AEGON Bank N.V.

Monthly Investor Report

Dutch National Transparency Template Covered Bond

Reporting period: 1 July 2019 - 31 July 2019

Reporting Date: 26 August 2019

AMOUNTS ARE IN EURO

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Covered Bonds

Series	ISIN	Currency	Initial Principal Balance*	Outstanding Amount*	Coupon	Issuance Date	Maturity Date	IRS Counterparty	Redemption Type	LCR HQLA Category
Series Number 1 -	XS1327151228	EUR	750,000,000	750,000,000	0.2500%	01-12-15	01-12-20		Pass-through	L1
Tranche Number 1										
Series Number 2 -	XS1418849482	EUR	500,000,000	500,000,000	0.2500%	25-05-16	25-05-23		Pass-through	L1
Tranche Number 2										
Series Number 3 -	XS1637329639	EUR	500,000,000	500,000,000	0.7500%	27-06-17	27-06-27		Pass-through	L1
Tranche Number 3									_	
Series Number 4 - Tranche Number 1	XS1720933297	EUR	500,000,000	500,000,000	0.3750%	21-11-17	21-11-24		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

Asset Cover Test	
Asset Cover Test	
A	2,512,806,609.07
В	9,902,897.49
C	0.00
D	0.00
E	0.00
X	0.00
Υ	0.00
Z	0.00
Total: A+B+C+D+E-X-Y-Z	2,522,709,506.56
Outstanding hands	2,250,000,000.00
Outstanding bonds Pass/Fail	2,230,000,000.00 Pass
ACT Cover Ratio	112.12%
ACT COVERTABLE	112.1270
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	9,902,897.49
Reserve Account Required Account	4,683,930.87
Supplemental Liquidity Reserve Amount	0.00
Deduction Set-Off	960,905.41
Ratings	
S&P	AAA
Moody's	N/A
Fitch	AAA
Other	
UCITS compliant	True
CRR compliant	True
ECBC Label compliant	True
Overcollateralisation	
Legally required minimum OC	5.00%
Documented minimum OC	10.00%
Available Nominal OC	20.60%
First Regulatory Current Balance Amount test	
Ratio	121%
Pass / Fail	Pass
Second Regulatory Currrent Balance Amount test	
Ratio	120%
Pass / Fail	Pass

^{*} Interest accrual based on Calculation Date

Counterparty Credit Ratings & Triggers

		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	N.V. Bank Nederlandse Gemeenten	/ A	/ AAA	Ï	/	F1/A	F1+ / AAA	Ï	1	Another party (with sufficient ratings) has to fulfill the CBC Account Bank role or guarantee the relevant CBC Account Bank obligations	
ISSUER	AEGON Bank N.V.	A-1 / A	A-1+ / A+	/	/	F1/A	F2 / A-	/	/	Set off retail savings at issuer account above deposit guarantee scheme	

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

Ledgers & Investments

Ledgers

Total	0.00
Reserve Fund Ledger	0.00
Principal Ledger	0.00
Revenue Ledger	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	9,902,897.49
Bonds	0.00
Available Liquidity Buffer	9,902,897.49

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

Delinquencies

From (>)	Until (<=)	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Aveage CLTIMV
	Performing	0.00	2,700,845,447.64	99.77%	15,959	99.73%	3.36%	26.01	63.03%
<=	30 days	13,763.76	3,547,993.94	0.13%	26	0.16%	3.69%	25.13	70.63%
30 days	60 days	12,416.71	1,463,136.32	0.05%	10	0.06%	3.69%	24.49	66.60%
60 days	90 days	5,934.46	460,667.69	0.02%	3	0.02%	3.42%	27.27	61.09%
90 days	120 days	5,531.46	395,037.89	0.01%	3	0.02%	3.02%	25.27	64.60%
120 days	150 days	1,670.25	76,606.34	0.00%	1	0.01%	2.90%	25.58	56.09%
150 days	180 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
180 days	>	3,732.27	270,967.00	0.01%	1	0.01%	2.45%	20.50	77.99%
	Total	43,048.91	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

Frequency of publication National Transparancy Template:

Stratifications

Portfolio Characteristics	
Principal amount	2,868,276,391.53
Value of saving deposits	161,216,534.71
Net principal balance	2,707,059,856.82
Construction Deposits	863,835.67
Net principal balance excl. Construction and Saving Deposits	2,706,196,021.15
Number of loans	16,003
Number of loanparts	30,631
Average principal balance (borrower)	169,159.52
Average principal balance (loanpart)	88,376.48
Weighted average current interest rate	3.36%
Weighted average maturity (in years)	26.00
Weighted average remaining time to interest reset (in years)	13.09
Weighted average seasoning (in years)	4.96
Weighted average CLTOMV	78.06%
Weighted average CLTIMV	63.05%
Maximum current interest rate	7.40%
Minimum current interest rate	1.00%
Type of cover assets:	Dutch Residential Mortgages
Currency Portfolio:	EUR

Monthly

2. Redemption Type

	Aggr	egate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Annuity		1,326,457,240.03	49.00%	13,579	44.33%	3.16%	25.48	65.89%
Bank Savings		180,983,694.72	6.69%	2,493	8.14%	4.08%	18.04	59.02%
Interest Only		831,187,263.70	30.70%	10,009	32.68%	3.27%	31.43	59.25%
Investments								
Life Insurance		66,774,664.49	2.47%	727	2.37%	3.70%	15.11	67.38%
Linear		117,844,311.02	4.35%	1,489	4.86%	2.96%	24.88	58.67%
Savings		183,812,682.86	6.79%	2,334	7.62%	4.67%	17.77	64.96%
Other								
	Total	2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

3. Outstanding Loan Amount

Weighted Average CLTIMV	Weighted Average Maturity (year)	Weighted Average Coupon	% of Total	Nr of Loans	% of Total	Aggregate Outstanding Amount	From (>) - Until (<=)
7.47%	22.44	3.13%	0.70%	112	0.07%	1,766,734.72	<= 25,000
19.67%	22.60	3.33%	2.25%	360	0.53%	14,349,579.66	25,000 - 50,000
34.12%	23.21	3.59%	3.76%	601	1.43%	38,821,792.58	50,000 - 75,000
45.86%	24.80	3.44%	7.27%	1,163	3.83%	103,590,858.61	75,000 - 100,000
59.02%	25.91	3.43%	27.88%	4,462	20.95%	567,025,099.44	100,000 - 150,000
65.46%	26.31	3.32%	29.91%	4,786	30.73%	831,836,334.43	150,000 - 200,000
68.49%	26.13	3.28%	18.78%	3,006	24.54%	664,359,086.24	200,000 - 250,000
65.27%	26.38	3.59%	5.37%	859	8.61%	233,022,991.31	250,000 - 300,000
62.33%	25.75	3.36%	1.86%	298	3.54%	95,908,549.60	300,000 - 350,000
62.94%	25.65	3.39%	1.00%	160	2.20%	59,666,175.93	350,000 - 400,000
62.15%	25.44	3.36%	0.48%	77	1.20%	32,477,673.19	400,000 - 450,000
59.35%	25.69	3.06%	0.30%	48	0.84%	22,715,943.37	450,000 - 500,000
62.66%	25.93	3.25%	0.17%	27	0.53%	14,217,413.29	500,000 - 550,000
65.14%	25.53	3.13%	0.15%	24	0.51%	13,710,187.43	550,000 - 600,000
52.73%	24.83	3.16%	0.04%	6	0.14%	3,817,069.07	600,000 - 650,000
58.81%	25.48	3.08%	0.06%	10	0.25%	6,755,672.53	650,000 - 700,000
72.66%	25.96	3.55%	0.01%	2	0.05%	1,473,293.14	700,000 - 750,000
61.49%	25.83	3.37%	0.01%	2	0.06%	1,545,402.28	750,000 - 800,000
							800,000 - 850,000
							850,000 - 900,000
							900,000 - 950,000
							950,000 - 1,000,000
							1,000,000 >
	26.00	3.36%	100.00%	16,003	100.00%	Total 2,707,059,856.82	1,000,000 >

4. Origination Year Weighted Average Maturity (year) From (>=) - Until (<) Aggregate Outstanding Amount Nr of Loanparts Weighted Average Weighted Average CLTIMV < 1996 1996 - 1997 1997 - 1998 1998 - 1999 1999 - 2000 2000 - 2001 2001 - 2002 2002 - 2003 2003 - 2004 2004 - 2005 208.906.90 0.01% 0.00% 3.65% 15.33 72.15% 1 2005 - 2006 12,872,408.23 0.48% 101 0.33% 3.03% 16.13 71.90% 3.29% 2006 - 2007 7,457,263.28 0.28% 0.24% 68.99% 75 20.47 2007 - 2008 19,850,496.46 0.73% 0.96% 4.20% 31.07 64.18% 293 2008 - 2009 62.111.042.92 2.29% 2.91% 4.20% 32.68 63.32% 890 88,856,279.86 3.28% 3.64% 4.31% 2009 - 2010 1,114 32.33 65.99% 2010 - 2011 118,327,916.71 4.84% 4.59% 67.16% 4.37% 1,483 33.84 53,408,137.33 1.97% 2.14% 4.54% 67.91% 2011 - 2012 32.66 657 2012 - 2013 101,809,787.08 3.76% 1,212 3.96% 4.19% 29.46 60.21% 275,270,862.86 60.41% 2013 - 2014 10.17% 10.53% 3.80% 22.85 3.225 2014 - 2015 582,455,884.52 21.52% 6,778 22.13% 3.65% 23.66 57.70% 2015 - 2016 635,157,308.45 23.46% 6,843 22.34% 3.14% 24.88 59.41% 2016 - 2017 318,569,625.49 11.77% 3,382 11.04% 2.67% 25.96 67.80% 2017 - 2018 406,989,749.89 15.03% 4,167 13.60% 2.48% 27.05 72.06% 2018 >= 23,714,186.84 0.88% 410 1.34% 3.03% 25.87 65.67% Total 2,707,059,856.82 100.00% 30,631 100.00% 3.36% 26.00 63.05%

5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
4	44 404 470 00	0.500/	040	0.040/	2.400/	05.04	00.40%
< 1 year	14,191,479.02	0.52%	249	0.81%	3.16%	25.84	66.13%
1 year - 2 years	55,540,945.02	2.05%	626	2.04%	2.74%	27.11	71.40%
2 years - 3 years	547,344,035.92	20.22%	5,552	18.13%	2.47%	26.89	72.36%
3 years - 4 years	296,248,845.51	10.94%	3,292	10.75%	2.95%	25.06	59.89%
4 years - 5 years	691,499,954.14	25.54%	7,702	25.14%	3.35%	24.40	58.94%
5 years - 6 years	498,762,515.00	18.42%	5,700	18.61%	3.67%	23.59	58.38%
6 years - 7 years	171,183,310.65	6.32%	2,099	6.85%	3.83%	22.28	59.62%
7 years - 8 years	100,251,701.96	3.70%	1,189	3.88%	4.46%	33.07	63.01%
8 years - 9 years	46,517,002.98	1.72%	562	1.83%	4.43%	32.73	70.34%
9 years - 10 years	146,130,263.51	5.40%	1,834	5.99%	4.63%	33.49	65.31%
10 years - 11 years	53,978,083.51	1.99%	707	2.31%	4.00%	32.00	68.91%
11 years - 12 years	51,517,855.16	1.90%	742	2.42%	4.24%	32.85	61.72%
12 years - 13 years	15,741,234.40	0.58%	227	0.74%	3.92%	29.98	64.91%
13 years - 14 years	11,086,972.48	0.41%	94	0.31%	3.08%	16.27	70.36%
14 years - 15 years	7,065,657.56	0.26%	56	0.18%	3.21%	16.76	73.88%
15 years - 16 years							
16 years - 17 years							
17 years - 18 years							
18 years - 19 years							
19 years - 20 years							
20 years - 21 years							
21 years - 22 years							
22 years - 23 years							
23 years - 24 years							
24 years - 25 years							
25 years - 26 years							
26 years - 27 years							
27 years - 28 years							
28 years - 29 years							
29 years - 30 years							
30 years >							
	Total 2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
< 2018							
2018 - 2020	79,030.29	0.00%	7	0.02%	4.64%	0.07	35.70%
2020 - 2025	5,337,424.66	0.20%	268	0.87%	3.79%	3.91	40.32%
2025 - 2030	35,799,485.57	1.32%	863	2.82%	4.12%	8.66	46.70%
2030 - 2035	130,121,449.82	4.81%	2,029	6.62%	3.95%	13.11	54.65%
2035 - 2040	209,383,991.33	7.73%	2,592	8.46%	3.85%	18.07	64.22%
2040 - 2045	912,835,415.86	33.72%	9,948	32.48%	3.75%	24.16	60.52%
2045 - 2050	1,244,292,998.70	45.96%	12,576	41.06%	2.82%	26.74	65.85%
2050 - 2055	2,396,778.32	0.09%	35	0.11%	4.11%	33.48	36.48%
2055 - 2060	6,920,926.80	0.26%	100	0.33%	3.77%	38.03	50.61%
2060 - 2065	16,422,545.05	0.61%	231	0.75%	3.91%	43.24	54.50%
2065 - 2070	25,740,586.63	0.95%	366	1.19%	3.92%	48.14	58.93%
2070 - 2075	35,775,786.04	1.32%	494	1.61%	3.91%	52.73	64.67%
2075 - 2080	31,979,827.39	1.18%	440	1.44%	4.07%	57.90	70.26%
2080 - 2085	32,838,803.69	1.21%	428	1.40%	4.18%	62.74	72.64%
2085 - 2090	15,311,874.26	0.57%	225	0.73%	4.17%	67.24	74.11%
2090 - 2095	1,822,932.41	0.07%	29	0.09%	4.49%	71.20	71.53%
2095 >=							
	Total 2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

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	115,248.28	0.00%	21	0.07%	4.50%	0.26	34.33%
1 year(s) - 2 year(s)	586,086.48	0.02%	34	0.11%	4.18%	1.61	43.53%
2 year(s) - 3 year(s)	521,786.02	0.02%	32	0.10%	3.79%	2.43	44.40%
3 year(s) - 4 year(s)	1,178,275.85	0.04%	60	0.20%	4.03%	3.55	37.27%
4 year(s) - 5 year(s)	1,812,549.13	0.07%	80	0.26%	3.38%	4.53	37.95%
5 year(s) - 6 year(s)	3,011,291.96	0.11%	113	0.37%	3.73%	5.49	44.77%
6 year(s) - 7 year(s)	3,267,418.41	0.12%	103	0.34%	3.83%	6.51	43.10%
7 year(s) - 8 year(s)	4,760,734.96	0.18%	134	0.44%	4.07%	7.48	42.30%
8 year(s) - 9 year(s)	8,678,499.78	0.32%	214	0.70%	4.21%	8.53	43.51%
9 year(s) - 10 year(s)	10,611,362.50	0.39%	221	0.72%	4.14%	9.52	48.33%
10 year(s) - 11 year(s)	15,942,055.09	0.59%	285	0.93%	4.17%	10.46	51.47%
11 year(s) - 12 year(s)	23,580,827.65	0.87%	412	1.35%	3.87%	11.48	54.34%
12 year(s) - 13 year(s)	27,575,120.26	1.02%	448	1.46%	4.20%	12.46	53.63%
13 year(s) - 14 year(s)	26,793,667.58	0.99%	389	1.27%	3.88%	13.46	55.64%
14 year(s) - 15 year(s)	28,224,868.14	1.04%	407	1.33%	3.88%	14.49	55.95%
15 year(s) - 16 year(s)	39,183,794.96	1.45%	532	1.74%	3.73%	15.48	59.23%
16 year(s) - 17 year(s)	39,348,748.24	1.45%	484	1.58%	3.57%	16.41	62.06%
17 year(s) - 18 year(s)	34,617,254.72	1.28%	460	1.50%	3.62%	17.47	62.04%
18 year(s) - 19 year(s)	38,023,636.80	1.40%	491	1.60%	3.97%	18.56	64.09%
19 year(s) - 20 year(s)	41,035,297.58	1.52%	488	1.59%	3.67%	19.48	67.24%
20 year(s) - 21 year(s)	76,951,347.40	2.84%	836	2.73%	4.63%	20.45	67.72%
21 year(s) - 22 year(s)	35,664,057.67	1.32%	397	1.30%	4.20%	21.41	69.40%
22 year(s) - 23 year(s)	48,609,120.15	1.80%	505	1.65%	4.39%	22.48	66.76%
23 year(s) - 24 year(s)	145,606,287.08	5.38%	1,652	5.39%	3.73%	23.61	60.71%
24 year(s) - 25 year(s)	342,584,564.34	12.66%	3,691	12.05%	3.59%	24.56	58.60%
25 year(s) - 26 year(s)	674,054,656.88	24.90%	7,077	23.10%	3.40%	25.45	59.65%
26 year(s) - 27 year(s)	302,589,637.33	11.18%	3,124	10.20%	2.95%	26.32	60.61%
27 year(s) - 28 year(s)	449,173,977.30	16.59%	4,387	14.32%	2.46%	27.52	72.96%
28 year(s) - 29 year(s)	105,770,188.99	3.91%	1,058	3.45%	2.65%	28.08	72.21%
29 year(s) - 30 year(s)	7,905,434.70	0.29%	147	0.48%	2.99%	29.53	67.00%
30 year(s) >=	169,282,060.59	6.25%	2,349	7.67%	4.02%	54.66	65.35%

8. Current Loan to Original Market Value

From (>) - Until (<=)	Aggrega	te Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG		1,849,012,831.99	68.30%	11,712	73.19%	3.41%	26.41	67.03%
<= 10 %		1,615,160.71	0.06%	78	0.49%	2.62%	22.23	5.54%
10 % - 20 %		7,612,043.85	0.28%	154	0.96%	2.82%	22.42	12.47%
20 % - 30 %		17,632,522.39	0.65%	214	1.34%	3.09%	22.51	19.85%
30 % - 40 %		41,665,511.59	1.54%	348	2.17%	2.99%	24.27	27.86%
40 % - 50 %		86,013,070.87	3.18%	559	3.49%	3.03%	24.20	36.17%
50 % - 60 %		124,489,171.36	4.60%	648	4.05%	3.17%	24.43	44.39%
60 % - 70 %		177,697,151.06	6.56%	782	4.89%	3.13%	25.00	52.56%
70 % - 80 %		168,184,534.24	6.21%	664	4.15%	3.28%	25.62	61.16%
80 % - 90 %		106,311,000.43	3.93%	403	2.52%	3.62%	25.80	68.46%
90 % - 100 %		124,159,194.14	4.59%	430	2.69%	3.50%	26.11	75.39%
100 % - 110 %		2,461,414.19	0.09%	10	0.06%	3.13%	31.74	83.74%
110 % - 120 %		206,250.00	0.01%	1	0.01%	2.45%	29.31	92.50%
120 % - 130 %								
130 % - 140 %								
140 % - 150 %								
150 % >								
	Total	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

9. Current Loan to Indexed Market Value

From (>) - Until (<=)	Aggregate Outstanding Amou	nt % of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG	1,849,012,831.	99 68.30%	11,712	73.19%	3.41%	26.41	67.03%
<= 10 %	2,960,573	91 0.11%	116	0.72%	2.69%	21.67	7.06%
10 % - 20 %	15,469,233.	75 0.57%	233	1.46%	2.95%	22.83	15.79%
20 % - 30 %	43,001,850.	59 1.59%	391	2.44%	3.02%	23.47	25.85%
30 % - 40 %	102,799,462.	3.80%	670	4.19%	3.09%	24.04	35.57%
40 % - 50 %	167,311,990.	99 6.18%	825	5.16%	3.16%	24.40	45.35%
50 % - 60 %	192,253,191.	7.10%	834	5.21%	3.18%	25.16	55.04%
60 % - 70 %	176,545,312	32 6.52%	668	4.17%	3.46%	25.49	65.00%
70 % - 80 %	123,657,168.	91 4.57%	431	2.69%	3.52%	26.53	74.50%
80 % - 90 %	32,063,845.	1.18%	116	0.72%	3.16%	27.74	83.22%
90 % - 100 %	1,984,395.	21 0.07%	7	0.04%	2.85%	35.09	92.81%
100 % - 110 %							
110 % - 120 %							
120 % - 130 %							
130 % - 140 %							
140 % - 150 %							
150 % >							
	Total 2,707,059,856.	32 100.00%	16,003	100.00%	3.36%	26.00	63.05%

10. Loanpart Coupon (interest rate bucket)

From (>) - Until (<=)	Aggre	gate 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 %		34,500.00	0.00%	1	0.00%	1.00%	48.75	24.37%
1.00 % - 1.50 %		2,887,431.28	0.11%	37	0.12%	1.44%	25.27	65.99%
1.50 % - 2.00 %		170,215,577.60	6.29%	2,608	8.51%	1.86%	26.53	52.18%
2.00 % - 2.50 %		431,323,517.84	15.93%	4,715	15.39%	2.33%	27.04	69.93%
2.50 % - 3.00 %		684,411,743.35	25.28%	7,273	23.74%	2.78%	26.21	63.62%
3.00 % - 3.50 %		293,842,327.04	10.85%	3,028	9.89%	3.30%	25.74	61.54%
3.50 % - 4.00 %		348,790,202.58	12.88%	3,747	12.23%	3.79%	24.24	61.36%
4.00 % - 4.50 %		390,572,832.59	14.43%	4,463	14.57%	4.20%	24.30	60.32%
4.50 % - 5.00 %		188,857,849.12	6.98%	2,267	7.40%	4.77%	28.92	64.83%
5.00 % - 5.50 %		157,698,405.86	5.83%	1,995	6.51%	5.24%	28.34	65.43%
5.50 % - 6.00 %		36,838,619.04	1.36%	475	1.55%	5.71%	20.17	60.06%
6.00 % - 6.50 %		1,540,062.95	0.06%	17	0.06%	6.11%	15.78	60.82%
6.50 % - 7.00 %		43,030.00	0.00%	3	0.01%	6.80%	3.46	4.67%
7.00 % >		3,757.57	0.00%	2	0.01%	7.21%	0.53	3.45%
	Total	2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

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)	235,060,794.77	8.68%	3,304	10.79%	3.15%	28.72	58.89%
1 year(s) - 2 year(s)	57,255,170.44	2.12%	705	2.30%	3.84%	28.20	67.35%
2 year(s) - 3 year(s)	54,004,553.50	1.99%	681	2.22%	4.50%	30.40	64.85%
3 year(s) - 4 year(s)	104,425,427.28	3.86%	1,302	4.25%	4.49%	23.17	62.97%
4 year(s) - 5 year(s)	147,033,711.07	5.43%	1,739	5.68%	3.95%	23.49	60.97%
5 year(s) - 6 year(s)	57,976,619.58	2.14%	777	2.54%	3.56%	24.03	57.90%
6 year(s) - 7 year(s)	33,500,075.69	1.24%	467	1.52%	2.93%	24.33	58.55%
7 year(s) - 8 year(s)	74,092,584.13	2.74%	935	3.05%	2.69%	27.37	60.12%
8 year(s) - 9 year(s)	49,915,530.98	1.84%	745	2.43%	4.18%	27.09	59.18%
9 year(s) - 10 year(s)	88,581,338.49	3.27%	1,101	3.59%	4.14%	25.12	61.40%
10 year(s) - 11 year(s)	31,800,509.13	1.17%	440	1.44%	4.45%	23.57	54.77%
11 year(s) - 12 year(s)	37,200,800.13	1.37%	498	1.63%	3.59%	22.97	57.74%
12 year(s) - 13 year(s)	53,054,180.47	1.96%	680	2.22%	3.90%	24.05	58.06%
13 year(s) - 14 year(s)	18,036,246.11	0.67%	251	0.82%	3.32%	18.89	57.19%
14 year(s) - 15 year(s)	91,324,554.11	3.37%	1,024	3.34%	4.05%	22.92	57.61%
15 year(s) - 16 year(s)	518,167,396.56	19.14%	5,496	17.94%	3.61%	24.65	59.87%
16 year(s) - 17 year(s)	279,047,364.74	10.31%	2,849	9.30%	2.98%	25.71	60.32%
17 year(s) - 18 year(s)	369,761,191.06	13.66%	3,669	11.98%	2.49%	27.57	71.38%
18 year(s) - 19 year(s)	103,978,597.11	3.84%	1,034	3.38%	2.77%	27.70	70.32%
19 year(s) - 20 year(s)	25,804,963.65	0.95%	310	1.01%	2.97%	28.24	66.43%
20 year(s) - 21 year(s)	9,923,997.10	0.37%	105	0.34%	4.19%	27.06	65.67%
21 year(s) - 22 year(s)	1,871,230.73	0.07%	21	0.07%	3.94%	25.33	60.74%
22 year(s) - 23 year(s)	6,135,575.54	0.23%	70	0.23%	5.10%	31.74	64.24%
23 year(s) - 24 year(s)	6,003,743.91	0.22%	61	0.20%	3.21%	23.79	63.24%
24 year(s) - 25 year(s)	14,596,038.26	0.54%	151	0.49%	3.76%	24.77	61.58%
25 year(s) - 26 year(s)	57,171,670.23	2.11%	533	1.74%	3.69%	25.58	62.05%
26 year(s) - 27 year(s)	27,028,544.17	1.00%	243	0.79%	3.26%	26.41	66.15%
27 year(s) - 28 year(s)	119,257,487.50	4.41%	1,071	3.50%	2.71%	27.61	75.03%
28 year(s) - 29 year(s)	31,289,287.93	1.16%	310	1.01%	2.80%	31.16	72.50%
29 year(s) - 30 year(s)	3,760,672.45	0.14%	59	0.19%	2.84%	48.27	67.42%
30 year(s) >=							
	Total 2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

12. Interest Payment Type

	Aggr	egate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Fixed		2,569,058,517.82	94.90%	28,566	93.26%	3.44%	25.94	63.60%
Floating		138,001,339.00	5.10%	2,065	6.74%	1.95%	27.24	52.84%
-	Total	2,707,059,856.82	100.00%	30,631	100.00%	3.36%	26.00	63.05%

13. Property Description

	Aggre	egate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
House		2,338,925,457.22	86.40%	13,183	82.38%	3.38%	26.00	63.34%
Apartment		367,918,353.92	13.59%	2,819	17.62%	3.23%	26.05	61.20%
House / Business (< 50%)								
House / Business (>= 50%)		216,045.68	0.01%	1	0.01%	2.34%	27.83	87.09%
Other								
	Total	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

14. Geographical Distribution (by Province)

	Agg	regate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
Groningen		110,490,311.73	4.08%	746	4.66%	3.28%	26.51	68.86%
Friesland		113,671,351.92	4.20%	762	4.76%	3.26%	26.53	66.83%
Drenthe		100,244,840.85	3.70%	628	3.92%	3.26%	26.50	68.42%
Overijssel		224,220,126.27	8.28%	1,316	8.22%	3.29%	26.56	67.34%
Gelderland		347,451,187.77	12.84%	2,026	12.66%	3.34%	26.26	64.87%
Noord-Holland		355,793,400.68	13.14%	1,959	12.24%	3.38%	26.22	56.39%
Zuid-Holland		541,357,975.84	20.00%	3,225	20.15%	3.48%	25.78	61.66%
Zeeland		78,749,010.95	2.91%	530	3.31%	3.51%	25.38	68.31%
Brabant		387,222,126.18	14.30%	2,209	13.80%	3.29%	25.51	62.88%
Utrecht		226,209,748.80	8.36%	1,208	7.55%	3.44%	25.75	58.58%
Limburg		164,333,920.31	6.07%	1,040	6.50%	3.30%	25.67	66.72%
Flevoland		57,006,593.89	2.11%	353	2.21%	3.30%	26.44	62.97%
Unknown		309,261.63	0.01%	1	0.01%	2.95%	26.33	46.17%
	Total	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

15. Occupancy								
	Agg	regate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIM\
Owner Occupied		2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%
Buy-to-let								
Unknown								
	Total	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

16. Loanpart Payment Frequency Weighted Average Coupon Weighted Average Maturity (year) Weighted Average CLTIMV Aggregate Outstanding Amount % of Total Nr of Loanparts 2,707,059,856.82 100.00% 30,631 100.00% 3.36% 26.00 63.05% Quarterly Annually Total 2,707,059,856.82 100.00% 30,631 100.00% 3.36% 26.00 63.05%

17. Guarantee Type (NHG / Non NHG)

	Agg	egate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity (year)	Weighted Average CLTIMV
NHG Loans		1,849,012,831.99	68.30%	11,712	73.19%	3.41%	26.41	67.03%
Non-NHG Loans		858,047,024.83	31.70%	4,291	26.81%	3.26%	25.12	54.47%
	Total	2,707,059,856.82	100.00%	16,003	100.00%	3.36%	26.00	63.05%

Glossary

a (alfa)

В

C

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

Gross set-off as determined according to Asset Monitoring Agreement;

ACT

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 (bèta);

Asset Percentage 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 The cash standing to the credit of the CBC Transaction Account(s);

93% or such other percentage figure as is determined from time to time in accordance with Clause 3.2 of the Asset Monitoring Agreement;

Base Prospectus

The base prospectus dated 12 October 2018 relating to the issue of the conditional pass-through covered bonds, including any supplement;

Calculation Date

Substitution Assets plus accrued interest thereon;

CBC Account Bank

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 N.V. Bank Nederlandse Gemeenten in its capacity as CBC Account Bank under the CBC Account Agreement or its successor;

Closing Date

30 October 2015:

Asset Cover Test:

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 An assessment of the credit worthiness of the notes or counterparties, assigned by the Rating Agencies:

Credit Rating

Current Balance

Eligible Collateral

In relation to an Eligible Receivable at any date, the Net Outstanding Principal Amount, excluding Accrued Interest and Arrears of Interest;

Current Balance divided by the Indexed Valuation:

Current Loan to Indexed Market Value (CLTIMV)

Current Balance divided by the Original Market Value;

Current Loan to Original Market Value (CLTOMV)

Euro denominated cash and/or Substitution Assets:

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 Period for which the current interest rate on the Mortgage Receivable remains unchanged;

Interest Rate Fixed Period

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; Interest Rate Swap

IRS

Loan Part(s)

Aegon Bank N.V., a public company with limited liability (naamloze vennootschap) organised under the laws of the Netherlands and

Issuer

established in The Hague, the Netherlands; For each Mortgage Receivable its Current Balance minus the LTV Cut-Off Percentage of its Indexed Valuation provided that if the result is

LTV Cut-Off indexed valuation %

negative, L shall be zero and if the result exceeds a (alpha), L shall equal a (alpha); One or more of the loan parts (leningdelen) of which a Mortgage Loan consists;

Maturity Date

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 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 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 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;

Net Outstanding Principal Amount

A Mortgage Loan that has the benefit of an NHG guarantee;

NHG Loan Nominal OC

NHG

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 A Mortgage Loan that does not have the benefit of an NHG Guarantee:

Non NHG Loan

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 Aegon Bank N.V., Aegon Levensverzekering N.V. or Aegon Hypotheken B.V.;

Originator

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

Outstanding Principal Amount 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; Fitch Ratings Ltd. and Standard & Poors Credit Market Services Europe Limited:

Rating Agencies

U

Investor Report: 1 July 2019 - 31 July 2019

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;

Number of years since the origination of the Mortgage Loan Parts to the end of the Reporting Period; Seasoning

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

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, 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;

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 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

Estimated Portfolio Interest Income;

Z An amount equal to the Interest Reserve Required Amount;

ACCOUNT BANK	N.V. Bank Nederlandse Gemeenten	ADMINISTRATOR	AEGON Bank N.V.
ACCOUNT DAIN	Koninginnegracht 2	ADMINIOTRATOR	AegonPlein 50
	2514 AA The Hague		2591 TV The Hague
	The Netherlands		The Netherlands
UDITOR	PricewaterhouseCoopers Accountants N.V.	BACK-UP CASH MANAGER	Intertrust Administrative Services B.V.
	Thomas R. Malthusstraat 5		Prins Bernhardplein 200
	1066 JR Amsterdam		1097 JB Amsterdam
	The Netherlands		The Netherlands
ASH MANAGER	AEGON Bank N.V.	CBC ACCOUNT BANK	N.V. Bank Nederlandse Gemeenten
	AegonPlein 50		Koninginnegracht 2
	2591 TV The Hague		2514 AA The Hague
	The Netherlands		The Netherlands
OMMON SAFE KEEPER	Clearstream	COVER POOL MONITOR	PricewaterhouseCoopers Accountants N.V.
	42 Avenue J.F. Kennedy		Thomas R. Malthusstraat 5
	L-1855		1066 JR Amsterdam
	Luxembourg		The Netherlands
USTODIAN	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A.	ISSUER	AEGON Bank N.V.
	Croeselaan 18		AegonPlein 50
	3521 CB Utrecht		2591 TV The Hague
	The Netherlands		The Netherlands
EAD MANAGER	The Royal Bank of Scotland plc	LEGAL ADVISOR	NautaDutilh N.V.
	135 Bishopsgate		Strawinskylaan 1999
	EC2M 3UR London		1077 XV Amsterdam
	The United Kingdom		The Netherlands
ISTING AGENT	Coöperatieve Centrale Raiffeissen-Boerenleen Bank B.A.	PAYING AGENT	Citibank N.A., London Branch
	Croeselaan 18		Citigroup Centre, Canada Square
	3521 CB Utrecht		E14 5LB London
	The Netherlands		The United Kingdom
ECURITY TRUSTEE	Stichting Security Trustee Aegon Conditional Pass- Through Covered Bond Company	SELLER	AEGON Bank N.V.
	Hoogoorddreef 15		AegonPlein 50
	1101 BA Amsterdam		2591 TV The Hague
	The Netherlands		The Netherlands
ELLER COLLECTION ACCOUNT	ABN AMRO Bank N.V.	SERVICER	Aegon Bank N.V, Aegon Hypotheken B.V. and Aego Levensverzekering N.V.
ANK	Gustav Mahlerlaan 10		Aegonplein 50
	1082 PP Amsterdam		2591 TV The Hague
	The Netherlands		The Netherlands
PONSOR (if applicable)	AEGON Bank N.V.	TAX ADVISOR	NautaDutilh N.V.
	AegonPlein 50		Strawinskylaan 1999
	2591 TV The Hague		1077 XV Amsterdam
	The Netherlands		The Netherlands
RUSTEE	Intertrust Management B.V. (sole director of the CBC)		

The Netherlands