

# **AEGON Bank N.V.**

## **Monthly Investor Report \***

### **Dutch National Transparency Template Covered Bond**

Reporting period: 1 February 2016 - 29 February 2016

Reporting Date: 29 March 2016

**AMOUNTS ARE IN EURO**

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**Report Version 1.9 - January 2015**

*\* This Investor Report has been updated per 26-04-2016, see page 4 for more details*

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**Covered Bonds**


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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

\* 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.

Investor Report: 1 February 2016 - 29 February 2016

**Asset Cover Test**

## Asset Cover Test

A	802,018,656.96
B	3,000,000.00
C	0.00
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

<b>Total: A+B+C+D+E-X-Y-Z</b>	<b>805,018,656.96</b>
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Outstanding bonds	750,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	107.34%

**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	3,000,000.00
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	50,366.96

**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%
Nominal OC *	18.16%

\* The Nominal OC has been updated per 26-04-2016. The Nominal OC now includes the cash on the Reserve Account, as a result the Nominal OC increases with 0.4%.

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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	946,393.00
<b>Total</b>	<b>946,393.00</b>

**Investments**

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

**Liquidity Buffer**

Required Buffer	N/A
Available Buffer	N/A
Expected Net Receipts	N/A
Cash	N/A
Bonds	N/A

**Regulatory Information**

**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* tabel Geographical Distribution

*type of cover assets* table Portfolio Characteristics

*loan size* table Outstanding Loan Amount

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

table 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 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

**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	882,413,054.52	99.89%	4,792	99.87%	3.931%	28.69	81.22%
<=	30 days	2,368.93	613,255.92	0.07%	4	0.08%	4.35%	30.04	97.09%
30 days	60 days	754.54	152,956.36	0.02%	1	0.02%	5.45%	26.25	103.45%
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	2,745.87	174,867.84	0.02%	1	0.02%	3.549%	26.75	101.93%
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>5,869.34</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>



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## Stratifications

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### Portfolio Characteristics

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Principal amount	929,936,027.37
Value of saving deposits	46,581,892.73
Net principal balance	883,354,134.64
Construction Deposits	2,694,707.47
Net principal balance excl. Construction and Saving Deposits	880,659,427.17
Number of loans	4,798
Number of loanparts	9,741
Average principal balance (borrower)	180,978.11
Average principal balance (loanpart)	90,684.13
Weighted average current interest rate	3.93%
Weighted average maturity (in years)	28.69
Weighted average remaining time to interest reset (in years)	12.32
Weighted average seasoning (in years)	2.70
Weighted average CLTOMV	81.44%
Weighted average CLTIMV	81.24%
Maximum current interest rate	7.70%
Minimum current interest rate	1.85%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

