

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 October 2023 - 31 October 2023

Reporting Date: 27 November 2023

AMOUNTS ARE IN EURO

securitisation@intertrustgroup.com

www.intertrustgroup.com



Report Version 3.1 - December 2022

Table of Contents

	Page
Covered Bonds	3
Asset Cover Test	4
Counterparty Credit Ratings & Triggers	5
Ledgers, Investments & Liquidity Buffer	6
Extension Triggers	7
Stratifications	8
Glossary	27
Contact Information	30

Monthly Investor Report: 1 October 2023 - 31 October 2023

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 1 - Tranche Number 1	XS2351073098	EUR	500,000,000	500,000,000	0.3750%	09/06/21	09/06/36		Soft Bullet	L1
Series Number 2 - Tranche Number 1	XS2642546399	EUR	500,000,000	500,000,000	3.3750%	28/06/23	28/06/30		Soft Bullet	L1

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

Monthly Investor Report: 1 October 2023 - 31 October 2023

Asset Cover Test

Asset Cover Test

A	1,108,913,215.83
B	0.00
C	2,157,995.61
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

A+B+C+D+E-X-Y-Z	1,111,071,211.44
-----------------	------------------

Outstanding bonds	1,000,000,000.00
-------------------	------------------

Pass/Fail	Pass
-----------	------

ACT Cover Ratio	111.11%
-----------------	---------

Parameters

Asset percentage	96.70%
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	2,157,995.61
Reserve Account Required Amount*	480,000.00
Mandatory Liquidity Required Amount	0.00
Deduction Set-Off	0.00

Ratings

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

Labelling

European Covered Bond (Premium) compliant	True
EEA Grandfathered and UCITS compliant	N/A
ECBC Label compliant	True

Overcollateralization and Portfolio composition

Minimum documented nominal OC	N/A
Available Nominal OC	N/A
Minimum statutory nominal OC	100.00%
Available statutory nominal OC	115.36%
Minimum statutory CRR OC	105.00%
Available statutory CRR OC	115.04%
Cover pool composition requirement in accordance with Article 40(f) \geq 80%	99.81%

First Regulatory Current Balance Amount test

Ratio	115%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	115%
Pass / Fail	Pass

* Interest accrual based on Calculation Date

Counterparty Credit Ratings & Triggers

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC ACCOUNT BANK	BNG Bank N.V.	/ BBB	A-1+ / AAA	/	P-1 / Aaa	/	F1+ / AAA	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
Custodian	ABN AMRO Bank N.V.	/ BBB	A-1 / A	/	P-1 / A1	/	F-1 / A	/	R-1M / AH	Replace the relevant Transaction Party
Issuer	AEGON Bank N.V.	/ A	A-2 / A-	/	/	/	/	/	/	Set off retail savings at issuer account above deposit guarantee scheme
Issuer	AEGON Bank N.V.	/ BBB	A-2 / A-	/	/	/	/	/	/	Breach of trigger

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

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	2,157,995.61
Bonds	0.00
Available Liquidity Buffer	2,157,995.61

Monthly Investor Report: 1 October 2023 - 31 October 2023

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).

Monthly Investor Report: 1 October 2023 - 31 October 2023

Stratifications

Portfolio Characteristics

Principal amount	1,210,010,903.99
Value of saving deposits	58,086,719.89
Net principal balance	1,151,924,184.10
Construction Deposits	4,732,792.55
Net principal balance excl. Construction and Saving Deposits	1,147,191,391.55
Number of loans	7,423
Number of loanparts	14,552
Average principal balance (borrower)	155,183.10
Average principal balance (loanpart)	79,159.17
Weighted average current interest rate	2.90%
Weighted average maturity (in years)	24.40
Weighted average remaining time to interest reset (in years)	14.72
Weighted average seasoning (in years)	6.50
Weighted average CLTOMV	65.88%
Weighted average CLTIMV	49.90%
Maximum current interest rate	6.20%
Minimum current interest rate	1.01%
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

Monthly Investor Report: 1 October 2023 - 31 October 2023

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 CLTIMV
Performing	0.00	1,148,542,693.85	99.71%	7,400	99.69%	2.90%	24.41	49.90%
<= 30 days	9,624.11	2,132,554.77	0.18%	16	0.22%	3.29%	22.04	46.43%
30 days - 60 days	9,934.37	1,118,381.88	0.10%	6	0.08%	3.71%	20.95	56.13%
60 days - 90 days								
90 days - 120 days	2,342.20	130,553.60	0.01%	1	0.01%	2.51%	24.92	61.32%
120 days - 1500 days								
150 days - 180 days								
180 days >								
Total	21,900.68	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	606,463,584.21	52.65%	7,672	52.72%	2.80%	23.65	53.11%
Bank Savings	72,707,726.14	6.31%	1,127	7.74%	3.80%	14.83	43.39%
Interest Only	413,904,030.65	35.93%	4,915	33.78%	2.88%	27.99	46.79%
Investments							
Life Insurance	14,378,572.98	1.25%	167	1.15%	3.65%	11.86	54.79%
Linear	38,230,273.17	3.32%	542	3.72%	2.73%	22.37	44.00%
Savings	6,239,996.95	0.54%	129	0.89%	3.65%	12.09	44.72%
Other							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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 CLTMV
<= 25,000	4,405,637.31	0.38%	270	3.64%	2.90%	25.26	37.29%
25,000 - 50,000	22,563,385.83	1.96%	591	7.96%	2.72%	25.23	40.31%
50,000 - 75,000	31,630,264.09	2.75%	502	6.76%	2.98%	24.55	34.22%
75,000 - 100,000	56,872,181.64	4.94%	640	8.62%	3.10%	23.97	34.71%
100,000 - 150,000	225,273,441.04	19.56%	1,780	23.98%	2.92%	23.73	42.38%
150,000 - 200,000	318,357,026.20	27.64%	1,826	24.60%	2.88%	24.12	50.34%
200,000 - 250,000	219,454,148.75	19.05%	990	13.34%	2.93%	24.84	54.84%
250,000 - 300,000	107,240,799.67	9.31%	396	5.33%	2.97%	25.61	57.50%
300,000 - 350,000	58,957,323.17	5.12%	184	2.48%	2.80%	24.45	57.54%
350,000 - 400,000	36,688,181.28	3.18%	99	1.33%	2.81%	24.46	56.39%
400,000 - 450,000	26,806,116.05	2.33%	63	0.85%	2.81%	24.64	58.49%
450,000 - 500,000	17,589,253.99	1.53%	37	0.50%	2.91%	24.12	56.96%
500,000 - 550,000	11,929,134.65	1.04%	23	0.31%	2.80%	25.22	60.28%
550,000 - 600,000	3,420,889.64	0.30%	6	0.08%	2.50%	24.44	59.13%
600,000 - 650,000	5,003,181.77	0.43%	8	0.11%	2.65%	23.21	59.47%
650,000 - 700,000	2,046,430.43	0.18%	3	0.04%	2.49%	24.70	56.93%
700,000 - 750,000	2,894,890.86	0.25%	4	0.05%	2.96%	24.65	54.60%
750,000 - 800,000	791,897.73	0.07%	1	0.01%	2.97%	22.86	61.10%
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
< 2004							
2004 - 2005	100,000.00	0.01%	2	0.01%	2.48%	21.73	13.44%
2005 - 2006	2,773,607.06	0.24%	37	0.25%	3.65%	23.74	54.10%
2006 - 2007	3,877,495.23	0.34%	56	0.38%	3.68%	28.30	47.77%
2007 - 2008	6,163,473.91	0.54%	101	0.69%	3.86%	30.75	38.99%
2008 - 2009	8,969,866.76	0.78%	127	0.87%	3.96%	32.93	41.96%
2009 - 2010	5,580,180.96	0.48%	89	0.61%	3.88%	33.68	38.97%
2010 - 2011	19,242,298.58	1.67%	261	1.79%	3.38%	34.34	39.65%
2011 - 2012	28,183,730.00	2.45%	381	2.62%	3.15%	34.15	41.70%
2012 - 2013	64,628,368.87	5.61%	879	6.04%	4.18%	31.25	44.15%
2013 - 2014	40,261,641.33	3.50%	509	3.50%	3.54%	18.96	41.62%
2014 - 2015	101,053,888.95	8.77%	1,381	9.49%	3.74%	19.48	41.28%
2015 - 2016	143,138,354.83	12.43%	1,732	11.90%	3.10%	20.73	42.63%
2016 - 2017	88,032,205.06	7.64%	1,065	7.32%	2.61%	21.80	47.44%
2017 - 2018	178,155,581.79	15.47%	2,006	13.79%	2.49%	22.76	50.24%
2018 - 2019	75,502,084.73	6.55%	853	5.86%	2.63%	23.63	50.17%
2019 - 2020	93,209,242.60	8.09%	1,223	8.40%	2.39%	25.05	59.77%
2020 - 2021	94,760,465.15	8.23%	1,228	8.44%	1.97%	25.82	52.29%
2021 >=	198,291,698.29	17.21%	2,622	18.02%	2.88%	27.11	61.15%
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	69,482,461.08	6.03%	799	5.49%	3.81%	28.01	69.79%
1 year - 2 years	77,686,644.62	6.74%	1,047	7.19%	2.83%	26.86	58.99%
2 years - 3 years	61,629,397.00	5.35%	900	6.18%	1.73%	26.27	52.48%
3 years - 4 years	93,644,673.69	8.13%	1,230	8.45%	1.99%	25.76	53.13%
4 years - 5 years	85,952,150.02	7.46%	1,128	7.75%	2.42%	24.95	59.61%
5 years - 6 years	79,000,184.03	6.86%	875	6.01%	2.65%	23.64	50.59%
6 years - 7 years	193,664,280.89	16.81%	2,208	15.17%	2.47%	22.68	49.83%
7 years - 8 years	79,928,908.48	6.94%	947	6.51%	2.72%	21.58	46.80%
8 years - 9 years	140,188,893.21	12.17%	1,730	11.89%	3.15%	20.60	42.00%
9 years - 10 years	96,049,950.54	8.34%	1,311	9.01%	3.74%	19.46	41.53%
10 years - 11 years	38,452,680.81	3.34%	492	3.38%	3.53%	18.91	42.03%
11 years - 12 years	70,071,803.71	6.08%	948	6.51%	4.12%	31.95	44.37%
12 years - 13 years	24,180,136.68	2.10%	329	2.26%	3.04%	34.77	38.86%
13 years - 14 years	15,700,300.68	1.36%	214	1.47%	3.49%	34.31	41.67%
14 years - 15 years	5,127,381.94	0.45%	80	0.55%	4.01%	34.02	39.08%
15 years - 16 years	8,632,167.07	0.75%	124	0.85%	3.97%	32.86	43.38%
16 years - 17 years	7,044,349.71	0.61%	112	0.77%	3.84%	30.55	41.25%
17 years - 18 years	2,767,712.88	0.24%	41	0.28%	3.53%	27.48	41.81%
18 years - 19 years	2,620,107.06	0.23%	35	0.24%	3.64%	23.62	56.33%
19 years - 20 years	100,000.00	0.01%	2	0.01%	2.48%	21.73	13.44%
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	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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
< 2020							
2020 - 2025	293,753.43	0.03%	25	0.17%	3.15%	0.26	50.65%
2025 - 2030	4,626,313.15	0.40%	196	1.35%	3.29%	4.69	35.45%
2030 - 2035	26,513,125.75	2.30%	584	4.01%	3.65%	8.92	38.35%
2035 - 2040	50,684,686.39	4.40%	786	5.40%	3.35%	13.52	45.19%
2040 - 2045	201,637,939.06	17.50%	2,590	17.80%	3.47%	19.70	43.94%
2045 - 2050	555,886,281.84	48.26%	6,312	43.38%	2.65%	23.45	50.26%
2050 - 2055	246,045,856.07	21.36%	3,150	21.65%	2.64%	27.95	58.33%
2055 - 2060	7,123,615.39	0.62%	103	0.71%	3.25%	33.62	28.50%
2060 - 2065	8,203,396.17	0.71%	111	0.76%	3.48%	38.60	32.89%
2065 - 2070	10,091,671.24	0.88%	143	0.98%	3.26%	43.65	36.85%
2070 - 2075	10,551,070.82	0.92%	149	1.02%	3.68%	48.50	44.16%
2075 - 2080	8,954,919.50	0.78%	125	0.86%	3.88%	53.87	48.85%
2080 - 2085	12,884,141.68	1.12%	167	1.15%	3.79%	58.46	51.18%
2085 - 2090	8,046,290.32	0.70%	107	0.74%	4.10%	62.99	51.30%
2090 - 2095	381,123.29	0.03%	4	0.03%	2.95%	67.48	60.63%
2095 >=							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	270,241.95	0.02%	20	0.14%	3.15%	0.19	54.09%
1 year(s) - 2 year(s)	113,364.69	0.01%	22	0.15%	3.18%	1.46	23.91%
2 year(s) - 3 year(s)	553,673.19	0.05%	29	0.20%	2.90%	2.54	36.37%
3 year(s) - 4 year(s)	578,102.56	0.05%	34	0.23%	3.48%	3.45	33.12%
4 year(s) - 5 year(s)	998,460.56	0.09%	46	0.32%	3.45%	4.54	33.61%
5 year(s) - 6 year(s)	1,846,051.13	0.16%	59	0.41%	3.45%	5.55	34.08%
6 year(s) - 7 year(s)	2,198,952.51	0.19%	60	0.41%	3.31%	6.43	40.27%
7 year(s) - 8 year(s)	4,484,542.46	0.39%	115	0.79%	3.35%	7.51	38.25%
8 year(s) - 9 year(s)	7,909,604.94	0.69%	172	1.18%	3.86%	8.41	35.21%
9 year(s) - 10 year(s)	5,611,184.50	0.49%	108	0.74%	3.72%	9.43	41.46%
10 year(s) - 11 year(s)	5,657,993.12	0.49%	115	0.79%	3.61%	10.48	40.73%
11 year(s) - 12 year(s)	10,039,965.35	0.87%	178	1.22%	3.43%	11.49	42.23%
12 year(s) - 13 year(s)	8,928,186.25	0.78%	143	0.98%	3.25%	12.42	43.79%
13 year(s) - 14 year(s)	14,311,295.17	1.24%	215	1.48%	3.35%	13.38	45.13%
14 year(s) - 15 year(s)	8,352,592.19	0.73%	130	0.89%	3.58%	14.46	47.44%
15 year(s) - 16 year(s)	8,814,618.49	0.77%	124	0.85%	3.17%	15.50	46.44%
16 year(s) - 17 year(s)	10,071,440.49	0.87%	139	0.96%	3.05%	16.49	44.86%
17 year(s) - 18 year(s)	11,954,830.78	1.04%	185	1.27%	2.97%	17.47	45.32%
18 year(s) - 19 year(s)	31,511,878.64	2.74%	399	2.74%	3.80%	18.37	47.23%
19 year(s) - 20 year(s)	34,521,968.79	3.00%	426	2.93%	3.30%	19.47	43.12%
20 year(s) - 21 year(s)	101,997,491.11	8.85%	1,292	8.88%	3.52%	20.54	43.22%
21 year(s) - 22 year(s)	127,413,598.94	11.06%	1,492	10.25%	3.13%	21.50	43.39%
22 year(s) - 23 year(s)	83,148,871.86	7.22%	929	6.38%	2.72%	22.43	47.55%
23 year(s) - 24 year(s)	179,734,063.65	15.60%	1,980	13.61%	2.46%	23.47	50.95%
24 year(s) - 25 year(s)	86,759,450.09	7.53%	905	6.22%	2.64%	24.48	50.62%
25 year(s) - 26 year(s)	73,743,588.46	6.40%	941	6.47%	2.48%	25.67	59.21%
26 year(s) - 27 year(s)	80,603,136.90	7.00%	1,047	7.19%	2.04%	26.51	54.13%
27 year(s) - 28 year(s)	64,543,546.32	5.60%	880	6.05%	1.83%	27.32	52.24%
28 year(s) - 29 year(s)	52,566,620.13	4.56%	730	5.02%	2.65%	28.57	58.36%
29 year(s) - 30 year(s)	65,098,035.95	5.65%	709	4.87%	4.03%	29.27	70.53%
30 year(s) >=	67,586,832.93	5.87%	928	6.38%	3.63%	49.09	42.72%
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
NHG	742,156,454.82	64.43%	5,271	71.01%	2.94%	24.79	50.71%
<= 10%	794,482.29	0.07%	47	0.63%	3.79%	24.15	5.10%
10% - 20%	4,296,032.94	0.37%	76	1.02%	3.66%	21.50	11.35%
20% - 30%	12,210,604.38	1.06%	119	1.60%	3.22%	22.62	19.45%
30% - 40%	26,713,791.70	2.32%	188	2.53%	2.87%	22.28	27.59%
40% - 50%	57,108,978.73	4.96%	337	4.54%	2.95%	23.00	37.15%
50% - 60%	111,399,467.11	9.67%	539	7.26%	2.81%	23.32	46.49%
60% - 70%	105,120,201.21	9.13%	471	6.35%	2.69%	23.78	53.23%
70% - 80%	61,863,540.44	5.37%	264	3.56%	2.63%	24.74	60.15%
80% - 90%	20,106,236.16	1.75%	81	1.09%	3.39%	25.97	71.93%
90% - 100%	9,707,153.88	0.84%	28	0.38%	3.26%	25.77	74.35%
100% - 110%	245,000.00	0.02%	1	0.01%	5.86%	26.15	62.98%
110% - 120%	202,240.44	0.02%	1	0.01%	6.02%	27.97	91.10%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	742,156,454.82	64.43%	5,271	71.01%	2.94%	24.79	50.71%
<= 10%	2,477,766.46	0.22%	85	1.15%	3.73%	20.62	7.22%
10% - 20%	14,364,497.06	1.25%	161	2.17%	3.23%	21.42	16.04%
20% - 30%	35,909,752.15	3.12%	240	3.23%	3.03%	21.61	26.05%
30% - 40%	63,600,537.79	5.52%	334	4.50%	2.91%	22.21	35.17%
40% - 50%	92,104,119.55	8.00%	445	5.99%	2.80%	23.11	45.09%
50% - 60%	117,225,370.60	10.18%	526	7.09%	2.70%	24.51	55.32%
60% - 70%	60,108,310.94	5.22%	269	3.62%	2.60%	25.11	63.07%
70% - 80%	10,536,675.92	0.91%	50	0.67%	2.92%	26.16	74.92%
80% - 90%	8,661,662.70	0.75%	27	0.36%	3.80%	27.58	85.68%
90% - 100%	3,530,173.65	0.31%	9	0.12%	4.05%	28.34	94.81%
100% - 110%	1,050,986.19	0.09%	4	0.05%	4.69%	29.09	100.93%
110% - 120%							
120% - 130%	197,876.27	0.02%	2	0.03%	4.43%	29.87	126.20%
130% - 140%							
140% - 150%							
150% >							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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 CLTMV
<= 0.50%							
0.50% - 1.00%							
1.00% - 1.50%	53,876,324.39	4.68%	929	6.38%	1.34%	25.19	47.14%
1.50% - 2.00%	124,384,218.32	10.80%	1,778	12.22%	1.72%	26.82	49.41%
2.00% - 2.50%	255,371,232.07	22.17%	3,123	21.46%	2.28%	24.08	53.21%
2.50% - 3.00%	350,034,942.21	30.39%	3,881	26.67%	2.70%	23.11	48.79%
3.00% - 3.50%	93,431,537.85	8.11%	1,089	7.48%	3.29%	24.49	47.72%
3.50% - 4.00%	66,734,146.76	5.79%	846	5.81%	3.78%	22.35	46.35%
4.00% - 4.50%	104,679,593.12	9.09%	1,343	9.23%	4.19%	23.92	53.64%
4.50% - 5.00%	34,763,335.81	3.02%	457	3.14%	4.71%	29.75	54.32%
5.00% - 5.50%	41,902,543.19	3.64%	603	4.14%	5.25%	28.03	44.60%
5.50% - 6.00%	26,007,777.38	2.26%	494	3.39%	5.60%	25.70	44.37%
6.00% - 6.50%	738,533.00	0.06%	9	0.06%	6.05%	23.05	63.04%
6.50% - 7.00%							
7.00% >							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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)	36,876,650.88	3.20%	671	4.61%	4.87%	23.99	43.07%
1 year(s) - 2 year(s)	8,979,366.20	0.78%	158	1.09%	3.18%	20.60	46.34%
2 year(s) - 3 year(s)	8,596,753.91	0.75%	146	1.00%	3.14%	23.77	40.16%
3 year(s) - 4 year(s)	23,012,662.98	2.00%	351	2.41%	3.00%	25.38	42.87%
4 year(s) - 5 year(s)	16,531,654.47	1.44%	269	1.85%	3.93%	24.40	44.68%
5 year(s) - 6 year(s)	16,241,538.84	1.41%	261	1.79%	3.73%	20.57	41.87%
6 year(s) - 7 year(s)	15,389,117.35	1.34%	246	1.69%	3.08%	22.78	38.55%
7 year(s) - 8 year(s)	13,824,130.01	1.20%	256	1.76%	3.20%	23.56	41.98%
8 year(s) - 9 year(s)	59,008,731.06	5.12%	830	5.70%	3.82%	25.73	45.82%
9 year(s) - 10 year(s)	52,411,670.26	4.55%	590	4.05%	4.02%	26.59	66.41%
10 year(s) - 11 year(s)	43,065,593.74	3.74%	593	4.08%	3.98%	19.54	42.16%
11 year(s) - 12 year(s)	104,850,345.33	9.10%	1,267	8.71%	3.15%	20.88	42.76%
12 year(s) - 13 year(s)	62,318,055.15	5.41%	718	4.93%	2.77%	21.64	46.45%
13 year(s) - 14 year(s)	161,172,721.92	13.99%	1,804	12.40%	2.51%	23.67	50.74%
14 year(s) - 15 year(s)	76,437,772.94	6.64%	777	5.34%	2.82%	24.92	52.77%
15 year(s) - 16 year(s)	41,300,220.11	3.59%	536	3.68%	2.55%	25.15	52.87%
16 year(s) - 17 year(s)	54,239,299.11	4.71%	743	5.11%	2.04%	25.53	49.77%
17 year(s) - 18 year(s)	46,085,822.40	4.00%	675	4.64%	1.61%	26.61	50.43%
18 year(s) - 19 year(s)	46,864,678.44	4.07%	620	4.26%	2.80%	27.30	53.41%
19 year(s) - 20 year(s)	15,174,550.04	1.32%	202	1.39%	3.82%	25.57	57.93%
20 year(s) - 21 year(s)	8,201,720.84	0.71%	108	0.74%	2.98%	20.59	46.41%
21 year(s) - 22 year(s)	15,332,708.38	1.33%	172	1.18%	3.12%	21.81	47.05%
22 year(s) - 23 year(s)	14,624,328.62	1.27%	154	1.06%	2.77%	22.85	51.92%
23 year(s) - 24 year(s)	39,971,536.75	3.47%	427	2.93%	2.68%	24.25	51.30%
24 year(s) - 25 year(s)	25,932,809.69	2.25%	266	1.83%	2.70%	26.04	49.20%
25 year(s) - 26 year(s)	50,125,804.85	4.35%	562	3.86%	2.54%	26.78	60.54%
26 year(s) - 27 year(s)	45,168,243.88	3.92%	498	3.42%	2.09%	26.94	56.08%
27 year(s) - 28 year(s)	29,886,176.78	2.59%	358	2.46%	1.84%	28.04	49.85%
28 year(s) - 29 year(s)	18,638,396.01	1.62%	262	1.80%	2.23%	31.04	54.20%
29 year(s) - 30 year(s)	1,661,123.16	0.14%	32	0.22%	4.40%	30.35	69.74%
30 year(s) >=							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	1,129,901,534.69	98.09%	14,114	96.99%	2.85%	24.35	50.01%
Floating	22,022,649.41	1.91%	438	3.01%	5.58%	26.92	44.14%
Unmatched							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
House	1,013,157,173.07	87.95%	6,363	85.72%	2.90%	24.39	50.18%
Apartment	138,767,011.03	12.05%	1,060	14.28%	2.97%	24.51	47.81%
Other							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	51,348,195.94	4.46%	378	5.09%	2.81%	24.60	54.97%
Friesland	60,866,623.63	5.28%	446	6.01%	2.85%	24.65	54.89%
Drenthe	39,009,269.60	3.39%	285	3.84%	2.74%	24.53	50.86%
Overijssel	91,811,598.21	7.97%	598	8.06%	2.81%	24.58	51.03%
Gelderland	164,180,935.18	14.25%	1,030	13.88%	2.86%	24.56	50.05%
Noord-Holland	152,595,928.83	13.25%	894	12.04%	2.92%	24.17	47.50%
Zuid-Holland	224,067,802.30	19.45%	1,397	18.82%	2.95%	24.32	48.56%
Zeeland	32,163,644.11	2.79%	256	3.45%	2.96%	24.61	49.97%
Brabant	159,038,716.44	13.81%	998	13.44%	2.97%	24.41	49.35%
Utrecht	83,223,913.19	7.22%	478	6.44%	2.96%	23.93	47.31%
Limburg	70,271,106.88	6.10%	508	6.84%	2.91%	24.41	53.67%
Flevoland	23,346,449.79	2.03%	155	2.09%	2.92%	24.85	48.66%
Unknown							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%
Buy-to-let							
Unknown							
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%
Quarterly							
Half-yearly							
Yearly							
Total	1,151,924,184.10	100.00%	14,552	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	742,156,454.82	64.43%	5,271	71.01%	2.94%	24.79	50.71%
Non-NHG Loans	409,767,729.28	35.57%	2,152	28.99%	2.84%	23.69	48.43%
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	924,718,387.50	80.28%	6,160	82.99%	2.90%	24.62	50.45%
Other	171,544,496.69	14.89%	917	12.35%	2.84%	22.91	43.60%
Desktop valuation	55,661,299.91	4.83%	346	4.66%	3.19%	25.36	60.17%
Total	1,151,924,184.10	100.00%	7,423	100.00%	2.90%	24.40	49.90%

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	96.7% 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
B	The aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;
Base Prospectus	The base prospectus dated May 4th, 2021 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 BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
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
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;
D	The aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets and accrued interest thereon which has not been applied in accordance with the Trust Deed
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Estimated Portfolio Income	means on the date with respect to which the Asset Cover Test is determined (i.e. the end of each calendar month), the aggregate amount, as determined by the CBC (or the Administrator on its behalf) (and such estimation, absent manifest error, being final and binding), of future
Fixed Interest Loan Payment Amount	means (as determined by the CBC (or the Administrator on its behalf) and such determination, absent manifest error, being final and binding), with respect to each outstanding Mortgage Receivable with a fixed interest rate, the product of (x) the expected weighted average
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
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, the higher of zero and (i) U minus W on such date; or (ii) such lower amount [as notified by the Issuer to the CBC] 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 Amsterdam, 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
Mandatory Liquidity Required Amount	on any date, such amount as required to be reserved pursuant to the CB Regulations as liquid assets (liquide activa) (set out in article 20e(1) of the Implementing Regulation of the Wft (Uitvoeringsregeling Wft)) for registered covered bonds to meet the interest payment
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
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
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;
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
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
Originator	Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;

Monthly Investor Report: 1 October 2023 - 31 October 2023

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	S&P Global Ratings, a division of S&P Global;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Account	See Reserve Fund
Reserve Account Required Amount	a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount; and b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of: (i) the Mandatory Liquidity Required Amount; and (ii) Means the balance of the Reserve Account which is the bank account of the CBC designated as such in the CBC Account Agreement;
Reserve Fund	
Reserve Trigger Required Amount	means an amount equal to: (a) the aggregate for all Series of: (i) to the extent that no Swap has been entered into in relation to a Series, the aggregate Scheduled Interest for each such Series due in the three following CBC Payment Periods and (ii) to the extent that a Swap has
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
Servicer	Aegon Hypotheken in its capacity as servicer in respect of the relevant Mortgage Receivables originated by it or in respect of which it has been appointed as Servicer under the Servicing Agreement or its successor; or successors;
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,
Substitution Assets Payment Amount	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,
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
Variable Interest Loan Payment Amount	means (as determined by the CBC (or the Administrator on its behalf) and such determination, absent manifest error, being final and binding), with respect to each outstanding Mortgage Receivable with a variable interest rate, the product of (the expected weighted average
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount;

Monthly Investor Report: 1 October 2023 - 31 October 2023

Contact Information

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