

**AEGON Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting period: 1 December 2017 - 31 December 2017

Reporting Date: 26 January 2018

**AMOUNTS ARE IN EURO**

Intertrust Administrative Services  
securitisation@intertrustgroup.com

[www.intertrustgroup.com](http://www.intertrustgroup.com)



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**Covered Bonds**

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series Number 1 - Tranche Number 1	XS1327151228	EUR	750,000,000	750,000,000	0.2500%	01-12-15	01-12-20		Pass-through	L1
Series Number 2 - Tranche Number 2	XS1418849482	EUR	500,000,000	500,000,000	0.2500%	25-05-16	25-05-23		Pass-through	L1
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 1	XS1720933297	EUR	500,000,000	500,000,000	0.3750%	21-11-17	21-11-24		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

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**Asset Cover Test**

## Asset Cover Test

A	2,539,861,785.94
B	9,956,658.00
C	0.00
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

Total: A+B+C+D+E-X-Y-Z	2,549,818,443.94
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Outstanding bonds	2,250,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	113.33%

**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	9,956,658.00
Reserve Account Required Amount*	4,652,089.04
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	557,705.07

**Ratings**

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

**Other**

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

**Overcollateralisation**

Legally required minimum OC	5.00%
Documented minimum OC	10.00%
Available Nominal OC	21.90%

**First Regulatory Current Balance Amount test**

Ratio	122%
Pass / Fail	Pass

**Second Regulatory Current Balance Amount test**

Ratio	116%
Pass / Fail	Pass

\*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	N.V. Bank Nederlandse Gemeenten	/ A	/ AAA	/	/	F1 / A	F1+ / AA+	/	/	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-1+ / A+	/	/	F1 / A	F2 / 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

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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>Required Liquidity Buffer</b>	<b>0.00</b>
Inflows	0.00
Cash	9,956,658.00
Bonds	
<b>Available Liquidity Buffer</b>	<b>9,956,658.00</b>

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## Regulatory Information

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### CRR Article 129

#### Article 129 CRR "Exposures in the form of covered bonds"

**(7) Exposures in the form of covered bonds are eligible for preferential treatment, provided that the institution investing in the covered bonds can demonstrate to the competent authorities that:**

**(a) it receives portfolio information at least on:**

(i) the value of the covered pool and outstanding covered bonds;

*value of the cover pool* table Portfolio characteristics

*value of the outstanding covered bonds* table Covered Bonds

(ii) the geographical distribution and type of cover assets, loan size, interest rate and currency risks;

*geographical distribution of cover assets* table 14 Geographical Distribution

*type of cover assets* table Portfolio Characteristics

*loan size* table 3 Outstanding Loan Amount

*interest rate risk and currency risk* table Covered Bonds for coupon and currency information of the covered bonds

table 10 Coupon for coupons of mortgages

table Counterparty Ratings & Triggers for IRS/TRS information

See base prospectus for information about hedging

Only EUR denominated mortgages: see BP

(iii) the maturity structure of cover assets and covered bonds; and

*maturity structure of cover assets* table 6 Legal Maturity

*maturity structure of covered bonds* table Covered Bonds

(iv) the percentage of loans more than ninety days past due; table Delinquencies

(b) the issuer makes the information referred to in point (a) available to the institution at least semi annually. table Portfolio Characteristics

### Overcollateralisation

Legally required minimum OC table Asset Cover Test

Documented minimum OC table Asset Cover Test

Nominal OC table Asset Cover Test

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**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 CLTIMV
	Performing	0.00	2,731,110,479.74	99.84%	15,406	99.84%	3.37%	27.04	74.22%
<=	30 days	11,070.72	3,743,437.82	0.14%	20	0.13%	3.52%	26.43	78.68%
30 days	60 days	3,907.10	473,649.05	0.02%	4	0.03%	3.18%	27.32	84.81%
60 days	90 days	1,791.87	133,280.61	0.00%	1	0.01%	4.70%	23.17	99.96%
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>	16,769.69	2,735,460,847.22	100.00%	15,431	100.00%	3.37%	27.04	74.24%



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## Stratifications

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### Portfolio Characteristics

Principal amount	2,860,050,174.33
Value of saving deposits	124,589,327.11
Net principal balance	2,735,460,847.22
Construction Deposits	1,135,024.96
Net principal balance excl. Construction and Saving Deposits	2,734,325,822.26
Number of loans	15,431
Number of loanparts	29,237
Average principal balance (borrower)	177,270.48
Average principal balance (loanpart)	93,561.61
Weighted average current interest rate	3.37%
Weighted average maturity (in years)	27.04
Weighted average remaining time to interest reset (in years)	14.35
Weighted average seasoning (in years)	3.25
Weighted average CLTOMV	82.05%
Weighted average CLTIMV	74.24%
Maximum current interest rate	7.40%
Minimum current interest rate	1.39%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

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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	1,400,283,199.79	51.19%	13,485	46.12%	3.16%	27.07	78.00%
Bank Savings	180,623,760.15	6.60%	2,317	7.92%	4.04%	19.55	70.12%
Interest Only	781,261,471.49	28.56%	9,238	31.60%	3.26%	31.46	68.71%
Investments							
Life Insurance	68,161,623.99	2.49%	682	2.33%	3.88%	16.71	77.38%
Linear	128,687,851.89	4.70%	1,473	5.04%	2.97%	26.51	70.94%
Savings	176,442,939.91	6.45%	2,042	6.98%	4.89%	19.19	74.33%
Other							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

