

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 January 2020 - 31 January 2020

Reporting Date: 26 February 2020

AMOUNTS ARE IN EURO

securitisation@intertrustgroup.com

www.intertrustgroup.com



Report Version 2.2 - October 2017

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series Number 1 - Tranche Number 1	XS1327151228	EUR	750,000,000	750,000,000	0.2500%	01/12/15	01/12/20		Pass-through	L1
Series Number 2 - Tranche Number 2	XS1418849482	EUR	500,000,000	500,000,000	0.2500%	25/05/16	25/05/23		Pass-through	L1
Series Number 3 - Tranche Number 3	XS1637329639	EUR	500,000,000	500,000,000	0.7500%	27/06/17	27/06/27		Pass-through	L1
Series Number 4 - Tranche Number 1	XS1720933297	EUR	500,000,000	500,000,000	0.3750%	21/11/17	21/11/24		Pass-through	L1

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

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, this bond would satisfy the eligibility criteria for its classification as a Level 1 or Level 2 asset 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

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Asset Cover Test

Asset Cover Test

A	2,483,315,546.42
B	9,848,401.21
C	0.00
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

A+B+C+D+E-X-Y-Z	2,493,163,947.63
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Outstanding bonds	2,250,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	110.81%

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	90.00%
% of Index Decreases	100.00%
Reserve Fund	9,848,401.21
Reserve Account Required Account*	5,383,346.99
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,266,393.48

Ratings

S&P	AAA
Moody's	N/A
Fitch	AAA

Other

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

Overcollateralisation

Legally required minimum OC	5.00%
Documented minimum OC	10.00%
Available Nominal OC	19.21%

First Regulatory Current Balance Amount test

Ratio	119%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	119%
Pass / Fail	Pass

* Interest accrual based on Calculation Date

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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*
CBC ACCOUNT BANK	BNG Bank N.V.	/ A	/ AAA	/	/	F1 / A	F1+ / AAA	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
ISSUER	AEGON Bank N.V.	A-1 / A	A-1+ / A+	/	/	F1 / A	F2 / A-	/	/	Set off retail savings at issuer account above deposit guarantee scheme

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

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Ledgers & Investments

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	0.00
Required Liquidity Buffer	0.00
Inflows	0.00
Cash	9,848,401.21
Bonds	0.00
Available Liquidity Buffer	9,848,401.21

Regulatory Information

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

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

(a) it receives portfolio information at least on:

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

value of the cover pool table Portfolio characteristics

value of the outstanding covered bonds table Covered Bonds

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

geographical distribution of cover assets table 14 Geographical Distribution

type of cover assets table Portfolio Characteristics

loan size table 3 Outstanding Loan Amount

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

table 10 Coupon for coupons of mortgages

table Counterparty Ratings & Triggers for IRS/TRS information

See base prospectus for information about hedging

Only EUR denominated mortgages: see BP

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

maturity structure of cover assets table 6 Legal Maturity

maturity structure of covered bonds table Covered Bonds

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

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

Overcollateralisation

Legally required minimum OC table Asset Cover Test

Documented minimum OC table Asset Cover Test

Nominal OC table Asset Cover Test

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Stratifications

Portfolio Characteristics

Principal amount	2,854,735,351.29
Value of saving deposits	177,526,678.72
Net principal balance	2,677,208,672.57
Construction Deposits	996,418.85
Net principal balance excl. Construction and Saving Deposits	2,676,212,253.72

Number of loans	16,113
Number of loanparts	30,953
Average principal balance (borrower)	166,152.09
Average principal balance (loanpart)	86,492.70
Weighted average current interest rate	3.26%
Weighted average maturity (in years)	26.01
Weighted average remaining time to interest reset (in years)	13.12
Weighted average seasoning (in years)	5.64
Weighted average CLTOMV	76.82%
Weighted average CLTIMV	60.74%
Maximum current interest rate	7.40%
Minimum current interest rate	1.10%

Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

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1. Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0.24	2,671,362,777.98	99.78%	16,071	99.74%	3.26%	26.01	60.72%
<=	30 days	11,036.08	2,610,267.11	0.10%	20	0.12%	3.97%	25.69	61.91%
30 days	60 days	11,761.66	1,640,167.52	0.06%	10	0.06%	3.05%	27.98	67.06%
60 days	90 days	12,385.04	829,510.92	0.03%	6	0.04%	4.04%	23.19	59.07%
90 days	120 days	1,650.71	85,150.99	0.00%	1	0.01%	4.10%	24.50	72.02%
120 days	150 days	6,991.92	381,656.71	0.01%	3	0.02%	2.99%	25.19	72.96%
150 days	180 days	1,358.49	299,141.34	0.01%	2	0.01%	2.14%	18.91	64.06%
180 days	>	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
Total		45,184.14	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	1,263,158,068.14	47.18%	13,202	42.65%	3.09%	25.01	62.93%
Bank Savings	170,212,753.42	6.36%	2,419	7.82%	4.06%	17.53	56.03%
Interest Only	856,389,576.06	31.99%	10,395	33.58%	3.18%	32.38	57.65%
Investments							
Life Insurance	67,785,387.98	2.53%	757	2.45%	3.59%	14.75	65.73%
Linear	111,323,896.15	4.16%	1,457	4.71%	2.88%	24.39	55.70%
Savings	208,338,990.82	7.78%	2,723	8.80%	4.10%	17.41	65.02%
Other							
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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3. Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 25,000	2,096,226.77	0.08%	134	0.83%	2.99%	23.05	7.05%
25,000 - 50,000	15,521,996.87	0.58%	392	2.43%	3.34%	22.36	18.89%
50,000 - 75,000	41,239,364.18	1.54%	640	3.97%	3.49%	23.43	32.25%
75,000 - 100,000	110,058,620.79	4.11%	1,239	7.69%	3.34%	24.65	43.54%
100,000 - 150,000	583,553,020.77	21.80%	4,592	28.50%	3.30%	26.06	57.09%
150,000 - 200,000	833,606,756.74	31.14%	4,797	29.77%	3.24%	26.40	63.35%
200,000 - 250,000	640,239,136.66	23.91%	2,909	18.05%	3.21%	26.32	66.36%
250,000 - 300,000	218,214,593.89	8.15%	806	5.00%	3.41%	25.80	62.32%
300,000 - 350,000	87,609,753.46	3.27%	272	1.69%	3.25%	25.43	59.88%
350,000 - 400,000	54,601,494.87	2.04%	147	0.91%	3.24%	24.91	60.23%
400,000 - 450,000	29,837,367.99	1.11%	71	0.44%	3.27%	25.16	60.97%
450,000 - 500,000	23,115,203.87	0.86%	49	0.30%	3.00%	25.25	57.97%
500,000 - 550,000	12,553,380.61	0.47%	24	0.15%	3.19%	25.78	60.67%
550,000 - 600,000	14,210,241.40	0.53%	25	0.16%	3.07%	25.08	61.99%
600,000 - 650,000	5,691,042.80	0.21%	9	0.06%	2.86%	24.41	54.82%
650,000 - 700,000	2,063,759.19	0.08%	3	0.02%	2.94%	24.79	52.29%
700,000 - 750,000	1,459,379.67	0.05%	2	0.01%	3.00%	25.46	75.50%
750,000 - 800,000	1,537,332.04	0.06%	2	0.01%	3.10%	25.33	60.03%
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1996							
1996 - 1997							
1997 - 1998							
1998 - 1999							
1999 - 2000							
2000 - 2001							
2001 - 2002							
2002 - 2003							
2003 - 2004							
2004 - 2005	206,583.65	0.01%	1	0.00%	3.65%	14.83	68.49%
2005 - 2006	11,799,589.48	0.44%	95	0.31%	3.00%	15.78	68.73%
2006 - 2007	6,926,819.95	0.26%	70	0.23%	3.30%	20.08	66.76%
2007 - 2008	18,728,909.20	0.70%	282	0.91%	4.16%	30.57	61.29%
