

**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**

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Report Version 3.0 - July 2022

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## 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 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	2,234,910,226.59
B	7,023,725.22
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	2,241,933,951.81
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Outstanding bonds	2,000,000,000.00
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Pass/Fail	Pass
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ACT Cover Ratio	112.10%
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## Parameters

Asset percentage	93.00%
Cap LTV Cut-Off indexed valuation % non-NHG	80.00%
Cap LTV Cut-Off indexed valuation % NHG	80.00%
% of Index Increases	90.00%
% of Index Decreases	100.00%
Reserve Fund	7,023,725.22
Reserve Account Required Amount*	4,840,821.92
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	110.00%
Available Nominal OC	121.08%
Minimum statutory nominal OC	100.00%
Available statutory nominal OC	120.72%
Minimum statutory CRR OC	105.00%
Available statutory CRR OC	121.06%

## 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

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**Counterparty Credit Ratings & Triggers**


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		S&P (ST/LT)		Moody's (ST/LT)		Fitch (ST/LT)		DBRS (ST/LT)		
Role	Party	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Rating trigger	Current rating	Consequence if breached*
CBC ACCOUNT BANK	BNG Bank N.V.	/ A	A-1+ / AAA	/	P-1 / 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

\*\* In 2020 Aegon N.V. requested Fitch to simultaneously withdraw all its ratings on Aegon N.V., on all affiliated entities, and on debt instruments and debt programs of these entities with the exception of the SAECURE securitisations. On December 1st 2020 Fitch announced that it withdrew these ratings accordingly. Aegon Bank filed a supplemental prospectus on 6 November 2020 reflecting the withdrawal of Fitch's ratings and on 15 February 2022 Aegon Bank entered into a Deed of Amendment with all relevant parties in which Fitch also has been removed from the applicable transaction documentation of the CPTCB Programme. This Deed of Amendment is published on the Aegon website regarding the CPTCB Programme.

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**Ledgers & Investments**


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**Ledgers**

Revenue Ledger	0.00
Principal Ledger	0.00
Reserve Fund Ledger	0.00
<b>Total</b>	<b>0.00</b>

**Investments**

Substitution Assets Balance	0.00
Authorised Investments Balance	0.00
<b>Total</b>	<b>0.00</b>

**Liquidity Buffer**

Outflows	0.00
<b>Required Liquidity Buffer</b>	<b>0.00</b>
Inflows	0.00
Cash	7,023,725.22
Bonds	0.00
<b>Available Liquidity Buffer</b>	<b>7,023,725.22</b>

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**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

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**Stratifications**


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**Portfolio Characteristics**


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Principal amount	2,622,346,138.21
Value of saving deposits	207,065,093.83
Net principal balance	2,415,281,044.38
Construction Deposits	11,498,858.28
Net principal balance excl. Construction and Saving Deposits	2,403,782,186.10
Number of loans	15,400
Number of loanparts	30,456
Average principal balance (borrower)	156,836.43
Average principal balance (loanpart)	79,303.95
Weighted average current interest rate	2.80%
Weighted average maturity (in years)	24.01
Weighted average remaining time to interest reset (in years)	14.37
Weighted average seasoning (in years)	6.97
Weighted average CLTOMV	67.26%
Weighted average CLTIMV	45.86%
Maximum current interest rate	6.20%
Minimum current interest rate	0.99%
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



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## 1. Delinquencies

From ( > )	Until ( <= )	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTIMV
	Performing	0.00	2,413,210,356.21	99.91%	15,385	99.90%	2.80%	24.01	43.40%
<=	30 days	7,366.53	2,052,688.17	0.08%	14	0.09%	2.54%	24.44	49.45%
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	>	229.33	18,000.00	0.00%	1	0.01%	2.24%	47.33	6.77%
<b>Total</b>		7,595.86	2,415,281,044.38	100.00%	15,400	100.00%	2.80%	24.01	45.86%

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## 2. Redemption Type

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity	1,082,438,052.12	44.82%	13,814	45.36%	2.67%	23.43	48.61%
Bank Savings	138,392,763.36	5.73%	2,103	6.91%	3.72%	15.25	40.84%
Interest Only	909,244,216.16	37.65%	10,570	34.71%	2.66%	28.53	44.16%
Investments							
Life Insurance	67,705,696.91	2.80%	741	2.43%	3.22%	11.83	46.62%
Linear	74,352,680.73	3.08%	1,180	3.87%	2.65%	22.33	42.27%
Savings	143,147,635.10	5.93%	2,048	6.72%	3.66%	14.80	42.14%
Other							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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### 3. Outstanding Loan Amount

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 25,000	4,755,295.54	0.20%	308	2.00%	3.03%	21.29	23.37%
25,000 - 50,000	28,368,010.51	1.17%	741	4.81%	3.00%	22.28	28.70%
50,000 - 75,000	64,601,047.93	2.67%	1,020	6.62%	3.08%	22.19	28.67%
75,000 - 100,000	123,229,625.89	5.10%	1,386	9.00%	2.98%	22.46	32.85%
100,000 - 150,000	541,291,492.61	22.41%	4,273	27.75%	2.93%	23.80	41.27%
150,000 - 200,000	711,014,475.34	29.44%	4,096	26.60%	2.82%	24.23	47.47%
200,000 - 250,000	481,563,836.13	19.94%	2,188	14.21%	2.75%	24.40	50.77%
250,000 - 300,000	182,764,006.81	7.57%	673	4.37%	2.59%	24.43	50.69%
300,000 - 350,000	103,741,921.85	4.30%	321	2.08%	2.59%	23.94	49.67%
350,000 - 400,000	63,451,524.86	2.63%	170	1.10%	2.57%	24.57	51.76%
400,000 - 450,000	41,383,561.19	1.71%	98	0.64%	2.55%	24.26	52.03%
450,000 - 500,000	17,476,201.03	0.72%	37	0.24%	2.46%	24.30	49.13%
500,000 - 550,000	20,493,265.01	0.85%	39	0.25%	2.52%	23.58	49.01%
550,000 - 600,000	14,892,487.82	0.62%	26	0.17%	2.46%	26.13	54.76%
600,000 - 650,000	6,921,102.79	0.29%	11	0.07%	2.39%	24.16	49.32%
650,000 - 700,000	4,691,122.21	0.19%	7	0.05%	2.62%	23.91	57.34%
700,000 - 750,000	707,420.90	0.03%	1	0.01%	2.59%	23.09	64.25%
750,000 - 800,000	2,298,360.78	0.10%	3	0.02%	2.53%	23.65	48.77%
800,000 - 850,000	1,636,285.18	0.07%	2	0.01%	2.69%	22.23	53.04%
850,000 - 900,000							
900,000 - 950,000							
950,000 - 1,000,000							
1,000,000 >							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2004							
2004 - 2005	553,052.10	0.02%	8	0.03%	2.68%	9.01	50.53%
2005 - 2006	13,036,771.69	0.54%	110	0.36%	2.46%	14.31	50.54%
2006 - 2007	19,216,942.79	0.80%	192	0.63%	3.42%	15.46	45.15%
2007 - 2008	29,616,541.48	1.23%	424	1.39%	3.89%	30.18	48.27%
2008 - 2009	63,093,448.78	2.61%	926	3.04%	3.99%	32.72	44.38%
2009 - 2010	67,895,644.68	2.81%	924	3.03%	3.29%	31.61	45.75%
2010 - 2011	79,204,154.06	3.28%	1,049	3.44%	3.00%	29.55	43.34%
2011 - 2012	50,582,647.57	2.09%	633	2.08%	3.02%	26.34	41.31%
2012 - 2013	88,915,357.51	3.68%	1,077	3.54%	4.03%	23.86	41.30%
2013 - 2014	112,227,787.10	4.65%	1,523	5.00%	3.53%	19.44	41.31%
2014 - 2015	260,468,779.34	10.78%	3,387	11.12%	3.56%	20.13	40.03%
2015 - 2016	297,645,526.60	12.32%	3,686	12.10%	3.05%	21.40	41.19%
2016 - 2017	204,944,992.87	8.49%	2,505	8.22%	2.61%	22.45	46.31%
2017 - 2018	468,543,010.52	19.40%	5,231	17.18%	2.50%	23.60	47.93%
2018 - 2019	119,018,294.97	4.93%	1,446	4.75%	2.63%	24.36	42.33%
2019 - 2020	149,705,337.15	6.20%	2,073	6.81%	2.15%	25.48	50.08%
2020 - 2021	246,635,120.72	10.21%	3,038	9.98%	1.82%	26.29	50.86%
2021 >=	143,977,634.45	5.96%	2,224	7.30%	2.09%	27.45	57.80%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year	51,387,096.74	2.13%	895	2.94%	2.75%	28.07	59.27%
1 year - 2 years	73,563,837.92	3.05%	1,116	3.66%	1.73%	27.17	57.18%
2 years - 3 years	209,169,020.38	8.66%	2,541	8.34%	1.82%	26.41	51.33%
3 years - 4 years	202,879,896.49	8.40%	2,727	8.95%	2.04%	25.65	50.38%
4 years - 5 years	119,076,477.00	4.93%	1,454	4.77%	2.63%	24.40	42.41%
5 years - 6 years	425,627,353.81	17.62%	4,725	15.51%	2.52%	23.64	48.14%
6 years - 7 years	221,093,708.76	9.15%	2,670	8.77%	2.52%	22.75	46.78%
7 years - 8 years	292,444,436.49	12.11%	3,614	11.87%	2.99%	21.47	41.47%
8 years - 9 years	284,215,740.11	11.77%	3,702	12.16%	3.54%	20.21	39.94%
9 years - 10 years	112,135,220.24	4.64%	1,505	4.94%	3.51%	19.57	40.88%
10 years - 11 years	84,375,621.37	3.49%	1,036	3.40%	4.03%	22.54	42.06%
11 years - 12 years	58,300,005.95	2.41%	737	2.42%	3.20%	26.26	41.00%
12 years - 13 years	68,773,653.90	2.85%	881	2.89%	3.18%	28.59	42.55%
13 years - 14 years	76,027,530.97	3.15%	1,053	3.46%	3.11%	31.55	45.13%
14 years - 15 years	69,341,369.13	2.87%	1,001	3.29%	3.80%	33.05	45.10%
15 years - 16 years	30,902,231.33	1.28%	442	1.45%	4.00%	30.38	47.86%
16 years - 17 years	19,167,459.51	0.79%	212	0.70%	3.52%	17.80	44.60%
17 years - 18 years	14,351,435.07	0.59%	118	0.39%	2.63%	13.95	50.55%
18 years - 19 years	2,448,949.21	0.10%	27	0.09%	2.44%	13.60	47.37%
19 years - 20 years							
20 years - 21 years							
21 years - 22 years							
22 years - 23 years							
23 years - 24 years							
24 years - 25 years							
25 years - 26 years							
26 years - 27 years							
27 years - 28 years							
28 years - 29 years							
29 years - 30 years							
30 years >							
<b>Total</b>	2,415,281,044.38	100.00%	30,456	100.00%	2.80%	24.01	45.86%

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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	1,125,919.91	0.05%	115	0.38%	3.10%	1.08	32.21%
2025 - 2030	21,351,407.06	0.88%	719	2.36%	3.66%	5.23	31.85%
2030 - 2035	91,277,192.80	3.78%	1,694	5.56%	3.58%	9.51	36.75%
2035 - 2040	174,148,528.59	7.21%	2,453	8.05%	3.32%	14.58	44.10%
2040 - 2045	510,434,423.09	21.13%	6,105	20.05%	3.37%	20.31	42.23%
2045 - 2050	1,145,491,881.60	47.43%	13,062	42.89%	2.59%	24.10	46.52%
2050 - 2055	329,803,963.38	13.65%	4,357	14.31%	1.92%	27.85	53.50%
2055 - 2060	7,287,539.47	0.30%	96	0.32%	3.23%	34.64	35.92%
2060 - 2065	14,598,508.88	0.60%	201	0.66%	3.35%	39.59	38.84%
2065 - 2070	20,289,071.18	0.84%	286	0.94%	3.25%	44.67	42.16%
2070 - 2075	27,404,945.79	1.13%	368	1.21%	3.14%	49.33	45.18%
2075 - 2080	24,211,574.09	1.00%	342	1.12%	3.16%	54.39	48.30%
2080 - 2085	32,967,999.35	1.36%	444	1.46%	3.23%	59.42	50.21%
2085 - 2090	13,984,220.03	0.58%	200	0.66%	2.87%	63.62	51.83%
2090 - 2095	903,869.16	0.04%	14	0.05%	2.24%	67.87	51.06%
2095 >=							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
1 year	396,512.38	0.02%	53	0.17%	2.84%	0.29	32.05%
1 year(s) - 2 year(s)	831,727.18	0.03%	73	0.24%	3.21%	1.56	31.15%
2 year(s) - 3 year(s)	1,397,088.85	0.06%	73	0.24%	3.12%	2.37	31.81%
3 year(s) - 4 year(s)	2,306,441.98	0.10%	95	0.31%	3.61%	3.42	30.78%
4 year(s) - 5 year(s)	3,827,327.93	0.16%	159	0.52%	3.64%	4.53	28.79%
5 year(s) - 6 year(s)	5,858,553.80	0.24%	188	0.62%	3.76%	5.51	31.20%
6 year(s) - 7 year(s)	9,185,960.89	0.38%	215	0.71%	3.67%	6.52	35.17%
7 year(s) - 8 year(s)	13,578,103.82	0.56%	305	1.00%	3.70%	7.53	35.00%
8 year(s) - 9 year(s)	19,534,053.11	0.81%	380	1.25%	3.48%	8.43	35.77%
9 year(s) - 10 year(s)	20,109,783.86	0.83%	359	1.18%	3.69%	9.42	35.84%
10 year(s) - 11 year(s)	17,271,366.63	0.72%	296	0.97%	3.45%	10.46	38.12%
11 year(s) - 12 year(s)	22,126,032.27	0.92%	367	1.21%	3.51%	11.48	38.75%
12 year(s) - 13 year(s)	30,324,048.09	1.26%	428	1.41%	3.02%	12.44	43.40%
13 year(s) - 14 year(s)	29,989,929.45	1.24%	432	1.42%	3.36%	13.44	40.28%
14 year(s) - 15 year(s)	29,946,608.54	1.24%	436	1.43%	3.58%	14.40	44.48%
15 year(s) - 16 year(s)	40,537,949.04	1.68%	582	1.91%	3.72%	15.45	45.67%
16 year(s) - 17 year(s)	46,140,039.26	1.91%	614	2.02%	2.89%	16.51	45.69%
17 year(s) - 18 year(s)	47,514,345.19	1.97%	581	1.91%	3.02%	17.41	44.02%
18 year(s) - 19 year(s)	42,103,909.50	1.74%	497	1.63%	3.07%	18.47	42.57%
19 year(s) - 20 year(s)	69,593,764.48	2.88%	752	2.47%	3.77%	19.42	42.89%
20 year(s) - 21 year(s)	114,306,628.23	4.73%	1,413	4.64%	3.34%	20.55	42.61%
21 year(s) - 22 year(s)	247,024,307.48	10.23%	2,964	9.73%	3.40%	21.50	41.37%
22 year(s) - 23 year(s)	273,378,847.63	11.32%	3,178	10.43%	2.96%	22.43	42.43%
23 year(s) - 24 year(s)	202,408,222.57	8.38%	2,292	7.53%	2.54%	23.57	47.66%
24 year(s) - 25 year(s)	415,876,240.16	17.22%	4,427	14.54%	2.50%	24.40	48.61%
25 year(s) - 26 year(s)	106,999,663.68	4.43%	1,245	4.09%	2.59%	25.39	42.71%
26 year(s) - 27 year(s)	159,052,033.60	6.59%	2,086	6.85%	2.09%	26.67	50.43%
27 year(s) - 28 year(s)	190,812,857.19	7.90%	2,271	7.46%	1.81%	27.40	51.14%
28 year(s) - 29 year(s)	64,025,006.56	2.65%	931	3.06%	1.67%	28.39	57.76%
29 year(s) - 30 year(s)	45,713,859.81	1.89%	791	2.60%	2.71%	29.39	59.63%
30 year(s) >=	143,109,831.22	5.93%	1,973	6.48%	3.17%	51.43	45.85%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG	1,544,647,551.48	63.95%	10,787	70.05%	2.91%	24.12	47.44%
<= 10%	1,562,818.56	0.06%	87	0.56%	2.96%	18.25	4.02%
10% - 20%	10,854,702.64	0.45%	182	1.18%	2.83%	21.52	10.34%
20% - 30%	26,990,978.16	1.12%	296	1.92%	2.82%	21.77	17.07%
30% - 40%	60,391,844.99	2.50%	456	2.96%	2.67%	23.18	24.89%
40% - 50%	145,595,152.43	6.03%	892	5.79%	2.55%	23.62	32.97%
50% - 60%	220,910,940.91	9.15%	1,037	6.73%	2.60%	23.51	40.50%
60% - 70%	220,458,915.40	9.13%	935	6.07%	2.51%	24.02	48.49%
70% - 80%	118,693,791.04	4.91%	481	3.12%	2.58%	24.39	55.99%
80% - 90%	36,851,056.36	1.53%	150	0.97%	2.79%	25.36	63.27%
90% - 100%	26,940,662.63	1.12%	92	0.60%	2.65%	25.48	69.66%
100% - 110%	1,001,265.00	0.04%	3	0.02%	2.62%	32.88	78.27%
110% - 120%	381,364.78	0.02%	2	0.01%	2.51%	22.83	79.51%
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>



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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	1,544,647,551.48	63.95%	10,787	70.05%	2.91%	24.12	47.44%
<= 10%	7,390,380.98	0.31%	205	1.33%	3.03%	19.22	7.30%
10% - 20%	39,660,925.29	1.64%	432	2.81%	2.86%	21.52	16.00%
20% - 30%	105,381,973.26	4.36%	719	4.67%	2.74%	22.44	25.71%
30% - 40%	217,356,618.28	9.00%	1,121	7.28%	2.63%	23.36	35.28%
40% - 50%	232,843,024.18	9.64%	987	6.41%	2.54%	23.88	44.82%
50% - 60%	168,306,400.23	6.97%	688	4.47%	2.53%	24.54	54.23%
60% - 70%	67,154,933.19	2.78%	310	2.01%	2.46%	25.45	64.33%
70% - 80%	23,804,358.48	0.99%	114	0.74%	2.27%	27.19	74.68%
80% - 90%	6,543,002.54	0.27%	29	0.19%	2.73%	28.41	83.62%
90% - 100%	2,191,876.47	0.09%	8	0.05%	3.14%	28.00	94.12%
100% - 110%							
110% - 120%							
120% - 130%							
130% - 140%							
140% - 150%							
150% >							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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**10. Loanpart Coupon (interest rate bucket)**

From (>) - Until (<=)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
<= 0.50%							
0.50% - 1.00%	595,588.21	0.02%	7	0.02%	1.00%	14.02	47.60%
1.00% - 1.50%	109,659,505.10	4.54%	1,714	5.63%	1.34%	23.70	46.82%
1.50% - 2.00%	414,163,354.94	17.15%	5,356	17.59%	1.72%	26.92	49.64%
2.00% - 2.50%	502,686,050.84	20.81%	6,261	20.56%	2.30%	24.60	48.10%
2.50% - 3.00%	706,066,083.74	29.23%	7,989	26.23%	2.71%	23.65	45.38%
3.00% - 3.50%	177,100,203.43	7.33%	2,350	7.72%	3.31%	23.31	43.54%
3.50% - 4.00%	142,349,110.97	5.89%	1,966	6.46%	3.74%	21.93	41.50%
4.00% - 4.50%	166,739,666.79	6.90%	2,231	7.33%	4.19%	20.43	41.49%
4.50% - 5.00%	66,600,126.38	2.76%	909	2.98%	4.76%	26.25	43.66%
5.00% - 5.50%	96,993,777.95	4.02%	1,237	4.06%	5.27%	22.58	41.24%
5.50% - 6.00%	31,405,011.55	1.30%	424	1.39%	5.69%	17.94	42.16%
6.00% - 6.50%	922,564.48	0.04%	12	0.04%	6.09%	11.76	42.46%
6.50% - 7.00%							
7.00% >							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 11. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 1 year(s)	103,927,720.68	4.30%	1,777	5.83%	3.76%	23.03	40.07%
1 year(s) - 2 year(s)	25,679,087.47	1.06%	422	1.39%	3.70%	20.14	41.95%
2 year(s) - 3 year(s)	21,571,774.79	0.89%	362	1.19%	2.84%	20.62	38.44%
3 year(s) - 4 year(s)	33,350,605.20	1.38%	490	1.61%	2.79%	21.65	41.59%
4 year(s) - 5 year(s)	51,009,853.87	2.11%	810	2.66%	3.38%	25.57	43.55%
5 year(s) - 6 year(s)	66,163,084.19	2.74%	1,003	3.29%	4.09%	25.85	43.60%
6 year(s) - 7 year(s)	57,509,593.33	2.38%	839	2.75%	3.59%	23.99	42.44%
7 year(s) - 8 year(s)	46,122,272.39	1.91%	727	2.39%	3.02%	20.98	39.62%
8 year(s) - 9 year(s)	45,488,338.77	1.88%	685	2.25%	3.11%	18.43	38.89%
9 year(s) - 10 year(s)	79,479,561.91	3.29%	1,069	3.51%	3.69%	21.57	44.30%
10 year(s) - 11 year(s)	17,044,273.57	0.71%	263	0.86%	3.30%	16.10	38.83%
11 year(s) - 12 year(s)	136,273,381.23	5.64%	1,750	5.75%	3.89%	20.05	41.10%
12 year(s) - 13 year(s)	234,807,259.27	9.72%	2,787	9.15%	3.00%	21.62	41.71%
13 year(s) - 14 year(s)	158,705,946.65	6.57%	1,862	6.11%	2.59%	23.00	45.93%
14 year(s) - 15 year(s)	345,074,156.88	14.29%	3,641	11.95%	2.52%	24.27	48.23%
15 year(s) - 16 year(s)	93,142,809.62	3.86%	1,060	3.48%	2.70%	25.07	44.80%
16 year(s) - 17 year(s)	170,561,232.52	7.06%	2,172	7.13%	2.20%	25.41	48.17%
17 year(s) - 18 year(s)	197,605,483.27	8.18%	2,334	7.66%	1.86%	26.35	49.60%
18 year(s) - 19 year(s)	80,090,070.84	3.32%	1,057	3.47%	1.77%	26.77	51.37%
19 year(s) - 20 year(s)	51,060,038.41	2.11%	687	2.26%	3.07%	25.11	48.80%
20 year(s) - 21 year(s)	9,241,292.33	0.38%	110	0.36%	2.74%	20.73	44.64%
21 year(s) - 22 year(s)	19,598,013.97	0.81%	231	0.76%	3.44%	21.65	41.37%
22 year(s) - 23 year(s)	30,353,365.21	1.26%	325	1.07%	3.22%	22.51	45.92%
23 year(s) - 24 year(s)	57,906,777.55	2.40%	610	2.00%	2.71%	23.89	51.43%
24 year(s) - 25 year(s)	90,023,068.39	3.73%	937	3.08%	2.71%	25.07	50.07%
25 year(s) - 26 year(s)	40,672,644.52	1.68%	495	1.63%	2.70%	27.96	40.11%
26 year(s) - 27 year(s)	67,477,301.97	2.79%	840	2.76%	2.38%	28.54	52.57%
27 year(s) - 28 year(s)	54,483,542.42	2.26%	638	2.09%	1.99%	29.00	51.47%
28 year(s) - 29 year(s)	18,670,129.47	0.77%	274	0.90%	1.65%	32.47	56.10%
29 year(s) - 30 year(s)	12,188,363.69	0.50%	199	0.65%	2.43%	32.83	58.73%
30 year(s) >=							
<b>Total</b>	2,415,281,044.38	100.00%	30,456	100.00%	2.80%	24.01	45.86%

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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	2,364,361,749.30	97.89%	29,467	96.75%	2.78%	23.98	46.04%
Floating	50,919,295.08	2.11%	989	3.25%	3.53%	25.38	37.27%
Unmatched							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>30,456</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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### 13. Property Description

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House	2,128,820,800.51	88.14%	13,061	84.81%	2.81%	24.01	46.53%
Apartment	286,317,413.39	11.85%	2,338	15.18%	2.71%	24.04	40.82%
Other	142,830.48	0.01%	1	0.01%	2.29%	14.50	42.76%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 14. Geographical Distribution (by Province)

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen	96,209,300.19	3.98%	707	4.59%	2.72%	24.23	46.70%
Friesland	104,197,704.43	4.31%	754	4.90%	2.71%	24.66	49.34%
Drenthe	86,623,347.24	3.59%	593	3.85%	2.74%	24.47	47.87%
Overijssel	204,419,542.72	8.46%	1,339	8.69%	2.76%	24.44	48.41%
Gelderland	323,394,177.99	13.39%	2,041	13.25%	2.77%	24.38	45.77%
Noord-Holland	295,732,795.36	12.24%	1,718	11.16%	2.78%	24.08	43.12%
Zuid-Holland	483,255,494.12	20.01%	3,104	20.16%	2.88%	23.82	44.87%
Zeeland	72,668,703.96	3.01%	522	3.39%	2.96%	22.95	48.58%
Brabant	354,130,784.54	14.66%	2,160	14.03%	2.77%	23.70	46.30%
Utrecht	193,176,303.91	8.00%	1,090	7.08%	2.82%	23.68	41.26%
Limburg	148,986,802.45	6.17%	1,029	6.68%	2.85%	23.72	50.54%
Flevoland	52,293,003.11	2.17%	342	2.22%	2.63%	24.57	46.08%
Unknown	193,084.36	0.01%	1	0.01%	2.35%	23.83	22.53%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 15. Occupancy

	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Owner Occupied	2,415,281,044.38	100.00%	15,400	100.00%	2.80%	24.01	45.86%
Buy-to-let							
Unknown							
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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## 16. Loanpart Payment Frequency

	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Monthly	2,415,281,044.38	100.00%	30,456	100.00%	2.80%	24.01	45.86%
Quarterly							
Half-yearly							
Yearly							
<b>Total</b>	2,415,281,044.38	100.00%	30,456	100.00%	2.80%	24.01	45.86%



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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	1,544,647,551.48	63.95%	10,787	70.05%	2.91%	24.12	47.44%
Non-NHG Loans	870,633,492.90	36.05%	4,613	29.95%	2.59%	23.82	43.05%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.80%</b>	<b>24.01</b>	<b>45.86%</b>

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**18. Valuation Type**


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	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Full taxation	2,004,472,802.92	82.991%	13,036	84.649%	2.802%	24.18	46.959%
Other	385,326,572.64	15.954%	2,199	14.279%	2.78%	23.06	39.256%
Desktop valuation	25,481,668.82	1.055%	165	1.071%	2.849%	25.27	58.842%
<b>Total</b>	<b>2,415,281,044.38</b>	<b>100.00%</b>	<b>15,400</b>	<b>100.00%</b>	<b>2.799%</b>	<b>24.01</b>	<b>45.856%</b>

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## 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)
a (alfa)	Gross set-off as determined according to Asset Monitoring Agreement;
ACT	Asset Cover Test;
Adjusted Current Balance	The "Adjusted Current Balance" of a Mortgage Receivable is the lower of: (i) the Current Balance of such Mortgage Receivable minus a (alfa); and (ii) the LTV Cut-Off Percentage of the Indexed Valuation relating to such Mortgage Receivable, minus ß (bêta);
Asset Percentage	93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;
Assumed Mortgage Interest Rate	The expected mortgage interest rate to be offered by each of the Servicers (acting on behalf of the CBC) in relation to Mortgage Loans which have an interest rate reset, which interest rate will be notified by the relevant Servicer to the CBC and the Rating Agencies from time to time;
B	The cash standing to the credit of the CBC Transaction Account(s);
Base Prospectus	The base prospectus dated 12 October 2018 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;
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
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
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
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 (marktwaaarde) 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 Mortgage Loans which are current and therefore do not show any arrears;
Performing Loans	
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;

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Remaining Tenor	The time in years from the end of the reporting period to the maturity date of a Mortgage Loan;
Reserve Fund	Means the balance of the Reserve Account which is the bank account of the CBC designated as such in the CBC Account Agreement;
Seasoning	Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period;
Series	A Tranche of Covered Bonds together with any further Tranche or Tranches of Covered Bonds expressed to be consolidated and form a single series with the Covered Bonds of the original Tranche and the terms of which are identical (save for the Issue Date and/or the Interest Claim that corresponds to a debt to the same borrower, which is not covered by the DGS;
Set-Off	
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, 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;
Transferred Collateral	
U	The sum of the aggregate amount of interest payable in respect of all Series of Covered Bonds from the relevant date up to and including the relevant Maturity Date minus any amount of interest to be received under a Portfolio Swap Agreement in connection with a Series of Covered
V	The product of: (i) the higher of (a) zero; and (b) the difference between (i) the Portfolio Weighted Average Life and (ii) the Series Weighted Average Life, (ii) the aggregate Principal Amount Outstanding of all Series on the last day of the previous calendar month multiplied by (1
W	Estimated Portfolio Interest Income;
Z	An amount equal to the Interest Reserve Required Amount;

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**Contact Information**


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<b>Account Bank</b>	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands	<b>Administrator</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
<b>Auditor</b>	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands	<b>Back-up Cash manager</b>	Intertrust Administrative Services B.V. Basisweg 10 1043 AP Amsterdam The Netherlands
<b>CASH MANAGER</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands	<b>CBC ACCOUNT BANK</b>	BNG Bank N.V. Koninginnegracht 2 2514 AA The Hague The Netherlands
<b>Common Safekeeper</b>	Clearstream 42 Avenue J.F. Kennedy L-1855 Luxembourg	<b>COVER POOL MONITOR</b>	PricewaterhouseCoopers Accountants N.V. Thomas R. Malthusstraat 5 1066 JR Amsterdam The Netherlands
<b>Custodian</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Issuer</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
<b>Lead Manager</b>	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Legal Advisor</b>	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands
<b>Listing Agent</b>	Cooperatieve Rabobank U.A. Croeselaan 18 3521 CB Utrecht The Netherlands	<b>Paying Agent</b>	Citibank N.A., London Branch Citigroup Centre, Canada Square E14 5LB London The United Kingdom
<b>Security Trustee</b>	Stichting Security Trustee Aegon Conditional Pass-Through Covered Bond Company Hoogoorddreef 15 1101 BA Amsterdam The Netherlands	<b>Seller</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands
<b>Seller Collection Account Bank</b>	ABN AMRO Bank N.V. Gustav Mahlerlaan 10 1082 PP Amsterdam The Netherlands	<b>Servicer</b>	Aegon Hypotheken B.V. Aegonplein 50 2591 TV Den Haag The Netherlands
<b>Sponsor (if applicable)</b>	AEGON Bank N.V. Thomas R. Malthusstraat 1-3 1066 JR Amsterdam The Netherlands	<b>Tax Advisor</b>	NautaDutilh N.V. Beethovenstraat 400 1082 PR Amsterdam The Netherlands