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FIRST SUPPLEMENT
TO THE BASE PROSPECTUS DATED 30 OCTOBER 2015



Aegon Bank N.V.

*(incorporated under the laws of the Netherlands with limited liability
and having its statutory seat in The Hague, the Netherlands)*

EUR 5,000,000,000 Conditional Pass-Through Covered Bond Programme

guaranteed as to payments of interest and principal by

AEGON CONDITIONAL PASS-THROUGH COVERED BOND COMPANY B.V.

*(incorporated under the laws of the Netherlands with limited liability
and having its statutory seat in Amsterdam, the Netherlands)*

This supplement (the "**Supplement**") is the first supplemental prospectus of the EUR 5,000,000,000 Covered Bond Programme (the "**Programme**") of Aegon Bank N.V. (the "**Issuer**") and is prepared to update and amend the base prospectus dated 30 October 2015 (the "**Base Prospectus**") and is supplemental to, forms part of and should be read in conjunction with the Base Prospectus. Terms defined in the Base Prospectus shall have the same meaning in this Supplement, unless specified otherwise.

This document is an amendment and a supplement to the Base Prospectus within the meaning of article 16 of Directive 2003/71/EC including Directive 2010/73/EU (the "**Prospectus Directive**") This Supplement has been approved by the Netherlands Authority for the Financial Markets (*Stichting Autoriteit Financiële Markten*, the "**AFM**"), which is the Netherlands competent authority for the purpose of the Prospectus Directive and relevant implementing measures in the Netherlands, as a supplemental prospectus issued in compliance with the Prospectus Directive, Commission Regulation EC No. 809/2004 (the "**Prospectus Regulation**") and relevant implementing measures in the Netherlands for the purpose of giving information with regard to the issue of Covered Bonds under the Programme.

Subscribers for any Covered Bonds to be issued have the right to withdraw such subscription within two (2) business days following the publication of this Supplement.

The Base Prospectus and this Supplement are available on the website of the Issuer at www.aegon.com/coveredbond as of the date of this Supplement and are available for viewing at the specified office of Issuer at Aegonplein 50, 2501 CE The Hague, the Netherlands, where copies where copies of the Base Prospectus and this Supplement and any documents incorporated by reference may also be obtained free of charge.

The date of this Supplement is 13 November 2015.

IMPORTANT INFORMATION

The Issuer and the CBC (only as far as it concerns the CBC) accept responsibility for the information contained in this Supplement. To the best of their knowledge (having taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information. Any information from third-parties identified in this Supplement as such has been accurately reproduced and as far as the Issuer and the CBC are aware and are able to ascertain from the information published by a third party, does not omit any facts which would render the reproduced information inaccurate or misleading. The Issuer and the CBC accept responsibility accordingly.

No representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by the Arranger, the Dealers (other than the Issuer) or the Security Trustee as to the accuracy or completeness of the information contained or referred to in this Supplement or any other information provided or purported to be provided by or on behalf of the Arranger, a Dealer, the Security Trustee, the Issuer or the CBC in connection with the Programme. The Arrangers, the Dealers (other than the Issuer) and the Security Trustee accordingly disclaims all and any liability whether arising in tort or contract or otherwise which it might otherwise have in respect of such information.

The Issuer will furnish an additional supplement to Base Prospectus in case of any significant new factor, material mistake or inaccuracy relating to the information contained in the Base Prospectus and/or this Supplement which is capable of affecting the assessment of the Covered Bonds and which arises or is noticed between the time when this Supplement has been approved and the final closing of any Series or Tranche of Covered Bonds offered to the public or, as the case may be, when trading of any Series or Tranche of Covered Bonds on a regulated market begins, in respect of Covered Bonds issued on the basis of the Base Prospectus and this Supplement.

No person has been authorised to give any information or to make any representation not contained in or not consistent with the Base Prospectus and this Supplement or any other information supplied in connection with the Programme or the offering of the Covered Bonds and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer, the CBC, the Arranger or any of the Dealers.

Neither the Base Prospectus nor this Supplement nor any other information supplied in connection with the Programme or any Covered Bonds should be considered as a recommendation by the Issuer or the CBC that any recipient of the Base Prospectus and this Supplement or any other information supplied in connection with the Programme or any Covered Bonds should purchase any Covered Bonds. Each investor contemplating purchasing any Covered Bonds should make its own independent investigation of the financial condition and affairs and its own appraisal of the creditworthiness of the Issuer and the CBC. Neither the Base Prospectus nor this Supplement nor any other information supplied in connection with the Programme or the issue of any Covered Bonds constitutes an offer or invitation by or on behalf of the Issuer to any person to subscribe for or to purchase any Covered Bonds.

Forecasts and estimates in the Base Prospectus and this Supplement are forward looking statements. Such projections are speculative in nature and it can be expected that some or all of the assumptions underlying the projections will not prove to be correct or will vary from actual results. Consequently, the actual result might differ from the projections and such differences might be significant.

The distribution of the Base Prospectus and this Supplement and the offering, sale and delivery of the Covered Bonds may be restricted by law in certain jurisdictions. Persons into whose possession the Base Prospectus and this Supplement or any Covered Bonds comes must inform themselves about, and observe, any such restrictions. For a description of certain restrictions on offers, sales and deliveries of Covered Bonds and on distribution of the Base Prospectus and this Supplement and other offering material relating to the Covered Bonds, see *Subscription and Sale* in the Base Prospectus.

The Covered Bonds have not been approved or disapproved by the US Securities and Exchange Commission, any state securities commission or any other regulatory authority in the USA, nor have any of the foregoing authorities passed upon or endorsed the merits of the accuracy or adequacy of the Base Prospectus and this Supplement. Any representation to the contrary is unlawful.

The Covered Bonds have not been and will not be registered under the Securities Act and include Covered Bonds in bearer form that are subject to United States tax law requirements. The Covered Bonds may not be offered, sold or delivered within the United States or to United States persons as defined in Regulation S under the Securities Act, except in certain transactions permitted by US tax regulations and the Securities Act. See *Subscription and Sale* in the Base Prospectus.

All references in this document to '€', 'EUR' and 'euro' refer to the currency introduced at the start of the third stage of European economic and monetary union pursuant to the Treaty on the functioning of the European Union, as amended.

INTRODUCTION

Aegon Bank N.V. has prepared its interim financial report containing its unaudited results as at, and for the nine month period prior to, 30 September 2015. In view thereof Aegon Bank N.V. updates the Base Prospectus by means of this Supplement.

Furthermore, an updated overview of the Dutch residential mortgage market has been published by the Dutch Securitisation Association since its previous overview of the Dutch residential mortgage market. The updated overview reflects the recent developments in the Dutch residential mortgage market.

CERTAIN MODIFICATIONS TO THE BASE PROSPECTUS

The following are amendments to the text of the Base Prospectus.

1. Section 11 (*Overview of the Dutch residential mortgage market*) is deleted and is replaced by the following:

"11. OVERVIEW OF THE DUTCH RESIDENTIAL MORTGAGE MARKET

The Dutch residential mortgage debt stock is relatively sizeable, especially when compared to other European countries. Since the 1990s, the mortgage debt stock of Dutch households has grown considerably, mainly on the back of mortgage lending on the basis of two incomes in a household, the introduction of tax-efficient product structures such as mortgage loans with deferred principal repayment vehicles and interest-only mortgage loans, financial deregulation and increased competition among originators. Moreover, Loan-to-Value (LTV) ratios have been relatively high, as the Dutch tax system implicitly discouraged amortisation, due to the tax deductibility of mortgage interest payments. The mortgage debt growth continued until Q4 2012, when total Dutch mortgage debt stock peaked at EUR 652 billion.¹ The correction on the housing market caused a modest decline in mortgage in subsequent years, but as the market has been recovering since 2013, there is recently again a tendency to debt growth visible. In Q2 2015, the mortgage debt stock of Dutch households equalled EUR 635 billion¹.

Tax system

The Dutch tax system plays an important role in the Dutch mortgage market, as it allows for full deductibility of mortgage interest payments from taxable income. This tax system has been around for a very long time, but financial innovation has resulted in a greater leverage of this tax benefit. From the 1990s onwards until 2001, this tax deductibility was unconditional. In 2001 and 2004, several conditions have been introduced to limit the usage of tax deductibility, including a restriction of tax deductibility to the (mortgage interest payments for) the borrower's primary residence and a limited duration of the deductibility of 30 years.

A further reform of the tax system was enforced on 1 January 2013. Since this date, all new mortgage loans have to be repaid in full in 30 years, at least on an annuity basis, in order to be eligible for tax relief (linear mortgage loans are also eligible). The tax benefits on mortgage loans, of which the underlying property was bought before 1 January 2013, have remained unchanged and are grandfathered, even in case of refinancing and relocation. As such, new mortgage originations still include older loan products, including interest-only. However, any additional loan on top of the borrower's grandfathered product structure, has to meet the mandatory full redemption standards to allow for tax deductibility.