2008 - 2009	121,141,650.98	4.52%	1,650	5.33%	4.09%	35.45	66.60%
2009 - 2010	122,335,436.10	4.57%	1,555	5.02%	3.27%	33.88	67.80%
2010 - 2011	109,760,656.51	4.10%	1,400	4.52%	4.10%	33.61	64.04%
2011 - 2012	48,037,363.60	1.79%	613	1.98%	4.50%	32.43	64.14%
2012 - 2013	94,052,707.42	3.51%	1,144	3.70%	4.10%	29.19	57.39%
2013 - 2014	253,989,578.17	9.49%	3,039	9.82%	3.70%	22.36	57.63%
2014 - 2015	549,695,026.41	20.53%	6,509	21.03%	3.56%	23.16	55.09%
2015 - 2016	615,402,798.05	22.99%	6,729	21.74%	3.09%	24.38	56.70%
2016 - 2017	302,819,955.92	11.31%	3,263	10.54%	2.64%	25.45	64.67%
2017 - 2018	390,980,458.63	14.60%	4,046	13.07%	2.47%	26.56	68.77%
2018 >=	31,331,138.50	1.17%	557	1.80%	2.88%	25.64	64.35%
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	16,904,280.42	0.63%	303	0.98%	2.91%	25.97	67.47%
1 year - 2 years	12,189,796.14	0.46%	215	0.69%	2.87%	25.18	60.82%
2 years - 3 years	339,705,195.36	12.69%	3,510	11.34%	2.49%	26.62	69.11%
3 years - 4 years	301,563,607.91	11.26%	3,243	10.48%	2.54%	25.70	66.23%
4 years - 5 years	594,388,033.43	22.20%	6,433	20.78%	3.04%	24.48	57.17%
5 years - 6 years	607,611,161.53	22.70%	7,179	23.19%	3.54%	23.25	54.93%
6 years - 7 years	244,551,336.36	9.13%	2,920	9.43%	3.69%	22.52	57.48%
7 years - 8 years	103,263,818.46	3.86%	1,269	4.10%	3.98%	26.30	56.94%
8 years - 9 years	61,148,268.70	2.28%	766	2.47%	4.42%	32.63	62.52%
9 years - 10 years	79,261,691.55	2.96%	1,007	3.25%	4.45%	33.63	64.30%
10 years - 11 years	140,077,647.56	5.23%	1,781	5.75%	3.30%	33.61	66.23%
11 years - 12 years	134,510,338.81	5.02%	1,811	5.85%	3.96%	35.57	67.41%
12 years - 13 years	21,576,672.43	0.81%	328	1.06%	4.24%	31.14	61.79%
13 years - 14 years	6,415,405.37	0.24%	76	0.25%	3.34%	23.66	63.32%
14 years - 15 years	12,068,033.66	0.45%	94	0.30%	2.97%	15.77	69.23%
15 years - 16 years	1,973,384.88	0.07%	18	0.06%	3.79%	16.41	70.49%
16 years - 17 years							
17 years - 18 years							
18 years - 19 years							
19 years - 20 years							
20 years - 21 years							
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 >							
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2018							
2018 - 2020							
2020 - 2025	4,687,501.64	0.18%	258	0.83%	3.69%	3.49	38.69%
2025 - 2030	34,223,851.64	1.28%	864	2.79%	4.00%	8.20	44.43%
2030 - 2035	126,254,412.30	4.72%	2,036	6.58%	3.86%	12.60	52.43%
2035 - 2040	238,971,103.99	8.93%	3,012	9.73%	3.58%	17.75	64.23%
2040 - 2045	854,625,461.93	31.92%	9,497	30.68%	3.63%	23.67	57.74%
2045 - 2050	1,203,225,741.36	44.94%	12,358	39.93%	2.79%	26.25	62.84%
2050 - 2055	4,873,432.26	0.18%	71	0.23%	3.50%	32.08	44.03%
2055 - 2060	9,215,510.54	0.34%	136	0.44%	3.66%	37.48	47.05%
2060 - 2065	19,576,434.60	0.73%	267	0.86%	3.72%	42.75	53.17%
2065 - 2070	30,899,060.62	1.15%	430	1.39%	3.71%	47.60	56.98%
2070 - 2075	41,300,085.52	1.54%	560	1.81%	3.66%	52.30	63.65%
2075 - 2080	39,277,292.35	1.47%	531	1.72%	3.59%	57.45	69.98%
2080 - 2085	47,812,304.61	1.79%	615	1.99%	3.69%	62.29	73.22%