### 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	1,259,881.78	0.05%	84	0.54%	2.67%	22.83	8.38%
25,000 - 50,000	10,758,758.37	0.39%	266	1.72%	3.30%	23.73	23.93%
50,000 - 75,000	29,251,337.62	1.07%	453	2.94%	3.57%	23.65	40.16%
75,000 - 100,000	87,958,286.68	3.22%	984	6.38%	3.52%	25.53	55.29%
100,000 - 150,000	518,768,034.80	18.96%	4,059	26.30%	3.49%	26.91	69.41%
150,000 - 200,000	799,295,497.75	29.22%	4,593	29.76%	3.31%	27.36	76.47%
200,000 - 250,000	728,643,300.21	26.64%	3,273	21.21%	3.22%	27.18	80.13%
250,000 - 300,000	251,340,279.68	9.19%	926	6.00%	3.62%	27.02	75.52%
300,000 - 350,000	117,472,609.18	4.29%	366	2.37%	3.51%	27.09	73.26%
350,000 - 400,000	66,213,690.89	2.42%	177	1.15%	3.41%	26.88	72.56%
400,000 - 450,000	43,870,021.84	1.60%	104	0.67%	3.39%	26.91	72.88%
450,000 - 500,000	24,689,392.25	0.90%	52	0.34%	3.32%	27.14	71.13%
500,000 - 550,000	14,549,377.52	0.53%	28	0.18%	3.26%	27.53	71.80%
550,000 - 600,000	19,490,096.16	0.71%	34	0.22%	3.09%	26.32	71.99%
600,000 - 650,000	6,847,412.57	0.25%	11	0.07%	3.36%	26.55	62.06%
650,000 - 700,000	4,698,954.81	0.17%	7	0.05%	3.38%	26.46	73.69%
700,000 - 750,000	6,486,999.63	0.24%	9	0.06%	3.30%	26.85	68.83%
750,000 - 800,000	3,866,915.48	0.14%	5	0.03%	3.26%	27.32	65.85%
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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## 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
< 1996							
1996 - 1997							
1997 - 1998							
1998 - 1999							
1999 - 2000							
2000 - 2001							
2001 - 2002							
2002 - 2003							
2003 - 2004							
2004 - 2005	572,538.00	0.02%	5	0.02%	3.21%	20.29	82.90%
2005 - 2006	17,475,260.59	0.64%	133	0.45%	3.40%	17.93	84.99%
2006 - 2007	8,566,884.90	0.31%	82	0.28%	3.39%	21.43	80.94%
2007 - 2008	24,558,189.52	0.90%	348	1.19%	4.26%	32.29	77.40%
2008 - 2009	49,732,327.80	1.82%	694	2.37%	4.94%	30.63	71.73%
2009 - 2010	75,937,122.75	2.78%	905	3.10%	4.91%	31.08	77.09%
2010 - 2011	79,422,542.89	2.90%	966	3.30%	4.75%	32.13	74.21%
2011 - 2012	42,909,532.85	1.57%	486	1.66%	4.62%	31.98	79.35%
2012 - 2013	94,735,353.63	3.46%	1,099	3.76%	4.20%	30.43	70.05%
2013 - 2014	271,866,467.84	9.94%	2,970	10.16%	3.86%	24.50	71.78%
2014 - 2015	597,558,473.15	21.84%	6,613	22.62%	3.68%	25.22	67.87%
2015 - 2016	690,224,514.86	25.23%	7,095	24.27%	3.15%	26.44	70.45%
2016 - 2017	353,010,381.09	12.90%	3,617	12.37%	2.67%	27.50	80.28%
2017 >=	428,891,257.35	15.68%	4,224	14.45%	2.48%	28.61	85.27%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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## 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	402,747,839.78	14.72%	3,961	13.55%	2.49%	28.64	85.61%
1 year - 2 years	353,293,158.25	12.92%	3,614	12.36%	2.63%	27.60	81.00%
2 years - 3 years	679,958,025.34	24.86%	6,969	23.84%	3.12%	26.49	70.66%
3 years - 4 years	629,433,683.17	23.01%	6,951	23.77%	3.67%	25.26	67.76%
4 years - 5 years	260,438,657.45	9.52%	2,851	9.75%	3.84%	24.57	71.77%
5 years - 6 years	104,242,286.07	3.81%	1,203	4.11%	4.17%	28.98	70.24%
6 years - 7 years	48,657,234.84	1.78%	551	1.88%	4.60%	32.65	78.21%
7 years - 8 years	60,618,986.97	2.22%	732	2.50%	4.68%	31.32	73.97%
8 years - 9 years	92,848,567.53	3.39%	1,111	3.80%	4.92%	31.78	76.74%
9 years - 10 years	50,502,557.80	1.85%	702	2.40%	4.93%	30.63	71.76%
10 years - 11 years	25,315,587.38	0.93%	364	1.24%	4.34%	32.56	77.19%
11 years - 12 years	7,852,593.78	0.29%	78	0.27%	3.41%	22.05	79.45%
12 years - 13 years	18,006,114.24	0.66%	137	0.47%	3.34%	18.10	85.30%
13 years - 14 years	1,545,554.62	0.06%	13	0.04%	3.95%	18.15	83.38%
14 years - 15 years							
15 years - 16 years							
16 years - 17 years							
17 years - 18 years							
18 years - 19 years							
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>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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## 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
<2017							
2017 - 2020	392,890.95	0.01%	23	0.08%	3.61%	0.61	58.41%
2020 - 2025	6,419,003.83	0.23%	255	0.87%	3.65%	5.35	47.45%
2025 - 2030	36,013,136.05	1.32%	750	2.57%	4.20%	10.19	56.32%
2030 - 2035	130,778,787.13	4.78%	1,862	6.37%	3.96%	14.72	64.83%
2035 - 2040	215,142,999.84	7.86%	2,475	8.47%	4.04%	19.62	74.96%
2040 - 2045	906,341,739.95	33.13%	9,405	32.17%	3.77%	25.80	70.99%
2045 - 2050	1,326,672,015.24	48.50%	12,775	43.69%	2.83%	28.29	77.84%
2050 - 2055	302,540.46	0.01%	8	0.03%	4.78%	36.27	57.13%
2055 - 2060	3,094,225.80	0.11%	52	0.18%	4.35%	39.80	70.50%
2060 - 2065	8,492,043.04	0.31%	131	0.45%	4.32%	44.86	69.68%
2065 - 2070	17,204,323.27	0.63%	267	0.91%	4.03%	49.75	69.02%
2070 - 2075	27,074,200.26	0.99%	393	1.34%	4.08%	54.29	73.86%
2075 - 2080	23,015,631.90	0.84%	331	1.13%	4.23%	59.40	77.89%
2080 - 2085	21,743,220.52	0.79%	308	1.05%	4.33%	64.24	77.82%
2085 - 2090	10,424,033.63	0.38%	164	0.56%	4.44%	68.73	80.33%
2090 - 2095	2,350,055.35	0.09%	38	0.13%	4.41%	72.77	81.94%
2095 >=							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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	329,583.61	0.01%	13	0.04%	3.44%	0.42	60.67%
1 year(s) - 2 year(s)	63,307.34	0.00%	10	0.03%	4.49%	1.59	46.69%
2 year(s) - 3 year(s)	386,006.71	0.01%	31	0.11%	2.97%	2.72	36.54%
3 year(s) - 4 year(s)	660,468.22	0.02%	27	0.09%	3.91%	3.44	53.05%
4 year(s) - 5 year(s)	1,007,755.46	0.04%	45	0.15%	3.52%	4.50	46.18%
5 year(s) - 6 year(s)	1,932,573.39	0.07%	69	0.24%	3.84%	5.49	46.72%
6 year(s) - 7 year(s)	2,432,200.05	0.09%	83	0.28%	3.58%	6.53	48.78%
7 year(s) - 8 year(s)	3,070,057.80	0.11%	89	0.30%	3.79%	7.44	53.27%
8 year(s) - 9 year(s)	4,436,091.27	0.16%	115	0.39%	3.84%	8.48	50.31%
9 year(s) - 10 year(s)	5,937,291.78	0.22%	135	0.46%	4.05%	9.53	55.75%
10 year(s) - 11 year(s)	9,630,430.81	0.35%	185	0.63%	4.37%	10.46	54.03%
11 year(s) - 12 year(s)	12,939,264.39	0.47%	226	0.77%	4.36%	11.52	61.06%
12 year(s) - 13 year(s)	17,371,244.05	0.64%	267	0.91%	3.98%	12.48	62.83%
13 year(s) - 14 year(s)	26,977,970.71	0.99%	423	1.45%	3.86%	13.47	63.44%
14 year(s) - 15 year(s)	26,606,816.34	0.97%	364	1.24%	4.13%	14.46	63.89%
15 year(s) - 16 year(s)	26,641,022.71	0.97%	365	1.25%	3.89%	15.46	65.59%
16 year(s) - 17 year(s)	33,181,733.32	1.21%	443	1.52%	3.95%	16.50	67.16%
17 year(s) - 18 year(s)	47,787,501.40	1.75%	557	1.91%	3.63%	17.48	73.21%
18 year(s) - 19 year(s)	35,281,655.26	1.29%	430	1.47%	3.63%	18.45	73.30%
19 year(s) - 20 year(s)	32,273,302.76	1.18%	399	1.36%	3.72%	19.45	73.13%
20 year(s) - 21 year(s)	41,868,146.85	1.53%	488	1.67%	4.43%	20.48	74.71%
21 year(s) - 22 year(s)	57,932,393.57	2.12%	601	2.06%	4.54%	21.57	78.62%
22 year(s) - 23 year(s)	54,926,308.88	2.01%	553	1.89%	4.47%	22.34	77.78%
23 year(s) - 24 year(s)	34,343,075.47	1.26%	353	1.21%	4.32%	23.56	80.63%
24 year(s) - 25 year(s)	57,728,864.18	2.11%	623	2.13%	3.95%	24.58	73.97%
25 year(s) - 26 year(s)	245,746,769.75	8.98%	2,532	8.66%	3.81%	25.57	72.44%
26 year(s) - 27 year(s)	513,596,721.67	18.78%	5,344	18.28%	3.63%	26.57	68.58%
27 year(s) - 28 year(s)	619,592,587.40	22.65%	6,022	20.60%	3.13%	27.46	70.95%
28 year(s) - 29 year(s)	316,523,691.17	11.57%	3,056	10.45%	2.67%	28.56	81.41%
29 year(s) - 30 year(s)	390,555,736.67	14.28%	3,697	12.64%	2.48%	29.38	85.86%
30 year(s) >=	113,700,274.23	4.16%	1,692	5.79%	4.22%	57.10	75.01%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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


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From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
NHG	1,841,795,418.98	67.33%	11,227	72.76%	3.41%	27.31	79.17%
<= 10 %	1,103,522.25	0.04%	61	0.40%	2.60%	23.37	6.48%
10 % - 20 %	6,395,158.41	0.23%	125	0.81%	2.78%	24.16	14.01%
20 % - 30 %	14,475,642.43	0.53%	179	1.16%	2.87%	25.01	22.30%
30 % - 40 %	34,319,357.57	1.25%	295	1.91%	3.01%	25.04	31.31%
40 % - 50 %	68,453,369.21	2.50%	461	2.99%	3.06%	25.73	40.61%
50 % - 60 %	109,198,078.04	3.99%	563	3.65%	3.13%	25.96	49.13%
60 % - 70 %	166,217,409.03	6.08%	730	4.73%	3.10%	25.99	57.75%
70 % - 80 %	178,498,987.36	6.53%	705	4.57%	3.20%	26.70	67.12%
80 % - 90 %	102,766,575.91	3.76%	393	2.55%	3.64%	26.94	76.53%
90 % - 100 %	181,924,733.39	6.65%	600	3.89%	3.59%	27.30	85.01%
100 % - 110 %	30,312,594.64	1.11%	92	0.60%	3.47%	27.53	90.18%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>



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**9. Current Loan to Indexed Market Value**


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From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG	1,841,795,418.98	67.33%	11,227	72.76%	3.41%	27.31	79.17%
<= 10 %	1,688,319.75	0.06%	76	0.49%	2.57%	22.47	7.45%
10 % - 20 %	8,912,348.41	0.33%	155	1.00%	2.85%	24.82	15.80%
20 % - 30 %	22,760,569.80	0.83%	242	1.57%	2.94%	24.81	25.66%
30 % - 40 %	52,233,246.46	1.91%	383	2.48%	3.09%	25.51	35.36%
40 % - 50 %	111,568,003.65	4.08%	639	4.14%	3.09%	25.51	45.47%
50 % - 60 %	171,292,102.63	6.26%	761	4.93%	3.17%	26.01	55.41%
60 % - 70 %	171,102,075.34	6.25%	721	4.67%	3.21%	26.50	65.11%
70 % - 80 %	160,844,517.71	5.88%	578	3.75%	3.49%	26.69	75.39%
80 % - 90 %	145,742,651.12	5.33%	484	3.14%	3.64%	27.47	84.87%
90 % - 100 %	42,809,467.31	1.56%	149	0.97%	3.14%	28.70	94.04%
100 % - 110 %	4,712,126.06	0.17%	16	0.10%	2.99%	29.16	100.61%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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 CLTMV
<= 0.50 %							
0.50 % - 1.00 %							
1.00 % - 1.50 %	1,480,536.57	0.05%	21	0.07%	1.48%	27.62	64.92%
1.50 % - 2.00 %	146,562,316.54	5.36%	2,228	7.62%	1.91%	27.55	59.81%
2.00 % - 2.50 %	417,411,647.32	15.26%	4,311	14.75%	2.32%	28.17	82.46%
2.50 % - 3.00 %	746,446,386.75	27.29%	7,494	25.63%	2.77%	27.56	75.29%
3.00 % - 3.50 %	283,169,050.14	10.35%	2,822	9.65%	3.30%	26.70	72.38%
3.50 % - 4.00 %	379,410,060.20	13.87%	3,830	13.10%	3.80%	25.68	72.91%
4.00 % - 4.50 %	383,031,792.35	14.00%	4,143	14.17%	4.19%	25.42	70.65%
4.50 % - 5.00 %	188,071,499.46	6.88%	2,168	7.42%	4.77%	28.80	75.25%
5.00 % - 5.50 %	150,368,854.56	5.50%	1,761	6.02%	5.24%	28.35	76.27%
5.50 % - 6.00 %	37,373,759.04	1.37%	435	1.49%	5.71%	21.17	70.08%
6.00 % - 6.50 %	2,041,825.02	0.07%	19	0.06%	6.12%	16.90	72.55%
6.50 % - 7.00 %	79,903.00	0.00%	3	0.01%	6.79%	5.22	8.38%
7.00 % >	13,216.27	0.00%	2	0.01%	7.19%	2.11	6.92%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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**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)	183,619,746.64	6.71%	2,546	8.71%	2.37%	27.82	63.69%
1 year(s) - 2 year(s)	55,942,290.70	2.05%	698	2.39%	4.56%	28.92	77.29%
2 year(s) - 3 year(s)	69,053,646.90	2.52%	830	2.84%	4.83%	30.06	75.43%
3 year(s) - 4 year(s)	43,740,436.91	1.60%	482	1.65%	4.57%	28.78	80.07%
4 year(s) - 5 year(s)	45,702,734.49	1.67%	589	2.01%	4.53%	27.16	73.11%
5 year(s) - 6 year(s)	218,461,625.56	7.99%	2,357	8.06%	4.21%	24.70	74.00%
6 year(s) - 7 year(s)	77,667,355.56	2.84%	948	3.24%	3.99%	24.99	69.28%
7 year(s) - 8 year(s)	53,448,010.44	1.95%	648	2.22%	3.08%	25.61	66.79%
8 year(s) - 9 year(s)	39,994,788.96	1.46%	496	1.70%	2.58%	25.66	71.05%
9 year(s) - 10 year(s)	67,774,599.84	2.48%	858	2.93%	2.99%	29.26	72.32%
10 year(s) - 11 year(s)	28,851,517.94	1.05%	423	1.45%	4.95%	27.27	68.31%
11 year(s) - 12 year(s)	32,754,078.06	1.20%	419	1.43%	4.95%	24.87	69.84%
12 year(s) - 13 year(s)	30,471,496.16	1.11%	384	1.31%	3.42%	22.58	62.46%
13 year(s) - 14 year(s)	28,076,798.93	1.03%	383	1.31%	3.39%	20.46	66.18%
14 year(s) - 15 year(s)	46,628,052.14	1.70%	551	1.88%	3.76%	24.77	69.32%
15 year(s) - 16 year(s)	11,447,578.65	0.42%	164	0.56%	3.57%	16.39	63.89%
16 year(s) - 17 year(s)	317,173,782.70	11.59%	3,322	11.36%	4.12%	25.39	70.12%
17 year(s) - 18 year(s)	543,717,395.47	19.88%	5,291	18.10%	3.17%	26.85	70.91%
18 year(s) - 19 year(s)	215,436,581.64	7.88%	2,175	7.44%	2.70%	28.01	79.03%
19 year(s) - 20 year(s)	351,493,297.21	12.85%	3,254	11.13%	2.53%	29.14	84.51%
20 year(s) - 21 year(s)	4,154,118.71	0.15%	44	0.15%	3.94%	24.43	72.63%
21 year(s) - 22 year(s)	2,846,651.46	0.10%	31	0.11%	4.35%	23.14	68.10%
22 year(s) - 23 year(s)	3,686,525.75	0.13%	48	0.16%	4.35%	29.82	70.48%
23 year(s) - 24 year(s)	2,407,271.50	0.09%	23	0.08%	4.29%	29.50	70.39%
24 year(s) - 25 year(s)	5,728,145.58	0.21%	60	0.21%	4.37%	30.80	79.65%
25 year(s) - 26 year(s)	3,271,875.40	0.12%	30	0.10%	3.18%	25.65	78.24%
26 year(s) - 27 year(s)	23,661,933.05	0.87%	220	0.75%	4.29%	26.61	71.20%
27 year(s) - 28 year(s)	62,492,103.02	2.28%	514	1.76%	3.44%	27.48	76.88%
28 year(s) - 29 year(s)	93,657,816.92	3.42%	793	2.71%	2.77%	28.76	87.74%
29 year(s) - 30 year(s)	72,098,590.93	2.64%	656	2.24%	2.72%	29.84	87.51%
30 year(s) >=							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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	2,579,920,863.65	94.31%	27,078	92.62%	3.45%	26.98	74.97%
Floating	155,539,983.57	5.69%	2,159	7.38%	2.07%	27.99	62.23%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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	2,337,893,039.69	85.47%	12,526	81.17%	3.38%	27.01	74.46%
Apartment	397,521,170.93	14.53%	2,904	18.82%	3.29%	27.17	73.00%
House / Business (< 50%)							
House / Business (>= 50%)							
Other	46,636.60	0.00%	1	0.01%	2.44%	27.58	21.70%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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**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	115,970,450.79	4.24%	752	4.87%	3.23%	27.18	78.37%
Friesland	109,259,484.30	3.99%	700	4.54%	3.23%	27.13	78.10%
Drenthe	91,128,695.39	3.33%	552	3.58%	3.26%	27.40	78.99%
Overijssel	219,513,838.75	8.02%	1,241	8.04%	3.27%	27.34	77.53%
Gelderland	347,145,148.19	12.69%	1,928	12.49%	3.32%	27.23	76.23%
Noord-Holland	364,692,365.60	13.33%	1,895	12.28%	3.43%	27.50	67.47%
Zuid-Holland	553,694,902.24	20.24%	3,178	20.59%	3.49%	26.70	73.56%
Zeeland	79,924,818.36	2.92%	515	3.34%	3.52%	26.67	79.75%
Brabant	401,912,375.64	14.69%	2,180	14.13%	3.32%	26.71	74.08%
Utrecht	229,009,556.83	8.37%	1,150	7.45%	3.46%	26.91	68.96%
Limburg	168,045,349.74	6.14%	1,014	6.57%	3.29%	27.04	78.99%
Flevoland	55,163,861.39	2.02%	326	2.11%	3.28%	27.23	76.88%
Unknown							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

**15. Occupancy**

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	2,735,460,847.22	100.00%	15,431	100.00%	3.37%	27.04	74.24%
Buy-to-let							
Unknown							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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	2,735,460,847.22	100.00%	29,237	100.00%	3.37%	27.04	74.24%
Quarterly							
Semi-annually							
Annually							
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>29,237</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</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	1,841,795,418.98	67.33%	11,227	72.76%	3.41%	27.31	79.17%
Non-NHG Loans	893,665,428.24	32.67%	4,204	27.24%	3.29%	26.47	64.10%
<b>Total</b>	<b>2,735,460,847.22</b>	<b>100.00%</b>	<b>15,431</b>	<b>100.00%</b>	<b>3.37%</b>	<b>27.04</b>	<b>74.24%</b>

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**Glossary**


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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);
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
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 30 October 2015 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	N.V. Bank Nederlandse Gemeenten 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;
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
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 (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
Maturity Date	In respect of a Series of Covered Bonds, the date on which the Covered Bonds of such Series are expected to be redeemed at their Principal Amount Outstanding in accordance with the Conditions, as specified in the relevant Final Terms, which date falls no more than 15
Net Outstanding Principal Amount	In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance
NHG	Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;
Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction
Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) given
Originator	Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;
Outstanding Principal Amount	In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of the
Performing Loans	Mortgage Loans which are current and therefore do not show any arrears;
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;

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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,
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
V	The product of: (i) the higher of (a) zero; and (b) the difference between (i) the Portfolio Weighted Average Life and (ii) the Series Weighted
W	Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1 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>	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA The Hague The Netherlands	<b>ADMINISTRATOR</b>	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague 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. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands
<b>CASH MANAGER</b>	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands	<b>CBC ACCOUNT BANK</b>	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA The Hague The Netherlands
<b>COMMON SAFE KEEPER</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>	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A. Croeselaan 18 3521 CB Utrecht The Netherlands	<b>ISSUER</b>	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
<b>LEAD MANAGER</b>	The Royal Bank of Scotland plc 135 Bishopsgate EC2M 3UR London The United Kingdom	<b>LEGAL ADVISOR</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands
<b>LISTING AGENT</b>	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.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. AegonPlein 50 2591 TV The Hague 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 Bank N.V., Aegon Hypotheken B.V. and Aegon Levensverzekering N.V. Aegonplein 50 2591 TV The Hague The Netherlands
<b>SPONSOR (if applicable)</b>	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands	<b>TAX ADVISOR</b>	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands
<b>TRUSTEE</b>	Intertrust Management B.V. (sole director of the CBC)  The Netherlands		