AEGON Bank N.V.

Monthly Investor Report

Dutch National Transparency Template Covered Bond

Reporting Period: 1 September 2023 - 30 September 2023

Reporting Date: 26 October 2023

AMOUNTS ARE IN EURO



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Covered Bonds

Based on article 1:109 of Wet Financieel Toezicht the Dutch Central Bank will publish (i) a list of banks which are permitted to issue covered bonds, (ii) a list of covered bonds that comply with the "European covered bond" label requirements and (iii) a list of covered bonds that comply with the "premium covered bond" label requirements. See also the DNB website.

https://www.dnb.nl/en/sector-information/supervision-sectors/banks/prudential-supervision/covered-bonds/dnb-supervision-on-covered-bonds/

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
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 4	XS1720933297	EUR	500,000,000	500,000,000	0.3750%	21/11/17	21/11/24		Pass-through	L1
Series Number 5 - Tranche Number 5	XS2257857834	EUR	500,000,000	500,000,000	0.0100%	16/11/20	16/11/25		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 ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

Asset Cover Test	
Asset Cover Test	_
A	1,649,765,065.08
В	7,178,199.98
C	0.00
D	0.00
E	0.00
X	0.00
Υ	0.00
Z	0.00
A+B+C+D+E-X-Y-Z	1,656,943,265.06
Outstanding bonds	1,500,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	110.46%
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	7,178,199.98
Reserve Account Required Amount*	3,702,275.99
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,016,461.26
Ratings	
S&P	AAA
Moody's	N/A
Fitch	N/A
Labelling	
European Covered Bond (Premium) compliant	True
EEA Grandfathered and UCITS compliant	True
ECBC Label compliant	True
Overcollateralization and Portfolio composition	
Minimum documented nominal OC	110.00%
Available Nominal OC	119.38%
Minimum statutory nominal OC	105.00%
Available statutory nominal OC	N/A
Minimum statutory CRR OC	N/A
Available statutory CRR OC	N/A
Cover pool composition requirement in accordance with Article 40(f) ≥ 80%	99.60%
First Regulatory Current Balance Amount test	
Ratio	119%
Pass / Fail	Pass
Second Regulatory Currrent Balance Amount test	
Ratio	119%
Pass / Fail	Pass

^{*} Interest accrual based on Calculation Date

Counterparty Credit Ratings & Triggers

		S&P (ST/LT)		(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	A-1+ / AAA	/	P-1 / 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-2 / 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

^{**} In 2020 Aegon N.V. requested Fitch to simultaneously withdraw all its ratings on Aegon N.V., on all affiliated entities, and on debt instruments and debt programs of these entities with the exception of the SAECURE securitisations. On December 1st 2020 Fitch announced that it withdrawed these ratings accordingly. Aegon Bank filed a supplemental prospectus on 6 November 2020 reflecting the withdrawal of Fitch's ratings and on 15 February 2022 Aegon Bank entered into a Deed of Amendment with all relevant parties in which Fitch also has been removed from the applicable transaction documentation of the CPTCB Programme. This Deed of Amendment is published on the Aegon website regarding the CPTCB Programme.

Ledgers, Investments & Liquidity Buffer

Ledgers

Total	0.00
Reserve Fund Ledger	0.00
Principal Ledger	0.00
Revenue Ledger	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	7,178,199.98
Bonds	0.00
Available Liquidity Buffer	7,178,199.98

Extension Triggers

Trigger	Description	Breached
Contractual*	No maturity extension applies with respect to the payment obligations of the Issuer under the Covered Bonds. The maturity extension with respect to the CBC is set out in Condition 3. The CBC shall have no obligation under the Guarantee until (i) the occurrence of an Issuer Event of Default, the service by the Security Trustee on the Issuer of an Issuer Acceleration Notice and the service by the Security Trustee of a CBC of a Notice to Pay or (ii) the occurrence of a CBC Event of Default and the service by the Security Trustee of a CBC Acceleration Notice on the Issuer and the CBC. If the CBC is obliged to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay the Guaranteed Final Redemption Amount shall be deferred to, and shall under the Guarantee be due on, the Extended Due for Payment Date, unless any moneys are available to the CBC to be paid for such purpose on a payment date falling prior to the Extended Due for Payment Date.	

^{*} The maturity extension triggers comply with the Article 40m paragraph 1 part a. and b. of the Decree (Besluit prudentiële regels Wft).

Stratifications

Frequency of publication National Transparancy Template:

Portfolio Characteristics	
Principal amount	1,945,665,588.83
Value of saving deposits	162,154,344.13
Net principal balance	1,783,511,244.70
Construction Deposits	8,731,202.96
Net principal balance excl. Construction and Saving Deposits	1,774,780,041.74
Number of loans	11,535
Number of loanparts	23,050
Average principal balance (borrower)	154,617.36
Average principal balance (loanpart)	77,375.76
Weighted average current interest rate	2.84%
Weighted average maturity (in years)	23.45
Weighted average remaining time to interest reset (in years)	13.92
Weighted average seasoning (in years)	7.48
Weighted average CLTOMV	65.71%
Weighted average CLTIMV	47.64%
Maximum current interest rate	6.20%
Minimum current interest rate	1.00%
Defaults according to Article 178 of the CRR	0.00%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR

Monthly

1. Delinquencies

From (>) - Until (<=)	Arrears Amount	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIM\
Performing	0.00	1,780,308,566.45	99.82%	11,516	99.84%	2.84%	23.45	47.63%
<= 30 days	8,052.53	2,648,039.26	0.15%	17	0.15%	2.70%	24.46	54.50%
30 days - 60 days	3,257.69	554,638.99	0.03%	2	0.02%	3.55%	22.61	40.48%
60 days - 90 days								
90 days - 120 days								
120 days - 150 days								
150 days - 180 days								
> 180 days								
	Total 11,310.22	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

2. Redemption Type

	Aggr	egate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity		800,920,943.63	44.91%	10,566	45.84%	2.71%	22.91	50.51%
Bank Savings		97,876,562.35	5.49%	1,567	6.80%	3.69%	14.52	41.77%
Interest Only		683,914,909.68	38.35%	7,996	34.69%	2.72%	27.73	45.96%
Investments								
Life Insurance		49,657,805.97	2.78%	554	2.40%	3.26%	11.04	49.40%
Linear		52,056,977.17	2.92%	883	3.83%	2.68%	21.73	43.15%
Savings		99,084,045.90	5.56%	1,484	6.44%	3.68%	14.11	43.31%
Other								
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

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	3,875,757.58	0.22%	250	2.17%	3.29%	19.96	25.25%
25,000 - 50,000	23,283,896.59	1.31%	607	5.26%	3.18%	22.12	31.14%
50,000 - 75,000	50,589,339.74	2.84%	798	6.92%	3.21%	21.88	30.24%
75,000 - 100,000	94,119,198.58	5.28%	1,061	9.20%	3.01%	22.00	34.64%
100,000 - 150,000	413,594,533.08	23.19%	3,268	28.33%	2.98%	23.29	42.78%
150,000 - 200,000	521,480,766.13	29.24%	3,001	26.02%	2.82%	23.67	49.34%
200,000 - 250,000	335,474,775.59	18.81%	1,523	13.20%	2.76%	23.81	52.69%
250,000 - 300,000	130,055,304.25	7.29%	479	4.15%	2.68%	23.75	52.66%
300,000 - 350,000	81,928,457.64	4.59%	254	2.20%	2.63%	23.50	52.64%
350,000 - 400,000	46,654,739.78	2.62%	125	1.08%	2.64%	24.06	54.21%
400,000 - 450,000	32,366,273.29	1.81%	77	0.67%	2.65%	23.63	55.01%
450,000 - 500,000	15,642,650.04	0.88%	33	0.29%	2.51%	23.82	52.45%
500,000 - 550,000	12,626,285.61	0.71%	24	0.21%	2.75%	22.81	53.85%
550,000 - 600,000	10,877,082.87	0.61%	19	0.16%	2.62%	25.22	60.90%
600,000 - 650,000	4,419,463.76	0.25%	7	0.06%	2.40%	22.71	52.62%
650,000 - 700,000	3,382,123.11	0.19%	5	0.04%	2.79%	22.71	63.50%
700,000 - 750,000							
750,000 - 800,000	2,320,598.35	0.13%	3	0.03%	2.77%	23.29	49.43%
800,000 - 850,000	819,998.71	0.05%	1	0.01%	2.44%	21.95	66.88%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
	Total 1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

4. Origination Year

From (>=) - Until (<)	Aggr	egate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2004								
2004 - 2005		401,678.70	0.02%	6	0.03%	2.20%	9.12	58.51%
2005 - 2006		9,597,539.38	0.54%	80	0.35%	2.63%	13.33	53.69%
2006 - 2007		14,243,788.10	0.80%	144	0.62%	3.52%	15.22	48.68%
2007 - 2008		21,258,199.90	1.19%	314	1.36%	3.84%	29.89	49.64%
2008 - 2009		45,266,420.19	2.54%	686	2.98%	3.99%	32.42	45.77%
2009 - 2010		48,981,910.83	2.75%	669	2.90%	3.31%	31.47	47.83%
2010 - 2011		54,686,098.39	3.07%	749	3.25%	3.06%	29.22	44.41%
2011 - 2012		37,245,817.52	2.09%	480	2.08%	3.09%	26.56	41.97%
2012 - 2013		62,131,661.33	3.48%	770	3.34%	4.09%	23.02	42.84%
2013 - 2014		81,754,921.97	4.58%	1,148	4.98%	3.54%	18.72	42.45%
2014 - 2015		188,704,506.72	10.58%	2,528	10.97%	3.67%	19.48	41.27%
2015 - 2016		217,903,453.89	12.22%	2,747	11.92%	3.08%	20.73	42.48%
2016 - 2017		149,064,463.28	8.36%	1,887	8.19%	2.63%	21.75	47.66%
2017 - 2018		339,057,312.57	19.01%	3,818	16.56%	2.51%	22.96	49.33%
2018 - 2019		87,140,482.96	4.89%	1,080	4.69%	2.66%	23.70	44.43%
2019 - 2020		110,021,808.54	6.17%	1,533	6.65%	2.16%	24.85	51.94%
2020 - 2021		180,439,236.35	10.12%	2,254	9.78%	1.82%	25.60	52.29%
2021 >=		135,611,944.08	7.60%	2,157	9.36%	2.42%	26.86	60.79%
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIM\
<1 year	38,859,206.57	2.18%	646	2.80%	3.52%	27.12	64.33%
1 year - 2 years	45,250,412.92	2.54%	797	3.46%	2.31%	27.16	60.20%
2 years - 3 years	71,034,631.55	3.98%	946	4.10%	1.75%	26.30	58.11%
3 years - 4 years	200,551,527.53	11.24%	2,565	11.13%	1.82%	25.44	51.54%
4 years - 5 years	75,629,585.42	4.24%	1,066	4.62%	2.35%	24.71	52.39%
5 years - 6 years	119,293,188.21	6.69%	1,409	6.11%	2.66%	23.65	46.82%
6 years - 7 years	359,987,272.59	20.18%	4,127	17.90%	2.48%	22.81	49.13%
7 years - 8 years	134,174,891.72	7.52%	1,679	7.28%	2.80%	21.23	45.10%
8 years - 9 years	204,365,967.26	11.46%	2,631	11.41%	3.20%	20.50	42.20%
9 years - 10 years	195,427,365.80	10.96%	2,612	11.33%	3.65%	19.40	41.59%
10 years - 11 years	54,899,439.43	3.08%	809	3.51%	3.54%	18.08	42.55%
11 years - 12 years	63,594,034.44	3.57%	784	3.40%	3.96%	24.69	42.45%
12 years - 13 years	31,654,177.39	1.77%	408	1.77%	3.27%	26.41	41.66%
13 years - 14 years	61,107,927.18	3.43%	831	3.61%	3.04%	29.69	44.78%
14 years - 15 years	44,118,395.19	2.47%	617	2.68%	3.51%	32.27	48.52%
15 years - 16 years	41,470,198.83	2.33%	626	2.72%	3.98%	31.79	45.60%
16 years - 17 years	20,961,479.22	1.18%	302	1.31%	3.70%	29.10	50.37%
17 years - 18 years	13,283,784.23	0.74%	125	0.54%	3.39%	12.41	48.54%
18 years - 19 years	7,681,239.46	0.43%	69	0.30%	2.66%	13.37	53.40%
19 years - 20 years	166,519.76	0.01%	1	0.00%	1.38%	11.00	68.32%
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 >							

6. Legal Maturity

From (>=) - Until (<)	Aggre	gate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2020								
2020 - 2025		502,469.04	0.03%	63	0.27%	3.24%	0.80	34.39%
2025 - 2030		15,411,471.08	0.86%	555	2.41%	3.78%	4.58	33.76%
2030 - 2035		67,347,927.47	3.78%	1,307	5.67%	3.59%	8.84	38.10%
2035 - 2040		123,803,182.76	6.94%	1,812	7.86%	3.32%	13.93	45.73%
2040 - 2045		369,389,251.95	20.71%	4,550	19.74%	3.43%	19.67	43.51%
2045 - 2050		841,123,289.52	47.16%	9,744	42.27%	2.61%	23.43	48.19%
2050 - 2055		261,766,654.37	14.68%	3,585	15.55%	2.08%	27.38	55.92%
2055 - 2060		5,350,513.82	0.30%	72	0.31%	3.42%	34.11	36.34%
2060 - 2065		10,855,061.72	0.61%	156	0.68%	3.49%	38.85	40.37%
2065 - 2070		15,648,620.48	0.88%	217	0.94%	3.37%	43.99	44.28%
2070 - 2075		20,606,643.66	1.16%	280	1.21%	3.21%	48.63	46.69%
2075 - 2080		18,493,112.11	1.04%	254	1.10%	3.19%	53.68	50.39%
2080 - 2085		22,550,663.48	1.26%	306	1.33%	3.25%	58.81	51.78%
2085 - 2090		10,183,241.03	0.57%	142	0.62%	2.93%	62.93	53.46%
2090 - 2095		479,142.21	0.03%	7	0.03%	2.80%	67.10	48.63%
2095 >=								
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

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	365,125.05	0.02%	47	0.20%	3.22%	0.70	37.48%
1 year(s) - 2 year(s)	1,029,744.59	0.06%	69	0.30%	3.55%	1.49	33.22%
2 year(s) - 3 year(s)	1,303,179.83	0.07%	65	0.28%	3.30%	2.53	36.24%
3 year(s) - 4 year(s)	1,857,635.12	0.10%	89	0.39%	3.70%	3.52	26.93%
4 year(s) - 5 year(s)	3,848,042.15	0.22%	138	0.60%	3.92%	4.46	34.46%
5 year(s) - 6 year(s)	6,111,820.43	0.34%	166	0.72%	3.93%	5.51	35.31%
6 year(s) - 7 year(s)	8,915,300.13	0.50%	214	0.93%	3.62%	6.53	35.46%
7 year(s) - 8 year(s)	13,417,932.35	0.75%	280	1.21%	3.63%	7.46	35.98%
8 year(s) - 9 year(s)	15,196,495.82	0.85%	296	1.28%	3.60%	8.49	37.93%
9 year(s) - 10 year(s)	12,636,487.79	0.71%	221	0.96%	3.53%	9.47	40.60%
10 year(s) - 11 year(s)	14,664,104.50	0.82%	269	1.17%	3.60%	10.48	38.12%
11 year(s) - 12 year(s)	20,847,726.69	1.17%	312	1.35%	3.16%	11.49	44.88%
12 year(s) - 13 year(s)	20,375,672.30	1.14%	292	1.27%	3.25%	12.44	42.70%
13 year(s) - 14 year(s)	21,754,045.27	1.22%	347	1.51%	3.45%	13.43	45.55%
14 year(s) - 15 year(s)	26,679,077.92	1.50%	402	1.74%	3.70%	14.51	46.29%
15 year(s) - 16 year(s)	28,197,498.04	1.58%	398	1.73%	3.24%	15.49	47.70%
16 year(s) - 17 year(s)	37,659,747.62	2.11%	485	2.10%	2.93%	16.42	45.60%
17 year(s) - 18 year(s)	26,793,208.88	1.50%	332	1.44%	3.16%	17.44	44.00%
18 year(s) - 19 year(s)	45,255,355.67	2.54%	482	2.09%	3.79%	18.47	44.19%
19 year(s) - 20 year(s)	55,432,475.96	3.11%	723	3.14%	3.27%	19.49	43.54%
20 year(s) - 21 year(s)	167,108,026.74	9.37%	2,090	9.07%	3.51%	20.55	42.85%
21 year(s) - 22 year(s)	205,633,861.99	11.53%	2,457	10.66%	3.14%	21.48	44.00%
22 year(s) - 23 year(s)	117,556,378.71	6.59%	1,377	5.97%	2.77%	22.38	45.82%
23 year(s) - 24 year(s)	349,431,971.06	19.59%	3,807	16.52%	2.48%	23.54	49.83%
24 year(s) - 25 year(s)	110,287,779.39	6.18%	1,255	5.44%	2.63%	24.49	47.56%
25 year(s) - 26 year(s)	54,360,306.73	3.05%	748	3.25%	2.42%	25.69	52.55%
26 year(s) - 27 year(s)	178,373,157.21	10.00%	2,269	9.84%	1.85%	26.43	51.39%
27 year(s) - 28 year(s)	66,275,453.17	3.72%	822	3.57%	1.75%	27.36	58.76%
28 year(s) - 29 year(s)	38,398,000.91	2.15%	643	2.79%	2.20%	28.45	60.30%
29 year(s) - 30 year(s)	29,005,613.17	1.63%	511	2.22%	3.85%	29.47	64.74%
30 year(s) >=	104,740,019.51	5.87%	1,444	6.26%	3.25%	50.64	47.52%
	Total 1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggre	ate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG		1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
<= 10%		1,435,532.84	0.08%	73	0.63%	3.53%	18.15	4.44%
10% - 20%		8,362,656.93	0.47%	136	1.18%	3.24%	20.89	11.32%
20% - 30%		19,782,416.41	1.11%	216	1.87%	2.97%	21.54	18.08%
30% - 40%		51,625,264.15	2.89%	388	3.36%	2.78%	22.17	26.80%
40% - 50%		119,229,208.84	6.69%	724	6.28%	2.63%	23.08	35.63%
50% - 60%		170,770,261.91	9.57%	806	6.99%	2.64%	22.77	43.15%
60% - 70%		161,506,425.61	9.06%	689	5.97%	2.56%	23.57	52.00%
70% - 80%		80,309,188.96	4.50%	331	2.87%	2.65%	23.96	59.26%
80% - 90%		24,504,398.27	1.37%	105	0.91%	2.98%	24.67	67.21%
90% - 100%		17,167,964.19	0.96%	59	0.51%	2.73%	25.00	73.02%
100% - 110%		1,001,265.00	0.06%	3	0.03%	2.62%	32.21	82.38%
110% - 120%		381,364.78	0.02%	2	0.02%	2.51%	22.16	82.34%
120% - 130%								
130% - 140%								
140% - 150%								
150% >								
	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

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		1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
<= 10%		4,814,736.26	0.27%	144	1.25%	3.47%	18.35	7.03%
10% - 20%		26,114,771.53	1.46%	296	2.57%	3.13%	20.85	15.92%
20% - 30%		69,642,746.40	3.90%	500	4.33%	2.81%	21.79	25.70%
30% - 40%		143,487,136.45	8.05%	789	6.84%	2.68%	22.54	35.44%
40% - 50%		173,919,410.47	9.75%	772	6.69%	2.62%	23.01	44.86%
50% - 60%		132,872,829.75	7.45%	553	4.79%	2.59%	23.88	54.29%
60% - 70%		68,494,066.76	3.84%	307	2.66%	2.53%	24.59	64.37%
70% - 80%		25,237,702.83	1.42%	122	1.06%	2.57%	26.06	74.24%
80% - 90%		8,201,607.29	0.46%	37	0.32%	2.76%	27.85	84.05%
90% - 100%		2,838,505.91	0.16%	10	0.09%	2.96%	26.83	93.82%
100% - 110%								
110% - 120%		317,434.24	0.02%	1	0.01%	2.54%	21.26	116.70%
120% - 130%		135,000.00	0.01%	1	0.01%	4.41%	26.97	122.26%
130% - 140%								
140% - 150%								
150% >								
	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

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%		251,953.47	0.01%	4	0.02%	1.00%	16.43	47.96%
1.00% - 1.50%		78,864,827.83	4.42%	1,269	5.51%	1.35%	23.21	49.09%
1.50% - 2.00%		304,922,213.29	17.10%	3,996	17.34%	1.72%	26.28	51.16%
2.00% - 2.50%		367,387,393.18	20.60%	4,677	20.29%	2.30%	23.96	49.73%
2.50% - 3.00%		522,163,501.27	29.28%	6,023	26.13%	2.71%	23.03	47.07%
3.00% - 3.50%		113,055,507.41	6.34%	1,382	6.00%	3.27%	22.20	46.27%
3.50% - 4.00%		87,517,726.75	4.91%	1,204	5.22%	3.79%	20.83	44.74%
4.00% - 4.50%		139,231,797.27	7.81%	1,954	8.48%	4.19%	20.71	44.71%
4.50% - 5.00%		47,072,413.30	2.64%	673	2.92%	4.74%	26.63	45.93%
5.00% - 5.50%		97,027,309.58	5.44%	1,514	6.57%	5.29%	22.75	40.65%
5.50% - 6.00%		25,138,236.67	1.41%	342	1.48%	5.69%	18.00	44.44%
6.00% - 6.50%		878,364.68	0.05%	12	0.05%	6.08%	11.02	43.85%
6.50% - 7.00%								
7.00% >								
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

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)	63,866,033.05	3.58%	1,154	5.01%	4.61%	22.29	40.53%
1 year(s) - 2 year(s)	16,972,640.20	0.95%	311	1.35%	3.33%	19.85	41.16%
2 year(s) - 3 year(s)	16,272,321.99	0.91%	269	1.17%	3.09%	17.70	43.43%
3 year(s) - 4 year(s)	41,142,835.19	2.31%	621	2.69%	2.88%	24.84	44.51%
4 year(s) - 5 year(s)	39,624,564.93	2.22%	670	2.91%	4.17%	25.73	44.77%
5 year(s) - 6 year(s)	49,446,975.52	2.77%	736	3.19%	3.91%	23.67	44.79%
6 year(s) - 7 year(s)	33,540,339.98	1.88%	556	2.41%	2.76%	21.20	41.58%
7 year(s) - 8 year(s)	33,419,737.09	1.87%	513	2.23%	3.38%	18.94	41.35%
8 year(s) - 9 year(s)	62,441,462.47	3.50%	844	3.66%	3.48%	20.72	44.06%
9 year(s) - 10 year(s)	34,638,079.09	1.94%	565	2.45%	3.81%	21.56	49.85%
10 year(s) - 11 year(s)	66,578,070.96	3.73%	920	3.99%	3.93%	19.20	41.85%
11 year(s) - 12 year(s)	164,099,302.58	9.20%	2,040	8.85%	3.21%	20.49	43.57%
12 year(s) - 13 year(s)	100,381,400.28	5.63%	1,189	5.16%	2.80%	21.46	44.76%
13 year(s) - 14 year(s)	292,291,154.32	16.39%	3,197	13.87%	2.49%	23.53	49.57%
14 year(s) - 15 year(s)	86,033,320.77	4.82%	1,005	4.36%	2.74%	24.27	48.47%
15 year(s) - 16 year(s)	43,731,890.54	2.45%	603	2.62%	2.51%	24.54	50.56%
16 year(s) - 17 year(s)	210,103,224.66	11.78%	2,590	11.24%	1.99%	25.23	49.58%
17 year(s) - 18 year(s)	69,047,158.71	3.87%	875	3.80%	1.69%	26.07	54.61%
18 year(s) - 19 year(s)	50,457,168.36	2.83%	677	2.94%	2.60%	25.17	50.40%
19 year(s) - 20 year(s)	17,423,477.29	0.98%	257	1.11%	3.68%	23.83	52.39%
20 year(s) - 21 year(s)	12,464,741.31	0.70%	144	0.62%	3.25%	20.58	43.28%
21 year(s) - 22 year(s)	22,224,401.09	1.25%	260	1.13%	3.30%	21.67	45.95%
22 year(s) - 23 year(s)	15,344,790.68	0.86%	168	0.73%	2.91%	22.73	50.08%
23 year(s) - 24 year(s)	78,293,941.10	4.39%	842	3.65%	2.70%	23.80	51.35%
24 year(s) - 25 year(s)	45,148,883.54	2.53%	511	2.22%	2.70%	25.92	46.38%
25 year(s) - 26 year(s)	30,368,001.31	1.70%	383	1.66%	2.56%	28.77	54.03%
26 year(s) - 27 year(s)	54,154,065.62	3.04%	676	2.93%	2.08%	27.78	52.44%
27 year(s) - 28 year(s)	18,118,594.84	1.02%	218	0.95%	1.81%	28.85	59.48%
28 year(s) - 29 year(s)	13,555,316.96	0.76%	210	0.91%	2.02%	34.14	59.04%
29 year(s) - 30 year(s)	2,327,350.27	0.13%	46	0.20%	4.41%	29.76	66.13%
30 year(s) >=							
	Total 1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

12. Interest Payment Type

	Aggı	egate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Fixed		1,750,968,337.00	98.18%	22,398	97.17%	2.79%	23.43	47.81%
Floating		32,542,907.70	1.82%	652	2.83%	5.39%	24.62	38.38%
Unmatched								
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

13. Property Description

	A	Outstanding Assessed	0/ -67-4-1	No of Louis	0/ -£T-4-1	M-I-l-t- d A	M-Inhtod Access	Walaka J A
	Agg	regate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House		1,582,444,537.80	88.73%	9,869	85.56%	2.85%	23.45	48.22%
Apartment		201,066,706.90	11.27%	1,666	14.44%	2.77%	23.43	43.08%
Other								
	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

14. Geographical Distribution (by Province)

	Aggr	gate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen		70,278,191.32	3.94%	525	4.55%	2.74%	23.57	49.26%
Friesland		80,619,929.71	4.52%	593	5.14%	2.76%	24.06	51.34%
Drenthe		66,577,098.57	3.73%	463	4.01%	2.79%	23.85	50.16%
Overijssel		151,199,110.22	8.48%	1,003	8.70%	2.83%	23.93	48.92%
Gelderland		241,990,978.30	13.57%	1,545	13.39%	2.80%	23.86	47.47%
Noord-Holland		214,074,436.85	12.00%	1,260	10.92%	2.87%	23.48	45.78%
Zuid-Holland		351,307,996.61	19.70%	2,267	19.65%	2.89%	23.24	46.75%
Zeeland		54,154,720.39	3.04%	395	3.42%	2.98%	22.54	49.77%
Brabant		261,367,949.64	14.65%	1,612	13.97%	2.81%	23.14	47.56%
Utrecht		138,553,853.18	7.77%	804	6.97%	2.87%	23.14	44.16%
Limburg		113,261,715.16	6.35%	797	6.91%	2.88%	23.16	50.94%
Flevoland		40,125,264.75	2.25%	271	2.35%	2.66%	23.85	47.50%
Unknown								
	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

15. Occupancy Weighted Average Coupon Weighted Average Maturity (year) Weighted Average CLTIMV Aggregate Outstanding Amount % of Total Nr of Loans % of Total 47.64% 1,783,511,244.70 2.84% Owner Occupied 100.00% 11,535 100.00% 23.45 Buy-to-let Unknown Total 1,783,511,244.70 100.00% 11,535 100.00% 2.84% 23.45 47.64%

16. Loanpart Payn	nent Frequenc	у						
	Ag	gregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average
Monthly		1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%
Quarterly								
Half-yearly								
Yearly								
	Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

17. Guarantee Type (NHG / Non NHG)

	Agg	regate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG Loans		1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
Non-NHG Loans		656,075,947.89	36.79%	3,532	30.62%	2.67%	23.19	45.17%
•	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

18. Valuation Type

	Aggreg	ate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Full taxation		1,444,203,015.52	80.98%	9,533	82.64%	2.83%	23.59	48.57%
Other		283,821,019.17	15.91%	1,646	14.27%	2.84%	22.41	40.42%
Desktop valuation		55,487,210.01	3.11%	356	3.09%	2.90%	24.95	60.25%
	Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Glossary

Term **Definition / Calculation**

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

a (alfa)

ACT

Adjusted Current Balance

Asset Percentage

Assumed Mortgage Interest Rate

Automatic Valuation Methodology

Available Nominal OC

С

Base Prospectus

Calculation Date

CBC Account Bank

Closing Date

Collateral Market Value

Construction Deposit

Credit Rating

Current Balance

Current Loan to Original Market Value (CLTOMV)

Current Loan to Indexed Market Value (CLTIMV)

Desktop Valuation Methodology

Eligible Collateral

Full Valuation Methodology

Indexed Valuation (with respect to ACT calculation)

Interest Rate Fixed Period

Interest Rate Swap

Interest Reserve Required Amount

IRS

Issuer

Loan Part(s)

LTV Cut-Off indexed valuation %

Maturity Date

Minimum Documented Nominal OC

Minimum Statutory Nominal OC

Net Outstanding Principal Amount

NHG NHG Loan

Nominal OC

all Mortgage Receivables Gross set-off as determined according to Asset Monitoring Agreement;

Asset Cover Test;

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 ß (bèta);

93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;

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; means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention:

means the amount by which the collateral which is held by the CBC and as calculated in accordance with the criteria referred to in Minimum Documented Nominal OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage;

The cash standing to the credit of the CBC Transaction Account(s);

The base prospectus dated 12 October 2018 relating to the issue of the conditional pass-through covered bonds, including any supplement;

Substitution Assets plus accrued interest thereon:

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 BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;

30 October 2015:

means the market value of the relevant Transferred Collateral on any date;

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 An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;

In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;

Current Balance divided by the Indexed Valuation;

Current Balance divided by the Original Market Value;

means the methodology by which an Automatic Valuation Methodology is used which is subsequently verified by a certified valuator which is

not involved in the credit approval process Euro denominated cash and/or Substitution Assets:

means the methodology by which a full valuation is made by a certified valuator and which includes a site visit;

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

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 Period for which the current interest rate on the Mortgage Receivable remains unchanged;

An interest rate swap transaction that forms part of an Interest Swap Agreement.

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; Interest Rate Swap;

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;

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); One or more of the loan parts (leningdelen) of which a Mortgage Loan consists

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 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 means a fixed percentage as agreed on the basis of the programme documentation as being the minimum amount required, expressed as a percentage, by which the collateral, without any deductions, exceeds the principal amount of the outstanding Covered Bonds and which is means the minimum required amount of collateral determined in accordance with Article 40f paragraph 1 of the Old Decree (Besluit prudentiele regels Wft in force until 2022 and applicable on the basis of grandfathering pursuant to the transitionary rules) and which expressed as a 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 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;

A Mortgage Loan that has the benefit of an NHG guarantee;

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),

Remaining Tenor

Set-Off

W

Transferred Collateral

Monthly Investor Report: 1 September 2023 - 30 September 2023

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

Originator Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;

Other Valuation Methodology means any other valuation methodology than Automatic Valuation, Desktop Valuation and Full Valuation;

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

Performing Loans Wortgage 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;

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

Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;

The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;

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, 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;

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

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

Estimated Portfolio Interest Income;

Z An amount equal to the Interest Reserve Required Amount;

Contact Information

Account Bank	BNG Bank N.V.	Administrator	AEGON Bank N.V.
	Koninginnegracht 2		Thomas R. Malthusstraat 1-3
	2514 AA The Hague		1066 JR Amsterdam
	The Netherlands		The Netherlands
Auditor	PricewaterhouseCoopers Accountants N.V.	Back-up Cash manager	Intertrust Administrative Services B.V.
	Thomas R. Malthusstraat 5		Basisweg 10
	1066 JR Amsterdam		1043 AP Amsterdam
	The Netherlands		The Netherlands
CASH MANAGER	AEGON Bank N.V.	CBC ACCOUNT BANK	BNG Bank N.V.
	Thomas R. Malthusstraat 1-3		Koninginnegracht 2
	1066 JR Amsterdam		2514 AA The Hague
	The Netherlands		The Netherlands
Common Safekeeper	Clearstream	COVER POOL MONITOR	PricewaterhouseCoopers Accountants N.V.
	42 Avenue J.F. Kennedy		Thomas R. Malthusstraat 5
	L-1855		1066 JR Amsterdam
	Luxembourg		The Netherlands
Custodian	ABN AMRO Bank N.V.	Issuer	AEGON Bank N.V.
	Gustav Mahlerlaan 10		Thomas R. Malthusstraat 1-3
	1082 PP Amsterdam		1066 JR Amsterdam
	The Netherlands		The Netherlands
Lead Manager	Cooperatieve Rabobank U.A.	Legal Advisor	NautaDutilh N.V.
	Croeselaan 18		Beethovenstraat 400
	3521 CB Utrecht		1082 PR Amsterdam
	The Netherlands		The Netherlands
Listing Agent	Cooperatieve Rabobank U.A.	Paying Agent	Citibank N.A., London Branch
	Croeselaan 18		Citigroup Centre, Canada Square
	3521 CB Utrecht		E14 5LB London
	The Netherlands		The United Kingdom
Security Trustee	Stichting Security Trustee Aegon Conditional Pass-Through	Seller	AEGON Bank N.V.
	Covered Bond Company Hoogoorddreef 15		Thomas R. Malthusstraat 1-3
	1101 BA Amsterdam		1066 JR Amsterdam
	The Netherlands		The Netherlands
Seller Collection Account Bank	ABN AMRO Bank N.V.	Servicer	Aegon Hypotheken B.V.
	Gustav Mahlerlaan 10		Aegonplein 50
	1082 PP Amsterdam		2591 TV Den Haag
	The Netherlands		The Netherlands
Sponsor (if applicable)	AEGON Bank N.V.	Tax Advisor	NautaDutilh N.V.
	Thomas R. Malthusstraat 1-3		Beethovenstraat 400
	1066 JR Amsterdam		1082 PR Amsterdam
	The Netherlands		The Netherlands