

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 September 2023 - 30 September 2023

Reporting Date: 26 October 2023

AMOUNTS ARE IN EURO

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	29

Monthly Investor Report: 1 September 2023 - 30 September 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 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.

Monthly Investor Report: 1 September 2023 - 30 September 2023

Asset Cover Test

Asset Cover Test

A	1,649,765,065.08
B	7,178,199.98
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	1,656,943,265.06
-----------------	------------------

Outstanding bonds	1,500,000,000.00
-------------------	------------------

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

ACT Cover Ratio	110.46%
-----------------	---------

Parameters

Asset percentage	93.00%
Cap LTV Cut-Off indexed valuation % non-NHG	80.00%
Cap LTV Cut-Off indexed valuation % NHG	80.00%
% of Index Increases	90.00%
% of Index Decreases	100.00%
Reserve Fund	7,178,199.98
Reserve Account Required Amount*	3,702,275.99
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,016,461.26

Ratings

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

Labelling

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

Overcollateralization and Portfolio composition

Minimum documented nominal OC	110.00%
Available Nominal OC	119.38%
Minimum statutory nominal OC	105.00%
Available statutory nominal OC	N/A
Minimum statutory CRR OC	N/A
Available statutory CRR OC	N/A
Cover pool composition requirement in accordance with Article 40(f) \geq 80%	99.60%

First Regulatory Current Balance Amount test

Ratio	119%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	119%
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	AEGON Bank N.V.	A-1 / A	A-2 / A-	/	/	/	/	/	/	Set off retail savings at issuer account above deposit guarantee scheme

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

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

Monthly Investor Report: 1 September 2023 - 30 September 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	7,178,199.98
	Bonds	0.00
Available Liquidity Buffer		7,178,199.98

Extension Triggers

Trigger	Description	Breached
Contractual*	No maturity extension applies with respect to the payment obligations of the Issuer under the Covered Bonds. The maturity extension with respect to the CBC is set out in Condition 3. The CBC shall have no obligation under the Guarantee until (i) the occurrence of an Issuer Event of Default, the service by the Security Trustee on the Issuer of an Issuer Acceleration Notice and the service by the Security Trustee of a CBC of a Notice to Pay or (ii) the occurrence of a CBC Event of Default and the service by the Security Trustee of a CBC Acceleration Notice on the Issuer and the CBC. If the CBC is obliged to pay the Guaranteed Final Redemption Amount, then the obligation of the CBC to pay the Guaranteed Final Redemption Amount shall be deferred to, and shall under the Guarantee be due on, the Extended Due for Payment Date, unless any moneys are available to the CBC to be paid for such purpose on a payment date falling prior to the Extended Due for Payment Date.	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 September 2023 - 30 September 2023

Stratifications

Portfolio Characteristics

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

Monthly Investor Report: 1 September 2023 - 30 September 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	1,780,308,566.45	99.82%	11,516	99.84%	2.84%	23.45	47.63%
<= 30 days	8,052.53	2,648,039.26	0.15%	17	0.15%	2.70%	24.46	54.50%
30 days - 60 days	3,257.69	554,638.99	0.03%	2	0.02%	3.55%	22.61	40.48%
60 days - 90 days								
90 days - 120 days								
120 days - 150 days								
150 days - 180 days								
> 180 days								
Total	11,310.22	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 2023

2. Redemption Type

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

Monthly Investor Report: 1 September 2023 - 30 September 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 CLTIMV
<= 25,000	3,875,757.58	0.22%	250	2.17%	3.29%	19.96	25.25%
25,000 - 50,000	23,283,896.59	1.31%	607	5.26%	3.18%	22.12	31.14%
50,000 - 75,000	50,589,339.74	2.84%	798	6.92%	3.21%	21.88	30.24%
75,000 - 100,000	94,119,198.58	5.28%	1,061	9.20%	3.01%	22.00	34.64%
100,000 - 150,000	413,594,533.08	23.19%	3,268	28.33%	2.98%	23.29	42.78%
150,000 - 200,000	521,480,766.13	29.24%	3,001	26.02%	2.82%	23.67	49.34%
200,000 - 250,000	335,474,775.59	18.81%	1,523	13.20%	2.76%	23.81	52.69%
250,000 - 300,000	130,055,304.25	7.29%	479	4.15%	2.68%	23.75	52.66%
300,000 - 350,000	81,928,457.64	4.59%	254	2.20%	2.63%	23.50	52.64%
350,000 - 400,000	46,654,739.78	2.62%	125	1.08%	2.64%	24.06	54.21%
400,000 - 450,000	32,366,273.29	1.81%	77	0.67%	2.65%	23.63	55.01%
450,000 - 500,000	15,642,650.04	0.88%	33	0.29%	2.51%	23.82	52.45%
500,000 - 550,000	12,626,285.61	0.71%	24	0.21%	2.75%	22.81	53.85%
550,000 - 600,000	10,877,082.87	0.61%	19	0.16%	2.62%	25.22	60.90%
600,000 - 650,000	4,419,463.76	0.25%	7	0.06%	2.40%	22.71	52.62%
650,000 - 700,000	3,382,123.11	0.19%	5	0.04%	2.79%	22.71	63.50%
700,000 - 750,000							
750,000 - 800,000	2,320,598.35	0.13%	3	0.03%	2.77%	23.29	49.43%
800,000 - 850,000	819,998.71	0.05%	1	0.01%	2.44%	21.95	66.88%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	401,678.70	0.02%	6	0.03%	2.20%	9.12	58.51%
2005 - 2006	9,597,539.38	0.54%	80	0.35%	2.63%	13.33	53.69%
2006 - 2007	14,243,788.10	0.80%	144	0.62%	3.52%	15.22	48.68%
2007 - 2008	21,258,199.90	1.19%	314	1.36%	3.84%	29.89	49.64%
2008 - 2009	45,266,420.19	2.54%	686	2.98%	3.99%	32.42	45.77%
2009 - 2010	48,981,910.83	2.75%	669	2.90%	3.31%	31.47	47.83%
2010 - 2011	54,686,098.39	3.07%	749	3.25%	3.06%	29.22	44.41%
2011 - 2012	37,245,817.52	2.09%	480	2.08%	3.09%	26.56	41.97%
2012 - 2013	62,131,661.33	3.48%	770	3.34%	4.09%	23.02	42.84%
2013 - 2014	81,754,921.97	4.58%	1,148	4.98%	3.54%	18.72	42.45%
2014 - 2015	188,704,506.72	10.58%	2,528	10.97%	3.67%	19.48	41.27%
2015 - 2016	217,903,453.89	12.22%	2,747	11.92%	3.08%	20.73	42.48%
2016 - 2017	149,064,463.28	8.36%	1,887	8.19%	2.63%	21.75	47.66%
2017 - 2018	339,057,312.57	19.01%	3,818	16.56%	2.51%	22.96	49.33%
2018 - 2019	87,140,482.96	4.89%	1,080	4.69%	2.66%	23.70	44.43%
2019 - 2020	110,021,808.54	6.17%	1,533	6.65%	2.16%	24.85	51.94%
2020 - 2021	180,439,236.35	10.12%	2,254	9.78%	1.82%	25.60	52.29%
2021 >=	135,611,944.08	7.60%	2,157	9.36%	2.42%	26.86	60.79%
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	38,859,206.57	2.18%	646	2.80%	3.52%	27.12	64.33%
1 year - 2 years	45,250,412.92	2.54%	797	3.46%	2.31%	27.16	60.20%
2 years - 3 years	71,034,631.55	3.98%	946	4.10%	1.75%	26.30	58.11%
3 years - 4 years	200,551,527.53	11.24%	2,565	11.13%	1.82%	25.44	51.54%
4 years - 5 years	75,629,585.42	4.24%	1,066	4.62%	2.35%	24.71	52.39%
5 years - 6 years	119,293,188.21	6.69%	1,409	6.11%	2.66%	23.65	46.82%
6 years - 7 years	359,987,272.59	20.18%	4,127	17.90%	2.48%	22.81	49.13%
7 years - 8 years	134,174,891.72	7.52%	1,679	7.28%	2.80%	21.23	45.10%