2085 - 2090	20,467,046.80	0.76%	289	0.93%	3.60%	66.73	74.34%
2090 - 2095	1,799,432.41	0.07%	29	0.09%	4.48%	70.71	68.90%
2095 >=							
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
1 year	86,101.92	0.00%	23	0.07%	3.63%	0.62	29.95%
1 year(s) - 2 year(s)	611,037.93	0.02%	30	0.10%	3.98%	1.46	46.61%
2 year(s) - 3 year(s)	536,503.24	0.02%	48	0.16%	3.64%	2.54	34.15%
3 year(s) - 4 year(s)	1,312,803.47	0.05%	67	0.22%	3.79%	3.40	34.92%
4 year(s) - 5 year(s)	2,311,778.19	0.09%	99	0.32%	3.57%	4.50	40.20%
5 year(s) - 6 year(s)	2,582,073.84	0.10%	98	0.32%	3.72%	5.44	41.72%
6 year(s) - 7 year(s)	4,026,028.10	0.15%	125	0.40%	3.80%	6.49	37.52%
7 year(s) - 8 year(s)	5,524,706.30	0.21%	154	0.50%	3.91%	7.53	40.75%
8 year(s) - 9 year(s)	9,435,960.84	0.35%	231	0.75%	4.20%	8.44	44.39%
9 year(s) - 10 year(s)	14,173,268.85	0.53%	271	0.88%	3.98%	9.53	49.22%
10 year(s) - 11 year(s)	17,986,292.10	0.67%	333	1.08%	3.97%	10.51	49.78%
11 year(s) - 12 year(s)	25,431,568.98	0.95%	451	1.46%	3.78%	11.46	51.87%
12 year(s) - 13 year(s)	25,764,069.22	0.96%	396	1.28%	4.04%	12.44	52.31%
13 year(s) - 14 year(s)	26,412,225.43	0.99%	399	1.29%	3.75%	13.45	53.64%
14 year(s) - 15 year(s)	31,798,613.29	1.19%	469	1.52%	3.76%	14.47	54.11%
15 year(s) - 16 year(s)	42,484,797.11	1.59%	552	1.78%	3.52%	15.47	59.06%
16 year(s) - 17 year(s)	33,086,947.27	1.24%	443	1.43%	3.64%	16.47	59.05%
17 year(s) - 18 year(s)	29,718,861.04	1.11%	396	1.28%	3.66%	17.43	58.80%
18 year(s) - 19 year(s)	65,502,830.11	2.45%	828	2.68%	3.96%	18.45	69.05%
19 year(s) - 20 year(s)	74,086,650.06	2.77%	853	2.76%	3.08%	19.50	67.45%
20 year(s) - 21 year(s)	51,677,187.71	1.93%	586	1.89%	4.36%	20.37	65.37%
21 year(s) - 22 year(s)	35,472,342.17	1.32%	403	1.30%	4.20%	21.53	63.82%
22 year(s) - 23 year(s)	67,976,875.42	2.54%	774	2.50%	3.82%	22.60	59.27%
23 year(s) - 24 year(s)	222,209,811.25	8.30%	2,458	7.94%	3.63%	23.54	58.45%
24 year(s) - 25 year(s)	497,190,383.92	18.57%	5,497	17.76%	3.49%	24.51	55.62%
25 year(s) - 26 year(s)	545,070,856.88	20.36%	5,592	18.07%	3.05%	25.41	57.46%
26 year(s) - 27 year(s)	276,322,623.23	10.32%	2,793	9.02%	2.59%	26.56	66.16%
27 year(s) - 28 year(s)	335,380,831.65	12.53%	3,335	10.77%	2.48%	27.33	69.61%
28 year(s) - 29 year(s)	8,376,235.98	0.31%	146	0.47%	2.72%	28.33	63.23%
29 year(s) - 30 year(s)	10,555,738.30	0.39%	193	0.62%	2.71%	29.51	66.55%
30 year(s) >=	214,102,668.77	8.00%	2,910	9.40%	3.67%	54.48	64.88%
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
NHG	1,853,991,173.04	69.25%	11,923	74.00%	3.31%	26.62	64.58%
<= 10%	1,647,764.04	0.06%	82	0.51%	2.56%	22.69	5.41%
10% - 20%	8,561,342.76	0.32%	164	1.02%	2.75%	22.02	12.23%
20% - 30%	18,371,008.81	0.69%	222	1.38%	3.08%	22.05	19.29%
30% - 40%	45,250,950.98	1.69%	374	2.32%	2.97%	23.50	27.23%
40% - 50%	85,599,377.61	3.20%	553	3.43%	2.98%	23.84	35.06%
50% - 60%	131,052,326.14	4.90%	676	4.20%	3.08%	24.00	43.29%
60% - 70%	180,430,539.08	6.74%	776	4.82%	3.06%	24.65	52.03%
70% - 80%	159,487,542.19	5.96%	633	3.93%	3.14%	25.30	60.36%
80% - 90%	95,188,422.11	3.56%	364	2.26%	3.55%	25.19	66.55%
90% - 100%	95,336,109.12	3.56%	337	2.09%	3.42%	25.85	73.04%
100% - 110%	2,085,866.69	0.08%	8	0.05%	3.20%	29.33	79.43%
110% - 120%	206,250.00	0.01%	1	0.01%	2.25%	28.81	88.80%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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9. Current Loan to Indexed Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG	1,853,991,173.04	69.25%	11,923	74.00%	3.31%	26.62	64.58%
<= 10%	3,374,199.35	0.13%	127	0.79%	2.69%	21.83	7.14%
10% - 20%	17,654,671.28	0.66%	258	1.60%	2.99%	21.89	15.69%
20% - 30%	50,995,484.20	1.90%	443	2.75%	2.95%	23.21	25.80%
30% - 40%	113,041,371.53	4.22%	720	4.47%	3.06%	23.52	35.47%
40% - 50%	171,869,697.79	6.42%	835	5.18%	3.09%	24.22	45.07%
50% - 60%	196,098,194.79	7.32%	832	5.16%	3.12%	24.81	55.05%
60% - 70%	159,104,414.29	5.94%	594	3.69%	3.38%	25.32	64.84%
70% - 80%	93,726,266.58	3.50%	321	1.99%	3.28%	26.18	74.12%
80% - 90%	16,787,169.72	0.63%	59	0.37%	3.10%	27.13	82.67%
90% - 100%	566,030.00	0.02%	1	0.01%	2.95%	44.48	91.43%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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10. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 0.50%							
0.50% - 1.00%							
1.00% - 1.50%	12,030,278.57	0.45%	165	0.53%	1.41%	25.65	63.56%
1.50% - 2.00%	202,415,488.73	7.56%	3,024	9.77%	1.73%	27.50	53.21%
2.00% - 2.50%	475,741,197.13	17.77%	5,360	17.32%	2.32%	27.24	67.24%
2.50% - 3.00%	698,903,222.91	26.11%	7,466	24.12%	2.78%	25.94	60.79%
3.00% - 3.50%	284,437,385.43	10.62%	2,998	9.69%	3.29%	25.42	59.06%
3.50% - 4.00%	306,533,001.49	11.45%	3,401	10.99%	3.80%	23.88	58.51%
4.00% - 4.50%	346,931,878.19	12.96%	4,082	13.19%	4.19%	23.79	57.26%
4.50% - 5.00%	174,223,419.84	6.51%	2,178	7.04%	4.78%	29.87	62.19%
5.00% - 5.50%	130,900,903.37	4.89%	1,685	5.44%	5.22%	28.72	63.83%
5.50% - 6.00%	43,675,148.46	1.63%	574	1.85%	5.70%	20.34	62.42%
6.00% - 6.50%	1,385,629.10	0.05%	16	0.05%	6.11%	15.68	57.63%
6.50% - 7.00%	30,542.00	0.00%	3	0.01%	6.81%	2.82	3.58%
7.00% >	577.35	0.00%	1	0.00%	7.40%	0.08	6.11%
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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11. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year(s)	203,430,289.85	7.60%	2,929	9.46%	2.66%	28.28	55.21%
1 year(s) - 2 year(s)	56,833,264.48	2.12%	724	2.34%	3.89%	28.26	63.26%
2 year(s) - 3 year(s)	42,545,434.02	1.59%	585	1.89%	4.62%	25.19	60.60%
3 year(s) - 4 year(s)	167,387,737.87	6.25%	2,016	6.51%	4.20%	23.67	60.40%
4 year(s) - 5 year(s)	67,101,334.46	2.51%	905	2.92%	3.84%	23.27	56.78%
5 year(s) - 6 year(s)	45,548,313.00	1.70%	628	2.03%	3.07%	24.23	54.35%
6 year(s) - 7 year(s)	47,819,507.79	1.79%	635	2.05%	2.52%	26.26	56.40%
7 year(s) - 8 year(s)	57,034,220.92	2.13%	790	2.55%	3.21%	27.15	58.90%
8 year(s) - 9 year(s)	104,800,715.83	3.91%	1,420	4.59%	4.32%	29.36	62.85%
9 year(s) - 10 year(s)	85,537,685.52	3.20%	1,115	3.60%	3.89%	27.24	61.90%
10 year(s) - 11 year(s)	35,459,945.68	1.32%	492	1.59%	3.63%	22.97	53.06%
11 year(s) - 12 year(s)	29,988,650.75	1.12%	444	1.43%	3.39%	19.57	52.46%
12 year(s) - 13 year(s)	45,145,289.73	1.69%	572	1.85%	3.88%	24.25	57.72%
13 year(s) - 14 year(s)	16,145,174.39	0.60%	239	0.77%	3.29%	17.48	51.60%
14 year(s) - 15 year(s)	284,705,101.93	10.63%	3,246	10.49%	4.01%	23.42	56.29%
15 year(s) - 16 year(s)	463,538,275.85	17.31%	4,801	15.51%	3.11%	24.84	57.23%
16 year(s) - 17 year(s)	203,594,625.34	7.60%	2,165	6.99%	2.65%	26.35	63.64%
17 year(s) - 18 year(s)	294,500,259.67	11.00%	2,877	9.29%	2.53%	27.48	69.11%
18 year(s) - 19 year(s)	41,368,444.91	1.55%	503	1.63%	2.93%	29.99	64.91%
19 year(s) - 20 year(s)	115,183,427.85	4.30%	1,237	4.00%	2.62%	27.44	64.84%
20 year(s) - 21 year(s)	6,798,940.47	0.25%	80	0.26%	4.40%	28.45	61.73%
21 year(s) - 22 year(s)	2,000,418.75	0.07%	22	0.07%	4.46%	28.08	58.53%
22 year(s) - 23 year(s)	6,699,197.11	0.25%	75	0.24%	4.41%	27.59	62.03%
23 year(s) - 24 year(s)	6,687,027.84	0.25%	70	0.23%	3.09%	23.72	60.95%
24 year(s) - 25 year(s)	29,029,052.11	1.08%	303	0.98%	3.94%	24.63	55.67%
25 year(s) - 26 year(s)	53,931,634.54	2.01%	478	1.54%	3.41%	25.42	61.97%
26 year(s) - 27 year(s)	85,228,718.65	3.18%	762	2.46%	2.75%	26.80	71.09%
27 year(s) - 28 year(s)	63,445,821.52	2.37%	612	1.98%	2.74%	28.33	70.51%
28 year(s) - 29 year(s)	7,813,144.52	0.29%	110	0.36%	2.80%	46.33	68.72%
29 year(s) - 30 year(s)	7,907,017.22	0.30%	118	0.38%	2.78%	54.01	71.09%
30 year(s) >=							
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Fixed	2,548,721,473.46	95.20%	28,996	93.68%	3.34%	25.95	61.25%
Floating	128,487,199.11	4.80%	1,957	6.32%	1.72%	27.31	50.44%
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	2,315,660,978.97	86.50%	13,305	82.57%	3.29%	25.96	60.97%
Apartment	361,547,693.60	13.50%	2,808	17.43%	3.10%	26.33	59.25%
House / Business (< 50%)							
House / Business (>= 50%)							
Other							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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14. Geographical Distribution (by Province)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen	107,947,896.69	4.03%	742	4.60%	3.19%	26.34	64.62%
Friesland	115,343,310.18	4.31%	789	4.90%	3.20%	26.82	64.78%
Drenthe	99,476,544.34	3.72%	637	3.95%	3.15%	26.39	65.56%
Overijssel	225,632,078.54	8.43%	1,351	8.38%	3.17%	26.71	64.46%
Gelderland	345,509,255.21	12.91%	2,051	12.73%	3.26%	26.16	62.48%
Noord-Holland	349,438,724.76	13.05%	1,955	12.13%	3.27%	26.28	54.90%
Zuid-Holland	541,987,921.97	20.24%	3,294	20.44%	3.35%	25.91	59.16%
Zeeland	78,339,060.63	2.93%	535	3.32%	3.44%	25.28	65.95%
Brabant	381,492,728.28	14.25%	2,204	13.68%	3.22%	25.47	61.16%
Utrecht	218,272,159.75	8.15%	1,182	7.34%	3.34%	25.63	56.22%
Limburg	158,321,073.11	5.91%	1,026	6.37%	3.23%	25.44	63.87%
Flevoland	55,447,919.11	2.07%	347	2.15%	3.19%	26.42	60.80%
Unknown							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%
Buy-to-let							
Unknown							
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

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16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Monthly	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%
Quarterly							
Semi-annually							
Annually							
Total	2,677,208,672.57	100.00%	30,953	100.00%	3.26%	26.01	60.74%

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17. Guarantee Type (NHG / Non NHG)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG Loans	1,853,991,173.04	69.25%	11,923	74.00%	3.31%	26.62	64.58%
Non-NHG Loans	823,217,499.53	30.75%	4,190	26.00%	3.16%	24.65	52.08%
Total	2,677,208,672.57	100.00%	16,113	100.00%	3.26%	26.01	60.74%

Glossary

Term	Definition / Calculation
A	Min (a, b), where (a) is the sum of the Adjusted Current Balances and (b) is the sum of the Asset Percentage of Current Balance $-/ - a$ (alfa) of all Mortgage Receivables;
a (alfa)	Gross set-off as determined according to Asset Monitoring Agreement;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus β (bêta);
Asset Percentage	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 12 October 2018 relating to the issue of the conditional pass-through covered bonds, including any supplement;
C	Substitution Assets plus accrued interest thereon;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will be the last Calculation Date prior to that CBC Payment Date;
CBC Account Bank	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
Closing Date	30 October 2015;
Collateral Market Value	means the market value of the relevant Transferred Collateral on any date;
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the relevant Mortgaged Asset;
Credit Rating	An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;
Current Balance	In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;
Current Loan to Indexed Market Value (CLTIMV)	Current Balance divided by the Indexed Valuation;
Current Loan to Original Market Value (CLTOMV)	Current Balance divided by the Original Market Value;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Index	The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;
Indexed Valuation (with respect to ACT calculation)	In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less than the Price Indexed Valuation as at that date, the Original Market Value plus 90% (or, if a different percentage is required or sufficient from time to time for the Covered Bonds to qualify as "covered bonds" as defined in the Capital Requirements Directive and the Issuer wishes to apply such different percentage, then such different percentage) of the difference between the Price Indexed Valuation and the Original Market Value;
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means on the date with respect to which the Asset Cover Test is calculated (i.e. the end of each calendar month), the higher of zero and (i) U plus V minus W on such date; or (ii) such lower amount as long as this will not adversely affect the rating of any Series;
IRS	Interest Rate Swap;
Issuer	Aegon Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds a (alfa), L shall equal a (alfa);
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered bonds as defined in the Capital Requirements Directive or (b) otherwise determined from time to time in accordance with the Asset Monitoring Agreement;
Maturity Date	In respect of a Series of Covered Bonds, the date on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions, as specified in the relevant Final Terms, which date falls no more than 15 years after the Issue Date of such Series.
Net Outstanding Principal Amount	In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance Savings Participation on such date and (B) if it is a Bank Savings Mortgage Loan subject to a Bank Savings Participation, an amount equal to the Bank Savings Participation on such date;
NHG	Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;