Another reform imposed in 2013 to reduce the tax deductibility is to lower the maximum deduction percentage. This used to be equal to the highest marginal tax bracket (52%), but since 2013 the maximum deduction is lowered by 0.5% per annum to 38.0% in 2042 (2015: 51.0%).

There are several housing-related taxes which are linked to the fiscal appraisal value ("WOZ") of the house, both imposed on national and local level. Moreover, a transfer tax (stamp duty) of 2% is applied when a house changes hands. Although these taxes partially unwind the benefits of tax deductibility of interest payments, and several restrictions to this tax deductibility have been applied, tax relief on mortgage loans is still substantial.

Loan products

The Dutch residential mortgage market is characterised by a wide range of mortgage loan products. In general, three types of mortgage loans can be distinguished.

¹ Dutch Central Bank. Statistics table 11.1: Aggregate household balance sheet.

Firstly, the “classical” Dutch mortgage product is an annuity loan. Annuity mortgage loans used to be the norm until the beginning of the 1990s, but they have returned as the most popular mortgage product in recent years. Reason for this return of annuity mortgage loans is the tax system. Since 2013, tax deductibility of interest payments on new loans is conditional on full amortisation of the loan within 30 years, for which only (full) annuity and linear mortgage loans qualify.

Secondly, there is a relatively big presence of interest-only mortgage loans in the Dutch market. Full interest-only mortgage loans were popular in the late nineties and in the early years of this century. Mortgage loans including an interest-only loan part were the norm until 2013, and even today, grandfathering of older tax benefits still results in a considerable amount of interest-only loan origination.

Thirdly, there is still a big stock of mortgage products including deferred principal repayment vehicles. In such products, capital is accumulated over time (in a tax-friendly manner) in a linked account in order to take care of a bullet principal repayment at maturity of the loan. The principal repayment vehicle is either an insurance product or a bank savings account. The latter structure has been allowed from 2008 and was very popular until 2013. Mortgage loan products with insurance-linked principal repayment vehicles used to be the norm prior to 2008 and there is a wide range of products present in this segment of the market. Most structures combine a life-insurance product with capital accumulation and can be relatively complex. In general, however, the capital accumulation either occurs through a savings-like product (with guaranteed returns), or an investment-based product (with non-guaranteed returns).

A typical Dutch mortgage loan consists of multiple loan parts, e.g. a bank savings loan part that is combined with an interest-only loan part. Newer mortgage loans, in particular those for first-time buyers after 2013, are full annuity and often consists of only one loan part. Nonetheless, tax grandfathering of older mortgage loan product structures still results in the origination of mortgage loans including multiple loan parts.

Most interest rates on Dutch mortgage loans are not fixed for the full duration of the loan, but they are typically fixed for a period between 5 and 15 years. Rate term fixings differ by vintage, however. More recently, there has been a bias to longer term fixings (10-20 years). Most borrowers remain subject to interest rate risk, but compared to countries in which floating rates are the norm, Dutch mortgage borrowers are relatively well-insulated against interest rate fluctuations.

Underwriting criteria

Most of the Dutch underwriting standards follow from special underwriting legislation (*“Tijdelijke regeling hypotecair krediet”*). This law has been present since 2013 and strictly regulates maximum LTV and Loan-to-Income (LTI) ratios. The current maximum LTV is 103% (including all costs such as stamp duties), but it will be gradually lowered to 100% by 2018, by 1% per annum. LTI limits are set according to a fixed table including references to gross income of the borrower and mortgage interest rates. This table is updated annually by the consumer budget advisory organisation “NIBUD” and ensures that income after (gross) mortgage servicing costs is still sufficient to cover normal costs of living.

Prior to the underwriting legislation, the underwriting criteria followed from the Code of Conduct for Mortgage Lending, which is the industry standard. This code, which limits the risk of over crediting, has been tightened times in the past decade. The 2007 version of the code included a major overhaul and resulted in tighter lending standards, but deviation in this version was still possible under the “explain” clause.² In 2011, another revised and stricter version of the Code of Conduct was introduced. Moreover, adherence to the “comply” option was increasingly mandated by the Financial Markets Authority (AFM). Although the Code of Conduct is currently overruled by the underwriting legislation, it is still in force. The major restriction it currently regulates, in addition to the criteria in the underwriting legislation, is the cap of interest-only loan parts to 50% of the total mortgage. This cap was introduced in 2011 and is applicable to all new mortgage contracts, including those for refinancing and/or relocations (i.e. no grandfathering is applied to older mortgage loans).

