

AEGON Bank N.V.

Monthly Investor Report

**Dutch National Transparency Template
Covered Bond**

Reporting Period: 1 October 2021 - 31 October 2021

Reporting Date: 26 November 2021

AMOUNTS ARE IN EURO

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Report Version 2.2 - October 2017

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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	2.234.125.615,10
B	9.717.403,64
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	2.243.843.018,74
Outstanding bonds	2.000.000.000,00
Pass/Fail	Pass
ACT Cover Ratio	112,19%
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	9.717.403,64
Reserve Account Required Amount*	3.114.315,07
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	20,93%
First Regulatory Current Balance Amount test	
Ratio	121%
Pass / Fail	Pass
Second Regulatory Current Balance Amount test	
Ratio	121%
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

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	9.717.403,64
Bonds	0,00
Available Liquidity Buffer	9.717.403,64

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

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Stratifications

Portfolio Characteristics

Principal amount	2.602.094.899,40
Value of saving deposits	192.401.128,08
Net principal balance	2.409.693.771,32
Construction Deposits	6.692.022,91
Net principal balance excl. Construction and Saving Deposits	2.403.001.748,41
Number of loans	14.836
Number of loanparts	29.100
Average principal balance (borrower)	162.422,07
Average principal balance (loanpart)	82.807,35
Weighted average current interest rate	2,92%
Weighted average maturity (in years)	24,66
Weighted average remaining time to interest reset (in years)	14,40
Weighted average seasoning (in years)	6,26
Weighted average CLTOMV	70,86%
Weighted average CLTIMV	48,90%
Maximum current interest rate	6,50%
Minimum current interest rate	1,00%
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 CLTMV
	Performing	0,00	2.406.325.749,93	99,86%	14.812	99,84%	2,92%	24,66	47,55%
<=	30 days	13.942,32	3.255.162,83	0,14%	23	0,16%	3,36%	23,93	51,80%
30 days	60 days	808,98	112.858,56	0,00%	1	0,01%	4,10%	21,58	53,03%
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		14.751,30	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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 CLTMV
Annuity	1.082.631.477,07	44,93%	12.886	44,28%	2,78%	24,12	51,39%
Bank Savings	160.220.519,72	6,65%	2.232	7,67%	4,03%	16,54	44,78%
Interest Only	853.824.167,47	35,43%	9.910	34,05%	2,71%	29,58	46,86%
Investments							
Life Insurance	70.459.042,73	2,92%	741	2,55%	3,37%	13,15	51,10%
Linear	82.153.637,00	3,41%	1.214	4,17%	2,65%	23,23	44,90%
Savings	160.404.927,33	6,66%	2.117	7,27%	3,80%	16,03	48,16%
Other							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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	2.694.880,33	0,11%	168	1,13%	2,87%	19,77	15,49%
25,000 - 50,000	18.652.693,30	0,77%	486	3,28%	2,95%	21,50	23,04%
50,000 - 75,000	47.729.813,49	1,98%	746	5,03%	3,21%	21,85	27,47%
75,000 - 100,000	111.500.488,95	4,63%	1.255	8,46%	3,07%	22,91	35,16%
100,000 - 150,000	537.432.779,82	22,30%	4.238	28,57%	3,04%	24,38	45,15%
150,000 - 200,000	735.317.692,03	30,51%	4.237	28,56%	2,92%	25,01	50,90%
200,000 - 250,000	529.817.969,32	21,99%	2.406	16,22%	2,87%	25,17	53,84%
250,000 - 300,000	180.770.598,21	7,50%	667	4,50%	2,81%	24,75	51,37%
300,000 - 350,000	90.843.777,60	3,77%	281	1,89%	2,71%	24,51	50,95%
350,000 - 400,000	58.399.026,14	2,42%	157	1,06%	2,71%	24,69	52,31%
400,000 - 450,000	33.693.789,96	1,40%	80	0,54%	2,82%	24,96	51,61%
450,000 - 500,000	19.321.218,88	0,80%	41	0,28%	2,58%	24,93	50,04%
500,000 - 550,000	16.291.033,30	0,68%	31	0,21%	2,49%	25,04	51,32%
550,000 - 600,000	11.446.294,00	0,48%	20	0,13%	2,67%	25,06	50,83%
600,000 - 650,000	4.370.333,91	0,18%	7	0,05%	2,32%	24,44	48,45%
650,000 - 700,000	6.048.982,06	0,25%	9	0,06%	2,67%	24,32	50,00%
700,000 - 750,000	1.430.040,95	0,06%	2	0,01%	2,79%	23,99	67,32%
750,000 - 800,000	3.103.933,71	0,13%	4	0,03%	2,51%	24,47	55,32%
800,000 - 850,000	828.425,36	0,03%	1	0,01%	2,94%	22,88	47,52%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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
< 2004							
2004 - 2005	565.838,38	0,02%	8	0,03%	2,69%	10,26	56,63%
2005 - 2006	12.229.939,90	0,51%	97	0,33%	2,55%	14,14	55,39%
2006 - 2007	19.908.298,42	0,83%	191	0,66%	3,45%	16,09	49,97%
2007 - 2008	28.158.061,45	1,17%	401	1,38%	4,19%	30,44	52,99%
2008 - 2009	71.948.324,61	2,99%	1.010	3,47%	4,02%	33,82	51,85%
2009 - 2010	74.929.215,17	3,11%	980	3,37%	3,23%	32,15	52,32%
2010 - 2011	79.180.267,06	3,29%	988	3,40%	2,95%	29,62	48,03%
2011 - 2012	50.617.533,12	2,10%	572	1,97%	3,73%	25,18	46,13%
2012 - 2013	99.901.096,75	4,15%	1.124	3,86%	4,49%	24,29	45,07%
2013 - 2014	142.394.520,75	5,91%	1.818	6,25%	3,59%	20,65	44,67%
2014 - 2015	309.456.403,80	12,84%	3.853	13,24%	3,47%	21,40	43,57%
2015 - 2016	342.671.599,31	14,22%	4.003	13,76%	3,02%	22,65	44,81%
2016 - 2017	232.508.809,08	9,65%	2.692	9,25%	2,59%	23,72	50,71%
2017 - 2018	486.834.172,58	20,20%	5.266	18,10%	2,49%	24,85	52,14%
2018 - 2019	109.602.133,08	4,55%	1.306	4,49%	2,62%	25,55	45,44%
2019 - 2020	139.123.339,57	5,77%	1.928	6,63%	2,15%	26,63	54,43%
2020 - 2021	176.274.176,27	7,32%	2.296	7,89%	1,84%	27,28	53,08%
2021 >=	33.390.042,02	1,39%	567	1,95%	1,87%	27,74	61,90%
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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	36.579.289,08	1,52%	615	2,11%	1,94%	27,63	61,84%
1 year - 2 years	206.819.169,67	8,58%	2.698	9,27%	1,83%	27,24	52,97%
2 years - 3 years	107.436.653,46	4,46%	1.513	5,20%	2,26%	26,50	54,77%
3 years - 4 years	145.928.421,53	6,06%	1.660	5,70%	2,62%	25,57	48,48%
4 years - 5 years	509.675.780,12	21,15%	5.564	19,12%	2,47%	24,74	51,84%
5 years - 6 years	207.239.191,97	8,60%	2.401	8,25%	2,72%	23,38	49,56%
6 years - 7 years	334.175.435,27	13,87%	3.965	13,63%	3,06%	22,58	44,13%
7 years - 8 years	302.735.087,01	12,56%	3.748	12,88%	3,49%	21,33	43,94%
8 years - 9 years	135.146.857,04	5,61%	1.738	5,97%	3,56%	20,43	44,37%
9 years - 10 years	97.889.032,80	4,06%	1.080	3,71%	4,69%	25,19	45,79%
10 years - 11 years	44.179.173,17	1,83%	505	1,74%	3,45%	25,38	46,02%
11 years - 12 years	85.124.363,53	3,53%	1.052	3,62%	2,92%	29,89	47,84%
12 years - 13 years	71.405.176,94	2,96%	954	3,28%	3,38%	32,68	53,25%
13 years - 14 years	66.915.985,60	2,78%	943	3,24%	4,02%	33,54	51,86%
14 years - 15 years	27.728.924,42	1,15%	390	1,34%	4,08%	30,08	53,00%
15 years - 16 years	19.995.620,83	0,83%	182	0,63%	3,42%	14,49	50,28%
16 years - 17 years	10.326.140,88	0,43%	89	0,31%	2,48%	14,48	54,94%
17 years - 18 years	393.468,00	0,02%	3	0,01%	2,51%	9,81	56,76%
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	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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
< 2020							
2020 - 2025	2.091.103,51	0,09%	157	0,54%	3,29%	2,07	30,68%
2025 - 2030	23.462.226,37	0,97%	687	2,36%	3,75%	6,42	34,58%
2030 - 2035	100.085.306,02	4,15%	1.700	5,84%	3,69%	10,78	40,12%
2035 - 2040	189.396.527,05	7,86%	2.532	8,70%	3,41%	15,86	49,72%
2040 - 2045	588.180.985,70	24,41%	6.666	22,91%	3,47%	21,61	45,94%
2045 - 2050	1.196.671.318,30	49,66%	13.162	45,23%	2,60%	25,24	50,27%
2050 - 2055	172.497.869,24	7,16%	2.330	8,01%	1,83%	28,68	53,79%
2055 - 2060	5.807.633,04	0,24%	84	0,29%	3,21%	35,84	38,08%
2060 - 2065	12.898.286,86	0,54%	175	0,60%	3,35%	40,82	41,95%
2065 - 2070	19.363.108,15	0,80%	268	0,92%	3,31%	46,00	44,89%
2070 - 2075	26.532.319,07	1,10%	351	1,21%	3,28%	50,55	50,24%
2075 - 2080	24.027.087,98	1,00%	330	1,13%	3,28%	55,57	55,32%
2080 - 2085	32.672.142,62	1,36%	432	1,48%	3,31%	60,71	56,38%
2085 - 2090	14.699.691,06	0,61%	206	0,71%	3,06%	64,90	58,57%
2090 - 2095	1.308.166,35	0,05%	20	0,07%	2,69%	68,93	55,72%
2095 >=							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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	239.413,64	0,01%	21	0,07%	3,83%	0,29	37,91%
1 year(s) - 2 year(s)	541.422,71	0,02%	49	0,17%	3,03%	1,51	28,47%
2 year(s) - 3 year(s)	983.118,46	0,04%	73	0,25%	3,21%	2,49	30,68%
3 year(s) - 4 year(s)	1.834.626,18	0,08%	78	0,27%	3,47%	3,46	31,04%
4 year(s) - 5 year(s)	2.408.127,77	0,10%	78	0,27%	3,57%	4,49	32,96%
5 year(s) - 6 year(s)	3.489.290,09	0,14%	127	0,44%	3,59%	5,51	28,77%
6 year(s) - 7 year(s)	6.115.177,20	0,25%	180	0,62%	3,85%	6,48	35,51%
7 year(s) - 8 year(s)	8.161.336,73	0,34%	202	0,69%	3,94%	7,51	36,24%
8 year(s) - 9 year(s)	12.697.069,18	0,53%	256	0,88%	3,76%	8,51	39,03%
9 year(s) - 10 year(s)	21.596.734,80	0,90%	379	1,30%	3,63%	9,47	38,75%
10 year(s) - 11 year(s)	23.081.351,87	0,96%	392	1,35%	3,82%	10,45	39,35%
11 year(s) - 12 year(s)	17.737.449,17	0,74%	287	0,99%	3,59%	11,47	42,37%
12 year(s) - 13 year(s)	23.083.852,54	0,96%	362	1,24%	3,66%	12,47	40,33%
13 year(s) - 14 year(s)	31.014.465,31	1,29%	418	1,44%	3,24%	13,47	46,37%
14 year(s) - 15 year(s)	31.479.500,78	1,31%	410	1,41%	3,36%	14,43	46,03%
15 year(s) - 16 year(s)	31.876.255,50	1,32%	464	1,59%	3,55%	15,42	48,82%
16 year(s) - 17 year(s)	43.971.834,22	1,82%	601	2,07%	3,75%	16,51	51,48%
17 year(s) - 18 year(s)	44.881.695,27	1,86%	574	1,97%	3,26%	17,50	53,16%
18 year(s) - 19 year(s)	54.499.846,87	2,26%	645	2,22%	2,96%	18,42	49,36%
19 year(s) - 20 year(s)	41.208.736,20	1,71%	452	1,55%	3,17%	19,41	47,56%
20 year(s) - 21 year(s)	71.453.481,24	2,97%	680	2,34%	4,53%	20,40	48,74%
21 year(s) - 22 year(s)	96.633.165,15	4,01%	1.172	4,03%	3,35%	21,48	44,89%
22 year(s) - 23 year(s)	294.237.571,72	12,21%	3.368	11,57%	3,41%	22,53	45,14%
23 year(s) - 24 year(s)	301.773.300,05	12,52%	3.392	11,66%	3,02%	23,47	45,24%
24 year(s) - 25 year(s)	184.995.093,25	7,68%	1.999	6,87%	2,72%	24,41	49,73%
25 year(s) - 26 year(s)	484.754.218,62	20,12%	5.060	17,39%	2,46%	25,47	52,37%
26 year(s) - 27 year(s)	139.631.686,97	5,79%	1.514	5,20%	2,60%	26,41	49,24%
27 year(s) - 28 year(s)	83.150.579,37	3,45%	1.117	3,84%	2,32%	27,70	54,65%
28 year(s) - 29 year(s)	184.100.823,55	7,64%	2.364	8,12%	1,82%	28,38	52,54%
29 year(s) - 30 year(s)	29.126.218,05	1,21%	495	1,70%	1,84%	29,49	62,51%
30 year(s) >=	138.936.328,86	5,77%	1.891	6,50%	3,26%	53,13	51,20%
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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 CLTMV
NHG	1.627.314.209,13	67,53%	10.930	73,67%	3,03%	24,82	51,29%
<= 10%	1.280.210,89	0,05%	61	0,41%	2,34%	18,41	4,28%
10% - 20%	10.412.641,42	0,43%	175	1,18%	2,62%	21,49	10,45%
20% - 30%	17.405.160,11	0,72%	204	1,38%	2,57%	22,52	16,91%
30% - 40%	48.912.546,04	2,03%	371	2,50%	2,64%	23,49	23,91%
40% - 50%	112.429.079,34	4,67%	686	4,62%	2,55%	24,48	32,52%
50% - 60%	173.734.483,40	7,21%	816	5,50%	2,68%	24,12	40,18%
60% - 70%	215.062.742,27	8,92%	856	5,77%	2,63%	24,50	48,43%
70% - 80%	130.127.750,20	5,40%	471	3,17%	2,68%	24,63	55,95%
80% - 90%	43.428.041,29	1,80%	159	1,07%	3,15%	24,28	59,40%
90% - 100%	28.560.820,99	1,19%	104	0,70%	3,07%	25,72	63,12%
100% - 110%	1.026.086,24	0,04%	3	0,02%	2,60%	33,31	71,99%
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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	1.627.314.209,13	67,53%	10.930	73,67%	3,03%	24,82	51,29%
<= 10%	6.047.465,12	0,25%	157	1,06%	2,58%	19,48	7,47%
10% - 20%	27.060.234,83	1,12%	313	2,11%	2,67%	22,06	15,93%
20% - 30%	89.770.737,85	3,73%	626	4,22%	2,80%	23,10	25,68%
30% - 40%	178.347.758,34	7,40%	930	6,27%	2,67%	24,12	35,58%
40% - 50%	213.638.888,67	8,87%	883	5,95%	2,63%	24,49	45,10%
50% - 60%	182.328.132,13	7,57%	674	4,54%	2,68%	24,97	54,64%
60% - 70%	67.749.796,49	2,81%	245	1,65%	2,75%	24,85	63,38%
70% - 80%	12.154.681,56	0,50%	54	0,36%	2,52%	26,47	74,05%
80% - 90%	4.694.990,36	0,19%	20	0,13%	2,37%	27,85	84,19%
90% - 100%	586.876,84	0,02%	4	0,03%	1,85%	29,78	93,38%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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%	651.443,46	0,03%	5	0,02%	1,00%	15,25	59,28%
1.00% - 1.50%	99.655.612,22	4,14%	1.633	5,61%	1,39%	25,11	47,38%
1.50% - 2.00%	325.697.191,10	13,52%	4.512	15,51%	1,71%	27,22	50,28%
2.00% - 2.50%	503.092.668,91	20,88%	6.076	20,88%	2,31%	25,58	52,19%
2.50% - 3.00%	723.014.056,56	30,00%	7.815	26,86%	2,72%	24,69	48,95%
3.00% - 3.50%	163.494.171,05	6,78%	1.806	6,21%	3,28%	23,77	47,52%
3.50% - 4.00%	140.839.049,53	5,84%	1.668	5,73%	3,80%	22,14	45,55%
4.00% - 4.50%	202.621.231,79	8,41%	2.500	8,59%	4,19%	21,50	44,59%
4.50% - 5.00%	101.955.755,83	4,23%	1.292	4,44%	4,77%	26,40	48,01%
5.00% - 5.50%	112.134.218,07	4,65%	1.322	4,54%	5,26%	23,19	46,57%
5.50% - 6.00%	35.579.434,31	1,48%	457	1,57%	5,69%	18,66	47,13%
6.00% - 6.50%	958.938,49	0,04%	14	0,05%	6,09%	13,02	45,57%
6.50% - 7.00%							
7.00% >							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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)	98.782.592,56	4,10%	1.601	5,50%	2,53%	26,05	42,51%
1 year(s) - 2 year(s)	61.740.858,08	2,56%	861	2,96%	4,15%	21,84	47,36%
2 year(s) - 3 year(s)	61.985.442,51	2,57%	838	2,88%	3,92%	21,54	45,39%
3 year(s) - 4 year(s)	24.656.504,46	1,02%	390	1,34%	3,05%	21,91	42,11%
4 year(s) - 5 year(s)	25.537.215,34	1,06%	359	1,23%	3,04%	19,87	46,06%
5 year(s) - 6 year(s)	59.833.237,21	2,48%	852	2,93%	2,96%	26,57	47,48%
6 year(s) - 7 year(s)	57.901.510,15	2,40%	874	3,00%	4,11%	27,76	48,77%
7 year(s) - 8 year(s)	78.266.495,57	3,25%	1.055	3,63%	3,93%	25,07	47,84%
8 year(s) - 9 year(s)	43.536.996,93	1,81%	656	2,25%	2,80%	22,40	43,37%
9 year(s) - 10 year(s)	45.362.436,31	1,88%	617	2,12%	3,61%	19,12	42,96%
10 year(s) - 11 year(s)	66.164.872,80	2,75%	805	2,77%	4,05%	20,66	44,84%
11 year(s) - 12 year(s)	15.640.888,02	0,65%	233	0,80%	3,35%	16,77	42,95%
12 year(s) - 13 year(s)	123.827.199,55	5,14%	1.509	5,19%	3,99%	21,20	44,66%
13 year(s) - 14 year(s)	246.650.140,78	10,24%	2.836	9,75%	3,16%	22,59	44,81%
14 year(s) - 15 year(s)	154.808.023,68	6,42%	1.674	5,75%	2,79%	23,27	48,36%
15 year(s) - 16 year(s)	410.801.128,55	17,05%	4.242	14,58%	2,50%	25,36	52,29%
16 year(s) - 17 year(s)	107.138.225,12	4,45%	1.178	4,05%	2,71%	26,14	50,03%
17 year(s) - 18 year(s)	92.446.177,71	3,84%	1.180	4,05%	2,49%	25,92	53,01%
18 year(s) - 19 year(s)	218.978.949,66	9,09%	2.654	9,12%	1,97%	27,13	51,34%
19 year(s) - 20 year(s)	41.980.155,79	1,74%	585	2,01%	1,73%	26,75	53,26%
20 year(s) - 21 year(s)	19.423.404,24	0,81%	178	0,61%	4,86%	22,18	47,84%
21 year(s) - 22 year(s)	6.329.806,77	0,26%	73	0,25%	2,94%	21,83	47,81%
22 year(s) - 23 year(s)	16.738.536,16	0,69%	185	0,64%	3,56%	22,64	45,90%
23 year(s) - 24 year(s)	31.777.184,56	1,32%	335	1,15%	3,37%	23,64	47,65%
24 year(s) - 25 year(s)	32.416.214,81	1,35%	336	1,15%	2,85%	24,73	54,34%
25 year(s) - 26 year(s)	102.737.981,42	4,26%	1.028	3,53%	2,71%	25,70	53,38%
26 year(s) - 27 year(s)	61.043.428,59	2,53%	638	2,19%	2,71%	28,03	49,56%
27 year(s) - 28 year(s)	41.756.000,20	1,73%	528	1,81%	2,51%	30,49	56,78%
28 year(s) - 29 year(s)	53.251.726,83	2,21%	667	2,29%	2,04%	30,20	53,48%
29 year(s) - 30 year(s)	8.180.436,96	0,34%	133	0,46%	1,64%	33,94	62,66%
30 year(s) >=							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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	2.349.427.673,72	97,50%	28.003	96,23%	2,95%	24,62	49,16%
Floating	60.266.097,60	2,50%	1.097	3,77%	1,53%	26,15	39,04%
Unmatched							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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	2.108.713.420,52	87,51%	12.469	84,05%	2,94%	24,65	49,27%
Apartment	300.835.043,73	12,48%	2.366	15,95%	2,80%	24,75	46,32%
House / Business (< 50%)							
House / Business (>= 50%)							
Other	145.307,07	0,01%	1	0,01%	2,29%	15,75	62,70%
House							
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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	96.249.385,12	3,99%	681	4,59%	2,81%	25,09	50,25%
Friesland	100.068.991,66	4,15%	699	4,71%	2,86%	25,36	51,05%
Drenthe	86.728.712,46	3,60%	559	3,77%	2,80%	25,21	50,82%
Overijssel	204.039.951,63	8,47%	1.279	8,62%	2,85%	24,99	51,45%
Gelderland	316.455.199,96	13,13%	1.939	13,07%	2,89%	25,00	49,07%
Noord-Holland	300.047.495,60	12,45%	1.692	11,40%	2,93%	24,80	45,27%
Zuid-Holland	488.243.661,27	20,26%	3.046	20,53%	3,01%	24,57	48,58%
Zeeland	77.119.308,13	3,20%	530	3,57%	3,16%	23,38	51,41%
Brabant	346.539.619,37	14,38%	2.052	13,83%	2,90%	24,23	49,73%
Utrecht	193.745.181,41	8,04%	1.054	7,10%	2,92%	24,34	44,84%
Limburg	147.002.839,43	6,10%	978	6,59%	2,95%	24,36	52,17%
Flevoland	53.366.580,30	2,21%	326	2,20%	2,71%	25,19	48,77%
Unknown	86.844,98	0,00%	1	0,01%	4,60%	22,67	29,84%
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%
Buy-to-let							
Unknown							
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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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 CLTIMV
Monthly	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%
Quarterly							
Half-yearly							
Yearly							
Total	2.409.693.771,32	100,00%	29.100	100,00%	2,92%	24,66	48,90%

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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	1.627.314.209,13	67,53%	10.930	73,67%	3,03%	24,82	51,29%
Non-NHG Loans	782.379.562,19	32,47%	3.906	26,33%	2,68%	24,32	43,93%
Total	2.409.693.771,32	100,00%	14.836	100,00%	2,92%	24,66	48,90%

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 (beta);
Asset Percentage	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 30 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 (alfa), L shall equal a (alfa);
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 ("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;

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. Prins Bernhardplein 200 1097 JB 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 Conditional Pass-Through 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