8 years - 9 years	204,365,967.26	11.46%	2,631	11.41%	3.20%	20.50	42.20%
9 years - 10 years	195,427,365.80	10.96%	2,612	11.33%	3.65%	19.40	41.59%
10 years - 11 years	54,899,439.43	3.08%	809	3.51%	3.54%	18.08	42.55%
11 years - 12 years	63,594,034.44	3.57%	784	3.40%	3.96%	24.69	42.45%
12 years - 13 years	31,654,177.39	1.77%	408	1.77%	3.27%	26.41	41.66%
13 years - 14 years	61,107,927.18	3.43%	831	3.61%	3.04%	29.69	44.78%
14 years - 15 years	44,118,395.19	2.47%	617	2.68%	3.51%	32.27	48.52%
15 years - 16 years	41,470,198.83	2.33%	626	2.72%	3.98%	31.79	45.60%
16 years - 17 years	20,961,479.22	1.18%	302	1.31%	3.70%	29.10	50.37%
17 years - 18 years	13,283,784.23	0.74%	125	0.54%	3.39%	12.41	48.54%
18 years - 19 years	7,681,239.46	0.43%	69	0.30%	2.66%	13.37	53.40%
19 years - 20 years	166,519.76	0.01%	1	0.00%	1.38%	11.00	68.32%
20 years - 21 years							
21 years - 22 years							
22 years - 23 years							
23 years - 24 years							
24 years - 25 years							
25 years - 26 years							
26 years - 27 years							
27 years - 28 years							
28 years - 29 years							
29 years - 30 years							
30 years >							
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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 CLTIMV
< 2020							
2020 - 2025	502,469.04	0.03%	63	0.27%	3.24%	0.80	34.39%
2025 - 2030	15,411,471.08	0.86%	555	2.41%	3.78%	4.58	33.76%
2030 - 2035	67,347,927.47	3.78%	1,307	5.67%	3.59%	8.84	38.10%
2035 - 2040	123,803,182.76	6.94%	1,812	7.86%	3.32%	13.93	45.73%
2040 - 2045	369,389,251.95	20.71%	4,550	19.74%	3.43%	19.67	43.51%
2045 - 2050	841,123,289.52	47.16%	9,744	42.27%	2.61%	23.43	48.19%
2050 - 2055	261,766,654.37	14.68%	3,585	15.55%	2.08%	27.38	55.92%
2055 - 2060	5,350,513.82	0.30%	72	0.31%	3.42%	34.11	36.34%
2060 - 2065	10,855,061.72	0.61%	156	0.68%	3.49%	38.85	40.37%
2065 - 2070	15,648,620.48	0.88%	217	0.94%	3.37%	43.99	44.28%
2070 - 2075	20,606,643.66	1.16%	280	1.21%	3.21%	48.63	46.69%
2075 - 2080	18,493,112.11	1.04%	254	1.10%	3.19%	53.68	50.39%
2080 - 2085	22,550,663.48	1.26%	306	1.33%	3.25%	58.81	51.78%
2085 - 2090	10,183,241.03	0.57%	142	0.62%	2.93%	62.93	53.46%
2090 - 2095	479,142.21	0.03%	7	0.03%	2.80%	67.10	48.63%
2095 >=							
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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 CLTMV
1 year	365,125.05	0.02%	47	0.20%	3.22%	0.70	37.48%
1 year(s) - 2 year(s)	1,029,744.59	0.06%	69	0.30%	3.55%	1.49	33.22%
2 year(s) - 3 year(s)	1,303,179.83	0.07%	65	0.28%	3.30%	2.53	36.24%
3 year(s) - 4 year(s)	1,857,635.12	0.10%	89	0.39%	3.70%	3.52	26.93%
4 year(s) - 5 year(s)	3,848,042.15	0.22%	138	0.60%	3.92%	4.46	34.46%
5 year(s) - 6 year(s)	6,111,820.43	0.34%	166	0.72%	3.93%	5.51	35.31%
6 year(s) - 7 year(s)	8,915,300.13	0.50%	214	0.93%	3.62%	6.53	35.46%
7 year(s) - 8 year(s)	13,417,932.35	0.75%	280	1.21%	3.63%	7.46	35.98%
8 year(s) - 9 year(s)	15,196,495.82	0.85%	296	1.28%	3.60%	8.49	37.93%
9 year(s) - 10 year(s)	12,636,487.79	0.71%	221	0.96%	3.53%	9.47	40.60%
10 year(s) - 11 year(s)	14,664,104.50	0.82%	269	1.17%	3.60%	10.48	38.12%
11 year(s) - 12 year(s)	20,847,726.69	1.17%	312	1.35%	3.16%	11.49	44.88%
