

**AEGON Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting Period: 1 July 2023 - 31 July 2023

Reporting Date: 28 August 2023

**AMOUNTS ARE IN EURO**

[securitisation@intertrustgroup.com](mailto:securitisation@intertrustgroup.com)

[www.intertrustgroup.com](http://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 July 2023 - 31 July 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 July 2023 - 31 July 2023

## Asset Cover Test

## Asset Cover Test

A	1,665,016,509.60
B	7,114,958.76
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	1,672,131,468.36
-----------------	------------------

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

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

ACT Cover Ratio	111.48%
-----------------	---------

## 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	7,114,958.76
Reserve Account Required Amount*	2,755,563.66
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	1,041,387.87

## 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	120.39%
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%	99.61%

## First Regulatory Current Balance Amount test

Ratio	120%
Pass / Fail	Pass

## Second Regulatory Current Balance Amount test

Ratio	120%
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 July 2023 - 31 July 2023

---

**Ledgers, Investments & Liquidity Buffer**

---

**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>Required Liquidity Buffer</b>	<b>0.00</b>
Inflows	0.00
Cash	7,114,958.76
Bonds	0.00
<b>Available Liquidity Buffer</b>	<b>7,114,958.76</b>

**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 July 2023 - 31 July 2023

---

**Stratifications**


---

**Portfolio Characteristics**


---

Principal amount	1,962,364,284.27
Value of saving deposits	161,561,551.56
Net principal balance	1,800,802,732.71
Construction Deposits	7,677,231.00
Net principal balance excl. Construction and Saving Deposits	1,793,125,501.71
Number of loans	11,603
Number of loanparts	23,139
Average principal balance (borrower)	155,201.48
Average principal balance (loanpart)	77,825.43
Weighted average current interest rate	2.83%
Weighted average maturity (in years)	23.57
Weighted average remaining time to interest reset (in years)	14.04
Weighted average seasoning (in years)	7.36
Weighted average CLTOMV	66.09%
Weighted average CLTIMV	47.46%
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 July 2023 - 31 July 2023

## 1. Delinquencies

	Arrears Amount	Aggregate Outstanding Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Performing	0.00	1,796,835,999.06	99.89%	11,593	99.91%	2.63%	23.57	47.46%
<= 30 days	3,010.39	884,553.36	0.05%	5	0.04%	2.30%	27.90	55.78%
30 days - 60 days	2,902.46	737,826.89	0.04%	3	0.03%	3.22%	21.46	44.09%
60 days - 90 days								
90 days - 120 days	1,821.86	344,353.40	0.02%	2	0.02%	2.23%	24.63	50.32%
120 days - 1500 days								
150 days - 180 days								
180 days >								
<b>Total</b>	<b>7,734.71</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	807,710,037.48	44.85%	10,577	45.71%	2.71%	23.03	50.28%
Bank Savings	99,503,054.42	5.53%	1,577	6.82%	3.69%	14.70	41.80%
Interest Only	688,535,347.45	38.23%	8,028	34.69%	2.72%	27.91	45.75%
Investments							
Life Insurance	50,317,298.54	2.79%	559	2.42%	3.22%	11.20	49.27%
Linear	52,885,604.19	2.94%	891	3.85%	2.68%	21.91	43.18%
Savings	101,369,690.63	5.63%	1,503	6.50%	3.68%	14.24	43.46%
Other	481,700.00	0.03%	4	0.02%	4.32%	0.83	67.98%
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

Monthly Investor Report: 1 July 2023 - 31 July 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	3,900,209.09	0.22%	248	2.14%	3.32%	19.70	24.07%
25,000 - 50,000	22,607,147.61	1.26%	592	5.10%	3.16%	22.24	30.54%
50,000 - 75,000	49,832,424.81	2.77%	789	6.80%	3.20%	21.99	30.05%
75,000 - 100,000	94,859,163.63	5.27%	1,070	9.22%	3.01%	22.09	34.60%
100,000 - 150,000	413,262,013.01	22.95%	3,266	28.15%	2.97%	23.43	42.81%
150,000 - 200,000	528,059,213.61	29.32%	3,041	26.21%	2.82%	23.77	49.24%
200,000 - 250,000	342,659,879.00	19.03%	1,556	13.41%	2.75%	23.99	52.50%
250,000 - 300,000	132,367,229.05	7.35%	488	4.21%	2.66%	23.88	51.94%
300,000 - 350,000	81,912,349.86	4.55%	254	2.19%	2.61%	23.57	51.79%
350,000 - 400,000	47,723,377.86	2.65%	128	1.10%	2.65%	24.13	53.59%
400,000 - 450,000	32,019,576.07	1.78%	76	0.66%	2.62%	23.72	54.18%
450,000 - 500,000	16,113,644.00	0.89%	34	0.29%	2.57%	23.80	51.69%
500,000 - 550,000	13,627,643.33	0.76%	26	0.22%	2.77%	22.90	52.82%
550,000 - 600,000	10,886,196.70	0.60%	19	0.16%	2.55%	25.16	58.32%
600,000 - 650,000	4,433,579.88	0.25%	7	0.06%	2.42%	22.88	52.02%
650,000 - 700,000	2,688,856.69	0.15%	4	0.03%	2.84%	22.94	66.59%
700,000 - 750,000	701,048.03	0.04%	1	0.01%	2.59%	22.60	67.96%
750,000 - 800,000	2,326,482.59	0.13%	3	0.03%	2.77%	23.44	48.80%
800,000 - 850,000	822,697.89	0.05%	1	0.01%	2.44%	22.11	65.82%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	403,229.56	0.02%	6	0.03%	2.21%	9.28	57.51%
2005 - 2006	9,922,072.70	0.55%	83	0.36%	2.63%	13.43	52.62%
2006 - 2007	14,275,224.35	0.79%	144	0.62%	3.52%	15.37	48.79%
2007 - 2008	21,959,890.06	1.22%	322	1.39%	3.86%	29.96	49.83%
2008 - 2009	46,246,426.40	2.57%	695	3.00%	3.98%	32.45	46.05%
2009 - 2010	49,398,936.39	2.74%	671	2.90%	3.30%	31.54	47.94%
2010 - 2011	55,701,130.02	3.09%	758	3.28%	3.05%	29.35	44.69%
2011 - 2012	37,720,505.62	2.09%	484	2.09%	3.08%	26.62	42.09%
2012 - 2013	62,631,931.85	3.48%	776	3.35%	4.08%	23.26	42.85%
2013 - 2014	83,266,536.58	4.62%	1,165	5.03%	3.54%	18.88	42.54%
2014 - 2015	192,231,142.82	10.67%	2,560	11.06%	3.66%	19.64	41.42%
2015 - 2016	221,651,191.12	12.31%	2,776	12.00%	3.08%	20.89	42.59%
2016 - 2017	151,427,422.80	8.41%	1,910	8.25%	2.64%	21.88	47.74%
2017 - 2018	343,843,620.12	19.09%	3,862	16.69%	2.51%	23.12	49.21%
2018 - 2019	88,645,807.46	4.92%	1,094	4.73%	2.66%	23.85	44.00%
2019 - 2020	111,136,402.89	6.17%	1,545	6.68%	2.16%	25.01	51.48%
2020 - 2021	182,181,715.47	10.12%	2,269	9.81%	1.82%	25.76	51.84%
2021 >=	128,159,546.50	7.12%	2,019	8.73%	2.35%	26.94	60.21%
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

Monthly Investor Report: 1 July 2023 - 31 July 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	35,180,491.28	1.95%	595	2.57%	3.53%	27.19	65.02%
1 year - 2 years	47,281,644.30	2.63%	806	3.48%	2.10%	27.14	58.90%
2 years - 3 years	86,394,649.96	4.80%	1,073	4.64%	1.79%	26.33	57.87%
3 years - 4 years	217,146,850.18	12.06%	2,855	12.34%	1.88%	25.48	50.57%
4 years - 5 years	45,864,671.91	2.55%	660	2.85%	2.51%	24.61	50.08%
5 years - 6 years	156,597,007.94	8.70%	1,741	7.52%	2.65%	23.68	47.81%
6 years - 7 years	354,046,591.96	19.66%	4,109	17.76%	2.48%	22.87	48.93%
7 years - 8 years	124,711,354.51	6.93%	1,617	6.99%	2.87%	21.11	43.07%
8 years - 9 years	233,899,555.46	12.99%	3,027	13.08%	3.30%	20.42	42.41%
9 years - 10 years	162,494,597.16	9.02%	2,148	9.28%	3.63%	19.54	41.93%
10 years - 11 years	51,442,076.73	2.86%	731	3.16%	3.55%	18.16	42.43%
11 years - 12 years	67,191,414.58	3.73%	843	3.64%	3.90%	25.34	42.74%
12 years - 13 years	33,777,704.43	1.88%	433	1.87%	3.30%	26.67	41.11%
13 years - 14 years	62,877,767.32	3.49%	852	3.68%	3.04%	29.97	45.20%
14 years - 15 years	42,839,047.26	2.38%	600	2.59%	3.53%	32.90	49.30%
15 years - 16 years	39,341,425.90	2.18%	596	2.58%	4.03%	31.75	45.90%
16 years - 17 years	19,189,083.02	1.07%	266	1.15%	3.68%	28.36	50.81%
17 years - 18 years	13,400,797.01	0.74%	127	0.55%	3.28%	12.15	48.45%
18 years - 19 years	7,126,001.80	0.40%	60	0.26%	2.60%	13.51	53.40%
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>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 2023

## 6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
< 2020							
2020 - 2025	1,193,378.66	0.07%	77	0.33%	3.50%	0.77	49.47%
2025 - 2030	15,648,223.99	0.87%	565	2.44%	3.71%	4.74	33.17%
2030 - 2035	68,276,055.92	3.79%	1,305	5.64%	3.58%	9.01	38.20%
2035 - 2040	125,588,369.88	6.97%	1,818	7.86%	3.32%	14.09	45.72%
2040 - 2045	375,912,740.92	20.87%	4,605	19.90%	3.42%	19.84	43.58%
2045 - 2050	850,452,960.60	47.23%	9,813	42.41%	2.61%	23.59	48.03%
2050 - 2055	258,400,880.56	14.35%	3,507	15.16%	2.04%	27.49	55.30%
2055 - 2060	5,499,513.82	0.31%	74	0.32%	3.41%	34.27	36.98%
2060 - 2065	10,867,061.72	0.60%	156	0.67%	3.47%	39.02	40.23%
2065 - 2070	15,652,320.48	0.87%	217	0.94%	3.37%	44.16	44.38%
2070 - 2075	20,855,543.66	1.16%	282	1.22%	3.20%	48.80	46.86%
2075 - 2080	18,842,393.97	1.05%	261	1.13%	3.21%	53.85	50.53%
2080 - 2085	22,932,905.29	1.27%	310	1.34%	3.25%	58.97	52.11%
2085 - 2090	10,201,241.03	0.57%	142	0.61%	2.92%	63.10	53.56%
2090 - 2095	479,142.21	0.03%	7	0.03%	2.80%	67.26	48.94%
2095 >=							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 2023

## 7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
1 year	887,704.65	0.05%	54	0.23%	3.84%	0.65	51.89%
1 year(s) - 2 year(s)	1,120,961.77	0.06%	66	0.29%	2.77%	1.53	38.03%
2 year(s) - 3 year(s)	1,231,828.54	0.07%	63	0.27%	3.44%	2.56	35.75%
3 year(s) - 4 year(s)	1,839,524.44	0.10%	86	0.37%	3.61%	3.53	27.61%
4 year(s) - 5 year(s)	3,213,585.84	0.18%	132	0.57%	3.81%	4.47	31.58%
5 year(s) - 6 year(s)	5,609,005.61	0.31%	162	0.70%	3.98%	5.47	33.53%
6 year(s) - 7 year(s)	8,275,418.78	0.46%	203	0.88%	3.60%	6.48	35.51%
7 year(s) - 8 year(s)	13,877,300.56	0.77%	283	1.22%	3.60%	7.47	36.08%
8 year(s) - 9 year(s)	14,983,261.45	0.83%	290	1.25%	3.67%	8.50	37.58%
9 year(s) - 10 year(s)	13,298,649.90	0.74%	240	1.04%	3.46%	9.46	40.01%
10 year(s) - 11 year(s)	13,878,383.94	0.77%	243	1.05%	3.62%	10.49	39.04%
11 year(s) - 12 year(s)	20,837,273.13	1.16%	317	1.37%	3.28%	11.51	44.66%
12 year(s) - 13 year(s)	21,986,251.25	1.22%	312	1.35%	3.17%	12.48	42.65%
13 year(s) - 14 year(s)	21,181,639.82	1.18%	331	1.43%	3.46%	13.48	44.53%
14 year(s) - 15 year(s)	25,951,689.96	1.44%	393	1.70%	3.64%	14.54	46.73%
15 year(s) - 16 year(s)	27,287,073.58	1.52%	388	1.68%	3.38%	15.49	47.87%
16 year(s) - 17 year(s)	39,835,038.52	2.21%	512	2.21%	2.92%	16.47	45.58%
17 year(s) - 18 year(s)	27,867,645.05	1.55%	340	1.47%	3.12%	17.46	44.02%
18 year(s) - 19 year(s)	45,800,798.25	2.54%	492	2.13%	3.75%	18.55	44.34%
19 year(s) - 20 year(s)	52,786,995.63	2.93%	673	2.91%	3.34%	19.56	43.42%
20 year(s) - 21 year(s)	126,809,481.67	7.04%	1,551	6.70%	3.39%	20.55	42.75%
21 year(s) - 22 year(s)	232,609,544.22	12.92%	2,819	12.18%	3.30%	21.47	43.95%
22 year(s) - 23 year(s)	127,707,813.55	7.09%	1,525	6.59%	2.80%	22.37	44.69%
23 year(s) - 24 year(s)	283,900,367.35	15.77%	3,170	13.70%	2.46%	23.57	49.60%
24 year(s) - 25 year(s)	190,792,825.77	10.59%	2,017	8.72%	2.61%	24.36	48.73%
25 year(s) - 26 year(s)	30,190,508.39	1.68%	420	1.82%	2.51%	25.45	48.86%
26 year(s) - 27 year(s)	187,892,809.89	10.43%	2,441	10.55%	1.93%	26.45	50.79%
27 year(s) - 28 year(s)	84,938,690.63	4.72%	990	4.28%	1.80%	27.35	57.39%
28 year(s) - 29 year(s)	40,224,705.40	2.23%	670	2.90%	2.01%	28.49	59.63%
29 year(s) - 30 year(s)	27,930,538.99	1.55%	495	2.14%	3.72%	29.46	64.13%
30 year(s) >=	106,055,416.18	5.89%	1,461	6.31%	3.25%	50.79	47.68%
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	1,140,739,828.15	63.35%	8,071	69.56%	2.93%	23.72	49.03%
<= 10%	1,373,669.05	0.08%	70	0.60%	3.45%	18.71	4.38%
10% - 20%	8,399,415.56	0.47%	138	1.19%	3.24%	20.92	11.19%
20% - 30%	19,409,494.24	1.08%	214	1.84%	2.99%	21.71	18.02%
30% - 40%	50,302,152.67	2.79%	376	3.24%	2.78%	22.39	26.14%
40% - 50%	117,562,220.25	6.53%	717	6.18%	2.61%	23.19	35.17%
50% - 60%	171,949,348.98	9.55%	812	7.00%	2.65%	22.86	42.48%
60% - 70%	164,963,072.08	9.16%	694	5.98%	2.56%	23.64	51.31%
70% - 80%	82,744,578.07	4.59%	341	2.94%	2.64%	24.04	58.63%
80% - 90%	23,465,820.03	1.30%	103	0.89%	2.94%	24.84	66.22%
90% - 100%	18,075,086.85	1.00%	61	0.53%	2.69%	25.23	72.31%
100% - 110%	1,436,682.00	0.08%	4	0.03%	2.94%	31.14	87.57%
110% - 120%	381,364.78	0.02%	2	0.02%	2.51%	22.33	82.70%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>



## Monthly Investor Report: 1 July 2023 - 31 July 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	1,140,739,828.15	63.35%	8,071	69.56%	2.93%	23.72	49.03%
<= 10%	5,022,396.93	0.28%	147	1.27%	3.44%	18.58	7.10%
10% - 20%	26,835,044.02	1.49%	300	2.59%	3.12%	21.13	16.09%
20% - 30%	69,655,009.72	3.87%	496	4.27%	2.79%	21.95	25.63%
30% - 40%	148,783,958.96	8.26%	811	6.99%	2.69%	22.69	35.38%
40% - 50%	178,431,097.55	9.91%	782	6.74%	2.60%	23.21	44.85%
50% - 60%	130,199,927.30	7.23%	546	4.71%	2.59%	23.99	54.19%
60% - 70%	69,089,885.37	3.84%	296	2.55%	2.55%	24.57	64.27%
70% - 80%	21,192,859.34	1.18%	107	0.92%	2.54%	26.28	74.47%
80% - 90%	8,412,210.52	0.47%	39	0.34%	2.73%	27.90	84.07%
90% - 100%	1,856,097.85	0.10%	6	0.05%	3.05%	26.76	93.66%
100% - 110%	435,417.00	0.02%	1	0.01%	3.66%	28.28	101.26%
110% - 120%	149,000.00	0.01%	1	0.01%	4.56%	29.92	111.65%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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%	330,919.16	0.02%	5	0.02%	1.00%	14.14	49.17%
1.00% - 1.50%	79,943,886.15	4.44%	1,276	5.51%	1.35%	23.31	48.77%
1.50% - 2.00%	308,433,539.47	17.13%	4,021	17.38%	1.72%	26.43	50.87%
2.00% - 2.50%	371,148,041.14	20.61%	4,700	20.31%	2.30%	24.09	49.51%
2.50% - 3.00%	528,386,171.50	29.34%	6,071	26.24%	2.71%	23.19	46.95%
3.00% - 3.50%	114,319,930.77	6.35%	1,387	5.99%	3.27%	22.31	46.06%
3.50% - 4.00%	89,944,033.23	4.99%	1,238	5.35%	3.79%	20.93	44.82%
4.00% - 4.50%	133,731,193.04	7.43%	1,853	8.01%	4.19%	20.57	44.28%
4.50% - 5.00%	47,770,266.80	2.65%	671	2.90%	4.74%	26.50	46.24%
5.00% - 5.50%	101,747,152.41	5.65%	1,574	6.80%	5.25%	23.09	40.83%
5.50% - 6.00%	24,159,592.22	1.34%	331	1.43%	5.69%	17.67	43.97%
6.00% - 6.50%	888,006.82	0.05%	12	0.05%	6.08%	11.16	44.19%
6.50% - 7.00%							
7.00% >							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

Monthly Investor Report: 1 July 2023 - 31 July 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 CLTMV
< 1 year(s)	67,535,838.93	3.75%	1,201	5.19%	4.54%	22.35	40.50%
1 year(s) - 2 year(s)	17,864,777.39	0.99%	321	1.39%	3.52%	19.40	43.48%
2 year(s) - 3 year(s)	17,991,192.16	1.00%	293	1.27%	3.08%	18.63	42.61%
3 year(s) - 4 year(s)	39,619,542.67	2.20%	593	2.56%	2.85%	24.98	44.15%
4 year(s) - 5 year(s)	38,033,256.37	2.11%	639	2.76%	4.09%	25.72	44.44%
5 year(s) - 6 year(s)	48,878,871.02	2.71%	727	3.14%	3.95%	24.28	45.08%
6 year(s) - 7 year(s)	33,292,386.55	1.85%	552	2.39%	2.80%	21.72	42.31%
7 year(s) - 8 year(s)	35,645,571.09	1.98%	528	2.28%	3.39%	19.12	41.22%
8 year(s) - 9 year(s)	57,819,694.07	3.21%	800	3.46%	3.48%	20.57	43.02%
9 year(s) - 10 year(s)	36,669,614.01	2.04%	580	2.51%	3.63%	21.41	49.13%
10 year(s) - 11 year(s)	34,853,767.38	1.94%	492	2.13%	3.84%	18.52	40.66%
11 year(s) - 12 year(s)	175,142,778.89	9.73%	2,192	9.47%	3.43%	20.39	43.62%
12 year(s) - 13 year(s)	115,103,477.00	6.39%	1,380	5.96%	2.82%	21.48	43.79%
13 year(s) - 14 year(s)	231,716,357.45	12.87%	2,618	11.31%	2.46%	23.62	48.97%
14 year(s) - 15 year(s)	153,071,090.55	8.50%	1,626	7.03%	2.67%	23.99	49.46%
15 year(s) - 16 year(s)	31,840,507.58	1.77%	427	1.85%	2.67%	24.92	47.61%
16 year(s) - 17 year(s)	211,891,760.55	11.77%	2,649	11.45%	2.04%	25.27	49.11%
17 year(s) - 18 year(s)	84,989,919.54	4.72%	1,026	4.43%	1.71%	26.17	54.29%
18 year(s) - 19 year(s)	54,614,412.99	3.03%	734	3.17%	2.56%	25.25	50.18%
19 year(s) - 20 year(s)	17,907,933.73	0.99%	268	1.16%	3.62%	24.34	52.80%
20 year(s) - 21 year(s)	10,668,472.92	0.59%	119	0.51%	3.14%	20.66	44.26%
21 year(s) - 22 year(s)	23,171,016.07	1.29%	272	1.18%	3.37%	21.68	45.33%
22 year(s) - 23 year(s)	12,587,741.52	0.70%	147	0.64%	2.96%	22.69	48.54%
23 year(s) - 24 year(s)	69,204,100.59	3.84%	740	3.20%	2.70%	23.85	52.00%
24 year(s) - 25 year(s)	59,048,372.96	3.28%	650	2.81%	2.71%	25.39	46.94%
25 year(s) - 26 year(s)	15,013,113.39	0.83%	205	0.89%	2.66%	32.22	52.03%
26 year(s) - 27 year(s)	64,728,633.79	3.59%	800	3.46%	2.20%	27.42	52.31%
27 year(s) - 28 year(s)	24,178,115.10	1.34%	280	1.21%	1.89%	28.73	58.33%
28 year(s) - 29 year(s)	14,670,501.15	0.81%	221	0.96%	1.97%	33.81	59.32%
29 year(s) - 30 year(s)	3,049,915.30	0.17%	59	0.25%	4.04%	31.16	63.71%
30 year(s) >=							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	1,766,270,738.46	98.08%	22,457	97.05%	2.79%	23.55	47.64%
Floating	34,531,994.25	1.92%	682	2.95%	5.23%	24.80	38.21%
Unmatched							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>23,139</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	1,596,885,845.58	88.68%	9,918	85.48%	2.84%	23.57	48.05%
Apartment	203,916,887.13	11.32%	1,685	14.52%	2.77%	23.56	42.84%
Other							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	70,628,902.76	3.92%	526	4.53%	2.74%	23.71	48.85%
Friesland	80,819,622.51	4.49%	593	5.11%	2.75%	24.16	51.44%
Drenthe	67,030,765.24	3.72%	463	3.99%	2.79%	23.98	49.90%
Overijssel	152,200,605.72	8.45%	1,006	8.67%	2.82%	24.00	49.05%
Gelderland	244,549,408.17	13.58%	1,557	13.42%	2.79%	24.00	47.31%
Noord-Holland	215,942,360.00	11.99%	1,269	10.94%	2.86%	23.61	45.16%
Zuid-Holland	356,823,405.62	19.81%	2,293	19.76%	2.89%	23.38	46.65%
Zeeland	55,167,419.09	3.06%	399	3.44%	2.99%	22.66	50.13%
Brabant	263,610,790.08	14.64%	1,616	13.93%	2.80%	23.28	47.45%
Utrecht	140,159,285.00	7.78%	809	6.97%	2.86%	23.27	43.48%
Limburg	113,700,443.40	6.31%	800	6.89%	2.88%	23.24	51.37%
Flevoland	40,169,725.12	2.23%	272	2.34%	2.65%	23.93	46.66%
Unknown							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

Monthly Investor Report: 1 July 2023 - 31 July 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	1,800,802,732.71	100.00%	11,603	100.00%	2.83%	23.57	47.46%
Buy-to-let							
Unknown							
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

Monthly Investor Report: 1 July 2023 - 31 July 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	1,800,802,732.71	100.00%	23,139	100.00%	2.83%	23.57	47.46%
Quarterly							
Half-yearly							
Yearly							
<b>Total</b>	1,800,802,732.71	100.00%	23,139	100.00%	2.83%	23.57	47.46%



## Monthly Investor Report: 1 July 2023 - 31 July 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 CLTMV
NHG Loans	1,140,739,828.15	63.35%	8,071	69.56%	2.93%	23.72	49.03%
Non-NHG Loans	660,062,904.56	36.65%	3,532	30.44%	2.66%	23.31	44.75%
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</b>

## Monthly Investor Report: 1 July 2023 - 31 July 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	1,467,261,260.41	81.48%	9,645	83.13%	2.83%	23.73	48.49%
Other	286,192,207.05	15.89%	1,656	14.27%	2.84%	22.53	40.17%
Desktop valuation	47,349,265.25	2.63%	302	2.60%	2.89%	24.97	59.61%
<b>Total</b>	<b>1,800,802,732.71</b>	<b>100.00%</b>	<b>11,603</b>	<b>100.00%</b>	<b>2.83%</b>	<b>23.57</b>	<b>47.46%</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 $\beta$ (bèta);
Asset Percentage	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
Automatic Valuation Methodology	means the methodology by which an automatic valuation is generated by an external valuation provider, based on an automatic valuation model without human intervention;
Available Nominal OC	means the amount by which the collateral which is held by the CBC and as calculated in accordance with the criteria referred to in Minimum Documented Nominal OC, compares to the principal amount outstanding of the Covered Bonds expressed as a percentage;
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 12 October 2018 relating to the issue of the conditional pass-through covered bonds, including any supplement;
C	Substitution Assets plus accrued interest thereon;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date will be BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
CBC Account Bank	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
Closing Date	30 October 2015;
Collateral Market Value	means the market value of the relevant Transferred Collateral on any date;
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the
Credit Rating	An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;
Current Balance	In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;
Current Loan to Indexed Market Value (CLTIMV)	Current Balance divided by the Indexed Valuation;
Current Loan to Original Market Value (CLTOMV)	Current Balance divided by the Original Market Value;
Desktop Valuation Methodology	means the methodology by which an Automatic Valuation Methodology is used which is subsequently verified by a certified valuator which is not involved in the credit approval process;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Full Valuation Methodology	means the methodology by which a full valuation is made by a certified valuator and which includes a site visit;
Index	The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;
Indexed Valuation (with respect to ACT calculation)	In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less than the Price Indexed Valuation, the Price Indexed Valuation;
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means on the date with respect to which the Asset Cover Test is calculated (i.e. the end of each calendar month), the higher of zero and (i) U plus V minus W on such date; or (ii) such lower amount as long as this will not adversely affect the rating of any Series;
IRS	Interest Rate Swap;
Issuer	Aegon Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds a (alpha), L shall equal a (alpha);
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered bonds
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 the date of issue of the Covered Bonds, or such other date as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such other date as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such other date as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables;
Minimum Documented Nominal OC	means a fixed percentage as agreed on the basis of the programme documentation as being the minimum amount required, expressed as a percentage, by which the collateral, without any deductions, exceeds the principal amount of the outstanding Covered Bonds and which is expressed as a percentage of the principal amount of the outstanding Covered Bonds;
Minimum Statutory Nominal OC	means the minimum required amount of collateral determined in accordance with Article 40f paragraph 1 of the Old Decree (Besluit prudentiele regels Wft in force until 2022 and applicable on the basis of grandfathering pursuant to the transitional rules) and which expressed as a percentage of the principal amount of the outstanding Covered Bonds;
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 Savings Participation; or (B) if it is a Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance Savings Participation;
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 Account(s),

Monthly Investor Report: 1 July 2023 - 31 July 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;

**Contact Information**

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