

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting period: 1 September 2016 - 30 September 2016

Reporting Date: 26 October 2016

AMOUNTS ARE IN EURO

Intertrust Administrative Services
securitisation@intertrustgroup.com

www.intertrustgroup.com



Report Version 2.1 - February 2016

Table of Contents

	Page
Covered Bonds	3
Asset Cover Test	4
Counterparty Credit Ratings & Triggers	5
Ledgers & Investments	6
Regulatory Information	7
Delinquencies	8
Stratifications	9
Glossary	26
Contact Information	28

Investor Report: 1 September 2016 - 30 September 2016

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

* 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 September 2016 - 30 September 2016

Asset Cover Test

Asset Cover Test

A	1,614,063,252.32
B	5,000,000.00
C	0.00
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

Total: A+B+C+D+E-X-Y-Z	1,619,063,252.32
------------------------	------------------

Outstanding bonds	1,250,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	129.53%

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	5,000,000.00
Reserve Account Required Amount	2,793,375.81
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	223,882.94

Ratings

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

Other

UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True

Overcollateralisation

Legally required minimum OC	5.00%
Documented minimum OC	10.00%
Available Nominal OC	41.27%

First Regulatory Current Balance Amount test

Ratio	141%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	130%
Pass / Fail	Pass

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	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

Ledgers & Investments

Ledgers

Revenue Ledger	0.00
Principal Ledger	0.00
Reserve Fund Ledger	0.00
Total	0.00

Investments

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
Total	0.00

Liquidity Buffer

Outflows	0.00
Required Liquidity Buffer	0.00
Inflows	0.00
Cash	5,000,000.00
Bonds	0.00
Available Liquidity Buffer	5,000,000.00

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 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

Investor Report: 1 September 2016 - 30 September 2016

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	1,762,352,063.82	99.89%	9,496	99.88%	3.66%	28.56	80.49%
<=	30 days	4,731.48	1,122,906.71	0.06%	7	0.07%	4.18%	32.42	88.24%
30 days	60 days	5,096.35	654,611.83	0.04%	2	0.02%	3.99%	27.62	97.05%
60 days	90 days	573.33	56,600.35	0.00%	1	0.01%	4.95%	23.25	33.71%
90 days	120 days	1,199.14	128,000.00	0.01%	1	0.01%	2.80%	26.68	78.49%
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%
Total		11,600.30	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

Stratifications

Portfolio Characteristics

Principal amount	1,846,721,335.20
Value of saving deposits	82,407,152.49
Net principal balance	1,764,314,182.71
Construction Deposits	5,063,655.56
Net principal balance excl. Construction and Saving Deposits	1,759,250,527.15
Number of loans	9,507
Number of loanparts	18,730
Average principal balance (borrower)	185,580.54
Average principal balance (loanpart)	94,197.23
Weighted average current interest rate	3.66%
Weighted average maturity (in years)	28.56
Weighted average remaining time to interest reset (in years)	13.60
Weighted average seasoning (in years)	2.85
Weighted average CLTOMV	82.35%
Weighted average CLTIMV	80.51%
Maximum current interest rate	7.60%
Minimum current interest rate	1.70%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

Investor Report: 1 September 2016 - 30 September 2016

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	787,639,234.03	44.64%	7,338	39.18%	3.43%	27.69	84.36%
Bank Savings	123,485,135.04	7.00%	1,457	7.78%	4.27%	20.30	78.67%
Interest Only	542,302,785.83	30.74%	6,400	34.17%	3.53%	35.79	75.93%
Investments	19,594,006.22	1.11%	172	0.92%	2.53%	18.30	73.58%
Life Insurance	48,089,896.32	2.73%	531	2.84%	4.12%	17.52	82.07%
Linear	89,658,584.22	5.08%	1,011	5.40%	3.18%	27.07	76.98%
Savings	153,544,541.05	8.70%	1,821	9.72%	5.02%	19.83	80.82%
Other							
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

