

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 January 2023 - 31 January 2023

Reporting Date: 27 February 2023

AMOUNTS ARE IN EURO

securitisation@intertrustgroup.com

www.intertrustgroup.com

Report Version 3.0 - July 2022

Table of Contents

	Page
Covered Bonds	3
Asset Cover Test	4
Counterparty Credit Ratings & Triggers	5
Ledgers & Investments	6
Extension Triggers	7
Stratifications	8
Glossary	27
Contact Information	29

Investor Report: 1 January 2023 - 31 January 2023

Covered Bonds

Based on article 1:109 of Wet Financieel Toezicht the Dutch Central Bank will publish (i) a list of banks which are permitted to issue covered bonds, (ii) a list of covered bonds that comply with the "European covered bond" label requirements and (iii) a list of covered bonds that comply with the "premium covered bond" label requirements. See also the DNB website.

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	XS2351073098	EUR	500,000,000	500,000,000	0.3750%	09/06/21	09/06/36		Soft Bullet	L1

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

Investor Report: 1 January 2023 - 31 January 2023

Asset Cover Test

Asset Cover Test

A	547,816,405.69
B	0.00
C	1,128.78
D	0.00
E	0.00
X	0.00
Y	0.00
Z	0.00

A+B+C+D+E-X-Y-Z	547,817,534.47
-----------------	----------------

Outstanding bonds	500,000,000.00
Pass/Fail	Pass
ACT Cover Ratio	109.56%

Parameters

Asset percentage	96.70%
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	1,128.78
Reserve Account Required Amount*	0.00
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
Cover pool composition requirement in accordance with Article 40(f)	True

Overcollateralisation

Minimum documented nominal OC	N/A
Available Nominal OC	N/A
Minimum statutory nominal OC	100.00%
Available statutory nominal OC	114.40%
Minimum statutory CRR OC	105.00%
Available statutory CRR OC	113.84%

First Regulatory Current Balance Amount test

Ratio	114%
Pass / Fail	Pass

Second Regulatory Current Balance Amount test

Ratio	114%
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.	/ BBB	A-1+ / AAA	/	P-1 / Aaa	/	F1+ / AAA	/	/	Replacement CBC Account Bank or obtain a guarantee from a financial institution with Requisite Credit Rating.
Issuer	AEGON Bank N.V.	/ A	A-1 / A	/	/	/	/	/	/	Requirement to credit the Reserve Account with an amount equal to the higher of: (i) the Mandatory Liquidity Required Amount; and (ii) the Reserve Trigger Required Amount.
Issuer	AEGON Bank N.V.	/ BBB	A-1 / A	/	/	/	/	/	/	A correction in the ACT related to possible set off risk pertaining to deposits from Borrowers with the Issuer equal to the amount deposited with the Issuer by the relevant Borrower minus amounts guaranteed under the Deposit Guarantee Scheme
Custodian	ABN AMRO Bank N.V.	/ BBB	A-1 / A	/	P-1 / A1	/	F1 / A	/	R-1M / AH	Another party (with sufficient ratings) has to fulfill the Custodian role or guarantee the relevant custodian obligations

* Event is triggered if credit rating is below the rating as mentioned in the table

Investor Report: 1 January 2023 - 31 January 2023

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
Mandatory Liquidity Required Amount		0.00
	Inflows	0.00
	Cash	0.00
	Bonds	0.00
Available Liquidity Buffer		0.00

Extension Triggers

Trigger	Description	Breached
Contractual*	Upon the occurrence of an Issuer Event of Default, service by the Trustee on the Issuer of an Issuer Acceleration Notice and service by the Trustee on the CBC of a Notice to Pay, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.	No
Contractual*	Upon the occurrence of a CBC Event of Default and the service by the Trustee of a CBC Acceleration Notice on the Issuer and the CBC, the CBC is obliged to pay Guaranteed Final Redemption Amounts. If the CBC has insufficient funds available to pay the Guaranteed Final Redemption Amounts, then the obligation of the CBC to pay these amount shall be deferred to the relevant Extended Due for Payment Date.	No

* See full details and definitions in the Prospectus

Stratifications

Portfolio Characteristics

Principal amount	598,198,732.65
Value of saving deposits	25,781,659.32
Net principal balance	572,417,073.33
Construction Deposits	3,977,828.77
Net principal balance excl. Construction and Saving Deposits	568,439,244.56
Number of loans	3,709
Number of loanparts	6,963
Average principal balance (borrower)	154,331.92
Average principal balance (loanpart)	82,208.40
Weighted average current interest rate	2.88%
Weighted average maturity (in years)	23.04
Weighted average remaining time to interest reset (in years)	13.77
Weighted average seasoning (in years)	6.90
Weighted average CLTOMV	67.91%
Weighted average CLTIMV	44.29%
Maximum current interest rate	6.05%
Minimum current interest rate	1.00%
Defaults according to Article 178 of the CRR	
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR
Frequency of publication National Transparency Template:	Monthly

Investor Report: 1 January 2023 - 31 January 2023

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 CLTMV
	Performing	0.00	572,071,756.64	99.94%	3,707	99.95%	2.88%	23.03	42.57%
<=	30 days	900.93	345,316.69	0.06%	2	0.05%	3.61%	24.85	53.32%
30 days	60 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
60 days	90 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
90 days	120 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
120 days	150 days	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	900.93	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	303,357,110.20	53.00%	3,622	52.02%	2.84%	22.74	46.50%
Bank Savings	34,120,433.78	5.96%	578	8.30%	3.46%	14.52	38.75%
Interest Only	201,044,832.06	35.12%	2,325	33.39%	2.84%	25.52	42.17%
Investments							
Life Insurance	5,183,239.69	0.91%	53	0.76%	3.05%	12.31	53.05%
Linear	25,682,590.63	4.49%	356	5.11%	2.79%	22.07	40.08%
Savings	1,923,143.97	0.34%	24	0.34%	3.78%	15.63	44.81%
Other	1,105,723.00	0.19%	5	0.07%	3.13%	0.81	50.49%
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

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	1,085,304.73	0.19%	72	1.94%	3.13%	24.54	15.38%
25,000 - 50,000	8,369,185.77	1.46%	212	5.72%	2.67%	23.90	30.68%
50,000 - 75,000	14,501,288.88	2.53%	228	6.15%	2.82%	23.01	28.91%
75,000 - 100,000	32,001,412.47	5.59%	361	9.73%	3.03%	22.00	31.87%
100,000 - 150,000	128,508,072.31	22.45%	1,019	27.47%	2.96%	22.24	39.53%
150,000 - 200,000	179,422,022.12	31.34%	1,027	27.69%	2.85%	23.12	46.36%
200,000 - 250,000	109,469,488.25	19.12%	497	13.40%	2.89%	23.50	48.17%
250,000 - 300,000	39,093,142.48	6.83%	144	3.88%	2.87%	24.15	49.00%
300,000 - 350,000	17,335,366.94	3.03%	54	1.46%	2.85%	23.31	50.09%
350,000 - 400,000	14,150,642.02	2.47%	38	1.02%	2.68%	24.17	53.15%
400,000 - 450,000	10,313,353.84	1.80%	24	0.65%	2.87%	23.21	48.91%
450,000 - 500,000	6,650,829.17	1.16%	14	0.38%	2.49%	23.80	50.14%
500,000 - 550,000	4,191,322.69	0.73%	8	0.22%	2.73%	24.16	51.69%
550,000 - 600,000	1,720,137.57	0.30%	3	0.08%	2.79%	20.89	56.19%
600,000 - 650,000	1,868,834.17	0.33%	3	0.08%	2.90%	22.12	53.65%
650,000 - 700,000	652,286.77	0.11%	1	0.03%	2.59%	23.64	39.01%
700,000 - 750,000	700,112.83	0.12%	1	0.03%	2.74%	16.13	60.95%
750,000 - 800,000	750,925.82	0.13%	1	0.03%	2.90%	22.58	34.04%
800,000 - 850,000	1,633,344.50	0.29%	2	0.05%	2.89%	19.75	52.99%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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
< 2004							
2004 - 2005	90,000.00	0.02%	1	0.01%	2.14%	21.25	14.25%
2005 - 2006	640,870.00	0.11%	6	0.09%	2.29%	13.24	46.78%
2006 - 2007	1,318,383.59	0.23%	16	0.23%	3.32%	24.68	48.86%
2007 - 2008	888,365.00	0.16%	14	0.20%	4.06%	30.87	39.06%
2008 - 2009	4,623,320.76	0.81%	64	0.92%	3.47%	32.41	36.73%
2009 - 2010	2,511,405.65	0.44%	40	0.57%	3.37%	32.32	36.43%
2010 - 2011	4,078,421.83	0.71%	45	0.65%	3.24%	33.58	41.45%
2011 - 2012	7,703,151.67	1.35%	102	1.46%	2.71%	34.57	43.52%
2012 - 2013	18,300,737.88	3.20%	242	3.48%	3.47%	29.52	40.86%
2013 - 2014	34,941,974.02	6.10%	432	6.20%	3.43%	19.68	38.88%
2014 - 2015	90,433,773.46	15.80%	1,210	17.38%	3.63%	20.22	38.99%
2015 - 2016	128,361,369.00	22.42%	1,511	21.70%	3.06%	21.45	39.77%
2016 - 2017	79,906,798.96	13.96%	917	13.17%	2.58%	22.56	45.54%
2017 - 2018	123,496,601.40	21.57%	1,382	19.85%	2.45%	23.49	48.31%
2018 - 2019	11,782,935.14	2.06%	143	2.05%	2.58%	24.35	41.35%
2019 - 2020	11,973,382.88	2.09%	156	2.24%	2.40%	25.73	53.59%
2020 - 2021	12,354,740.60	2.16%	137	1.97%	1.92%	26.60	53.66%
2021 >=	39,010,841.49	6.82%	545	7.83%	2.23%	26.76	59.49%
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	18,292,451.24	3.20%	247	3.55%	2.88%	25.94	61.39%
1 year - 2 years	18,805,195.64	3.29%	278	3.99%	1.67%	27.45	58.13%
2 years - 3 years	12,837,685.81	2.24%	133	1.91%	1.88%	26.80	53.74%
3 years - 4 years	12,903,349.89	2.25%	174	2.50%	2.31%	25.95	53.98%
4 years - 5 years	11,377,262.44	1.99%	136	1.95%	2.63%	24.26	41.40%
5 years - 6 years	107,323,541.88	18.75%	1,177	16.90%	2.46%	23.55	48.56%
6 years - 7 years	86,284,070.41	15.07%	1,010	14.51%	2.49%	22.73	46.37%
7 years - 8 years	125,661,953.21	21.95%	1,475	21.18%	3.01%	21.55	39.99%
8 years - 9 years	101,715,621.53	17.77%	1,344	19.30%	3.59%	20.34	38.92%
9 years - 10 years	33,884,749.61	5.92%	418	6.00%	3.44%	19.80	39.34%
10 years - 11 years	17,538,461.54	3.06%	230	3.30%	3.57%	26.47	38.81%
11 years - 12 years	10,220,476.01	1.79%	141	2.02%	2.76%	33.69	43.28%
12 years - 13 years	4,820,789.27	0.84%	51	0.73%	3.22%	35.79	44.44%
13 years - 14 years	2,639,325.50	0.46%	39	0.56%	3.45%	31.35	36.39%
14 years - 15 years	4,976,758.76	0.87%	70	1.01%	3.45%	32.78	34.74%
15 years - 16 years	947,237.00	0.17%	15	0.22%	3.82%	31.02	41.63%
16 years - 17 years	1,319,473.59	0.23%	17	0.24%	3.58%	26.15	49.74%
17 years - 18 years	778,670.00	0.14%	7	0.10%	2.22%	13.20	47.31%
18 years - 19 years	90,000.00	0.02%	1	0.01%	2.14%	21.25	14.25%
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	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

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
< 2020							
2020 - 2025	1,357,338.98	0.24%	26	0.37%	3.36%	0.76	45.33%
2025 - 2030	2,887,911.91	0.50%	117	1.68%	3.11%	5.28	32.55%
2030 - 2035	16,207,801.02	2.83%	354	5.08%	3.41%	9.78	34.83%
2035 - 2040	28,469,171.30	4.97%	441	6.33%	3.19%	14.20	40.29%
2040 - 2045	138,585,943.68	24.21%	1,703	24.46%	3.39%	20.79	40.23%
2045 - 2050	325,511,638.84	56.87%	3,539	50.83%	2.69%	23.55	45.37%
2050 - 2055	41,554,519.00	7.26%	554	7.96%	2.14%	28.56	58.10%
2055 - 2060	1,595,280.77	0.28%	25	0.36%	2.91%	33.82	27.24%
2060 - 2065	2,709,683.18	0.47%	33	0.47%	3.32%	39.82	32.04%
2065 - 2070	3,354,930.03	0.59%	38	0.55%	2.97%	44.54	38.60%
2070 - 2075	3,878,557.62	0.68%	53	0.76%	3.24%	49.05	40.56%
2075 - 2080	2,057,428.32	0.36%	28	0.40%	3.35%	54.29	47.12%
2080 - 2085	2,181,070.11	0.38%	27	0.39%	3.07%	58.71	49.11%
2085 - 2090	2,065,798.57	0.36%	25	0.36%	3.57%	63.94	50.99%
2090 - 2095							
2095 >=							
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

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	1,279,350.66	0.22%	12	0.17%	3.35%	0.71	46.96%
1 year(s) - 2 year(s)	77,988.32	0.01%	14	0.20%	3.56%	1.54	18.73%
2 year(s) - 3 year(s)	147,755.27	0.03%	17	0.24%	3.34%	2.46	23.65%
3 year(s) - 4 year(s)	453,497.86	0.08%	21	0.30%	2.99%	3.46	28.49%
4 year(s) - 5 year(s)	378,919.48	0.07%	23	0.33%	3.31%	4.42	27.89%
5 year(s) - 6 year(s)	754,731.47	0.13%	28	0.40%	3.20%	5.41	27.18%
6 year(s) - 7 year(s)	1,278,378.40	0.22%	30	0.43%	3.09%	6.59	38.10%
7 year(s) - 8 year(s)	991,129.97	0.17%	32	0.46%	3.39%	7.56	30.44%
8 year(s) - 9 year(s)	3,845,734.34	0.67%	89	1.28%	3.00%	8.53	34.07%
9 year(s) - 10 year(s)	3,762,867.89	0.66%	82	1.18%	3.65%	9.43	34.20%
10 year(s) - 11 year(s)	3,854,337.85	0.67%	71	1.02%	3.58%	10.40	37.02%
11 year(s) - 12 year(s)	3,740,109.13	0.65%	80	1.15%	3.40%	11.51	35.55%
12 year(s) - 13 year(s)	6,788,386.27	1.19%	117	1.68%	3.16%	12.46	38.42%
13 year(s) - 14 year(s)	6,690,225.41	1.17%	103	1.48%	3.25%	13.51	41.38%
14 year(s) - 15 year(s)	6,180,265.31	1.08%	95	1.36%	2.99%	14.38	40.47%
15 year(s) - 16 year(s)	3,999,933.08	0.70%	60	0.86%	3.30%	15.41	42.11%
16 year(s) - 17 year(s)	5,076,793.03	0.89%	68	0.98%	3.28%	16.50	40.06%
17 year(s) - 18 year(s)	4,935,653.06	0.86%	68	0.98%	3.21%	17.52	40.39%
18 year(s) - 19 year(s)	5,554,960.27	0.97%	77	1.11%	2.69%	18.57	42.71%
19 year(s) - 20 year(s)	13,177,660.58	2.30%	153	2.20%	3.20%	19.54	39.93%
20 year(s) - 21 year(s)	34,063,558.71	5.95%	393	5.64%	3.33%	20.53	40.26%
21 year(s) - 22 year(s)	84,744,921.06	14.80%	1,060	15.22%	3.51%	21.50	40.00%
22 year(s) - 23 year(s)	117,185,906.40	20.47%	1,288	18.50%	3.01%	22.43	40.62%
23 year(s) - 24 year(s)	77,007,989.75	13.45%	822	11.81%	2.54%	23.59	46.66%
24 year(s) - 25 year(s)	105,505,342.15	18.43%	1,119	16.07%	2.45%	24.33	49.40%
25 year(s) - 26 year(s)	10,591,570.69	1.85%	124	1.78%	2.55%	25.41	41.29%
26 year(s) - 27 year(s)	11,733,940.18	2.05%	143	2.05%	2.32%	26.58	55.17%
27 year(s) - 28 year(s)	11,027,489.45	1.93%	116	1.67%	2.01%	27.62	52.50%
28 year(s) - 29 year(s)	16,106,621.94	2.81%	231	3.32%	1.61%	28.45	57.84%
29 year(s) - 30 year(s)	13,205,987.75	2.31%	191	2.74%	2.86%	29.47	63.92%
30 year(s) >=	18,275,067.60	3.19%	236	3.39%	3.21%	48.53	40.46%
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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	374,101,608.18	65.35%	2,626	70.80%	2.91%	23.16	45.86%
<= 10%	462,588.44	0.08%	28	0.75%	2.68%	21.94	4.33%
10% - 20%	2,904,175.01	0.51%	51	1.38%	3.16%	19.20	9.53%
20% - 30%	7,324,449.13	1.28%	78	2.10%	3.00%	20.28	16.33%
30% - 40%	17,339,022.10	3.03%	135	3.64%	2.82%	22.07	23.98%
40% - 50%	33,393,420.13	5.83%	192	5.18%	2.86%	22.52	31.54%
50% - 60%	51,132,663.36	8.93%	248	6.69%	2.85%	22.38	39.46%
60% - 70%	48,061,474.58	8.40%	209	5.63%	2.78%	23.10	47.63%
70% - 80%	22,745,756.74	3.97%	88	2.37%	2.69%	23.93	55.04%
80% - 90%	10,274,394.31	1.79%	37	1.00%	2.89%	25.74	67.75%
90% - 100%	3,962,184.36	0.69%	14	0.38%	2.74%	22.57	62.89%
100% - 110%	245,000.00	0.04%	1	0.03%	3.80%	26.90	57.92%
110% - 120%							
120% - 130%							
130% - 140%	470,336.99	0.08%	2	0.05%	2.97%	24.77	123.60%
140% - 150%							
150% >							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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	374,101,608.18	65.35%	2,626	70.80%	2.91%	23.16	45.86%
<= 10%	2,120,824.52	0.37%	62	1.67%	3.09%	20.60	7.34%
10% - 20%	13,261,031.08	2.32%	139	3.75%	3.01%	20.30	15.93%
20% - 30%	30,970,230.19	5.41%	205	5.53%	2.91%	21.91	25.78%
30% - 40%	50,929,554.05	8.90%	247	6.66%	2.87%	22.32	34.97%
40% - 50%	48,537,313.19	8.48%	201	5.42%	2.87%	22.60	44.82%
50% - 60%	32,397,970.59	5.66%	136	3.67%	2.69%	23.92	55.12%
60% - 70%	11,426,818.59	2.00%	62	1.67%	2.45%	25.38	64.26%
70% - 80%	4,825,680.24	0.84%	18	0.49%	2.63%	25.69	72.86%
80% - 90%	3,375,705.71	0.59%	11	0.30%	2.64%	27.83	83.95%
90% - 100%							
100% - 110%							
110% - 120%							
120% - 130%	470,336.99	0.08%	2	0.05%	2.97%	24.77	123.60%
130% - 140%							
140% - 150%							
150% >							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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%	1,508.38	0.00%	1	0.01%	1.00%	0.25	11.24%
1.00% - 1.50%	19,618,858.39	3.43%	298	4.28%	1.35%	24.44	48.44%
1.50% - 2.00%	40,846,261.93	7.14%	527	7.57%	1.71%	26.93	48.50%
2.00% - 2.50%	135,239,108.67	23.63%	1,608	23.09%	2.32%	23.52	48.09%
2.50% - 3.00%	189,256,424.28	33.06%	2,093	30.06%	2.75%	22.79	43.47%
3.00% - 3.50%	64,318,503.64	11.24%	809	11.62%	3.31%	22.41	42.27%
3.50% - 4.00%	52,449,221.17	9.16%	676	9.71%	3.76%	21.17	40.69%
4.00% - 4.50%	52,578,085.53	9.19%	692	9.94%	4.17%	20.75	40.21%
4.50% - 5.00%	9,444,998.70	1.65%	142	2.04%	4.78%	26.06	38.42%
5.00% - 5.50%	7,991,338.60	1.40%	108	1.55%	5.23%	26.70	41.98%
5.50% - 6.00%	498,061.18	0.09%	8	0.11%	5.71%	15.31	29.51%
6.00% - 6.50%	174,702.86	0.03%	1	0.01%	6.05%	10.33	53.10%
6.50% - 7.00%							
7.00% >							
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

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)	28,670,303.83	5.01%	455	6.53%	3.79%	20.74	38.03%
1 year(s) - 2 year(s)	6,353,115.88	1.11%	107	1.54%	3.78%	19.41	40.19%
2 year(s) - 3 year(s)	6,178,561.64	1.08%	103	1.48%	2.82%	21.68	38.61%
3 year(s) - 4 year(s)	8,052,242.92	1.41%	119	1.71%	2.29%	22.23	37.68%
4 year(s) - 5 year(s)	10,081,622.10	1.76%	139	2.00%	2.67%	23.84	42.04%
5 year(s) - 6 year(s)	7,688,447.02	1.34%	119	1.71%	3.73%	22.77	36.68%
6 year(s) - 7 year(s)	8,092,299.04	1.41%	108	1.55%	3.71%	20.75	37.74%
7 year(s) - 8 year(s)	6,912,910.06	1.21%	106	1.52%	3.01%	20.85	33.45%
8 year(s) - 9 year(s)	9,918,046.00	1.73%	158	2.27%	2.70%	20.84	41.03%
9 year(s) - 10 year(s)	16,699,160.04	2.92%	230	3.30%	3.34%	23.82	44.99%
10 year(s) - 11 year(s)	2,583,279.77	0.45%	52	0.75%	3.13%	15.03	33.86%
11 year(s) - 12 year(s)	49,611,674.63	8.67%	654	9.39%	3.97%	20.29	39.30%
12 year(s) - 13 year(s)	100,718,935.39	17.60%	1,126	16.17%	3.04%	21.62	40.25%
13 year(s) - 14 year(s)	56,688,914.12	9.90%	650	9.34%	2.53%	23.14	45.20%
14 year(s) - 15 year(s)	91,381,701.75	15.96%	987	14.17%	2.47%	23.75	49.19%
15 year(s) - 16 year(s)	9,773,949.25	1.71%	113	1.62%	2.74%	25.46	42.74%
16 year(s) - 17 year(s)	22,960,778.23	4.01%	249	3.58%	2.67%	23.45	46.04%
17 year(s) - 18 year(s)	10,375,080.27	1.81%	122	1.75%	2.01%	26.44	50.04%
18 year(s) - 19 year(s)	19,275,014.96	3.37%	275	3.95%	1.55%	27.21	52.69%
19 year(s) - 20 year(s)	13,814,998.75	2.41%	183	2.63%	2.70%	25.83	48.60%
20 year(s) - 21 year(s)	1,943,982.77	0.34%	24	0.34%	2.57%	20.57	42.95%
21 year(s) - 22 year(s)	7,255,551.63	1.27%	89	1.28%	3.39%	21.60	40.49%
22 year(s) - 23 year(s)	11,167,054.76	1.95%	110	1.58%	3.24%	22.48	44.62%
23 year(s) - 24 year(s)	21,991,344.50	3.84%	210	3.02%	2.73%	23.99	49.34%
24 year(s) - 25 year(s)	18,823,100.00	3.29%	181	2.60%	2.70%	24.92	50.01%
25 year(s) - 26 year(s)	4,449,022.40	0.78%	45	0.65%	2.69%	26.54	36.05%
26 year(s) - 27 year(s)	7,601,059.34	1.33%	93	1.34%	2.43%	27.26	58.03%
27 year(s) - 28 year(s)	6,226,531.52	1.09%	55	0.79%	2.01%	28.01	50.83%
28 year(s) - 29 year(s)	3,390,998.44	0.59%	48	0.69%	1.67%	30.96	51.56%
29 year(s) - 30 year(s)	3,737,392.32	0.65%	53	0.76%	2.62%	33.72	63.92%
30 year(s) >=							
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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	558,035,000.22	97.49%	6,690	96.08%	2.87%	23.03	44.49%
Floating	14,382,073.11	2.51%	273	3.92%	3.54%	23.19	36.58%
Unmatched							
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	502,038,027.34	87.70%	3,146	84.82%	2.89%	23.04	45.02%
Apartment	70,379,045.99	12.30%	563	15.18%	2.82%	22.99	39.10%
Other							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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	24,912,646.87	4.35%	190	5.12%	2.74%	23.09	48.77%
Friesland	29,445,793.53	5.14%	221	5.96%	2.81%	23.36	48.64%
Drenthe	19,476,700.14	3.40%	140	3.77%	2.84%	22.97	45.56%
Overijssel	46,553,581.15	8.13%	296	7.98%	2.85%	23.58	48.05%
Gelderland	77,533,698.72	13.54%	498	13.43%	2.84%	23.34	44.67%
Noord-Holland	76,132,813.60	13.30%	459	12.38%	2.89%	22.81	39.56%
Zuid-Holland	108,344,310.74	18.93%	675	18.20%	2.94%	22.85	42.38%
Zeeland	15,306,956.78	2.67%	115	3.10%	2.95%	23.33	45.91%
Brabant	82,132,099.80	14.35%	526	14.18%	2.90%	23.00	44.77%
Utrecht	45,277,227.55	7.91%	259	6.98%	2.94%	22.51	40.31%
Limburg	37,765,280.98	6.60%	265	7.14%	2.84%	23.23	50.85%
Flevoland	9,535,963.47	1.67%	65	1.75%	3.03%	22.45	40.59%
Unknown							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%
Buy-to-let							
Unknown							
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Monthly	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%
Quarterly							
Half-yearly							
Yearly							
Total	572,417,073.33	100.00%	6,963	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

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	374,101,608.18	65.35%	2,626	70.80%	2.91%	23.16	45.86%
Non-NHG Loans	198,315,465.15	34.65%	1,083	29.20%	2.82%	22.79	41.32%
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

Investor Report: 1 January 2023 - 31 January 2023

18. Valuation Type

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Full taxation	469,976,368.96	82.10%	3,115	83.98%	2.87%	23.18	45.38%
Other	98,118,775.70	17.14%	568	15.31%	2.94%	22.32	38.58%
Desktop valuation	4,321,928.67	0.76%	26	0.70%	3.15%	23.99	55.26%
Total	572,417,073.33	100.00%	3,709	100.00%	2.88%	23.04	44.29%

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	96.7% 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 aggregate amount of all Principal Receipts on the Mortgage Receivables up to the end of the immediately preceding calendar month which have not been applied in accordance with the Trust Deed;
Base Prospectus	The base prospectus dated May 4th, 2021 relating to the issue of the conditional pass-through covered bonds, including any supplement;
C	Substitution Assets plus accrued interest thereon;
Calculation Date	The date falling two (2) Business Days before each CBC Payment Date. The "relevant" Calculation Date in respect of any Calculation Period will be the first Calculation Date falling after the end of that period and the "relevant" Calculation Date in respect of any CBC Payment Date
CBC Account Bank	BNG Bank N.V. in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;
Collateral Market Value	means the market value of the relevant Transferred Collateral on any date;
Construction Deposit	In relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Originator, the proceeds of which can only be applied towards construction of, or improvements to, the
Credit Rating	An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies;
Current Balance	In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;
Current Loan to Indexed Market Value (CLTIMV)	Current Balance divided by the Indexed Valuation;
Current Loan to Original Market Value (CLTOMV)	Current Balance divided by the Original Market Value;
D	The aggregate outstanding principal balance of all Transferred Collateral in Substitution Assets and accrued interest thereon which has not been applied in accordance with the Trust Deed
Eligible Collateral	Euro denominated cash and/or Substitution Assets;
Estimated Portfolio Income	means on the date with respect to which the Asset Cover Test is determined (i.e. the end of each calendar month), the aggregate amount, as determined by the CBC (or the Administrator on its behalf) (and such estimation, absent manifest error, being final and binding), of future
Fixed Interest Loan Payment Amount	means (as determined by the CBC (or the Administrator on its behalf) and such determination, absent manifest error, being final and binding), with respect to each outstanding Mortgage Receivable with a fixed interest rate, the product of (x) the expected weighted average
Index	The index of increases or decreases, as the case may be, of house prices issued by the Dutch land registry (kadaster) in relation to residential properties in the Netherlands;
Indexed Valuation (with respect to ACT calculation)	In relation to any Mortgaged Asset at any date: (a) where the Original Market Value of that Mortgaged Asset is equal to or greater than the Price Indexed Valuation as at that date, the Price Indexed Valuation; or (b) where the Original Market Value of that Mortgaged Asset is less
Interest Rate Fixed Period	Period for which the current interest rate on the Mortgage Receivable remains unchanged;
Interest Rate Swap	An interest rate swap transaction that forms part of an Interest Swap Agreement.
Interest Reserve Required Amount	means on the date with respect to which the Asset Cover Test is calculated, the higher of zero and (i) U minus W on such date; or (ii) such lower amount [as notified by the Issuer to the CBC] 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 Amsterdam, 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 (lendingdelen) 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
Mandatory Liquidity Required Amount	on any date, such amount as required to be reserved pursuant to the CB Regulations as liquid assets (liquide activa) (set out in article 20e(1) of the Implementing Regulation of the Wft (Uitvoeringsregeling Wft)) for registered covered bonds to meet the interest payment obligations
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
Net Outstanding Principal Amount	In relation to a Mortgage Receivable, at any date, the Outstanding Principal Amount of the relevant Mortgage Loan less (A) if it is a Savings Mortgage Loan or a Savings Investment Mortgage Loan subject to an Insurance Savings Participation, an amount equal to the Insurance
NHG	Nationale Hypotheek Garantie: guarantees ("borgtochten") issued by Stichting Waarborgfonds Eigen Woningen under the terms and conditions of the Nationale Hypotheek Garantie, as amended from time to time;
NHG Loan	A Mortgage Loan that has the benefit of an NHG guarantee;
Nominal OC	The Net Outstanding Principal Amount of all Mortgage Receivables, excluding any Defaulted Receivables, plus (b) the Collateral Market Value of all Transferred Collateral in the form of Substitution Assets plus (c) the cash standing to the credit of the CBC Transaction
Non NHG Loan	A Mortgage Loan that does not have the benefit of an NHG Guarantee;
Occupancy	The way the Mortgaged Asset is used (e.g. owner occupied);
Original Market Value	In relation to any Mortgaged Asset the market value (marktwaarde) given to that Mortgaged Asset by the most recent valuation addressed to the Transferor that transferred the relevant Mortgage Receivable to the CBC or, as applicable, the foreclosure value (executiewaarde) given
Originator	Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;
Outstanding Principal Amount	In respect of a Relevant Mortgage Receivable, on any date the (then remaining) aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Loan, including any Further Advance Receivable transferred to the CBC and, after foreclosure of the

Investor Report: 1 January 2023 - 31 January 2023

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	S&P Global Ratings, a division of S&P Global;
Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Account	See Reserve Fund
Reserve Account Required Amount	a) until the occurrence of a Reserve Account Trigger Event: an amount equal to the Mandatory Liquidity Required Amount; and b) following the occurrence of a Reserve Account Trigger Event: an amount equal to the higher of: (i) the Mandatory Liquidity Required Amount; and (ii)
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;
Reserve Trigger Required Amount	means an amount equal to: (a) the aggregate for all Series of: (i) to the extent that no Swap has been entered into in relation to a Series, the aggregate Scheduled Interest for each such Series due in the three following CBC Payment Periods and (ii) to the extent that a Swap has
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
Servicer	Aegon Hypotheken in its capacity as servicer in respect of the relevant Mortgage Receivables originated by it or in respect of which it has been appointed as Servicer under the Servicing Agreement or its successor; or successors;
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,
Substitution Assets Payment Amount	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
Variable Interest Loan Payment Amount	means (as determined by the CBC (or the Administrator on its behalf) and such determination, absent manifest error, being final and binding), with respect to each outstanding Mortgage Receivable with a variable interest rate, the product of (the expected weighted average
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount;

Contact Information

Account Bank	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands	Administrator	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
Auditor	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands	Back-up Cash manager	Intertrust Administrative Services B.V. Basisweg 10 1043 AP Amsterdam The Netherlands
CASH MANAGER	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands	CBC ACCOUNT BANK	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands
Common Safekeeper	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg	COVER POOL MONITOR	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands
Custodian	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	Issuer	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
Lead Manager	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	Legal Advisor	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands
Listing Agent	Cooperatieve Rabobank U.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 Soft Bullet Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	Seller	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
Seller Collection Account Bank	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	Servicer	Aegon Hypotheken B.V. Aegonplein 50 2591 TV Den Haag The Netherlands
Sponsor (if applicable)	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands	Tax Advisor	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands