87%
27 years - 28 years	2,083,227,931.47	7.21%	16,037	5.43%	3.88%	27.49	64.21%
28 years - 29 years	3,032,117,531.32	10.50%	20,148	6.82%	3.63%	28.41	74.30%
29 years - 30 years	592,062,243.77	2.05%	7,583	2.57%	3.46%	29.41	53.36%
30 years >=	37,548,347.35	0.13%	507	0.17%	3.51%	30.18	51.70%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

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%	353,073,912.06	1.22%	10,019	4.16%	2.98%	12.09	7.00%
10.00% - 20.00%	1,514,963,359.40	5.25%	15,841	8.55%	2.87%	13.55	15.77%
20.00% - 30.00%	3,139,325,351.48	10.87%	19,633	13.09%	2.76%	14.47	25.44%
30.00% - 40.00%	4,858,794,301.72	16.83%	22,132	17.01%	2.71%	15.31	35.28%
40.00% - 50.00%	5,434,318,603.60	18.82%	19,897	17.01%	2.69%	16.40	44.90%
50.00% - 60.00%	3,722,638,028.54	12.89%	11,338	11.16%	2.75%	18.17	54.48%
60.00% - 70.00%	1,975,683,471.85	6.84%	5,041	5.55%	2.88%	21.83	64.58%
70.00% - 80.00%	1,287,678,270.29	4.46%	2,997	3.00%	3.13%	24.34	74.64%
80.00% - 90.00%	907,482,477.93	3.14%	2,020	1.71%	3.49%	26.25	84.88%
90.00% - 100.00%	560,249,996.94	1.94%	1,169	0.88%	3.65%	27.20	93.97%
100.00% - 110.00%	72,988,054.51	0.25%	139	0.12%	3.59%	27.13	103.17%
110.00% - 120.00%	3,693,214.05	0.01%	7	0.01%	3.64%	27.06	113.61%
120.00% - 130.00%	1,047,277.67	0.00%	2	0.00%	3.83%	27.15	120.94%
130.00% - 140.00%	808,559.35	0.00%	1	0.00%	3.85%	26.38	132.77%
140.00% - 150.00%							
150.00% >							
NHG Guarantee	5,041,298,418.84	17.46%	27,406	17.74%	2.97%	21.75	55.83%
Unknown							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

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%	352,913,231.91	1.22%	10,016	4.16%	2.97%	12.09	7.00%
10.00% - 20.00%	1,514,113,053.67	5.24%	15,836	8.55%	2.87%	13.55	15.76%
20.00% - 30.00%	3,139,112,237.52	10.87%	19,633	13.09%	2.76%	14.47	25.44%
30.00% - 40.00%	4,858,122,548.89	16.83%	22,134	17.01%	2.71%	15.31	35.28%
40.00% - 50.00%	5,434,589,842.60	18.82%	19,898	17.01%	2.69%	16.40	44.89%
50.00% - 60.00%	3,722,802,061.16	12.89%	11,338	11.16%	2.75%	18.16	54.48%
60.00% - 70.00%	1,975,706,125.76	6.84%	5,043	5.55%	2.88%	21.83	64.57%
70.00% - 80.00%	1,288,715,354.19	4.46%	2,999	3.00%	3.13%	24.33	74.64%
80.00% - 90.00%	908,492,734.15	3.15%	2,022	1.71%	3.49%	26.25	84.88%
90.00% - 100.00%	559,640,583.96	1.94%	1,168	0.88%	3.65%	27.20	93.98%
100.00% - 110.00%	72,988,054.51	0.25%	139	0.12%	3.59%	27.13	103.17%
110.00% - 120.00%	3,693,214.05	0.01%	7	0.01%	3.64%	27.06	113.61%
120.00% - 130.00%	1,047,277.67	0.00%	2	0.00%	3.83%	27.15	120.94%
130.00% - 140.00%	808,559.35	0.00%	1	0.00%	3.85%	26.38	132.77%
140.00% - 150.00%							
150.00% >							
NHG Guarantee	5,041,298,418.84	17.46%	27,406	17.74%	2.97%	21.75	55.83%
Unknown							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

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%	471,504.20	0.00%	16	0.01%	0.11%	12.00	25.17%
0.5% - 1.0%	87,165,922.20	0.30%	1,352	0.46%	0.92%	17.77	40.41%
1.0% - 1.5%	2,266,471,254.91	7.85%	26,599	9.01%	1.33%	18.11	42.41%
1.5% - 2.0%	6,174,075,393.96	21.38%	63,931	21.66%	1.77%	18.03	42.38%
2.0% - 2.5%	4,932,019,379.14	17.08%	46,436	15.73%	2.25%	16.80	43.59%
2.5% - 3.0%	2,179,258,559.78	7.55%	20,070	6.80%	2.73%	16.60	46.24%
3.0% - 3.5%	3,741,320,834.67	12.96%	37,179	12.59%	3.35%	17.34	51.36%
3.5% - 4.0%	4,917,470,761.09	17.03%	47,877	16.22%	3.77%	20.32	54.38%
4.0% - 4.5%	3,088,714,544.65	10.70%	32,563	11.03%	4.22%	20.39	52.01%
4.5% - 5.0%	1,276,234,402.61	4.42%	15,923	5.39%	4.71%	18.31	48.66%
5.0% - 5.5%	155,236,698.63	0.54%	2,245	0.76%	5.21%	12.50	39.93%
5.5% - 6.0%	39,726,440.18	0.14%	685	0.23%	5.75%	10.73	36.50%
6.0% - 6.5%	12,674,944.83	0.04%	279	0.09%	6.23%	10.14	30.84%
6.5% - 7.0%	2,758,410.77	0.01%	61	0.02%	6.73%	8.42	28.63%
7.0% >	444,246.61	0.00%	7	0.00%	7.34%	11.82	25.55%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

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	2,600,477,129.83	9.01%	31,145	10.55%	2.67%	13.06	37.55%
1 year - 2 years	2,306,966,448.45	7.99%	26,761	9.06%	2.70%	14.28	38.45%
2 years - 3 years	2,102,656,713.19	7.28%	23,703	8.03%	2.78%	15.82	41.44%
3 years - 4 years	2,587,681,126.86	8.96%	26,691	9.04%	2.43%	16.39	43.78%
4 years - 5 years	2,440,320,826.03	8.45%	25,404	8.61%	2.39%	14.74	40.82%
5 years - 6 years	2,762,420,225.86	9.57%	25,081	8.50%	2.20%	17.53	46.64%
6 years - 7 years	1,308,855,009.56	4.53%	14,332	4.85%	3.32%	17.45	45.20%
7 years - 8 years	1,789,116,038.52	6.20%	14,514	4.92%	3.93%	24.15	61.53%
8 years - 9 years	3,044,269,149.78	10.54%	21,747	7.37%	3.60%	24.73	67.93%
9 years - 10 years	1,268,922,747.20	4.39%	15,283	5.18%	3.67%	17.83	44.18%
10 years - 11 years	431,710,354.84	1.50%	4,634	1.57%	2.93%	18.88	45.87%
11 years - 12 years	405,717,505.24	1.41%	4,225	1.43%	2.82%	19.94	41.61%
12 years - 13 years	725,063,409.36	2.51%	6,167	2.09%	2.60%	21.67	45.30%
13 years - 14 years	827,914,646.50	2.87%	8,621	2.92%	2.18%	20.94	45.93%
14 years - 15 years	587,587,601.50	2.04%	7,170	2.43%	1.80%	21.59	48.64%
15 years - 16 years	1,857,908,274.74	6.43%	16,559	5.61%	2.20%	24.35	54.32%
16 years - 17 years	152,702,629.72	0.53%	1,826	0.62%	3.69%	25.09	52.19%
17 years - 18 years	157,407,361.89	0.55%	1,430	0.48%	4.38%	26.90	62.35%
18 years - 19 years	234,341,131.94	0.81%	2,028	0.69%	4.02%	27.40	67.92%
19 years - 20 years	44,097,480.41	0.15%	687	0.23%	4.30%	26.70	48.37%
20 years - 21 years	2,154,309.54	0.01%	38	0.01%	4.60%	23.95	39.73%
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	1,235,753,177.27	4.28%	17,177	5.82%	3.58%	10.33	38.17%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Interest Payment Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Floating	1,235,753,177.27	4.28%	17,177	5.82%	3.58%	10.33	38.17%
Fixed	27,638,290,120.96	95.72%	278,046	94.18%	2.82%	18.59	47.77%
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
House	23,938,044,276.17	82.91%	111,915	81.31%	2.82%	17.78	46.11%
Apartment	4,935,999,022.06	17.09%	25,727	18.69%	2.99%	20.49	53.44%
Business							
House / Business (< 50%)							
House / Business (> 50%)							
Other							
Unknown							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Drenthe	712,339,756.26	2.47%	3,867	2.81%	2.87%	17.83	47.36%
Flevoland	1,253,873,171.18	4.34%	6,352	4.61%	2.74%	17.71	45.04%
Friesland	801,870,474.51	2.78%	4,449	3.23%	2.84%	18.06	47.32%
Gelderland	3,395,963,436.77	11.76%	16,545	12.02%	2.83%	18.03	45.34%
Groningen	670,858,857.80	2.32%	3,955	2.87%	2.93%	18.06	47.24%
Limburg	949,292,170.62	3.29%	5,188	3.77%	3.00%	17.76	50.68%
Noord-Brabant	3,523,550,794.31	12.20%	16,538	12.02%	2.86%	18.28	47.26%
Noord-Holland	6,174,695,339.04	21.38%	26,369	19.16%	2.84%	18.69	49.08%
Overijssel	1,580,463,931.81	5.47%	8,205	5.96%	2.83%	17.52	46.42%
Utrecht	2,555,675,360.07	8.85%	11,351	8.25%	2.76%	18.05	42.96%
Zeeland	422,146,138.56	1.46%	2,401	1.74%	2.97%	18.47	50.41%
Zuid-Holland	6,833,313,867.30	23.67%	32,422	23.56%	2.88%	18.38	48.52%
Unknown / Not specified							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

Occupancy

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Owner Occupied	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%
Buy-to-Let							
Unknown							
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Monthly	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%
Quarterly							
Semi-Annually							
Annually							
Unknown							
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Guarantee Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
NHG Guarantee	5,864,048,385.68	20.31%	62,734	21.25%	2.91%	21.15	55.21%
Non-NHG Guarantee	23,009,994,912.55	79.69%	232,489	78.75%	2.83%	17.50	45.36%
Total	28,874,043,298.23	100.00%	295,223	100.00%	2.85%	18.24	47.36%

Valuation Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	WA CLTiMV
Automatic Valuation Methodology	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%
Total	28,874,043,298.23	100.00%	137,642	100.00%	2.85%	18.24	47.36%

Glossary

Term	Definition / Calculation
Account Bank	The bank at which the AIC Account is maintained from time to time being, as at the Programme Date, ING Bank and following termination of the AIC Account Agreement, such other replacement account bank as may be appointed in accordance with the AIC Account Agreement (unless the context otherwise requires).
ACT	Asset Cover Test. Asset Cover Test has the meaning ascribed to such term in the Asset Monitor Agreement.
ACT A	The lower of: (a) the sum of all Adjusted Current Balances of all Transferred Receivables. The "Adjusted Current Balance" of a Transferred Receivable is the lower of: (a) the Current Balance of such Transferred Receivable minus α and (b) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Transferred Receivable, minus β and (b) the Asset Percentage of: the sum of the Current Balance minus α of all Transferred Receivables.
ACT B	The aggregate amount of all Principal Receipts on the Transferred Receivables up to the end of the immediately preceding Calculation Period which have not been applied in accordance with the Trust Deed.
ACT C	The aggregate amount of all Transferred Collateral in cash which has not been applied in accordance with the Trust Deed.
ACT D	The aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets and accrued interest thereon which has not been applied in accordance with the Trust Deed. Substitution Assets will be valued on a monthly basis and be taken into account for their mark-to-market value at a discount based on a methodology notified to the Rating Agencies.
ACT E	The aggregate amount standing to the credit of the Pre-Maturity Liquidity Ledger and the Mandatory Liquidity Principal Ledger.
ACT Y	If any of the Issuer's credit ratings from any Rating Agency falls below any relevant minimum credit rating as determined to be applicable or agreed by the relevant Rating Agency from time to time (being as at the 2016 Programme Update, A-1 (short term) and A (long term) by S&P, P-1 (short term) by Moody's and 'F1' (short term) and 'A' (long term) by Fitch), an additional amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible set-off risk pertaining to deposits exceeding an amount of EUR 100,000 (or such other amount which would not be advanced to a Borrower in accordance with the Dutch deposit guarantee scheme (depositogarantiestelsel)), other than deposits on Bank Savings Accounts, maintained by Borrowers with ING or any New Originator that engages in the business of, inter alia, attracting or accepting deposits (the "Deposit Amount"). The Deposit Amount will be adjusted as follows. If the outcome of A(a) is lower than A(b) as described above, the Deposit Amount will be reduced with an amount equal to A(b) minus A(a) provided that the Deposit Amount will always be at least zero. If the outcome of A(a) is higher than A(b) as described above, the Deposit Amount will be reduced with the amount of the Excess Credit Enhancement. "Excess Credit Enhancement" means the amount (if any) by which the outcome of A(b) above undercuts the outcome that would have resulted from A(b) above if an Asset Percentage as notified to the Rating Agencies had been used.
ACT Z	Zero as long as the Total Return Swap Agreement is in place and, if a Portfolio Test is implemented or an alternative hedging methodology is put in place, is equal to the weighted average maturity in years of all outstanding Covered Bonds multiplied by the euro equivalent of the aggregate Principal Amount Outstanding of such Covered Bonds (and in respect of those Covered Bonds not denominated in euro, converted into euro at the respective Structured Swap Rate) multiplied by P per cent., where "P" means the weighted average margin of all outstanding Covered Bonds taken into consideration the remaining life of the relevant Series minus the AIC Margin.
ACT α (alfa)	For each Transferred Receivable the lower of its Current Balance and the sum of the following elements, to the extent applicable to it: (i) if it falls under category 3 or 4 of the above Deduction Risk description and it relates to a Life Loan in respect of which the related Mixed Insurance Policy is entered into by the Borrower with a Relevant Insurer: an amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible Deduction Risk; (ii) if it falls under category 4 of the above Deduction Risk description and it relates to a Savings Loan: an amount calculated on the basis of a method notified to the Rating Agencies related to the Savings and Accrued Savings Interest in connection with such Transferred Receivable, unless it concerns a Participation Receivable, in which case an amount equal to the relevant Participation is already deducted as part of the definition of Net Outstanding Principal Balance; (iii) if it falls under category 5 of the above Deduction Risk description: an amount calculated on the basis of a method notified to the Rating Agencies in connection with the possible Deduction Risk; (iv) if it corresponds to a Construction Deposit: the amount of the Construction Deposit; (v) if it is owed by a Borrower who has entered into a Loan Agreement pertaining to a Revolving Credit Loan, an amount calculated on the basis of a method notified to the Rating Agencies with respect to the maximum amount that can be drawn by such Borrower from time to time under that Loan Agreement; (vi) if it was in breach of the Receivable Warranties as of the relevant Transfer Date: such amount as is necessary to reduce its Adjusted Current Balance or Current Balance, as the case may be, to zero; (vii) if it is 3 months or more in arrears and it is not a Defaulted Receivable: such amount as is necessary to arrive at 30 per cent. of its Current Balance; (viii) if it is a Defaulted Receivable: such amount as is necessary to reduce its Current Balance to zero; and/or (ix) if it is a Bank Savings Receivable: the amount standing to the credit of the related Bank Savings Account, unless it concerns a Relevant Receivable, in which case an amount equal to the relevant Participation is already deducted as part of the definition of Net Outstanding Principal Balance.
ACT β (bèta)	Means for each Transferred Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) α minus L. "L" means for each Transferred Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds α, L shall equal α.
Asset Percentage	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: (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): (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 (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 (ii) at any date on which the Market Value of that Property is not available, (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 (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

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ISSUER-Notification Event	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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ISSUER-Pre-maturity test trigger	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
ISSUER-Reserve fund build up trigger	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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REGISTERED & PRINCIPAL OFFICE OF THE TRUSTEE	Stichting Trustee ING Covered Bond Company Herikerbergweg 88 1101 CM Amsterdam The Netherlands
STANDBY ACCOUNT BANK	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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