

**AEGON Bank N.V.**

**Monthly Investor Report**

**Dutch National Transparency Template  
Covered Bond**

Reporting Period: 1 January 2021 - 31 January 2021

Reporting Date: 26 February 2021

**AMOUNTS ARE IN EURO**

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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 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 4	XS1720933297	EUR	500.000.000	500.000.000	0.3750%	21-11-17	21-11-24		Pass-through	L1
Series Number 5 - Tranche Number 5	XS2257857834	EUR	500.000.000	500.000.000	0.0100%	16-11-20	16-11-25		Pass-through	L1

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

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, this bond would satisfy the eligibility criteria for its classification as a Level 1 or Level 2 asset in accordance with Chapter 2 of the LCR delegated act. It should be noted that whether or not a bond is a liquid asset for the purposes of the Liquidity Coverage Ratio under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.

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## Asset Cover Test

## Asset Cover Test

A	2.175.708.167,01
B	9.783.020,27
C	0,00
D	0,00
E	0,00
X	0,00
Y	0,00
Z	0,00

A+B+C+D+E-X-Y-Z	2.185.491.187,28
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Outstanding bonds	2.000.000.000,00
Pass/Fail	Pass
ACT Cover Ratio	109,27%

## 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	9.783.020,27
Reserve Account Required Amount*	4.859.794,52
Supplemental Liquidity Reserve Amount	0,00
Deduction Set-Off	0,00

## Ratings

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

## 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	17,64%

## First Regulatory Current Balance Amount test

Ratio	118%
Pass / Fail	Pass

## Second Regulatory Current Balance Amount test

Ratio	118%
Pass / Fail	Pass

\* Interest accrual based on Calculation Date

**Counterparty Credit Ratings & Triggers**

Role	Party	S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		Consequence if breached*
		Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	
CBC ACCOUNT BANK	BNG Bank N.V.	/ A	/ AAA	/	/	F1 / A	F1+ / AAA	/	/	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations
ISSUER	AEGON Bank N.V.	A-1 / A	A-1 / 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	9.783.020,27
	Bonds	0,00
<b>Available Liquidity Buffer</b>		<b>9.783.020,27</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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## Stratifications

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### Portfolio Characteristics

Principal amount	2.525.940.845,54
Value of saving deposits	177.645.778,97
Net principal balance	2.348.295.066,57
Construction Deposits	3.529.573,44
Net principal balance excl. Construction and Saving Deposits	2.344.765.493,13
Number of loans	14.284
Number of loanparts	27.786
Average principal balance (borrower)	164.400,38
Average principal balance (loanpart)	84.513,61
Weighted average current interest rate	3,01%
Weighted average maturity (in years)	25,23
Weighted average remaining time to interest reset (in years)	14,48
Weighted average seasoning (in years)	5,75
Weighted average CLTOMV	72,55%
Weighted average CLTIMV	55,65%
Maximum current interest rate	6,50%
Minimum current interest rate	1,14%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly



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## 1. Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0,00	2.339.038.032,08	99,61%	14.222	99,57%	3,01%	25,23	55,62%
<=	30 days	26.804,09	7.755.843,10	0,33%	51	0,36%	3,09%	25,37	60,99%
30 days	60 days	10.108,74	1.131.091,66	0,05%	8	0,06%	3,24%	23,67	60,22%
60 days	90 days	1.738,84	300.099,73	0,01%	2	0,01%	2,00%	22,60	58,30%
90 days	120 days	0,00	0,00	0,00%	0	0,00%	0,00%	0,00	0,00%
120 days	150 days	638,75	70.000,00	0,00%	1	0,01%	2,19%	31,58	34,38%
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>39.290,42</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</b>

