

Knab N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 May 2024 - 31 May 2024

Reporting Date: 26 June 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	1,675,296,097.50
B	7,316,372.82
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	1,682,612,470.32
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Outstanding bonds	1,500,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	112.17%

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	7,316,372.82
Reserve Account Required Amount*	5,561,010.93
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,452,959.08

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	121.08%
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	121%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	121%
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.	/ 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	7,316,372.82
Bonds	0.00
Available Liquidity Buffer	7,316,372.82

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	1,933,196,928.80
Value of saving deposits	124,254,588.18
Net principal balance	1,808,942,340.62
Construction Deposits	6,359,152.89
Net principal balance excl. Construction and Saving Deposits	1,802,583,187.73
Number of loans	10,778
Number of loanparts	22,391
Average principal balance (borrower)	167,836.55
Average principal balance (loanpart)	80,788.81
Weighted average current interest rate	2.28%
Weighted average maturity (in years)	25.05
Weighted average remaining time to interest reset (in years)	15.17
Weighted average seasoning (in years)	6.47
Weighted average CLTOMV	67.31%
Weighted average CLTIMV	52.90%
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	1,807,342,882.83	99.91%	10,769	99.92%	2.28%	25.05	52.90%
<= 30 days	3,716.73	1,479,331.95	0.08%	8	0.07%	2.19%	26.40	56.21%
30 days - 60 days								
60 days - 90 days	1,956.83	120,125.84	0.01%	1	0.01%	3.60%	20.58	43.21%
90 days - 120 days								
120 days - 150 days								
150 days - 180 days								
180 days >								
Total	5,673.56	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	812,601,570.02	44.92%	10,417	46.52%	2.16%	24.22	58.44%
Bank Savings	47,511,859.75	2.63%	872	3.89%	2.60%	13.88	42.02%
Interest Only	769,630,022.97	42.55%	8,472	37.84%	2.29%	28.91	49.21%
Investments							
Life Insurance	45,608,269.20	2.52%	521	2.33%	2.92%	10.49	48.93%
Linear	44,150,926.67	2.44%	676	3.02%	2.13%	23.05	50.44%
Savings	89,439,692.01	4.94%	1,433	6.40%	2.88%	13.82	43.39%
Other							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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 CLT/MV
<= 25,000	5,195,831.78	0.29%	325	3.02%	2.95%	21.85	36.48%
25,000 - 50,000	26,267,195.99	1.45%	693	6.43%	2.93%	23.43	38.17%
50,000 - 75,000	43,160,295.70	2.39%	688	6.38%	2.91%	23.15	34.00%
75,000 - 100,000	75,074,515.52	4.15%	848	7.87%	2.58%	23.72	35.36%
100,000 - 150,000	327,980,775.96	18.13%	2,589	24.02%	2.52%	25.04	43.16%
150,000 - 200,000	434,208,496.97	24.00%	2,493	23.13%	2.34%	25.08	50.59%
200,000 - 250,000	338,160,673.90	18.69%	1,523	14.13%	2.19%	25.13	55.66%
250,000 - 300,000	188,623,246.79	10.43%	693	6.43%	1.96%	25.41	60.57%
300,000 - 350,000	119,145,653.84	6.59%	368	3.41%	2.06%	25.15	61.58%
350,000 - 400,000	86,418,841.70	4.78%	231	2.14%	2.04%	25.52	64.99%
400,000 - 450,000	51,394,444.98	2.84%	122	1.13%	2.06%	25.59	67.15%
450,000 - 500,000	36,026,284.17	1.99%	76	0.71%	1.92%	25.44	63.84%
500,000 - 550,000	27,097,150.31	1.50%	52	0.48%	1.97%	25.12	66.52%
550,000 - 600,000	19,491,145.12	1.08%	34	0.32%	2.17%	26.31	67.80%
600,000 - 650,000	8,789,660.59	0.49%	14	0.13%	1.83%	24.35	66.89%
650,000 - 700,000	6,052,655.78	0.33%	9	0.08%	2.12%	26.00	75.22%
700,000 - 750,000	3,593,070.34	0.20%	5	0.05%	1.71%	26.51	72.80%
750,000 - 800,000	4,587,569.81	0.25%	6	0.06%	1.96%	26.16	80.23%
800,000 - 850,000	4,147,428.52	0.23%	5	0.05%	2.41%	25.73	78.89%
850,000 - 900,000	2,615,047.28	0.14%	3	0.03%	2.03%	25.47	47.26%
900,000 - 950,000	912,355.57	0.05%	1	0.01%	1.77%	26.50	65.90%
950,000 - 1,000,000							
1,000,000 >							
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	5,613.67	0.00%	1	0.00%	4.00%	0.58	1.20%
2004 - 2005	395,389.45	0.02%	6	0.03%	2.19%	8.45	55.91%
2005 - 2006	9,169,933.90	0.51%	85	0.38%	2.42%	14.10	51.41%
2006 - 2007	12,390,249.08	0.68%	124	0.55%	3.48%	16.29	48.87%
2007 - 2008	19,264,347.15	1.06%	290	1.30%	3.78%	30.34	47.86%
2008 - 2009	42,013,836.36	2.32%	638	2.85%	3.80%	32.15	44.16%
2009 - 2010	51,533,403.19	2.85%	720	3.22%	3.05%	31.69	45.71%
2010 - 2011	76,827,143.17	4.25%	1,090	4.87%	2.34%	32.54	44.95%
2011 - 2012	46,374,195.62	2.56%	663	2.96%	2.08%	30.54	42.32%
2012 - 2013	35,219,501.33	1.95%	489	2.18%	2.70%	26.35	41.98%
2013 - 2014	54,304,002.79	3.00%	832	3.72%	3.53%	17.90	38.18%
2014 - 2015	74,769,831.99	4.13%	1,041	4.65%	3.27%	19.02	38.69%
2015 - 2016	40,621,515.49	2.25%	568	2.54%	2.86%	19.94	42.74%
2016 - 2017	63,603,896.19	3.52%	856	3.82%	2.43%	21.28	46.81%
2017 - 2018	242,270,330.82	13.39%	2,860	12.77%	2.42%	22.20	46.74%
2018 - 2019	44,226,581.23	2.44%	583	2.60%	2.61%	23.08	44.45%
2019 - 2020	130,956,677.84	7.24%	1,767	7.89%	2.08%	24.36	52.26%
2020 - 2021	394,207,436.40	21.79%	4,461	19.92%	1.80%	25.22	55.67%
2021 - 2022	243,678,181.07	13.47%	2,611	11.66%	1.63%	26.12	61.95%
2022 - 2023	167,738,697.65	9.27%	1,771	7.91%	1.90%	26.87	70.57%
2023 - 2024	41,850,128.15	2.31%	661	2.95%	3.23%	26.76	64.67%
2024 >=	17,521,448.08	0.97%	274	1.22%	3.25%	27.94	66.68%
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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	38,790,440.37	2.14%	614	2.74%	3.28%	27.34	64.79%
1 year - 2 years	45,938,151.29	2.54%	634	2.83%	2.94%	27.01	67.68%
2 years - 3 years	231,840,473.70	12.82%	2,448	10.93%	1.70%	26.65	68.92%
3 years - 4 years	401,604,110.31	22.20%	4,254	19.00%	1.75%	25.61	58.36%
4 years - 5 years	269,775,672.20	14.91%	3,456	15.43%	1.89%	24.67	52.54%
5 years - 6 years	30,322,843.55	1.68%	449	2.01%	2.52%	23.24	45.26%
6 years - 7 years	135,572,361.03	7.49%	1,566	6.99%	2.51%	22.51	46.67%
7 years - 8 years	178,092,042.89	9.85%	2,206	9.85%	2.35%	21.91	46.89%
8 years - 9 years	35,641,738.03	1.97%	510	2.28%	2.76%	20.05	43.21%
9 years - 10 years	61,575,823.40	3.40%	879	3.93%	3.11%	19.47	40.58%
10 years - 11 years	70,152,082.36	3.88%	986	4.40%	3.47%	18.45	38.14%
11 years - 12 years	26,525,049.33	1.47%	426	1.90%	3.41%	17.29	38.08%
12 years - 13 years	48,184,180.90	2.66%	685	3.06%	2.18%	30.38	42.91%
13 years - 14 years	55,961,717.35	3.09%	798	3.56%	2.46%	31.18	42.61%
14 years - 15 years	75,660,642.94	4.18%	1,057	4.72%	2.53%	32.12	45.13%
15 years - 16 years	39,595,193.69	2.19%	580	2.59%	3.48%	32.44	46.23%
16 years - 17 years	31,841,626.79	1.76%	474	2.12%	3.78%	31.94	45.09%
17 years - 18 years	15,480,037.71	0.86%	207	0.92%	3.65%	27.28	49.51%
18 years - 19 years	10,512,426.23	0.58%	110	0.49%	3.06%	12.19	46.43%
19 years - 20 years	5,870,112.88	0.32%	51	0.23%	2.30%	13.43	54.30%