12 year(s) - 13 year(s)	20,375,672.30	1.14%	292	1.27%	3.25%	12.44	42.70%
13 year(s) - 14 year(s)	21,754,045.27	1.22%	347	1.51%	3.45%	13.43	45.55%
14 year(s) - 15 year(s)	26,679,077.92	1.50%	402	1.74%	3.70%	14.51	46.29%
15 year(s) - 16 year(s)	28,197,498.04	1.58%	398	1.73%	3.24%	15.49	47.70%
16 year(s) - 17 year(s)	37,659,747.62	2.11%	485	2.10%	2.93%	16.42	45.60%
17 year(s) - 18 year(s)	26,793,208.88	1.50%	332	1.44%	3.16%	17.44	44.00%
18 year(s) - 19 year(s)	45,255,355.67	2.54%	482	2.09%	3.79%	18.47	44.19%
19 year(s) - 20 year(s)	55,432,475.96	3.11%	723	3.14%	3.27%	19.49	43.54%
20 year(s) - 21 year(s)	167,108,026.74	9.37%	2,090	9.07%	3.51%	20.55	42.85%
21 year(s) - 22 year(s)	205,633,861.99	11.53%	2,457	10.66%	3.14%	21.48	44.00%
22 year(s) - 23 year(s)	117,556,378.71	6.59%	1,377	5.97%	2.77%	22.38	45.82%
23 year(s) - 24 year(s)	349,431,971.06	19.59%	3,807	16.52%	2.48%	23.54	49.83%
24 year(s) - 25 year(s)	110,287,779.39	6.18%	1,255	5.44%	2.63%	24.49	47.56%
25 year(s) - 26 year(s)	54,360,306.73	3.05%	748	3.25%	2.42%	25.69	52.55%
26 year(s) - 27 year(s)	178,373,157.21	10.00%	2,269	9.84%	1.85%	26.43	51.39%
27 year(s) - 28 year(s)	66,275,453.17	3.72%	822	3.57%	1.75%	27.36	58.76%
28 year(s) - 29 year(s)	38,398,000.91	2.15%	643	2.79%	2.20%	28.45	60.30%
29 year(s) - 30 year(s)	29,005,613.17	1.63%	511	2.22%	3.85%	29.47	64.74%
30 year(s) >=	104,740,019.51	5.87%	1,444	6.26%	3.25%	50.64	47.52%
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
<= 10%	1,435,532.84	0.08%	73	0.63%	3.53%	18.15	4.44%
10% - 20%	8,362,656.93	0.47%	136	1.18%	3.24%	20.89	11.32%
20% - 30%	19,782,416.41	1.11%	216	1.87%	2.97%	21.54	18.08%
30% - 40%	51,625,264.15	2.89%	388	3.36%	2.78%	22.17	26.80%
40% - 50%	119,229,208.84	6.69%	724	6.28%	2.63%	23.08	35.63%
50% - 60%	170,770,261.91	9.57%	806	6.99%	2.64%	22.77	43.15%
60% - 70%	161,506,425.61	9.06%	689	5.97%	2.56%	23.57	52.00%
70% - 80%	80,309,188.96	4.50%	331	2.87%	2.65%	23.96	59.26%
80% - 90%	24,504,398.27	1.37%	105	0.91%	2.98%	24.67	67.21%
90% - 100%	17,167,964.19	0.96%	59	0.51%	2.73%	25.00	73.02%
100% - 110%	1,001,265.00	0.06%	3	0.03%	2.62%	32.21	82.38%
110% - 120%	381,364.78	0.02%	2	0.02%	2.51%	22.16	82.34%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
<= 10%	4,814,736.26	0.27%	144	1.25%	3.47%	18.35	7.03%
10% - 20%	26,114,771.53	1.46%	296	2.57%	3.13%	20.85	15.92%
20% - 30%	69,642,746.40	3.90%	500	4.33%	2.81%	21.79	25.70%
30% - 40%	143,487,136.45	8.05%	789	6.84%	2.68%	22.54	35.44%
40% - 50%	173,919,410.47	9.75%	772	6.69%	2.62%	23.01	44.86%
50% - 60%	132,872,829.75	7.45%	553	4.79%	2.59%	23.88	54.29%
60% - 70%	68,494,066.76	3.84%	307	2.66%	2.53%	24.59	64.37%
70% - 80%	25,237,702.83	1.42%	122	1.06%	2.57%	26.06	74.24%
80% - 90%	8,201,607.29	0.46%	37	0.32%	2.76%	27.85	84.05%
90% - 100%	2,838,505.91	0.16%	10	0.09%	2.96%	26.83	93.82%
100% - 110%							
110% - 120%	317,434.24	0.02%	1	0.01%	2.54%	21.26	116.70%
120% - 130%	135,000.00	0.01%	1	0.01%	4.41%	26.97	122.26%
130% - 140%							
140% - 150%							
150% >							
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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%	251,953.47	0.01%	4	0.02%	1.00%	16.43	47.96%
1.00% - 1.50%	78,864,827.83	4.42%	1,269	5.51%	1.35%	23.21	49.09%
1.50% - 2.00%	304,922,213.29	17.10%	3,996	17.34%	1.72%	26.28	51.16%
2.00% - 2.50%	367,387,393.18	20.60%	4,677	20.29%	2.30%	23.96	49.73%
2.50% - 3.00%	522,163,501.27	29.28%	6,023	26.13%	2.71%	23.03	47.07%
3.00% - 3.50%	113,055,507.41	6.34%	1,382	6.00%	3.27%	22.20	46.27%
3.50% - 4.00%	87,517,726.75	4.91%	1,204	5.22%	3.79%	20.83	44.74%
4.00% - 4.50%	139,231,797.27	7.81%	1,954	8.48%	4.19%	20.71	44.71%
4.50% - 5.00%	47,072,413.30	2.64%	673	2.92%	4.74%	26.63	45.93%
5.00% - 5.50%	97,027,309.58	5.44%	1,514	6.57%	5.29%	22.75	40.65%
5.50% - 6.00%	25,138,236.67	1.41%	342	1.48%	5.69%	18.00	44.44%
6.00% - 6.50%	878,364.68	0.05%	12	0.05%	6.08%	11.02	43.85%
6.50% - 7.00%							
7.00% >							
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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)	63,866,033.05	3.58%	1,154	5.01%	4.61%	22.29	40.53%
1 year(s) - 2 year(s)	16,972,640.20	0.95%	311	1.35%	3.33%	19.85	41.16%
2 year(s) - 3 year(s)	16,272,321.99	0.91%	269	1.17%	3.09%	17.70	43.43%
3 year(s) - 4 year(s)	41,142,835.19	2.31%	621	2.69%	2.88%	24.84	44.51%
4 year(s) - 5 year(s)	39,624,564.93	2.22%	670	2.91%	4.17%	25.73	44.77%
5 year(s) - 6 year(s)	49,446,975.52	2.77%	736	3.19%	3.91%	23.67	44.79%
6 year(s) - 7 year(s)	33,540,339.98	1.88%	556	2.41%	2.76%	21.20	41.58%
7 year(s) - 8 year(s)	33,419,737.09	1.87%	513	2.23%	3.38%	18.94	41.35%
8 year(s) - 9 year(s)	62,441,462.47	3.50%	844	3.66%	3.48%	20.72	44.06%
9 year(s) - 10 year(s)	34,638,079.09	1.94%	565	2.45%	3.81%	21.56	49.85%
10 year(s) - 11 year(s)	66,578,070.96	3.73%	920	3.99%	3.93%	19.20	41.85%
11 year(s) - 12 year(s)	164,099,302.58	9.20%	2,040	8.85%	3.21%	20.49	43.57%
12 year(s) - 13 year(s)	100,381,400.28	5.63%	1,189	5.16%	2.80%	21.46	44.76%
13 year(s) - 14 year(s)	292,291,154.32	16.39%	3,197	13.87%	2.49%	23.53	49.57%
14 year(s) - 15 year(s)	86,033,320.77	4.82%	1,005	4.36%	2.74%	24.27	48.47%
15 year(s) - 16 year(s)	43,731,890.54	2.45%	603	2.62%	2.51%	24.54	50.56%
16 year(s) - 17 year(s)	210,103,224.66	11.78%	2,590	11.24%	1.99%	25.23	49.58%
17 year(s) - 18 year(s)	69,047,158.71	3.87%	875	3.80%	1.69%	26.07	54.61%
18 year(s) - 19 year(s)	50,457,168.36	2.83%	677	2.94%	2.60%	25.17	50.40%
19 year(s) - 20 year(s)	17,423,477.29	0.98%	257	1.11%	3.68%	23.83	52.39%
20 year(s) - 21 year(s)	12,464,741.31	0.70%	144	0.62%	3.25%	20.58	43.28%
21 year(s) - 22 year(s)	22,224,401.09	1.25%	260	1.13%	3.30%	21.67	45.95%
22 year(s) - 23 year(s)	15,344,790.68	0.86%	168	0.73%	2.91%	22.73	50.08%
23 year(s) - 24 year(s)	78,293,941.10	4.39%	842	3.65%	2.70%	23.80	51.35%
24 year(s) - 25 year(s)	45,148,883.54	2.53%	511	2.22%	2.70%	25.92	46.38%
25 year(s) - 26 year(s)	30,368,001.31	1.70%	383	1.66%	2.56%	28.77	54.03%
26 year(s) - 27 year(s)	54,154,065.62	3.04%	676	2.93%	2.08%	27.78	52.44%
27 year(s) - 28 year(s)	18,118,594.84	1.02%	218	0.95%	1.81%	28.85	59.48%
28 year(s) - 29 year(s)	13,555,316.96	0.76%	210	0.91%	2.02%	34.14	59.04%
29 year(s) - 30 year(s)	2,327,350.27	0.13%	46	0.20%	4.41%	29.76	66.13%
30 year(s) >=							
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 2023

12. Interest Payment Type

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

Monthly Investor Report: 1 September 2023 - 30 September 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	1,582,444,537.80	88.73%	9,869	85.56%	2.85%	23.45	48.22%
Apartment	201,066,706.90	11.27%	1,666	14.44%	2.77%	23.43	43.08%
Other							
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	70,278,191.32	3.94%	525	4.55%	2.74%	23.57	49.26%
Friesland	80,619,929.71	4.52%	593	5.14%	2.76%	24.06	51.34%
Drenthe	66,577,098.57	3.73%	463	4.01%	2.79%	23.85	50.16%
Overijssel	151,199,110.22	8.48%	1,003	8.70%	2.83%	23.93	48.92%
Gelderland	241,990,978.30	13.57%	1,545	13.39%	2.80%	23.86	47.47%
Noord-Holland	214,074,436.85	12.00%	1,260	10.92%	2.87%	23.48	45.78%
Zuid-Holland	351,307,996.61	19.70%	2,267	19.65%	2.89%	23.24	46.75%
Zeeland	54,154,720.39	3.04%	395	3.42%	2.98%	22.54	49.77%
Brabant	261,367,949.64	14.65%	1,612	13.97%	2.81%	23.14	47.56%
Utrecht	138,553,853.18	7.77%	804	6.97%	2.87%	23.14	44.16%
Limburg	113,261,715.16	6.35%	797	6.91%	2.88%	23.16	50.94%
Flevoland	40,125,264.75	2.25%	271	2.35%	2.66%	23.85	47.50%
Unknown							
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 2023

15. Occupancy

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

Monthly Investor Report: 1 September 2023 - 30 September 2023

16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Monthly	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%
Quarterly							
Half-yearly							
Yearly							
Total	1,783,511,244.70	100.00%	23,050	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 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	1,127,435,296.81	63.21%	8,003	69.38%	2.94%	23.60	49.08%
Non-NHG Loans	656,075,947.89	36.79%	3,532	30.62%	2.67%	23.19	45.17%
Total	1,783,511,244.70	100.00%	11,535	100.00%	2.84%	23.45	47.64%

Monthly Investor Report: 1 September 2023 - 30 September 2023

18. Valuation Type

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

Monthly Investor Report: 1 September 2023 - 30 September 2023

Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) given to 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 Interest 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	
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 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;

Monthly Investor Report: 1 September 2023 - 30 September 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 Accountants N.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 Accountants N.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 Conditional Pass-Through 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