## 2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	352,515,244.52	39.91%	3,437	35.28%	3.75%	27.78	85.22%
Bank Savings	70,270,408.68	7.95%	816	8.38%	4.47%	20.50	80.17%
Interest Only	282,102,144.45	31.94%	3,470	35.62%	3.69%	36.30	76.77%
Investments	9,073,524.10	1.03%	83	0.85%	2.80%	18.93	75.10%
Life Insurance	28,808,140.00	3.26%	324	3.33%	4.43%	18.29	82.82%
Linear	42,997,265.74	4.87%	496	5.09%	3.40%	27.29	78.28%
Savings	97,587,407.15	11.05%	1,115	11.45%	5.08%	20.51	81.95%
Other							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	426,816.98	0.05%	27	0.56%	3.08%	22.15	10.69%
25,000 - 50,000	3,655,670.90	0.41%	90	1.88%	3.32%	25.37	22.48%
50,000 - 75,000	10,074,515.37	1.14%	158	3.29%	3.86%	23.65	41.13%
75,000 - 100,000	29,521,324.57	3.34%	329	6.86%	4.06%	26.27	55.72%
100,000 - 150,000	145,007,015.77	16.42%	1,138	23.72%	4.06%	28.98	73.60%
150,000 - 200,000	233,405,083.90	26.42%	1,343	27.99%	4.02%	29.52	82.16%
200,000 - 250,000	205,255,610.74	23.24%	916	19.09%	3.82%	28.58	86.23%
250,000 - 300,000	122,748,596.29	13.90%	454	9.46%	3.88%	28.56	88.76%
300,000 - 350,000	52,212,425.81	5.91%	162	3.38%	4.00%	28.42	84.34%
350,000 - 400,000	21,673,052.32	2.45%	58	1.21%	3.75%	28.18	84.32%
400,000 - 450,000	24,721,338.62	2.80%	59	1.23%	4.06%	27.85	84.33%
450,000 - 500,000	13,174,626.49	1.49%	28	0.58%	3.83%	28.93	81.24%
500,000 - 550,000	6,344,581.10	0.72%	12	0.25%	3.38%	28.55	83.12%
550,000 - 600,000	4,075,307.70	0.46%	7	0.15%	3.98%	26.47	87.97%
600,000 - 650,000	6,843,222.69	0.77%	11	0.23%	3.18%	27.94	85.07%
650,000 - 700,000	2,013,558.12	0.23%	3	0.06%	3.00%	28.73	77.80%
700,000 - 750,000	2,201,387.27	0.25%	3	0.06%	3.12%	28.20	72.92%
750,000 - 800,000							
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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
< 1995							
1995 - 1996							
1996 - 1997							
1997 - 1998							
1998 - 1999							
1999 - 2000							
2000 - 2001							
2001 - 2002							
2002 - 2003							
2003 - 2004							
2004 - 2005	1,183,000.00	0.13%	8	0.08%	2.28%	18.48	66.61%
2005 - 2006	5,553,855.43	0.63%	54	0.55%	2.34%	19.73	70.76%
2006 - 2007	2,567,032.69	0.29%	31	0.32%	3.30%	25.41	84.63%
2007 - 2008	17,735,122.40	2.01%	252	2.59%	4.67%	35.51	88.28%
2008 - 2009	35,939,338.23	4.07%	492	5.05%	5.03%	31.10	80.96%
2009 - 2010	47,461,809.57	5.37%	580	5.95%	4.99%	32.90	86.94%
2010 - 2011	49,176,508.80	5.57%	622	6.39%	4.88%	34.67	82.69%
2011 - 2012	24,757,630.73	2.80%	314	3.22%	4.64%	36.08	87.83%
2012 - 2013	43,823,652.93	4.96%	507	5.20%	4.41%	33.69	78.95%
2013 - 2014	21,113,398.36	2.39%	251	2.58%	2.89%	25.15	67.73%
2014 - 2015	498,891,081.57	56.48%	5,222	53.61%	3.75%	27.01	80.76%
2015 >=	135,151,703.93	15.30%	1,408	14.45%	3.46%	27.79	81.75%
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	18,366,843.21	2.08%	206	2.11%	3.50%	27.98	84.18%
1 year - 2 years	611,368,621.54	69.21%	6,385	65.55%	3.70%	27.16	80.97%
2 years - 3 years	13,950,589.39	1.58%	170	1.75%	2.61%	26.33	62.99%
3 years - 4 years	37,696,505.52	4.27%	416	4.27%	3.88%	30.17	76.45%
4 years - 5 years	42,057,939.15	4.76%	520	5.34%	4.68%	35.72	85.07%
5 years - 6 years	20,618,148.13	2.33%	281	2.88%	4.58%	33.27	75.02%
6 years - 7 years	70,458,641.16	7.98%	850	8.73%	5.03%	33.89	87.16%
7 years - 8 years	36,424,716.80	4.12%	497	5.10%	5.04%	31.54	81.65%
8 years - 9 years	19,770,442.76	2.24%	270	2.77%	4.77%	34.51	87.67%
9 years - 10 years	5,352,067.70	0.61%	78	0.80%	4.07%	31.80	85.18%
10 years - 11 years	4,718,664.82	0.53%	47	0.48%	2.42%	19.96	75.69%
11 years - 12 years	2,370,954.46	0.27%	20	0.21%	2.20%	20.05	64.63%