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Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction Account(s), excluding Swap Collateral minus the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month divided by the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month;
Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC, divided by 0.90 or such other factor as required from time to time by the applicable rules and regulations or any internal requirement of the Transferor in relation thereto;
Originator	Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;
Outstanding Principal Amount	In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of the Relevant Mortgage Receivable resulting in a loss being realised, zero;
Performing Loans	Mortgage Loans which are current and therefore do not show any arrears;
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;
Rating Agencies	Fitch Ratings Ltd. and Standard & Poors Credit Market Services Europe Limited;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Fund	Means the balance of the Reserve Account which is the bank account of the CBC designated as such in the CBC Account Agreement;
Seasoning	Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;
Series	A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Interest Commencement Date but including as to whether or not the Covered Bonds are listed);
Set-Off	Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Substitution Assets	means the classes of assets denominated in euro from time to time eligible under the CRR and/or the Wft to collateralise covered bonds including (on the date of this Base Prospectus) and subject to certain limitations: (a) exposures to or guaranteed by central governments, central banks or international organisations in accordance with article 129(1)(a) CRR; (b) exposures to or guaranteed by public sector entities, regional governments or local authorities in accordance with article 129(1)(b) CRR; (c) exposures to institutions in accordance with article 129(1)(c) CRR; and (d) exposures for which DNB has waived the application of article 129(1)(c) CRR in accordance with article 129(1) CRR third paragraph, which assets on an aggregate basis are subject to a limit of 20 per cent., or such other percentage as required under the Wft, of the aggregate Principal Amount Outstanding of the Covered Bonds;
Transferred Collateral	means any Eligible Collateral transferred or purported to be transferred to the CBC pursuant to the Guarantee Support Agreement, to the extent not redeemed, retransferred, sold or otherwise disposed of by the CBC;
U	The sum of the aggregate amount of interest payable in respect of all Series of Covered Bonds from the relevant date up to and including the relevant Maturity Date minus any amount of interest to be received under a Portfolio Swap Agreement in connection with a Series of Covered Bonds.
V	The product of: (i) the higher of (a) zero; and (b) the difference between (i) the Portfolio Weighted Average Life and (ii) the Series Weighted Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1 minus the Portfolio Swap Fraction, if applicable), and (iii) the Weighted Average Series Post Maturity Interest Rate.
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount;

Contact Information

ACCOUNT BANK	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands	ADMINISTRATOR	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
AUDITOR	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands	BACK-UP CASH MANAGER	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
CASH MANAGER	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands	CBC ACCOUNT BANK	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands
COMMON SAFE KEEPER	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg	COVER POOL MONITOR	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands
CUSTODIAN	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A. Croeselaan 18 3521 CB Utrecht The Netherlands	ISSUER	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
LEAD MANAGER	The Royal Bank of Scotland plc 135 Bishopsgate EC2M 3UR London The United Kingdom	LEGAL ADVISOR	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands
LISTING AGENT	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A. Croeselaan 18 3521 CB Utrecht The Netherlands	PAYING AGENT	Citibank N.A., London Branch Citigroup Centre, Canada Square E14 5LB London The United Kingdom
SECURITY TRUSTEE	Stichting Security Trustee Aegon Conditional Pass-Through Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	SELLER	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
SELLER COLLECTION ACCOUNT BANK	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	SERVICER	Aegon Bank N.V., Aegon Hypotheken B.V. and Aegon Levensverzekering N.V. Aegonplein 50 2591 TV The Hague The Netherlands
SPONSOR (if applicable)	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands	TAX ADVISOR	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands