

SUPPLEMENT DATED 9 OCTOBER 2026 TO THE CB1 BASE PROSPECTUS DATED 21 AUGUST 2026



ABN AMRO Bank N.V.

(incorporated in The Netherlands with its statutory seat in Amsterdam and registered in the Commercial Register of the Chamber of Commerce under number 34334259)

Covered Bond Programme 1

This supplement (the "**Supplement**") is supplemental to, forms part of and must be read and construed in conjunction with the base prospectus dated 21 August 2026 (the "**CB Base Prospectus**") consisting of separate documents in relation to Issuer's Covered Bond Programme 1 (the "**CB Programme**") guaranteed as to payments of interest and principal by ABN AMRO Covered Bond Company B.V. (the "**CBC**") in connection with the application (to be made for Covered Bonds to be admitted to listing on the Official List of the Irish Stock Exchange plc (trading as Euronext Dublin) ("**Euronext Dublin**")) and to trading on the regulated market of Euronext Dublin.

The CB Base Prospectus comprises of the registration document of the Issuer dated 2 June 2026, as supplemented on 14 August 2026 and as further supplemented from time to time (the "**Registration Document**") and the securities note dated 21 August 2026 (in relation to the CB Programme, the "**CB Securities Note**"), respectively.

This Supplement, together with the CB Base Prospectus, constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129 (as amended, the "**Prospectus Regulation**"). Terms given a defined meaning in the CB Base Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Supplement. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the CB Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference into the CB Base Prospectus, the statements in (a) above will prevail.

ABN AMRO Bank N.V. (in its capacity as Issuer) accepts responsibility for the information contained in this Supplement and the CBC accepts responsibility for the information relating to the CBC contained in this Supplement, and each declares that, to the best of its knowledge, the information (in case of the CBC, as such information relates to it) contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

This Supplement constitutes a supplement for the purposes of Article 23 of the Prospectus Regulation. The Central Bank, as competent authority under the Prospectus Regulation, has approved this Supplement. The Central Bank only has approved this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval is not to be considered as an endorsement of the Issuer or the CBC nor as an endorsement of the quality of any Covered Bonds and/or Guarantee that are the subject of the CB Base Prospectus, as supplemented from time to time. Investors should make their own assessment as to the suitability of investing in such

Covered

Bonds.

Arranger

ABN AMRO

No person has been authorised to give any information or to make any representation not contained in or not consistent with this Supplement or the CB Base Prospectus, the applicable Final Terms or any document incorporated by reference herein or therein, or any other information supplied in connection with the CB Programme or the Covered Bonds and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer, the CBC, the Arranger, the Trustee or any Dealer.

This Supplement and the CB Base Prospectus do not, and are not intended to, constitute an offer to sell or a solicitation of an offer to buy any of the Covered Bonds by or on behalf of the Issuer, the CBC, the Arranger, the Trustee or any Dealer in any jurisdiction in which such offer or solicitation is not authorised or in which the person making such offer or solicitation is not qualified to do so or to any person to whom it is unlawful to make such offer or solicitation in such jurisdiction.

Neither this Supplement, the CB Base Prospectus nor any other information supplied in connection with the CB Programme should be considered as a recommendation by the Issuer, the CBC, the Arranger, the Trustee or any Dealer that any recipient of this Supplement, the CB Base Prospectus or any other information supplied in connection with the CB Programme should purchase any Covered Bonds. Accordingly, no representation, warranty or undertaking, express or implied, is made by the Arranger, the Trustee or any Dealer in their capacity as such. Each investor contemplating purchasing any Covered Bonds should make its own independent investigation of the financial condition and affairs, and its own appraisal of the creditworthiness, of the Issuer and the CBC.

Neither the delivery of this Supplement, the CB Base Prospectus nor the offering, sale or delivery of any Covered Bonds shall in any circumstances imply that the information contained herein concerning the Issuer is correct at any time subsequent to the dates thereof or that any other information supplied in connection with the CB Programme or the Covered Bonds is correct as of any time subsequent to the date indicated in the document containing the same. The Arranger, the Trustee and any Dealer expressly do not undertake to review the financial condition or affairs of the Issuer, the CBC or the Originators during the life of the CB Programme.

The Issuer, the CBC, the Originators, the Arranger, the Trustee and any Dealer do not represent that this Supplement or the CB Base Prospectus may be lawfully distributed, or that Covered Bonds may be lawfully offered, in compliance with any applicable registration or other requirements in any jurisdiction. In particular, unless specifically indicated to the contrary in the applicable Final Terms, no action has been taken by the Issuer, the CBC, the Originators, the Arranger, the Trustee or any Dealer appointed under the CB Programme which is intended to permit a public offering of the Covered Bonds or distribution of this Supplement or the CB Base Prospectus in any jurisdiction where action for that purpose is required. Accordingly, the Covered Bonds may not be offered or sold, directly or indirectly, and neither this Supplement, the CB Base Prospectus, together with its attachments, nor any advertisement or other offering material may be distributed or published in any jurisdiction where such distribution and/or publication would be prohibited and each Dealer (if any) will be required to represent that all offers and sales by it will be made on these terms.

The distribution of this Supplement, the CB Base Prospectus and the offer or sale of Covered Bonds may be restricted by law in certain jurisdictions. Persons into whose possession this Supplement, CB Base Prospectus or any Covered Bonds come must inform themselves about, and observe, any such restrictions. See "Subscription and Sale" on pages 138 through 142 of the CB Securities Note. In particular, the Covered Bonds and the Guarantee have not been and will not be registered under the

United States Securities Act of 1933, as amended (the "**Securities Act**") or with any securities regulatory authority of any state or other jurisdiction of the United States. The Bearer Covered Bonds are in bearer form and are subject to United States tax law requirements. Subject to certain exceptions, the Covered Bonds may not be offered, sold or delivered within the United States or to U.S. persons.

The purpose of this Supplement is to:

1. disclose that on or around 9 October 2026 (the "**2026 Programme Supplement Date**") (i) Florius B.V. will accede to the CB Programme in the capacity of Initial Originator, (ii) ABN AMRO Hypotheken Groep B.V. will legally demerge its Florius Hypotheken Business to Florius B.V. as acquiring entity and (iii) ABN AMRO Hypotheken Groep B.V. as disappearing entity will legally merge into ABN AMRO Bank as acquiring entity;
2. disclose and update certain risks in the risk factors *"Set-Off by Borrowers: The CBC's rights and the Trustee's enforcement of pledges in respect of Transferred Receivables may be limited by Borrowers' set-off rights against Originators. As a result, the CBC and/or the Trustee may be unable to meet their payment obligations fully and/or timely under the Transaction Documents to holders of the Covered Bonds."* and *"The Deduction Risk may apply, which in turn could adversely affect the ability of the CBC to meet fully and/or timely its obligations under the Guarantee."* under paragraph "B. Set-off risks and other defences that may affect the proceeds under the Transferred Receivables" of Section B.1 (Covered Bonds) under Section B. (Risk Factors), following the changes set out in paragraph 1 above; and
3. make supplementary and consequential changes in the CB Base Prospectus in respect of the disclosure referred to under the paragraphs above.

The Issuer confirms that, save as disclosed in this Supplement, no significant new factor, material mistake or inaccuracy relating to information included in the CB Base Prospectus and relating to the Issuer and the Covered Bonds issued by it under the Programme has arisen since the publication of such Base Prospectus.

AMENDMENTS OR ADDITIONS TO THE CB BASE PROSPECTUS

With effect from the date of this Supplement the information appearing in, or incorporated by reference into, the CB Base Prospectus shall be supplemented in the manner described below (references to page numbers are to the pages of the CB Base Prospectus dated 21 August 2026):

Section B. (Risk Factors)

1. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 46 under paragraph "B. *Set-off risks and other defences that may affect the proceeds under the Transferred Receivables*" the fifth and sixth paragraph of the risk factor entitled "*Set-Off by Borrowers: The CBC's rights and the Trustee's enforcement of pledges in respect of Transferred Receivables may be limited by Borrowers' set-off rights against Originators. As a result, the CBC and/or the Trustee may be unable to meet their payment obligations fully and/or timely under the Transaction Documents to holders of the Covered Bonds*" will be replaced by:

"Furthermore, in respect of Bank Savings Loans, amounts standing to a Bank Savings Account will if the deposit guarantee scheme is activated in respect of the Bank Savings Deposit Bank by DNB or the Bank Savings Deposit Bank is declared bankrupt (*failliet*), by operation of law, be set-off against the related Bank Savings Loan, irrespective of whether the Bank Savings Loan is owed to the Bank Savings Deposit Bank or a third party, such as an Originator (including a Relevant Bank Savings Loan Originator) or the CBC.

To mitigate set-off risk relating to Bank Savings Receivables, the Bank Savings Deposit Bank has entered into a Master Sub-Participation Agreement prior to its first transfer of Bank Savings Receivables to the CBC in accordance with the Guarantee Support Agreement."

2. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 46 under paragraph "B. *Set-off risks and other defences that may affect the proceeds under the Transferred Receivables*" the following text will be inserted at the end of the eighth paragraph of the risk factor entitled "*Set-Off by Borrowers: The CBC's rights and the Trustee's enforcement of pledges in respect of Transferred Receivables may be limited by Borrowers' set-off rights against Originators. As a result, the CBC and/or the Trustee may be unable to meet their payment obligations fully and/or timely under the Transaction Documents to holders of the Covered Bonds*":

"In particular, this risk arises in relation to the Demerger of ABN AMRO Hypotheken Groep if and when the Florius Demerger Effective Date occurs, as Eligible Receivables originated by ABN AMRO Hypotheken Groep as part of the Florius Hypotheken Business, and transferred to the CBC, may be subject to a Borrower invoking set-off against ABN AMRO Hypotheken Groep (and subsequently ABN AMRO Bank when the remaining assets and liabilities of ABN AMRO Hypotheken Groep are acquired by ABN AMRO Bank as part of the Merger of ABN AMRO Hypotheken Groep if and when the AAHG Merger Effective Date occurs) in relation to claims of such Borrower resulting from an account relationship (including in relation to Bank Savings Accounts)."

3. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 46 under paragraph "B. *Set-off risks and other defences that may affect the proceeds under the Transferred Receivables*" the ninth paragraph of the risk factor entitled "*Set-Off by Borrowers: The CBC's rights and the Trustee's enforcement of pledges in respect of Transferred Receivables may be limited by Borrowers' set-off rights against Originators. As a result, the CBC and/or the Trustee may be unable to meet their payment obligations fully and/or timely under the Transaction Documents to holders of the Covered Bonds*" will be replaced by:

"The Guarantee Support Agreement provides that (i) each Originator that acquired an Eligible Receivable or the associated Loan Agreement from another originator pursuant to a Demerger warrants and represents in respect of such Eligible Receivable that the general intent of the relevant Demerger was that the entire legal relationship with the relevant Borrower (including any due and payable payment obligations owed by the Demerged Originator to such Borrower) would be transferred to the relevant Originator (save for the (part of) the legal relationship between the relevant Borrowers and ABN AMRO Hypotheken Groep in relation to the Bank Savings Accounts, which legal relationships are excluded from the Demerger of ABN AMRO Hypotheken Groep of the Florius Hypotheken Business into Florius) and (ii) if nevertheless a Borrower sets off amounts due to it by a Demerged Originator against the relevant Transferred Receivable, the relevant Originator will pay to the CBC an amount equal to the amount so set-off. The CBC therefore incurs a credit risk on the relevant Originator, which may lead to losses under the Covered Bonds. In addition, as set out above, set-off risk relating to Bank Savings Receivables is mitigated through the Bank Savings Deposit Bank (being ABN AMRO Hypotheken Groep and if the AAHG Merger Effective Date occurs, ABN AMRO Bank) having entered into a Master Sub-Participation Agreement prior to its first transfer of Bank Savings Receivables to the CBC in accordance with the Guarantee Support Agreement."

4. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 49 under paragraph "B. *Set-off risks and other defences that may affect the proceeds under the Transferred Receivables*" the reference to "ABN AMRO Hypotheken Groep" in the second paragraph of the risk factor entitled "*The Deduction Risk may apply, which in turn could adversely affect the ability of the CBC to meet fully and/or timely its obligations under the Guarantee.*" will be replaced by "the Bank Savings Deposit Bank".
5. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 55 under paragraph "B. *Set-off risks and other defences that may affect the proceeds under the Transferred Receivables*" the paragraph entitled "4.5 *Category 4 Receivables originated by ABN AMRO Hypotheken Groep*" in the risk factor entitled "*The Deduction Risk may apply, which in turn could adversely affect the ability of the CBC to meet fully and/or timely its obligations under the Guarantee.*" will be replaced by:

"4.5 *Category 4 Receivables originated by Relevant Savings Loan Originator*

In respect of certain Savings Loans originated by the Relevant Savings Loan Originator, the relevant conditions applicable to the related savings insurance policy provide that, if (part of) the Savings Receivable is transferred to the relevant insurer (for example, pursuant to a Master

Transfer Agreement), in the event of termination of the relevant savings insurance policy the insurer is entitled to set-off the commutation payment in respect of the relevant insurance policy against the part of the relevant Savings Receivable that has been transferred to such insurer. In addition, the relevant mortgage conditions provide that if and to the extent that (i) the insurer has deposited the Savings with the Relevant Savings Loan Originator and (ii) the Relevant Savings Loan Originator is unable to repay the relevant savings amount to the relevant insurer, such insurer is entitled to deduct such amounts unpaid by the Relevant Savings Loan Originator from any Proceeds payable by it to the relevant Borrower under the relevant savings insurance policy. The relevant mortgage conditions do not provide whether the Borrower is in such case discharged from its corresponding payment obligations vis-à-vis the Relevant Savings Loan Originator (or the CBC) under the relevant Savings Receivable. The Issuer has been advised that also for Eligible Receivables of this category, the Deduction Risk cannot be excluded. As set out above, unless and until a Master Sub-Participation Agreement is in effect in relation to such Category 4 Receivables, an amount calculated on the basis of a method notified to the Rating Agencies related to the relevant paid-in savings premium amounts will be deducted for the purposes of the Asset Cover Test and the Amortisation Test in relation to such Category 4 Receivables. If the Originators do not transfer additional Eligible Assets if required under or pursuant to the Guarantee Support Agreement, the Asset Cover Test or the Amortisation Test, as the case may be, may be breached. Such failure of the Originators to transfer additional Eligible Assets if required may result in the CBC having insufficient funds available to meet its obligations under the Guarantee and this may result in losses under the Covered Bonds."

6. In section B. (*Risk Factors*) under section 3. (*Risk Factors Regarding the Transferred Receivables, Security Rights and Set-off*) of section B.1 (*Covered Bonds*) on page 57 under paragraph "B. Set-off risks and other defences that may affect the proceeds under the Transferred Receivables", the first paragraph of the paragraph entitled "6 Products with savings part (but no investment part and no Mixed Insurance Policy) - The Bank Savings Deduction Risk (as defined above) may apply to Loans with savings part but no investment part and no Mixed Insurance" in the risk factor entitled "The Deduction Risk may apply, which in turn could adversely affect the ability of the CBC to meet fully and/or timely its obligations under the Guarantee." will be replaced by:

"Certain Eligible Receivables relate to a mortgage loan agreement between the relevant Borrower and the Relevant Bank Savings Loan Originator (other than the Bank Savings Deposit Bank), which is connected to a Bank Savings Account which is, pursuant to the relevant mortgage loan agreement, required to be held in the name of the relevant Borrower with the Bank Savings Deposit Bank". The intention is that at maturity the Loan Savings will be used to repay the loan, in whole or in part."

Section C. (*Structure Diagram; Principal Transaction Parties*)

7. In section C. (*Structure Diagram; Principal Transaction Parties*) under subsection C.2 (*Principal Transaction Parties*) on page 66, the text in the second column of the eleventh row entitled "Initial Originators:" will be replaced by:

"ABN AMRO Bank, ABN AMRO Hypotheken Groep B.V. (until the AAHG Merger Effective Date and, from the AAHG Merger Effective Date, to be construed as a reference to ABN

AMRO Bank), Florius B.V. (as of the Florius Accession Effective Date) and Moneyou B.V. ("**Moneyou**").

Section 3 (*Guarantee Support*)

8. In section 3. (*Guarantee Support*) under subsection 3.1 (*Transfers*) on page 159, the first paragraph will be replaced by:

"As consideration for the CBC assuming the Guarantee, and so as to enable the CBC to meet its obligations under the Guarantee, the Originators have agreed in the guarantee support agreement dated the Programme Date between the Issuer, the relevant Initial Originators, the CBC and the Trustee ("**Guarantee Support Agreement**") to transfer Eligible Assets to the CBC. The transfers are effectuated as follows:".

9. In section 3. (*Guarantee Support*) under subsection 3.1 (*Transfers*) on page 161, the following text will be inserted in the seventh paragraph at the end of limb (vi):

", which Residual Claim has not been retransferred to the relevant Originator."

10. In section 3. (*Guarantee Support*) under subsection 3.3 (*Eligible Assets*) on page 168, the following definitions will be inserted after the definition of "AAHG Bank Savings Receivable" and before the definition of "Adverse Claim":

""**AAHG Merger Effective Date**" means the date on which ABN AMRO Hypotheken Groep as Merged Originator will have effectively Merged into ABN AMRO Bank;

"**ABN AMRO Hypotheken Groep**" means ABN AMRO Hypotheken Groep B.V.;".

11. In section 3. (*Guarantee Support*) under subsection 3.3 (*Eligible Assets*) on page 168, the following definition will be inserted after the definition of "Article 129 CRR" and before the definition of "Bank Savings Receivable":

""**Bank Savings Deposit Bank**" means prior to the AAHG Merger Effective Date, ABN AMRO Hypotheken Groep, and following the AAHG Merger Effective Date, ABN AMRO Bank."

12. In section 3. (*Guarantee Support*) under subsection 3.3 (*Eligible Assets*) on page 171, the following text will be inserted at the end of item 3.(i) in paragraph E. (*Security*):

", which receivable (including but not limited to any Residual Claim) secured by the Related Security has not been retransferred to the relevant Originator;".

13. In section 3. (*Guarantee Support*) under subsection 3.3 (*Eligible Assets*) on page 173, the following definitions will be inserted in paragraph I. (*Specific Products*) after item 9. and before the definition of "Lending Criteria":

""**Florius Accession Effective Date**" means 23:59 hours (CET) on the day prior to the Florius Demerger Effective Date;

"**Florius Demerger Effective Date**" means the date on which ABN AMRO Hypotheken Groep as Demerged Originator will have effectively Demerged the Relevant Assets and Liabilities relating to the Florius Hypotheken Business to Florius;

"Florius Hypotheken Business" means the mortgage loan business of ABN AMRO Hypotheken Groep labelled 'Florius'."

14. In section 3. (*Guarantee Support*) under subsection 3.3 (*Eligible Assets*) on page 174, the following definitions will be inserted after the definition of "Related Security" and before the definition of "Residential Subsidy Right":

"Relevant Bank Savings Loan Originator" means prior to the Florius Demerger Effective Date, ABN AMRO Hypotheken Groep, and following the Florius Demerger Effective Date, Florius.

"Relevant Savings Loan Originator" means prior to the Florius Demerger Effective Date, ABN AMRO Hypotheken Groep, and following the Florius Demerger Effective Date, Florius."

15. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) on page 185, the first three paragraphs will be replaced by :

"The entities that act as transferor of Eligible Assets to the CBC under the Guarantee Support Agreement (the **"Originators"**) are:

- (i) ABN AMRO Bank, ABN AMRO Hypotheken Groep (until the AAHG Merger Effective Date and, from the AAHG Merger Effective Date, to be construed as a reference to ABN AMRO Bank), Florius B.V. (**"Florius"**) (as of the Florius Accession Effective Date) and Moneyou (the **"Initial Originators"**); and
- (ii) any other member of the Group that will accede to, amongst others, the Programme Agreement as an Originator (the **"New Originators"**).

No member of the Group other than the Initial Originators have acceded to the Programme Agreement as an Originator since the establishment of the Programme, save that (i) prior to the Legal Demerger pursuant to which ABN AMRO Bank became an Originator, The Royal Bank of Scotland N.V. (previously named ABN AMRO Bank N.V.) acted as Originator and (ii) Florius will accede to the Programme Agreement as Initial Originator as of the Florius Accession Effective Date. Prior to 17 October 2011, Combi-Hypotheken B.V., Combi Voordeel Hypotheken B.V., MNF Bank N.V. and Albank B.V acted as Originators under the Programme, although they are no longer Originators under the Programme.

On 10 August 2015 the legal merger (*juridische fusie*) in accordance with article 2:309 of the Dutch Civil Code between ABN AMRO Hypotheken Groep and WoonNexxt Hypotheken B.V. (**"WoonNexxt"**) became effective, whereby ABN AMRO Hypotheken Groep as acquiring entity (*verkrijgende rechtspersoon*) acquired by operation of law all assets and liabilities from WoonNexxt as disappearing entity (*verdwijnende rechtspersoon*). Prior to such legal merger becoming effective WoonNexxt acted as Originator under the Programme.

It is expected that on the Florius Demerger Effective Date, ABN AMRO Hypotheken Groep will by way of legal demerger (*juridische afsplitsing*) demerge its Florius Hypotheken Business to Florius (as acquiring entity). The Florius Accession Effective Date shall occur prior to the Florius Demerger Effective Date.

It is furthermore expected that on the AAHG Merger Effective Date, which is expected to occur following the Florius Demerger Effective Date, ABN AMRO Hypotheken Groep as disappearing entity will, by way of legal merger, merge into ABN AMRO Bank as acquiring entity pursuant to which all remaining assets and liabilities of ABN AMRO Hypotheken Groep (including, without limitation, all assets and liabilities of ABN AMRO Hypotheken Groep as Bank Savings Deposit Bank) are acquired by ABN AMRO Bank.

The Florius Demerger Effective Date and the AAHG Merger Effective Date are expected to occur on or around 10 October 2026 and 11 October 2026, respectively. The occurrence of the Florius Demerger Effective Date and the AAHG Merger Effective Date will be confirmed by the Administrator in the first Monthly Investor Report issued thereafter."

16. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Introduction" on page 185, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Bank".
17. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the second bullet of the paragraph entitled "Mortgage loan origination, underwriting and servicing - Origination - Origination channels" on page 185, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Hypotheken Groep (and following the Florius Effective Demerger Date, Florius)".
18. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Origination - Offering process and procedures" on page 186, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Bank".
19. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the first sentence of the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Underwriting criteria" on page 186, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Bank".
20. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Underwriting criteria" on page 187, the third paragraph will be replaced by:

"Prior to 2008, ABN AMRO Bank and its subsidiaries have been flexible in accepting exceptions to the mortgage underwriting criteria where appropriate circumstances applied. From 2008 onwards ABN AMRO Hypotheken Groep revised its policy resulting in stricter acceptance criteria and less flexibility to make exceptions to the mortgage underwriting criteria. However, overrides are still possible within the Code of Conduct as long as they are well explained. All overrides of the mortgage underwriting criteria must be approved specifically. The exception criteria are based on a policy set up by ABN AMRO Bank."
21. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Property Valuation Procedures" on page 187, limb (i) will be replaced by:

"(i) for further advances where the lender of record is ABN AMRO Bank (or where the lender of record was ABN AMRO Hypotheken Groep, as applicable), if the principal amount of the further advance together with the aggregate principal outstanding amount of all other mortgage receivables secured on the same property does not exceed 85% of the value of the property;"
22. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Early arrear collection process (0 to 90 days)" on page 188, in the second bullet "ABN AMRO Hypotheken Groep" will be replaced by "Florius".
23. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Late arrear collection

process (90+ days)" on page 189, in the second bullet "ABN AMRO Hypotheken Groep" will be replaced by "Florius".

24. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Mender B.V. (formerly known as HypoCasso B.V.)" on page 190, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Bank".
25. In section 3. (*Guarantee Support*) under subsection 3.6 (*Originators*) in the paragraph entitled "Mortgage loan origination, underwriting and servicing - Underwriting – Risk Management" on page 190, "ABN AMRO Hypotheken Groep" will be replaced by "ABN AMRO Bank".

Section 5 (*Servicing and Custody*)

26. In section 5. (*Servicing and Custody*) under subsection 5.1 (*Servicing*), the first paragraph on page 207 will be replaced by:

"Pursuant to the terms of a servicing agreement entered into on the Programme Date and between the CBC, the relevant Initial Originators, ABN AMRO Bank (as Issuer and in its capacity as servicer, the "Initial Servicer") and the Trustee (the "**Initial Servicing Agreement**"), the Initial Servicer has agreed to service on behalf of the CBC the Portfolio, unless any New Originator and the Initial Servicer agree that such New Originator or a third party servicer shall act as servicer in relation to Eligible Receivables transferred by such New Originator to the CBC subject to fulfilling the Servicer Criteria (as described below).".

27. In section 5. (*Servicing and Custody*) under subsection 5.1 (*Servicing*) in limb (b) of the eleventh paragraph on page 208, the (first) reference to "ABN AMRO Hypotheken Groep B.V." will be replaced by "Florius B.V.".