12 years - 13 years	200,000.00	0.02%	1	0.01%	2.25%	18.00	52.04%
13 years - 14 years							
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>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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
< 2015							
2015 - 2020	424,177.11	0.05%	16	0.16%	3.36%	2.13	68.56%
2020 - 2025	3,090,755.69	0.35%	100	1.03%	4.21%	7.26	57.65%
2025 - 2030	18,930,524.18	2.14%	332	3.41%	4.75%	12.11	64.16%
2030 - 2035	70,422,169.18	7.97%	884	9.08%	4.39%	16.63	75.59%
2035 - 2040	102,684,975.38	11.62%	1,109	11.38%	4.40%	21.68	83.66%
2040 - 2045	497,736,476.57	56.35%	4,980	51.12%	3.77%	27.99	81.16%
2045 - 2050	117,808,704.63	13.34%	1,162	11.93%	3.43%	28.96	82.04%
2050 - 2055	118,990.46	0.01%	5	0.05%	5.11%	38.09	50.04%
2055 - 2060	1,897,710.39	0.21%	35	0.36%	4.30%	41.91	80.27%
2060 - 2065	4,064,082.87	0.46%	72	0.74%	4.50%	46.90	79.26%
2065 - 2070	9,483,449.58	1.07%	154	1.58%	4.34%	51.66	80.20%
2070 - 2075	15,172,176.96	1.72%	247	2.54%	4.34%	56.27	86.29%
2075 - 2080	14,507,328.66	1.64%	228	2.34%	4.50%	61.29	89.93%
2080 - 2085	16,592,322.67	1.88%	244	2.50%	4.65%	66.23	92.58%
2085 - 2090	8,128,029.48	0.92%	134	1.38%	4.80%	70.65	93.61%
2090 - 2095	2,292,260.83	0.26%	39	0.40%	4.67%	74.59	93.49%
2095 >=							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	3,124.00	0.00%	3	0.03%	6.80%	0.58	5.30%
1 year(s) - 2 year(s)	95,479.00	0.01%	2	0.02%	2.70%	1.33	64.85%
2 year(s) - 3 year(s)	292,739.19	0.03%	7	0.07%	3.57%	2.27	69.06%
3 year(s) - 4 year(s)	62,805.93	0.01%	7	0.07%	2.76%	3.60	69.87%
4 year(s) - 5 year(s)	231,995.61	0.03%	9	0.09%	5.22%	4.66	52.43%
5 year(s) - 6 year(s)	393,695.31	0.04%	14	0.14%	3.81%	5.45	72.91%
6 year(s) - 7 year(s)	281,486.56	0.03%	11	0.11%	4.22%	6.47	50.16%
7 year(s) - 8 year(s)	787,919.22	0.09%	26	0.27%	4.20%	7.34	57.81%
8 year(s) - 9 year(s)	1,582,629.40	0.18%	45	0.46%	4.14%	8.48	57.45%
9 year(s) - 10 year(s)	1,448,093.53	0.16%	27	0.28%	4.45%	9.42	63.41%
10 year(s) - 11 year(s)	1,926,062.63	0.22%	45	0.46%	4.60%	10.50	57.28%
11 year(s) - 12 year(s)	3,706,791.78	0.42%	65	0.67%	4.64%	11.49	63.89%
12 year(s) - 13 year(s)	5,202,130.95	0.59%	86	0.88%	4.77%	12.41	62.92%
13 year(s) - 14 year(s)	7,947,700.54	0.90%	122	1.25%	4.91%	13.50	68.10%
14 year(s) - 15 year(s)	8,826,854.93	1.00%	121	1.24%	4.47%	14.52	73.39%
15 year(s) - 16 year(s)	15,997,134.60	1.81%	212	2.18%	4.43%	15.50	73.15%
16 year(s) - 17 year(s)	13,568,001.08	1.54%	161	1.65%	4.62%	16.44	76.79%
17 year(s) - 18 year(s)	12,015,041.21	1.36%	143	1.47%	4.47%	17.48	78.47%
18 year(s) - 19 year(s)	22,968,107.45	2.60%	273	2.80%	4.01%	18.51	76.81%
19 year(s) - 20 year(s)	15,678,644.95	1.77%	171	1.76%	3.77%	19.42	77.03%
20 year(s) - 21 year(s)	14,447,630.66	1.64%	168	1.72%	4.24%	20.49	83.15%
21 year(s) - 22 year(s)	16,314,840.84	1.85%	185	1.90%	4.43%	21.49	83.56%
22 year(s) - 23 year(s)	22,440,491.84	2.54%	250	2.57%	4.70%	22.40	84.71%
23 year(s) - 24 year(s)	42,421,185.15	4.80%	417	4.28%	4.75%	23.59	87.91%
24 year(s) - 25 year(s)	16,009,263.99	1.81%	167	1.71%	4.46%	24.27	81.24%
25 year(s) - 26 year(s)	15,468,500.01	1.75%	160	1.64%	4.73%	25.61	90.55%
26 year(s) - 27 year(s)	20,527,387.36	2.32%	215	2.21%	3.58%	26.53	76.29%
27 year(s) - 28 year(s)	12,613,695.45	1.43%	158	1.62%	2.70%	27.33	60.22%
28 year(s) - 29 year(s)	481,337,950.35	54.49%	4,752	48.78%	3.68%	28.49	81.30%
29 year(s) - 30 year(s)	56,500,399.22	6.40%	561	5.76%	3.38%	29.04	83.84%
30 year(s) >=	72,256,351.90	8.18%	1,158	11.89%	4.51%	60.22	88.10%
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>

