

**ABN AMRO Bank N.V.**  
**Monthly Investor Report / Dutch National Transparency**  
**Template**

Report period: 1-2013

**AMOUNTS ARE IN EURO**

Date 13-2-2013

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<http://www.abnamro.com/nl/investor-relations/debt-investors/covered-bonds/index.html>

**ABN AMRO Bank N.V.**  
**Monthly Investor Report: 1-2013**

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1. Covered Bonds

Series	ISIN	Currency	Initial Principal Balance	Initial Principal Balance	Outstanding Amount (EUR)	Coupon	Issuance Date	Maturity Date	IRS Counterparty
CB109		EUR	20.000.000	20.000.000	20.000.000	4,34%	06-07-2011	06-07-2026	ABN AMRO Bank N.V.
CB110		EUR	35.000.000	35.000.000	35.000.000	4,17%	07-07-2011	07-07-2023	ABN AMRO Bank N.V.
CB111		EUR	20.000.000	20.000.000	20.000.000	4,24%	08-07-2011	08-07-2024	ABN AMRO Bank N.V.
CB112		EUR	25.000.000	25.000.000	25.000.000	4,41%	14-07-2011	14-07-2031	ABN AMRO Bank N.V.
CB113		EUR	60.000.000	60.000.000	60.000.000	3,85%	01-08-2011	02-08-2021	ABN AMRO Bank N.V.
CB115		EUR	250.000.000	250.000.000	250.000.000	3,50%	16-11-2011	16-11-2027	ABN AMRO Bank N.V.
CB116		EUR	250.000.000	250.000.000	250.000.000	3,50%	16-11-2011	16-11-2028	ABN AMRO Bank N.V.
CB117		EUR	10.000.000	10.000.000	10.000.000	3,58%	22-11-2011	22-11-2027	ABN AMRO Bank N.V.
CB118		EUR	50.000.000	50.000.000	50.000.000	3,50%	22-11-2011	22-11-2027	ABN AMRO Bank N.V.
CB119		EUR	50.000.000	50.000.000	50.000.000	3,50%	22-11-2011	22-11-2028	ABN AMRO Bank N.V.
CB120		EUR	5.000.000	5.000.000	5.000.000	3,50%	24-11-2011	24-11-2028	ABN AMRO Bank N.V.
CB114		EUR	21.000.000	21.000.000	21.000.000	4,25%	25-08-2011	25-08-2031	ABN AMRO Bank N.V.
CB121		EUR	20.000.000	20.000.000	20.000.000	3,77%	29-12-2011	29-12-2031	ABN AMRO Bank N.V.
CB122	XS0729611706	EUR	15.000.000	15.000.000	15.000.000	Floating	11-01-2012	29-03-2021	ABN AMRO Bank N.V.
CBB10	XS0732631824	EUR	1.000.000.000	1.000.000.000	1.000.000.000	3,50%	18-01-2012	18-01-2022	ABN AMRO Bank N.V.
CB123	XS0737138205	NOK	1.000.000.000	130.565.348	130.565.348	4,67%	02-02-2012	02-02-2022	ABN AMRO Bank N.V.
CB124		EUR	30.000.000	30.000.000	30.000.000	3,42%	13-02-2012	13-02-2030	ABN AMRO Bank N.V.
CB125	CH0182595105	CHF	150.000.000	124.515.820	124.515.820	1,00%	19-04-2012	19-04-2017	ABN AMRO Bank N.V.
CB126	XS0766347933	EUR	80.000.000	80.000.000	80.000.000	Floating	30-03-2012	30-03-2024	ABN AMRO Bank N.V.
CB127		EUR	10.000.000	10.000.000	10.000.000	Floating	10-04-2012	10-04-2017	ABN AMRO Bank N.V.
CB128	XS0773649438	EUR	60.000.000	60.000.000	60.000.000	3,22%	19-04-2012	19-04-2027	ABN AMRO Bank N.V.
CB129		EUR	10.000.000	10.000.000	10.000.000	2,79%	01-06-2012	01-06-2027	ABN AMRO Bank N.V.
CB130		EUR	10.000.000	10.000.000	10.000.000	1,82%	07-06-2012	07-06-2019	ABN AMRO Bank N.V.
CB131		EUR	35.000.000	35.000.000	35.000.000	2,78%	19-06-2012	19-06-2028	ABN AMRO Bank N.V.
CB132		EUR	60.000.000	60.000.000	60.000.000	2,76%	18-06-2012	18-06-2029	ABN AMRO Bank N.V.
CB133		EUR	50.000.000	50.000.000	50.000.000	3,50%	02-07-2012	02-07-2042	ABN AMRO Bank N.V.
CB134	CH0188726852	CHF	200.000.000	166.597.265	166.597.265	1,50%	18-07-2012	18-07-2023	ABN AMRO Bank N.V.
CB135	XS0804198488	SEK	300.000.000	34.782.609	34.782.609	Floating	13-07-2012	13-07-2017	ABN AMRO Bank N.V.
CB136	XS0807189690	EUR	90.000.000	90.000.000	90.000.000	2,79%	26-07-2012	26-07-2029	ABN AMRO Bank N.V.
CB137		EUR	50.000.000	50.000.000	50.000.000	2,51%	30-07-2012	30-07-2025	ABN AMRO Bank N.V.
CBB11	XS0810731637	EUR	1.500.000.000	1.500.000.000	1.500.000.000	1,88%	31-07-2012	31-07-2019	ABN AMRO Bank N.V.
CB138		EUR	52.000.000	52.000.000	52.000.000	2,70%	09-10-2012	29-10-2029	ABN AMRO Bank N.V.
CB139		EUR	25.000.000	25.000.000	25.000.000	2,50%	09-10-2012	29-10-2025	ABN AMRO Bank N.V.
CB140		EUR	25.000.000	25.000.000	25.000.000	2,41%	09-10-2012	29-10-2024	ABN AMRO Bank N.V.
CB141	XS0866439879	EUR	10.000.000	10.000.000	10.000.000	Floating	04-01-2013	14-12-2022	ABN AMRO Bank N.V.
CB142		EUR	7.500.000	7.500.000	7.500.000	3,04%	04-01-2013	28-12-2052	ABN AMRO Bank N.V.
CB143		EUR	70.000.000	70.000.000	70.000.000	Floating	17-01-2013	17-01-2020	ABN AMRO Bank N.V.
CB144		EUR	10.000.000	10.000.000	10.000.000	Floating	18-01-2013	18-01-2022	ABN AMRO Bank N.V.
CB145		EUR	25.000.000	25.000.000	25.000.000	2,42%	31-01-2013	31-01-2028	ABN AMRO Bank N.V.
Total					21.883.825.561				

**ABN AMRO Bank N.V.**  
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**2. Asset Cover Test**

	<b>Calculation Date</b>
<b>Asset Cover Test</b>	13-02-2013
Asset percentage	79,40%
A=	25.379.413.487
B=	-
C=	-
D=	-
E=	2.000.000.000
X=	1.613.991.926
Y=	1.407.850.409
Z=	
Total: A+B+C+D+E-X-Y-Z	24.357.571.152
Outstanding bonds	21.883.825.561
Pass/Fail	Pass
ACT Cover Ratio	111,30%
<b>Parameters</b>	
Asset Percentage	79,40%
Cap LTV Cut-Off indexed valuation % non-NHG	80,00%
Cap LTV Cut-Off indexed valuation % NHG	80,00%
% of Index Increases	85,00%
% of Index Decreases	100,00%
Reserve Fund	-
Supplemental Liquidity Reserve Amount	1.613.991.926
Deduction Set-Off	1.407.850.409
Prematurity liquidity ledger	2.000.000.000
<b>Ratings</b>	
S&P	AAA
Moody's	Aaa
Fitch	AAA
<b>Other</b>	
UCITS compliant	Yes
CRD compliant	Yes

# ABN AMRO Bank N.V.

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### 3. Counterparty Ratings & Triggers

<b>Counterparty Ratings</b>											
Type:	Party	Fitch ST Rating Trigger	Fitch LT Rating Trigger	Current Fitch Rating	Moody's ST Rating Trigger	Moody's LT Rating Trigger	Current Moody's Rating	S&P ST Rating Trigger	S&P LT Rating Trigger	Current S&P Rating	Consequence if breached
TRS Counterparty	ABN AMRO Bank N.V.	F1	A	F1+/A+	P1	A2	P1/ A2	A-1	A	A-1/A	Post collateral
TRS Standby Counterparty	NR										
IRS Counterparty	ABN AMRO Bank N.V.	F1	A	F1+/A+	P1	A2	P1/ A2	A-1	A	A-1/A	Post collateral
Account Bank	ABN AMRO Bank N.V.	F1	A	F1+/A+	P1		P1/ A2	A-1	A	A-1/A	Replace
Servicer	ABN AMRO Bank N.V.		BBB-	F1+/A+		Baa3	P1/ A2	A-2	BBB	A-1/A	Replace
Back-Up Servicer	NR										
Special Servicer	NR										
Collection Account Bank	NR										

## ABN AMRO Bank N.V.

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#### 4. Portfolio Characteristics

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Cut-Off Date	01-02-2013
Principal amount	33.338.096.547
Value of savings deposits	1.058.258.032
Outstanding principal balance	32.279.838.515
Building deposits	18.216.359
Outstanding principal balance excl. building and savings deposits	32.261.622.156
Number of loans	175.418
Number of loanparts	336.297
Average principal balance (loan)	184.017
Average principal balance (loanpart)	95.986
Remaining interest period (in years)	4,91
Maximum current interest	9,20%
Minimum current interest	1,30%
Weighted average current coupon (WACC)	4,76%
Weighted average remaining maturity (in years) (WAM)	21,70
Weighted average seasoning (in years)	6,28
Weighted average current LTMV *	73,85%
Weighted average current LTMV (indexed) *	79,37%
% Owner occupied	100,00%

\* LTV based on: notional / collateral value

**ABN AMRO Bank N.V.****Monthly Investor Report: 1-2013****5. Delinquencies**

From Months ( > )	Until Months ( <= )	Aggregate Outstanding Amount (EUR)	% of Total	No. of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average LTMV
<	0	31.488.820.611,47	97,55%	328.405	97,65%	4,76%	21,69	
0	1	360.910.189,53	1,12%	3.856	1,15%	4,98%	22,12	
1	2	340.550.970,65	1,05%	3.198	0,95%	4,85%	22,06	
2	3	89.502.289,53	0,28%	837	0,25%	4,94%	22,07	
3	>	54453,63	0,00%	1	0,00%	4,10%	14,25	
	<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	



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#### 6. Redemption Type

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	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
Annuity	761.940.537,80	2,36%	16.907	5,03%	4,78%	20,96	
Bank Savings	1.394.081.510,98	4,32%	17.859	5,31%	5,20%	23,63	
Interest only	23.119.456.191,16	71,62%	220.908	65,69%	4,66%	22,30	
Investment	1.097.177.188,55	3,40%	9.051	2,69%	4,82%	22,83	
Universal life	2.122.585.568,90	6,58%	23.455	6,97%	4,85%	18,22	
Linear	114.842.790,20	0,36%	1.873	0,56%	4,62%	19,64	
Savings	1.589.205.282,39	4,92%	25.310	7,53%	5,19%	19,38	
Hybrid	2.080.549.444,83	6,45%	20.934	6,22%	5,13%	18,95	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

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### 7. Outstanding Loan Amount

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
<= 25.000	83.424.997,35	0,26%	5.092	2,90%	5,04%	13,56	
25.000 - 50.000	503.757.549,48	1,56%	12.801	7,30%	4,99%	15,47	
50.000 - 75.000	945.789.874,54	2,93%	14.908	8,50%	4,95%	16,79	
75.000 - 100.000	1.502.793.446,42	4,66%	16.923	9,65%	4,87%	18,37	
100.000 - 150.000	4.096.555.405,82	12,69%	32.433	18,49%	4,80%	20,05	
150.000 - 200.000	5.505.703.199,92	17,06%	31.362	17,88%	4,81%	21,73	
200.000 - 250.000	4.926.316.739,57	15,26%	21.898	12,48%	4,80%	22,19	
250.000 - 300.000	4.338.546.341,59	13,44%	15.798	9,01%	4,77%	22,62	
300.000 - 350.000	2.831.390.209,16	8,77%	8.722	4,97%	4,74%	22,74	
350.000 - 400.000	2.111.485.205,39		5.633	3,21%	4,72%	22,89	
400.000 - 450.000	1.372.988.988,72	4,25%	3.230	1,84%	4,65%	22,94	
450.000 - 500.000	1.007.075.962,59	3,12%	2.115	1,21%	4,62%	22,98	
500.000 - 550.000	667.258.307,87	2,07%	1.267	0,72%	4,65%	23,21	
550.000 - 600.000	531.420.095,23	1,65%	920	0,52%	4,57%	23,17	
600.000 - 650.000	356.875.546,82	1,11%	569	0,32%	4,58%	23,33	
650.000 - 700.000	298.606.245,30	0,93%	441	0,25%	4,56%	23,51	
700.000 - 750.000	209.875.232,97	0,65%	288	0,16%	4,51%	23,59	
750.000 - 800.000	160.201.129,24	0,50%	206	0,12%	4,52%	23,20	
800.000 - 850.000	114.364.381,39	0,35%	138	0,08%	4,48%	23,71	
850.000 - 900.000	106.537.688,10	0,33%	121	0,07%	4,33%	23,62	
900.000 - 950.000	90.711.185,65	0,28%	98	0,06%	4,43%	24,03	
950.000 - 1.000.000	89.683.078,69	0,28%	91	0,05%	4,33%	23,80	
1.000.000 >	428.477.703,00	1,33%	364	0,21%	4,34%	24,04	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

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### 8. Origination Year

From (>) Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 1995	298.686.528,73	0,93%	6.584	1,96%	5,16%	10,03	
1995 - 1996	167.923.128,82	0,52%	3.602	1,07%	4,86%	11,42	
1996 - 1997	343.877.197,37	1,07%	6.367	1,89%	4,84%	12,56	
1997 - 1998	563.792.090,85	1,75%	9.368	2,79%	4,95%	13,54	
1998 - 1999	852.375.219,45	2,64%	12.131	3,61%	5,30%	14,47	
1999 - 2000	782.880.778,33	2,43%	10.182	3,03%	5,30%	15,24	
2000 - 2001	496.150.414,68	1,54%	6.625	1,97%	4,91%	16,58	
2001 - 2002	542.606.203,48	1,68%	6.779	2,02%	5,19%	17,79	
2002 - 2003	511.958.977,60	1,59%	6.607	1,96%	5,12%	18,80	
2003 - 2004	938.988.481,22		10.888	3,24%	5,07%	19,78	
2004 - 2005	883.785.137,82	2,74%	10.361	3,08%	4,98%	20,78	
2005 - 2006	3.548.103.673,47	10,99%	33.812	10,05%	4,34%	21,98	
2006 - 2007	5.049.343.866,61	15,64%	44.094	13,11%	4,50%	22,87	
2007 - 2008	4.784.614.778,61	14,82%	42.159	12,54%	4,91%	23,81	
2008 - 2009	3.333.324.403,41	10,33%	31.468	9,36%	5,31%	24,61	
2009 - 2010	2.685.074.846,86	8,32%	27.753	8,25%	4,51%	21,93	
2010 - 2011	1.722.919.169,69	5,34%	18.528	5,51%	4,55%	21,75	
2011 - 2012	2.429.942.725,66	7,53%	24.632	7,32%	4,67%	23,15	
2012 - 2013	2.224.641.316,86	6,89%	23.004	6,84%	4,52%	22,73	
2013 >=	118.849.575,29	0,37%	1.353	0,40%	4,32%	20,40	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

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### 9. Seasoning

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 1 year	1.854.514.311,43	5,75%	19.596	5,83%	4,47%	22,31	
1 year - 2 years	2.635.151.079,76	8,16%	26.366	7,84%	4,69%	23,46	
2 years - 3 years	1.747.023.123,97	5,41%	18.553	5,52%	4,54%	21,79	
3 years - 4 years	2.366.989.786,86	7,33%	25.095	7,46%	4,38%	21,49	
4 years - 5 years	3.492.139.574,29	10,82%	33.029	9,82%	5,29%	24,44	
5 years - 6 years	4.547.298.507,83	14,09%	40.458	12,03%	4,98%	23,91	
6 years - 7 years	4.987.323.785,90	15,45%	43.416	12,91%	4,56%	23,02	
7 years - 8 years	4.025.554.987,25	12,47%	37.714	11,21%	4,30%	22,08	
8 years - 9 years	1.010.107.812,29	3,13%	11.571	3,44%	4,91%	20,99	
9 years - 10 years	950.653.972,57		10.987	3,27%	5,07%	19,90	
10 years - 11 years	527.062.329,28	1,63%	6.674	1,98%	5,09%	18,98	
11 years - 12 years	566.635.779,88	1,76%	7.169	2,13%	5,21%	17,91	
12 years - 13 years	481.241.581,91	1,49%	6.330	1,88%	4,90%	16,78	
13 years - 14 years	763.781.658,28	2,37%	10.019	2,98%	5,27%	15,36	
14 years - 15 years	867.036.232,46	2,69%	12.081	3,59%	5,31%	14,56	
15 years - 16 years	581.954.981,17	1,80%	9.532	2,83%	4,98%	13,64	
16 years - 17 years	372.706.171,27	1,15%	6.808	2,02%	4,85%	12,70	
17 years - 18 years	185.326.219,57	0,57%	3.879	1,15%	4,83%	11,60	
18 years - 19 years	169.509.329,26	0,53%	3.650	1,09%	5,11%	10,62	
19 years - 20 years	112.222.889,32	0,35%	2.543	0,76%	5,24%	9,63	
20 years - 21 years	35.604.400,26	0,11%	827	0,25%	5,03%	9,04	
21 years - 22 years							
22 years - 23 years							
23 years - 24 years							
24 years - 25 years							
25 years - 26 years							
26 years - 27 years							
27 years - 28 years							
28 years - 29 years							
29 years - 30 years							
30 years >							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

## ABN AMRO Bank N.V.

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#### 10. Legal Maturity

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 2015	59.328.878,15	0,18%	2.090	0,62%	4,88%	1,04	
2015 - 2020	394.002.379,07	1,22%	8.520	2,53%	4,93%	4,97	
2020 - 2025	901.301.485,23	2,79%	16.422	4,88%	5,00%	10,04	
2025 - 2030	4.057.230.295,35	12,57%	56.838	16,90%	4,89%	15,09	
2030 - 2035	5.972.101.071,38	18,50%	66.150	19,67%	4,82%	19,51	
2035 - 2040	18.651.187.990,87	57,78%	165.395	49,18%	4,71%	24,02	
2040 - 2045	2.244.686.414,76	6,95%	20.882	6,21%	4,72%	28,43	
2045 - 2050							
2050 - 2055							
2055 - 2060							
2060 - 2065							
2065 - 2070							
2070 - 2075							
2075 - 2080							
2080 - 2085							
2085 - 2090							
2090 - 2095							
2095 >=							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

### 11. Remaining Tenor

From (>) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 1 year	25.132.268,03	0,08%	955	0,28%	4,86%	0,53	
1 - 2 years	37.802.281,16	0,12%	1.255	0,37%	4,88%	1,46	
2 - 3 years	37.901.610,38	0,12%	1.133	0,34%	4,72%	2,52	
3 - 4 years	55.025.582,15	0,17%	1.440	0,43%	4,80%	3,48	
4 - 5 years	78.943.505,93	0,24%	1.732	0,52%	4,84%	4,49	
5 - 6 years	100.640.792,65	0,31%	1.959	0,58%	5,13%	5,49	
6 - 7 years	129.558.991,59	0,40%	2.357	0,70%	4,96%	6,47	
7 - 8 years	103.922.762,80	0,32%	2.028	0,60%	4,91%	7,50	
8 - 9 years	106.435.639,42	0,33%	1.951	0,58%	4,97%	8,49	
9 - 10 years	141.535.695,68		2.510	0,75%	4,95%	9,51	
10 - 11 years	220.810.685,22	0,68%	4.108	1,22%	5,09%	10,51	
11 - 12 years	344.203.198,84	1,07%	6.069	1,80%	5,00%	11,46	
12 - 13 years	319.953.176,12	0,99%	5.693	1,69%	4,80%	12,49	
13 - 14 years	511.167.975,64	1,58%	8.421	2,50%	4,78%	13,50	
14 - 15 years	807.224.643,98	2,50%	12.201	3,63%	4,78%	14,47	
15 - 16 years	1.056.016.630,63	3,27%	13.848	4,12%	5,06%	15,51	
16 - 17 years	1.459.228.980,05	4,52%	17.696	5,26%	4,88%	16,47	
17 - 18 years	981.671.795,52	3,04%	11.640	3,46%	4,73%	17,49	
18 - 19 years	1.315.322.407,20	4,07%	14.385	4,28%	4,86%	18,51	
19 - 20 years	1.050.459.885,82	3,25%	11.917	3,54%	4,84%	19,44	
20 - 21 years	1.232.645.643,13	3,82%	13.330	3,96%	4,94%	20,51	
21 - 22 years	1.459.038.442,53	4,52%	15.402	4,58%	4,71%	21,50	
22 - 23 years	4.236.903.012,06	13,13%	39.549	11,76%	4,34%	22,57	
23 - 24 years	5.256.573.215,98	16,28%	44.813	13,33%	4,49%	23,47	
24 - 25 years	4.624.061.109,22	14,32%	39.353	11,70%	4,89%	24,45	
25 - 26 years	3.014.611.342,29	9,34%	27.254	8,10%	5,32%	25,48	
26 - 27 years	1.373.743.069,25	4,26%	12.933	3,85%	4,72%	26,29	
27 - 28 years	605.391.135,55	1,88%	6.144	1,83%	4,71%	27,50	
28 - 29 years	979.919.506,87	3,04%	8.726	2,59%	4,75%	28,58	
29 - 30 years	612.554.971,79	1,90%	5.455	1,62%	4,66%	29,22	
> 30 years	1.438.557,33	0,00%	40	0,01%	4,30%	30,00	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

## ABN AMRO Bank N.V.

### Monthly Investor Report: 1-2013

#### 12. Current Loan to Original Market Value

From ( > ) Until ( <= )	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
<= 10 %	42.957.205,81	0,13%	2.352	1,34%	4,77%	16,08	
10 % - 20 %	311.512.702,59	0,97%	6.813	3,88%	4,69%	17,71	
20 % - 30 %	861.811.285,23	2,67%	11.674	6,65%	4,67%	18,43	
30 % - 40 %	1.717.566.377,22	5,32%	16.473	9,39%	4,63%	19,06	
40 % - 50 %	2.881.457.218,51	8,93%	21.125	12,04%	4,62%	19,67	
50 % - 60 %	3.823.428.886,47	11,84%	22.540	12,85%	4,58%	20,19	
60 % - 70 %	4.057.462.838,17	12,57%	20.405	11,63%	4,61%	20,93	
70 % - 80 %	3.772.625.643,77	11,69%	15.937	9,09%	4,75%	22,07	
80 % - 90 %	4.639.618.878,56	14,37%	17.778	10,13%	4,79%	22,80	
90 % - 100 %	4.587.432.587,47		17.859	10,18%	4,94%	23,25	
100 % - 110 %	5.583.964.891,01	17,30%	22.462	12,80%	4,97%	23,50	
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

### 13. Current Loan to Indexed Market Value

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
<= 10 %	108.305.621,17	0,34%	4.770	2,72%	4,93%	13,26	
10 % - 20 %	576.719.129,88	1,79%	11.185	6,38%	4,83%	14,95	
20 % - 30 %	1.131.324.165,00	3,50%	14.182	8,08%	4,74%	16,78	
30 % - 40 %	1.667.265.697,61	5,17%	15.232	8,68%	4,69%	18,40	
40 % - 50 %	2.320.187.455,94	7,19%	16.667	9,50%	4,65%	19,36	
50 % - 60 %	3.077.231.421,85	9,53%	18.024	10,27%	4,62%	20,21	
60 % - 70 %	3.498.132.880,82	10,84%	17.222	9,82%	4,56%	20,99	
70 % - 80 %	2.913.248.004,26	9,02%	12.952	7,38%	4,70%	21,65	
80 % - 90 %	3.452.653.691,60	10,70%	13.578	7,74%	4,71%	22,35	
90 % - 100 %	4.071.967.404,23		15.141	8,63%	4,78%	23,04	
100 % - 110 %	3.771.792.816,62	11,68%	14.040	8,00%	4,83%	23,53	
110 % - 120 %	4.087.649.522,19	12,66%	16.066	9,16%	4,96%	24,01	
120 % - 130 %	1.603.360.703,64	4,97%	6.359	3,63%	5,22%	24,56	
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	



# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

### 14. Coupon

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
<= 0,50 %							
0,50 % - 1,00 %							
1,00 % - 1,50 %	787.100,31	0,00%	3	0,00%	1,32%	18,80	
1,50 % - 2,00 %	2.619.851,34	0,01%	9	0,00%	1,75%	23,27	
2,00 % - 2,50 %	507.757.861,03	1,57%	2.515	0,75%	2,34%	22,43	
2,50 % - 3,00 %	104.198.604,72	0,32%	522	0,16%	2,61%	24,81	
3,00 % - 3,50 %	192.668.429,45	0,60%	1.613	0,48%	3,41%	23,69	
3,50 % - 4,00 %	4.226.065.428,93	13,09%	43.127	12,82%	3,84%	20,80	
4,00 % - 4,50 %	6.621.811.537,50	20,51%	64.014	19,03%	4,30%	21,47	
4,50 % - 5,00 %	9.109.600.489,72		88.392	26,28%	4,78%	22,33	
5,00 % - 5,50 %	7.014.868.681,89	21,73%	77.123	22,93%	5,26%	22,27	
5,50 % - 6,00 %	3.474.894.585,53	10,76%	43.766	13,01%	5,75%	21,13	
6,00 % - 6,50 %	868.617.702,58	2,69%	12.520	3,72%	6,22%	18,90	
6,50 % - 7,00 %	132.253.292,25	0,41%	2.137	0,64%	6,72%	15,79	
7,00 % >	23.694.949,56	0,07%	556	0,17%	7,41%	12,47	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

### 15. Remaining Fixed Interest

From ( > ) Until ( <= )	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 1	5.985.316.814,52	18,54%	66.168	19,68%	4,17%	20,77	
1 - 2	2.407.584.897,03	7,46%	30.023	8,93%	4,98%	19,76	
2 - 3	3.572.062.905,81	11,07%	37.948	11,28%	4,32%	20,32	
3 - 4	3.806.080.636,00	11,79%	37.841	11,25%	4,58%	21,93	
4 - 5	4.349.713.979,54	13,48%	43.559	12,95%	4,94%	22,79	
5 - 6	3.238.598.327,40	10,03%	33.391	9,93%	5,40%	22,90	
6 - 7	1.230.832.660,52	3,81%	14.534	4,32%	5,56%	21,17	
7 - 8	1.278.884.777,32	3,96%	13.393	3,98%	4,75%	21,49	
8 - 9	2.285.386.242,31	7,08%	21.030	6,25%	4,90%	23,00	
9 - 10	876.084.198,07		9.030	2,69%	5,19%	23,06	
10 - 11	213.160.284,40	0,66%	2.304	0,69%	5,43%	21,57	
11 - 12	103.388.962,47	0,32%	1.251	0,37%	5,56%	20,09	
12 - 13	785.480.846,70	2,43%	6.864	2,04%	4,46%	21,89	
13 - 14	724.305.287,60	2,24%	6.443	1,92%	4,87%	22,61	
14 - 15	573.144.429,73	1,78%	4.999	1,49%	5,13%	23,06	
15 - 16	123.665.614,79	0,38%	1.215	0,36%	5,90%	23,35	
16 - 17	24.591.241,55	0,08%	271	0,08%	6,09%	21,94	
17 - 18	36.260.165,17	0,11%	332	0,10%	5,49%	21,21	
18 - 19	86.787.437,51	0,27%	790	0,23%	5,67%	22,61	
19 - 20	59.174.466,86	0,18%	501	0,15%	5,68%	23,00	
20 - 21	44.214.360,45	0,14%	370	0,11%	5,50%	20,79	
21 - 22	26.326.222,47	0,08%	238	0,07%	5,36%	21,61	
22 - 23	244.192.203,04	0,76%	2.005	0,60%	4,66%	22,58	
23 - 24	67.622.623,80	0,21%	600	0,18%	5,07%	23,74	
24 - 25	65.310.464,28	0,20%	550	0,16%	5,34%	24,58	
25 - 26	38.608.612,56	0,12%	361	0,11%	5,99%	25,73	
26 - 27	10.500.455,92	0,03%	96	0,03%	6,20%	26,19	
27 - 28	3.919.577,07	0,01%	32	0,01%	5,72%	27,52	
28 - 29	13.051.417,75	0,04%	106	0,03%	5,62%	28,70	
29 - 30	5.588.402,17	0,02%	52	0,02%	5,60%	29,22	
30 >=							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

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### 16. Interest Payment Type

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
Fixed	29.335.058.064,97	90,88%	306.260	91,07%	4,89%	21,77	
Floating	2.944.780.449,84	9,12%	30.037	8,93%	3,54%	21,03	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

## ABN AMRO Bank N.V.

### Monthly Investor Report: 1-2013

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#### 17. Property Description

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Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
House	28.262.465.771,61	87,55%	150.998	86,08%	4,75%	21,58	
Apartment	3.972.000.583,18	12,30%	24.121	13,75%	4,87%	22,58	
House / Business (< 50%)							
Business							
Other	45.372.160,02	0,14%	299	0,17%	5,40%	24,39	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

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## ABN AMRO Bank N.V.

### Monthly Investor Report: 1-2013

#### 18. Geographical Distribution

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
Drenthe	768.154.591,31	2,38%	4.894	2,79%	4,69%	21,36	
Flevoland	781.994.995,09	2,42%	4.442	2,53%	4,86%	21,75	
Friesland	836.583.840,39	2,59%	5.668	3,23%	4,71%	21,45	
Gelderland	3.576.545.058,14	11,08%	19.575	11,16%	4,69%	21,59	
Groningen	927.823.242,87	2,87%	6.761	3,85%	4,79%	21,48	
Limburg	1.656.394.127,36	5,13%	10.541	6,01%	4,82%	20,98	
Noord-Brabant	5.001.762.978,25	15,50%	27.241	15,53%	4,75%	21,68	
Noord-Holland	6.735.300.230,25	20,87%	31.707	18,08%	4,75%	22,16	
Overijssel	1.663.082.307,67	5,15%	10.537	6,01%	4,72%	21,52	
Utrecht	2.818.896.150,09		13.495	7,69%	4,75%	21,83	
Zeeland	536.312.445,17	1,66%	3.681	2,10%	4,83%	21,11	
Zuid-Holland	6.976.988.548,22	21,61%	36.876	21,02%	4,82%	21,64	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

## ABN AMRO Bank N.V.

### Monthly Investor Report: 1-2013

#### 19. Construction Deposits

(as percentage of net principal amount)

From ( > ) Until (<=)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
< 10	32.226.076.857,92	99,83%	175.282	99,92%	4,76%	21,70	
10 - 20	27.136.430,61	0,08%	73	0,04%	4,83%	25,55	
20 - 30	13.170.677,88	0,04%	29	0,02%	4,51%	25,07	
30 - 40	4.295.373,07	0,01%	14	0,01%	4,85%	25,57	
40 - 50	3.229.285,30	0,01%	7	0,00%	5,01%	26,79	
50 - 60	2.123.715,25	0,01%	5	0,00%	4,75%	27,61	
60 - 70	2.380.901,40	0,01%	4	0,00%	4,48%	28,18	
70 - 80							
80 - 90	145.378,00	0,00%	1	0,00%	4,60%	22,36	
90 - 100	1.279.895,38		3	0,00%	3,82%	26,45	
100 >=							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>175.418</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

**ABN AMRO Bank N.V.**

**Monthly Investor Report: 1-2013**

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**20. Occupancy**

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Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
Owner Occupied	32.279.838.514,81	100,00%	336.297	100,00%	4,76%	21,70	
Buy-to-let							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

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## ABN AMRO Bank N.V.

### Monthly Investor Report: 1-2013

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#### 21. Loanpart Payment Frequency

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Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
Monthly	32.279.838.514,81	100,00%	336.297	100,00%	4,76%	21,70	
Quarterly							
Half-yearly							
Yearly							
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

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# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

### 22. NHG

Description	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average LTMV
NHG							
Non-NHG	32.279.838.514,81	100,00%	336.297	100,00%	4,76%	21,70	
<b>Total</b>	<b>32.279.838.514,81</b>	<b>100,00%</b>	<b>336.297</b>	<b>100,00%</b>	<b>4,76%</b>	<b>21,70</b>	

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

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### 23. Glossary

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<b>Term</b>	<b>Definition / Calculation</b>
Constant Default Rate (CDR)	
Constant Prepayment Rate (CPR)	
Construction Deposits	
Current Loan to Foreclosure Value	
Current Loan to Indexed Foreclosure Value	
Current Loan to Indexed Market Value	
Current Loan to Market Value	
Debt Service to Income	
Delinquencies	
Foreclosure	
Loan to Income	
Loss	
Loss severity	
Original Loan to Foreclosure Value	
Original Loan to Market Value	
Payment Ratio	
Post-foreclosure recovery	
Principal Deficiency Ledger (PDL)	
Principal Payment Rate (PPR)	
Remaining Tenor	
Repossession	
Sales recovery	
Saving Deposits	
Seasoning	
Weighted Average Maturity	
Weighter Average Life	

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

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### 24. Contact Information

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**Issuer**

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP Amsterdam  
The Netherlands

**Arranger**

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP Amsterdam  
The Netherlands

**Listing Agent**

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP Amsterdam  
The Netherlands

**Registrar**

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP Amsterdam  
The Netherlands

**Principal Paying Agent**

ABN AMRO Bank N.V.  
Kemelstede 2  
4817 ST Breda  
The Netherlands

**Legal Advisor**

Clifford Chance LLP  
Droogbak 1A  
1013 GE Amsterdam  
The Netherlands

# ABN AMRO Bank N.V.

## Monthly Investor Report: 1-2013

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### 25. Contact Information (2)

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#### **CBC**

ABN AMRO Covered Bond Company B.V.

Frederik Roeskestraat 123

1076 EE Amsterdam

The Netherlands

#### **Security Trustee**

Stichting Trustee ABN AMRO Covered Bond Company

Claude Debussylaan 24

1082 MD Amsterdam

The Netherlands