

**AEGON Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting period: 1 March 2018 - 31 March 2018

Reporting Date: 26 April 2018

**AMOUNTS ARE IN EURO**

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Report Version 2.1 - February 2016

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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	2.491.320.886,83
B	9.956.647,00
C	0,00
D	0,00
E	0,00
X	0,00
Y	0,00
Z	0,00

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Total: A+B+C+D+E-X-Y-Z	2.501.277.533,83
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Outstanding bonds	2.250.000.000,00
Pass/Fail	Pass
ACT Cover Ratio	111,17%

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**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	9.956.647,00
Reserve Account Required Amount*	6.809.623,29
Supplemental Liquidity Reserve Amount	0,00
Deduction Set-Off	460.286,91

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**Ratings**

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

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**Other**

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

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**Overcollateralisation**

Legally required minimum OC	5,00%
Documented minimum OC	10,00%
Available Nominal OC	19,56%

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**First Regulatory Current Balance Amount test**

Ratio	120%
Pass / Fail	Pass

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**Second Regulatory Current Balance Amount test**

Ratio	115%
Pass / Fail	Pass

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\*Interest accrual based on Calculation Date

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**Counterparty Credit Ratings & Triggers**


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Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC ACCOUNT BANK	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	9.956.647,00
	Bonds	0,00
<b>Available Liquidity Buffer</b>		<b>9.956.647,00</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	2.680.472.602,45	99,83%	15.218	99,80%	3,36%	26,79	72,54%
<=	30 days	11.924,55	3.365.489,89	0,13%	22	0,14%	3,91%	27,60	80,85%
30 days	60 days	5.728,52	791.820,13	0,03%	5	0,03%	3,25%	24,66	83,46%
60 days	90 days	1.928,84	172.109,55	0,01%	2	0,01%	3,45%	26,49	81,67%
90 days	120 days	4.703,29	339.258,47	0,01%	2	0,01%	3,10%	27,73	88,72%
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>		24.285,20	2.685.141.280,49	100,00%	15.249	100,00%	3,36%	26,79	72,56%



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**Stratifications**


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**Portfolio Characteristics**

Principal amount	2.811.602.713,76
Value of saving deposits	126.361.433,27
Net principal balance	2.685.141.280,49
Construction Deposits	1.013.691,53
Net principal balance excl. Construction and Saving Deposits	2.684.127.588,96
Number of loans	15.249
Number of loanparts	28.915
Average principal balance (borrower)	176.086,38
Average principal balance (loanpart)	92.863,26
Weighted average current interest rate	3,36%
Weighted average maturity (in years)	26,79
Weighted average remaining time to interest reset (in years)	14,25
Weighted average seasoning (in years)	3,48
Weighted average CLTOMV	81,45%
Weighted average CLTIMV	72,56%
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	1.376.724.823,48	51,27%	13.376	46,26%	3,16%	26,83	76,29%
Bank Savings	177.038.063,16	6,59%	2.294	7,93%	4,02%	19,30	68,35%
Interest Only	770.450.175,73	28,69%	9.127	31,56%	3,25%	31,15	67,23%
Investments							
Life Insurance	66.326.023,14	2,47%	670	2,32%	3,87%	16,46	75,67%
Linear	125.855.686,50	4,69%	1.462	5,06%	2,97%	26,27	69,19%
Savings	168.746.508,48	6,28%	1.986	6,87%	4,87%	18,90	72,23%
Other							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</b>

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## 3. Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 25,000	1.271.143,33	0,05%	84	0,55%	2,74%	22,49	8,45%
25,000 - 50,000	11.006.500,32	0,41%	275	1,80%	3,33%	23,29	23,25%
50,000 - 75,000	29.923.837,48	1,11%	464	3,04%	3,57%	23,42	39,00%
75,000 - 100,000	88.249.730,52	3,29%	989	6,49%	3,49%	25,39	53,78%
100,000 - 150,000	514.626.109,49	19,17%	4.036	26,47%	3,48%	26,64	67,86%
150,000 - 200,000	795.630.667,93	29,63%	4.573	29,99%	3,30%	27,10	74,80%
200,000 - 250,000	706.063.907,91	26,30%	3.173	20,81%	3,21%	26,96	78,51%
250,000 - 300,000	242.327.981,76	9,02%	892	5,85%	3,60%	26,75	73,59%
300,000 - 350,000	113.976.751,89	4,24%	355	2,33%	3,51%	26,94	71,46%
350,000 - 400,000	63.558.690,68	2,37%	170	1,11%	3,38%	26,74	71,77%
400,000 - 450,000	40.781.461,18	1,52%	97	0,64%	3,44%	26,63	71,40%
450,000 - 500,000	25.118.139,36	0,94%	53	0,35%	3,19%	26,83	68,27%
500,000 - 550,000	13.544.599,42	0,50%	26	0,17%	3,33%	27,58	70,65%
550,000 - 600,000	17.762.076,79	0,66%	31	0,20%	3,16%	25,95	71,03%
600,000 - 650,000	6.206.038,17	0,23%	10	0,07%	3,39%	26,15	61,58%
650,000 - 700,000	4.727.429,15	0,18%	7	0,05%	3,38%	26,39	72,36%
700,000 - 750,000	7.259.096,15	0,27%	10	0,07%	3,09%	26,65	64,54%
750,000 - 800,000	3.107.118,96	0,12%	4	0,03%	3,53%	26,98	69,30%
800,000 - 850,000							
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1.000,000							
1.000,000 >							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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 CLTIMV
< 1996							
1996 - 1997							
1997 - 1998							
1998 - 1999							
1999 - 2000							
2000 - 2001							
2001 - 2002							
2002 - 2003							
2003 - 2004							
2004 - 2005	570.297,11	0,02%	5	0,02%	3,21%	20,06	81,13%
2005 - 2006	16.811.637,67	0,63%	128	0,44%	3,36%	17,71	83,42%
2006 - 2007	8.533.078,19	0,32%	82	0,28%	3,37%	21,19	79,42%
2007 - 2008	23.937.555,84	0,89%	343	1,19%	4,26%	32,11	75,54%
2008 - 2009	47.777.386,21	1,78%	674	2,33%	4,89%	30,43	69,72%
2009 - 2010	72.421.665,34	2,70%	874	3,02%	4,89%	30,90	75,12%
2010 - 2011	76.010.801,06	2,83%	933	3,23%	4,73%	31,79	72,36%
2011 - 2012	42.105.803,23	1,57%	482	1,67%	4,62%	31,87	77,33%
2012 - 2013	92.781.733,12	3,46%	1.078	3,73%	4,19%	30,17	68,38%
2013 - 2014	264.304.793,15	9,84%	2.912	10,07%	3,83%	24,27	70,14%
2014 - 2015	586.891.195,11	21,86%	6.541	22,62%	3,68%	24,98	66,38%
2015 - 2016	678.038.250,73	25,25%	7.027	24,30%	3,14%	26,20	68,81%
2016 - 2017	348.162.555,02	12,97%	3.583	12,39%	2,67%	27,26	78,49%
2017 - 2018	423.080.712,01	15,76%	4.193	14,50%	2,48%	28,38	83,42%
2018 >=	3.713.816,70	0,14%	60	0,21%	3,48%	27,39	71,41%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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	286.339.089,52	10,66%	2.846	9,84%	2,55%	28,47	83,86%
1 year - 2 years	374.157.561,32	13,93%	3.771	13,04%	2,47%	27,85	82,47%
2 years - 3 years	592.232.064,14	22,06%	6.124	21,18%	3,03%	26,36	69,72%
3 years - 4 years	736.635.899,44	27,43%	8.110	28,05%	3,63%	25,21	66,63%
4 years - 5 years	259.674.109,88	9,67%	2.826	9,77%	3,71%	24,61	69,33%
5 years - 6 years	108.265.027,85	4,03%	1.274	4,41%	3,91%	25,45	68,11%
6 years - 7 years	76.671.952,14	2,86%	883	3,05%	4,56%	33,35	73,07%
7 years - 8 years	34.388.870,54	1,28%	397	1,37%	4,49%	28,86	72,54%
8 years - 9 years	106.615.183,53	3,97%	1.293	4,47%	4,91%	31,79	74,13%
9 years - 10 years	47.495.478,17	1,77%	652	2,25%	4,92%	30,57	71,62%
10 years - 11 years	30.107.046,87	1,12%	426	1,47%	4,47%	31,39	73,04%
11 years - 12 years	11.247.751,28	0,42%	147	0,51%	3,64%	29,06	75,79%
12 years - 13 years	16.973.744,03	0,63%	129	0,45%	3,23%	17,67	82,98%
13 years - 14 years	4.337.501,78	0,16%	37	0,13%	4,15%	18,18	84,43%
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>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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
< 2018							
2018 - 2020	277.668,21	0,01%	21	0,07%	4,13%	0,49	58,47%
2020 - 2025	6.142.597,03	0,23%	251	0,87%	3,65%	5,11	46,22%
2025 - 2030	35.147.155,65	1,31%	742	2,57%	4,20%	9,93	54,76%
2030 - 2035	127.717.816,17	4,76%	1.840	6,36%	3,95%	14,47	63,21%
2035 - 2040	208.167.394,55	7,75%	2.426	8,39%	4,02%	19,36	72,97%
2040 - 2045	887.213.162,49	33,04%	9.270	32,06%	3,76%	25,56	69,39%
2045 - 2050	1.309.892.947,08	48,78%	12.714	43,97%	2,83%	28,04	76,09%
2050 - 2055	295.890,46	0,01%	7	0,02%	4,78%	36,07	56,27%
2055 - 2060	3.050.225,80	0,11%	52	0,18%	4,35%	39,54	69,20%
2060 - 2065	8.340.543,04	0,31%	129	0,45%	4,27%	44,59	68,10%
2065 - 2070	16.926.829,27	0,63%	263	0,91%	4,01%	49,51	67,78%
2070 - 2075	26.779.501,92	1,00%	389	1,35%	4,06%	54,02	72,33%
2075 - 2080	22.292.089,90	0,83%	324	1,12%	4,21%	59,13	76,39%
2080 - 2085	20.608.052,98	0,77%	292	1,01%	4,28%	64,00	76,05%
2085 - 2090	10.038.517,59	0,37%	158	0,55%	4,39%	68,44	78,52%
2090 - 2095	2.250.888,35	0,08%	37	0,13%	4,45%	72,50	79,49%
2095 >=							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</b>

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## 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	227.688,30	0,01%	14	0,05%	3,98%	0,29	62,87%
1 year(s) - 2 year(s)	73.667,19	0,00%	12	0,04%	5,06%	1,57	35,11%
2 year(s) - 3 year(s)	501.310,74	0,02%	29	0,10%	3,25%	2,64	45,80%
3 year(s) - 4 year(s)	762.345,32	0,03%	35	0,12%	3,79%	3,50	46,83%
4 year(s) - 5 year(s)	1.005.564,02	0,04%	45	0,16%	3,86%	4,59	46,09%
5 year(s) - 6 year(s)	1.768.040,07	0,07%	67	0,23%	3,64%	5,41	44,70%
6 year(s) - 7 year(s)	2.694.847,52	0,10%	90	0,31%	3,60%	6,44	47,44%
7 year(s) - 8 year(s)	3.256.722,11	0,12%	93	0,32%	3,95%	7,42	51,54%
8 year(s) - 9 year(s)	4.533.016,44	0,17%	115	0,40%	3,78%	8,42	49,12%
9 year(s) - 10 year(s)	6.672.230,15	0,25%	142	0,49%	4,23%	9,50	54,75%
10 year(s) - 11 year(s)	9.230.937,43	0,34%	184	0,64%	4,26%	10,40	54,28%
11 year(s) - 12 year(s)	14.294.071,46	0,53%	242	0,84%	4,31%	11,46	59,58%
12 year(s) - 13 year(s)	19.862.038,53	0,74%	310	1,07%	3,93%	12,50	62,10%
13 year(s) - 14 year(s)	25.602.397,73	0,95%	401	1,39%	3,99%	13,45	60,76%
14 year(s) - 15 year(s)	26.109.905,65	0,97%	355	1,23%	4,00%	14,43	63,02%
15 year(s) - 16 year(s)	27.205.346,23	1,01%	373	1,29%	3,93%	15,46	64,79%
16 year(s) - 17 year(s)	36.766.794,10	1,37%	475	1,64%	3,91%	16,51	67,31%
17 year(s) - 18 year(s)	45.514.595,98	1,70%	541	1,87%	3,52%	17,46	71,53%
18 year(s) - 19 year(s)	32.369.409,40	1,21%	408	1,41%	3,61%	18,48	70,69%
19 year(s) - 20 year(s)	30.567.743,76	1,14%	375	1,30%	3,86%	19,45	71,77%
20 year(s) - 21 year(s)	41.625.236,72	1,55%	490	1,69%	4,40%	20,42	73,95%
21 year(s) - 22 year(s)	70.456.313,86	2,62%	717	2,48%	4,63%	21,54	76,11%
22 year(s) - 23 year(s)	35.915.786,20	1,34%	373	1,29%	4,14%	22,41	75,92%
23 year(s) - 24 year(s)	39.182.700,83	1,46%	399	1,38%	4,42%	23,56	78,06%
24 year(s) - 25 year(s)	81.011.599,42	3,02%	905	3,13%	3,77%	24,63	70,68%
25 year(s) - 26 year(s)	232.577.305,56	8,66%	2.389	8,26%	3,72%	25,46	70,46%
26 year(s) - 27 year(s)	596.377.533,12	22,21%	6.224	21,53%	3,60%	26,45	66,93%
27 year(s) - 28 year(s)	574.932.127,23	21,41%	5.572	19,27%	3,05%	27,39	70,37%
28 year(s) - 29 year(s)	325.018.095,06	12,10%	3.133	10,84%	2,48%	28,61	82,52%
29 year(s) - 30 year(s)	288.443.371,05	10,74%	2.756	9,53%	2,53%	29,23	84,43%
30 year(s) >=	110.582.539,31	4,12%	1.651	5,71%	4,19%	56,75	73,40%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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 CLTIMV
NHG	1.805.942.771,65	67,26%	11.078	72,65%	3,40%	27,06	77,41%
<= 10 %	1.252.404,62	0,05%	62	0,41%	2,82%	22,82	6,54%
10 % - 20 %	6.251.129,56	0,23%	124	0,81%	2,72%	23,95	13,90%
20 % - 30 %	14.765.785,20	0,55%	184	1,21%	2,92%	24,52	21,83%
30 % - 40 %	36.586.815,98	1,36%	308	2,02%	3,02%	24,94	30,81%
40 % - 50 %	72.826.286,41	2,71%	482	3,16%	3,04%	25,41	40,25%
50 % - 60 %	110.867.637,43	4,13%	566	3,71%	3,12%	25,62	48,70%
60 % - 70 %	162.496.447,98	6,05%	718	4,71%	3,12%	25,90	56,97%
70 % - 80 %	172.089.894,66	6,41%	681	4,47%	3,20%	26,56	66,28%
80 % - 90 %	103.553.255,64	3,86%	396	2,60%	3,62%	26,70	75,44%
90 % - 100 %	177.040.464,54	6,59%	585	3,84%	3,58%	27,12	83,67%
100 % - 110 %	21.468.386,82	0,80%	65	0,43%	3,52%	26,98	88,14%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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	1.805.942.771,65	67,26%	11.078	72,65%	3,40%	27,06	77,41%
<= 10 %	1.892.533,30	0,07%	80	0,52%	2,63%	21,98	7,46%
10 % - 20 %	10.211.628,19	0,38%	165	1,08%	2,78%	24,74	16,13%
20 % - 30 %	25.494.116,77	0,95%	267	1,75%	3,03%	24,26	26,13%
30 % - 40 %	55.896.407,85	2,08%	400	2,62%	3,09%	25,21	35,52%
40 % - 50 %	120.016.122,30	4,47%	666	4,37%	3,10%	25,38	45,46%
50 % - 60 %	170.700.606,65	6,36%	761	4,99%	3,17%	25,84	55,27%
60 % - 70 %	170.626.267,86	6,35%	707	4,64%	3,23%	26,34	64,95%
70 % - 80 %	159.327.054,93	5,93%	566	3,71%	3,54%	26,61	75,29%
80 % - 90 %	131.527.442,22	4,90%	440	2,89%	3,59%	27,27	84,38%
90 % - 100 %	33.358.828,77	1,24%	118	0,77%	3,04%	28,97	94,17%
100 % - 110 %	147.500,00	0,01%	1	0,01%	2,84%	17,08	100,51%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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 %	1.373.165,32	0,05%	20	0,07%	1,48%	25,16	62,22%
1.50 % - 2.00 %	143.764.923,85	5,35%	2.195	7,59%	1,91%	27,35	58,69%
2.00 % - 2.50 %	414.791.804,52	15,45%	4.324	14,95%	2,32%	27,96	80,66%
2.50 % - 3.00 %	736.035.715,12	27,41%	7.455	25,78%	2,77%	27,32	73,52%
3.00 % - 3.50 %	283.773.029,78	10,57%	2.850	9,86%	3,30%	26,43	70,83%
3.50 % - 4.00 %	373.135.797,45	13,90%	3.791	13,11%	3,80%	25,44	71,24%
4.00 % - 4.50 %	369.849.011,97	13,77%	4.030	13,94%	4,19%	25,19	68,99%
4.50 % - 5.00 %	180.580.321,25	6,73%	2.100	7,26%	4,77%	28,41	73,58%
5.00 % - 5.50 %	144.295.896,56	5,37%	1.706	5,90%	5,24%	28,11	74,35%
5.50 % - 6.00 %	35.478.048,23	1,32%	421	1,46%	5,72%	20,82	67,58%
6.00 % - 6.50 %	1.975.098,27	0,07%	18	0,06%	6,11%	16,88	71,63%
6.50 % - 7.00 %	76.205,00	0,00%	3	0,01%	6,79%	4,96	7,92%
7.00 % >	12.263,17	0,00%	2	0,01%	7,19%	1,86	6,48%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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)	180.423.757,37	6,72%	2.524	8,73%	2,42%	27,76	62,66%
1 year(s) - 2 year(s)	76.458.024,27	2,85%	950	3,29%	4,86%	30,07	75,76%
2 year(s) - 3 year(s)	40.389.178,43	1,50%	467	1,62%	4,45%	25,63	73,76%
3 year(s) - 4 year(s)	50.472.894,00	1,88%	591	2,04%	4,56%	30,36	75,52%
4 year(s) - 5 year(s)	54.815.181,06	2,04%	705	2,44%	4,65%	24,52	72,02%
5 year(s) - 6 year(s)	202.653.157,56	7,55%	2.192	7,58%	4,11%	24,63	71,86%
6 year(s) - 7 year(s)	69.480.805,43	2,59%	860	2,97%	3,90%	24,82	66,83%
7 year(s) - 8 year(s)	44.773.685,09	1,67%	566	1,96%	2,97%	25,28	64,56%
8 year(s) - 9 year(s)	63.854.931,10	2,38%	774	2,68%	2,50%	27,24	68,59%
9 year(s) - 10 year(s)	44.181.899,77	1,65%	613	2,12%	3,56%	28,93	72,75%
10 year(s) - 11 year(s)	25.935.832,18	0,97%	371	1,28%	4,97%	26,46	67,18%
11 year(s) - 12 year(s)	32.467.792,26	1,21%	419	1,45%	4,84%	23,72	66,86%
12 year(s) - 13 year(s)	31.385.713,35	1,17%	408	1,41%	3,29%	21,99	61,90%
13 year(s) - 14 year(s)	35.656.456,00	1,33%	465	1,61%	3,60%	22,11	62,97%
14 year(s) - 15 year(s)	35.232.068,15	1,31%	420	1,45%	3,64%	23,83	69,59%
15 year(s) - 16 year(s)	11.820.059,87	0,44%	168	0,58%	3,59%	15,87	62,20%
16 year(s) - 17 year(s)	396.193.416,50	14,76%	4.174	14,44%	4,01%	25,42	68,06%
17 year(s) - 18 year(s)	524.211.604,97	19,52%	5.073	17,54%	3,07%	26,79	70,16%
18 year(s) - 19 year(s)	242.377.190,51	9,03%	2.414	8,35%	2,52%	28,32	79,98%
19 year(s) - 20 year(s)	249.065.930,78	9,28%	2.318	8,02%	2,57%	28,89	83,55%
20 year(s) - 21 year(s)	5.454.986,90	0,20%	58	0,20%	3,82%	25,32	72,87%
21 year(s) - 22 year(s)	3.415.023,08	0,13%	39	0,13%	4,36%	24,50	65,68%
22 year(s) - 23 year(s)	3.203.645,26	0,12%	37	0,13%	4,13%	28,67	67,88%
23 year(s) - 24 year(s)	2.881.766,79	0,11%	32	0,11%	4,98%	32,14	74,92%
24 year(s) - 25 year(s)	5.206.098,08	0,19%	56	0,19%	3,96%	29,22	75,62%
25 year(s) - 26 year(s)	3.678.281,60	0,14%	31	0,11%	3,14%	25,54	77,79%
26 year(s) - 27 year(s)	31.011.369,91	1,15%	295	1,02%	4,16%	26,50	69,52%
27 year(s) - 28 year(s)	63.237.183,37	2,36%	528	1,83%	3,37%	27,39	76,29%
28 year(s) - 29 year(s)	99.611.446,73	3,71%	850	2,94%	2,71%	28,75	86,38%
29 year(s) - 30 year(s)	55.473.650,12	2,07%	516	1,78%	2,73%	29,65	85,86%
30 year(s) >=	118.250,00	0,00%	1	0,00%	3,89%	51,50	78,76%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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	2.538.378.912,48	94,53%	26.841	92,83%	3,43%	26,73	73,25%
Floating	146.762.368,01	5,47%	2.074	7,17%	2,06%	27,90	60,75%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</b>

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## 13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	2.297.647.224,42	85,57%	12.403	81,34%	3,37%	26,77	72,79%
Apartment	387.447.568,30	14,43%	2.845	18,66%	3,27%	26,93	71,21%
House / Business (< 50%)							
House / Business (>= 50%)							
Other	46.487,77	0,00%	1	0,01%	2,44%	27,33	21,30%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</b>

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


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	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen	106.800.928,66	3,98%	702	4,60%	3,23%	26,88	77,29%
Friesland	108.222.837,68	4,03%	697	4,57%	3,22%	26,94	76,84%
Drenthe	96.057.583,76	3,58%	581	3,81%	3,23%	27,15	77,51%
Overijssel	216.789.653,64	8,07%	1.231	8,07%	3,27%	27,10	76,10%
Gelderland	341.271.574,44	12,71%	1.909	12,52%	3,31%	27,00	74,20%
Noord-Holland	357.143.932,62	13,30%	1.869	12,26%	3,42%	27,26	66,26%
Zuid-Holland	541.902.270,27	20,18%	3.131	20,53%	3,47%	26,45	71,55%
Zeeland	77.804.949,00	2,90%	505	3,31%	3,51%	26,39	77,75%
Brabant	394.614.434,24	14,70%	2.157	14,15%	3,30%	26,45	72,48%
Utrecht	223.440.198,76	8,32%	1.131	7,42%	3,45%	26,68	67,08%
Limburg	167.216.605,06	6,23%	1.015	6,66%	3,28%	26,80	77,36%
Flevoland	53.876.312,36	2,01%	321	2,11%	3,28%	26,95	74,25%
Unknown							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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	2.685.141.280,49	100,00%	15.249	100,00%	3,36%	26,79	72,56%
Buy-to-let							
Unknown							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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 CLTMV
Monthly	2.685.141.280,49	100,00%	28.915	100,00%	3,36%	26,79	72,56%
Quarterly							
Semi-annually							
Annually							
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>28.915</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</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	1.805.942.771,65	67,26%	11.078	72,65%	3,40%	27,06	77,41%
Non-NHG Loans	879.198.508,84	32,74%	4.171	27,35%	3,28%	26,24	62,62%
<b>Total</b>	<b>2.685.141.280,49</b>	<b>100,00%</b>	<b>15.249</b>	<b>100,00%</b>	<b>3,36%</b>	<b>26,79</b>	<b>72,56%</b>



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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
Set-Off	Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Substitution Assets	means the classes of assets denominated in euro from time to time eligible under the CRR and/or the Wft to collateralise covered bonds including (on the date of this Base Prospectus) and subject to certain limitations:(a) exposures to or guaranteed by central governments,
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
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;

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## Contact Information

<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		