# ASN Covered Bond Company B.V.

## Monthly Investor Report

## Dutch National Transparency Template
## Covered Bond

Reporting Period: 1 September 2026 - 30 September 2026

Reporting Date: 28 October 2026

**AMOUNTS ARE IN EURO**

**CSC Administrative Services (Netherlands) B.V.**

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**https://corporate.asnbank.nl/**




**Report Version 3.2 - December 2023**

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## Covered Bonds

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

| Green | Series | ISIN | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Series 5 | XS0378976392 | EUR | 10,000,000 | 10,000,000 | 5.4700% | 01/08/08 | 01/08/30 | ASN Bank N.V. | Soft Bullet | No |
| | Series 6 | XS0379575268 | EUR | 10,000,000 | 10,000,000 | 5.5000% | 08/08/08 | 08/08/31 | ASN Bank N.V. | Soft Bullet | No |
| | regCB6 | | EUR | 20,000,000 | 20,000,000 | 4.1000% | 15/07/10 | 15/07/30 | ASN Bank N.V. | Soft Bullet | No |
| | Series 12 | XS1508404651 | EUR | 500,000,000 | 500,000,000 | 0.7500% | 24/10/16 | 24/10/31 | | Soft Bullet | 1 |
| | Series 13 | XS1559895054 | EUR | 50,000,000 | 50,000,000 | 1.6170% | 02/02/17 | 02/02/37 | | Soft Bullet | No |
| | Series 15 | XS1599444335 | EUR | 16,000,000 | 16,000,000 | 1.2850% | 21/04/17 | 21/04/33 | | Soft Bullet | No |
| | Series 16 | XS1600520404 | EUR | 25,000,000 | 25,000,000 | 1.4250% | 04/05/17 | 04/05/37 | | Soft Bullet | No |
| | Series 14 | XS1595902161 | EUR | 50,000,000 | 50,000,000 | 1.4500% | 04/05/17 | 04/05/37 | | Soft Bullet | No |
| | Series 17 | XS1614202049 | EUR | 500,000,000 | 500,000,000 | 0.7500% | 18/05/17 | 18/05/27 | | Soft Bullet | 1 |
| | Series 18 | XS1615664544 | EUR | 30,000,000 | 30,000,000 | 1.5800% | 01/06/17 | 01/06/37 | | Soft Bullet | No |
| | Series 19 | XS1627326504 | EUR | 50,000,000 | 50,000,000 | 1.5240% | 08/06/17 | 08/06/37 | | Soft Bullet | No |
| | Series 20 | XS1646899994 | EUR | 25,000,000 | 25,000,000 | 1.7300% | 14/07/17 | 14/07/37 | | Soft Bullet | No |
| | Series 21 | XS1650595066 | EUR | 25,000,000 | 25,000,000 | 1.7000% | 24/07/17 | 24/07/37 | | Soft Bullet | No |
| | Series 22 | XS1664627467 | EUR | 23,500,000 | 23,500,000 | 1.6280% | 15/08/17 | 17/08/37 | | Soft Bullet | No |
| | Series 23 | XS1675853888 | EUR | 26,000,000 | 26,000,000 | 1.6000% | 01/09/17 | 01/09/37 | | Soft Bullet | No |
| | Series 24 | XS1679793353 | EUR | 15,500,000 | 15,500,000 | 1.3500% | 08/09/17 | 08/09/32 | | Soft Bullet | No |
| | Series 26 | XS1685796838 | EUR | 8,000,000 | 8,000,000 | 1.6000% | 18/09/17 | 18/09/37 | | Soft Bullet | No |
| | Series 25 | XS1685524677 | EUR | 30,000,000 | 30,000,000 | 1.5880% | 18/09/17 | 18/09/37 | | Soft Bullet | No |
| | Series 27 | XS1685663368 | EUR | 26,000,000 | 26,000,000 | 1.5850% | 02/10/17 | 02/10/37 | | Soft Bullet | No |
| | Series 28 | XS1694666618 | EUR | 30,000,000 | 30,000,000 | 1.7010% | 05/10/17 | 05/10/37 | | Soft Bullet | No |
| | Series 29 | XS1788694856 | EUR | 500,000,000 | 500,000,000 | 1.0000% | 08/03/18 | 08/03/28 | | Soft Bullet | 1 |
| | Series 32 | XS1794352176 | EUR | 17,000,000 | 17,000,000 | 1.4250% | 21/03/18 | 21/03/33 | | Soft Bullet | No |
| | Series 31 | XS1794352093 | EUR | 40,000,000 | 40,000,000 | 1.4450% | 21/03/18 | 21/03/33 | | Soft Bullet | No |
| | Series 30 | XS1794199551 | EUR | 43,000,000 | 43,000,000 | 1.4400% | 21/03/18 | 21/03/33 | | Soft Bullet | No |
| | Series 33 | XS1815299893 | EUR | 25,000,000 | 25,000,000 | 1.6020% | 03/05/18 | 03/05/38 | | Soft Bullet | No |
| | Series 34 | XS1837071080 | EUR | 25,000,000 | 25,000,000 | 1.5060% | 14/06/18 | 14/06/38 | | Soft Bullet | No |
| | Series 35 | XS1857708777 | EUR | 25,000,000 | 25,000,000 | 1.5000% | 19/07/18 | 19/07/38 | | Soft Bullet | No |
| | Series 36 | XS1859006733 | EUR | 10,000,000 | 10,000,000 | 1.5000% | 23/07/18 | 23/07/38 | | Soft Bullet | No |
| | Series 37 | XS1859440007 | EUR | 15,000,000 | 15,000,000 | 1.4950% | 26/07/18 | 26/07/38 | | Soft Bullet | No |
| | Series 38 | XS1885642162 | EUR | 25,000,000 | 25,000,000 | 1.6030% | 01/10/18 | 01/10/38 | | Soft Bullet | No |
| | Series 39 | XS1894674867 | EUR | 10,000,000 | 10,000,000 | 1.6950% | 18/10/18 | 18/10/38 | | Soft Bullet | No |
| | Series 40 | XS1894690715 | EUR | 25,000,000 | 25,000,000 | 1.6970% | 18/10/18 | 18/10/38 | | Soft Bullet | No |
| | Series 41 | XS1894882387 | EUR | 16,000,000 | 16,000,000 | 1.6610% | 18/10/18 | 18/10/38 | | Soft Bullet | No |
| | Series 42 | | EUR | 5,000,000 | 5,000,000 | 1.6240% | 22/10/18 | 22/10/37 | | Soft Bullet | No |
| | Series 43 | | EUR | 10,000,000 | 10,000,000 | 1.6630% | 22/10/18 | 22/10/38 | | Soft Bullet | No |
| | Series 44 | XS1910255477 | EUR | 25,000,000 | 25,000,000 | 1.6200% | 15/11/18 | 15/11/38 | | Soft Bullet | No |
| | Series 45 | XS1921311541 | EUR | 25,000,000 | 25,000,000 | 1.5100% | 13/12/18 | 13/12/38 | | Soft Bullet | No |
| | Series 46 | XS1923629114 | EUR | 25,000,000 | 25,000,000 | 1.5290% | 20/12/18 | 20/12/38 | | Soft Bullet | No |
| | Series 47 | XS1923725342 | EUR | 7,000,000 | 7,000,000 | 1.5310% | 20/12/18 | 20/12/38 | | Soft Bullet | No |
| | Series 49 | XS1935245917 | EUR | 65,000,000 | 65,000,000 | 1.6300% | 14/01/19 | 14/01/39 | | Soft Bullet | No |
| | Series 48 | | EUR | 75,000,000 | 75,000,000 | 1.6150% | 17/01/19 | 17/01/39 | | Soft Bullet | No |
| | Series 51 | XS1956154113 | EUR | 55,000,000 | 55,000,000 | 1.3000% | 26/02/19 | 20/12/35 | | Soft Bullet | No |
| | Series 52 | XS1956947532 | EUR | 45,000,000 | 45,000,000 | 1.2000% | 27/02/19 | 27/02/34 | | Soft Bullet | No |
| | Series 53 | XS1970682214 | EUR | 37,000,000 | 37,000,000 | 1.2100% | 28/03/19 | 28/03/36 | | Soft Bullet | No |
| | Series 54 | XS2030537117 | EUR | 25,000,000 | 25,000,000 | 0.8312% | 19/07/19 | 19/07/38 | | Soft Bullet | No |
| | Series 55 | XS2259193998 | EUR | 500,000,000 | 500,000,000 | 0.1250% | 19/11/20 | 19/11/40 | | Soft Bullet | 1 |
| | Series 56 | XS2386592302 | EUR | 800,000,000 | 800,000,000 | 0.3750% | 16/09/21 | 16/09/41 | | Soft Bullet | 1 |
| | Series 57 | XS2464415020 | EUR | 60,000,000 | 60,000,000 | 1.4140% | 01/04/22 | 01/04/38 | | Soft Bullet | No |
| | Series 58 | XS2469026152 | EUR | 20,000,000 | 20,000,000 | 1.5520% | 12/04/22 | 12/04/40 | | Soft Bullet | No |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Series 59 | XS2791994309 | EUR | 500,000,000 | 500,000,000 | 3.0000% | 26/03/24 | 26/03/31 | | Soft Bullet | 1 |
| | Series 60 | XS3335806678 | EUR | 500,000,000 | 500,000,000 | 3.2500% | 13/04/26 | 13/04/33 | | Soft Bullet | 1 |
| | Series 61 retained | XS3346850392 | EUR | 1,250,000,000 | 1,250,000,000 | 2.9630% | 22/04/26 | 22/04/30 | | Soft Bullet | 1 |
| | Series 62 retained | XS3498875684 | EUR | 1,250,000,000 | 1,250,000,000 | 3.7430% | 17/09/26 | 17/09/35 | | Soft Bullet | 1 |
| | Series 64 | XS3515161357 | EUR | 25,000,000 | 25,000,000 | 3.9940% | 23/09/26 | 23/09/41 | | Soft Bullet | No |
| | Series 63 | XS3512738017 | EUR | 500,000,000 | 500,000,000 | 3.6250% | 23/09/26 | 23/09/30 | | Soft Bullet | 1 |
| | Series 65 | XS3516371021 | EUR | 26,000,000 | 26,000,000 | 3.9860% | 23/09/26 | 23/09/41 | | Soft Bullet | No |
| | Series 66 | XS3517413251 | EUR | 25,000,000 | 25,000,000 | 3.9300% | 24/09/26 | 24/09/43 | | Soft Bullet | No |
| | Series 67 | XS3538130728 | EUR | 25,000,000 | 25,000,000 | 4.0250% | 15/10/26 | 15/10/40 | | Soft Bullet | No |

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

The issuer believes that, at the time of issuance and based on transparency data made publicly available by the issuer, the above listed bonds meet the eligibility criteria for classification as a Level 1 or Level 2A asset (as specified in the column LCR HQLA Category) in accordance with Chapter 2 of the LCR delegated act. It should be noted that whether or not a bond is a liquid asset for the purposes of the Liquidity Coverage Ratio under Regulation (EU) 575/2013 is ultimately a matter to be determined by the relevant investor or institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

## Asset Cover Test

### Asset Cover Test

| | |
|---|---|
| A | 8,508,550,467.28 |
| B | 0.00 |
| C | 0.00 |
| D | 0.00 |
| Y1 | 0.00 |
| Y2 | 0.00 |
| Z | 0.00 |

| | |
|---|---|
| A+B+C+D-Y1-Y2-Z | 8,508,550,467.28 |

| | |
|---|---|
| Outstanding bonds | 8,126,000,000.00 |
| Pass/Fail | Pass |
| ACT Cover Ratio | 104.708% |

### Parameters

| | |
|---|---|
| Asset percentage | 93.00% |
| Cap LTV Cut-Off indexed valuation % non-NHG | 80.00% |
| Cap LTV Cut-Off indexed valuation % NHG | 80.00% |
| % of Index Increases | 100.00% |
| % of Index Decreases | 100.00% |
| Reserve Fund | 0.00 |
| Supplemental Liquidity Reserve Amount | 0.00 |
| Deduction Set-Off | 0.00 |

### Ratings

| | |
|---|---|
| S&P | n.r. |
| Moody's | Aaa |
| Fitch | AAA |

### Labelling

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

### Overcollateralization and Portfolio composition

| | |
|---|---|
| Minimum documented nominal OC | 107.53% |
| Available Nominal OC | 115.58% |
| Minimum statutory nominal OC | 100.00% |
| Available statutory nominal OC | 112.55% |
| Minimum statutory CRR OC | 105.00% |
| Available statutory CRR OC | 112.22% |
| Cover pool composition requirement in accordance with Article 40(f) ≥ 80% | 100.00% |

## 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 | Coöperatieve Rabobank U.A. | / | / | P-1 / | P-1 / | F1 / A | F1+ / AA- | / | / | Replacement of GIC Provider or obtain guarantee |
| Collection Account Provider | ASN Bank N.V. | / | / | / Baa1 | / A2 | F1 / A | F1 / A+ | / | / | Post collateral, or establish reserve funds, or obtain a eligible guarantee |
| Collection Account Provider | Coöperatieve Rabobank U.A. | / | / | / Baa1 | / Aa3 | F1 / A | F1+ / AA- | / | / | Post collateral, or establish reserve funds, or obtain a eligible guarantee |
| Interest Rate Swap Counterparty | ASN Bank N.V. | / | / | P-1 (cr) / A2 (cr) | P-1 (cr) / Aa3 (cr) | F1 / A | F1 / A+ | / | / | Interest Rate & Structured Swap Trigger |
| Issuer | ASN Bank N.V. | / | / | / Baa3 (cr) | / Aa3 (cr) | / BBB- | / A+ | / | / | Asset monitor trigger |
| Issuer | ASN Bank N.V. | / | / | P-1 (cr) / | P-1 (cr) / | F1 / A | F1 / A+ | / | / | Item Y1 of Asset Cover Test is activated |
| Issuer | ASN Bank N.V. | / | / | / Baa1 | / A2 | F2 / BBB | F1 / A+ | / | / | Item Y2 of Asset Cover Test is activated |
| Issuer | ASN Bank N.V. | / | / | P-1 (cr) / | P-1 (cr) / | F1 / A | F1 / A+ | / | / | Reserve fund build up trigger |
| Servicer | ASN Bank N.V. | / | / | - / Baa3 | P-1 / A2 | - / BBB- | F1 / A+ | / | / | Negotiate agreement with a back-up servicer |

* 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 | 87,444,006.12 |
| **Required Liquidity Buffer** | **87,444,006.12** |
| | |
| Inflows | 207,749,336.41 |
| Cash | 60,240.88 |
| Bonds | 0.00 |
| **Available Liquidity Buffer** | **207,809,577.29** |

## Extension Triggers

| Trigger | Description | Breached |
|---|---|---|
| Contractual* | Upon the occurrence of an Issuer Event of Default, service by the Trustee on the Issuer of an Issuer Acceleration Notice **and** service by the Trustee on the CBC of a Notice to Pay, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date. | No |
| Contractual* | Upon 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, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date. | No |
| Law based** | Extension in accordance with Article 40m paragraph 1 part a. and b. of the Decree (*Besluit prudentiële regels Wft*). Upon the occurrence of (1) a bankruptcy of the Issuer or (2) an resolution is passed on the Issuer in accordance with article 3A:1 of the law, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date. | No |

* See full details and definitions in the Prospectus

** See full details in the Decree (*Besluit prudentiële regels Wft*)

# Stratifications

## Portfolio Characteristics

| | |
|---|---|
| Principal amount | 9,392,340,815.20 |
| Value of saving deposits | 243,361,818.12 |
| Net principal balance | 9,148,978,997.08 |
| Construction Deposits | 0.00 |
| Net principal balance excl. Construction and Saving Deposits | 9,148,978,997.08 |

| | |
|---|---|
| Number of loans | 46,197 |
| Number of loanparts | 100,349 |
| Average principal balance (borrower) | 203,310.62 |
| Average principal balance (loanpart) | 93,596.76 |
| Weighted average current interest rate | 2.65% |
| Weighted average maturity (in years) | 19.71 |
| Weighted average remaining time to interest reset (in years) | 6.97 |
| Weighted average seasoning (in years) | 9.77 |
| Weighted average CLTOMV | 63.48% |
| Weighted average CLTIMV | 46.84% |
| Maximum current interest rate | 7.60% |
| Minimum current interest rate | 0.75% |
| 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 |

## 2. Redemption Type

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Annuity | 4,362,484,230.76 | 46.45% | 47,859 | 47.69% | 2.67% | 23.98 | 54.01% |
| Bank Savings | 207,226,020.05 | 2.21% | 2,101 | 2.09% | 2.92% | 10.83 | 44.64% |
| Interest Only | 4,215,685,254.82 | 44.88% | 43,224 | 43.07% | 2.59% | 16.72 | 39.90% |
| Investments | 185,147,251.61 | 1.97% | 1,836 | 1.83% | 3.02% | 8.99 | 46.07% |
| Lineair | 205,226,084.67 | 2.19% | 2,885 | 2.87% | 2.25% | 21.69 | 41.76% |
| Savings | 216,571,973.29 | 2.31% | 2,444 | 2.44% | 3.39% | 7.58 | 45.05% |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 3. Outstanding Loan Amount

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| <= 25.000 | 4,826,533.14 | 0.05% | 295 | 0.64% | 2.86% | 11.62 | 5.96% |
| 25,000 - 50,000 | 41,083,031.93 | 0.44% | 1,013 | 2.19% | 2.79% | 12.60 | 12.86% |
| 50,000 - 75,000 | 146,956,744.29 | 1.56% | 2,274 | 4.92% | 2.75% | 14.04 | 20.30% |
| 75,000 - 100,000 | 361,158,480.30 | 3.85% | 4,033 | 8.73% | 2.72% | 15.02 | 26.28% |
| 100,000 - 150,000 | 1,304,103,048.42 | 13.88% | 10,300 | 22.30% | 2.61% | 16.47 | 34.00% |
| 150,000 - 200,000 | 1,676,976,575.36 | 17.85% | 9,604 | 20.79% | 2.58% | 17.91 | 40.99% |
| 200,000 - 250,000 | 1,505,749,193.42 | 16.03% | 6,728 | 14.56% | 2.56% | 19.20 | 46.76% |
| 250,000 - 300,000 | 1,200,008,552.58 | 12.78% | 4,378 | 9.48% | 2.58% | 20.63 | 50.25% |
| 300,000 - 350,000 | 890,370,949.03 | 9.48% | 2,748 | 5.95% | 2.73% | 21.95 | 54.96% |
| 350,000 - 400,000 | 686,832,494.88 | 7.31% | 1,836 | 3.97% | 2.76% | 22.48 | 56.76% |
| 400,000 - 450,000 | 449,880,269.35 | 4.79% | 1,065 | 2.31% | 2.86% | 23.26 | 59.40% |
| 450,000 - 500,000 | 320,034,984.05 | 3.41% | 676 | 1.46% | 2.89% | 23.44 | 60.67% |
| 500,000 - 550,000 | 212,886,608.04 | 2.27% | 407 | 0.88% | 2.90% | 24.04 | 62.32% |
| 550,000 - 600,000 | 148,431,105.54 | 1.58% | 258 | 0.56% | 2.83% | 23.87 | 60.53% |
| 600,000 - 650,000 | 107,301,041.64 | 1.14% | 172 | 0.37% | 2.95% | 23.69 | 62.28% |
| 650,000 - 700,000 | 78,175,940.62 | 0.83% | 116 | 0.25% | 2.57% | 22.77 | 59.20% |
| 700,000 - 750,000 | 55,270,094.58 | 0.59% | 76 | 0.16% | 2.79% | 23.33 | 62.61% |
| 750,000 - 800,000 | 37,366,044.13 | 0.40% | 48 | 0.10% | 2.71% | 22.80 | 61.32% |
| 800,000 - 850,000 | 32,235,858.56 | 0.34% | 39 | 0.08% | 2.81% | 23.27 | 61.24% |
| 850,000 - 900,000 | 18,413,303.97 | 0.20% | 21 | 0.05% | 2.38% | 20.98 | 55.77% |
| 900,000 - 950,000 | 32,262,314.87 | 0.34% | 35 | 0.08% | 2.47% | 25.14 | 61.13% |
| 950,000 - 1,000,000 | 24,500,687.53 | 0.26% | 25 | 0.05% | 1.90% | 22.56 | 55.74% |
| > 1.000.000 | 57,516,958.97 | 0.61% | 50 | 0.11% | 2.28% | 22.56 | 59.05% |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## 4. Origination Year