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	5,613.67	0.00%	1	0.00%	4.00%	0.58	1.20%
30 years >							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2025	323,715.83	0.02%	26	0.12%	3.23%	0.23	46.26%
2025 - 2030	12,045,912.61	0.67%	455	2.03%	3.51%	3.92	33.04%
2030 - 2035	42,822,432.02	2.37%	885	3.95%	3.11%	8.02	38.75%
2035 - 2040	96,923,030.36	5.36%	1,449	6.47%	2.89%	13.34	45.85%
2040 - 2045	230,996,680.82	12.77%	3,081	13.76%	2.71%	18.64	43.41%
2045 - 2050	551,599,110.41	30.49%	6,603	29.49%	2.30%	23.33	49.95%
2050 - 2055	747,490,186.79	41.32%	8,178	36.52%	1.89%	26.85	61.32%
2055 - 2060	6,310,823.11	0.35%	86	0.38%	3.13%	33.33	32.52%
2060 - 2065	12,958,774.42	0.72%	176	0.79%	3.39%	38.04	37.89%
2065 - 2070	19,065,187.56	1.05%	257	1.15%	2.87%	43.17	41.18%
2070 - 2075	22,186,281.29	1.23%	306	1.37%	2.84%	47.92	43.78%
2075 - 2080	23,698,071.68	1.31%	322	1.44%	2.76%	53.04	48.22%
2080 - 2085	26,613,784.50	1.47%	355	1.59%	2.76%	58.12	49.50%
2085 - 2090	15,144,406.18	0.84%	203	0.91%	2.42%	62.27	53.23%
2090 - 2095	763,943.04	0.04%	9	0.04%	2.30%	66.32	50.08%
2095 >=							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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	658,944.53	0.04%	52	0.23%	2.99%	0.47	42.53%
1 year(s) - 2 year(s)	909,085.20	0.05%	42	0.19%	3.72%	1.41	35.97%
2 year(s) - 3 year(s)	1,431,568.98	0.08%	73	0.33%	3.64%	2.49	28.89%
3 year(s) - 4 year(s)	2,228,756.74	0.12%	102	0.46%	3.40%	3.46	32.36%
4 year(s) - 5 year(s)	3,898,053.70	0.22%	128	0.57%	3.58%	4.47	32.91%
5 year(s) - 6 year(s)	6,252,404.46	0.35%	151	0.67%	3.47%	5.48	33.38%
6 year(s) - 7 year(s)	10,017,510.09	0.55%	224	1.00%	3.37%	6.51	35.59%
7 year(s) - 8 year(s)	8,788,790.66	0.49%	187	0.84%	2.94%	7.49	39.79%
8 year(s) - 9 year(s)	7,606,242.42	0.42%	152	0.68%	3.02%	8.41	38.78%
9 year(s) - 10 year(s)	7,932,145.83	0.44%	154	0.69%	3.13%	9.45	40.45%
10 year(s) - 11 year(s)	12,705,732.62	0.70%	197	0.88%	2.53%	10.55	46.44%
11 year(s) - 12 year(s)	17,262,858.34	0.95%	245	1.09%	2.65%	11.49	45.65%
12 year(s) - 13 year(s)	14,763,496.25	0.82%	237	1.06%	3.06%	12.53	42.94%
13 year(s) - 14 year(s)	17,556,471.67	0.97%	281	1.25%	3.33%	13.54	46.59%
14 year(s) - 15 year(s)	22,361,018.39	1.24%	341	1.52%	3.05%	14.46	46.50%
15 year(s) - 16 year(s)	35,389,185.78	1.96%	494	2.21%	2.27%	15.51	46.28%
16 year(s) - 17 year(s)	30,152,526.44	1.67%	413	1.84%	2.32%	16.43	46.15%
17 year(s) - 18 year(s)	25,465,169.12	1.41%	339	1.51%	1.83%	17.49	46.79%
18 year(s) - 19 year(s)	29,327,398.50	1.62%	395	1.76%	2.89%	18.53	41.00%
19 year(s) - 20 year(s)	74,432,519.82	4.11%	968	4.32%	3.12%	19.51	41.87%
20 year(s) - 21 year(s)	75,106,576.25	4.15%	994	4.44%	2.82%	20.37	43.88%
21 year(s) - 22 year(s)	51,854,859.10	2.87%	654	2.92%	2.42%	21.42	48.72%
22 year(s) - 23 year(s)	149,550,734.94	8.27%	1,741	7.78%	2.27%	22.61	49.22%
23 year(s) - 24 year(s)	165,464,271.04	9.15%	1,846	8.24%	2.41%	23.22	49.17%
24 year(s) - 25 year(s)	47,301,264.85	2.61%	602	2.69%	2.37%	24.28	49.41%
25 year(s) - 26 year(s)	220,191,532.88	12.17%	2,752	12.29%	1.92%	25.51	53.74%
26 year(s) - 27 year(s)	360,477,132.69	19.93%	3,712	16.58%	1.77%	26.41	57.90%
27 year(s) - 28 year(s)	206,548,437.00	11.42%	2,117	9.45%	1.69%	27.50	68.71%
28 year(s) - 29 year(s)	47,046,334.56	2.60%	616	2.75%	2.79%	28.29	68.28%
29 year(s) - 30 year(s)	29,304,399.99	1.62%	463	2.07%	3.70%	29.47	65.59%
30 year(s) >=	126,956,917.78	7.02%	1,719	7.68%	2.83%	50.36	45.40%
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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	966,227,919.89	53.41%	6,654	61.74%	2.43%	25.17	52.00%
<= 10%	1,527,658.03	0.08%	75	0.70%	3.25%	18.53	4.81%
10% - 20%	8,174,892.39	0.45%	128	1.19%	2.72%	22.74	11.79%
20% - 30%	19,643,047.60	1.09%	203	1.88%	2.71%	22.09	18.81%
30% - 40%	44,226,231.57	2.44%	326	3.02%	2.28%	23.76	28.49%
40% - 50%	122,441,742.40	6.77%	742	6.88%	2.21%	24.39	37.10%
50% - 60%	186,952,153.90	10.33%	842	7.81%	2.07%	24.24	46.34%
60% - 70%	192,109,338.52	10.62%	822	7.63%	2.02%	24.86	55.01%
70% - 80%	134,066,220.26	7.41%	542	5.03%	2.04%	25.57	67.47%
80% - 90%	69,967,581.69	3.87%	262	2.43%	2.10%	26.51	77.32%
90% - 100%	62,192,338.07	3.44%	177	1.64%	1.99%	26.84	86.41%
100% - 110%	566,030.00	0.03%	1	0.01%	2.95%	40.15	89.70%
110% - 120%	847,186.30	0.05%	4	0.04%	3.05%	31.82	71.74%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	966,227,919.89	53.41%	6,654	61.74%	2.43%	25.17	52.00%
<= 10%	4,423,990.57	0.24%	133	1.23%	3.33%	19.61	7.11%
10% - 20%	21,261,734.55	1.18%	251	2.33%	2.73%	21.92	15.61%
20% - 30%	53,962,638.76	2.98%	395	3.66%	2.50%	22.65	25.74%
30% - 40%	122,437,233.89	6.77%	685	6.36%	2.18%	23.82	35.46%
40% - 50%	170,451,897.42	9.42%	811	7.52%	2.07%	24.33	45.05%
50% - 60%	168,196,108.59	9.30%	716	6.64%	1.97%	25.16	54.53%
60% - 70%	125,917,328.40	6.96%	528	4.90%	2.02%	25.53	64.76%
70% - 80%	96,247,253.01	5.32%	351	3.26%	2.03%	26.45	74.79%
80% - 90%	44,737,000.75	2.47%	156	1.45%	2.16%	26.97	84.68%
90% - 100%	30,872,012.14	1.71%	84	0.78%	1.98%	27.35	94.78%
100% - 110%	3,733,321.02	0.21%	12	0.11%	1.73%	27.15	102.49%
110% - 120%	473,901.63	0.03%	2	0.02%	3.07%	23.75	112.75%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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%	119,554.79	0.01%	4	0.02%	1.00%	22.36	63.63%
1.00% - 1.50%	185,514,328.83	10.26%	2,635	11.77%	1.36%	24.33	54.09%
1.50% - 2.00%	747,521,088.92	41.32%	8,331	37.21%	1.71%	26.43	57.16%
2.00% - 2.50%	448,426,997.80	24.79%	5,392	24.08%	2.27%	24.04	51.12%
2.50% - 3.00%	188,749,236.03	10.43%	2,281	10.19%	2.63%	23.80	48.36%
3.00% - 3.50%	19,801,770.67	1.09%	302	1.35%	3.25%	26.66	49.10%
3.50% - 4.00%	29,284,477.60	1.62%	456	2.04%	3.80%	23.20	52.87%
4.00% - 4.50%	82,824,267.29	4.58%	1,241	5.54%	4.24%	21.77	46.80%
4.50% - 5.00%	39,862,993.19	2.20%	597	2.67%	4.73%	28.63	45.85%
5.00% - 5.50%	51,761,118.44	2.86%	909	4.06%	5.34%	25.38	37.81%
5.50% - 6.00%	14,814,829.13	0.82%	236	1.05%	5.68%	20.19	45.92%
6.00% - 6.50%	261,677.93	0.01%	7	0.03%	6.13%	8.63	28.37%
6.50% - 7.00%							
7.00% >							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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)	41,623,052.78	2.30%	758	3.39%	4.74%	23.16	39.06%
1 year(s) - 2 year(s)	21,853,818.92	1.21%	329	1.47%	3.27%	19.19	41.28%
2 year(s) - 3 year(s)	38,249,227.80	2.11%	568	2.54%	2.74%	24.21	41.24%
3 year(s) - 4 year(s)	34,622,760.56	1.91%	567	2.53%	3.76%	25.50	43.85%
4 year(s) - 5 year(s)	56,524,444.95	3.12%	858	3.83%	3.84%	24.19	42.38%
5 year(s) - 6 year(s)	37,873,884.10	2.09%	610	2.72%	2.70%	24.38	43.21%
6 year(s) - 7 year(s)	44,642,093.71	2.47%	660	2.95%	2.69%	22.58	44.29%
7 year(s) - 8 year(s)	38,576,097.02	2.13%	575	2.57%	1.80%	23.22	50.42%
8 year(s) - 9 year(s)	25,951,994.14	1.43%	448	2.00%	2.88%	22.34	50.98%
9 year(s) - 10 year(s)	32,826,742.76	1.81%	515	2.30%	3.82%	23.09	50.89%
10 year(s) - 11 year(s)	22,591,838.21	1.25%	341	1.52%	2.79%	18.13	44.83%
11 year(s) - 12 year(s)	29,471,217.66	1.63%	415	1.85%	2.39%	20.40	51.49%
12 year(s) - 13 year(s)	132,850,269.96	7.34%	1,582	7.07%	2.32%	22.74	47.77%
13 year(s) - 14 year(s)	141,065,983.30	7.80%	1,572	7.02%	2.50%	23.41	48.33%
14 year(s) - 15 year(s)	30,867,045.24	1.71%	429	1.92%	2.55%	25.66	48.92%
15 year(s) - 16 year(s)	206,997,189.50	11.44%	2,615	11.68%	1.84%	25.44	50.88%
16 year(s) - 17 year(s)	310,914,874.26	17.19%	3,413	15.24%	1.68%	26.06	55.60%
17 year(s) - 18 year(s)	174,274,435.11	9.63%	1,888	8.43%	1.64%	26.58	64.65%
18 year(s) - 19 year(s)	29,703,653.63	1.64%	341	1.52%	2.67%	26.42	63.47%
19 year(s) - 20 year(s)	11,527,599.18	0.64%	163	0.73%	3.54%	23.51	50.98%
20 year(s) - 21 year(s)	8,289,765.93	0.46%	112	0.50%	3.09%	21.61	46.94%
21 year(s) - 22 year(s)	7,781,310.55	0.43%	91	0.41%	2.26%	22.47	55.74%
22 year(s) - 23 year(s)	15,695,207.47	0.87%	181	0.81%	2.39%	23.66	57.93%
23 year(s) - 24 year(s)	18,154,902.36	1.00%	230	1.03%	2.57%	25.82	50.32%
24 year(s) - 25 year(s)	21,514,318.28	1.19%	272	1.21%	2.56%	27.92	45.94%
25 year(s) - 26 year(s)	75,672,774.62	4.18%	922	4.12%	2.19%	26.68	55.12%
26 year(s) - 27 year(s)	110,718,763.46	6.12%	1,070	4.78%	1.91%	27.28	59.91%
27 year(s) - 28 year(s)	77,093,309.31	4.26%	729	3.26%	1.76%	29.12	67.19%
28 year(s) - 29 year(s)	9,132,767.10	0.50%	107	0.48%	2.59%	30.00	67.80%
29 year(s) - 30 year(s)	1,880,998.75	0.10%	30	0.13%	4.48%	29.36	64.96%
30 year(s) >=							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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	1,783,166,486.34	98.58%	21,922	97.91%	2.23%	25.04	53.13%
Floating	25,775,854.28	1.42%	469	2.09%	5.49%	25.56	36.66%
Unmatched							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	1,587,649,528.82	87.77%	9,156	84.95%	2.28%	25.04	53.45%
Apartment	221,292,811.80	12.23%	1,622	15.05%	2.25%	25.10	48.95%
Other							
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	68,307,830.09	3.78%	490	4.55%	2.23%	25.33	53.28%
Friesland	87,640,600.25	4.84%	587	5.45%	2.26%	25.40	55.83%
Drenthe	62,217,875.71	3.44%	427	3.96%	2.33%	25.31	55.41%
Overijssel	154,148,393.79	8.52%	962	8.93%	2.29%	25.40	53.68%
Gelderland	247,063,452.45	13.66%	1,462	13.56%	2.25%	25.32	53.23%
Noord-Holland	230,667,980.89	12.75%	1,222	11.34%	2.31%	24.97	51.50%
Zuid-Holland	345,170,214.01	19.08%	2,074	19.24%	2.30%	24.94	51.79%
Zeeland	55,781,540.25	3.08%	376	3.49%	2.31%	24.49	55.37%
Brabant	274,536,442.31	15.18%	1,523	14.13%	2.23%	24.87	52.68%
Utrecht	129,664,974.29	7.17%	686	6.36%	2.30%	24.91	50.79%
Limburg	108,651,137.21	6.01%	682	6.33%	2.30%	24.76	56.11%
Flevoland	44,691,899.37	2.47%	286	2.65%	2.16%	25.25	50.94%
Unknown	400,000.00	0.02%	1	0.01%	4.45%	20.25	52.15%
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%
Buy-to-let							
Unknown							
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%
Quarterly							
Half-yearly							
Yearly							
Total	1,808,942,340.62	100.00%	22,391	100.00%	2.28%	25.05	52.90%

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	966,227,919.89	53.41%	6,654	61.74%	2.43%	25.17	52.00%
Non-NHG Loans	842,714,420.73	46.59%	4,124	38.26%	2.11%	24.91	53.93%
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	1,515,365,639.41	83.77%	9,090	84.34%	2.25%	25.20	53.70%
Other	210,683,695.52	11.65%	1,188	11.02%	2.35%	23.70	43.39%
Desktop valuation	82,893,005.69	4.58%	500	4.64%	2.56%	25.77	62.54%
Total	1,808,942,340.62	100.00%	10,778	100.00%	2.28%	25.05	52.90%

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	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
Automatic Valuation Methodology	means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention;
Available Nominal OC	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;
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 12 October 2018 relating to the issue of the conditional pass-through covered bonds, including any supplement;
C	Substitution Assets plus accrued interest thereon;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will 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;
Closing Date	30 October 2015;
Collateral Market Value	means the market value of the relevant Transferred Collateral on any date;
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;
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;
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; 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;
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means on the date with respect to which the Asset Cover Test is calculated (i.e. the end of each calendar month), the higher of zero and (i) U plus V minus W on such date; or (ii) such lower amount as long as this will not adversely affect the rating of any Series;
IRS	Interest Rate Swap;
Issuer	Aegon Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds a (alpha), L shall equal a (alpha);
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered bonds 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 transition 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;
NHG	A Mortgage Loan that has the benefit of an NHG guarantee;
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 Account(s).
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 Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;
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	Mortgage Loans which are current and therefore do not show any arrears;
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;
Rating Agencies	Fitch Ratings Ltd. and Standard & Poors Credit Market Services Europe Limited;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Fund	Means the balance of the Reserve Account which is the bank account of the CBC designated as such in the CBC Account Agreement;
Seasoning	Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;
Series	A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Interest
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,
Transferred Collateral	means any Eligible Collateral transferred or purported to be transferred to the CBC pursuant to the Guarantee Support Agreement, to the extent not redeemed, retransferred, sold or otherwise disposed of by the CBC;
U	The sum of the aggregate amount of interest payable in respect of all Series of Covered Bonds from the relevant date up to and including the relevant Maturity Date minus any amount of interest to be received under a Portfolio Swap Agreement in connection with a Series of Covered
V	The product of: (i) the higher of (a) zero; and (b) the difference between (i) the Portfolio Weighted Average Life and (ii) the Series Weighted
W	Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1
Z	Estimated Portfolio Interest Income;
	An amount equal to the Interest Reserve Required Amount;

Contact Information

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