

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 February 2020 - 29 February 2020

Reporting Date: 26 March 2020

AMOUNTS ARE IN EURO

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Table of Contents

	Page
Covered Bonds	3
Asset Cover Test	4
Counterparty Credit Ratings & Triggers	5
Ledgers & Investments	6
Regulatory Information	7
Stratifications	8
Glossary	26
Contact Information	28

Investor Report: 1 February 2020 - 29 February 2020

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

Investor Report: 1 February 2020 - 29 February 2020

Asset Cover Test

Asset Cover Test

A	2.460.405.378,64
B	9.848.270,89
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	2.470.253.649,53
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Outstanding bonds	2.250.000.000,00
Pass/Fail	Pass
ACT Cover Ratio	109,79%

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	9.848.270,89
Reserve Account Required Account*	6.076.653,01
Supplemental Liquidity Reserve Amount	0,00
Deduction Set-Off	1.604.156,75

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	0,00%
Available Nominal OC	18,12%

First Regulatory Current Balance Amount test

Ratio	118%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	118%
Pass / Fail	Pass

* Interest accrual based on Calculation Date

Investor Report: 1 February 2020 - 29 February 2020

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

Investor Report: 1 February 2020 - 29 February 2020

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	9.848.270,89
Bonds	0,00
Available Liquidity Buffer	9.848.270,89

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

Investor Report: 1 February 2020 - 29 February 2020

Stratifications

Portfolio Characteristics

Principal amount	2.831.646.404,84
Value of saving deposits	177.837.827,29
Net principal balance	2.653.808.577,55
Construction Deposits	1.056.657,15
Net principal balance excl. Construction and Saving Deposits	2.652.751.920,40
Number of loans	16.001
Number of loanparts	30.770
Average principal balance (borrower)	165.852,67
Average principal balance (loanpart)	86.246,62
Weighted average current interest rate	3,25%
Weighted average maturity (in years)	25,93
Weighted average remaining time to interest reset (in years)	13,14
Weighted average seasoning (in years)	5,70
Weighted average CLTOMV	76,58%
Weighted average CLTIMV	60,62%
Maximum current interest rate	7,40%
Minimum current interest rate	1,09%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

Investor Report: 1 February 2020 - 29 February 2020

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	0,00	2.647.373.837,89	99,76%	15.955	99,71%	3,24%	25,93	60,59%
<=	30 days	14.262,33	3.303.642,53	0,12%	23	0,14%	3,98%	24,49	67,30%
30 days	60 days	9.197,69	1.199.355,25	0,05%	9	0,06%	3,46%	30,23	61,90%
60 days	90 days	12.601,44	1.157.677,33	0,04%	8	0,05%	3,01%	24,58	66,75%
90 days	120 days	12.213,12	625.515,66	0,02%	5	0,03%	3,95%	22,06	56,83%
120 days	150 days	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
150 days	180 days	3.830,16	148.548,89	0,01%	1	0,01%	4,45%	27,26	87,50%
180 days	>	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
Total		52.104,74	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	1.253.731.795,95	47,24%	13.151	42,74%	3,09%	24,93	62,81%
Bank Savings	168.173.314,33	6,34%	2.403	7,81%	4,05%	17,44	55,87%
Interest Only	849.981.916,38	32,03%	10.328	33,57%	3,16%	32,26	57,56%
Investments							
Life Insurance	67.066.610,51	2,53%	750	2,44%	3,55%	14,65	65,71%
Linear	110.288.933,06	4,16%	1.450	4,71%	2,88%	24,30	55,59%
Savings	204.566.007,32	7,71%	2.688	8,74%	3,99%	17,32	64,76%
Other							
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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	2.062.381,81	0,08%	132	0,82%	2,96%	22,88	7,07%
25,000 - 50,000	15.769.910,55	0,59%	398	2,49%	3,35%	22,27	18,79%
50,000 - 75,000	41.349.745,00	1,56%	641	4,01%	3,47%	23,31	32,15%
75,000 - 100,000	110.065.734,13	4,15%	1.239	7,74%	3,31%	24,56	43,32%
100,000 - 150,000	579.353.718,93	21,83%	4.560	28,50%	3,28%	25,99	57,03%
150,000 - 200,000	826.943.412,36	31,16%	4.759	29,74%	3,21%	26,32	63,24%
200,000 - 250,000	635.331.079,21	23,94%	2.887	18,04%	3,20%	26,24	66,23%
250,000 - 300,000	213.649.682,39	8,05%	789	4,93%	3,40%	25,68	62,27%
300,000 - 350,000	87.247.877,15	3,29%	271	1,69%	3,23%	25,37	59,60%
350,000 - 400,000	52.759.321,90	1,99%	142	0,89%	3,24%	24,87	60,34%
400,000 - 450,000	29.832.335,47	1,12%	71	0,44%	3,26%	25,06	61,40%
450,000 - 500,000	22.168.282,30	0,84%	47	0,29%	3,02%	25,19	57,49%
500,000 - 550,000	14.107.849,18	0,53%	27	0,17%	3,19%	25,58	59,25%
550,000 - 600,000	13.074.405,47	0,49%	23	0,14%	3,01%	25,06	61,92%
600,000 - 650,000	5.038.631,21	0,19%	8	0,05%	2,88%	24,17	56,58%
650,000 - 700,000	2.061.217,36	0,08%	3	0,02%	2,94%	24,71	52,22%
700,000 - 750,000	1.457.029,27	0,05%	2	0,01%	3,00%	25,38	75,38%
750,000 - 800,000	1.535.963,86	0,06%	2	0,01%	3,10%	25,25	59,97%
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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	206.193,49	0,01%	1	0,00%	3,65%	14,75	68,36%
2005 - 2006	11.629.667,91	0,44%	94	0,31%	2,93%	15,70	68,96%
2006 - 2007	6.899.750,93	0,26%	69	0,22%	3,24%	19,98	66,81%
2007 - 2008	18.476.251,29	0,70%	277	0,90%	4,16%	30,41	61,07%
2008 - 2009	119.917.996,44	4,52%	1.634	5,31%	4,09%	35,35	66,45%
2009 - 2010	120.684.235,94	4,55%	1.538	5,00%	3,28%	33,82	67,64%
2010 - 2011	107.271.100,07	4,04%	1.377	4,48%	3,75%	33,65	63,78%
2011 - 2012	47.265.186,71	1,78%	604	1,96%	4,50%	32,38	63,77%
2012 - 2013	93.319.474,88	3,52%	1.138	3,70%	4,09%	29,12	57,27%
2013 - 2014	251.111.651,43	9,46%	3.009	9,78%	3,70%	22,29	57,49%
2014 - 2015	543.560.605,25	20,48%	6.449	20,96%	3,56%	23,08	54,98%
2015 - 2016	609.456.027,22	22,97%	6.684	21,72%	3,09%	24,29	56,57%
2016 - 2017	300.645.050,71	11,33%	3.249	10,56%	2,64%	25,36	64,57%
2017 - 2018	388.305.467,62	14,63%	4.029	13,09%	2,47%	26,47	68,62%
2018 >=	35.059.917,66	1,32%	618	2,01%	2,84%	25,47	64,68%
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
< 1 year	19.359.970,16	0,73%	335	1,09%	2,86%	25,66	68,08%
1 year - 2 years	10.989.291,10	0,41%	211	0,69%	2,90%	24,83	58,96%
2 years - 3 years	295.626.117,21	11,14%	3.071	9,98%	2,51%	26,56	69,03%
3 years - 4 years	310.734.661,46	11,71%	3.329	10,82%	2,47%	25,83	67,14%
4 years - 5 years	566.358.559,53	21,34%	6.128	19,92%	3,01%	24,45	57,40%
5 years - 6 years	632.025.959,22	23,82%	7.449	24,21%	3,52%	23,24	54,81%
6 years - 7 years	253.439.815,20	9,55%	3.003	9,76%	3,64%	22,56	57,23%
7 years - 8 years	102.438.904,73	3,86%	1.289	4,19%	3,87%	25,05	56,80%
8 years - 9 years	70.230.704,23	2,65%	874	2,84%	4,44%	32,46	60,80%
9 years - 10 years	71.711.358,22	2,70%	915	2,97%	4,42%	33,58	64,28%
10 years - 11 years	136.341.327,59	5,14%	1.733	5,63%	3,15%	33,49	65,62%
11 years - 12 years	135.908.165,88	5,12%	1.824	5,93%	3,88%	35,45	67,62%
12 years - 13 years	27.051.404,49	1,02%	399	1,30%	4,15%	31,77	62,12%
13 years - 14 years	6.607.070,43	0,25%	88	0,29%	3,37%	26,79	62,95%
14 years - 15 years	12.554.900,67	0,47%	101	0,33%	2,95%	15,65	68,89%
15 years - 16 years	2.430.367,43	0,09%	21	0,07%	3,66%	16,08	71,28%
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	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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	4.630.674,98	0,17%	258	0,84%	3,72%	3,37	37,99%
2025 - 2030	33.690.311,73	1,27%	858	2,79%	3,98%	8,11	44,25%
2030 - 2035	124.894.818,21	4,71%	2.021	6,57%	3,83%	12,52	52,24%
2035 - 2040	236.745.119,39	8,92%	2.996	9,74%	3,56%	17,66	64,06%
2040 - 2045	845.664.832,02	31,87%	9.416	30,60%	3,60%	23,59	57,62%
2045 - 2050	1.193.787.834,10	44,98%	12.298	39,97%	2,79%	26,17	62,73%
2050 - 2055	6.369.346,23	0,24%	99	0,32%	3,23%	31,51	50,94%
2055 - 2060	9.177.310,54	0,35%	136	0,44%	3,63%	37,40	47,05%
2060 - 2065	19.520.853,22	0,74%	265	0,86%	3,63%	42,66	53,16%
2065 - 2070	30.485.980,80	1,15%	424	1,38%	3,62%	47,52	56,84%
2070 - 2075	40.875.532,52	1,54%	555	1,80%	3,62%	52,22	63,47%
2075 - 2080	38.762.380,99	1,46%	523	1,70%	3,54%	57,37	69,86%
2080 - 2085	47.468.933,61	1,79%	610	1,98%	3,65%	62,21	73,06%
2085 - 2090	19.935.216,80	0,75%	282	0,92%	3,52%	66,64	74,10%
2090 - 2095	1.799.432,41	0,07%	29	0,09%	4,35%	70,62	68,81%
2095 >=							
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
1 year	164.868,64	0,01%	26	0,08%	4,05%	0,70	33,30%
1 year(s) - 2 year(s)	660.524,49	0,02%	34	0,11%	3,96%	1,49	42,74%
2 year(s) - 3 year(s)	596.981,27	0,02%	48	0,16%	3,78%	2,65	34,76%
3 year(s) - 4 year(s)	1.236.905,77	0,05%	67	0,22%	3,79%	3,42	35,14%
4 year(s) - 5 year(s)	2.285.252,67	0,09%	100	0,32%	3,52%	4,47	39,53%
5 year(s) - 6 year(s)	2.659.287,37	0,10%	96	0,31%	3,72%	5,43	41,02%
6 year(s) - 7 year(s)	3.957.952,77	0,15%	127	0,41%	3,77%	6,46	37,33%
7 year(s) - 8 year(s)	6.076.777,75	0,23%	166	0,54%	4,06%	7,53	40,86%
8 year(s) - 9 year(s)	8.962.603,80	0,34%	218	0,71%	4,10%	8,43	45,22%
9 year(s) - 10 year(s)	14.562.464,46	0,55%	282	0,92%	3,95%	9,51	49,13%
10 year(s) - 11 year(s)	19.255.486,57	0,73%	352	1,14%	3,79%	10,53	49,99%
11 year(s) - 12 year(s)	24.773.181,36	0,93%	439	1,43%	3,82%	11,47	51,18%
12 year(s) - 13 year(s)	25.674.417,69	0,97%	389	1,26%	3,99%	12,45	52,71%
13 year(s) - 14 year(s)	26.217.445,39	0,99%	396	1,29%	3,80%	13,47	53,66%
14 year(s) - 15 year(s)	32.279.636,89	1,22%	475	1,54%	3,68%	14,48	54,39%
15 year(s) - 16 year(s)	41.814.143,88	1,58%	545	1,77%	3,48%	15,46	58,87%
16 year(s) - 17 year(s)	32.268.405,42	1,22%	439	1,43%	3,57%	16,47	58,82%
17 year(s) - 18 year(s)	29.849.011,04	1,12%	393	1,28%	3,69%	17,44	58,95%
18 year(s) - 19 year(s)	67.847.110,92	2,56%	863	2,80%	3,89%	18,43	69,33%
19 year(s) - 20 year(s)	74.863.635,14	2,82%	858	2,79%	2,98%	19,50	67,08%
20 year(s) - 21 year(s)	45.524.573,24	1,72%	521	1,69%	4,29%	20,38	64,89%
21 year(s) - 22 year(s)	37.102.615,40	1,40%	421	1,37%	4,20%	21,52	63,10%
22 year(s) - 23 year(s)	74.224.490,88	2,80%	853	2,77%	3,73%	22,61	58,71%
23 year(s) - 24 year(s)	219.904.102,75	8,29%	2.431	7,90%	3,63%	23,50	58,13%
24 year(s) - 25 year(s)	520.737.905,82	19,62%	5.765	18,74%	3,47%	24,48	55,47%
25 year(s) - 26 year(s)	528.487.540,62	19,91%	5.404	17,56%	3,02%	25,39	57,69%
26 year(s) - 27 year(s)	273.494.589,41	10,31%	2.772	9,01%	2,53%	26,57	66,92%
27 year(s) - 28 year(s)	307.047.088,76	11,57%	3.060	9,94%	2,49%	27,27	69,57%
28 year(s) - 29 year(s)	8.161.038,02	0,31%	145	0,47%	2,76%	28,35	62,34%
29 year(s) - 30 year(s)	11.337.397,15	0,43%	208	0,68%	2,66%	29,52	67,81%
30 year(s) >=	211.781.142,21	7,98%	2.877	9,35%	3,61%	54,37	64,71%
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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 CLTIMV
NHG	1.837.896.983,95	69,26%	11.838	73,98%	3,29%	26,54	64,45%
<= 10%	1.591.519,55	0,06%	81	0,51%	2,50%	22,83	5,39%
10% - 20%	8.626.104,21	0,33%	166	1,04%	2,78%	21,68	12,12%
20% - 30%	18.863.713,41	0,71%	227	1,42%	3,09%	22,12	19,24%
30% - 40%	44.931.346,25	1,69%	372	2,32%	2,96%	23,33	27,26%
40% - 50%	87.557.528,98	3,30%	556	3,47%	2,98%	23,81	35,20%
50% - 60%	131.343.861,44	4,95%	681	4,26%	3,08%	23,92	43,58%
60% - 70%	181.438.387,93	6,84%	779	4,87%	3,04%	24,57	52,23%
70% - 80%	155.263.732,33	5,85%	611	3,82%	3,14%	25,23	60,64%
80% - 90%	93.247.966,24	3,51%	360	2,25%	3,54%	25,11	66,46%
90% - 100%	91.307.077,92	3,44%	323	2,02%	3,42%	25,74	72,95%
100% - 110%	1.534.105,34	0,06%	6	0,04%	2,96%	33,99	82,41%
110% - 120%	206.250,00	0,01%	1	0,01%	2,25%	28,73	88,80%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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 CLTMV
NHG	1.837.896.983,95	69,26%	11.838	73,98%	3,29%	26,54	64,45%
<= 10%	3.468.650,21	0,13%	127	0,79%	2,74%	21,45	7,26%
10% - 20%	17.843.359,59	0,67%	261	1,63%	2,97%	21,80	15,68%
20% - 30%	51.141.952,67	1,93%	442	2,76%	2,95%	23,11	25,82%
30% - 40%	112.786.552,76	4,25%	716	4,47%	3,06%	23,43	35,48%
40% - 50%	170.304.014,75	6,42%	834	5,21%	3,09%	24,15	45,10%
50% - 60%	195.129.727,53	7,35%	826	5,16%	3,10%	24,74	55,06%
60% - 70%	158.162.608,17	5,96%	589	3,68%	3,39%	25,23	64,86%
70% - 80%	90.165.516,45	3,40%	309	1,93%	3,24%	26,11	74,21%
80% - 90%	16.343.181,47	0,62%	58	0,36%	3,07%	27,01	82,56%
90% - 100%	566.030,00	0,02%	1	0,01%	2,95%	44,40	91,43%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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%	15.658.319,95	0,59%	219	0,71%	1,40%	26,03	63,72%
1.50% - 2.00%	208.281.882,78	7,85%	3.094	10,06%	1,73%	27,40	53,59%
2.00% - 2.50%	474.604.871,57	17,88%	5.363	17,43%	2,32%	27,22	67,12%
2.50% - 3.00%	693.947.855,29	26,15%	7.442	24,19%	2,78%	25,85	60,70%
3.00% - 3.50%	282.557.998,74	10,65%	2.987	9,71%	3,29%	25,34	58,97%
3.50% - 4.00%	301.519.943,11	11,36%	3.356	10,91%	3,80%	23,79	58,41%
4.00% - 4.50%	343.638.966,76	12,95%	4.046	13,15%	4,19%	23,70	57,11%
4.50% - 5.00%	170.149.558,19	6,41%	2.132	6,93%	4,78%	29,71	61,99%
5.00% - 5.50%	119.067.136,97	4,49%	1.543	5,01%	5,23%	28,65	63,25%
5.50% - 6.00%	42.930.578,85	1,62%	568	1,85%	5,70%	20,26	62,12%
6.00% - 6.50%	1.379.227,46	0,05%	16	0,05%	6,11%	15,62	57,53%
6.50% - 7.00%	69.484,00	0,00%	3	0,01%	6,87%	1,98	7,77%
7.00% >	2.753,88	0,00%	1	0,00%	7,40%	0,00	10,39%
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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)	192.216.507,75	7,24%	2.786	9,05%	2,54%	28,01	54,67%
1 year(s) - 2 year(s)	57.993.009,07	2,19%	750	2,44%	3,87%	28,61	62,76%
2 year(s) - 3 year(s)	42.425.339,26	1,60%	590	1,92%	4,62%	24,18	60,11%
3 year(s) - 4 year(s)	165.467.875,53	6,24%	1.987	6,46%	4,17%	23,67	60,21%
4 year(s) - 5 year(s)	63.714.566,78	2,40%	872	2,83%	3,83%	23,02	56,11%
5 year(s) - 6 year(s)	43.159.574,96	1,63%	600	1,95%	3,01%	24,15	54,31%
6 year(s) - 7 year(s)	53.541.367,60	2,02%	710	2,31%	2,52%	26,64	56,09%
7 year(s) - 8 year(s)	52.001.064,05	1,96%	741	2,41%	3,37%	26,94	59,48%
8 year(s) - 9 year(s)	107.898.166,17	4,07%	1.448	4,71%	4,28%	29,29	62,66%
9 year(s) - 10 year(s)	82.151.706,89	3,10%	1.082	3,52%	3,81%	26,89	61,68%
10 year(s) - 11 year(s)	35.296.519,92	1,33%	493	1,60%	3,56%	22,63	52,94%
11 year(s) - 12 year(s)	32.845.929,88	1,24%	474	1,54%	3,49%	20,47	52,33%
12 year(s) - 13 year(s)	41.676.932,03	1,57%	529	1,72%	3,82%	23,72	57,88%
13 year(s) - 14 year(s)	16.128.103,09	0,61%	242	0,79%	3,30%	17,94	51,84%
14 year(s) - 15 year(s)	311.320.913,85	11,73%	3.548	11,53%	3,97%	23,43	56,05%
15 year(s) - 16 year(s)	455.285.051,79	17,16%	4.704	15,29%	3,07%	24,83	57,41%
16 year(s) - 17 year(s)	203.829.751,00	7,68%	2.174	7,07%	2,58%	26,63	64,67%
17 year(s) - 18 year(s)	269.700.595,97	10,16%	2.631	8,55%	2,55%	27,23	69,03%
18 year(s) - 19 year(s)	41.071.340,25	1,55%	507	1,65%	2,88%	30,38	65,78%
19 year(s) - 20 year(s)	117.365.003,72	4,42%	1.265	4,11%	2,58%	27,38	64,47%
20 year(s) - 21 year(s)	6.416.453,37	0,24%	77	0,25%	4,42%	28,57	62,45%
21 year(s) - 22 year(s)	2.166.975,56	0,08%	24	0,08%	4,69%	28,39	58,73%
22 year(s) - 23 year(s)	6.355.813,35	0,24%	74	0,24%	4,29%	27,54	62,01%
23 year(s) - 24 year(s)	6.716.983,02	0,25%	67	0,22%	3,14%	23,69	60,60%
24 year(s) - 25 year(s)	31.477.952,17	1,19%	332	1,08%	3,91%	24,58	55,79%
25 year(s) - 26 year(s)	53.258.224,00	2,01%	472	1,53%	3,39%	25,39	62,14%
26 year(s) - 27 year(s)	88.042.949,12	3,32%	789	2,56%	2,74%	26,82	70,94%
27 year(s) - 28 year(s)	57.999.236,67	2,19%	569	1,85%	2,74%	28,49	70,51%
28 year(s) - 29 year(s)	8.478.176,07	0,32%	117	0,38%	2,82%	47,05	69,48%
29 year(s) - 30 year(s)	7.806.494,66	0,29%	116	0,38%	2,65%	53,79	69,84%
30 year(s) >=							
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

12. Interest Payment Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Fixed	2.527.354.939,16	95,24%	28.840	93,73%	3,32%	25,86	61,12%
Floating	126.453.638,39	4,76%	1.930	6,27%	1,72%	27,24	50,44%
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	2.296.609.171,89	86,54%	13.221	82,63%	3,27%	25,88	60,86%
Apartment	357.199.405,66	13,46%	2.780	17,37%	3,07%	26,24	59,05%
House / Business (< 50%)							
House / Business (>= 50%)							
Other							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

14. Geographical Distribution (by Province)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Groningen	107.223.165,43	4,04%	736	4,60%	3,16%	26,25	64,55%
Friesland	113.843.130,65	4,29%	778	4,86%	3,17%	26,70	64,59%
Drenthe	99.140.144,64	3,74%	635	3,97%	3,13%	26,32	65,39%
Overijssel	223.971.328,10	8,44%	1.344	8,40%	3,16%	26,63	64,38%
Gelderland	342.621.096,16	12,91%	2.036	12,72%	3,24%	26,09	62,35%
Noord-Holland	345.678.317,03	13,03%	1.940	12,12%	3,25%	26,19	54,78%
Zuid-Holland	536.659.094,28	20,22%	3.267	20,42%	3,32%	25,82	59,02%
Zeeland	77.761.748,91	2,93%	533	3,33%	3,40%	25,17	65,78%
Brabant	378.331.118,14	14,26%	2.190	13,69%	3,21%	25,41	61,06%
Utrecht	215.706.365,41	8,13%	1.173	7,33%	3,32%	25,54	56,03%
Limburg	157.681.778,61	5,94%	1.023	6,39%	3,22%	25,37	63,80%
Flevoland	55.191.290,19	2,08%	346	2,16%	3,17%	26,36	60,67%
Unknown							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%
Buy-to-let							
Unknown							
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%
Quarterly							
Semi-annually							
Annually							
Total	2.653.808.577,55	100,00%	30.770	100,00%	3,25%	25,93	60,62%

Investor Report: 1 February 2020 - 29 February 2020

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	1.837.896.983,95	69,26%	11.838	73,98%	3,29%	26,54	64,45%
Non-NHG Loans	815.911.593,60	30,74%	4.163	26,02%	3,15%	24,56	51,97%
Total	2.653.808.577,55	100,00%	16.001	100,00%	3,25%	25,93	60,62%

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 (bèta);
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 (alpha), L shall equal a (alpha);
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;

Investor Report: 1 February 2020 - 29 February 2020

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 (marktwaarde) 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
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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. Malthustraart 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
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