Investor Report: 1 February 2016 - 29 February 2016

## 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	563,568,281.16	63.80%	3,371	70.26%	4.03%	29.24	85.79%
<= 10 %	442,496.93	0.05%	21	0.44%	2.41%	25.94	7.43%
10 % - 20 %	1,969,396.45	0.22%	38	0.79%	2.78%	25.51	16.44%
20 % - 30 %	5,071,149.78	0.57%	66	1.38%	3.14%	26.76	25.30%
30 % - 40 %	10,128,423.52	1.15%	91	1.90%	3.21%	26.15	34.71%
40 % - 50 %	26,080,975.79	2.95%	168	3.50%	3.24%	27.16	45.08%
50 % - 60 %	30,077,190.79	3.40%	160	3.33%	3.62%	26.76	54.29%
60 % - 70 %	47,075,034.70	5.33%	207	4.31%	3.57%	27.27	63.27%
70 % - 80 %	59,002,188.75	6.68%	219	4.56%	3.67%	27.24	72.55%
80 % - 90 %	36,627,806.27	4.15%	139	2.90%	4.10%	27.92	84.04%
90 % - 100 %	70,855,921.06	8.02%	225	4.69%	4.11%	29.12	93.07%
100 % - 110 %	32,455,269.44	3.67%	93	1.94%	3.94%	28.08	97.24%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	563,568,281.16	63.80%	3,371	70.26%	4.03%	29.24	85.79%
<= 10 %	442,496.93	0.05%	21	0.44%	2.41%	25.94	7.43%
10 % - 20 %	2,193,824.23	0.25%	42	0.88%	2.85%	26.24	16.69%
20 % - 30 %	5,899,008.63	0.67%	71	1.48%	3.06%	26.29	26.23%
30 % - 40 %	10,621,846.97	1.20%	93	1.94%	3.19%	26.43	35.78%
40 % - 50 %	26,302,270.59	2.98%	167	3.48%	3.30%	26.92	45.52%
50 % - 60 %	37,371,519.72	4.23%	189	3.94%	3.59%	26.47	55.60%
60 % - 70 %	53,224,675.16	6.03%	224	4.67%	3.57%	27.49	65.53%
70 % - 80 %	49,990,403.70	5.66%	185	3.86%	3.71%	27.33	74.43%
80 % - 90 %	43,895,630.22	4.97%	155	3.23%	4.07%	26.84	85.63%
90 % - 100 %	81,313,285.30	9.21%	250	5.21%	4.09%	29.07	94.98%
100 % - 110 %	8,530,892.03	0.97%	30	0.63%	4.15%	34.05	102.24%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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 CLTIMV
<= 0.50 %							
0.50 % - 1.00 %							
1.00 % - 1.50 %							
1.50 % - 2.00 %	190,369.63	0.02%	3	0.03%	1.87%	33.69	94.94%
2.00 % - 2.50 %	117,446,822.29	13.30%	1,461	15.00%	2.13%	28.82	69.62%
2.50 % - 3.00 %	56,244,122.89	6.37%	498	5.11%	2.83%	28.90	85.28%
3.00 % - 3.50 %	74,416,761.98	8.42%	807	8.28%	3.40%	27.61	82.61%
3.50 % - 4.00 %	136,783,599.60	15.48%	1,480	15.19%	3.80%	27.25	80.64%
4.00 % - 4.50 %	267,330,442.52	30.26%	2,808	28.83%	4.18%	27.70	82.24%
4.50 % - 5.00 %	108,625,417.59	12.30%	1,215	12.47%	4.77%	32.68	87.18%
5.00 % - 5.50 %	94,141,106.34	10.66%	1,135	11.65%	5.24%	31.20	84.67%
5.50 % - 6.00 %	27,010,154.10	3.06%	322	3.31%	5.72%	23.28	76.52%
6.00 % - 6.50 %	1,049,806.70	0.12%	6	0.06%	6.10%	22.02	91.58%
6.50 % - 7.00 %	3,124.00	0.00%	3	0.03%	6.80%	0.58	5.30%
7.00 % >	112,407.00	0.01%	3	0.03%	7.56%	7.34	38.39%
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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)	151,531,251.32	17.15%	1,736	17.82%	2.32%	29.08	74.63%
1 year(s) - 2 year(s)	9,301,513.71	1.05%	121	1.24%	4.48%	35.91	89.91%
2 year(s) - 3 year(s)	15,517,911.55	1.76%	212	2.18%	4.88%	32.92	85.66%
3 year(s) - 4 year(s)	48,810,779.01	5.53%	604	6.20%	5.04%	34.68	88.98%
4 year(s) - 5 year(s)	20,529,122.00	2.32%	274	2.81%	4.57%	32.69	76.75%
5 year(s) - 6 year(s)	22,308,767.87	2.53%	281	2.88%	4.77%	36.09	88.71%
6 year(s) - 7 year(s)	10,730,474.66	1.21%	129	1.32%	4.99%	32.38	82.71%
7 year(s) - 8 year(s)	6,932,113.67	0.78%	102	1.05%	4.90%	29.70	84.49%
8 year(s) - 9 year(s)	53,768,746.17	6.09%	603	6.19%	3.98%	27.00	80.84%
9 year(s) - 10 year(s)	11,351,876.87	1.29%	130	1.33%	3.34%	27.23	77.77%
10 year(s) - 11 year(s)	3,324,369.69	0.38%	63	0.65%	4.63%	21.18	66.60%
11 year(s) - 12 year(s)	15,295,927.88	1.73%	216	2.22%	4.87%	31.34	85.20%
12 year(s) - 13 year(s)	17,323,221.76	1.96%	240	2.46%	5.11%	28.73	77.77%
13 year(s) - 14 year(s)	26,069,947.19	2.95%	310	3.18%	4.95%	26.48	79.23%
14 year(s) - 15 year(s)	7,487,960.37	0.85%	93	0.95%	4.17%	23.38	75.20%
15 year(s) - 16 year(s)	10,161,368.67	1.15%	134	1.38%	4.73%	18.23	71.39%
16 year(s) - 17 year(s)	12,240,084.19	1.39%	136	1.40%	4.95%	24.65	78.84%
17 year(s) - 18 year(s)	5,717,284.01	0.65%	72	0.74%	4.24%	18.49	77.02%
18 year(s) - 19 year(s)	335,281,892.56	37.96%	3,325	34.13%	4.08%	27.56	82.85%
19 year(s) - 20 year(s)	63,337,163.06	7.17%	596	6.12%	3.38%	28.47	83.43%
20 year(s) - 21 year(s)	1,181,382.35	0.13%	13	0.13%	4.83%	24.72	74.51%
21 year(s) - 22 year(s)	1,614,590.46	0.18%	22	0.23%	4.81%	29.59	83.35%
22 year(s) - 23 year(s)	1,457,603.41	0.17%	17	0.17%	4.96%	29.70	85.66%
23 year(s) - 24 year(s)	1,777,291.78	0.20%	19	0.20%	4.90%	28.49	84.28%
24 year(s) - 25 year(s)	1,305,058.96	0.15%	16	0.16%	5.17%	32.32	69.01%
25 year(s) - 26 year(s)	1,726,657.50	0.20%	14	0.14%	5.30%	32.74	82.93%
26 year(s) - 27 year(s)	2,192,048.70	0.25%	24	0.25%	5.28%	33.68	85.28%
27 year(s) - 28 year(s)	170,299.13	0.02%	3	0.03%	3.96%	27.44	55.26%
28 year(s) - 29 year(s)	21,086,831.64	2.39%	200	2.05%	4.44%	28.56	82.24%
29 year(s) - 30 year(s)	3,820,594.50	0.43%	36	0.37%	3.85%	29.03	86.95%
30 year(s) >=							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	735,110,115.57	83.22%	8,056	82.70%	4.27%	28.64	82.61%
Floating	148,244,019.07	16.78%	1,685	17.30%	2.27%	28.97	74.45%
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>

### 13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	776,403,839.07	87.89%	4,037	84.14%	3.93%	28.58	81.48%
Apartment	106,950,295.57	12.11%	761	15.86%	3.96%	29.48	79.48%
House / Business (< 50%)							
House / Business (>= 50%)							
Other							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>

## 14. Geographical Distribution (by Province)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen	34,593,771.30	3.92%	223	4.65%	3.84%	29.60	85.66%
Friesland	35,984,489.06	4.07%	222	4.63%	3.72%	28.66	83.66%
Drenthe	26,979,406.60	3.05%	159	3.31%	3.77%	28.30	83.99%
Overijssel	69,036,872.82	7.82%	381	7.94%	3.91%	29.74	85.17%
Gelderland	106,963,960.90	12.11%	572	11.92%	3.92%	28.85	82.41%
Noord-Holland	118,930,022.98	13.46%	589	12.28%	3.85%	28.92	77.12%
Zuid-Holland	187,395,098.56	21.21%	1,034	21.55%	4.07%	28.43	80.99%
Zeeland	30,120,415.04	3.41%	184	3.83%	4.20%	29.14	83.94%
Brabant	126,752,337.97	14.35%	673	14.03%	3.89%	27.86	79.79%
Utrecht	81,978,955.72	9.28%	399	8.32%	3.93%	28.55	77.81%
Limburg	48,209,286.28	5.46%	268	5.59%	3.93%	28.81	84.46%
Flevoland	16,409,517.41	1.86%	94		3.89%	29.32	84.48%
Unknown							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	883,354,134.64	100.00%	4,798	100.00%	3.93%	28.69	81.24%
Buy-to-let							
Unknown							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>

**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	883,354,134.64	100.00%	9,741	100.00%	3.93%	28.69	81.24%
Quarterly							
Semi-annually							
Annually							
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>9,741</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</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	563,568,281.16	63.80%	3,371	70.26%	4.03%	29.24	85.79%
Non-NHG Loans	319,785,853.48	36.20%	1,427	29.74%	3.76%	27.72	73.21%
<b>Total</b>	<b>883,354,134.64</b>	<b>100.00%</b>	<b>4,798</b>	<b>100.00%</b>	<b>3.93%</b>	<b>28.69</b>	<b>81.24%</b>

## Glossary

Term	Definition / Calculation
A	Min (a, b), where (a) is Sum of Adjusted Current Balances and (b) is Asset Percentage of Current Balance $\div$ 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; 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 to 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 will be the last Calculation Date prior to that 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 relevant Mortgaged Asset;
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 than the Price Indexed Valuation as at that date, the Original Market Value plus 90% (or, if a different percentage is required or sufficient from time to time for the Covered Bonds to qualify as "covered bonds" as defined in the Capital Requirements Directive and the Issuer wishes to apply such different percentage, then such different percentage) of the difference between the Price Indexed Valuation and the Original Market Value;
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.
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 as defined in the Capital Requirements Directive or (b) otherwise determined from time to time in accordance with the Asset Monitoring Agreement;
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 Issue Date of such Series.

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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 on such date and (B) if it is a Bank Savings Mortgage Loan subject to a Bank Savings Participation, an amount equal to the Bank Savings Participation on such date;
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;
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), excluding Swap Collateral and excluding amounts standing to the balance of the Construction Account minus the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month divided by the aggregate Principal Amount Outstanding of the Covered Bonds at the end of such calendar month;
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 that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC, divided by 0.90 or such other factor as required from time to time by the applicable rules and regulations or any internal requirement of the Transferor in relation thereto;
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 Relevant Mortgage Receivable resulting in a loss being realised, zero;
Performing Loans	Mortgage Loans which are current and therefore do not show any arrears;
Price Indexed Valuation	In relation to any property at any date means the Original Market Value of that property increased or decreased as appropriate by the increase or decrease in the Index since the date of the Original Market Value;
Rating Agencies	Fitch Ratings Ltd. and Standard & Poors Credit Market Services Europe Limited;
Remaining Tenor	The time in years from the reporting date to the maturity date of a Mortgage Loan;
Reserve Fund	Means 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;
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 Commencement Date but including as to whether or not the Covered Bonds are listed);
Set-Off	Claim that corresponds to a debt to the same counterparty;
β (bèta)	For each Mortgage Receivable the lower of (i) the LTV Cut-Off Percentage of its Indexed Valuation and (ii) a (alfa) minus L;
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, central banks or international organisations in accordance with article 129(1)(a) CRR;(b) exposures to or guaranteed by public sector entities, regional governments or local authorities in accordance with article 129(1)(b) CRR;(c) exposures to institutions in accordance with article 129(1)(c) CRR; and (d) exposures for which DNB has waived the application of article 129(1)(c) CRR in accordance with article 129(1) CRR third paragraph, which assets on an aggregate basis are subject to a limit of 20 per cent., or such other percentage as required under the Wft, of the aggregate Principal Amount Outstanding of the Covered Bonds;
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 Bonds.
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 minus the Portfolio Swap Fraction, if applicable), and (iii) the Weighted Average Series Post Maturity Interest Rate.
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount: or also defined as: $\max(0, "U" + "V" - "W")$ .

**Contact Information**

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<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>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
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