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| <= 1999 | 34,876,212.71 | 0.37% | 486 | 0.48% | 3.00% | 7.43 | 27.88% |
| 1999 - 2000 | 70,811,286.12 | 0.75% | 867 | 0.86% | 2.97% | 7.70 | 30.76% |
| 2000 - 2001 | 52,147,930.69 | 0.56% | 593 | 0.59% | 2.99% | 7.75 | 34.49% |
| 2001 - 2002 | 94,086,067.48 | 1.00% | 1,034 | 1.03% | 2.94% | 7.93 | 36.41% |
| 2002 - 2003 | 162,856,066.76 | 1.73% | 1,795 | 1.79% | 3.03% | 7.02 | 36.88% |
| 2003 - 2004 | 213,337,633.73 | 2.27% | 2,403 | 2.39% | 3.00% | 8.10 | 37.29% |
| 2004 - 2005 | 326,791,489.67 | 3.48% | 3,678 | 3.67% | 3.09% | 8.98 | 40.80% |
| 2005 - 2006 | 445,561,646.14 | 4.74% | 4,524 | 4.51% | 3.13% | 9.89 | 40.16% |
| 2006 - 2007 | 402,892,040.51 | 4.29% | 3,700 | 3.69% | 2.87% | 10.80 | 39.47% |
| 2007 - 2008 | 307,091,881.78 | 3.27% | 3,016 | 3.01% | 2.88% | 11.49 | 41.38% |
| 2008 - 2009 | 282,053,713.19 | 3.00% | 2,823 | 2.81% | 2.82% | 12.39 | 39.71% |
| 2009 - 2010 | 182,515,761.33 | 1.94% | 1,940 | 1.93% | 2.74% | 12.96 | 40.48% |
| 2010 - 2011 | 112,471,979.38 | 1.20% | 1,249 | 1.24% | 2.76% | 13.46 | 40.02% |
| 2011 - 2012 | 43,794,870.33 | 0.47% | 542 | 0.54% | 2.84% | 13.42 | 39.02% |
| 2012 - 2013 | 48,702,483.29 | 0.52% | 642 | 0.64% | 3.12% | 12.37 | 35.52% |
| 2013 - 2014 | 104,202,959.96 | 1.11% | 1,443 | 1.44% | 3.08% | 16.82 | 30.72% |
| 2014 - 2015 | 197,952,982.83 | 2.11% | 2,647 | 2.64% | 3.15% | 18.25 | 31.42% |
| 2015 - 2016 | 351,212,219.37 | 3.74% | 4,591 | 4.58% | 2.77% | 19.24 | 34.20% |
| 2016 - 2017 | 543,463,253.29 | 5.79% | 6,970 | 6.95% | 2.08% | 20.22 | 35.38% |
| 2017 - 2018 | 590,017,280.28 | 6.28% | 7,294 | 7.27% | 2.08% | 21.07 | 38.20% |
| 2018 - 2019 | 489,117,931.23 | 5.21% | 6,085 | 6.06% | 2.04% | 21.96 | 41.21% |
| 2019 - 2020 | 513,958,234.55 | 5.47% | 6,271 | 6.25% | 1.72% | 22.99 | 44.39% |
| 2020 - 2021 | 936,987,247.98 | 9.98% | 10,274 | 10.24% | 1.54% | 24.12 | 48.31% |
| 2021 - 2022 | 900,019,056.57 | 9.58% | 9,577 | 9.54% | 2.22% | 24.91 | 53.42% |
| 2022 - 2023 | 582,218,347.53 | 6.20% | 5,009 | 4.99% | 3.81% | 25.87 | 59.48% |
| 2023 - 2024 | 756,093,039.14 | 8.05% | 5,755 | 5.73% | 3.62% | 26.92 | 67.08% |
| 2024 - 2025 | 550,984,895.13 | 5.87% | 4,096 | 4.08% | 3.39% | 27.75 | 72.59% |
| 2025 - 2026 | 96,122,304.23 | 1.02% | 1,045 | 1.04% | 3.22% | 27.84 | 66.31% |
| 2026 > | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 5. Seasoning

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| 1 Year | 195,939,780.66 | 2.09% | 1,801 | 1.79% | 3.30% | 27.94 | 71.26% |
| 1 Year - 2 Years | 652,194,162.89 | 6.94% | 4,772 | 4.76% | 3.41% | 27.57 | 71.53% |
| 2 Years - 3 Years | 757,591,230.17 | 8.07% | 5,871 | 5.85% | 3.76% | 26.64 | 64.70% |
| 3 Years - 4 Years | 526,083,103.61 | 5.60% | 4,997 | 4.98% | 3.62% | 25.58 | 57.39% |
| 4 Years - 5 Years | 1,043,743,911.27 | 11.11% | 11,224 | 11.18% | 1.87% | 24.70 | 52.02% |
| 5 Years - 6 Years | 762,637,443.97 | 8.12% | 8,616 | 8.59% | 1.57% | 23.90 | 47.32% |
| 6 Years - 7 Years | 497,599,896.47 | 5.30% | 5,958 | 5.94% | 1.72% | 22.78 | 43.78% |
| 7 Years - 8 Years | 577,086,854.19 | 6.14% | 7,179 | 7.15% | 2.10% | 21.69 | 40.58% |
| 8 Years - 9 Years | 549,836,782.29 | 5.85% | 6,930 | 6.91% | 2.09% | 20.84 | 37.11% |
| 9 Years - 10 Years | 518,082,601.25 | 5.52% | 6,635 | 6.61% | 2.06% | 19.97 | 35.06% |
| 10 Years - 11 Years | 294,416,948.32 | 3.13% | 3,854 | 3.84% | 3.16% | 18.92 | 33.86% |
| 11 Years - 12 Years | 176,688,933.06 | 1.88% | 2,381 | 2.37% | 3.14% | 17.92 | 30.40% |
| 12 Years - 13 Years | 73,816,637.26 | 0.79% | 1,027 | 1.02% | 3.05% | 16.41 | 31.43% |
| 13 Years - 14 Years | 47,999,978.26 | 0.51% | 604 | 0.60% | 3.12% | 11.66 | 38.01% |
| 14 Years - 15 Years | 51,431,455.62 | 0.55% | 644 | 0.64% | 2.64% | 13.56 | 39.92% |
| 15 Years - 16 Years | 131,458,146.29 | 1.40% | 1,447 | 1.44% | 2.77% | 13.32 | 40.12% |
| 16 Years - 17 Years | 238,836,245.73 | 2.54% | 2,433 | 2.42% | 2.74% | 12.78 | 39.80% |
| 17 Years - 18 Years | 265,967,988.42 | 2.83% | 2,687 | 2.68% | 2.90% | 12.12 | 40.37% |
| 18 Years - 19 Years | 317,484,272.85 | 3.38% | 3,079 | 3.07% | 2.88% | 11.32 | 41.16% |
| 19 Years - 20 Years | 411,475,587.87 | 4.38% | 3,826 | 3.81% | 2.83% | 10.62 | 39.27% |
| 20 Years - 21 Years | 452,644,160.67 | 4.82% | 4,705 | 4.69% | 3.19% | 9.62 | 40.51% |
| 21 Years - 22 Years | 289,367,852.40 | 3.08% | 3,279 | 3.27% | 3.07% | 8.80 | 39.75% |
| 22 Years - 23 Years | 185,558,469.44 | 1.98% | 2,086 | 2.08% | 3.02% | 7.77 | 37.70% |
| 23 Years - 24 Years | 156,504,944.19 | 1.67% | 1,708 | 1.70% | 3.05% | 7.13 | 36.22% |
| 24 Years - 25 Years | 76,874,072.45 | 0.82% | 854 | 0.85% | 2.83% | 7.99 | 36.80% |
| 25 Years - 26 Years | 49,676,787.25 | 0.53% | 562 | 0.56% | 3.06% | 8.03 | 34.26% |
| 26 Years - 27 Years | 70,781,092.11 | 0.75% | 900 | 0.90% | 2.99% | 7.20 | 29.63% |
| 27 Years - 28 Years | 20,561,476.24 | 0.22% | 290 | 0.29% | 2.96% | 8.37 | 26.42% |
| 28 Years - 29 Years | | | | | | | |
| 29 Years - 30 Years | | | | | | | |
| 30 Years > | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 6. Legal Maturity

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| < 2025 | | | | | | | |
| 2025 - 2030 | 161,140,287.28 | 1.72% | 2,482 | 2.47% | 3.11% | 2.92 | 34.75% |
| 2030 - 2035 | 905,333,890.53 | 9.64% | 10,723 | 10.69% | 3.02% | 7.35 | 38.91% |
| 2035 - 2040 | 1,640,456,331.92 | 17.47% | 16,651 | 16.59% | 2.90% | 11.32 | 39.96% |
| 2040 - 2045 | 616,228,698.37 | 6.56% | 7,767 | 7.74% | 2.69% | 17.31 | 36.10% |
| 2045 - 2050 | 2,598,179,959.72 | 27.66% | 31,552 | 31.44% | 2.11% | 21.77 | 40.70% |
| 2050 - 2055 | 3,366,039,074.85 | 35.84% | 30,101 | 30.00% | 2.81% | 26.47 | 58.98% |
| 2055 - 2060 | 104,962,572.53 | 1.12% | 1,073 | 1.07% | 3.36% | 29.51 | 66.96% |
| 2060 - 2065 | | | | | | | |
| 2065 - 2070 | | | | | | | |
| 2070 - 2075 | | | | | | | |
| 2075 - 2080 | | | | | | | |
| 2080 - 2085 | | | | | | | |
| 2085 - 2090 | | | | | | | |
| 2090 - 2095 | | | | | | | |
| 2095 - 2100 | | | | | | | |
| 2100 > | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 7. Remaining Tenor

| From (>=) - Until (<) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| < 0 Year | | | | | | | |
| 0 Year - 1 Year | 2,411,977.91 | 0.03% | 52 | 0.05% | 3.73% | 0.09 | 35.52% |
| 1 Year - 2 Years | 13,142,764.47 | 0.14% | 261 | 0.26% | 3.42% | 0.71 | 37.98% |
| 2 Years - 3 Years | 19,353,382.91 | 0.21% | 346 | 0.34% | 3.37% | 1.73 | 37.66% |
| 3 Years - 4 Years | 44,593,612.09 | 0.47% | 715 | 0.71% | 3.05% | 2.79 | 33.61% |
| 4 Years - 5 Years | 81,638,549.90 | 0.87% | 1,108 | 1.10% | 3.02% | 3.70 | 34.14% |
| 5 Years - 6 Years | 89,675,623.05 | 0.95% | 1,230 | 1.23% | 2.94% | 4.73 | 37.19% |
| 6 Years - 7 Years | 107,319,236.31 | 1.14% | 1,316 | 1.31% | 2.93% | 5.74 | 39.01% |
| 7 Years - 8 Years | 179,403,592.94 | 1.91% | 2,067 | 2.06% | 3.05% | 6.71 | 37.97% |
| 8 Years - 9 Years | 214,559,439.88 | 2.28% | 2,492 | 2.48% | 3.02% | 7.74 | 37.76% |
| 9 Years - 10 Years | 314,375,998.35 | 3.35% | 3,618 | 3.61% | 3.05% | 8.74 | 40.69% |
| 10 Years - 11 Years | 459,106,650.82 | 4.89% | 4,782 | 4.77% | 3.13% | 9.73 | 40.29% |
| 11 Years - 12 Years | 403,330,881.46 | 4.29% | 3,850 | 3.84% | 2.84% | 10.72 | 39.22% |
| 12 Years - 13 Years | 312,693,521.58 | 3.33% | 3,169 | 3.16% | 2.84% | 11.73 | 41.18% |
| 13 Years - 14 Years | 273,888,062.64 | 2.92% | 2,812 | 2.80% | 2.79% | 12.78 | 39.14% |
| 14 Years - 15 Years | 191,437,215.42 | 2.04% | 2,038 | 2.03% | 2.70% | 13.65 | 39.96% |
| 15 Years - 16 Years | 116,314,322.12 | 1.24% | 1,339 | 1.33% | 2.66% | 14.67 | 39.33% |
| 16 Years - 17 Years | 54,868,854.97 | 0.58% | 678 | 0.68% | 2.45% | 15.60 | 38.12% |
| 17 Years - 18 Years | 50,836,679.21 | 0.54% | 717 | 0.71% | 2.43% | 16.77 | 36.08% |
| 18 Years - 19 Years | 140,764,877.80 | 1.50% | 1,804 | 1.80% | 2.67% | 17.76 | 35.12% |
| 19 Years - 20 Years | 253,443,964.27 | 2.70% | 3,229 | 3.22% | 2.82% | 18.76 | 34.72% |
| 20 Years - 21 Years | 381,239,205.98 | 4.06% | 4,844 | 4.83% | 2.72% | 19.76 | 36.75% |
| 21 Years - 22 Years | 587,924,297.80 | 6.26% | 7,336 | 7.31% | 2.05% | 20.70 | 37.40% |
| 22 Years - 23 Years | 603,552,251.22 | 6.43% | 7,246 | 7.22% | 2.06% | 21.71 | 39.76% |
| 23 Years - 24 Years | 522,275,936.07 | 5.56% | 6,266 | 6.24% | 2.09% | 22.64 | 43.22% |
| 24 Years - 25 Years | 503,188,268.65 | 5.36% | 5,860 | 5.84% | 1.77% | 23.70 | 46.05% |
| 25 Years - 26 Years | 826,791,346.97 | 8.80% | 8,766 | 8.74% | 1.58% | 24.78 | 49.55% |
| 26 Years - 27 Years | 861,661,720.09 | 9.17% | 8,999 | 8.97% | 2.13% | 25.63 | 53.46% |
| 27 Years - 28 Years | 482,954,309.99 | 5.14% | 3,969 | 3.96% | 3.97% | 26.75 | 60.18% |
| 28 Years - 29 Years | 663,439,293.85 | 7.06% | 4,671 | 4.65% | 3.82% | 27.71 | 66.63% |
| 29 Years - 30 Years | 531,192,403.95 | 5.66% | 3,696 | 3.68% | 3.51% | 28.65 | 71.98% |
| 30 Years >= | 104,962,572.53 | 1.12% | 1,073 | 1.07% | 3.36% | 29.51 | 66.96% |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 8. Current Loan To Original Market Value

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| NHG | 2,409,952,719.18 | 25.66% | 27,239 | 27.14% | 2.78% | 21.39 | 52.28% |
| <= 10% | 9,559,066.24 | 0.10% | 308 | 0.31% | 3.25% | 9.43 | 12.57% |
| 10% - 20% | 67,964,720.35 | 0.72% | 1,367 | 1.36% | 2.94% | 13.49 | 15.51% |
| 20% - 30% | 308,170,018.90 | 3.28% | 4,546 | 4.53% | 2.73% | 16.60 | 21.76% |
| 30% - 40% | 723,032,050.43 | 7.70% | 9,208 | 9.18% | 2.57% | 17.67 | 28.84% |
| 40% - 50% | 1,259,224,518.99 | 13.41% | 14,198 | 14.15% | 2.47% | 18.54 | 35.90% |
| 50% - 60% | 1,440,120,467.54 | 15.33% | 15,478 | 15.42% | 2.44% | 18.68 | 42.54% |
| 60% - 70% | 1,279,190,595.15 | 13.62% | 12,458 | 12.41% | 2.53% | 18.92 | 47.75% |
| 70% - 80% | 867,112,370.98 | 9.23% | 8,221 | 8.19% | 2.59% | 21.05 | 56.31% |
| 80% - 90% | 575,261,895.92 | 6.12% | 4,407 | 4.39% | 2.75% | 21.23 | 62.64% |
| 90% - 100% | 373,543,043.22 | 3.98% | 2,085 | 2.08% | 3.50% | 24.10 | 76.60% |
| 100% - 110% | 73,900,510.69 | 0.79% | 778 | 0.78% | 3.63% | 9.50 | 52.77% |
| 110% - 120% | 5,308,837.61 | 0.06% | 56 | 0.06% | 3.61% | 8.42 | 53.09% |
| 120% - 130% | | | | | | | |
| 130% - 140% | | | | | | | |
| 140% - 150% | | | | | | | |
| 150% > | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 9. Current Loan To Indexed Market Value

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| NHG | 2,409,952,719.18 | 25.66% | 27,239 | 27.14% | 2.78% | 21.39 | 52.28% |
| <= 10% | 27,490,163.10 | 0.29% | 833 | 0.83% | 2.85% | 12.74 | 7.71% |
| 10% - 20% | 294,905,409.47 | 3.14% | 4,390 | 4.37% | 2.64% | 14.75 | 16.40% |
| 20% - 30% | 1,001,255,621.49 | 10.66% | 12,108 | 12.07% | 2.56% | 16.22 | 25.70% |
| 30% - 40% | 1,605,055,757.24 | 17.09% | 17,650 | 17.59% | 2.46% | 17.63 | 35.10% |
| 40% - 50% | 1,611,777,649.94 | 17.16% | 17,336 | 17.28% | 2.46% | 19.03 | 44.92% |
| 50% - 60% | 1,219,056,017.27 | 12.98% | 12,246 | 12.20% | 2.57% | 20.01 | 54.72% |
| 60% - 70% | 639,650,078.60 | 6.81% | 5,379 | 5.36% | 2.73% | 22.23 | 64.43% |
| 70% - 80% | 350,593,602.26 | 3.73% | 2,173 | 2.17% | 3.30% | 24.76 | 74.73% |
| 80% - 90% | 159,494,012.07 | 1.70% | 754 | 0.75% | 3.67% | 27.10 | 84.61% |
| 90% - 100% | 73,109,784.58 | 0.78% | 241 | 0.24% | 3.73% | 28.20 | 93.36% |
| 100% - 110% | | | | | | | |
| 110% - 120% | | | | | | | |
| 120% - 130% | | | | | | | |
| 130% - 140% | | | | | | | |
| 140% - 150% | | | | | | | |
| 150% > | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 10. Loanpart Coupon (interest rate bucket)

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weigthed Average CLTIMV |
|---|---|---|---|---|---|---|---|
| <= 0.5% | | | | | | | |
| 0.5% - 1.0% | 63,436,738.61 | 0.68% | 951 | 0.95% | 0.93% | 22.43 | 47.23% |
| 1.0% - 1.5% | 1,018,719,211.23 | 10.85% | 12,321 | 12.28% | 1.31% | 21.04 | 44.91% |
| 1.5% - 2.0% | 2,971,643,690.65 | 31.64% | 33,708 | 33.59% | 1.76% | 20.28 | 42.50% |
| 2.0% - 2.5% | 1,053,963,025.41 | 11.22% | 11,340 | 11.30% | 2.22% | 17.57 | 42.78% |
| 2.5% - 3.0% | 754,235,331.47 | 8.03% | 8,723 | 8.69% | 2.76% | 17.36 | 40.48% |
| 3.0% - 3.5% | 531,239,153.91 | 5.66% | 5,384 | 5.37% | 3.29% | 19.73 | 52.38% |
| 3.5% - 4.0% | 1,533,745,342.11 | 16.33% | 14,259 | 14.21% | 3.76% | 20.72 | 55.12% |
| 4.0% - 4.5% | 1,155,787,392.96 | 12.31% | 10,553 | 10.52% | 4.22% | 19.84 | 53.01% |
| 4.5% - 5.0% | 261,217,779.68 | 2.78% | 2,543 | 2.53% | 4.67% | 17.95 | 52.15% |
| 5.0% - 5.5% | 29,875,875.94 | 0.32% | 341 | 0.34% | 5.21% | 11.34 | 43.01% |
| 5.5% - 6.0% | 12,704,581.20 | 0.14% | 159 | 0.16% | 5.75% | 9.19 | 39.78% |
| 6.0% - 6.5% | 4,873,859.28 | 0.05% | 54 | 0.05% | 6.28% | 6.92 | 39.01% |
| 6.5% - 7.0% | 629,815.01 | 0.01% | 9 | 0.01% | 6.79% | 6.42 | 39.08% |
| 7.0% > | 269,017.74 | 0.00% | 4 | 0.00% | 7.38% | 4.65 | 39.18% |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 11. Remaining Interest Rate Fixed Period

| | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weigthed Average CLTIMV |
|---|---|---|---|---|---|---|---|
| < 1 year | 1,205,052,545.68 | 12.83% | 13,724 | 13.68% | 2.73% | 13.56 | 38.28% |
| 1 year - 2 years | 771,743,711.25 | 8.22% | 9,168 | 9.14% | 2.37% | 16.83 | 38.75% |
| 2 year - 3 years | 784,743,271.05 | 8.36% | 9,301 | 9.27% | 2.34% | 18.17 | 41.58% |
| 3 year - 4 years | 629,995,999.49 | 6.71% | 7,228 | 7.20% | 2.22% | 16.77 | 42.08% |
| 4 year - 5 years | 588,627,069.75 | 6.27% | 6,608 | 6.59% | 2.35% | 16.74 | 42.99% |
| 5 year - 6 years | 552,589,018.37 | 5.88% | 6,000 | 5.98% | 1.95% | 19.49 | 46.38% |
| 6 year - 7 years | 484,060,544.32 | 5.15% | 4,670 | 4.65% | 3.70% | 21.16 | 52.58% |
| 7 year - 8 years | 680,786,623.72 | 7.25% | 5,182 | 5.16% | 3.84% | 24.66 | 61.10% |
| 8 year - 9 years | 687,556,110.23 | 7.32% | 5,398 | 5.38% | 3.59% | 24.10 | 62.92% |
| 9 year - 10 years | 531,156,052.11 | 5.66% | 5,695 | 5.68% | 3.47% | 19.16 | 49.11% |
| 10 year - 11 years | 256,219,883.19 | 2.73% | 3,007 | 3.00% | 2.60% | 18.57 | 40.33% |
| 11 year - 12 years | 184,606,520.34 | 1.97% | 2,243 | 2.24% | 3.10% | 19.97 | 41.87% |
| 12 year - 13 years | 163,058,932.57 | 1.74% | 1,948 | 1.94% | 2.80% | 20.29 | 41.27% |
| 13 year - 14 years | 327,165,124.76 | 3.48% | 3,781 | 3.77% | 1.97% | 21.94 | 45.51% |
| 14 year - 15 years | 566,623,697.22 | 6.03% | 6,327 | 6.30% | 1.66% | 23.55 | 47.33% |
| 15 year - 16 years | 815,617,831.19 | 8.68% | 8,646 | 8.62% | 1.79% | 24.52 | 50.66% |
| 16 year - 17 years | 68,403,190.53 | 0.73% | 615 | 0.61% | 3.71% | 25.85 | 55.99% |
| 17 year - 18 years | 39,661,220.60 | 0.42% | 316 | 0.31% | 4.44% | 26.96 | 60.48% |
| 18 year - 19 years | 38,885,087.14 | 0.41% | 326 | 0.32% | 4.07% | 27.03 | 64.59% |
| 19 year - 20 years | 15,383,628.51 | 0.16% | 160 | 0.16% | 4.28% | 25.17 | 54.88% |
| 20 year - 21 years | 54,445.00 | 0.00% | 1 | 0.00% | 4.52% | 30.00 | 48.73% |
| 21 year - 22 years | | | | | | | |
| 22 year - 23 years | | | | | | | |
| 23 year - 24 years | | | | | | | |
| 24 year - 25 years | | | | | | | |
| 25 year - 26 years | 281,508.18 | 0.00% | 4 | 0.00% | 1.54% | 25.75 | 69.72% |
| 26 year - 27 years | | | | | | | |
| 27 year - 28 years | | | | | | | |
| 28 year - 29 years | 68,800.00 | 0.00% | 1 | 0.00% | 4.60% | 28.17 | 44.39% |
| 29 year - 30 years | | | | | | | |
| >= 30 years | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 12. Interest Payment Type

| | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Fixed | 9,229,188,600.62 | 98.26% | 98,428 | 98.09% | 2.63% | 19.87 | 47.00% |
| Floating | 163,152,214.58 | 1.74% | 1,921 | 1.91% | 4.16% | 10.57 | 37.55% |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 13. Property Description

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| House | 8,091,522,361.69 | 86.15% | 39,108 | 84.65% | 2.64% | 19.32 | 46.02% |
| Apartment | 1,300,818,453.51 | 13.85% | 7,089 | 15.35% | 2.77% | 22.15 | 51.94% |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## 14. Geographical Distribution (by province)

| Province | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Drenthe | 297,701,067.57 | 3.17% | 1,706 | 3.69% | 2.70% | 19.29 | 44.84% |
| Flevoland | 304,883,494.71 | 3.25% | 1,560 | 3.38% | 2.66% | 19.43 | 48.03% |
| Friesland | 230,843,002.40 | 2.46% | 1,393 | 3.02% | 2.63% | 19.94 | 46.37% |
| Gelderland | 1,412,291,123.13 | 15.04% | 6,808 | 14.74% | 2.65% | 19.46 | 44.53% |
| Groningen | 276,567,622.65 | 2.94% | 1,733 | 3.75% | 2.82% | 18.58 | 45.35% |
| Limburg | 1,090,930,181.09 | 11.62% | 6,657 | 14.41% | 2.79% | 17.25 | 45.90% |
| Noord-Brabant | 1,424,918,913.01 | 15.17% | 6,628 | 14.35% | 2.62% | 19.64 | 45.80% |
| Noord-Holland | 1,367,524,356.05 | 14.56% | 5,575 | 12.07% | 2.62% | 20.98 | 49.93% |
| Overijssel | 712,885,003.20 | 7.59% | 3,712 | 8.04% | 2.66% | 19.88 | 47.03% |
| Utrecht | 673,551,963.12 | 7.17% | 2,847 | 6.16% | 2.59% | 20.47 | 46.00% |
| Zeeland | 136,081,184.95 | 1.45% | 842 | 1.82% | 2.69% | 17.95 | 47.16% |
| Zuid-Holland | 1,464,162,903.32 | 15.59% | 6,736 | 14.58% | 2.61% | 20.70 | 48.66% |
| Unknown/Not specified | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## 15. Occupancy

| Description | Aggregate Outstanding Amount | % of Total | Nr of Borrowers | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Owner Occupied | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |
| Buy-to-let | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## 16. Loanpart Payment Frequency

| Description | Aggregate Outstanding Amount | % of Total | Nr of Loanparts | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Monthly | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |
| Quarterly | | | | | | | |
| Semi-annualy | | | | | | | |
| Annualy | | | | | | | |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 100,349 | 100.00% | 2.65% | 19.71 | 46.84% |

## 17. Guarantee Type

| | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| NHG Guarantee | 2,409,952,719.18 | 25.66% | 14,189 | 30.71% | 2.78% | 21.39 | 52.28% |
| Non-NHG Guarantee | 6,982,388,096.02 | 74.34% | 32,008 | 69.29% | 2.61% | 19.13 | 44.96% |
| Unknown | | | | | | | |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## 18. Valuation Type

| | Aggregate Outstanding Amount | % of Total | Nr of Loans | % of Total | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTIMV |
|---|---|---|---|---|---|---|---|
| Full taxation | 6,886,329,990.80 | 73.32% | 31,077 | 67.27% | 2.62% | 21.54 | 48.70% |
| Other | 2,506,010,824.40 | 26.68% | 15,120 | 32.73% | 2.74% | 14.68 | 41.71% |
| **Total** | 9,392,340,815.20 | 100.00% | 46,197 | 100.00% | 2.65% | 19.71 | 46.84% |

## Glossary

| Term | Definition / Calculation |
|---|---|
| Account Bank | means Rabobank Nederland |
| ACT | means Asset Cover Test |
| ACT a | means for each Mortgage Receivable the lower of its Current Balance and the sum of the following elements, to the extent applicable to it:<br>(i) if it is a Savings Mortgage Receivable an amount calculated on the basis of a method notified to the Rating Agencies and subject to Rating Agency Confirmation from Moody's, related to the Savings and Accrued Savings Interest in connection with such Savings Mortgage Receivable, provided that no amount will be deducted if and to the extent that a Bank Savings Participation Agreement and/or Insurance Savings Participation Agreement (each a Participation Agreement and together the "Participation Agreements") is in place in relation to the relevant Mortgage Receivable;<br>(ii) if it corresponds to a Construction Deposit: the amount of the Construction Deposit;<br>(iii) if it was in breach of the Mortgage Receivable Warranties as of the relevant Transfer Date: such amount as is necessary to reduce its Adjusted Current Balance or Current Balance, as the case may be, to zero;<br>(iv) 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% of its Current Balance;<br>(v) if it is a Defaulted Receivable: such amount as is necessary to reduce its Current Balance to zero; and/or<br>(vi) if it is a Mortgage Receivable with an interest rate below the Minimum Mortgage Interest Rate, an amount equal to the Minimum Mortgage Interest Rate Reduction. |
| ACT ß | means for each Mortgage Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) a minus L |
| ACT Y1 | means, (i) zero, if the Issuer's credit rating is equal to or higher than either Prime-1 (short-term) or Prime-1 (cr) (short-term) by Moody's and the deposit rating either F1 (short-term) or A- by Fitch, or (ii) if the Issuer's credit rating from Moody's falls below Prime-1 (short-term) and Prime-1 (cr) (short-term) or if the deposit rating falls below F1 (short-term) and A- (long-term) by Fitch, the sum of all amounts (the "Deposit Amount") in respect of the Mortgage Receivables, which amounts are, in respect of each Mortgage Receivable separately, the lower of: (a) the aggregate amount of the deposits, to the extent the amount thereof exceeds the amount claimable under the DGS, held by the Borrower of the Mortgage Receivable(s) with the Originator on the last day of the immediately preceding month; and (b) the aggregate Outstanding Principal Amount of such Mortgage Receivable(s) on the last day of the immediately preceding month. 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 0. 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. |
| ACT Y2 | means, (i) if the Issuer's deposit rating from Moody's falls below Baa1 (long-term) or if the issuer default rating falls below F2 (short-term) and BBB (long-term) by Fitch, an additional amount equal to the Outstanding Principal Amount of all Mortgage Receivables on the last day of the month immediately preceding the Calculation Date multiplied by the Monthly Payment Percentage of the prior calendar month immediately preceding the Calculation Date, in connection with the commingling risk or (ii) zero (a) if the Issuer's deposit rating from Moody's is at least equal to Baa1 (long-term) and if the issuer default rating is at least equal to F2 (short-term) or BBB (long-term) by Fitch or (b) if ASN Bank has taken alternative measures to reduce the commingling risk. |
| ACT Z | means an amount equal to the Interest Cover Required Amount. Whereby "Interest Cover Required Amount" means an amount equal to the positive difference, if any, between: (a) the aggregate amount of Scheduled Interest for all Series outstanding; and (b) the aggregate amount of interest to be received under the Transferred Assets up to the relevant final maturity date taking into account their respective contractual amortisation profile less in respect of each Savings Mortgage Receivable which is subject to a Participation, an amount equal to the net amount received or recovered multiplied by the applicable Participation Fraction; and, in each case, (i) taking into account any amount (to be) received or (to be) paid by the CBC in connection with any Swap Agreement and (ii) assuming that for any floating or fixed rate interest, that up to and including the latest Final Maturity Date, of any Covered Bond outstanding, such rates remain at the same level as at the relevant Calculation Date preceding the relevant CBC Payment Date. |
| Asset Percentage | means 93.0% or such percentage figure as is determined from time to time in accordance with the Asset Monitoring Agreement |
| 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 |
| Calculation Date | means 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 |
| Construction Deposit | means 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 Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset |
| Credit Rating | means an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies |
| Current Balance | means in relation to an Eligible Receivable at any date, the aggregate (without double counting) of the Net Outstanding Principal Amount, Accrued Interest (unless it concerns calculations for either the Asset Cover Test or the Amortisation Test Aggregate Asset Amount, in which case Accrued Interest will not be included) and Arrears of Interest as at that date |
| Current Loan to Indexed Market Value (CLTIMV) | means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value |
| Current Loan to Original Market Value (CLTOMV) | means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value |
| Debt Service to Income | means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income |
| Index | means the index of increases of house prices issued by the Land Registry in relation to residential properties in The Netherlands |
| Indexed Valuation | means in relation to any Mortgaged Asset at any date means the Original Market Value of that Mortgaged Asset increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value (and if such is required for the Covered Bonds to maintain the CRD Status, as adjusted as required pursuant to the Capital Requirement Directive) |
| IRS | means Interest Rate Swap |
| Liquidity Buffer Test | means a monthly check, whether the Available Liquidity Buffer is equal to / or higher than the Required Liquidity Buffer, calculated in accordance with article 40(g) of the Decree on Prudential Rules under the FSA (Besluit prudentiele regels Wft) and annually checked by the Asset Monitor |
| Loan to Income (LTI) | means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan |

| | |
|---|---|
| Loanpart(s) | means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists |
| LTV Cut-Off Percentage | means 80% for all Mortgage Receivables or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as 'covered bonds' as defined in the CRD IV or (b) otherwise determined from time to time in accordance with the Asset Monitoring Agreement |
| Maturity Date (Bonds) | means, subject to Condition 7(c), in respect of a Series of Covered Bonds, the relevant Interest Payment Date which falls no more than 40 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 these Conditions, as specified in the relevant Final Terms |
| Minimum Overcollateralization | means the minimum overcollateralization required by either law or the programme documentation |
| Net Outstanding Principal Amount | means in relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of such Mortgage Receivable less, if it is a Savings Mortgage Receivable subject to a Participation, an amount equal to the Participation on such date |
| NHG Guarantee | means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW |
| Nominal OC | means the actual overcollateralization which is calculated by dividing (i) the total outstanding balance of the cover assets included in the cover pool by (ii) the total amount of outstanding covered bonds (both excluding accrued interest) |
| Occupancy | means the way the mortgaged property is used (e.g. owner occupied) |
| Original Loan to Original Market Value (OLTOMV) | means the ratio calculated by dividing the original loan amount by the Original Market Value |
| Original Market Value | means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application |
| Originators | means ASN Bank N.V. |
| Outstanding Principal Amount | means, in respect of a Mortgage Receivable, the aggregate principal sum (hoofdsom) due by the relevant Borrower under the relevant Mortgage Receivable and, after the occurrence of a Realised Loss in respect of such Mortgage Receivable, zero |
| Prematurity Liquidity Ledger | is not applicable |
| Redemption Type | means the principal payment type of the bond |
| Remaining Tenor | means the time in years from the reporting date to the maturity date of a loan |
| Required Liquidity Buffer | means an amount which is such amount as required for covered bonds pursuant to the CB Regulations to meet the obligation regarding interest payments and redemptions (the latter only in case of hard bullet covered bonds) under the covered bonds for the following six (6) months period including senior cost |
| Reserve Fund | means, pursuant to the Trust Deed, if the Issuer's short-term credit rating falls below P-1 by Moody's or if the short-term issuer default rating falls below F1 (short-term) and A (long-term) by Fitch, the CBC will be required to establish a reserve fund (the "Reserve Fund") on the GIC 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. |
| Saving Deposits | means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity |
| Seasoning | means the difference between the loan start date and the current reporting period |
| Series | means a Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds which are (i) expressed to be consolidated and form a single series and (ii) identical in all respects (including as to listing) except for their respective Issue Dates, Interest Commencement Dates and/or Issue Prices |
| Servicer | means ASN Bank N.V. |
| Set-Off | means the right of a debtor to set-off a claim that corresponds to its debt owed to the same counterparty |

## Contact Information

| | | | |
|---|---|---|---|
| **Account Bank** | Coöperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands | **Asset Monitor** | PricewaterhouseCoopers Accountants N.V.<br>Thomas R. Malthusstraat 5<br>1066JR Amsterdam<br>The Netherlands |
| **Auditors** | PricewaterhouseCoopers Accountants N.V.<br>Thomas R. Malthusstraat 5<br>1066JR Amsterdam<br>The Netherlands | **BUS facilitator** | CSC Administrative Services (Netherlands) B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands |
| **Collection Account Provider** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands | **Collection Account Provider** | Coöperatieve Rabobank U.A.<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands |
| **Company Administrator** | CSC Administrative Services (Netherlands) B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands | **Cover Pool Monitor** | PricewaterhouseCoopers Accountants N.V.<br>Thomas R. Malthusstraat 5<br>1066JR Amsterdam<br>The Netherlands |
| **Covered Bond Company** | ASN Covered Bond Company B.V.<br>Basisweg 10<br>1043 AP Amsterdam<br>The Netherlands | **Floating Rate GIC Provider** | Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A. (NL)<br>Croeselaan 18<br>3521 CB Utrecht<br>The Netherlands |
| **Interest Rate Swap Counterparty** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands | **Issuer** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands |
| **Legal Advisor** | NautaDutilh N.V.<br>Strawinksylaan 1999<br>1077 XV Amsterdam<br>The Netherlands | **Listing Agent** | Dexia Banque Luxembourg<br>69 Route d'Esch<br>L-2953 Luxembourg<br>Luxembourg |
| **Originator** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands | **Principal Paying Agent** | Dexia Banque Luxembourg<br>69 Route d'Esch<br>L-2953 Luxembourg<br>Luxembourg |
| **Servicer** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands | **Sponsor (if applicable)** | ASN Bank N.V.<br>Croeselaan 1<br>3521 BJ Utrecht<br>The Netherlands |
| **Total Return Swap Provider** | ASN Bank N.V. (as TRS provider)<br>Croeselaan 1<br>3521 BJ Utrecht<br>the Netherlands | **Trustee** | Stichting Security Trustee ASN Covered Bond Company<br>Hoogoorddreef 15<br>1101BA Amsterdam<br>The Netherlands |