

Knab N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 August 2024 - 31 August 2024

Reporting Date: 26 September 2024

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/>

Green	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	1,658,504,787.36
B	7,385,134.42
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	1,665,889,921.78
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Outstanding bonds	1,500,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	111.06%

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	7,385,134.42
Reserve Account Required Amount*	3,240,011.98
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,203,444.00

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	119.81%
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%	99.59%

First Regulatory Current Balance Amount test

Ratio	120%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	119%
Pass / Fail	Pass

* Interest accrual based on Calculation Date

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	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	Knab N.V.	A-1 / A	A-2 / BBB+	/	/	/	/	/	/	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

Ledgers, Investments & Liquidity Buffer

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	7,385,134.42
Bonds	0.00
Available Liquidity Buffer	7,385,134.42

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.	No

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

Stratifications

Portfolio Characteristics

Principal amount	1,914,065,996.85
Value of saving deposits	124,313,625.50
Net principal balance	1,789,752,371.35
Construction Deposits	5,006,324.37
Net principal balance excl. Construction and Saving Deposits	1,784,746,046.98
Number of loans	10,712
Number of loanparts	22,283
Average principal balance (borrower)	167,079.20
Average principal balance (loanpart)	80,319.18
Weighted average current interest rate	2.28%
Weighted average maturity (in years)	24.85
Weighted average remaining time to interest reset (in years)	14.96
Weighted average seasoning (in years)	6.67
Weighted average CLTOMV	66.834%
Weighted average CLTIMV	51.625%
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
Frequency of publication National Transparency Template:	Monthly

1. Delinquencies

	Arrears Amount	Aggregate Outstanding Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Performing	0.00	1,786,946,147.37	99.843%	10,696	99.851%	2.279%	24.85	51.613%
<= 30 days	4,079.79	1,492,111.45	0.083%	9	0.084%	1.692%	25.07	61.378%
30 days - 60 days	3,968.72	648,910.65	0.036%	4	0.037%	1.88%	29.78	55.217%
60 days - 90 days	4,111.09	546,054.67	0.031%	2	0.019%	2.224%	26.26	59.419%
90 days - 120 days	2,642.44	119,147.21	0.007%	1	0.009%	3.60%	20.33	41.23%
120 datys - 150 days								
150 days - 180 days								
180 days >								
Total	14,802.04	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	803,727,375.45	44.907%	10,400	46.672%	2.162%	24.03	57.063%
Bank Savings	46,183,742.19	2.58%	860	3.859%	2.596%	13.63	40.685%
Interest Only	765,284,534.16	42.759%	8,428	37.823%	2.286%	28.65	48.028%
Investments							
Life Insurance	44,615,899.18	2.493%	515	2.311%	2.898%	10.25	47.682%
Linear	43,214,200.49	2.415%	671	3.011%	2.119%	22.80	49.304%
Savings	86,726,619.88	4.846%	1,409	6.323%	2.883%	13.50	41.973%
Other							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	5,277,783.69	0.295%	327	3.053%	2.976%	21.62	35.214%
25,000 - 50,000	27,009,885.62	1.509%	713	6.656%	2.924%	23.45	38.531%
50,000 - 75,000	43,496,725.30	2.43%	694	6.479%	2.925%	22.89	32.959%
75,000 - 100,000	75,389,293.61	4.212%	851	7.944%	2.575%	23.57	34.418%
100,000 - 150,000	324,736,651.37	18.144%	2,565	23.945%	2.506%	24.93	41.992%
150,000 - 200,000	431,127,803.47	24.089%	2,474	23.096%	2.352%	24.87	49.226%
200,000 - 250,000	331,250,289.04	18.508%	1,491	13.919%	2.179%	24.88	54.40%
250,000 - 300,000	183,349,134.57	10.244%	674	6.292%	1.969%	25.18	59.275%
300,000 - 350,000	119,995,571.25	6.705%	371	3.463%	2.066%	24.94	60.375%
350,000 - 400,000	87,586,206.00	4.894%	234	2.184%	2.05%	25.38	64.603%
400,000 - 450,000	48,924,587.29	2.734%	116	1.083%	2.071%	25.35	65.38%
450,000 - 500,000	35,014,023.87	1.956%	74	0.691%	1.901%	25.29	62.792%
500,000 - 550,000	27,093,648.16	1.514%	52	0.485%	2.046%	24.88	64.136%
550,000 - 600,000	18,325,036.73	1.024%	32	0.299%	2.069%	26.15	65.661%
600,000 - 650,000	9,374,669.21	0.524%	15	0.14%	1.954%	24.36	63.412%
650,000 - 700,000	6,021,168.25	0.336%	9	0.084%	2.069%	25.75	74.385%
700,000 - 750,000	3,576,114.68	0.20%	5	0.047%	1.715%	26.27	71.238%
750,000 - 800,000	5,363,587.57	0.30%	7	0.065%	2.025%	25.18	76.866%
800,000 - 850,000	3,324,390.33	0.186%	4	0.037%	2.398%	26.56	79.045%
850,000 - 900,000	2,606,336.93	0.146%	3	0.028%	2.038%	25.22	46.663%
900,000 - 950,000	909,464.41	0.051%	1	0.009%	1.773%	26.25	63.99%
950,000 - 1,000,000							
1,000,000 >							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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
< 2004	3,224.67	0.00%	1	0.004%	4.00%	0.33	0.66%
2004 - 2005	392,994.60	0.022%	6	0.027%	2.179%	8.21	54.076%
2005 - 2006	9,141,324.99	0.511%	85	0.381%	2.41%	13.87	50.051%
2006 - 2007	12,355,964.82	0.69%	124	0.556%	3.438%	16.00	47.839%
2007 - 2008	18,918,588.44	1.057%	287	1.288%	3.765%	30.36	46.32%
2008 - 2009	41,252,655.45	2.305%	627	2.814%	3.80%	32.09	42.691%
2009 - 2010	50,639,937.16	2.829%	709	3.182%	3.056%	31.46	44.202%
2010 - 2011	75,617,313.80	4.225%	1,082	4.856%	2.329%	32.43	43.556%
2011 - 2012	44,691,157.43	2.497%	645	2.895%	2.081%	30.37	40.823%
2012 - 2013	34,734,966.40	1.941%	482	2.163%	2.676%	26.27	41.049%
2013 - 2014	52,632,248.33	2.941%	818	3.671%	3.518%	17.70	36.914%
2014 - 2015	72,956,831.56	4.076%	1,023	4.591%	3.233%	18.76	37.334%
2015 - 2016	39,438,494.59	2.204%	553	2.482%	2.838%	19.71	41.648%
2016 - 2017	61,864,431.38	3.457%	839	3.765%	2.428%	21.02	45.552%
2017 - 2018	238,773,007.78	13.341%	2,834	12.718%	2.418%	21.95	45.373%
2018 - 2019	44,026,911.69	2.46%	583	2.616%	2.603%	22.84	42.778%
2019 - 2020	128,706,989.27	7.191%	1,747	7.84%	2.085%	24.12	50.92%
2020 - 2021	387,826,221.46	21.669%	4,396	19.728%	1.796%	24.98	54.339%
2021 - 2022	241,357,464.38	13.486%	2,600	11.668%	1.624%	25.87	60.661%
2022 - 2023	165,551,240.27	9.25%	1,748	7.845%	1.894%	26.63	68.857%
2023 - 2024	41,158,561.28	2.30%	654	2.935%	3.217%	26.52	63.078%
2024 >=	27,711,841.60	1.548%	440	1.975%	3.237%	27.86	64.849%
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	36,937,440.22	2.064%	591	2.652%	3.249%	27.64	63.626%
1 year - 2 years	40,396,697.86	2.257%	634	2.845%	3.239%	26.61	64.191%
2 years - 3 years	210,348,287.79	11.753%	2,197	9.86%	1.766%	26.49	68.33%
3 years - 4 years	310,359,518.54	17.341%	3,319	14.895%	1.701%	25.61	58.189%
4 years - 5 years	343,674,338.30	19.202%	4,120	18.489%	1.815%	24.70	52.735%
5 years - 6 years	57,215,718.34	3.197%	826	3.707%	2.356%	23.78	50.275%
6 years - 7 years	52,623,906.10	2.94%	661	2.966%	2.612%	22.66	43.371%
7 years - 8 years	263,684,450.95	14.733%	3,182	14.28%	2.393%	21.84	45.405%
8 years - 9 years	31,676,531.75	1.77%	447	2.006%	2.677%	20.15	43.064%
9 years - 10 years	43,934,150.86	2.455%	624	2.80%	2.845%	19.51	41.273%
10 years - 11 years	87,559,676.91	4.892%	1,236	5.547%	3.417%	18.51	37.148%
11 years - 12 years	31,257,170.78	1.746%	504	2.262%	3.385%	16.98	37.341%
12 years - 13 years	43,718,294.39	2.443%	615	2.76%	2.27%	29.77	41.183%
13 years - 14 years	41,753,414.40	2.333%	603	2.706%	2.416%	30.06	40.692%
14 years - 15 years	81,260,771.02	4.54%	1,147	5.147%	2.343%	32.48	43.815%
15 years - 16 years	40,251,813.72	2.249%	582	2.612%	3.338%	32.07	44.77%
16 years - 17 years	37,681,259.46	2.105%	570	2.558%	3.898%	31.60	42.409%
17 years - 18 years	17,091,370.24	0.955%	249	1.117%	3.548%	29.26	47.841%
18 years - 19 years	9,915,915.02	0.554%	96	0.431%	3.362%	12.25	46.992%
19 years - 20 years	8,408,420.03	0.47%	79	0.355%	2.402%	13.75	50.34%
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	3,224.67	0.00%	1	0.004%	4.00%	0.33	0.66%
30 years >							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
< 2025	189,105.29	0.011%	16	0.072%	3.234%	0.09	33.645%
2025 - 2030	11,630,289.30	0.65%	457	2.051%	3.487%	3.68	32.074%
2030 - 2035	42,224,358.63	2.359%	882	3.958%	3.104%	7.78	37.608%
2035 - 2040	94,898,982.60	5.302%	1,435	6.44%	2.885%	13.07	44.447%
2040 - 2045	224,365,856.91	12.536%	3,013	13.522%	2.698%	18.39	42.194%
2045 - 2050	543,934,443.89	30.392%	6,549	29.39%	2.299%	23.08	48.597%
2050 - 2055	747,149,996.99	41.746%	8,237	36.965%	1.903%	26.64	59.961%
2055 - 2060	6,139,533.11	0.343%	84	0.377%	3.093%	33.11	31.59%
2060 - 2065	12,835,476.42	0.717%	174	0.781%	3.375%	37.80	36.632%
2065 - 2070	18,848,100.06	1.053%	255	1.144%	2.881%	42.92	39.902%
2070 - 2075	22,173,779.29	1.239%	305	1.369%	2.835%	47.67	42.316%
2075 - 2080	23,539,679.35	1.315%	318	1.427%	2.745%	52.80	46.479%
2080 - 2085	26,305,150.50	1.47%	351	1.575%	2.763%	57.85	47.873%
2085 - 2090	14,859,709.18	0.83%	199	0.893%	2.426%	62.00	51.491%
2090 - 2095	657,909.83	0.037%	8	0.036%	1.787%	66.12	54.696%
2095 >=							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	781,815.46	0.044%	58	0.26%	3.419%	0.48	37.56%
1 year(s) - 2 year(s)	1,021,376.17	0.057%	51	0.229%	3.375%	1.53	36.467%
2 year(s) - 3 year(s)	1,173,687.52	0.066%	69	0.31%	3.502%	2.52	23.962%
3 year(s) - 4 year(s)	2,866,422.98	0.16%	116	0.521%	3.536%	3.47	31.876%
4 year(s) - 5 year(s)	4,228,098.76	0.236%	134	0.601%	3.716%	4.52	31.992%
5 year(s) - 6 year(s)	6,322,786.75	0.353%	155	0.696%	3.324%	5.48	32.706%
6 year(s) - 7 year(s)	9,991,659.79	0.558%	217	0.974%	3.263%	6.43	35.409%
7 year(s) - 8 year(s)	9,299,369.92	0.52%	204	0.915%	2.944%	7.49	38.579%
8 year(s) - 9 year(s)	7,008,569.65	0.392%	140	0.628%	2.991%	8.46	38.004%
9 year(s) - 10 year(s)	7,905,662.56	0.442%	145	0.651%	3.106%	9.47	39.35%
10 year(s) - 11 year(s)	14,687,468.71	0.821%	223	1.001%	2.526%	10.51	45.974%
11 year(s) - 12 year(s)	15,803,904.04	0.883%	233	1.046%	2.707%	11.43	42.427%
12 year(s) - 13 year(s)	15,882,061.79	0.887%	265	1.189%	3.034%	12.48	43.392%
13 year(s) - 14 year(s)	18,999,738.24	1.062%	302	1.355%	3.45%	13.54	44.371%
14 year(s) - 15 year(s)	21,603,091.20	1.207%	317	1.423%	2.894%	14.48	45.229%
15 year(s) - 16 year(s)	37,227,703.93	2.08%	523	2.347%	2.112%	15.46	45.295%
16 year(s) - 17 year(s)	24,745,612.42	1.383%	343	1.539%	2.318%	16.41	45.039%
17 year(s) - 18 year(s)	24,822,496.55	1.387%	318	1.427%	1.94%	17.42	45.741%
18 year(s) - 19 year(s)	36,455,953.95	2.037%	502	2.253%	3.013%	18.53	39.869%
19 year(s) - 20 year(s)	87,125,309.60	4.868%	1,148	5.152%	3.109%	19.50	40.502%
20 year(s) - 21 year(s)	63,832,116.93	3.567%	839	3.765%	2.579%	20.43	44.975%
21 year(s) - 22 year(s)	43,489,906.47	2.43%	544	2.441%	2.29%	21.47	48.562%
22 year(s) - 23 year(s)	242,379,668.63	13.543%	2,792	12.53%	2.344%	22.59	46.967%
23 year(s) - 24 year(s)	85,086,709.94	4.754%	959	4.304%	2.422%	23.41	48.504%
24 year(s) - 25 year(s)	46,910,358.39	2.621%	639	2.868%	2.288%	24.64	52.392%
25 year(s) - 26 year(s)	292,686,647.96	16.353%	3,482	15.626%	1.838%	25.50	52.747%
26 year(s) - 27 year(s)	307,083,466.04	17.158%	3,114	13.975%	1.736%	26.38	58.739%
27 year(s) - 28 year(s)	175,312,691.16	9.795%	1,813	8.136%	1.764%	27.46	68.551%
28 year(s) - 29 year(s)	31,367,259.28	1.753%	486	2.181%	3.598%	28.45	65.402%
29 year(s) - 30 year(s)	26,602,473.82	1.486%	426	1.912%	3.607%	29.48	63.697%
30 year(s) >=	127,048,282.74	7.099%	1,726	7.746%	2.829%	49.86	44.173%
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	952,234,043.70	53.205%	6,593	61.548%	2.428%	24.99	50.659%
<= 10%	1,417,843.58	0.079%	72	0.672%	3.259%	18.37	4.639%
10% - 20%	8,364,384.96	0.467%	131	1.223%	2.756%	22.27	11.429%
20% - 30%	20,527,880.25	1.147%	207	1.932%	2.686%	22.11	18.939%
30% - 40%	44,472,908.69	2.485%	328	3.062%	2.278%	23.60	28.154%
40% - 50%	125,467,353.66	7.01%	751	7.011%	2.211%	24.16	36.556%
50% - 60%	184,903,461.43	10.331%	847	7.907%	2.064%	23.99	45.443%
60% - 70%	193,617,756.91	10.818%	835	7.795%	2.03%	24.67	54.207%
70% - 80%	130,650,405.74	7.30%	525	4.901%	2.039%	25.44	66.466%
80% - 90%	69,205,709.77	3.867%	254	2.371%	2.093%	26.37	76.003%
90% - 100%	57,477,406.36	3.211%	164	1.531%	1.993%	26.59	84.829%
100% - 110%	566,030.00	0.032%	1	0.009%	2.95%	39.90	87.94%
110% - 120%	847,186.30	0.047%	4	0.037%	3.022%	31.57	69.56%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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	952,234,043.70	53.205%	6,593	61.548%	2.428%	24.99	50.659%
<= 10%	4,656,403.30	0.26%	136	1.27%	3.311%	19.33	7.101%
10% - 20%	22,727,324.81	1.27%	261	2.437%	2.717%	21.78	15.658%
20% - 30%	58,301,278.63	3.258%	414	3.865%	2.449%	22.43	25.777%
30% - 40%	130,900,294.08	7.314%	729	6.805%	2.171%	23.64	35.411%
40% - 50%	179,845,801.35	10.049%	834	7.786%	2.071%	24.24	45.295%
50% - 60%	158,412,128.54	8.851%	685	6.395%	1.96%	25.05	54.656%
60% - 70%	126,714,110.16	7.08%	532	4.966%	2.028%	25.51	64.663%
70% - 80%	87,596,490.90	4.894%	314	2.931%	2.068%	26.20	74.907%
80% - 90%	40,497,167.35	2.263%	137	1.279%	2.10%	26.97	84.786%
90% - 100%	26,601,394.21	1.486%	73	0.681%	2.018%	27.10	94.113%
100% - 110%	953,338.75	0.053%	3	0.028%	1.673%	26.27	102.023%
110% - 120%	312,595.57	0.017%	1	0.009%	2.54%	20.42	111.04%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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%	119,191.21	0.007%	4	0.018%	1.00%	22.09	61.699%
1.00% - 1.50%	182,449,659.75	10.194%	2,615	11.735%	1.362%	24.10	52.787%
1.50% - 2.00%	740,642,323.02	41.382%	8,268	37.105%	1.709%	26.20	55.834%
2.00% - 2.50%	440,497,256.13	24.612%	5,336	23.947%	2.269%	23.81	49.721%
2.50% - 3.00%	186,228,771.92	10.405%	2,262	10.151%	2.631%	23.59	46.983%
3.00% - 3.50%	19,276,786.22	1.077%	296	1.328%	3.248%	26.43	48.117%
3.50% - 4.00%	31,828,645.15	1.778%	495	2.221%	3.797%	23.52	51.969%
4.00% - 4.50%	85,436,685.05	4.774%	1,309	5.874%	4.237%	21.93	46.353%
4.50% - 5.00%	39,444,416.19	2.204%	591	2.652%	4.726%	28.49	44.664%
5.00% - 5.50%	51,176,014.32	2.859%	896	4.021%	5.278%	25.25	37.348%
5.50% - 6.00%	12,397,896.17	0.693%	204	0.915%	5.685%	19.37	42.824%
6.00% - 6.50%	254,726.22	0.014%	7	0.031%	6.125%	8.43	24.302%
7.00% >							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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)	41,110,137.56	2.297%	746	3.348%	4.52%	22.98	37.213%
1 year(s) - 2 year(s)	19,439,036.32	1.086%	303	1.36%	3.228%	18.25	40.723%
2 year(s) - 3 year(s)	42,716,559.54	2.387%	645	2.895%	2.793%	24.98	41.103%
3 year(s) - 4 year(s)	38,943,166.40	2.176%	640	2.872%	4.014%	25.71	41.459%
4 year(s) - 5 year(s)	53,735,986.95	3.002%	809	3.631%	3.735%	23.52	42.078%
5 year(s) - 6 year(s)	37,430,641.86	2.091%	623	2.796%	2.409%	23.38	41.134%
6 year(s) - 7 year(s)	41,382,331.77	2.312%	587	2.634%	2.586%	22.44	45.602%
7 year(s) - 8 year(s)	43,624,400.42	2.437%	666	2.989%	2.009%	22.80	47.881%
8 year(s) - 9 year(s)	20,851,269.71	1.165%	363	1.629%	3.503%	22.62	49.992%
9 year(s) - 10 year(s)	35,505,327.65	1.984%	554	2.486%	3.799%	22.56	48.386%
10 year(s) - 11 year(s)	27,181,083.59	1.519%	398	1.786%	2.495%	19.03	49.627%
11 year(s) - 12 year(s)	21,706,554.99	1.213%	316	1.418%	2.335%	20.11	47.72%
12 year(s) - 13 year(s)	222,060,096.17	12.407%	2,562	11.498%	2.387%	22.70	46.436%
13 year(s) - 14 year(s)	56,938,090.65	3.181%	676	3.034%	2.577%	24.24	47.921%
14 year(s) - 15 year(s)	30,693,922.28	1.715%	471	2.114%	2.433%	24.85	47.80%
15 year(s) - 16 year(s)	286,341,553.24	15.999%	3,471	15.577%	1.787%	25.34	50.407%
16 year(s) - 17 year(s)	253,536,106.39	14.166%	2,766	12.413%	1.636%	26.01	56.286%
17 year(s) - 18 year(s)	148,510,538.86	8.298%	1,588	7.127%	1.711%	26.42	64.093%
18 year(s) - 19 year(s)	16,071,240.37	0.898%	226	1.014%	3.668%	24.96	56.298%
19 year(s) - 20 year(s)	11,548,671.56	0.645%	176	0.79%	3.54%	22.86	47.951%
20 year(s) - 21 year(s)	8,728,671.93	0.488%	118	0.53%	2.581%	22.50	49.242%
21 year(s) - 22 year(s)	5,191,128.15	0.29%	63	0.283%	2.107%	22.17	54.451%
22 year(s) - 23 year(s)	22,767,486.25	1.272%	278	1.248%	2.51%	23.54	53.756%
23 year(s) - 24 year(s)	22,520,227.04	1.258%	272	1.221%	2.573%	25.91	43.681%
24 year(s) - 25 year(s)	23,604,105.49	1.319%	297	1.333%	2.478%	27.87	53.263%
25 year(s) - 26 year(s)	90,804,886.17	5.074%	1,069	4.797%	2.076%	26.86	53.968%
26 year(s) - 27 year(s)	99,362,593.72	5.552%	945	4.241%	1.841%	26.96	59.909%
27 year(s) - 28 year(s)	62,646,755.41	3.50%	586	2.63%	1.815%	29.59	67.698%
28 year(s) - 29 year(s)	3,715,633.99	0.208%	50	0.224%	3.508%	28.83	68.399%
29 year(s) - 30 year(s)	1,012,843.92	0.057%	18	0.081%	4.439%	29.36	61.966%
30 year(s) >=	71,323.00	0.004%	1	0.004%	4.19%	30.00	62.86%
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	1,765,407,996.24	98.64%	21,836	97.994%	2.236%	24.84	51.849%
Floating	24,344,375.11	1.36%	447	2.006%	5.342%	25.51	35.365%
Unmatched							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	1,572,389,291.11	87.855%	9,111	85.054%	2.283%	24.85	52.192%
Apartment	217,363,080.24	12.145%	1,601	14.946%	2.245%	24.88	47.519%
Other							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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	67,311,929.10	3.761%	483	4.509%	2.24%	25.17	52.116%
Friesland	86,980,802.43	4.86%	586	5.471%	2.259%	25.22	54.536%
Drenthe	61,872,105.47	3.457%	427	3.986%	2.332%	25.10	53.977%
Overijssel	152,505,923.93	8.521%	961	8.971%	2.291%	25.17	52.304%
Gelderland	245,440,561.34	13.714%	1,456	13.592%	2.254%	25.09	52.035%
Noord-Holland	226,749,556.02	12.669%	1,203	11.23%	2.31%	24.76	50.162%
Zuid-Holland	341,853,731.09	19.101%	2,061	19.24%	2.305%	24.75	50.606%
Zeeland	55,747,647.58	3.115%	378	3.529%	2.322%	24.27	54.574%
Brabant	271,809,614.41	15.187%	1,515	14.143%	2.232%	24.68	51.368%
Utrecht	126,914,497.31	7.091%	677	6.32%	2.291%	24.73	49.102%
Limburg	108,181,560.23	6.044%	679	6.339%	2.312%	24.57	54.693%
Flevoland	44,384,442.44	2.48%	286	2.67%	2.138%	25.01	50.206%
Unknown							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%
Buy-to-let							
Unknown							
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%
Quarterly							
Half-yearly							
Yearly							
Total	1,789,752,371.35	100.00%	22,283	100.00%	2.279%	24.85	51.625%

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	952,234,043.70	53.205%	6,593	61.548%	2.428%	24.99	50.659%
Non-NHG Loans	837,518,327.65	46.795%	4,119	38.452%	2.109%	24.70	52.722%
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

18. Valuation Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Full taxation	1,491,132,477.53	83.315%	8,982	83.85%	2.253%	24.99	52.32%
Other	204,831,667.33	11.445%	1,158	10.81%	2.344%	23.51	42.076%
Desktop valuation	93,788,226.49	5.24%	572	5.34%	2.542%	25.62	61.415%
Total	1,789,752,371.35	100.00%	10,712	100.00%	2.279%	24.85	51.625%

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 means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention;
Automatic Valuation Methodology	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;
Available Nominal OC	The cash standing to the credit of the CBC Transaction Account(s);
B	
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 BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	
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 An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;
Credit Rating	
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;
Desktop Valuation Methodology	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;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Full Valuation Methodology	means the methodology by which a full valuation is made by a certified valuator and which includes a site visit;
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 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 Price Indexed Valuation remains unchanged;
Interest Rate Fixed Period	
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 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 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 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 transitional rules) and which 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;
Net Outstanding Principal Amount	A Mortgage Loan that has the benefit of an NHG guarantee;
NHG	
NHG Loan	
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 A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Non NHG Loan	
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktaande) 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) Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;
Originator	
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 Mortgage Loans which are current and therefore do not show any arrears;
Performing Loans	
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 Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Set-Off	
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;
Transferred Collateral	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
U	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
V	Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount;

Contact Information

Account Bank	BNG Bank N.V.	Administrator	Knab N.V.
	Koninginnegracht 2		Thomas R. Malthusstraat 1-3
	2514 AA The Hague		1066 JR Amsterdam
	The Netherlands		The Netherlands
Auditor	PricewaterhouseCoopers B.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	Knab 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 B.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	Knab 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 Covered Bond Company Hoogoorddreef 15	Seller	Knab N.V.
	1101 BA Amsterdam		Thomas R. Malthusstraat 1-3
	The Netherlands		1066 JR Amsterdam
			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)	Knab N.V.	Tax Advisor	NautaDutilh N.V.
	Thomas R. Malthusstraat 1-3		Beethovenstraat 400
	1066 JR Amsterdam		1082 PR Amsterdam
	The Netherlands		The Netherlands