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**2. Redemption Type**

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	1.066.403.807,51	45,41%	12.213	43,95%	2,86%	24,65	58,20%
Bank Savings	166.318.857,16	7,08%	2.216	7,98%	4,19%	17,30	51,39%
Interest Only	796.238.706,86	33,91%	9.326	33,56%	2,78%	30,52	53,28%
Investments							
Life Insurance	62.781.446,56	2,67%	661	2,38%	3,42%	13,99	57,39%
Linear	80.888.838,06	3,44%	1.174	4,23%	2,71%	23,76	51,54%
Savings	175.663.410,42	7,48%	2.196	7,90%	3,88%	16,96	56,30%
Other							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	1.808.040,01	0,08%	117	0,82%	3,04%	18,98	7,23%
25,000 - 50,000	14.360.362,75	0,61%	370	2,59%	3,29%	20,91	16,47%
50,000 - 75,000	40.739.662,87	1,73%	631	4,42%	3,35%	22,25	29,32%
75,000 - 100,000	104.649.202,32	4,46%	1.175	8,23%	3,18%	23,39	39,74%
100,000 - 150,000	520.521.734,97	22,17%	4.094	28,66%	3,12%	25,01	51,75%
150,000 - 200,000	734.835.631,30	31,29%	4.231	29,62%	2,99%	25,52	57,95%
200,000 - 250,000	543.629.977,38	23,15%	2.467	17,27%	2,97%	25,75	61,14%
250,000 - 300,000	172.937.889,08	7,36%	639	4,47%	2,95%	25,41	58,91%
300,000 - 350,000	85.579.024,34	3,64%	265	1,86%	2,88%	24,96	55,57%
350,000 - 400,000	49.223.900,92	2,10%	132	0,92%	2,85%	25,04	56,20%
400,000 - 450,000	30.830.008,29	1,31%	73	0,51%	2,89%	25,37	57,95%
450,000 - 500,000	15.678.679,92	0,67%	33	0,23%	2,61%	25,60	56,86%
500,000 - 550,000	13.838.191,80	0,59%	26	0,18%	2,57%	25,54	57,33%
550,000 - 600,000	9.788.436,39	0,42%	17	0,12%	2,75%	25,63	56,32%
600,000 - 650,000	2.495.344,23	0,11%	4	0,03%	2,63%	24,20	60,60%
650,000 - 700,000	2.708.643,92	0,12%	4	0,03%	2,48%	24,14	49,63%
700,000 - 750,000	715.292,67	0,03%	1	0,01%	3,00%	24,42	72,41%
750,000 - 800,000	3.113.338,82	0,13%	4	0,03%	2,59%	25,17	67,99%
800,000 - 850,000	841.704,59	0,04%	1	0,01%	2,94%	23,52	56,19%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	695.110,53	0,03%	9	0,03%	2,61%	11,44	56,02%
2005 - 2006	11.244.794,85	0,48%	89	0,32%	2,75%	14,51	62,09%
2006 - 2007	13.453.812,78	0,57%	120	0,43%	3,48%	15,16	56,31%
2007 - 2008	12.882.944,41	0,55%	189	0,68%	4,17%	28,66	54,46%
2008 - 2009	76.481.028,44	3,26%	1.044	3,76%	4,00%	34,68	60,35%
2009 - 2010	82.698.591,37	3,52%	1.060	3,81%	3,23%	32,76	61,09%
2010 - 2011	86.541.956,55	3,69%	1.057	3,80%	2,91%	30,42	55,80%
2011 - 2012	58.645.384,63	2,50%	643	2,31%	4,66%	26,16	54,71%
2012 - 2013	108.039.153,05	4,60%	1.189	4,28%	4,50%	24,78	51,93%
2013 - 2014	159.919.015,41	6,81%	1.994	7,18%	3,65%	21,36	51,48%
2014 - 2015	341.198.356,04	14,53%	4.130	14,86%	3,51%	22,17	49,79%
2015 - 2016	374.915.610,18	15,97%	4.278	15,40%	3,04%	23,38	50,95%
2016 - 2017	244.342.522,73	10,41%	2.756	9,92%	2,61%	24,50	58,02%
2017 - 2018	373.411.561,80	15,90%	4.034	14,52%	2,48%	25,58	61,22%
2018 >=	403.825.223,80	17,20%	5.194	18,69%	2,16%	27,28	58,98%
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	120.314.735,51	5,12%	1.569	5,65%	1,89%	27,89	59,77%
1 year - 2 years	174.098.251,84	7,41%	2.323	8,36%	2,05%	27,50	62,80%
2 years - 3 years	106.670.322,83	4,54%	1.259	4,53%	2,63%	26,32	52,00%
3 years - 4 years	323.887.371,20	13,79%	3.473	12,50%	2,50%	25,64	61,83%
4 years - 5 years	262.598.810,19	11,18%	2.960	10,65%	2,52%	24,76	58,68%
5 years - 6 years	362.404.839,37	15,43%	4.115	14,81%	2,99%	23,45	51,22%
6 years - 7 years	371.828.444,91	15,83%	4.490	16,16%	3,48%	22,27	49,76%
7 years - 8 years	160.201.576,55	6,82%	1.988	7,15%	3,65%	21,52	51,13%
8 years - 9 years	101.708.103,80	4,33%	1.170	4,21%	4,36%	23,47	51,65%
9 years - 10 years	72.648.485,58	3,09%	785	2,83%	4,67%	26,64	54,57%
10 years - 11 years	71.625.074,96	3,05%	839	3,02%	3,27%	28,76	54,93%
11 years - 12 years	93.880.989,83	4,00%	1.218	4,38%	3,03%	32,90	59,52%
12 years - 13 years	86.183.804,26	3,67%	1.158	4,17%	3,86%	34,75	61,37%
13 years - 14 years	12.918.767,09	0,55%	195	0,70%	4,18%	29,65	55,65%
14 years - 15 years	12.992.731,40	0,55%	126	0,45%	3,70%	16,52	53,22%
15 years - 16 years	12.074.854,12	0,51%	95	0,34%	2,74%	14,42	62,62%
16 years - 17 years	2.257.903,13	0,10%	23	0,08%	2,83%	13,85	60,06%
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>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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							
2020 - 2025	2.640.519,56	0,11%	168	0,60%	3,46%	2,50	36,77%
2025 - 2030	23.188.317,01	0,99%	653	2,35%	3,78%	7,23	39,67%
2030 - 2035	102.101.712,93	4,35%	1.674	6,02%	3,75%	11,53	45,80%
2035 - 2040	187.833.691,37	8,00%	2.426	8,73%	3,43%	16,67	57,15%
2040 - 2045	639.857.168,12	27,25%	7.054	25,39%	3,58%	22,37	52,68%
2045 - 2050	1.119.962.573,45	47,69%	12.229	44,01%	2,64%	25,89	57,45%
2050 - 2055	135.276.968,02	5,76%	1.729	6,22%	1,86%	29,27	59,43%
2055 - 2060	5.958.304,24	0,25%	82	0,30%	3,27%	36,49	44,56%
2060 - 2065	11.768.879,33	0,50%	158	0,57%	3,38%	41,64	49,24%
2065 - 2070	17.864.496,86	0,76%	246	0,89%	3,39%	46,70	51,67%
2070 - 2075	26.338.111,80	1,12%	345	1,24%	3,31%	51,28	57,37%
2075 - 2080	22.726.545,04	0,97%	313	1,13%	3,25%	56,42	62,72%
2080 - 2085	34.842.922,56	1,48%	455	1,64%	3,34%	61,49	65,29%
2085 - 2090	16.344.944,93	0,70%	229	0,82%	3,19%	65,69	66,88%
2090 - 2095	1.589.911,35	0,07%	25	0,09%	3,22%	69,69	62,40%
2095 >=							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	482.596,37	0,02%	20	0,07%	3,40%	0,47	45,13%
1 year(s) - 2 year(s)	206.620,14	0,01%	29	0,10%	3,34%	1,48	33,45%
2 year(s) - 3 year(s)	707.389,04	0,03%	51	0,18%	3,68%	2,47	30,75%
3 year(s) - 4 year(s)	1.392.945,39	0,06%	79	0,28%	3,38%	3,52	36,99%
4 year(s) - 5 year(s)	1.599.701,33	0,07%	67	0,24%	3,20%	4,39	38,96%
5 year(s) - 6 year(s)	2.448.705,37	0,10%	84	0,30%	3,55%	5,51	33,18%
6 year(s) - 7 year(s)	4.226.333,99	0,18%	137	0,49%	3,70%	6,54	35,91%
7 year(s) - 8 year(s)	6.373.721,76	0,27%	174	0,63%	4,00%	7,49	40,54%
8 year(s) - 9 year(s)	9.498.286,18	0,40%	200	0,72%	3,84%	8,53	43,82%
9 year(s) - 10 year(s)	15.607.702,37	0,66%	298	1,07%	3,78%	9,53	43,40%
10 year(s) - 11 year(s)	21.504.013,76	0,92%	364	1,31%	3,67%	10,43	45,42%
11 year(s) - 12 year(s)	22.115.914,62	0,94%	349	1,26%	3,93%	11,41	44,67%
12 year(s) - 13 year(s)	19.541.420,70	0,83%	304	1,09%	3,63%	12,48	47,21%
13 year(s) - 14 year(s)	24.913.896,94	1,06%	369	1,33%	3,64%	13,47	48,01%
14 year(s) - 15 year(s)	32.848.889,83	1,40%	416	1,50%	3,29%	14,42	54,00%
15 year(s) - 16 year(s)	30.362.604,37	1,29%	408	1,47%	3,56%	15,44	52,57%
16 year(s) - 17 year(s)	24.305.828,25	1,04%	331	1,19%	3,62%	16,42	53,03%
17 year(s) - 18 year(s)	48.784.082,12	2,08%	643	2,31%	3,79%	17,45	60,87%
18 year(s) - 19 year(s)	55.278.806,52	2,35%	676	2,43%	2,92%	18,51	60,23%
19 year(s) - 20 year(s)	54.068.373,49	2,30%	586	2,11%	3,14%	19,40	56,93%
20 year(s) - 21 year(s)	51.201.958,61	2,18%	518	1,86%	4,37%	20,49	55,56%
21 year(s) - 22 year(s)	81.599.548,36	3,47%	821	2,95%	4,24%	21,43	54,27%
22 year(s) - 23 year(s)	150.573.788,09	6,41%	1.717	6,18%	3,53%	22,55	52,71%
23 year(s) - 24 year(s)	315.543.753,59	13,44%	3.548	12,77%	3,39%	23,50	50,85%
24 year(s) - 25 year(s)	335.479.460,17	14,29%	3.628	13,06%	2,99%	24,41	51,83%
25 year(s) - 26 year(s)	233.938.824,81	9,96%	2.476	8,91%	2,55%	25,58	59,20%
26 year(s) - 27 year(s)	324.297.462,86	13,81%	3.353	12,07%	2,48%	26,38	62,17%
27 year(s) - 28 year(s)	93.632.229,35	3,99%	1.055	3,80%	2,61%	27,39	52,07%
28 year(s) - 29 year(s)	132.283.487,05	5,63%	1.734	6,24%	2,09%	28,66	62,56%
29 year(s) - 30 year(s)	114.055.376,88	4,86%	1.471	5,29%	1,85%	29,28	59,47%
30 year(s) >=	139.421.344,26	5,94%	1.880	6,77%	3,30%	54,26	59,05%
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</b>

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

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG	1.596.195.884,73	67,97%	10.420	72,95%	3,10%	25,46	58,84%
<= 10%	1.583.812,96	0,07%	71	0,50%	2,47%	20,17	5,24%
10% - 20%	9.309.686,05	0,40%	162	1,13%	2,65%	21,85	11,89%
20% - 30%	16.774.535,52	0,71%	204	1,43%	2,76%	22,52	18,78%
30% - 40%	45.042.626,32	1,92%	360	2,52%	2,70%	23,92	27,13%
40% - 50%	104.831.223,59	4,46%	660	4,62%	2,68%	24,72	36,28%
50% - 60%	145.451.346,71	6,19%	714	5,00%	2,77%	24,52	44,52%
60% - 70%	189.592.824,83	8,07%	776	5,43%	2,74%	24,91	52,80%
70% - 80%	142.361.506,23	6,06%	552	3,86%	2,87%	25,16	60,24%
80% - 90%	54.030.909,18	2,30%	212	1,48%	3,27%	24,86	62,42%
90% - 100%	42.162.959,17	1,80%	150	1,05%	3,34%	25,52	66,57%
100% - 110%	751.501,28	0,03%	2	0,01%	2,89%	38,17	80,09%
110% - 120%	206.250,00	0,01%	1	0,01%	2,10%	27,81	81,78%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	1.596.195.884,73	67,97%	10.420	72,95%	3,10%	25,46	58,84%
<= 10%	3.508.728,85	0,15%	116	0,81%	2,69%	20,34	7,08%
10% - 20%	19.165.886,20	0,82%	267	1,87%	2,71%	21,84	15,41%
20% - 30%	55.182.235,42	2,35%	443	3,10%	2,88%	22,84	25,85%
30% - 40%	117.662.119,64	5,01%	726	5,08%	2,87%	23,95	35,56%
40% - 50%	182.520.975,45	7,77%	892	6,24%	2,80%	24,73	45,22%
50% - 60%	191.982.991,07	8,18%	783	5,48%	2,82%	25,05	54,99%
60% - 70%	149.744.967,86	6,38%	531	3,72%	2,83%	25,77	64,59%
70% - 80%	30.836.917,39	1,31%	101	0,71%	2,87%	26,28	72,72%
80% - 90%	1.494.359,96	0,06%	5	0,04%	2,87%	31,30	82,38%
90% - 100%							
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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%	41.587.168,85	1,77%	604	2,17%	1,41%	24,77	55,12%
1.50% - 2.00%	334.140.362,81	14,23%	4.704	16,93%	1,71%	27,60	55,79%
2.00% - 2.50%	470.281.859,84	20,03%	5.589	20,11%	2,30%	26,43	60,24%
2.50% - 3.00%	661.190.266,18	28,16%	7.150	25,73%	2,73%	25,36	55,63%
3.00% - 3.50%	175.557.296,10	7,48%	1.922	6,92%	3,28%	24,50	53,41%
3.50% - 4.00%	168.679.945,46	7,18%	1.923	6,92%	3,79%	22,92	52,65%
4.00% - 4.50%	218.957.646,28	9,32%	2.609	9,39%	4,19%	22,09	51,17%
4.50% - 5.00%	115.635.523,96	4,92%	1.385	4,98%	4,77%	26,72	55,12%
5.00% - 5.50%	122.719.149,65	5,23%	1.409	5,07%	5,25%	24,00	54,06%
5.50% - 6.00%	38.704.598,69	1,65%	478	1,72%	5,69%	19,54	54,80%
6.00% - 6.50%	841.248,75	0,04%	13	0,05%	6,08%	14,00	55,29%
6.50% - 7.00%							
7.00% >							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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)	116.181.040,60	4,95%	1.771	6,37%	2,56%	26,29	49,55%
1 year(s) - 2 year(s)	35.626.029,12	1,52%	475	1,71%	4,20%	23,84	54,44%
2 year(s) - 3 year(s)	94.837.405,32	4,04%	1.200	4,32%	4,20%	22,86	54,14%
3 year(s) - 4 year(s)	41.236.347,09	1,76%	580	2,09%	3,84%	22,20	51,47%
4 year(s) - 5 year(s)	30.637.522,73	1,30%	441	1,59%	2,95%	23,22	49,29%
5 year(s) - 6 year(s)	35.140.359,83	1,50%	483	1,74%	2,71%	24,17	51,53%
6 year(s) - 7 year(s)	39.809.283,49	1,70%	586	2,11%	3,19%	25,76	52,63%
7 year(s) - 8 year(s)	76.533.077,54	3,26%	1.049	3,78%	4,10%	27,75	56,19%
8 year(s) - 9 year(s)	68.404.726,95	2,91%	921	3,31%	3,64%	26,15	55,46%
9 year(s) - 10 year(s)	48.980.325,93	2,09%	679	2,44%	3,00%	22,62	49,15%
10 year(s) - 11 year(s)	37.109.467,73	1,58%	479	1,72%	3,95%	17,79	47,80%
11 year(s) - 12 year(s)	55.540.893,15	2,37%	655	2,36%	4,31%	21,29	52,30%
12 year(s) - 13 year(s)	18.374.716,57	0,78%	260	0,94%	3,35%	17,82	47,92%
13 year(s) - 14 year(s)	174.601.931,60	7,44%	2.036	7,33%	3,94%	22,26	51,22%
14 year(s) - 15 year(s)	289.878.369,26	12,34%	3.166	11,39%	3,05%	23,72	51,66%
15 year(s) - 16 year(s)	181.230.673,86	7,72%	1.946	7,00%	2,62%	24,98	57,17%
16 year(s) - 17 year(s)	269.023.112,39	11,46%	2.766	9,95%	2,52%	26,27	61,40%
17 year(s) - 18 year(s)	86.272.771,52	3,67%	959	3,45%	2,74%	27,17	55,89%
18 year(s) - 19 year(s)	165.547.201,64	7,05%	2.001	7,20%	2,25%	26,97	60,04%
19 year(s) - 20 year(s)	135.249.082,64	5,76%	1.627	5,86%	1,96%	27,94	58,49%
20 year(s) - 21 year(s)	7.093.761,81	0,30%	62	0,22%	4,92%	23,19	56,44%
21 year(s) - 22 year(s)	16.437.520,07	0,70%	151	0,54%	4,94%	22,89	55,56%
22 year(s) - 23 year(s)	7.342.197,81	0,31%	81	0,29%	2,93%	22,76	53,84%
23 year(s) - 24 year(s)	19.275.257,94	0,82%	212	0,76%	3,78%	23,65	50,83%
24 year(s) - 25 year(s)	34.290.843,07	1,46%	335	1,21%	3,33%	24,44	54,42%
25 year(s) - 26 year(s)	67.572.827,24	2,88%	660	2,38%	2,73%	25,82	63,09%
26 year(s) - 27 year(s)	72.745.993,94	3,10%	705	2,54%	2,71%	27,07	63,76%
27 year(s) - 28 year(s)	37.131.000,50	1,58%	431	1,55%	2,71%	30,21	50,47%
28 year(s) - 29 year(s)	53.220.914,56	2,27%	654	2,35%	2,40%	31,26	65,42%
29 year(s) - 30 year(s)	32.970.410,67	1,40%	415	1,49%	1,98%	31,64	60,04%
30 year(s) >=							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</b>

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**12. Interest Payment Type**

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Fixed	2.278.841.253,99	97,04%	26.583	95,67%	3,06%	25,19	55,98%
Floating	69.453.812,58	2,96%	1.203	4,33%	1,61%	26,60	45,05%
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	2.050.099.108,32	87,30%	11.965	83,77%	3,03%	25,21	55,95%
Apartment	298.195.958,25	12,70%	2.319	16,23%	2,88%	25,36	53,61%
House / Business (< 50%)							
House / Business (>= 50%)							
Other							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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 CLTIMV
Groningen	95.861.295,50	4,08%	666	4,66%	2,90%	25,60	57,72%
Friesland	98.084.087,68	4,18%	680	4,76%	2,94%	25,79	58,58%
Drenthe	86.342.358,48	3,68%	547	3,83%	2,88%	25,76	58,68%
Overijssel	199.991.260,59	8,52%	1.222	8,56%	2,92%	25,68	58,13%
Gelderland	306.902.139,46	13,07%	1.843	12,90%	2,98%	25,58	56,70%
Noord-Holland	293.729.231,23	12,51%	1.658	11,61%	3,03%	25,37	51,94%
Zuid-Holland	467.118.944,18	19,89%	2.879	20,16%	3,10%	25,15	54,50%
Zeeland	76.982.837,11	3,28%	518	3,63%	3,32%	24,02	58,78%
Brabant	340.387.861,31	14,50%	1.993	13,95%	2,99%	24,70	56,10%
Utrecht	184.303.806,72	7,85%	1.000	7,00%	3,05%	24,98	51,21%
Limburg	146.827.354,81	6,25%	963	6,74%	3,02%	24,99	58,77%
Flevoland	51.763.889,50	2,20%	315	2,21%	2,82%	25,71	56,38%
Unknown							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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 CLTMV
Owner Occupied	2.348.295.066,57	100,00%	14.284	100,00%	3,01%	25,23	55,65%
Buy-to-let							
Unknown							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	2.348.295.066,57	100,00%	27.786	100,00%	3,01%	25,23	55,65%
Quarterly							
Semi-annually							
Annually							
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>27.786</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</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	1.596.195.884,73	67,97%	10.420	72,95%	3,10%	25,46	58,84%
Non-NHG Loans	752.099.181,84	32,03%	3.864	27,05%	2,83%	24,74	48,90%
<b>Total</b>	<b>2.348.295.066,57</b>	<b>100,00%</b>	<b>14.284</b>	<b>100,00%</b>	<b>3,01%</b>	<b>25,23</b>	<b>55,65%</b>

## Glossary

Term	Definition / Calculation
A	Min (a, b), where (a) is the sum of the Adjusted Current Balances and (b) is the sum of the Asset Percentage of Current Balance -/ a (alfa) of all Mortgage Receivables;
a (alfa)	Gross set-off as determined according to Asset Monitoring Agreement;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus ß (bêta);
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 June 2020 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	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
Closing Date	30 October 2015;
Collateral Market Value	means the market value of the relevant Transferred Collateral on any date;
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the 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.
Interest Reserve Required Amount	means on the date with respect to which the Asset Cover Test is calculated (i.e. the end of each calendar month), the higher of zero and (i) U plus V minus W on such date; or (ii) such lower amount as long as this will not adversely affect the rating of any Series;
IRS	Interest Rate Swap;
Issuer	Aegon Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and established in The Hague, the Netherlands;
L	For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is negative, L shall be zero and if the result exceeds a (alpha), L shall equal a (alpha);
Loan Part(s)	One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
LTV Cut-Off indexed valuation %	80 % for all Mortgage Receivables or such other percentage as may be notified to the Rating Agencies from time to time in respect of the relevant Mortgage Receivables, or such lower percentage as is (a) required from time to time for Covered Bonds to qualify as covered bonds 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.
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: garanties ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;
Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction Account(s), excluding Swap Collateral 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;

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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 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 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 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, 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;

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**Contact Information**


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<b>SPONSOR (if applicable)</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands	<b>TAX ADVISOR</b>	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands