

**AEGON Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting Period: 1 November 2022 - 30 November 2022

Reporting Date: 27 December 2022

**AMOUNTS ARE IN EURO**

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Report Version 3.0 - July 2022

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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.

| Series                                | ISIN         | Currency | Initial Principal Balance* | Outstanding Amount* | Coupon  | Issuance Date | Maturity Date | IRS Counterparty | Redemption Type | LCR HQLA Category |
|---------------------------------------|--------------|----------|----------------------------|---------------------|---------|---------------|---------------|------------------|-----------------|-------------------|
| Series Number 1 -<br>Tranche Number 1 | XS2351073098 | EUR      | 500,000,000                | 500,000,000         | 0.3750% | 09/06/21      | 09/06/36      |                  | Soft Bullet     | L1                |

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

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**Asset Cover Test**


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**Asset Cover Test**


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|   |                |
|---|----------------|
| A | 554,955,945.27 |
| B | 0.00           |
| C | 1,190.11       |
| D | 0.00           |
| E | 0.00           |
| X | 0.00           |
| Y | 0.00           |
| Z | 0.00           |

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|                 |                |
|-----------------|----------------|
| A+B+C+D+E-X-Y-Z | 554,957,135.38 |
|-----------------|----------------|

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|                   |                |
|-------------------|----------------|
| Outstanding bonds | 500,000,000.00 |
| Pass/Fail         | Pass           |
| ACT Cover Ratio   | 110.99%        |

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**Parameters**


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|   |          |
|---|----------|
| 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                                | 1,190.11 |
| Reserve Account Required Amount*            | 0.00     |
| Supplemental Liquidity Reserve Amount       | 0.00     |
| Deduction Set-Off                           | 0.00     |

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**Ratings**


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

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**Other**


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|   |      |
|---|------|
| UCITS compliant   | True |
| CRR compliant   | True |
| ECBC Label compliant  | True |
| Cover pool composition requirement in accordance with Article 40(f) | True |

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**Overcollateralisation**


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|                                |         |
|--------------------------------|---------|
| Minimum documented nominal OC  | N/A     |
| Available Nominal OC           | N/A     |
| Minimum statutory nominal OC   | 100.00% |
| Available statutory nominal OC | 115.65% |
| Minimum statutory CRR OC       | 105.00% |
| Available statutory CRR OC     | 115.40% |

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**First Regulatory Current Balance Amount test**


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|             |      |
|-------------|------|
| Ratio       | 115% |
| Pass / Fail | Pass |

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**Second Regulatory Current Balance Amount test**


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|             |      |
|-------------|------|
| Ratio       | 115% |
| Pass / Fail | Pass |

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\* Interest accrual based on Calculation Date

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**Counterparty Credit Ratings & Triggers**


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| 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      | /              | /              | Replacement CBC Account Bank or obtain a guarantee from a financial institution with Requisite Credit Rating.   |
| Issuer           | AEGON Bank N.V.    | / A            | A-1 / A        | /               | /              | /              | /              | /              | /              | Requirement to credit the Reserve Account with an amount equal to the higher of:<br>(i) the Mandatory Liquidity Required Amount; and<br>(ii) the Reserve Trigger Required Amount.   |
| Issuer           | AEGON Bank N.V.    | / BBB          | A-1 / A        | /               | /              | /              | /              | /              | /              | A correction in the ACT related to possible set off risk pertaining to deposits from Borrowers with the Issuer equal to the amount deposited with the Issuer by the relevant Borrower minus amounts guaranteed under the Deposit Guarantee Scheme |
| Custodian        | ABN AMRO Bank N.V. | / BBB          | A-1 / A        | /               | P-1 / A1       | /              | F1 / A         | /              | R-1M / AH      | Another party (with sufficient ratings) has to fulfill the Custodian role or guarantee the relevant custodian obligations   |

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

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**Ledgers & Investments**

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**Ledgers**

|                     |             |
|---------------------|-------------|
| Revenue Ledger      | 0.00        |
| Principal Ledger    | 0.00        |
| Reserve Fund Ledger | 0.00        |
| <b>Total</b>        | <b>0.00</b> |

**Investments**

|                                |             |
|--------------------------------|-------------|
| Substitution Assets Balance    | 0.00        |
| Authorised Investments Balance | 0.00        |
| <b>Total</b>                   | <b>0.00</b> |

**Liquidity Buffer**

|  |             |
|--|-------------|
| Outflows                                   | 0.00        |
| <b>Mandatory Liquidity Required Amount</b> | <b>0.00</b> |
| Inflows                                    | 0.00        |
| Cash                                       | 0.00        |
| Bonds                                      | 0.00        |
| <b>Available Liquidity Buffer</b>          | <b>0.00</b> |

## Extension Triggers

| Trigger      | Description   | Breached |
|--------------|---|----------|
| Contractual* | Upon the occurrence of an Issuer Event of Default, service by the Trustee on the Issuer of an Issuer Acceleration Notice and service by the Trustee on the CBC of a Notice to Pay, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date. | No       |
| Contractual* | Upon the occurrence of a CBC Event of Default and the service by the Trustee of a CBC Acceleration Notice on the Issuer and the CBC, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.   | No       |

\* See full details and definitions in the Prospectus

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## Stratifications

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### Portfolio Characteristics

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|  |                             |
|--|-----------------------------|
| Principal amount   | 604,295,180.79              |
| Value of saving deposits                                     | 25,657,365.70               |
| Net principal balance  | 578,637,815.09              |
| Construction Deposits  | 3,252,268.32                |
| Net principal balance excl. Construction and Saving Deposits | 575,385,546.77              |
| Number of loans  | 3,732                       |
| Number of loanparts  | 6,998                       |
| Average principal balance (borrower)                         | 155,047.65                  |
| Average principal balance (loanpart)                         | 82,686.17                   |
| Weighted average current interest rate                       | 2.85%                       |
| Weighted average maturity (in years)                         | 23.20                       |
| Weighted average remaining time to interest reset (in years) | 13.87                       |
| Weighted average seasoning (in years)                        | 6.81                        |
| Weighted average CLTOMV                                      | 68.46%                      |
| Weighted average CLTIMV                                      | 44.31%                      |
| Maximum current interest rate                                | 6.05%                       |
| 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

| From ( > )   | Until ( <= ) | Arrears Amount | Aggregate Outstanding Not. Amount | % of Total     | Nr of Mortgage Loans | % of Total     | Weighted Average Coupon | Weighted Average Maturity | Weighted Average CLTMV |
|--------------|--------------|----------------|-----------------------------------|----------------|----------------------|----------------|-------------------------|---------------------------|------------------------|
|              | Performing   | 0.00           | 578,415,824.58                    | 99.96%         | 3,730                | 99.95%         | 2.86%                   | 23.20                     | 42.49%                 |
| <=           | 30 days      | 707.95         | 221,990.51                        | 0.04%          | 2                    | 0.05%          | 2.22%                   | 25.83                     | 46.32%                 |
| 30 days      | 60 days      | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| 60 days      | 90 days      | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| 90 days      | 120 days     | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| 120 days     | 150 days     | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| 150 days     | 180 days     | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| 180 days     | >            | 0.00           | 0.00                              | 0.00%          | 0                    | 0.00%          | 0.00%                   | 0.00                      | 0.00%                  |
| <b>Total</b> |              | <b>707.95</b>  | <b>578,637,815.09</b>             | <b>100.00%</b> | <b>3,732</b>         | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>              | <b>44.31%</b>          |

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## 2. Redemption Type

|                | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|----------------|------------------------------|----------------|-----------------|----------------|-------------------------|----------------------------------|-------------------------|
| Annuity        | 307,904,292.61               | 53.21%         | 3,643           | 52.06%         | 2.82%                   | 22.87                            | 46.45%                  |
| Bank Savings   | 34,982,082.54                | 6.05%          | 586             | 8.37%          | 3.53%                   | 14.74                            | 39.23%                  |
| Interest Only  | 201,911,283.38               | 34.89%         | 2,330           | 33.30%         | 2.79%                   | 25.70                            | 42.20%                  |
| Investments    |                              |                |                 |                |                         |                                  |                         |
| Life Insurance | 5,187,564.20                 | 0.90%          | 53              | 0.76%          | 2.90%                   | 12.48                            | 52.77%                  |
| Linear         | 26,347,594.20                | 4.55%          | 359             | 5.13%          | 2.71%                   | 22.19                            | 40.07%                  |
| Savings        | 1,940,548.16                 | 0.34%          | 24              | 0.34%          | 3.78%                   | 15.78                            | 44.46%                  |
| Other          | 364,450.00                   | 0.06%          | 3               | 0.04%          | 2.88%                   | 0.84                             | 72.49%                  |
| <b>Total</b>   | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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### 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             | 1,010,338.36                 | 0.17%          | 65           | 1.74%          | 3.07%                   | 25.13                            | 16.21%                  |
| 25,000 - 50,000       | 7,831,995.79                 | 1.35%          | 200          | 5.36%          | 2.55%                   | 24.44                            | 31.86%                  |
| 50,000 - 75,000       | 14,373,963.75                | 2.48%          | 227          | 6.08%          | 2.71%                   | 23.17                            | 28.88%                  |
| 75,000 - 100,000      | 32,527,702.02                | 5.62%          | 366          | 9.81%          | 2.98%                   | 22.16                            | 31.95%                  |
| 100,000 - 150,000     | 130,061,033.78               | 22.48%         | 1,029        | 27.57%         | 2.95%                   | 22.41                            | 39.47%                  |
| 150,000 - 200,000     | 179,671,976.33               | 31.05%         | 1,029        | 27.57%         | 2.85%                   | 23.22                            | 46.21%                  |
| 200,000 - 250,000     | 113,507,133.30               | 19.62%         | 517          | 13.85%         | 2.85%                   | 23.75                            | 48.56%                  |
| 250,000 - 300,000     | 40,623,867.60                | 7.02%          | 150          | 4.02%          | 2.80%                   | 24.06                            | 48.71%                  |
| 300,000 - 350,000     | 18,240,757.26                | 3.15%          | 57           | 1.53%          | 2.81%                   | 23.70                            | 49.73%                  |
| 350,000 - 400,000     | 12,966,940.41                | 2.24%          | 35           | 0.94%          | 2.63%                   | 23.99                            | 51.84%                  |
| 400,000 - 450,000     | 10,721,959.20                | 1.85%          | 25           | 0.67%          | 2.75%                   | 23.40                            | 51.12%                  |
| 450,000 - 500,000     | 7,092,487.76                 | 1.23%          | 15           | 0.40%          | 2.58%                   | 24.02                            | 50.79%                  |
| 500,000 - 550,000     | 4,188,429.80                 | 0.72%          | 8            | 0.21%          | 2.67%                   | 23.47                            | 46.94%                  |
| 550,000 - 600,000     | 1,118,484.16                 | 0.19%          | 2            | 0.05%          | 2.29%                   | 22.88                            | 67.18%                  |
| 600,000 - 650,000     | 2,486,442.28                 | 0.43%          | 4            | 0.11%          | 2.93%                   | 22.18                            | 53.67%                  |
| 650,000 - 700,000     | 653,732.07                   | 0.11%          | 1            | 0.03%          | 2.47%                   | 23.81                            | 40.16%                  |
| 700,000 - 750,000     |                              |                |              |                |                         |                                  |                         |
| 750,000 - 800,000     | 752,170.97                   | 0.13%          | 1            | 0.03%          | 2.90%                   | 22.75                            | 34.57%                  |
| 800,000 - 850,000     | 808,400.25                   | 0.14%          | 1            | 0.03%          | 2.97%                   | 23.79                            | 56.88%                  |
| 850,000 - 900,000     |                              |                |              |                |                         |                                  |                         |
| 900,000 - 950,000     |                              |                |              |                |                         |                                  |                         |
| 950,000 - 1,000,000   |                              |                |              |                |                         |                                  |                         |
| 1,000,000 >           |                              |                |              |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

#### 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                |                              |                |                 |                |                         |                                  |                         |
| 2004 - 2005           | 90,000.00                    | 0.02%          | 1               | 0.01%          | 2.14%                   | 21.42                            | 14.46%                  |
| 2005 - 2006           | 733,870.00                   | 0.13%          | 7               | 0.10%          | 2.27%                   | 13.83                            | 44.24%                  |
| 2006 - 2007           | 1,330,254.29                 | 0.23%          | 16              | 0.23%          | 3.06%                   | 24.97                            | 48.96%                  |
| 2007 - 2008           | 907,365.00                   | 0.16%          | 14              | 0.20%          | 4.07%                   | 31.29                            | 39.23%                  |
| 2008 - 2009           | 4,625,226.55                 | 0.80%          | 64              | 0.91%          | 3.40%                   | 32.57                            | 36.62%                  |
| 2009 - 2010           | 2,568,995.01                 | 0.44%          | 40              | 0.57%          | 3.20%                   | 32.60                            | 35.74%                  |
| 2010 - 2011           | 4,088,157.44                 | 0.71%          | 45              | 0.64%          | 3.21%                   | 33.71                            | 41.11%                  |
| 2011 - 2012           | 7,948,358.66                 | 1.37%          | 105             | 1.50%          | 2.66%                   | 34.75                            | 43.93%                  |
| 2012 - 2013           | 18,725,758.33                | 3.24%          | 245             | 3.50%          | 3.47%                   | 29.71                            | 40.99%                  |
| 2013 - 2014           | 35,738,732.59                | 6.18%          | 439             | 6.27%          | 3.39%                   | 19.90                            | 38.95%                  |
| 2014 - 2015           | 92,431,261.20                | 15.97%         | 1,224           | 17.49%         | 3.54%                   | 20.40                            | 39.10%                  |
| 2015 - 2016           | 131,710,361.34               | 22.76%         | 1,531           | 21.88%         | 3.03%                   | 21.62                            | 39.94%                  |
| 2016 - 2017           | 81,710,370.77                | 14.12%         | 932             | 13.32%         | 2.57%                   | 22.72                            | 45.62%                  |
| 2017 - 2018           | 125,041,824.55               | 21.61%         | 1,390           | 19.86%         | 2.44%                   | 23.66                            | 48.36%                  |
| 2018 - 2019           | 11,864,143.60                | 2.05%          | 144             | 2.06%          | 2.58%                   | 24.55                            | 41.55%                  |
| 2019 - 2020           | 12,594,466.14                | 2.18%          | 164             | 2.34%          | 2.38%                   | 25.92                            | 54.64%                  |
| 2020 - 2021           | 12,396,350.53                | 2.14%          | 137             | 1.96%          | 1.92%                   | 26.76                            | 54.13%                  |
| 2021 >=               | 34,132,319.09                | 5.90%          | 500             | 7.14%          | 2.07%                   | 27.48                            | 60.49%                  |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

## 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              | 15,542,725.47                | 2.69%          | 233             | 3.33%          | 2.58%                   | 27.30                            | 63.05%                  |
| 1 year - 2 years      | 18,589,593.62                | 3.21%          | 267             | 3.82%          | 1.65%                   | 27.63                            | 58.35%                  |
| 2 years - 3 years     | 12,396,350.53                | 2.14%          | 137             | 1.96%          | 1.92%                   | 26.76                            | 54.13%                  |
| 3 years - 4 years     | 12,594,466.14                | 2.18%          | 164             | 2.34%          | 2.38%                   | 25.92                            | 54.64%                  |
| 4 years - 5 years     | 11,864,143.60                | 2.05%          | 144             | 2.06%          | 2.58%                   | 24.55                            | 41.55%                  |
| 5 years - 6 years     | 125,041,824.55               | 21.61%         | 1,390           | 19.86%         | 2.44%                   | 23.66                            | 48.36%                  |
| 6 years - 7 years     | 81,710,370.77                | 14.12%         | 932             | 13.32%         | 2.57%                   | 22.72                            | 45.62%                  |
| 7 years - 8 years     | 131,710,361.34               | 22.76%         | 1,531           | 21.88%         | 3.03%                   | 21.62                            | 39.94%                  |
| 8 years - 9 years     | 92,431,261.20                | 15.97%         | 1,224           | 17.49%         | 3.54%                   | 20.40                            | 39.10%                  |
| 9 years - 10 years    | 35,738,732.59                | 6.18%          | 439             | 6.27%          | 3.39%                   | 19.90                            | 38.95%                  |
| 10 years - 11 years   | 18,725,758.33                | 3.24%          | 245             | 3.50%          | 3.47%                   | 29.71                            | 40.99%                  |
| 11 years - 12 years   | 7,948,358.66                 | 1.37%          | 105             | 1.50%          | 2.66%                   | 34.75                            | 43.93%                  |
| 12 years - 13 years   | 4,088,157.44                 | 0.71%          | 45              | 0.64%          | 3.21%                   | 33.71                            | 41.11%                  |
| 13 years - 14 years   | 2,568,995.01                 | 0.44%          | 40              | 0.57%          | 3.20%                   | 32.60                            | 35.74%                  |
| 14 years - 15 years   | 4,625,226.55                 | 0.80%          | 64              | 0.91%          | 3.40%                   | 32.57                            | 36.62%                  |
| 15 years - 16 years   | 907,365.00                   | 0.16%          | 14              | 0.20%          | 4.07%                   | 31.29                            | 39.23%                  |
| 16 years - 17 years   | 1,330,254.29                 | 0.23%          | 16              | 0.23%          | 3.06%                   | 24.97                            | 48.96%                  |
| 17 years - 18 years   | 733,870.00                   | 0.13%          | 7               | 0.10%          | 2.27%                   | 13.83                            | 44.24%                  |
| 18 years - 19 years   | 90,000.00                    | 0.02%          | 1               | 0.01%          | 2.14%                   | 21.42                            | 14.46%                  |
| 19 years - 20 years   |                              |                |                 |                |                         |                                  |                         |
| 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 >            |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

## 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           | 555,751.21                   | 0.10%          | 24              | 0.34%          | 3.15%                   | 0.81                             | 58.23%                  |
| 2025 - 2030           | 2,923,929.96                 | 0.51%          | 115             | 1.64%          | 3.11%                   | 5.46                             | 32.59%                  |
| 2030 - 2035           | 16,565,956.65                | 2.86%          | 358             | 5.12%          | 3.42%                   | 9.93                             | 34.74%                  |
| 2035 - 2040           | 28,905,260.34                | 5.00%          | 441             | 6.30%          | 3.18%                   | 14.39                            | 40.44%                  |
| 2040 - 2045           | 140,873,348.00               | 24.35%         | 1,718           | 24.55%         | 3.33%                   | 20.96                            | 40.32%                  |
| 2045 - 2050           | 331,425,049.20               | 57.28%         | 3,582           | 51.19%         | 2.68%                   | 23.72                            | 45.41%                  |
| 2050 - 2055           | 39,200,278.35                | 6.77%          | 528             | 7.55%          | 2.05%                   | 28.64                            | 58.51%                  |
| 2055 - 2060           | 1,622,498.77                 | 0.28%          | 26              | 0.37%          | 2.85%                   | 34.03                            | 26.69%                  |
| 2060 - 2065           | 2,731,183.18                 | 0.47%          | 33              | 0.47%          | 3.28%                   | 39.99                            | 32.09%                  |
| 2065 - 2070           | 3,487,800.73                 | 0.60%          | 39              | 0.56%          | 2.79%                   | 44.63                            | 38.69%                  |
| 2070 - 2075           | 3,910,457.62                 | 0.68%          | 53              | 0.76%          | 3.16%                   | 49.22                            | 40.42%                  |
| 2075 - 2080           | 2,057,428.32                 | 0.36%          | 28              | 0.40%          | 3.25%                   | 54.46                            | 46.94%                  |
| 2080 - 2085           | 2,184,874.19                 | 0.38%          | 27              | 0.39%          | 3.01%                   | 58.88                            | 49.32%                  |
| 2085 - 2090           | 2,193,998.57                 | 0.38%          | 26              | 0.37%          | 3.47%                   | 64.12                            | 51.80%                  |
| 2090 - 2095           |                              |                |                 |                |                         |                                  |                         |
| 2095 >=               |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

## 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                  | 484,082.94                   | 0.08%          | 11              | 0.16%          | 3.07%                   | 0.68                             | 64.11%                  |
| 1 year(s) - 2 year(s)   | 67,881.50                    | 0.01%          | 12              | 0.17%          | 3.74%                   | 1.71                             | 18.45%                  |
| 2 year(s) - 3 year(s)   | 150,420.41                   | 0.03%          | 16              | 0.23%          | 3.07%                   | 2.54                             | 23.17%                  |
| 3 year(s) - 4 year(s)   | 368,093.57                   | 0.06%          | 21              | 0.30%          | 3.17%                   | 3.46                             | 30.28%                  |
| 4 year(s) - 5 year(s)   | 365,485.99                   | 0.06%          | 19              | 0.27%          | 3.07%                   | 4.38                             | 29.29%                  |
| 5 year(s) - 6 year(s)   | 742,891.29                   | 0.13%          | 28              | 0.40%          | 3.28%                   | 5.46                             | 27.87%                  |
| 6 year(s) - 7 year(s)   | 966,697.46                   | 0.17%          | 29              | 0.41%          | 3.28%                   | 6.55                             | 34.09%                  |
| 7 year(s) - 8 year(s)   | 1,252,963.59                 | 0.22%          | 31              | 0.44%          | 3.09%                   | 7.37                             | 34.26%                  |
| 8 year(s) - 9 year(s)   | 3,435,198.70                 | 0.59%          | 80              | 1.14%          | 3.11%                   | 8.54                             | 33.63%                  |
| 9 year(s) - 10 year(s)  | 3,981,009.85                 | 0.69%          | 85              | 1.21%          | 3.55%                   | 9.40                             | 33.06%                  |
| 10 year(s) - 11 year(s) | 3,771,172.89                 | 0.65%          | 71              | 1.01%          | 3.53%                   | 10.40                            | 37.42%                  |
| 11 year(s) - 12 year(s) | 4,019,873.12                 | 0.69%          | 83              | 1.19%          | 3.51%                   | 11.53                            | 36.54%                  |
| 12 year(s) - 13 year(s) | 6,071,714.83                 | 1.05%          | 110             | 1.57%          | 3.24%                   | 12.49                            | 38.01%                  |
| 13 year(s) - 14 year(s) | 6,349,528.63                 | 1.10%          | 100             | 1.43%          | 3.11%                   | 13.46                            | 39.06%                  |
| 14 year(s) - 15 year(s) | 7,033,514.65                 | 1.22%          | 105             | 1.50%          | 3.06%                   | 14.38                            | 43.58%                  |
| 15 year(s) - 16 year(s) | 4,388,318.17                 | 0.76%          | 65              | 0.93%          | 3.27%                   | 15.44                            | 38.68%                  |
| 16 year(s) - 17 year(s) | 4,966,915.85                 | 0.86%          | 65              | 0.93%          | 3.23%                   | 16.53                            | 41.61%                  |
| 17 year(s) - 18 year(s) | 4,838,783.53                 | 0.84%          | 64              | 0.91%          | 3.14%                   | 17.46                            | 41.63%                  |
| 18 year(s) - 19 year(s) | 4,872,184.85                 | 0.84%          | 68              | 0.97%          | 2.73%                   | 18.45                            | 40.15%                  |
| 19 year(s) - 20 year(s) | 10,416,794.90                | 1.80%          | 122             | 1.74%          | 3.06%                   | 19.43                            | 43.44%                  |
| 20 year(s) - 21 year(s) | 34,459,157.54                | 5.96%          | 406             | 5.80%          | 3.33%                   | 20.55                            | 40.00%                  |
| 21 year(s) - 22 year(s) | 79,850,426.44                | 13.80%         | 974             | 13.92%         | 3.40%                   | 21.58                            | 40.18%                  |
| 22 year(s) - 23 year(s) | 115,103,548.19               | 19.89%         | 1,284           | 18.35%         | 3.05%                   | 22.48                            | 40.29%                  |
| 23 year(s) - 24 year(s) | 67,898,051.00                | 11.73%         | 712             | 10.17%         | 2.67%                   | 23.49                            | 45.66%                  |
| 24 year(s) - 25 year(s) | 131,657,198.25               | 22.75%         | 1,397           | 19.96%         | 2.43%                   | 24.39                            | 48.75%                  |
| 25 year(s) - 26 year(s) | 12,003,357.29                | 2.07%          | 137             | 1.96%          | 2.54%                   | 25.49                            | 42.52%                  |
| 26 year(s) - 27 year(s) | 10,427,614.65                | 1.80%          | 131             | 1.87%          | 2.40%                   | 26.67                            | 54.46%                  |
| 27 year(s) - 28 year(s) | 10,547,101.91                | 1.82%          | 116             | 1.66%          | 2.04%                   | 27.57                            | 55.43%                  |
| 28 year(s) - 29 year(s) | 16,403,442.92                | 2.83%          | 220             | 3.14%          | 1.62%                   | 28.47                            | 57.37%                  |
| 29 year(s) - 30 year(s) | 13,104,229.80                | 2.26%          | 197             | 2.82%          | 2.52%                   | 29.46                            | 63.70%                  |
| 30 year(s) >=           | 18,640,160.38                | 3.22%          | 239             | 3.42%          | 3.13%                   | 48.72                            | 40.54%                  |
| <b>Total</b>            | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**8. Current Loan to Original Market Value**

| From (>) - Until (<=) | Aggregate Outstanding Amount | % of Total     | Nr of Loans  | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|-----------------------|------------------------------|----------------|--------------|----------------|-------------------------|----------------------------------|-------------------------|
| NHG                   | 380,210,305.34               | 65.71%         | 2,650        | 71.01%         | 2.90%                   | 23.32                            | 45.84%                  |
| <= 10%                | 489,958.16                   | 0.08%          | 26           | 0.70%          | 2.63%                   | 22.31                            | 4.39%                   |
| 10% - 20%             | 2,680,203.72                 | 0.46%          | 47           | 1.26%          | 2.96%                   | 19.78                            | 9.86%                   |
| 20% - 30%             | 6,954,716.33                 | 1.20%          | 75           | 2.01%          | 2.85%                   | 20.46                            | 16.06%                  |
| 30% - 40%             | 16,657,388.31                | 2.88%          | 130          | 3.48%          | 2.76%                   | 22.20                            | 23.55%                  |
| 40% - 50%             | 32,785,063.11                | 5.67%          | 194          | 5.20%          | 2.80%                   | 22.81                            | 31.01%                  |
| 50% - 60%             | 51,652,291.72                | 8.93%          | 253          | 6.78%          | 2.79%                   | 22.66                            | 39.07%                  |
| 60% - 70%             | 48,067,308.42                | 8.31%          | 210          | 5.63%          | 2.74%                   | 23.19                            | 47.82%                  |
| 70% - 80%             | 23,859,409.40                | 4.12%          | 91           | 2.44%          | 2.66%                   | 24.09                            | 55.08%                  |
| 80% - 90%             | 10,252,248.33                | 1.77%          | 38           | 1.02%          | 2.88%                   | 25.10                            | 65.86%                  |
| 90% - 100%            | 4,312,489.00                 | 0.75%          | 15           | 0.40%          | 2.52%                   | 23.07                            | 64.97%                  |
| 100% - 110%           | 245,000.00                   | 0.04%          | 1            | 0.03%          | 2.55%                   | 27.07                            | 57.24%                  |
| 110% - 120%           |                              |                |              |                |                         |                                  |                         |
| 120% - 130%           |                              |                |              |                |                         |                                  |                         |
| 130% - 140%           | 471,433.25                   | 0.08%          | 2            | 0.05%          | 2.97%                   | 24.93                            | 126.27%                 |
| 140% - 150%           |                              |                |              |                |                         |                                  |                         |
| 150% >                |                              |                |              |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |



## 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                   | 380,210,305.34               | 65.71%         | 2,650        | 71.01%         | 2.90%                   | 23.32                            | 45.84%                  |
| <= 10%                | 2,161,678.82                 | 0.37%          | 58           | 1.55%          | 2.90%                   | 20.73                            | 7.53%                   |
| 10% - 20%             | 13,217,927.21                | 2.28%          | 137          | 3.67%          | 2.89%                   | 20.44                            | 16.10%                  |
| 20% - 30%             | 31,345,079.49                | 5.42%          | 209          | 5.60%          | 2.89%                   | 22.19                            | 25.81%                  |
| 30% - 40%             | 51,118,775.97                | 8.83%          | 248          | 6.65%          | 2.79%                   | 22.42                            | 34.95%                  |
| 40% - 50%             | 48,365,554.56                | 8.36%          | 198          | 5.31%          | 2.85%                   | 22.79                            | 44.91%                  |
| 50% - 60%             | 29,363,807.62                | 5.07%          | 125          | 3.35%          | 2.64%                   | 24.20                            | 54.83%                  |
| 60% - 70%             | 13,563,111.66                | 2.34%          | 69           | 1.85%          | 2.43%                   | 25.35                            | 63.64%                  |
| 70% - 80%             | 5,785,645.90                 | 1.00%          | 25           | 0.67%          | 2.35%                   | 26.43                            | 73.11%                  |
| 80% - 90%             | 2,691,352.70                 | 0.47%          | 9            | 0.24%          | 2.64%                   | 26.19                            | 83.76%                  |
| 90% - 100%            | 343,142.57                   | 0.06%          | 2            | 0.05%          | 1.82%                   | 28.96                            | 90.43%                  |
| 100% - 110%           |                              |                |              |                |                         |                                  |                         |
| 110% - 120%           |                              |                |              |                |                         |                                  |                         |
| 120% - 130%           | 471,433.25                   | 0.08%          | 2            | 0.05%          | 2.97%                   | 24.93                            | 126.27%                 |
| 130% - 140%           |                              |                |              |                |                         |                                  |                         |
| 140% - 150%           |                              |                |              |                |                         |                                  |                         |
| 150% >                |                              |                |              |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**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%         | 2,511.88                     | 0.00%          | 1               | 0.01%          | 1.00%                   | 0.42                             | 11.24%                  |
| 1.00% - 1.50%         | 19,611,666.44                | 3.39%          | 300             | 4.29%          | 1.35%                   | 24.42                            | 48.83%                  |
| 1.50% - 2.00%         | 41,679,575.48                | 7.20%          | 537             | 7.67%          | 1.71%                   | 27.16                            | 49.01%                  |
| 2.00% - 2.50%         | 150,515,420.79               | 26.01%         | 1,880           | 26.86%         | 2.31%                   | 23.67                            | 46.92%                  |
| 2.50% - 3.00%         | 192,461,677.66               | 33.26%         | 2,121           | 30.31%         | 2.75%                   | 22.99                            | 43.61%                  |
| 3.00% - 3.50%         | 57,749,228.41                | 9.98%          | 648             | 9.26%          | 3.29%                   | 22.48                            | 42.78%                  |
| 3.50% - 4.00%         | 42,869,162.41                | 7.41%          | 530             | 7.57%          | 3.79%                   | 21.10                            | 41.19%                  |
| 4.00% - 4.50%         | 53,400,715.96                | 9.23%          | 695             | 9.93%          | 4.17%                   | 20.82                            | 39.98%                  |
| 4.50% - 5.00%         | 10,945,331.74                | 1.89%          | 162             | 2.31%          | 4.78%                   | 24.82                            | 38.39%                  |
| 5.00% - 5.50%         | 8,724,237.55                 | 1.51%          | 115             | 1.64%          | 5.23%                   | 26.57                            | 42.10%                  |
| 5.50% - 6.00%         | 501,564.15                   | 0.09%          | 8               | 0.11%          | 5.71%                   | 15.47                            | 29.14%                  |
| 6.00% - 6.50%         | 176,722.62                   | 0.03%          | 1               | 0.01%          | 6.05%                   | 10.50                            | 52.18%                  |
| 6.50% - 7.00%         |                              |                |                 |                |                         |                                  |                         |
| 7.00% >               |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b>          | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

## 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)             | 29,501,825.56                | 5.10%          | 474             | 6.77%          | 3.21%                   | 21.26                            | 38.37%                  |
| 1 year(s) - 2 year(s)   | 7,530,089.14                 | 1.30%          | 117             | 1.67%          | 3.84%                   | 19.76                            | 38.78%                  |
| 2 year(s) - 3 year(s)   | 5,683,688.75                 | 0.98%          | 100             | 1.43%          | 2.91%                   | 21.83                            | 39.23%                  |
| 3 year(s) - 4 year(s)   | 4,518,200.31                 | 0.78%          | 72              | 1.03%          | 2.51%                   | 22.68                            | 38.97%                  |
| 4 year(s) - 5 year(s)   | 13,580,519.55                | 2.35%          | 180             | 2.57%          | 2.44%                   | 23.71                            | 40.58%                  |
| 5 year(s) - 6 year(s)   | 7,557,675.61                 | 1.31%          | 114             | 1.63%          | 3.73%                   | 22.91                            | 36.40%                  |
| 6 year(s) - 7 year(s)   | 8,760,165.46                 | 1.51%          | 121             | 1.73%          | 3.74%                   | 20.73                            | 38.56%                  |
| 7 year(s) - 8 year(s)   | 6,230,114.66                 | 1.08%          | 94              | 1.34%          | 2.89%                   | 19.94                            | 31.52%                  |
| 8 year(s) - 9 year(s)   | 7,645,559.18                 | 1.32%          | 126             | 1.80%          | 2.66%                   | 20.24                            | 40.96%                  |
| 9 year(s) - 10 year(s)  | 18,530,954.35                | 3.20%          | 253             | 3.62%          | 3.29%                   | 24.26                            | 43.65%                  |
| 10 year(s) - 11 year(s) | 2,458,811.70                 | 0.42%          | 52              | 0.74%          | 3.08%                   | 15.30                            | 35.36%                  |
| 11 year(s) - 12 year(s) | 42,042,927.81                | 7.27%          | 554             | 7.92%          | 4.05%                   | 20.28                            | 39.90%                  |
| 12 year(s) - 13 year(s) | 98,135,395.83                | 16.96%         | 1,112           | 15.89%         | 3.12%                   | 21.68                            | 39.78%                  |
| 13 year(s) - 14 year(s) | 49,013,069.16                | 8.47%          | 552             | 7.89%          | 2.69%                   | 22.59                            | 44.37%                  |
| 14 year(s) - 15 year(s) | 113,651,847.23               | 19.64%         | 1,230           | 17.58%         | 2.45%                   | 23.96                            | 48.34%                  |
| 15 year(s) - 16 year(s) | 10,111,580.75                | 1.75%          | 116             | 1.66%          | 2.74%                   | 25.49                            | 43.98%                  |
| 16 year(s) - 17 year(s) | 22,233,653.56                | 3.84%          | 240             | 3.43%          | 2.72%                   | 23.58                            | 45.30%                  |
| 17 year(s) - 18 year(s) | 10,672,448.60                | 1.84%          | 128             | 1.83%          | 2.07%                   | 26.08                            | 50.67%                  |
| 18 year(s) - 19 year(s) | 17,329,651.80                | 2.99%          | 238             | 3.40%          | 1.54%                   | 27.25                            | 53.38%                  |
| 19 year(s) - 20 year(s) | 16,750,294.73                | 2.89%          | 218             | 3.12%          | 2.45%                   | 26.58                            | 49.72%                  |
| 20 year(s) - 21 year(s) | 1,445,247.28                 | 0.25%          | 19              | 0.27%          | 2.62%                   | 20.60                            | 43.53%                  |
| 21 year(s) - 22 year(s) | 6,413,957.52                 | 1.11%          | 79              | 1.13%          | 3.30%                   | 21.63                            | 41.40%                  |
| 22 year(s) - 23 year(s) | 11,391,164.84                | 1.97%          | 116             | 1.66%          | 3.28%                   | 22.55                            | 43.83%                  |
| 23 year(s) - 24 year(s) | 14,580,468.98                | 2.52%          | 132             | 1.89%          | 2.81%                   | 23.77                            | 49.84%                  |
| 24 year(s) - 25 year(s) | 27,240,373.71                | 4.71%          | 268             | 3.83%          | 2.69%                   | 24.94                            | 49.08%                  |
| 25 year(s) - 26 year(s) | 4,580,810.33                 | 0.79%          | 44              | 0.63%          | 2.70%                   | 26.58                            | 37.20%                  |
| 26 year(s) - 27 year(s) | 7,252,093.41                 | 1.25%          | 87              | 1.24%          | 2.48%                   | 27.38                            | 56.98%                  |
| 27 year(s) - 28 year(s) | 5,757,231.28                 | 0.99%          | 56              | 0.80%          | 2.04%                   | 28.02                            | 54.43%                  |
| 28 year(s) - 29 year(s) | 4,231,052.59                 | 0.73%          | 49              | 0.70%          | 1.76%                   | 29.79                            | 51.92%                  |
| 29 year(s) - 30 year(s) | 3,806,941.41                 | 0.66%          | 57              | 0.81%          | 2.28%                   | 35.12                            | 62.50%                  |
| 30 year(s) >=           |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b>            | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**12. Interest Payment Type**

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|              | Aggregate Outstanding Amount | % of Total     | Nr of Loanparts | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|--------------|------------------------------|----------------|-----------------|----------------|-------------------------|----------------------------------|-------------------------|
| Fixed        | 563,538,621.07               | 97.39%         | 6,721           | 96.04%         | 2.87%                   | 23.20                            | 44.51%                  |
| Floating     | 15,099,194.02                | 2.61%          | 277             | 3.96%          | 2.28%                   | 23.34                            | 36.69%                  |
| Unmatched    |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b> | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**13. Property Description**

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|              | Aggregate Outstanding Amount | % of Total     | Nr of Loans  | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|--------------|------------------------------|----------------|--------------|----------------|-------------------------|----------------------------------|-------------------------|
| House        | 507,071,849.78               | 87.63%         | 3,163        | 84.75%         | 2.86%                   | 23.21                            | 45.07%                  |
| Apartment    | 71,565,965.31                | 12.37%         | 569          | 15.25%         | 2.80%                   | 23.15                            | 38.94%                  |
| Other        |                              |                |              |                |                         |                                  |                         |
| <b>Total</b> | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**14. Geographical Distribution (by Province)**


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|               | Aggregate Outstanding Amount | % of Total     | Nr of Loans  | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|---------------|------------------------------|----------------|--------------|----------------|-------------------------|----------------------------------|-------------------------|
| Groningen     | 25,160,734.22                | 4.35%          | 189          | 5.06%          | 2.70%                   | 23.24                            | 48.48%                  |
| Friesland     | 29,791,945.04                | 5.15%          | 222          | 5.95%          | 2.77%                   | 23.52                            | 48.54%                  |
| Drenthe       | 19,480,454.18                | 3.37%          | 140          | 3.75%          | 2.83%                   | 23.08                            | 45.01%                  |
| Overijssel    | 47,297,423.31                | 8.17%          | 299          | 8.01%          | 2.83%                   | 23.73                            | 48.17%                  |
| Gelderland    | 77,800,861.53                | 13.45%         | 499          | 13.37%         | 2.82%                   | 23.57                            | 44.91%                  |
| Noord-Holland | 76,793,325.21                | 13.27%         | 462          | 12.38%         | 2.84%                   | 22.95                            | 39.71%                  |
| Zuid-Holland  | 109,752,392.34               | 18.97%         | 682          | 18.27%         | 2.92%                   | 23.00                            | 42.43%                  |
| Zeeland       | 15,165,209.59                | 2.62%          | 115          | 3.08%          | 2.93%                   | 23.37                            | 45.21%                  |
| Brabant       | 83,587,401.76                | 14.45%         | 529          | 14.17%         | 2.87%                   | 23.18                            | 44.84%                  |
| Utrecht       | 46,524,266.50                | 8.04%          | 263          | 7.05%          | 2.94%                   | 22.64                            | 40.36%                  |
| Limburg       | 38,156,180.59                | 6.59%          | 267          | 7.15%          | 2.79%                   | 23.34                            | 50.81%                  |
| Flevoland     | 9,127,620.82                 | 1.58%          | 65           | 1.74%          | 2.95%                   | 23.22                            | 40.06%                  |
| Unknown       |                              |                |              |                |                         |                                  |                         |
| <b>Total</b>  | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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## 15. Occupancy

|                | Aggregate Outstanding Amount | % of Total     | Nr of Loans  | % of Total     | Weighted Average Coupon | Weighted Average Maturity (year) | Weighted Average CLTIMV |
|----------------|------------------------------|----------------|--------------|----------------|-------------------------|----------------------------------|-------------------------|
| Owner Occupied | 578,637,815.09               | 100.00%        | 3,732        | 100.00%        | 2.85%                   | 23.20                            | 44.31%                  |
| Buy-to-let     |                              |                |              |                |                         |                                  |                         |
| Unknown        |                              |                |              |                |                         |                                  |                         |
| <b>Total</b>   | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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## 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      | 578,637,815.09               | 100.00%        | 6,998           | 100.00%        | 2.85%                   | 23.20                            | 44.31%                  |
| Quarterly    |                              |                |                 |                |                         |                                  |                         |
| Half-yearly  |                              |                |                 |                |                         |                                  |                         |
| Yearly       |                              |                |                 |                |                         |                                  |                         |
| <b>Total</b> | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>6,998</b>    | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |



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**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     | 380,210,305.34               | 65.71%         | 2,650        | 71.01%         | 2.90%                   | 23.32                            | 45.84%                  |
| Non-NHG Loans | 198,427,509.75               | 34.29%         | 1,082        | 28.99%         | 2.76%                   | 22.97                            | 41.37%                  |
| <b>Total</b>  | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.85%</b>            | <b>23.20</b>                     | <b>44.31%</b>           |

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**18. Property Valuation**

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|                   | Aggregate Outstanding Amount | % of Total     | Nr of Loans  | % of Total     | Weighted Average<br>Coupon | Weighted Average<br>Maturity (year) | Weighted Average<br>CLTIMV |
|-------------------|------------------------------|----------------|--------------|----------------|----------------------------|-------------------------------------|----------------------------|
| Full taxation     | 475,970,941.39               | 82.257%        | 3,137        | 84.057%        | 2.843%                     | 23.33                               | 45.359%                    |
| Other             | 98,911,241.86                | 17.094%        | 573          | 15.354%        | 2.901%                     | 22.53                               | 38.769%                    |
| Desktop valuation | 3,755,631.84                 | 0.649%         | 22           | 0.589%         | 3.102%                     | 25.05                               | 57.091%                    |
| <b>Total</b>      | <b>578,637,815.09</b>        | <b>100.00%</b> | <b>3,732</b> | <b>100.00%</b> | <b>2.855%</b>              | <b>23.20</b>                        | <b>44.308%</b>             |

## 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 $\beta$ (beta);                         |
| 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 to 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      |
| 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 (lendingdelen) 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           |
| 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 obligations    |
| 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 years after       |
| 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.;   |
| 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              |

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|                                       |  |
|---------------------------------------|--|
| 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                       | 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)      |
| 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;   |
| 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 Covered  |
| 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;   |

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**Contact Information**


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