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	713,053.23	0.04%	46	0.48%	2.95%	23.18	10.48%
25,000 - 50,000	6,170,495.37	0.35%	152	1.60%	3.20%	25.09	23.23%
50,000 - 75,000	16,800,254.31	0.95%	261	2.75%	3.67%	24.03	41.82%
75,000 - 100,000	54,383,014.93	3.08%	607	6.38%	3.70%	26.35	57.23%
100,000 - 150,000	292,283,498.69	16.57%	2,282	24.00%	3.75%	28.79	73.50%
150,000 - 200,000	466,871,290.03	26.46%	2,685	28.24%	3.68%	29.11	81.68%
200,000 - 250,000	440,657,736.43	24.98%	1,973	20.75%	3.53%	28.45	85.27%
250,000 - 300,000	227,328,771.72	12.88%	841	8.85%	3.75%	28.72	86.10%
300,000 - 350,000	97,078,101.46	5.50%	302	3.18%	3.72%	28.50	83.12%
350,000 - 400,000	52,544,696.62	2.98%	140	1.47%	3.74%	28.24	82.62%
400,000 - 450,000	40,126,438.88	2.27%	95	1.00%	3.74%	27.66	82.40%
450,000 - 500,000	18,414,458.45	1.04%	39	0.41%	3.83%	28.57	79.73%
500,000 - 550,000	14,620,436.02	0.83%	28	0.29%	3.28%	29.14	81.13%
550,000 - 600,000	10,366,812.97	0.59%	18	0.19%	3.54%	27.32	86.74%
600,000 - 650,000	9,941,656.54	0.56%	16	0.17%	3.12%	27.60	79.33%
650,000 - 700,000	5,403,137.05	0.31%	8	0.08%	3.29%	27.65	78.25%
700,000 - 750,000	5,052,253.06	0.29%	7	0.07%	3.17%	27.58	77.27%
750,000 - 800,000	4,676,198.79	0.27%	6	0.06%	3.54%	28.45	79.23%
800,000 - 850,000							
850,000 - 900,000	881,878.16	0.05%	1	0.01%	4.14%	27.98	75.79%
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	2,984,929.47	0.17%	23	0.12%	2.40%	18.28	73.79%
2005 - 2006	16,739,027.44	0.95%	143	0.76%	2.46%	19.47	76.07%
2006 - 2007	6,661,122.14	0.38%	79	0.42%	3.13%	26.41	81.23%
2007 - 2008	28,957,412.09	1.64%	411	2.19%	4.61%	35.27	86.43%
2008 - 2009	56,609,246.96	3.21%	788	4.21%	4.98%	32.78	80.24%
2009 - 2010	80,823,178.16	4.58%	993	5.30%	4.89%	34.25	85.17%
2010 - 2011	83,156,099.28	4.71%	1,049	5.60%	4.80%	35.48	80.97%
2011 - 2012	41,098,343.76	2.33%	497	2.65%	4.60%	35.92	87.15%
2012 - 2013	77,765,324.67	4.41%	874	4.67%	4.34%	34.53	78.52%
2013 - 2014	40,736,420.16	2.31%	494	2.64%	2.59%	24.57	66.46%
2014 - 2015	617,689,945.00	35.01%	6,548	34.96%	3.70%	26.45	77.36%
2015 - 2016	608,071,632.61	34.47%	5,797	30.95%	3.19%	27.68	82.85%
2016 >=	103,021,500.97	5.84%	1,034	5.52%	3.09%	28.28	85.28%
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	206,853,427.38	11.72%	1,967	10.50%	3.07%	28.13	86.35%
1 year - 2 years	591,701,437.72	33.54%	5,800	30.97%	3.29%	27.46	81.03%
2 years - 3 years	537,804,788.52	30.48%	5,703	30.45%	3.68%	26.42	77.43%
3 years - 4 years	44,089,613.19	2.50%	522	2.79%	2.67%	24.45	66.59%
4 years - 5 years	89,720,880.44	5.09%	1,021	5.45%	4.60%	36.06	82.44%
5 years - 6 years	20,333,353.15	1.15%	265	1.41%	4.46%	36.02	85.02%
6 years - 7 years	107,892,741.51	6.12%	1,331	7.11%	4.83%	35.30	81.92%
7 years - 8 years	60,538,508.94	3.43%	765	4.08%	4.96%	33.69	85.08%
8 years - 9 years	54,168,607.05	3.07%	757	4.04%	4.94%	32.95	80.46%
9 years - 10 years	27,638,359.01	1.57%	391	2.09%	4.48%	34.99	85.74%
10 years - 11 years	7,361,243.57	0.42%	69	0.37%	2.69%	22.62	82.99%
11 years - 12 years	14,834,560.79	0.84%	128	0.68%	2.42%	19.21	74.43%
12 years - 13 years	1,376,661.44	0.08%	11	0.06%	2.14%	17.05	68.91%
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 >							
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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
< 2016							
2016 - 2020	607,381.38	0.03%	28	0.15%	3.69%	1.40	64.24%
2020 - 2025	4,651,854.40	0.26%	156	0.83%	3.94%	6.77	57.47%
2025 - 2030	31,796,822.69	1.80%	578	3.09%	4.56%	11.46	64.63%
2030 - 2035	112,773,652.69	6.39%	1,457	7.78%	4.23%	15.98	74.15%
2035 - 2040	181,031,106.62	10.26%	2,013	10.75%	4.12%	20.89	81.57%
2040 - 2045	663,600,920.22	37.61%	6,736	35.96%	3.70%	27.26	78.19%
2045 - 2050	629,979,108.00	35.71%	5,719	30.53%	3.16%	28.77	83.68%
2050 - 2055	488,397.46	0.03%	12	0.06%	4.61%	37.51	75.63%
2055 - 2060	4,065,725.64	0.23%	66	0.35%	4.40%	41.00	80.66%
2060 - 2065	9,502,253.24	0.54%	148	0.79%	4.50%	46.07	79.33%
2065 - 2070	20,719,572.27	1.17%	312	1.67%	4.16%	50.96	78.49%
2070 - 2075	32,177,818.73	1.82%	455	2.43%	4.26%	55.57	84.09%
2075 - 2080	27,441,276.00	1.56%	387	2.07%	4.47%	60.62	88.09%
2080 - 2085	28,575,775.97	1.62%	394	2.10%	4.62%	65.55	89.00%
2085 - 2090	13,664,492.59	0.77%	215	1.15%	4.66%	69.98	90.74%
2090 - 2095	3,238,024.81	0.18%	54	0.29%	4.60%	73.97	91.08%
2095 >=							
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	210,835.60	0.01%	10	0.05%	3.34%	0.40	69.73%
1 year(s) - 2 year(s)	246,854.19	0.01%	7	0.04%	3.15%	1.57	62.10%
2 year(s) - 3 year(s)	129,072.03	0.01%	9	0.05%	5.06%	2.44	61.27%
3 year(s) - 4 year(s)	188,236.52	0.01%	18	0.10%	3.76%	3.60	55.25%
4 year(s) - 5 year(s)	429,832.44	0.02%	16	0.09%	3.40%	4.42	66.78%
5 year(s) - 6 year(s)	504,216.02	0.03%	21	0.11%	3.89%	5.54	62.91%
6 year(s) - 7 year(s)	1,013,759.85	0.06%	31	0.17%	4.41%	6.54	54.27%
7 year(s) - 8 year(s)	1,865,299.62	0.11%	50	0.27%	3.76%	7.56	56.34%
8 year(s) - 9 year(s)	2,780,191.17	0.16%	72	0.38%	4.09%	8.46	60.63%
9 year(s) - 10 year(s)	2,969,931.09	0.17%	70	0.37%	4.28%	9.51	62.84%
10 year(s) - 11 year(s)	5,130,750.80	0.29%	100	0.53%	4.24%	10.50	59.12%
11 year(s) - 12 year(s)	8,520,560.17	0.48%	147	0.78%	4.69%	11.52	63.86%
12 year(s) - 13 year(s)	9,737,477.78	0.55%	158	0.84%	4.65%	12.57	67.05%
13 year(s) - 14 year(s)	14,990,197.34	0.85%	211	1.13%	4.50%	13.51	71.29%
14 year(s) - 15 year(s)	20,421,370.38	1.16%	300	1.60%	4.23%	14.52	72.85%
15 year(s) - 16 year(s)	25,019,210.11	1.42%	317	1.69%	4.52%	15.45	71.37%
16 year(s) - 17 year(s)	19,641,387.97	1.11%	241	1.29%	4.21%	16.45	77.56%
17 year(s) - 18 year(s)	26,726,139.34	1.51%	335	1.79%	4.07%	17.55	75.59%
18 year(s) - 19 year(s)	40,272,683.16	2.28%	458	2.45%	3.48%	18.46	75.67%
19 year(s) - 20 year(s)	28,653,408.72	1.62%	316	1.69%	3.63%	19.41	79.24%
20 year(s) - 21 year(s)	27,793,040.03	1.58%	330	1.76%	4.11%	20.46	81.66%
21 year(s) - 22 year(s)	37,297,878.55	2.11%	421	2.25%	4.45%	21.50	82.10%
22 year(s) - 23 year(s)	36,404,487.84	2.06%	386	2.06%	4.40%	22.53	85.25%
23 year(s) - 24 year(s)	62,713,172.31	3.55%	649	3.47%	4.67%	23.35	84.21%
24 year(s) - 25 year(s)	14,853,112.77	0.84%	163	0.87%	4.11%	24.51	85.18%
25 year(s) - 26 year(s)	36,566,006.98	2.07%	367	1.96%	4.62%	25.37	87.72%
26 year(s) - 27 year(s)	36,525,037.78	2.07%	425	2.27%	2.56%	26.37	66.39%
27 year(s) - 28 year(s)	401,857,349.48	22.78%	4,018	21.45%	3.60%	27.75	77.24%
28 year(s) - 29 year(s)	577,952,523.62	32.76%	5,390	28.78%	3.32%	28.46	81.65%
29 year(s) - 30 year(s)	183,010,822.34	10.37%	1,650	8.81%	3.05%	29.25	87.00%
30 year(s) >=	139,889,336.71	7.93%	2,044	10.91%	4.43%	58.62	85.40%
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 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	1,122,504,991.72	63.62%	6,700	70.47%	3.71%	29.16	84.81%
<= 10 %	508,041.10	0.03%	29	0.31%	2.28%	25.63	7.20%
10 % - 20 %	3,644,412.91	0.21%	71	0.75%	2.78%	25.24	15.74%
20 % - 30 %	8,244,591.06	0.47%	106	1.11%	2.98%	25.71	24.77%
30 % - 40 %	17,220,525.57	0.98%	157	1.65%	3.06%	25.78	34.10%
40 % - 50 %	44,401,875.54	2.52%	289	3.04%	3.20%	26.40	44.22%
50 % - 60 %	62,350,538.10	3.53%	320	3.37%	3.31%	27.00	53.26%
60 % - 70 %	98,256,604.28	5.57%	436	4.59%	3.38%	26.83	62.20%
70 % - 80 %	122,549,673.27	6.95%	469	4.93%	3.42%	27.51	72.10%
80 % - 90 %	77,536,093.90	4.39%	286	3.01%	3.93%	28.15	83.16%
90 % - 100 %	138,629,445.81	7.86%	441	4.64%	3.87%	28.37	91.70%
100 % - 110 %	68,467,389.45	3.88%	203	2.14%	3.73%	28.10	96.34%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	1,122,504,991.72	63.62%	6,700	70.47%	3.71%	29.16	84.81%
<= 10 %	528,041.10	0.03%	30	0.32%	2.27%	25.66	7.30%
10 % - 20 %	4,349,433.82	0.25%	83	0.87%	2.78%	25.81	16.26%
20 % - 30 %	9,417,869.15	0.53%	110	1.16%	3.00%	26.02	26.03%
30 % - 40 %	21,477,870.06	1.22%	185	1.95%	3.09%	26.03	35.88%
40 % - 50 %	50,725,366.62	2.88%	308	3.24%	3.22%	26.18	45.89%
50 % - 60 %	77,381,737.92	4.39%	384	4.04%	3.33%	26.83	55.65%
60 % - 70 %	105,703,988.56	5.99%	445	4.68%	3.41%	27.04	64.99%
70 % - 80 %	107,274,461.56	6.08%	401	4.22%	3.50%	27.32	74.54%
80 % - 90 %	102,534,438.98	5.81%	352	3.70%	3.90%	27.71	85.66%
90 % - 100 %	153,926,173.71	8.72%	481	5.06%	3.81%	28.64	94.90%
100 % - 110 %	8,489,809.51	0.48%	28	0.29%	3.81%	34.50	101.27%
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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 %	145,072,084.89	8.22%	1,913	10.21%	1.94%	28.64	69.23%
2.00 % - 2.50 %	48,569,733.78	2.75%	525	2.80%	2.18%	27.39	64.81%
2.50 % - 3.00 %	382,420,300.24	21.68%	3,733	19.93%	2.81%	28.24	83.12%
3.00 % - 3.50 %	228,446,629.65	12.95%	2,203	11.76%	3.32%	27.60	82.02%
3.50 % - 4.00 %	252,388,295.21	14.31%	2,436	13.01%	3.75%	27.21	82.46%
4.00 % - 4.50 %	345,373,869.19	19.58%	3,647	19.47%	4.18%	27.59	79.39%
4.50 % - 5.00 %	164,141,595.52	9.30%	1,874	10.01%	4.77%	33.44	84.33%
5.00 % - 5.50 %	154,069,250.47	8.73%	1,891	10.10%	5.24%	31.95	83.50%
5.50 % - 6.00 %	41,282,887.00	2.34%	485	2.59%	5.72%	23.09	77.00%
6.00 % - 6.50 %	2,204,293.20	0.12%	17	0.09%	6.10%	19.00	88.62%
6.50 % - 7.00 %	193,870.00	0.01%	3	0.02%	6.87%	6.28	55.33%
7.00 % >	151,373.56	0.01%	3	0.02%	7.52%	10.03	61.07%
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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)	244,354,869.51	13.85%	2,845	15.19%	2.23%	29.24	73.14%
26 year(s) - 27 year(s)	1,313,353.89	0.07%	10	0.05%	3.89%	26.48	91.76%
27 year(s) - 28 year(s)	15,130,083.78	0.86%	128	0.68%	4.57%	27.73	79.68%
28 year(s) - 29 year(s)	61,603,665.81	3.49%	504	2.69%	3.61%	28.55	85.87%
29 year(s) - 30 year(s)	22,097,614.30	1.25%	178	0.95%	3.34%	29.31	90.50%
1 year(s) - 2 year(s)	21,410,992.45	1.21%	300	1.60%	4.52%	31.59	81.23%
2 year(s) - 3 year(s)	30,955,790.83	1.75%	424	2.26%	4.81%	33.57	84.28%
3 year(s) - 4 year(s)	87,833,390.50	4.98%	1,099	5.87%	5.02%	35.32	83.78%
4 year(s) - 5 year(s)	16,063,414.17	0.91%	206	1.10%	4.44%	32.05	83.05%
5 year(s) - 6 year(s)	44,568,615.02	2.53%	534	2.85%	4.79%	35.90	85.47%
6 year(s) - 7 year(s)	10,368,378.80	0.59%	155	0.83%	4.92%	29.03	81.86%
7 year(s) - 8 year(s)	51,260,602.38	2.91%	604	3.22%	4.11%	26.69	78.77%
8 year(s) - 9 year(s)	49,956,969.97	2.83%	566	3.02%	3.31%	26.77	77.99%
9 year(s) - 10 year(s)	12,601,694.79	0.71%	164	0.88%	3.20%	25.20	79.32%
10 year(s) - 11 year(s)	20,134,642.06	1.14%	291	1.55%	4.60%	30.69	81.76%
11 year(s) - 12 year(s)	31,818,237.53	1.80%	450	2.40%	5.02%	30.56	78.24%
12 year(s) - 13 year(s)	29,459,672.38	1.67%	371	1.98%	5.05%	27.34	79.94%
13 year(s) - 14 year(s)	29,645,629.12	1.68%	354	1.89%	4.23%	25.45	75.19%
14 year(s) - 15 year(s)	15,317,931.35	0.87%	214	1.14%	4.15%	21.52	75.02%
15 year(s) - 16 year(s)	28,481,326.89	1.61%	319	1.70%	4.98%	25.09	75.81%
16 year(s) - 17 year(s)	9,223,840.42	0.52%	119	0.64%	3.93%	18.04	74.89%
17 year(s) - 18 year(s)	254,829,998.96	14.44%	2,534	13.53%	4.19%	26.60	79.59%
18 year(s) - 19 year(s)	488,689,157.93	27.70%	4,623	24.68%	3.42%	27.82	81.62%
19 year(s) - 20 year(s)	171,992,216.81	9.75%	1,568	8.37%	3.00%	28.65	86.21%
20 year(s) - 21 year(s)	1,543,788.48	0.09%	22	0.12%	4.57%	29.46	80.91%
21 year(s) - 22 year(s)	2,568,206.06	0.15%	28	0.15%	4.70%	27.05	81.11%
22 year(s) - 23 year(s)	1,948,027.70	0.11%	23	0.12%	4.63%	24.21	77.11%
23 year(s) - 24 year(s)	4,005,369.53	0.23%	47	0.25%	4.86%	32.27	74.46%
24 year(s) - 25 year(s)	1,480,911.07	0.08%	13	0.07%	4.35%	28.27	80.60%
25 year(s) - 26 year(s)	3,655,790.22	0.21%	37	0.20%	5.36%	36.44	82.85%
30 year(s) >=							
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	1,533,885,774.62	86.94%	16,069	85.79%	3.89%	28.54	81.75%
Floating	230,428,408.09	13.06%	2,661	14.21%	2.10%	28.71	72.24%
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
House	1,543,930,386.93	87.51%	7,960	83.73%	3.66%	28.48	80.65%
Apartment	220,383,795.78	12.49%	1,547	16.27%	3.66%	29.13	79.53%
House / Business (< 50%)							
House / Business (>= 50%)							
Other							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	73,022,251.38	4.14%	467	4.91%	3.50%	28.85	84.21%
Friesland	68,076,204.19	3.86%	426	4.48%	3.41%	28.16	83.05%
Drenthe	55,885,891.88	3.17%	330	3.47%	3.50%	28.96	83.21%
Overijssel	136,797,244.05	7.75%	742	7.80%	3.56%	28.89	82.51%
Gelderland	213,346,333.39	12.09%	1,146	12.05%	3.62%	28.51	81.98%
Noord-Holland	258,433,229.31	14.65%	1,273	13.39%	3.69%	29.26	77.29%
Zuid-Holland	360,758,221.08	20.45%	1,956	20.57%	3.81%	28.38	80.39%
Zeeland	50,805,911.93	2.88%	312	3.28%	3.84%	28.57	83.38%
Brabant	258,463,738.85	14.65%	1,349	14.19%	3.59%	27.91	79.18%
Utrecht	157,264,929.88	8.91%	765	8.05%	3.73%	28.66	77.77%
Limburg	98,408,856.23	5.58%	551	5.80%	3.60%	28.34	82.84%
Flevoland	33,051,370.54	1.87%	190	2.00%	3.57%	28.93	83.18%
Unknown							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Owner Occupied	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%
Buy-to-let							
Unknown							
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTMV
Monthly	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%
Quarterly							
Semi-annually							
Annually							
Total	1,764,314,182.71	100.00%	18,730	100.00%	3.66%	28.56	80.51%

Investor Report: 1 September 2016 - 30 September 2016

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	1,122,504,991.72	63.62%	6,700	70.47%	3.71%	29.16	84.81%
Non-NHG Loans	641,809,190.99	36.38%	2,807	29.53%	3.56%	27.52	72.98%
Total	1,764,314,182.71	100.00%	9,507	100.00%	3.66%	28.56	80.51%

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 β (bèta);
Asset Percentage	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
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.
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: guarantees ("borgtochter") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;

Investor Report: 1 September 2016 - 30 September 2016

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;
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;

Contact Information

ADMINISTRATOR	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands	AUDITOR	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands
CBC ACCOUNT BANK	N.V. Bank Nederlandse Gemeenten Koninginnegracht 2 2514 AA The Hague The Netherlands	COMMON SAFE KEEPER	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg
CUSTODIAN	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A. Croeselaan 18 3521 CB Utrecht The Netherlands	ISSUER	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
LEAD MANAGER	The Royal Bank of Scotland plc 135 Bishopsgate EC2M 3UR London The United Kingdom	LEGAL ADVISOR	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands
LISTING AGENT	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A. Croeselaan 18 3521 CB Utrecht The Netherlands	PAYING AGENT	Citibank N.A., London Branch Citigroup Centre, Canada Square E14 5LB London The United Kingdom
SECURITY TRUSTEE	Stichting Security Trustee Aegon Conditional Pass- Through Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	SELLER	AEGON Bank N.V. AegonPlein 50 2591 TV The Hague The Netherlands
SELLER COLLECTION ACCOUNT BANK	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	SERVICER	Aegon Bank N.V., Aegon Hypotheken B.V. and Aegon Levensverzekering N.V. Aegonplein 50 2591 TV The Hague The Netherlands
TAX ADVISOR	NautaDutilh N.V. Strawinskylaan 1999 1077 XV Amsterdam The Netherlands		