Recent developments in the Dutch housing market

The Dutch housing market has shown clear signs of recovery since the second half of 2013. Existing house prices (PBK-index) continued to increase in the third quarter of 2015, by 1.3 per cent on a quarterly basis. This is in line with the rise in sales numbers. Compared to a year ago, prices also rose (2.9 per cent.). Nonetheless, by comparison with the peak in 2008, the average price drop amounts to 16.5 per cent.

² Under the “explain” clause it is in exceptional cases possible to deviate from the loan-to-income and loan-to-value rules set forth in the Code of Conduct.

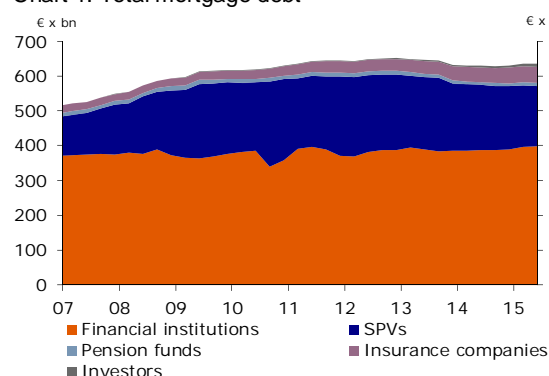
In the third quarter of 2015, the upward momentum in housing sales was maintained. The Land Registry registered a total of 50,609 transactions, which was the highest number in the third quarter since 2008. Forward looking indicators, such as the sales figures by the Dutch association of real estate agents (NVM), suggest that the more positive sales momentum will prevail in the fourth quarter of 2015.

Forced sales

Compared to other jurisdictions, performance statistics of Dutch mortgage loans show relatively low arrears and loss rates.³ The most important reason for default is relationship termination, although the increase in unemployment following the economic downturn in recent years is increasingly also a reason for payment. The ultimate attempt to loss recovery to a defaulted mortgage borrower is the forced sale of the underlying

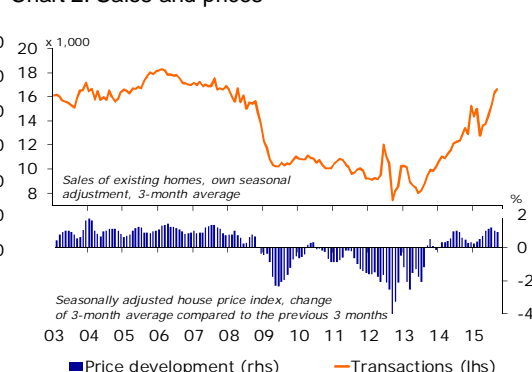
For a long time, mortgage servicers opted to perform this forced sale by an auction process. The advantage of this auction process is the high speed of execution, but the drawback is a discount on the selling price. In 2014, the Dutch Land Registry ("Kadaster") recorded 2,178 forced sales by auction. This number is slightly higher than in 2013, but the trend in such auctions is roughly stable over recent years. As house prices have fallen between 2008 and 2013, and loss-given-defaults are no longer zero, originators increasingly attempt to circumvent such forced sales by auction, for example by selling the property in the normal market using an estate agent.

Chart 1: Total mortgage debt



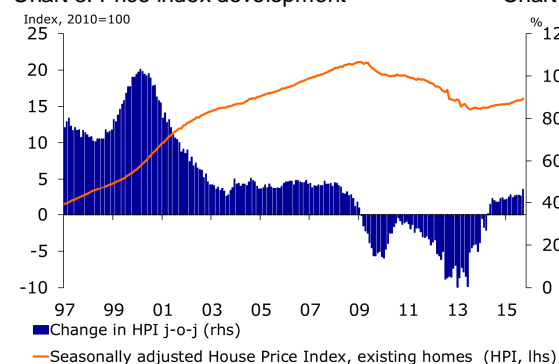
Source: Dutch Central Bank

Chart 2: Sales and prices



Source: Statistics Netherlands

Chart 3: Price index development



Source: Statistics Netherlands

Chart 4: Interest rate on new mortgage loans

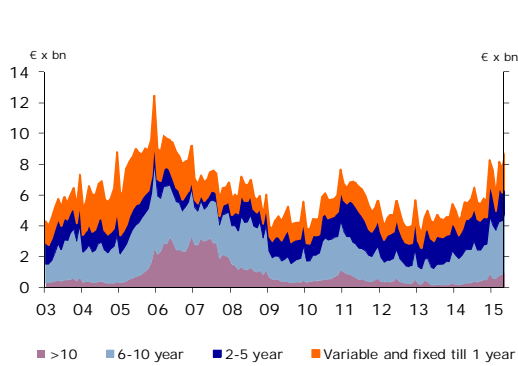


Source: Dutch Central Bank

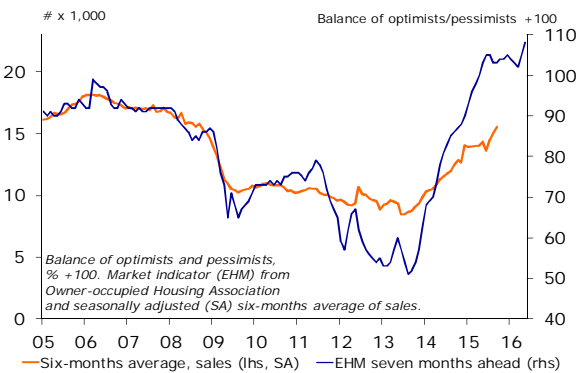
Chart 5: New mortgage loans by interest type

Chart 6: Confidence points to rise in sales

³ Comparison of S&P RMBS index delinquency data.



Source: Dutch Central Bank



Source: Delft University OTB, Rabobank "

2. In section 5 (*Aegon Bank N.V.*), page 67, the table immediately after the sentence "The most important historical financial information of the Issuer is as follows:" is deleted and is replaced by the following:

Amounts in EUR thousand	Nine-month period ended 30 September 2015 (unaudited)	Financial year ended 31 December 2014	Financial year ended 31 December 2013
Income statement			
Total interest and fee margin	76,909	90,131	45,910
Result from financial transactions	-6,871	131,381	20,494
Impairment charges/reversals	-5,104	-5,358	-4,786
Total costs	68,009	90,008	78,717
Result before tax	-3,075	126,146	-17,099
Result after tax	-2,288	92,218	-12,850
Balance sheet			
Equity	411,000	414,132	321,456
Total assets	9,924,010	9,041,939	8,101,000
BIS Ratio	16.54%	17.70%	16.72%

3. In section 5 (*Aegon Bank N.V.*), page 67, the following wording is deleted:

"The annual figures for 2014 and 2013 are based on the audited consolidated financial statements as of and for the financial year ended 31 December 2014 and 31 December 2013. These audited consolidated financial statements have been incorporated in this Base Prospectus by reference (see Section 19 (*Documents incorporated by reference*) below)). The figures for the first 6 months of 2015 and 2014 have not been audited. These figures have been prepared on the basis of the International Financial Reporting Standards (IFRS) as approved by the European Union (EU), with IFRS as published by the International Accounting Standards Board (IASB) and in accordance with Title 9 of Book 2 of the Dutch Civil Code (*Burgerlijk Wetboek*). A complete overview of the financial position of the Issuer as per 31 December 2014 or 31 December 2013 can only be based on the published audited consolidated financial statements as of and for the financial year ended 31 December 2014 or 31 December 2013, respectively."

and is replaced by the following:

"The annual figures for 2014 and 2013 are based on the audited consolidated financial statements as of and for the financial year ended 31 December 2014 and 31 December 2013. These audited consolidated financial statements have been incorporated in this Base Prospectus by reference (see Section 19 (*Documents incorporated by reference*) below)). The figures for the first 9 months of 2015 have not been audited. These figures have been prepared on the basis of the International Financial Reporting Standards (IFRS) as approved by the European Union (EU), with IFRS as published by the International Accounting Standards Board (IASB) and in accordance with Title 9 of Book 2 of the Dutch Civil Code (*Burgerlijk Wetboek*). A complete overview of the financial position of the Issuer as per 31 December 2014 or 31 December 2013 can only be based on the published audited consolidated financial statements as of and for the financial year ended 31 December 2014 or 31 December 2013, respectively."

4. In section 5 (*Aegon Bank N.V.*), page 68, the following wording is deleted:

"The table below provides an overview of the equity and liabilities of the Issuer as per 30 June 2015. The figures have not been audited."

and replaced by the following:

"The table below provides an overview of the equity and liabilities of the Issuer as per 30 September 2015. The figures have not been audited."

5. In section 5 (*Aegon Bank N.V.*), page 67, the table immediately after the sentence "The figures have not been audited:" is deleted and is replaced by the following:

Amounts in EUR thousand	Nine-month period ended 30 September 2015 (unaudited)
Share capital	37,437
Share premium	326,212
Previous years retained earnings	37,707
Retained earnings (net)	-2,359
Negative revaluation reserves	-3,493
<i>Common Equity Tier 1 Capital</i>	395,505
Issuance of participations (Knab)	3,130
<i>Total Tier 1 Capital</i>	398,635
Revaluation reserves	12,365
Tier 2 Capital	-
Total Capital	411,000
Total Capital	411,000
Savings deposits	6,680,992
Amounts due to banks	1,385,000
Other liabilities and accruals	1,447,018
Total	9,924,010

6. In section 19 (*Documents incorporated by reference*) on page 180 the following wording in item (c) is deleted:

"Section 8 of the Aegon N.V.'s registration document dated 14 August 2014 (such registration document as supplemented by a supplement dated 16 January 2015 and 21 May 2015) prepared in accordance with Article 5(3) of the Prospectus Directive and published prior to the date of this Base Prospectus and which has been approved by the AFM in its capacity as competent authority under the Wft."

and is replaced by the following:

"Aegon N.V.'s registration document dated 13 November 2015 prepared in accordance with Article 5(3) of the Prospectus Directive and published and which has been approved by the AFM in its capacity as competent authority under the Wft. In addition, the following documents are incorporated by reference in Aegon N.V.'s registration document and, therefore, are also incorporated by reference in this Base Prospectus:

(a) The annual reports for the years ended December 31, 2012, 2013 and 2014 of Aegon N.V. as filed with the Chamber of Commerce and Industries for Haaglanden, The Hague, the Netherlands. The audited financial statements of Aegon N.V. for the years ended December 31, 2012, 2013 and 2014 form part of these annual reports;

<http://www.aegon.com/Documents/aegon-com/Sitewide/Reports-and-Other-Publications/Annual-reports/2012/Aegon-Annual-Report-2012.pdf>

<http://www.aegon.com/Documents/aegon-com/Investors/Financial-Reporting/2013/Aegon-Annual-Report-2013.pdf>

<http://www.aegon.com/Documents/aegon-com/Sitewide/Reports-and-Other-Publications/Annual-reviews/2014/2014-aegon-annual-report.pdf>

(b) Aegon's third quarter 2015 condensed consolidated interim financial statements, which are unaudited;

<http://www.aegon.com/Documents/aegon-com/Sitewide/Quarterly-results/2015-Q3/2015-Q3-Interim-financial-statements.pdf>

(c) Aegon's first, second and third quarter 2015 results as published on May 13, 2015, August 13, 2015, and November 12, 2015 respectively which are unaudited;

<http://www.aegon.com/Documents/aegon-com/Sitewide/Quarterly-results/2015-Q1/Aegon-Q1-2015-results.pdf>

<http://www.aegon.com/Documents/aegon-com/Sitewide/Quarterly-results/2015-Q2/Aegon-Q2-2015-results.pdf>

<http://www.aegon.com/Documents/aegon-com/Sitewide/Quarterly-results/2015-Q3/Aegon-Q3-2015-results.pdf>

(d) The Articles of Association (*statuten*) of Aegon as in force and effect on the date of this Registration Document;

<http://www.aegon.com/Documents/aegon-com/Governance/Governance-documents/Articles-of-Association-English.pdf>

(e) The limited liability company agreement (certificate of incorporation) of AFC as in force and effect on the date of this Registration Document;

<http://www.aegon.com/Documents/aegon-com/Governance/Governance-documents/AFC-Certificate-of-Incorporation.pdf>

(f) The charters of Aegon's audit committee and the remuneration committee; and

<http://www.aegon.com/Documents/aegon-com/Governance/Governance-documents/SB/Aegon-Audit-Committee-charter.pdf>

<http://www.aegon.com/Documents/aegon-com/Governance/Governance-documents/SB/Charter-Compensation-Committee.pdf>

(g) Relevant press releases subsequent to September 30, 2015.

- Aegon completes share buyback program;

<http://www.aegon.com/en/Home/Investors/News/Press-Releases/Archive/interim-share-buyback-2015/>

- Aegon designated a global systemically important insurer;

<http://www.aegon.com/en/Home/Investors/News/Press-Releases/Archive/Aegon-designated-a-global-systemically-important-insurer/>