



Financial supplement Q4 2012

Table of contents

Aegon N.V.

2	Group reporting structure
3	Earnings overview geographically
4	Summary financial and market highlights
5	Sales
6	Consolidated income statement
7	Fair value items geographically
8	Consolidated balance sheet
9	Investments general account
9	Structured assets and corporate bonds
10	Capital structure
11	Return on capital and return on equity – net underlying earnings
12	Run-off businesses

Aegon Americas

13	Reporting structure
14	Earnings & revenues – in USD
15	Earnings & revenues – in EUR
16	Life & protection – production and earnings
17	Life & protection – account balances
18	Individual savings and retirement products
19	Fixed annuities
20	Variable annuities

21	Retail mutual funds
22	Employer solutions & pensions
23	Canada
24	Latin America
25	Investments general account
25	Structured assets and corporate bonds
26	Investments general account
27	Investments portfolio-Aegon US

Aegon The Netherlands

35	Reporting structure
36	Earnings & revenues
37	Life & savings
38	Pensions
39	Non-life
40	Distribution
41	Investments general account
41	Structured assets and corporate bonds

Aegon United Kingdom

42	Reporting structure
43	Earnings & revenues – in GBP
44	Earnings & revenues – in EUR
45	Life

46	Pensions
47	Production and margins
48	Investments general account
48	Structured assets and corporate bonds

New Markets

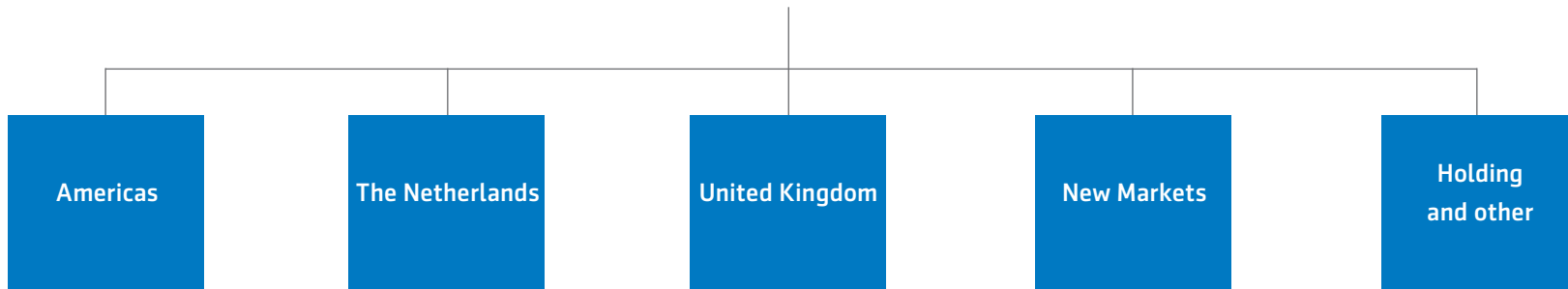
49	Reporting structure
50	New markets - Earnings & revenues
51	Aegon CEE - Earnings & revenues
52	Aegon Asia - Earnings & revenues
53	Aegon Spain - Earnings & revenues
53	Aegon France - Earnings
54	Variable annuities Europe - Earnings & production
55	Aegon Asset Management - Earnings & revenues & account balance
56	New markets - Investments general account
56	New markets - Structured assets and corporate bonds

Other corporate information

57	Public ratings
58	Glossary
60	Disclaimers
61	Corporate and shareholder information

Reporting structure

Aegon N.V.



Aegon N.V.
Earnings overview - geographically

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax										
Americas	336	314	307	316	1,273	292	339	344	342	1,317
The Netherlands	81	74	68	75	298	79	71	82	83	315
United Kingdom	12	10	9	(26)	5	29	25	26	25	105
New Markets	68	70	46	65	249	88	64	70	52	274
Holding and other activities	(83)	(67)	(69)	(84)	(303)	(63)	(56)	(50)	(55)	(224)
Underlying earnings before tax*	414	401	361	346	1,522	425	443	472	447	1,787
Net underlying earnings										
Americas	247	250	236	224	957	208	250	255	258	971
The Netherlands	66	67	55	50	238	62	57	67	67	253
United Kingdom	39	15	30	(46)	38	48	23	40	24	135
New Markets	44	53	32	55	184	59	44	46	36	185
Holding and other activities	(63)	(46)	(45)	(30)	(184)	(49)	(37)	(39)	(37)	(162)
Net underlying earnings*	333	339	308	253	1,233	328	337	369	348	1,382
Net income										
Americas	256	230	64	93	643	279	215	292	239	1,025
The Netherlands	39	169	63	148	419	141	(28)	62	116	291
United Kingdom	54	(18)	-	(88)	(52)	46	49	37	37	169
New Markets	49	46	(7)	23	111	48	37	38	126	249
Holding and other activities	(71)	(23)	(60)	(95)	(249)	7	(19)	(55)	(96)	(163)
Net income*	327	404	60	81	872	521	254	374	422	1,571

* Certain businesses in Asia, which were previously managed by Aegon Americas, are included in the Asia line of business within the "New Markets" segment as of Q1 2012, with restated figures as of Q1 2011.

Aegon N.V.
Summary financial and market highlights

unaudited

amounts in millions
except per share data & employees

	EUR					EUR				
	2011		2012			2011		2012		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Earnings summary										
Underlying earnings before tax										
Life	236	241	250	218	945	213	249	284	240	986
Individual savings and retirement products	139	115	84	136	474	122	116	101	142	481
Pensions	74	70	72	38	254	97	99	109	78	383
Non-life	16	11	3	21	51	8	(1)	(3)	9	13
Distribution	9	(3)	(3)	(3)	-	6	4	(1)	6	15
Asset Management	14	18	15	13	60	29	23	25	24	101
Other	(83)	(67)	(69)	(84)	(303)	(64)	(55)	(50)	(55)	(224)
Share in underlying earnings before tax of associates	9	16	9	7	41	14	8	7	3	32
Underlying earnings before tax	414	401	361	346	1,522	425	443	472	447	1,787
Fair value items	(85)	(23)	(288)	(20)	(416)	156	101	(126)	(79)	52
Realized gains/(losses) on investments	91	204	102	49	446	45	85	128	149	407
Impairment charges	(62)	(100)	(132)	(94)	(388)	(41)	(42)	(35)	(58)	(176)
Other income/(charges)	(3)	(16)	(54)	(194)	(267)	(17)	(254)	3	106	(162)
Run-off businesses	22	10	(5)	1	28	(2)	6	12	(14)	2
Income before tax	377	476	(16)	88	925	566	339	454	551	1,910
Income tax	(50)	(72)	76	(7)	(53)	(45)	(85)	(80)	(129)	(339)
Net income	327	404	60	81	872	521	254	374	422	1,571
Net underlying earnings	333	339	308	253	1,233	328	337	369	348	1,382
Shares										
Shares outstanding	1,880	1,880	1,880	1,880	1,880	1,880	1,914	1,943	1,943	1,943
Weighted average shares outstanding	1,765	1,880	1,880	1,880	1,852	1,880	1,886	1,919	1,943	1,907
Per share data										
Net income	(0.05)	(0.04)	0.01	0.02	(0.06)	0.25	0.08	0.17	0.19	0.69
Net income excl. premium convertible core capital securities	0.16	0.16	0.01	0.02	0.34	0.25	0.08	0.17	0.19	0.69
Net income fully diluted	(0.05)	(0.04)	0.01	0.02	(0.06)	0.25	0.08	0.17	0.19	0.69
Net underlying earnings	0.16	0.13	0.14	0.11	0.54	0.15	0.12	0.17	0.15	0.59
Net underlying earnings fully diluted	0.16	0.13	0.14	0.11	0.54	0.15	0.12	0.17	0.15	0.59
Dividend per common share	-	-	-	0.10	0.10	-	0.10	-	0.11	0.21
Common shareholders' equity per share	7.90	7.88	9.27	10.03	10.03	10.18	10.91	11.53	11.60	11.60
Trading statistics (Amsterdam Stock Exchange)										
High	5.68	5.58	4.80	3.73	5.68	4.52	4.20	4.50	4.89	4.89
Low	4.58	4.36	2.68	2.79	2.68	3.05	3.19	3.35	4.08	3.05
Close	5.28	4.70	3.06	3.10	3.10	4.16	3.64	4.05	4.80	4.80
Volume (average daily)	13,916,525	10,257,128	16,157,804	11,753,462	13,021,230	11,617,677	13,230,415	9,975,823	6,755,080	10,394,749
Employees excl. agents	23,990	23,639	22,781	22,249	22,249	22,132	21,772	21,706	21,560	21,560
Agents	2,990	2,892	3,024	3,039	3,039	2,936	2,877	2,959	2,847	2,847
Total number of employees excluding associates	26,980	26,531	25,805	25,288	25,288	25,068	24,649	24,665	24,407	24,407
Aegon's share of employees (including agents) in Associates	3,932	3,561	4,125	3,982	3,982	2,908	2,371	2,652	2,443	2,443
Total	30,912	30,092	29,930	29,270	29,270	27,976	27,020	27,317	26,850	26,850

Aegon N.V. Sales											unaudited
											amounts in millions
	EUR					EUR					
	2011				Full Year	2012				Full Year	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Sales*	1,411	1,261	1,620	1,409	5,701	1,758	1,604	1,550	1,813	6,725	
New life sales											
Life	207	198	191	209	805	219	209	189	224	841	
Pensions	273	218	197	277	965	214	207	206	444	1,071	
Share in new life sales of associates	21	15	17	12	65	12	12	10	9	43	
Total recurring plus 1/10 single	501	431	405	498	1,835	445	428	405	677	1,955	
New premium production accident & health insurance	159	145	153	188	645	195	187	190	196	768	
New premium production general insurance	13	14	12	13	52	14	13	12	16	55	
Gross deposits (on & off balance)											
Life	487	586	683	648	2,404	639	442	359	376	1,816	
Individual savings & retirement products	1,625	1,662	1,548	1,719	6,554	1,721	1,827	1,984	2,112	7,644	
Pensions	4,327	3,565	6,036	3,541	17,469	5,875	4,971	4,576	4,659	20,081	
Asset Management - third party	935	898	2,226	1,185	5,244	2,803	2,514	2,504	2,095	9,916	
Share in gross deposits of associates	3	4	3	7	17	5	3	3	4	15	
Total gross deposits	7,377	6,715	10,496	7,100	31,688	11,043	9,757	9,426	9,246	39,472	
Net deposits (on & off balance)											
Life	(155)	(113)	67	(193)	(394)	(223)	(112)	(515)	(277)	(1,127)	
Individual savings & retirement products	(542)	(271)	(337)	(159)	(1,309)	(237)	(60)	70	(163)	(390)	
Pensions	490	(1,234)	3,321	(494)	2,083	1,413	856	933	1,041	4,243	
Asset Management - third party	(1,853)	(539)	1,350	(91)	(1,133)	1,289	605	1,136	386	3,416	
Share in net deposits of associates	(5)	(3)	(4)	-	(12)	(3)	1	2	4	4	
Total net deposits excluding run-off businesses	(2,065)	(2,160)	4,397	(937)	(765)	2,239	1,290	1,626	991	6,146	
Run-off businesses	(880)	(527)	(1,121)	(611)	(3,139)	(1,160)	(479)	(301)	(601)	(2,541)	
Total net deposits	(2,945)	(2,687)	3,276	(1,548)	(3,904)	1,079	811	1,325	390	3,605	

* Sales represents New life sales + Accident & Health premiums + General insurance premiums + 1/10 of Gross deposits

Aegon N.V.
Consolidated income statement

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Premium income	6,277	4,501	4,306	4,437	19,521	5,851	4,597	4,411	4,667	19,526
Investment income	2,111	2,099	1,914	2,044	8,168	2,076	2,200	2,287	1,938	8,501
Fee and commission income	460	428	96	480	1,464	465	469	469	497	1,900
Other revenues	2	2	1	1	6	2	3	1	4	10
Total revenues	8,850	7,030	6,317	6,962	29,159	8,394	7,269	7,168	7,106	29,937
Income from reinsurance ceded	430	477	976	892	2,775	953	1,080	1,107	988	4,128
Net gains and losses on investments	1,113	932	(8,105)	5,873	(187)	7,565	(1,944)	5,162	2,265	13,048
Other income	37	(3)	-	5	39	-	2	-	149	151
Total income	10,430	8,436	(812)	13,732	31,786	16,912	6,407	13,437	10,508	47,264
Claims and Benefits	9,068	6,945	(1,977)	12,322	26,358	15,494	5,056	12,195	8,966	41,711
Employee expenses	537	517	513	502	2,069	504	529	504	555	2,092
Administration expenses	284	313	363	355	1,315	262	272	280	282	1,096
Deferred expenses	(387)	(371)	(347)	(353)	(1,458)	(367)	(370)	(376)	(425)	(1,538)
Amortization charges	357	355	395	465	1,572	271	411	232	385	1,299
Benefits and expenses	9,859	7,759	(1,053)	13,291	29,856	16,164	5,898	12,835	9,763	44,660
Impairment charges	64	106	137	176	483	46	52	39	69	206
Interest charges and related fees	111	117	133	130	491	132	126	115	94	467
Other charges	28	(7)	(5)	53	69	18	-	1	34	53
Total charges	10,062	7,975	(788)	13,650	30,899	16,360	6,076	12,990	9,960	45,386
Share in net results of associates	5	12	8	4	29	11	7	6	2	26
Income before tax	373	473	(16)	86	916	563	338	453	550	1,904
Income tax	(46)	(69)	76	(5)	(44)	(42)	(84)	(79)	(128)	(333)
Net income	327	404	60	81	872	521	254	374	422	1,571
Net income attributable to:										
Equity holders of Aegon N.V.	327	403	60	79	869	521	254	373	422	1,570
Non-controlling interests	-	1	-	2	3	-	-	1	-	1

Aegon N.V.											unaudited
Fair value items geographically											amounts in millions
	EUR					EUR					
	2011					2012					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	
Fair value items											
Americas	(12)	(52)	(275)	(139)	(478)	64	(79)	(45)	(16)	(76)	
Guarantees*	-	(23)	(10)	(37)	(70)	4	11	11	(16)	10	
Alternative investments	40	14	(44)	(47)	(37)	120	(25)	2	21	118	
Credit derivatives	2	(10)	(57)	17	(48)	41	(13)	31	14	73	
Hedges	(44)	(27)	(31)	(74)	(176)	(82)	(66)	(82)	(80)	(310)	
Real estate	(2)	(3)	(4)	(4)	(13)	(7)	(9)	-	42	26	
Other fair value items	(8)	(3)	(129)	6	(134)	(12)	23	(7)	3	7	
The Netherlands	(60)	2	25	189	156	42	153	(37)	6	164	
Guarantees*	4	2	40	208	254	50	192	(10)	45	277	
Alternative investments	7	1	(11)	(1)	(4)	19	-	(3)	3	19	
Real estate	(8)	(13)	(6)	(9)	(36)	(18)	(24)	(26)	(11)	(79)	
Other fair value items	(63)	12	2	(9)	(58)	(9)	(15)	2	(31)	(53)	
United Kingdom	(1)	-	(8)	3	(6)	(2)	(1)	(17)	(11)	(31)	
New Markets	-	(3)	(16)	(10)	(29)	7	(12)	(1)	5	(1)	
Holdings	(12)	30	(14)	(63)	(59)	45	40	(26)	(63)	(4)	
Total fair value items	(85)	(23)	(288)	(20)	(416)	156	101	(126)	(79)	52	

* Net of hedges

Aegon N.V. **unaudited**
Consolidated balance sheet

amounts in millions

	EUR				EUR			
	2011		2012		2011		2012	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	136,991	132,837	143,006	144,079	140,770	147,065	147,955	146,234
Investments for account of policyholders	144,296	142,672	139,599	142,529	149,501	151,633	156,831	153,670
Investments in associates	731	743	747	742	774	791	802	829
Deferred expenses and rebates	11,292	11,006	10,995	11,432	11,390	11,700	11,775	11,687
Other assets and receivables	23,467	23,937	35,820	38,490	38,422	43,877	43,934	44,045
Cash and cash equivalents	4,286	4,450	7,322	8,104	8,671	8,737	7,810	9,653
Total assets	321,063	315,645	337,489	345,376	349,528	363,803	369,107	366,118
Shareholders' equity	16,991	16,953	19,561	21,000	21,283	23,018	24,535	24,669
Convertible core capital securities	750	-	-	-	-	-	-	-
Other equity instruments	4,706	4,711	4,716	4,720	4,998	5,002	5,011	5,018
Non-controlling interests	11	11	12	14	14	13	14	13
Group equity	22,458	21,675	24,289	25,734	26,295	28,033	29,560	29,700
Insurance contracts general account	95,691	94,174	102,556	104,974	103,584	107,829	107,537	105,209
Insurance contracts for the account of policyholders	76,981	76,149	74,934	73,425	76,972	78,037	79,667	76,871
Investment contracts general account	21,514	20,578	20,904	20,847	19,323	19,790	18,957	17,768
Investment contracts for the account of policyholders	68,619	68,058	66,816	71,433	74,659	75,668	78,891	78,418
Other liabilities	35,800	35,011	47,990	48,963	48,695	54,446	54,495	58,152
Total equity and liabilities	321,063	315,645	337,489	345,376	349,528	363,803	369,107	366,118

Revenue generating investments

amounts in millions

	EUR				EUR			
	2011		2012		2011		2012	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	136,991	132,837	143,006	144,079	140,770	147,065	147,955	146,234
Investments for account of policyholders	144,296	142,672	139,599	142,529	149,501	151,633	156,831	153,670
Off balance sheet investments third parties	118,595	115,767	121,649	136,910	146,482	153,290	158,255	157,952
Total revenue generating investments	399,882	391,276	404,254	423,518	436,753	451,988	463,041	457,856

Capital base

amounts in millions

	EUR				EUR			
	2011		2012		2011		2012	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Group equity	22,458	21,675	24,289	25,734	26,295	28,033	29,560	29,700
Trust pass-through securities	132	131	154	159	151	163	161	155
Subordinated borrowings	16	16	18	18	58	61	61	61
Senior debt related to insurance activities	1,218	1,378	1,318	1,471	1,109	1,062	1,006	521
Total capital base	23,824	23,200	25,779	27,382	27,613	29,319	30,788	30,437

Aegon N.V.							unaudited
Investments general account							
EUR							amounts in millions, except for the impairment data
December 31, 2012							
	Americas	The Netherlands	United Kingdom	New Markets	Holdings and other		TOTAL
Cash / Treasuries / Agencies	17,069	11,861	3,122	1,484	759		34,295
Investment grade corporates	37,939	5,125	5,773	1,879	-		50,716
High yield (and other) corporates	2,485	39	194	109	-		2,827
Emerging markets debt	1,584	-	60	30	-		1,674
Commercial MBS	5,227	9	438	147	-		5,821
Residential MBS	5,084	1,141	640	322	-		7,187
Non-housing related ABS	2,982	1,081	1,055	62	-		5,180
Subtotal	72,370	19,256	11,282	4,033	759		107,700
Residential mortgage loans	34	19,864	-	349	-		20,247
Commercial mortgage loans	6,803	80	-	-	-		6,883
Total mortgages	6,837	19,944	-	349	-		27,130
Convertibles & preferred stock	326	-	-	-	-		326
Common equity & bond funds	1,169	331	51	45	(2)		1,594
Private equity & hedge funds	1,402	367	-	3	-		1,772
Total equity like	2,897	698	51	48	(2)		3,692
Real estate	1,483	1,912	-	1	-		3,396
Other	799	1,071	5	331	-		2,206
Investments general account (excluding policy loans)	84,386	42,881	11,338	4,762	757		144,124
Policyholder loans	2,073	9	-	28	-		2,110
Investments general account	86,459	42,890	11,338	4,790	757		146,234
Impairments as bps (quarterly)	3	1	-	39	-		4

unaudited			
EUR			
Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011
TOTAL	TOTAL	TOTAL	TOTAL
33,158	32,692	29,511	32,772
52,409	52,212	50,414	50,558
2,965	2,836	2,526	2,554
1,701	1,654	1,579	1,455
5,988	6,179	6,210	6,487
7,624	7,421	7,353	7,157
5,304	5,742	5,658	5,784
109,149	108,736	103,251	106,767
19,749	18,853	18,340	17,864
7,394	7,700	7,825	8,143
27,143	26,553	26,165	26,007
349	344	293	274
1,631	1,589	1,601	1,377
1,801	1,844	1,792	1,860
3,781	3,777	3,686	3,511
3,506	3,569	3,420	3,355
2,198	2,223	2,132	2,259
145,777	144,858	138,654	141,899
2,178	2,207	2,116	2,180
147,955	147,065	140,770	144,079
2	4	3	8

Aegon N.V.							
Structured assets and corporate bonds							
EUR							
December 31, 2012							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	4,210	588	585	263	175	-	5,821
Residential MBS	488	2,791	951	426	2,531	-	7,187
Non-housing related ABS	1,749	1,088	1,339	622	382	-	5,180
Total	6,447	4,467	2,875	1,311	3,088	-	18,188
Credits by rating							
IG Corporates	719	5,646	23,213	20,970	-	168	50,716
High yield corporate	-	-	-	-	2,827	-	2,827
Emerging Markets debt	3	79	503	734	355	-	1,674
Total	722	5,725	23,716	21,704	3,182	168	55,217
Cash / Treasuries / Agencies							34,295
Total	7,169	10,192	26,591	23,015	6,270	168	107,700

Aegon N.V.		unaudited							
		EUR				EUR			
Capital structure		amounts in millions							
		2011				2012			
		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
		YTD							
Shareholders' equity January 1		17,328	17,328	17,328	17,328	21,000	21,000	21,000	21,000
Net income		327	730	790	869	521	775	1,148	1,570
Dividend paid		-	(59)	(59)	(59)	-	(138)	(207)	(207)
Movements in foreign currency translation reserve		(844)	(1,127)	(138)	397	(286)	446	336	(113)
Movements in revaluation reserves		(293)	31	1,627	2,506	102	1,046	2,418	2,618
Coupons on other equity instruments (net of tax)		(44)	(87)	(132)	(178)	(47)	(98)	(147)	(195)
Other changes		517	137	145	137	(7)	(13)	(13)	(4)
Shareholders' equity end of period		16,991	16,953	19,561	21,000	21,283	23,018	24,535	24,669
Revaluation reserves									
Available-for-sale shares		243	175	132	124	160	179	180	193
Available-for-sale bonds		37	377	1,405	2,184	2,447	3,050	4,461	4,754
Available-for-sale other		(15)	(12)	(8)	(9)	15	33	45	38
Total available-for-sale		265	540	1,529	2,299	2,622	3,262	4,686	4,985
Real estate held for own use		40	40	43	43	43	45	45	39
Cash flow hedging reserve		360	409	1,013	1,122	901	1,203	1,149	1,058
Total balance of revaluation reserves, net of tax		665	989	2,585	3,464	3,566	4,510	5,880	6,082
Capital									
Convertible core capital securities		750	-	-	-	-	-	-	-
Perpetual capital securities and other equity instruments		4,706	4,711	4,716	4,720	4,998	5,002	5,011	5,018
Non-controlling interests		11	11	12	14	14	13	14	13
Trust pass-through securities		132	131	154	159	151	163	161	155
Subordinated borrowings		16	16	18	18	58	61	61	61
Senior debt related to insurance activities		1,218	1,378	1,318	1,471	1,109	1,062	1,006	521
Capitalization									
Total capitalization including revaluation reserve		23,824	23,200	25,779	27,382	27,613	29,319	30,788	30,437
Total capitalization excluding revaluation reserve		23,159	22,211	23,194	23,918	24,047	24,809	24,908	24,355
Debt to capitalization ratios									
Net senior debt to capital excluding revaluation reserve		6%	7%	6%	7%	5%	5%	5%	3%

Aegon N.V.										unaudited
Return on capital - net underlying earnings										amounts in millions
										December 31, 2012
	Americas (USD)	The Netherlands (EUR)	United Kingdom (GBP)	Central Eastern Europe (EUR)	Asia (EUR)	Spain and France (EUR)	VA Europe (EUR)	Asset Management (EUR)	Weighted Average (EUR)	Run-off businesses (EUR)
Net underlying earnings / run-off earnings	1,248	253	110	66	(3)	54	-	68		56
Average capital in units	23,321	4,802	3,203	539	376	1,355	178	203		2,395
Average capital in units, excluding revaluation reserves	19,273	3,943	2,560	541	334	1,357	176	204		2,226
Return on capital										
Net underlying earnings / average capital in units	5.4%	5.3%	3.4%	12.3%	(0.9%)	4.0%	0.2%	33.5%	5.3%	2.3%
Net underlying earnings / average capital in units excluding revaluation reserve	6.5%	6.4%	4.3%	12.2%	(1.0%)	4.0%	0.2%	33.2%	6.3%	2.5%

Aegon N.V.		amounts in millions
Return on equity - net underlying earnings		December 31, 2012
		Total (EUR)
Net underlying earnings before leverage costs		1,382
Cost of leverage after tax ¹		(254)
Net underlying earnings after leverage allocation		1,128
Average common shareholders' equity		20,700
Average common shareholders' equity excluding revaluation reserve		15,927
Return on equity		
Net underlying earnings / average shareholders' equity		5.5%
Net underlying earnings / average shareholders' equity excluding revaluation reserve		7.1%

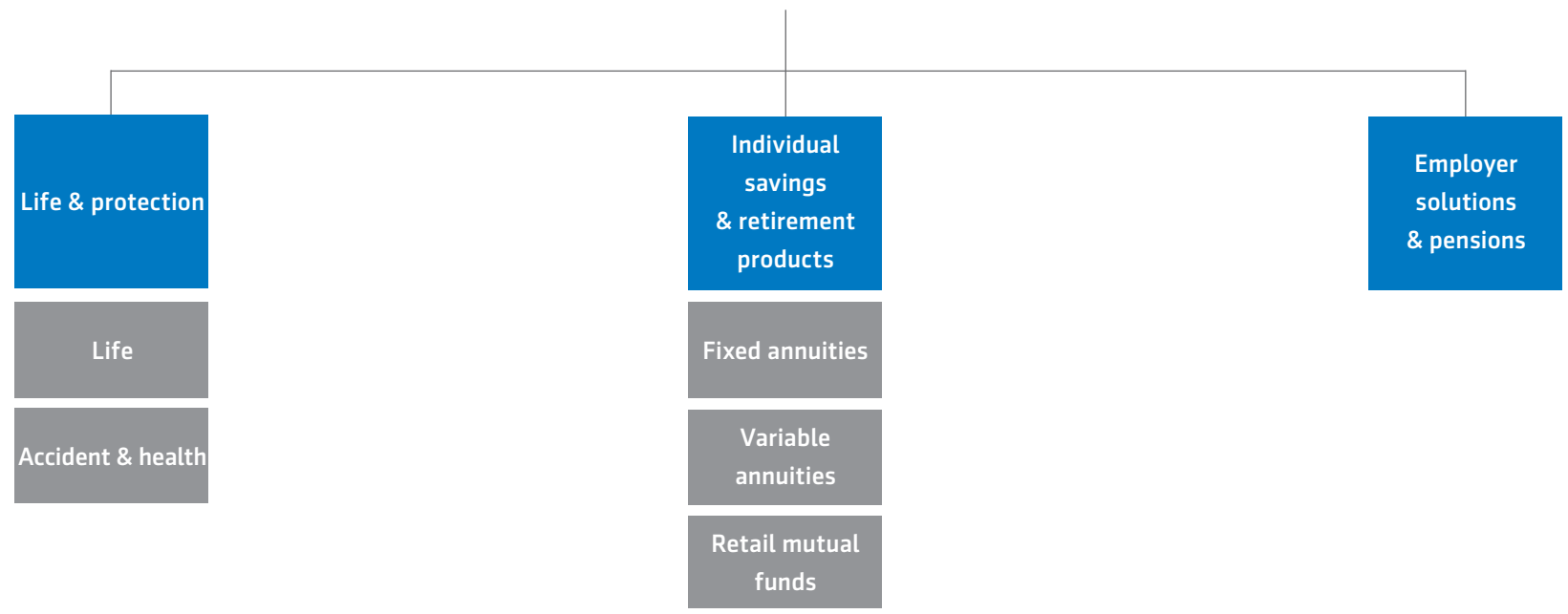
¹ Cost of leverage after tax includes coupons on perpetual capital securities, coupons on non-cumulative subordinated notes and preferred dividend

amounts in millions			
YTD			
Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011
1,034	665	328	1,233
(191)	(128)	(62)	(236)
843	537	266	997
20,634	19,876	19,008	17,036
15,962	15,889	15,494	14,825
5.4%	5.4%	5.6%	5.8%
7.0%	6.8%	6.9%	6.7%

unaudited										
amounts in millions										
	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Earnings										
Americas - Spread based business	(10)	(9)	(8)	2	(25)	(7)	1	(3)	2	(7)
Americas - Payout annuities	9	(2)	11	(1)	17	(3)	(4)	(3)	(3)	(13)
Americas - BOLI/COLI	17	16	6	14	53	17	17	17	12	63
Americas - Life reinsurance	6	5	(14)	(14)	(17)	(9)	(8)	1	(25)	(41)
Total earnings - run off businesses	22	10	(5)	1	28	(2)	6	12	(14)	2
Institutional spread based account balance roll forward										
Account balances beginning of period	10,385	9,041	8,508	8,279	10,385	7,641	6,415	6,431	6,232	7,641
Withdrawals	(759)	(419)	(1,005)	(489)	(2,672)	(1,037)	(361)	(168)	(478)	(2,044)
Other	(585)	(114)	776	(149)	(72)	(189)	377	(31)	(136)	21
Total account balance end of period	9,041	8,508	8,279	7,641	7,641	6,415	6,431	6,232	5,618	5,618
Payout annuities account balance roll forward										
General account balances beginning of period	5,700	5,321	5,243	5,851	5,700	5,999	5,662	6,097	6,102	5,999
Lapses and death	(110)	(100)	(108)	(111)	(429)	(112)	(111)	(121)	(114)	(458)
Interest credited	74	82	70	85	311	87	90	91	84	352
Other	(343)	(60)	646	174	417	(312)	456	35	(106)	73
Total account balance end of period	5,321	5,243	5,851	5,999	5,999	5,662	6,097	6,102	5,966	5,966
BOLI/COLI account balance roll forward										
General account balances beginning of period	7,808	7,352	7,211	7,672	7,808	7,979	7,870	8,201	8,143	7,979
Deposits	7	2	14	4	27	8	2	1	2	13
Lapses and death	(75)	(11)	(20)	(30)	(136)	(32)	(247)	(15)	(1,722)	(2,016)
Other	(388)	(132)	467	333	280	(85)	576	(44)	(264)	183
Total account balance end of period	7,352	7,211	7,672	7,979	7,979	7,870	8,201	8,143	6,159	6,159

Reporting structure

Aegon Americas



unaudited										
amounts in millions										
	USD					USD				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life and protection	180	178	215	154	727	128	177	176	166	647
Individual savings and retirement products										
Fixed annuities	90	77	61	58	286	62	63	64	64	253
Variable annuities	93	87	57	121	358	97	84	61	110	352
Retail mutual funds	6	6	5	5	22	4	5	6	7	22
Employer Solutions & Pensions	81	83	79	83	326	81	87	115	83	366
Canada	11	19	17	4	51	8	17	6	9	40
Latin America	(2)	3	(1)	1	1	3	2	3	4	12
Underlying earnings before tax	459	453	433	426	1,771	383	435	431	443	1,692
Fair value items	(17)	(72)	(385)	(189)	(663)	83	(103)	(56)	(22)	(98)
Realized gains/(losses) on investments	34	70	55	7	166	12	70	86	57	225
Impairment charges	(80)	(76)	(106)	(87)	(349)	(39)	(50)	(22)	(40)	(151)
Other income/(charges)	-	(5)	6	(50)	(49)	(1)	(2)	-	(34)	(37)
Run-off businesses	30	15	(7)	1	39	(3)	8	15	(17)	3
Income before tax	426	385	(4)	108	915	435	358	454	387	1,634
Income tax	(76)	(54)	97	13	(20)	(69)	(83)	(88)	(78)	(318)
Net income	350	331	93	121	895	366	275	366	309	1,316
Net underlying earnings	337	360	333	301	1,331	273	321	319	335	1,248
Revenues *										
Life insurance	2,079	2,096	2,056	2,119	8,350	2,071	2,071	2,057	2,206	8,405
Accident and Health insurance	565	589	586	586	2,326	582	585	596	593	2,356
Total gross premiums	2,644	2,685	2,642	2,705	10,676	2,653	2,656	2,653	2,799	10,761
Investment income	1,277	1,268	1,214	1,200	4,959	1,167	1,193	1,159	1,175	4,694
Fee and commission income	375	364	(99)	426	1,066	373	377	353	409	1,512
Other revenues	-	1	-	1	2	-	1	3	2	6
Total revenues	4,296	4,318	3,757	4,332	16,703	4,193	4,227	4,168	4,385	16,973

* Revenues include Run-off businesses

unaudited										
amounts in millions										
	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life and protection	131	125	151	116	523	98	137	140	129	504
Individual savings and retirement products										
Fixed annuities	66	53	43	44	206	47	49	52	49	197
Variable annuities	68	60	41	89	258	74	65	50	85	274
Retail mutual funds	5	4	3	3	15	3	4	5	5	17
Employer Solutions & Pensions	59	58	56	61	234	62	68	91	64	285
Canada	8	13	13	3	37	6	14	4	7	31
Latin America	(1)	1	-	-	-	2	2	2	3	9
Underlying earnings before tax	336	314	307	316	1,273	292	339	344	342	1,317
Fair value items	(12)	(52)	(274)	(139)	(477)	64	(79)	(45)	(16)	(76)
Realized gains/(losses) on investments	24	50	39	6	119	9	54	69	43	175
Impairment charges	(58)	(53)	(75)	(64)	(250)	(30)	(39)	(17)	(31)	(117)
Other income/(charges)	-	(3)	4	(36)	(35)	(1)	(1)	(1)	(25)	(28)
Run-off businesses	22	10	(5)	1	28	(2)	6	12	(14)	2
Income before tax	312	266	(4)	84	658	332	280	362	299	1,273
Income tax	(56)	(36)	68	9	(15)	(53)	(65)	(70)	(60)	(248)
Net income	256	230	64	93	643	279	215	292	239	1,025
Net underlying earnings	247	250	236	224	957	208	250	255	258	971
Revenues *										
Life insurance	1,522	1,455	1,456	1,571	6,004	1,581	1,615	1,643	1,702	6,541
Accident and Health insurance	413	410	415	434	1,672	444	456	476	457	1,833
Total gross premiums	1,935	1,865	1,871	2,005	7,676	2,025	2,071	2,119	2,159	8,374
Investment income	935	879	860	891	3,565	890	930	927	907	3,654
Fee and commission income	274	253	(72)	311	766	285	294	282	316	1,177
Other revenues	-	1	-	-	1	-	1	2	2	5
Total revenues	3,144	2,998	2,659	3,207	12,008	3,200	3,296	3,330	3,384	13,210

* Revenues include Run-off businesses

unaudited										
amounts in millions										
	USD					USD				
	2011				Full Year	2012				Full Year
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
Life production										
Agency	95	92	91	98	376	107	109	110	142	468
Banks	-	1	-	-	1	-	-	-	-	-
Direct	16	16	16	17	65	17	17	16	14	64
Total retail new life sales	111	109	107	115	442	124	126	126	156	532
Universal life	43	40	38	47	168	52	52	51	79	234
Term	33	32	31	31	127	34	35	34	39	142
Whole life/other	33	35	36	36	140	37	37	40	36	150
Variable life	2	2	2	1	7	1	2	1	2	6
Total retail new life sales	111	109	107	115	442	124	126	126	156	532
Accident and Health production										
Agency	4	5	7	7	23	5	5	6	9	25
Direct	134	139	139	176	588	168	165	155	165	653
Total Accident and Health production	138	144	146	183	611	173	170	161	174	678
Life insurance	1,011	984	976	999	3,970	1,024	994	995	1,075	4,088
Accident and Health insurance	496	516	511	509	2,032	506	503	513	509	2,031
Total gross premiums	1,507	1,500	1,487	1,508	6,002	1,530	1,497	1,508	1,584	6,119
Earnings										
Underlying earnings before tax	180	178	215	154	727	128	177	176	166	647

Aegon Americas
Life & protection - account balances

unaudited

amounts in millions

	USD					USD				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
	2011					2012				
General account balance roll forward										
Universal life account balances beginning of period	13,764	13,804	13,809	14,053	13,764	14,032	14,036	14,061	14,122	14,032
Deposits	450	366	340	350	1,506	459	415	428	489	1,791
Lapses and deaths	(206)	(217)	(212)	(209)	(844)	(232)	(194)	(187)	(215)	(828)
Other	(204)	(144)	116	(162)	(394)	(223)	(196)	(180)	(218)	(817)
Universal life account balances end of period	13,804	13,809	14,053	14,032	14,032	14,036	14,061	14,122	14,178	14,178
Term	1,098	1,134	1,170	1,229	1,229	1,271	1,307	1,352	1,397	1,397
Whole life/other	10,499	10,524	10,129	10,217	10,217	10,302	10,275	10,251	10,299	10,299
Total general account reserves	25,401	25,467	25,352	25,478	25,478	25,609	25,643	25,725	25,874	25,874
Universal life yield and spread information - US only (annualized)										
Average yield on investments	5.85%	5.85%	5.83%	5.81%	5.84%	5.81%	5.81%	5.75%	5.74%	5.78%
Average crediting rate	4.34%	4.37%	4.31%	4.25%	4.32%	4.23%	4.22%	4.22%	4.22%	4.22%
Average gross spread	1.51%	1.48%	1.52%	1.56%	1.52%	1.58%	1.59%	1.53%	1.52%	1.56%
Average guaranteed rate	4.22%	4.21%	4.19%	4.18%	4.20%	4.14%	4.14%	4.14%	4.13%	4.13%
Separate account balances roll forward										
Account balances beginning of period	5,003	5,130	5,057	4,312	5,003	4,476	4,838	4,541	4,641	4,476
Deposits	80	78	75	74	307	72	75	68	68	283
Lapses and deaths	(79)	(34)	(22)	(26)	(161)	(109)	(56)	(75)	(79)	(319)
Other	126	(117)	(798)	116	(673)	399	(316)	107	(81)	109
Total account balances end of period	5,130	5,057	4,312	4,476	4,476	4,838	4,541	4,641	4,549	4,549
Separate account balances by fund type										
Fixed income	632	625	650	625	625	601	629	599	597	597
Equities	4,498	4,432	3,662	3,851	3,851	4,237	3,912	4,042	3,952	3,952
Total account balances end of period	5,130	5,057	4,312	4,476	4,476	4,838	4,541	4,641	4,549	4,549
Gross investment return to policyholder	4.32%	0.58%	-12.94%	6.28%	-2.84%	10.56%	-4.54%	4.08%	-0.02%	10.05%
Health reserves										
Accidental death and dismemberment	389	390	383	385	385	385	382	386	379	379
Long term care	3,189	3,236	3,438	3,482	3,482	3,569	3,691	4,080	4,114	4,114
Other health	557	536	547	536	536	528	512	554	538	538
Total health reserves	4,135	4,162	4,368	4,403	4,403	4,482	4,585	5,020	5,031	5,031
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	7,102	7,160	7,077	6,464	7,102	6,570	6,609	6,430	6,410	6,570
Capitalized during the period	174	177	169	184	704	194	199	193	231	817
Amortized during the period	(177)	(164)	(364)	(170)	(875)	(175)	(175)	(116)	(182)	(648)
Shadow accounting adjustments	56	(94)	(406)	96	(348)	16	(192)	(110)	(2)	(288)
Other	5	(2)	(12)	(4)	(13)	4	(11)	13	(2)	4
Balance at end of period	7,160	7,077	6,464	6,570	6,570	6,609	6,430	6,410	6,455	6,455

unaudited										
amounts in millions										
	USD					USD				
	2011				Full Year	2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Production										
Agency	13	10	13	7	43	11	11	12	21	55
Banks	70	61	74	64	269	80	65	47	124	316
Fixed annuity deposits	83	71	87	71	312	91	76	59	145	371
Agency	10	9	10	16	45	10	12	6	9	37
Banks	219	265	257	241	982	243	269	266	282	1,060
Fee planners/wirehouses/broker-dealers	844	1,026	998	1,053	3,921	849	908	1,009	1,027	3,793
Direct	106	101	73	86	366	112	116	109	122	459
Variable annuity deposits	1,179	1,401	1,338	1,396	5,314	1,214	1,305	1,390	1,440	5,349
Agency	22	18	16	18	74	22	17	19	19	77
Banks	156	148	112	68	484	113	131	129	135	508
Fee planners/wirehouses/broker-dealers	597	599	489	542	2,227	619	664	725	844	2,852
Retail mutual fund deposits	775	765	617	628	2,785	754	812	873	998	3,437
Total Individual savings and retirement deposits	2,037	2,237	2,042	2,095	8,411	2,059	2,193	2,322	2,583	9,157
Agency	45	37	39	41	162	43	40	37	49	169
Banks	445	474	443	373	1,735	436	465	442	541	1,884
Fee planners/wirehouses/broker-dealers	1,441	1,625	1,487	1,595	6,148	1,468	1,572	1,734	1,871	6,645
Direct	106	101	73	86	366	112	116	109	122	459
Total Individual savings and retirement deposits	2,037	2,237	2,042	2,095	8,411	2,059	2,193	2,322	2,583	9,157
Earnings										
Underlying earnings before tax	189	170	123	184	666	163	152	131	181	627
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	1,560	1,571	1,466	1,524	1,560	1,518	1,620	1,620	1,661	1,518
Capitalized during the period	73	85	86	87	331	83	73	86	89	331
Amortized during the period	(41)	(94)	(70)	(250)	(455)	56	(112)	16	(72)	(112)
Shadow accounting adjustments	(21)	(96)	42	155	80	(37)	39	(61)	12	(47)
Other	-	-	-	2	2	-	-	-	-	-
Balance at end of period	1,571	1,466	1,524	1,518	1,518	1,620	1,620	1,661	1,690	1,690

unaudited										
amounts in millions										
	USD					USD				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Earnings										
Underlying earnings before tax	90	77	61	58	286	62	63	64	64	253
Fixed annuity balances roll forward										
General account annuities beginning of period	28,234	27,680	25,591	25,075	28,234	22,026	21,596	19,657	19,313	22,026
Deposits	83	71	87	71	312	91	76	59	145	371
Lapses and deaths	(884)	(881)	(815)	(824)	(3,404)	(719)	(683)	(603)	(877)	(2,882)
Interest credited	268	243	203	213	927	209	172	178	161	720
Other	(21)	(1,522)	9	(2,509)	(4,043)	(11)	(1,504)	22	23	(1,470)
Total general account annuities end of period	27,680	25,591	25,075	22,026	22,026	21,596	19,657	19,313	18,765	18,765
Fixed account of variable annuities	(1,085)	(1,060)	(1,040)	(1,027)	(1,027)	(1,011)	(997)	(988)	(977)	(977)
Total fixed annuity balances	26,595	24,531	24,035	20,999	20,999	20,585	18,660	18,325	17,788	17,788
General account annuity balances										
Retail deferred annuities	25,139	23,104	22,632	19,646	19,646	19,254	17,360	17,056	16,482	16,482
Payout annuities	1,489	1,464	1,449	1,427	1,427	1,415	1,398	1,377	1,439	1,439
Total return	756	734	711	679	679	660	641	628	599	599
Equity indexed annuities	296	289	283	274	274	267	258	252	245	245
Total general account annuities end of period	27,680	25,591	25,075	22,026	22,026	21,596	19,657	19,313	18,765	18,765
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	580	541	364	386	580	376	347	295	228	376
Capitalized during the period	1	-	2	2	5	2	-	-	-	2
Amortized during the period	(21)	(84)	(28)	(173)	(306)	4	(87)	(13)	(13)	(109)
Shadow accounting adjustments	(19)	(93)	48	161	97	(35)	35	(54)	14	(40)
Balance at end of period	541	364	386	376	376	347	295	228	229	229
US retail deferred annuities yield and spread information (annualized)										
Average yield on investments	5.04%	5.00%	4.03%	4.63%	4.68%	5.10%	4.47%	4.74%	4.85%	4.78%
Average crediting rate	3.62%	3.61%	3.57%	3.52%	3.58%	3.42%	3.42%	3.40%	3.42%	3.41%
Average crediting rate on new business	1.72%	1.76%	1.79%	1.40%	1.66%	1.30%	1.28%	1.33%	1.28%	1.29%
Average gross spread	1.42%	1.39%	0.46%	1.12%	1.09%	1.68%	1.05%	1.35%	1.43%	1.37%
Average underlying gross spread	1.35%	1.21%	1.19%	1.21%	1.24%	1.52%	1.25%	1.37%	1.39%	1.38%
Average guaranteed rate	2.64%	2.65%	2.66%	2.67%	2.67%	2.68%	2.68%	2.68%	2.66%	2.68%
US retail deferred annuities lapse and death rates (annualized)										
Surrenders and withdrawals	9.33%	9.07%	9.50%	9.86%	9.56%	9.63%	8.91%	8.23%	14.13%	9.89%
Deaths	2.95%	3.36%	2.87%	2.90%	3.06%	3.06%	3.46%	3.67%	4.24%	3.50%
Total	12.28%	12.43%	12.37%	12.76%	12.62%	12.69%	12.37%	11.90%	18.37%	13.39%

Aegon Americas						unaudited				
Variable annuities						amounts in millions				
	USD					USD				
	2011		2012			2011		2012		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Earnings										
Underlying earnings before tax	93	87	57	121	358	97	84	61	110	352
Variable annuity balances roll forward										
Separate account annuities beginning of period	40,603	42,253	42,931	38,823	40,603	41,490	44,971	44,111	46,211	41,490
Deposits	1,179	1,401	1,338	1,396	5,314	1,214	1,305	1,390	1,440	5,349
Lapses and deaths	(959)	(930)	(849)	(737)	(3,475)	(851)	(856)	(914)	(996)	(3,617)
Other	1,430	207	(4,597)	2,008	(952)	3,118	(1,309)	1,624	316	3,749
Total separate account annuities end of period	42,253	42,931	38,823	41,490	41,490	44,971	44,111	46,211	46,971	46,971
Fixed account of variable annuities	1,085	1,060	1,040	1,027	1,027	1,011	997	988	977	977
Total variable annuity balances	43,338	43,991	39,863	42,517	42,517	45,982	45,108	47,199	47,948	47,948
VA margin, basis points (annualized)	87	80	54	118	85	88	74	53	93	77
Separate account balances by fund type										
Fixed income	15,712	16,652	18,616	19,560	19,560	18,839	21,092	21,354	21,290	21,290
Equities	26,541	26,279	20,207	21,930	21,930	26,132	23,019	24,857	25,681	25,681
Separate account balance end of period	42,253	42,931	38,823	41,490	41,490	44,971	44,111	46,211	46,971	46,971
Minimum guarantee net amount at risk										
GMDB only	1,965	1,961	2,905	2,468	2,468	1,913	2,151	1,960	1,940	1,940
GMDB and GMLB	1,290	1,301	2,778	2,261	2,261	1,445	1,887	1,656	1,506	1,506
GMLB only	47	50	130	106	106	65	93	93	79	79
Total net amount at risk	3,302	3,312	5,813	4,835	4,835	3,423	4,131	3,709	3,525	3,525
Separate account annuity balances										
US deferred annuities										
No guarantees	4,318	4,391	3,988	4,248	4,248	4,564	4,547	4,718	4,774	4,774
GMDB Only	16,260	16,096	14,110	14,802	14,802	15,798	15,125	15,548	15,439	15,439
GMDB and GMLB	20,367	21,086	19,452	21,039	21,039	23,051	22,861	24,243	24,982	24,982
GMLB Only	1,308	1,358	1,273	1,401	1,401	1,558	1,578	1,702	1,776	1,776
Total separate account annuity balances	42,253	42,931	38,823	41,490	41,490	44,971	44,111	46,211	46,971	46,971
Gross investment return to policyholder	3.88%	0.86%	-10.33%	5.55%	-0.84%	7.94%	-2.52%	4.06%	1.10%	10.65%
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	981	1,031	1,102	1,138	981	1,142	1,273	1,325	1,433	1,142
Capitalized during the period	72	84	85	85	326	75	79	86	89	329
Amortized during the period	(20)	(10)	(42)	(77)	(149)	58	(31)	29	(59)	(3)
Shadow accounting adjustments	(2)	(3)	(7)	(5)	(17)	(2)	4	(7)	(1)	(6)
Other	-	-	-	1	1	-	-	-	-	-
Balance at end of period	1,031	1,102	1,138	1,142	1,142	1,273	1,325	1,433	1,462	1,462
US deferred annuities lapse and death rates (annualized)										
Surrenders and withdrawals	8.23%	7.66%	6.70%	6.33%	7.20%	6.89%	6.47%	7.02%	7.21%	7.23%
Deaths	1.29%	1.11%	1.10%	1.14%	1.15%	1.30%	1.15%	1.10%	1.33%	1.28%
Total	9.52%	8.77%	7.80%	7.47%	8.35%	8.19%	7.62%	8.12%	8.54%	8.51%

Aegon Americas Retail mutual funds											unaudited
											amounts in millions
	USD					USD					
	2011					2012					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	
Earnings											
Underlying earnings before tax	6	6	5	5	22	4	5	6	7	22	
Retail mutual fund account balances roll forward											
Account balances beginning of period	12,395	12,822	12,839	11,127	12,395	11,441	12,763	12,418	12,840	11,441	
Deposits	775	765	617	628	2,785	754	812	873	998	3,437	
Withdrawals	(824)	(771)	(851)	(819)	(3,265)	(785)	(724)	(720)	(886)	(3,115)	
Other	476	23	(1,478)	505	(474)	1,353	(433)	269	126	1,315	
Total account balance at end of period	12,822	12,839	11,127	11,441	11,441	12,763	12,418	12,840	13,078	13,078	
Gross investment return to mutual fund holder	3.85%	0.17%	-11.62%	4.58%	-3.91%	11.84%	-3.38%	2.15%	0.98%	11.33%	

Aegon Americas										
Employer solutions & pensions										
unaudited										
amounts in millions										
	USD					USD				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Production										
Retirement plans	5,070	3,289	4,573	3,599	16,531	6,153	4,159	3,964	4,688	18,964
Purchased annuities	-	1	-	-	1	1	-	-	1	2
Total pension deposits	5,070	3,290	4,573	3,599	16,532	6,154	4,159	3,964	4,689	18,966
Retirement plans	3,736	2,176	3,461	1,871	11,244	3,080	2,533	3,472	2,313	11,398
Total pension sales	3,736	2,176	3,461	1,871	11,244	3,080	2,533	3,472	2,313	11,398
Stable Value Solutions Deposits	484	1,624	3,710	917	6,735	1,391	2,119	1,648	1,260	6,418
Total retail new life sales	6	7	6	5	24	9	8	7	7	31
Accident and Health production	51	48	52	51	202	58	55	57	57	227
Life insurance	35	35	32	35	137	35	35	38	36	144
Accident and Health insurance	67	73	74	75	289	75	81	81	84	321
Total gross premiums	102	108	106	110	426	110	116	119	120	465
Earnings										
Underlying earnings before tax	81	83	79	83	326	81	87	115	83	366
Pension account balances										
Retirement plans	78,995	80,637	75,095	79,226	79,226	87,659	87,489	91,873	94,646	94,646
Purchased annuities	3,768	3,734	4,191	3,944	3,944	3,912	3,967	4,019	4,001	4,001
Total Pension account balances	82,763	84,371	79,286	83,170	83,170	91,571	91,456	95,892	98,647	98,647
Retirement plans roll forward										
Account balances at beginning of period	73,596	78,995	80,637	75,095	73,596	79,226	87,659	87,489	91,873	79,226
Deposits	5,070	3,289	4,573	3,599	16,531	6,153	4,159	3,964	4,688	18,964
Withdrawals/Benefits	(2,295)	(2,263)	(2,225)	(3,366)	(10,149)	(3,856)	(2,515)	(3,275)	(3,014)	(12,660)
Other	2,624	616	(7,890)	3,898	(752)	6,136	(1,814)	3,695	1,099	9,116
Total account balance at end of period	78,995	80,637	75,095	79,226	79,226	87,659	87,489	91,873	94,646	94,646
Stable Value Solutions account balance roll forward										
Account balances at beginning of period	58,878	57,247	57,741	60,237	58,878	59,673	59,898	59,740	60,852	59,673
Deposits	484	1,624	3,710	917	6,735	1,391	2,119	1,648	1,260	6,418
Withdrawals	(2,693)	(1,517)	(1,465)	(2,019)	(7,694)	(1,813)	(2,574)	(1,120)	(1,534)	(7,041)
Other	578	387	251	538	1,754	647	297	584	293	1,821
Total account balance at end of period	57,247	57,741	60,237	59,673	59,673	59,898	59,740	60,852	60,871	60,871
Other account balances:										
Life	748	757	765	772	772	779	785	793	801	801
Health	279	282	284	285	285	289	291	292	296	296
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	579	589	590	486	579	527	549	529	542	527
Capitalized during the period	24	22	20	21	87	25	24	23	27	99
Amortized during the period	(17)	(16)	(17)	(10)	(60)	(17)	(19)	(13)	(21)	(70)
Shadow accounting adjustments	3	(5)	(107)	30	(79)	14	(25)	3	5	(3)
Balance at end of period	589	590	486	527	527	549	529	542	553	553
Pension margin, basis points (annualized)	21	23	22	20	22	24	24	26	22	24
Number of pension participants serviced (thousands)	2,819	2,833	2,930	2,900	2,900	3,010	3,031	3,023	3,065	3,065

Aegon Americas Canada											unaudited
											amounts in millions
	USD					USD					
	2011				Full Year	2012				Full Year	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New Life sales											
Life											
Single premiums	13	11	5	2	31	1	-	-	-	1	
Recurring premiums annualized	15	17	15	15	62	14	15	15	16	60	
Total recurring plus 1/10 single	17	18	15	15	65	14	15	15	16	60	
Production											
Fixed annuities	2	2	2	2	8	2	1	1	1	5	
Variable annuities	78	54	51	61	244	60	25	23	26	134	
Retail mutual funds	6	6	7	9	28	12	7	9	10	38	
Asset management *	11	21	13	10	55	-	-	-	-	-	
Total deposits	97	83	73	82	335	74	33	33	37	177	
Earnings											
Underlying earnings before tax	11	19	17	4	51	8	17	6	9	40	
General Account balance roll forward											
Universal Life Account balances beginning of period	2,963	3,131	3,158	2,832	2,963	2,979	3,147	3,076	3,275	2,979	
Deposits	102	104	100	102	408	101	101	102	105	409	
Lapses and deaths	(21)	(25)	(28)	(23)	(97)	(32)	(24)	(28)	(20)	(104)	
Other	87	(52)	(398)	68	(295)	99	(148)	125	(35)	41	
Universal life account balances end of period	3,131	3,158	2,832	2,979	2,979	3,147	3,076	3,275	3,325	3,325	
Term	340	338	316	324	324	331	324	337	330	330	
Whole Life	1,154	1,168	1,089	1,116	1,116	1,138	1,113	1,156	1,143	1,143	
Total traditional reserves	4,625	4,664	4,237	4,419	4,419	4,616	4,513	4,768	4,798	4,798	
Fixed annuity balances roll forward											
Separate account annuities beginning of period	144	143	140	126	144	124	122	116	117	124	
Deposits	2	2	2	2	8	2	1	1	1	5	
Lapses and deaths	(9)	(7)	(7)	(8)	(31)	(8)	(6)	(6)	(10)	(30)	
Other	6	2	(9)	4	3	4	(1)	6	-	9	
Total fixed annuity balances	143	140	126	124	124	122	116	117	108	108	
Variable annuity balances roll forward											
Separate account annuities beginning of period	2,887	2,887	2,758	2,321	2,887	2,397	2,449	2,255	2,313	2,397	
Deposits	78	54	51	61	244	60	25	23	26	134	
Lapses and deaths	(223)	(158)	(79)	(88)	(548)	(157)	(114)	(107)	(134)	(512)	
Other	145	(25)	(409)	103	(186)	149	(105)	142	6	192	
Total variable annuity balances	2,887	2,758	2,321	2,397	2,397	2,449	2,255	2,313	2,211	2,211	
Retail mutual fund account balances roll forward											
Account balances beginning of period	127	137	133	118	127	130	139	136	146	130	
Deposits	6	6	7	9	28	12	7	9	10	38	
Withdrawals	(7)	(9)	(7)	(6)	(29)	(13)	(6)	(11)	(7)	(37)	
Other	11	(1)	(15)	9	4	10	(4)	12	(1)	17	
Total account balance at end of period	137	133	118	130	130	139	136	146	148	148	
Asset management account balances roll forward *											
Account balances beginning of period	862	969	972	913	862	950	-	-	-	950	
Deposits	11	21	13	10	55	-	-	-	-	-	
Withdrawals	(15)	(15)	(18)	(18)	(66)	-	-	-	-	-	
Other	111	(3)	(54)	45	99	(950)	-	-	-	(950)	
Total account balance at end of period *	969	972	913	950	950	-	-	-	-	-	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,468	1,500	1,510	1,400	1,468	1,439	1,418	1,378	1,416	1,439	
Capitalized during the period	27	30	30	29	116	28	28	28	32	116	
Amortized during the period	(45)	(21)	12	(13)	(67)	(36)	(18)	(23)	7	(70)	
Shadow accounting adjustments	10	(8)	(42)	(11)	(51)	(40)	(22)	(16)	122	44	
Other	40	9	(110)	34	(27)	27	(28)	49	(16)	32	
Balance at end of period	1,500	1,510	1,400	1,439	1,439	1,418	1,378	1,416	1,561	1,561	

* As of Q1 2012, Aegon Canada's asset management activities are reported under Aegon Asset Management in the New Markets segment.

unaudited										
amounts in millions										
	USD					USD				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax	(2)	3	(1)	1	1	3	2	3	4	12
Net income	(4)	1	2	-	(1)	2	2	1	3	8
Net underlying earnings	(4)	1	2	-	(1)	2	2	1	3	8
Revenues										
Life insurance	82	59	52	50	243	56	48	62	47	213
Total gross premiums	82	59	52	50	243	56	48	62	47	213
Investment income	4	2	1	4	11	2	3	1	1	7
Other revenues	-	1	-	-	1	-	1	2	1	4
Total revenues	86	62	53	54	255	58	52	65	49	224

Aegon Americas		unaudited
Investments general account		
amounts in millions, except for the impairment data		
USD		
	December 31, 2012	
Cash / Treasuries / Agencies	22,503	
Investment grade corporates	50,019	
High yield (and other) corporates	3,276	
Emerging markets debt	2,089	
Commercial MBS	6,891	
Residential MBS	6,703	
Non-housing related ABS	3,932	
Subtotal	95,413	
Residential mortgage loans	44	
Commercial mortgage loans	8,970	
Total mortgages	9,014	
Convertibles & preferred stock	430	
Common equity & bond funds	1,542	
Private equity & hedge funds	1,847	
Total equity like	3,819	
Real estate	1,956	
Other	1,053	
Investments general account (excluding policy loans)	111,255	
Policyholder loans	2,733	
Investments general account	113,988	
Impairments as bps (quarterly)	3	

USD				amounts in millions
Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011	
22,610	22,153	20,115	23,134	
50,711	49,865	49,937	49,530	
3,319	3,140	2,995	3,018	
2,054	1,986	1,992	1,779	
6,963	7,134	7,574	7,741	
6,941	6,771	7,019	6,531	
4,090	4,568	4,757	4,889	
96,688	95,617	94,389	96,622	
46	47	48	51	
9,412	9,678	10,324	10,480	
9,458	9,725	10,372	10,531	
449	436	390	354	
1,495	1,409	1,488	1,376	
1,853	1,878	1,893	1,961	
3,797	3,723	3,771	3,691	
2,031	2,007	1,899	1,747	
1,030	1,012	917	910	
113,004	112,084	111,348	113,501	
2,755	2,755	2,769	2,782	
115,759	114,839	114,117	116,283	
2	6	4	10	

Aegon Americas							
Structured assets and corporate bonds							
amounts in millions							
USD							
December 31, 2012							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	5,315	499	549	314	214	-	6,891
Residential MBS	385	2,447	386	404	3,081	-	6,703
Non-housing related ABS	1,866	673	621	455	317	-	3,932
Total	7,566	3,619	1,556	1,173	3,612	-	17,526
Credits by rating							
IG Corporates	471	5,006	22,622	21,920	-	-	50,019
High yield corporate	-	-	-	-	3,276	-	3,276
Emerging Markets debt	4	75	641	908	461	-	2,089
Total	475	5,081	23,263	22,828	3,737	-	55,384
Cash / Treasuries / Agencies							22,503
Total	8,041	8,700	24,819	24,001	7,349	-	95,413

Aegon Americas Investments general account		unaudited							
		USD				USD			
		2011				2012			
		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Available-for-sale									
Bonds									
US Treasuries/Agencies		4,885	4,789	7,275	7,373	7,252	7,398	7,569	7,592
AAA		14,448	13,458	10,824	9,915	9,793	9,338	8,957	8,380
AA		8,430	8,048	10,674	10,299	10,302	9,872	9,854	9,891
A		25,325	25,242	26,098	24,878	25,340	26,396	26,745	25,754
BBB		24,643	23,759	23,609	23,721	23,857	22,817	23,277	23,395
BB		2,952	2,712	2,752	2,588	2,538	2,636	2,760	2,659
B		1,913	1,858	1,430	1,439	1,497	1,511	1,662	1,743
CCC or lower		2,173	2,107	2,071	2,131	2,460	2,471	2,643	2,851
Shares		678	681	585	580	612	652	676	658
Money market investments		13,829	14,876	13,852	12,121	9,182	11,098	11,110	11,136
Other		1,088	1,104	1,111	1,100	1,097	1,196	1,213	1,223
Total available-for-sale (at fair value)		100,364	98,634	100,281	96,145	93,930	95,385	96,466	95,282
Loans									
Policy loans		2,833	2,836	2,783	2,782	2,770	2,755	2,755	2,733
Mortgage loans		12,042	11,400	11,014	10,537	10,372	9,725	9,458	9,014
Total loans (at amortized cost)		14,875	14,236	13,797	13,319	13,142	12,480	12,213	11,747
Real estate (at fair value)		1,009	1,018	1,000	1,006	997	1,101	1,094	1,009
Financial assets at fair value through profit or loss									
Assets backing liabilities at fair value		3,413	3,290	2,980	3,041	3,163	3,031	3,137	3,084
Assets not backing liabilities at fair value:									
Common stock		174	173	100	109	117	117	118	137
Limited partnerships									
Real estate		669	697	728	734	902	906	937	946
Hedge funds		840	867	821	823	811	765	777	825
Other		947	961	978	949	901	929	893	853
Other		179	115	159	157	154	125	124	105
Total financial assets at fair value through profit or loss		6,222	6,103	5,766	5,813	6,048	5,873	5,986	5,950
Investments general account		122,470	119,991	120,844	116,283	114,117	114,839	115,759	113,988

Aegon Americas							unaudited
Investments portfolio - Aegon US							amounts in millions
USD							
December 31, 2012							
Corporate bonds	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost	
Financial							
Banking	6,304	6,215	543	(454)	89	101.4%	
Brokerage	354	327	32	(5)	27	108.3%	
Insurance	3,597	3,198	508	(109)	399	112.5%	
Other finance	786	717	94	(25)	69	109.6%	
REIT's	1,431	1,314	146	(29)	117	108.9%	
Total financial	12,472	11,771	1,323	(622)	701	106.0%	
Industrial							
Basic industry	2,700	2,418	326	(44)	282	111.7%	
Capital goods	3,029	2,630	472	(73)	399	115.2%	
Communications	4,759	4,147	695	(83)	612	114.8%	
Consumer cyclical	4,681	4,059	714	(92)	622	115.3%	
Consumer non-cyclical	8,009	6,929	1,240	(160)	1,080	115.6%	
Energy	4,411	3,796	720	(105)	615	116.2%	
Other industry	109	101	8	-	8	107.9%	
Technology	2,665	2,359	378	(72)	306	113.0%	
Transportation	1,657	1,463	225	(31)	194	113.3%	
Total industrial	32,020	27,902	4,778	(660)	4,118	114.8%	
Utility							
Electric	4,371	3,767	750	(146)	604	116.0%	
Natural gas	1,971	1,708	285	(22)	263	115.4%	
Other utility	277	222	55	-	55	124.8%	
Total utility	6,619	5,697	1,090	(168)	922	116.2%	
Total	51,111	45,370	7,191	(1,450)	5,741	112.7%	

IFRS Basis - Includes Available for Sale and Fair Value Through Profit/Loss assets.

Corporate bonds, excluding Emerging Market Debt and Convertible Bonds

Aegon Americas							unaudited
Investments portfolio - Aegon US							amounts in millions
	USD						
	December 31, 2012						
Structured assets	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost	
Commercial MBS	6,799	6,415	488	(104)	384	106.0%	
Residential MBS							
Government-Sponsored Enterprises (GSE) guaranteed	2,222	2,082	146	(6)	140	106.7%	
Prime jumbo	396	400	14	(18)	(4)	99.0%	
Alt-A	999	873	137	(10)	126	114.4%	
Negative amortization	1,132	1,089	133	(90)	43	103.9%	
Reverse mortgage	281	394	-	(113)	(113)	71.3%	
Total residential MBS	5,030	4,838	430	(237)	192	104.0%	
Non-housing related ABS							
Credit cards	1,204	1,156	49	(1)	48	104.2%	
Auto loans	395	386	9	-	9	102.3%	
Other ABS	89	89	-	-	-	100.0%	
Student loans	394	421	5	(32)	(27)	93.6%	
Rate reduction	1	1	-	-	-	100.0%	
Small business loans	318	395	9	(86)	(77)	80.5%	
Timeshare	150	145	5	-	5	103.4%	
Aircraft	89	100	6	(17)	(11)	89.0%	
Equipment lease	36	32	4	-	4	112.5%	
Franchise loans	222	239	4	(21)	(17)	92.9%	
Structured settlements	287	273	16	(2)	14	105.1%	
Total non-housing related ABS	3,185	3,237	107	(159)	(52)	98.4%	
Housing related ABS							
Subprime residential mortgage loans - fixed rate	988	1,019	67	(98)	(31)	97.0%	
Subprime residential mortgage loans - floating rate	503	614	37	(148)	(111)	81.9%	
Manufactured housing	106	105	3	(2)	1	101.0%	
ABS Other housing	69	68	1	-	1	101.5%	
Total housing related ABS	1,666	1,806	108	(248)	(140)	92.2%	
CDOs							
Backed by ABS, corporate bonds, bank loans	660	676	12	(28)	(16)	97.6%	
Backed by Commercial Real Estate (CRE) & commercial MBS	55	110	-	(55)	(55)	50.0%	
Total CDOs	715	786	12	(83)	(71)	91.0%	
Total	17,395	17,081	1,145	(831)	314	101.8%	

IFRS Basis - Includes Available for Sale and Fair Value Through Profit / Loss assets.

Aegon Americas											unaudited	
Investments portfolio - Aegon US											amounts in millions	
USD												
December 31, 2012												
Ratings commercial MBS by vintage¹	2012	2011	2010	2009	2008	2007	2006	2005	Pre-2005	Amortized cost	Fair value	Net unrealized gain/(loss)
Commercial MBS (incl. CDOs - backed by CRE & commercial MBS)												
AAA	682	267	392	92	148	1,012	1,247	585	471	4,896	5,315	419
AA	5	6	-	3	100	114	59	17	184	488	492	4
A	-	-	-	-	72	318	46	37	58	531	536	5
BBB	-	-	-	-	25	203	8	57	12	305	297	(8)
<BBB	-	-	-	-	-	107	89	33	76	305	214	(91)
Total commercial MBS (incl. CDOs - backed by CRE & commercial MBS)	687	273	392	95	345	1,754	1,449	729	801	6,525	6,854	329

¹ Ratings based on hierarchy of S&P, Moody's, Fitch, Internal, NAIC.

Aegon Americas
Investments portfolio - Aegon US

unaudited

amounts in millions

USD		December 31, 2012											
Ratings residential MBS by category¹													
		AAA	AA	A	BBB	<BBB	Amortized cost	Fair value	Net unrealized gain/(loss)				
Residential MBS													
GSE guaranteed		-	1,828	254	-	-	2,082	2,222	140				
Prime jumbo		16	18	7	18	341	400	396	(4)				
Alt-A		32	58	3	14	766	873	999	126				
Negative amortization		-	46	24	58	961	1,089	1,132	43				
Reverse mortgage		-	-	-	292	102	394	281	(113)				
Total residential MBS		48	1,950	288	382	2,170	4,838	5,030	192				
Of which insured		-	51	-	1	15	67	80	13				
Of which FVTPL		12	71	5	-	22	110	115	5				
			SSNR ²	SNR ³	Mezz ⁴	SSUP ⁵	Amortized cost	Fair value	Net unrealized gain/(loss)				
Residential MBS													
GSE guaranteed		-	-	2,082	-	-	2,082	2,222	140				
Prime jumbo		-	202	174	19	5	400	396	(4)				
Alt-A		-	558	315	-	-	873	999	126				
Negative amortization		-	1,037	24	-	28	1,089	1,132	43				
Reverse mortgage		-	-	394	-	-	394	281	(113)				
Total residential MBS			1,797	2,989	19	33	4,838	5,030	192				
Of which insured			-	52	-	15	67	80	13				
Of which FVTPL			15	95	-	-	110	115	5				
		2012	2011	2010	2009	2008	2007	2006	2005	Pre-2005	Amortized cost	Fair value	Net unrealized gain/(loss)
Residential MBS													
GSE guaranteed		335	189	718	499	89	94	37	30	91	2,082	2,222	140
Prime jumbo		-	-	-	-	28	131	112	50	79	400	396	(4)
Alt-A		-	-	3	1	98	297	286	123	65	873	999	126
Negative amortization		-	-	-	-	1	236	401	426	25	1,089	1,132	43
Reverse mortgage		-	-	-	-	-	207	85	102	-	394	281	(113)
Total residential MBS		335	189	721	500	216	965	921	731	260	4,838	5,030	192
Of which insured		-	-	-	-	-	51	9	6	1	67	80	13
Of which FVTPL		5	-	3	4	2	7	29	5	55	110	115	5
		2012	2011	2010	2009	2008	2007	2006	2005	Pre-2005	Amortized cost	Fair value	Net unrealized gain/(loss)
Ratings residential MBS by vintage¹													
Residential MBS													
AAA		-	-	-	-	-	-	2	-	46	48	48	-
AA		206	178	637	475	81	145	37	79	112	1,950	2,086	136
A		129	11	81	25	8	-	-	6	28	288	293	5
BBB		-	-	-	-	-	207	85	61	29	382	287	(95)
< BBB		-	-	3	-	127	613	797	585	45	2,170	2,316	146
Total residential MBS		335	189	721	500	216	965	921	731	260	4,838	5,030	192

¹ Ratings based on hierarchy of S&P, Moody's, Fitch, Internal, NAIC.

² SSNR = Super senior.

³ SNR = Senior.

⁴ MEZZ = Mezzanine.

⁵ SSUP = Senior support.

IFRS Basis - Includes Available for Sale and Fair Value Through Profit / Loss assets.

Aegon Americas Investments portfolio - Aegon US								unaudited
	USD						amounts in millions	
	December 31, 2012							
Ratings non-housing related ABS¹								
	AAA	AA	A	BBB	<BBB	Amortized cost	Fair value	Net unrealized gain/(loss)
Non-housing related ABS								
Credit cards	509	83	412	148	4	1,156	1,204	48
Auto loans	378	5	-	3	-	386	395	9
Small business loans	6	13	60	201	115	395	318	(77)
CDOs - backed by ABS, corporate bonds, bank loans	343	273	20	-	40	676	661	(15)
Other ABS	508	339	121	117	215	1,300	1,267	(33)
Total non-housing related ABS (incl. CDOs)	1,744	713	613	469	374	3,913	3,845	(68)

¹ Ratings based on hierarchy of S&P, Moody's, Fitch, Internal, NAIC.

Aegon Americas							unaudited	
Investments portfolio - Aegon US							amounts in millions	
USD								
December 31, 2012								
Ratings subprime by coupon type and vintage¹								
	2008	2007	2006	2005	Pre-2005	Amortized cost	Fair value	Net unrealized gain/(loss)
Subprime mortgages - fixed rate								
AAA	-	38	50	32	75	195	196	1
AA	43	156	51	39	76	365	332	(33)
A	-	-	-	5	56	61	59	(2)
BBB	-	-	16	-	23	39	40	1
<BBB	-	53	66	140	86	345	386	41
Total subprime mortgages - fixed rate	43	247	183	216	316	1,005	1,013	8
Of which insured	43	111	12	-	50	216	204	(12)
Subprime mortgages - floating rate								
AAA	-	-	-	4	4	8	8	-
AA	-	-	-	-	5	5	4	(1)
A	-	-	2	4	-	6	5	(1)
BBB	-	-	5	35	2	42	38	(4)
<BBB	-	109	86	28	45	268	170	(98)
Total subprime mortgages - floating rate	-	109	93	71	56	329	225	(104)
Of which insured	-	24	9	-	37	70	38	(32)
Second lien²								
AAA	-	-	-	-	31	31	30	(1)
AA	-	3	-	-	3	6	5	(1)
A	-	-	7	-	6	13	12	(1)
BBB	-	-	-	-	11	11	8	(3)
<BBB	-	135	66	31	7	239	199	(40)
Total second lien	-	138	73	31	58	300	254	(46)
Of which insured	-	138	73	31	25	267	222	(45)
Total	43	494	349	318	430	1,634	1,492	(142)

¹ Ratings based on hierarchy of S&P, Moody's, Fitch, Internal, NAIC.

² Second lien collateral composed primarily of loans to Prime and Alt-A borrowers.

**Aegon Americas
Investments portfolio - Aegon US**

unaudited

amounts in millions

USD

December 31, 2012

Subprime collateral & exposure

	Amortized cost					Net unrealized gain/(loss)				
	Insured	Senior	Mezzanine	Sub/residual	Total	Insured	Senior	Mezzanine	Sub/residual	Total
Collateral										
Fixed rate 1 st lien	216	607	182	-	1,005	(12)	45	(26)	-	7
Hybrid / ARM 1 st lien	70	141	118	-	329	(32)	(10)	(61)	-	(103)
Closed end 2 nd lien ¹	267	29	4	-	300	(45)	-	(1)	-	(46)
Total collateral	553	777	304	-	1,634	(89)	35	(88)	-	(142)

	Amortized cost				Fair value				Net unrealized gain/(loss)
	Subprime 1 st lien mortgages		2 nd lien ¹	Total	Subprime 1 st lien mortgages		2 nd lien ¹	Total	
	Fixed rate	Floating rate			Fixed rate	Floating rate			
Exposure by coupon type²									
AAA	195	8	31	234	196	8	30	234	-
AA	365	5	6	376	332	4	5	341	(35)
A	61	6	13	80	59	5	12	76	(4)
BBB	39	42	11	92	40	38	8	86	(6)
<BBB	345	268	239	852	386	170	199	755	(97)
Total exposure	1,005	329	300	1,634	1,013	225	254	1,492	(142)
Of which insured	216	70	267	553	204	38	222	464	(89)

¹ Second lien collateral composed primarily of loans to Prime and Alt-A borrowers.

² Ratings based on hierarchy of S&P, Moody's, Fitch, Internal, NAIC.

Aegon Americas **unaudited**
Investments portfolio - Aegon US

amounts in millions

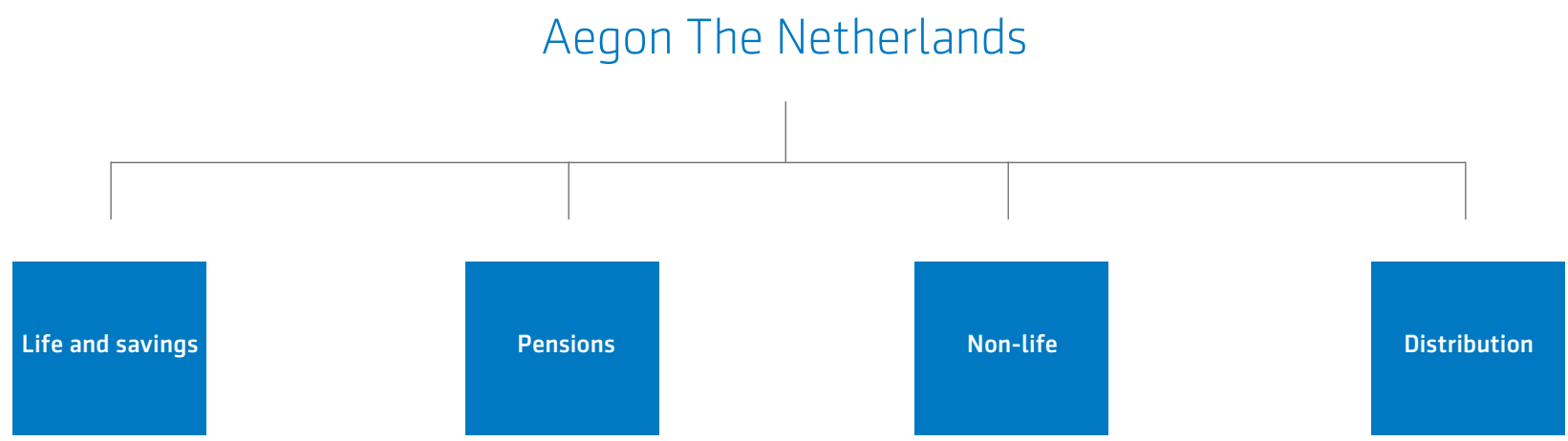
USD

Mortgage loan portfolio - 60+ days delinquent, in foreclosure, and restructured

	IFRS Carrying Value	Impairments (Recoveries) through Profit / Loss				
		2012				
		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Commercial Mortgages						
60+ Days Delinquent	60	-	2	-	-	2
In Foreclosure	3	2	4	-	(1)	5
Troubled Debt Restructuring	65	(1)	-	-	-	(1)
Performing	8,492	1	(1)	(2)	(5)	(7)
Commercial mortgages total	8,620	2	5	(2)	(6)	(1)
Agricultural Loans						
60+ Days Delinquent	31	-	-	-	29	29
In Foreclosure	-	-	1	1	-	2
Troubled Debt Restructuring	9	-	-	-	-	-
Performing	307	-	-	-	-	-
Agricultural loans total	347	-	1	1	29	31
Grand total	8,967	2	6	(1)	23	30
		Impairments (Recoveries) through Profit / Loss				
		2012				
	Mortgage carrying value at transfer	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Transferred to REO¹ - FY 2012	107	2	5	(9)	-	(2)
Transferred to REO¹ - Q4 2012	10					

¹REO = Real estate owned.

Reporting structure



Aegon The Netherlands Earnings & revenues

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life & savings	43	55	47	40	185	56	51	78	77	262
Pensions	22	16	24	36	98	21	25	13	7	66
Non-life	5	-	(1)	2	6	(5)	(11)	(9)	(4)	(29)
Distribution	11	(1)	(2)	-	8	7	4	-	5	16
Share in underlying earnings before tax of associates	-	4	-	(3)	1	-	2	-	(2)	-
Underlying earnings before tax	81	74	68	75	298	79	71	82	83	315
Fair value items	(60)	2	25	189	156	42	153	(37)	6	164
Realized gains/(losses) on investments	35	142	59	33	269	34	(6)	40	70	138
Impairment charges	(2)	(3)	(5)	(5)	(15)	(3)	(3)	(13)	(10)	(29)
Other income/(charges)	(8)	(11)	(61)	(84)	(164)	(3)	(266)	(3)	(7)	(279)
Income before tax	46	204	86	208	544	149	(51)	69	142	309
Income tax	(7)	(35)	(23)	(60)	(125)	(8)	23	(7)	(26)	(18)
Net income	39	169	63	148	419	141	(28)	62	116	291
Net underlying earnings	66	67	55	50	238	62	57	67	67	253
Revenues										
Life insurance	1,871	483	480	379	3,213	1,772	410	405	417	3,004
Accident & Health insurance	109	40	37	30	216	109	43	34	34	220
General insurance	132	127	99	94	452	134	134	107	100	475
Total gross premiums	2,112	650	616	503	3,881	2,015	587	546	551	3,699
Investment income	520	549	526	597	2,192	552	558	556	546	2,212
Fee and commission income	95	79	77	78	329	86	80	79	84	329
Total revenues	2,727	1,278	1,219	1,178	6,402	2,653	1,225	1,181	1,181	6,240

Aegon The Netherlands											unaudited
Life & savings											amounts in millions
	EUR					EUR					
	2011					2012					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	
New life sales											
Life & savings											
Single premiums	141	112	110	95	458	140	91	51	61	343	
Recurring premiums annualized	12	13	6	4	35	4	2	3	3	12	
Total recurring plus 1/10 single	26	25	17	13	81	18	12	7	9	46	
Gross deposits (on and off balance)											
Life & savings	382	442	584	560	1,968	560	367	275	282	1,484	
Earnings											
Underlying earnings before tax	43	55	47	40	185	56	51	78	77	262	
Account Balances											
Life insurance contracts - general account	4,380	4,407	4,490	4,455	4,455	4,495	4,513	4,470	4,375	4,375	
Life insurance contracts - account policy holders	9,104	8,901	8,254	8,634	8,634	8,842	8,812	9,029	8,929	8,929	
Investment contracts	5,485	5,372	5,415	5,255	5,255	5,179	5,113	4,634	4,386	4,386	
Total account balance	18,969	18,680	18,159	18,344	18,344	18,516	18,438	18,133	17,690	17,690	
Life insurance contracts - general account roll forward											
Account balances at beginning of period	4,456	4,380	4,407	4,490	4,456	4,455	4,495	4,513	4,470	4,455	
Premiums	174	149	150	134	607	172	122	82	91	467	
Withdrawals / benefits	(147)	(155)	(145)	(220)	(667)	(159)	(156)	(161)	(224)	(700)	
Other	(103)	33	78	51	59	27	52	36	38	153	
Total account balance at end of period	4,380	4,407	4,490	4,455	4,455	4,495	4,513	4,470	4,375	4,375	
Life insurance contracts - account of policyholders roll forward											
Account balances at beginning of period	9,169	9,104	8,901	8,254	9,169	8,634	8,842	8,812	9,029	8,634	
Premiums	156	155	142	152	605	142	136	128	134	540	
Withdrawals / benefits	(224)	(278)	(215)	(259)	(976)	(357)	(363)	(278)	(283)	(1,281)	
Other	3	(80)	(574)	487	(164)	423	197	367	49	1,036	
Total account balance at end of period	9,104	8,901	8,254	8,634	8,634	8,842	8,812	9,029	8,929	8,929	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	249	238	225	213	249	199	181	166	154	199	
Capitalized during the period	3	2	2	1	8	1	1	1	1	4	
Amortized during the period	(15)	(15)	(14)	(15)	(59)	(19)	(16)	(13)	(13)	(61)	
Other	1	-	-	-	1	-	-	-	-	-	
Balance at end of period	238	225	213	199	199	181	166	154	142	142	

Aegon The Netherlands Pensions

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
New life sales Pensions										
Single premiums	316	105	99	762	1,282	105	55	138	963	1,261
Recurring premiums annualized	7	5	5	28	45	4	5	4	61	74
Total recurring plus 1/10 single	39	15	15	104	173	14	11	18	157	200
Gross deposits (on and off balance)										
Pensions	80	-	-	-	80	-	-	-	-	-
Earnings										
Underlying earnings before tax	22	16	24	36	98	21	25	13	7	66
Account Balances										
Pensions - Life insurance contracts - general account	14,815	14,800	16,752	16,748	16,748	17,458	17,855	17,884	18,179	18,179
Pensions - Life insurance contracts - account PH	15,292	15,284	15,519	15,854	15,854	17,101	17,142	17,213	17,229	17,229
Investment contracts	464	284	279	279	279	274	272	269	269	269
Total account balance	30,571	30,368	32,550	32,881	32,881	34,833	35,269	35,366	35,677	35,677
Pension contracts - general account roll forward										
Account balances at beginning of period	15,102	14,815	14,800	16,752	15,102	16,748	17,458	17,855	17,884	16,748
Premiums	646	100	89	100	935	744	69	82	101	996
Withdrawals / benefits	(197)	(186)	(189)	(191)	(763)	(212)	(204)	(431)	21	(826)
Other	(736)	71	2,052	87	1,474	178	532	378	173	1,261
Total account balance at end of period	14,815	14,800	16,752	16,748	16,748	17,458	17,855	17,884	18,179	18,179
Pension contracts - account of policyholders roll forward										
Account balances at beginning of period	14,242	15,292	15,284	15,519	14,242	15,854	17,101	17,142	17,213	15,854
Premiums	894	81	97	(5)	1,067	715	83	113	91	1,002
Withdrawals / benefits	(142)	(328)	(206)	(115)	(791)	(202)	(210)	(433)	(299)	(1,144)
Other	298	239	344	455	1,336	734	168	391	224	1,517
Total account balance at end of period	15,292	15,284	15,519	15,854	15,854	17,101	17,142	17,213	17,229	17,229
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	100	96	93	90	100	88	84	81	77	88
Capitalized during the period	1	1	1	2	5	-	1	-	5	6
Amortized during the period	(4)	(4)	(4)	(4)	(16)	(4)	(4)	(4)	(4)	(16)
Other	(1)	-	-	-	(1)	-	-	-	-	-
Balance at end of period	96	93	90	88	88	84	81	77	78	78

Aegon The Netherlands											unaudited
Non-life											amounts in millions
	EUR					EUR					
	2011				Full Year	2012				Full Year	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New premium production											
Accident and Health insurance	10	4	6	7	27	9	4	2	6	21	
General insurance	8	7	6	6	27	9	7	7	7	30	
Total Non-life production	18	11	12	13	54	18	11	9	13	51	
Earnings											
Underlying earnings before tax	5	-	(1)	2	6	(5)	(11)	(9)	(4)	(29)	
General insurance and Accident & Health ratios											
Claim ratio	64%	68%	67%	70%		75%	75%	73%	66%		
Cost ratio	38%	37%	39%	35%		32%	36%	36%	41%		
Combined ratio *	102%	105%	106%	105%		107%	111%	109%	107%		

* The revised 2011 combined ratios take overhead expenses and cost of reinsurance into consideration

**Aegon The Netherlands
Distribution**

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Earnings										
Underlying earnings before tax	11	(1)	(2)	-	8	7	4	-	5	16
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	82	78	74	70	82	25	25	24	23	25
Capitalized during the period	-	-	-	-	-	1	1	1	3	6
Amortized during the period	(4)	(4)	(4)	(4)	(16)	(1)	(2)	(2)	(2)	(7)
Other movements	-	-	-	(41)	(41)	-	-	-	-	-
Balance at end of period	78	74	70	25	25	25	24	23	24	24

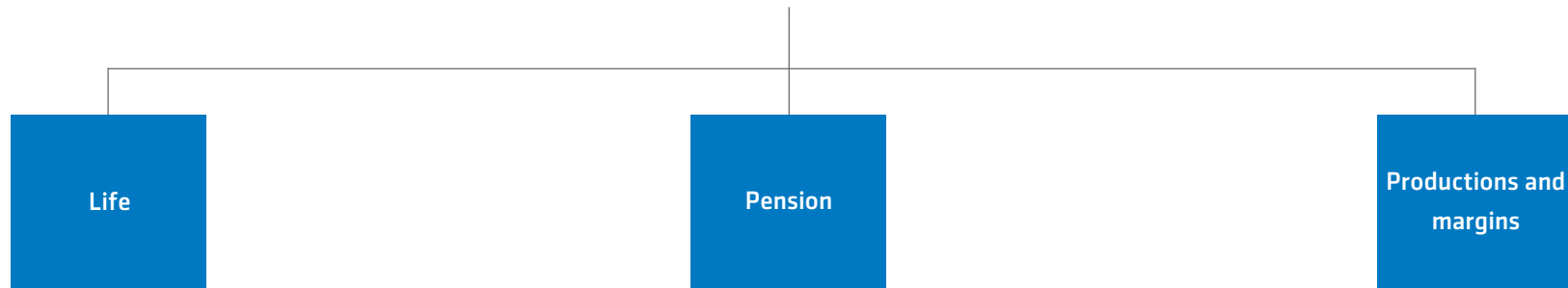
Aegon The Netherlands		unaudited
Investments general account		
amounts in millions, except for impairment data		
EUR		
	December 31, 2012	
Cash / Treasuries / Agencies	11,861	
Investment grade corporates	5,125	
High yield (and other) corporates	39	
Emerging markets debt	-	
Commercial MBS	9	
Residential MBS	1,141	
Non-housing related ABS	1,081	
Subtotal	19,256	
Residential mortgage loans	19,864	
Commercial mortgage loans	80	
Total mortgages	19,944	
Convertibles & preferred stock	-	
Common equity & bond funds	331	
Private equity & hedge funds	367	
Total equity like	698	
Real estate	1,912	
Other	1,071	
Investments general account (excluding policy loans)	42,881	
Policyholder loans	9	
Investments general account	42,890	
Impairments as bps (quarterly)	1	

amounts in millions			
EUR			
Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011
10,153	10,005	9,624	9,958
5,291	5,566	5,724	5,359
37	33	28	43
-	-	-	5
2	2	2	2
1,261	1,222	1,263	1,300
987	1,059	1,049	973
17,731	17,887	17,690	17,640
19,352	18,447	17,936	17,478
78	74	72	70
19,430	18,521	18,008	17,548
-	-	-	1
372	358	354	194
357	365	371	350
729	723	725	545
1,927	1,988	1,994	2,009
1,090	1,117	1,143	1,264
40,907	40,236	39,560	39,006
10	10	12	13
40,917	40,246	39,572	39,019
2	1	1	1

Aegon The Netherlands							unaudited
Structured assets and corporate bonds							
amounts in millions							
EUR							
December 31, 2012							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	1	-	8	-	-	-	9
Residential MBS	181	305	448	39	168	-	1,141
Non-housing related ABS	278	350	286	52	115	-	1,081
Total	460	655	742	91	283	-	2,231
Credits by rating							
IG Corporates	244	681	2,373	1,827	-	-	5,125
High yield corporate	-	-	-	-	39	-	39
Total	244	681	2,373	1,827	39	-	5,164
Cash / Treasuries / Agencies							11,861
Total	704	1,336	3,115	1,918	322	-	19,256

Reporting structure

Aegon United Kingdom



**Aegon United Kingdom
Earnings & revenues**

unaudited

amounts in millions

	GBP					GBP				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life	21	17	18	30	86	15	15	19	17	66
Pensions	(9)	(7)	(9)	(50)	(75)	11	5	2	3	21
Distribution	(2)	(1)	(1)	(2)	(6)	(1)	-	(1)	-	(2)
Underlying earnings before tax	10	9	8	(22)	5	25	20	20	20	85
Fair value items	(1)	-	(7)	3	(5)	(2)	(1)	(14)	(9)	(26)
Realized gains/(losses) on investments	25	10	3	6	44	-	28	12	28	68
Impairment charges	-	(35)	(19)	(1)	(55)	-	-	-	-	-
Other income/(charges)	(5)	1	4	(49)	(49)	5	10	12	1	28
Income before tax	29	(15)	(11)	(63)	(60)	28	57	30	40	155
Income tax attributable to policyholder return	(1)	(15)	(17)	(4)	(37)	(5)	(11)	(11)	(5)	(32)
Income before tax on shareholders return	28	(30)	(28)	(67)	(97)	23	46	19	35	123
Income tax on shareholders return	18	15	28	(9)	52	16	(8)	11	(5)	14
Net income	46	(15)	-	(76)	(45)	39	38	30	30	137
Net underlying earnings	33	14	26	(40)	33	40	18	32	20	110
Revenues										
Life insurance gross premiums	1,587	1,457	1,293	1,274	5,611	1,180	1,275	1,142	1,303	4,900
Investment income	511	536	403	417	1,867	468	509	578	339	1,894
Fee and commission income	31	32	31	25	119	26	28	30	24	108
Total revenues	2,129	2,025	1,727	1,716	7,597	1,674	1,812	1,750	1,666	6,902

unaudited										
amounts in millions										
	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life	24	20	20	35	99	17	20	23	21	81
Pensions	(10)	(8)	(10)	(58)	(86)	13	6	3	4	26
Distribution	(2)	(2)	(1)	(3)	(8)	(1)	(1)	-	-	(2)
Underlying earnings before tax	12	10	9	(26)	5	29	25	26	25	105
Fair value items	(1)	-	(8)	3	(6)	(2)	(1)	(17)	(11)	(31)
Realized gains/(losses) on investments	29	11	3	8	51	-	34	14	36	84
Impairment charges	-	(40)	(22)	-	(62)	-	-	-	-	-
Other income/(charges)	(6)	1	5	(57)	(57)	6	13	15	-	34
Income before tax	34	(18)	(13)	(72)	(69)	33	71	38	50	192
Income tax attributable to policyholder return	(2)	(16)	(20)	(5)	(43)	(6)	(13)	(15)	(6)	(40)
Income before tax on shareholders return	32	(34)	(33)	(77)	(112)	27	58	23	44	152
Income tax on shareholders return	22	16	33	(11)	60	19	(9)	14	(7)	17
Net income	54	(18)	-	(88)	(52)	46	49	37	37	169
Net underlying earnings	39	15	30	(46)	38	48	23	40	24	135
Revenues										
Life insurance gross premiums	1,862	1,648	1,474	1,490	6,474	1,415	1,572	1,445	1,615	6,047
Investment income	599	609	458	488	2,154	562	627	728	420	2,337
Fee and commission income	37	36	35	29	137	31	35	37	30	133
Total revenues	2,498	2,293	1,967	2,007	8,765	2,008	2,234	2,210	2,065	8,517

unaudited										
amounts in millions										
	GBP					GBP				
	2011				Full Year	2012				Full Year
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
New life sales										
Life										
Single premiums	74	82	86	85	327	86	93	103	92	374
Recurring premiums annualized	8	8	9	9	34	8	8	8	10	34
Total recurring plus 1/10 single	16	15	18	17	66	17	17	19	19	72
Earnings										
Underlying earnings before tax	21	17	18	30	86	15	15	19	17	66
Account Balances										
Insurance contracts - general account	7,787	7,833	7,877	7,832	7,832	7,901	7,951	8,007	8,055	8,055
Total account balance	7,787	7,833	7,877	7,832	7,832	7,901	7,951	8,007	8,055	8,055
Insurance and investment contract roll forward										
Account balances at beginning of period	7,751	7,787	7,833	7,877	7,751	7,832	7,901	7,951	8,007	7,832
Deposits	130	142	145	134	551	144	150	160	152	606
Withdrawals / benefits	(156)	(156)	(163)	(146)	(621)	(160)	(159)	(159)	(156)	(634)
Other	62	60	62	(33)	151	85	59	55	52	251
Total account balance at end of period	7,787	7,833	7,877	7,832	7,832	7,901	7,951	8,007	8,055	8,055
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	152	146	142	140	152	132	129	127	125	132
Capitalized during the period	13	11	15	12	51	13	13	13	16	55
Amortized during the period	(19)	(15)	(17)	(16)	(67)	(16)	(15)	(15)	(15)	(61)
Other movements	-	-	-	(4)	(4)	-	-	-	-	-
Balance at end of period	146	142	140	132	132	129	127	125	126	126

Aegon United Kingdom Pensions											unaudited
											amounts in millions
	GBP					GBP					
	2011				Full Year	2012				Full Year	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Production Pensions											
Single premiums	767	629	530	562	2,488	514	499	541	602	2,156	
Recurring premiums annualized	119	113	104	88	424	110	103	90	168	471	
Total recurring plus 1/10 single	195	176	157	144	672	161	153	144	228	686	
Gross deposits (on and off balance)											
Variable annuities	17	14	10	8	49	7	7	4	4	22	
Earnings											
Underlying earnings before tax	(9)	(7)	(9)	(50)	(75)	11	5	2	3	21	
Account Balances											
Insurance contracts - general account	17	16	16	1	1	-	-	1	1	1	
Insurance contracts - for the account of policyholders	7,250	7,271	6,992	1,746	1,746	1,714	1,669	1,658	1,631	1,631	
Investment contracts - general account	599	603	578	601	601	577	565	558	545	545	
Investment contracts - for the account of policyholders	43,060	43,566	40,412	41,875	41,875	43,490	42,260	43,538	44,142	44,142	
Total account balance	50,926	51,456	47,998	44,223	44,223	45,781	44,494	45,755	46,319	46,319	
Insurance and investment contract roll forward											
Account balances at beginning of period	50,733	50,926	51,455	47,999	50,733	44,223	45,781	44,494	45,755	44,223	
Deposits	1,537	1,404	1,192	1,165	5,298	1,070	1,171	1,016	1,189	4,446	
Withdrawals / benefits	(1,469)	(1,429)	(1,446)	(1,150)	(5,494)	(1,209)	(1,803)	(1,319)	(1,487)	(5,818)	
Other	125	554	(3,202)	(3,791)	(6,314)	1,697	(655)	1,564	862	3,468	
Total account balance at end of period	50,926	51,455	47,999	44,223	44,223	45,781	44,494	45,755	46,319	46,319	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	3,359	3,386	3,407	3,416	3,359	3,125	3,125	3,126	3,123	3,125	
Capitalized during the period	64	58	51	39	212	43	41	39	45	168	
Amortized during the period	(37)	(37)	(42)	(41)	(157)	(43)	(40)	(42)	(52)	(177)	
Other movements	-	-	-	(289)	(289)	-	-	-	-	-	
Balance at end of period	3,386	3,407	3,416	3,125	3,125	3,125	3,126	3,123	3,116	3,116	

Aegon United Kingdom Production and margins											unaudited
											amounts in millions
	GBP					GBP					
	2011					2012					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	
New life sales											
Group pensions	128	112	105	101	446	115	107	102	183	507	
Individual pensions	65	61	50	42	218	45	44	41	44	174	
Annuities	7	9	8	9	33	9	9	10	9	37	
Protection	8	8	9	8	33	8	8	8	10	34	
Onshore bonds	2	2	2	2	8	1	2	2	1	6	
Total life and pensions production	210	192	174	162	738	178	170	163	247	758	
Gross deposits (on and off balance)											
Variable annuities	17	14	10	8	49	7	7	4	4	22	
Market share (12 month period to end of quarter) ¹											
Independent Financial Advisors	11.7%	10.9%	10.3%	9.6%	9.6%	9.0%	8.5%	8.0%			
Total market	9.3%	8.8%	8.3%	7.8%	7.8%	7.5%	7.1%	6.9%			
New life sales by channel											
Independent Financial Advisors	159	148	132	120	559	142	130	130	213	615	
Tied distribution	32	29	26	25	112	20	21	15	20	76	
Banks (including bank IFAs)	6	1	4	4	15	2	4	3	1	10	
Rebates/internally generated	13	14	12	13	52	14	15	15	13	57	
Total life and pensions production	210	192	174	162	738	178	170	163	247	758	

¹ Source: Association of British Insurers, data only available one quarter in arrears (includes UK and offshore deposits).

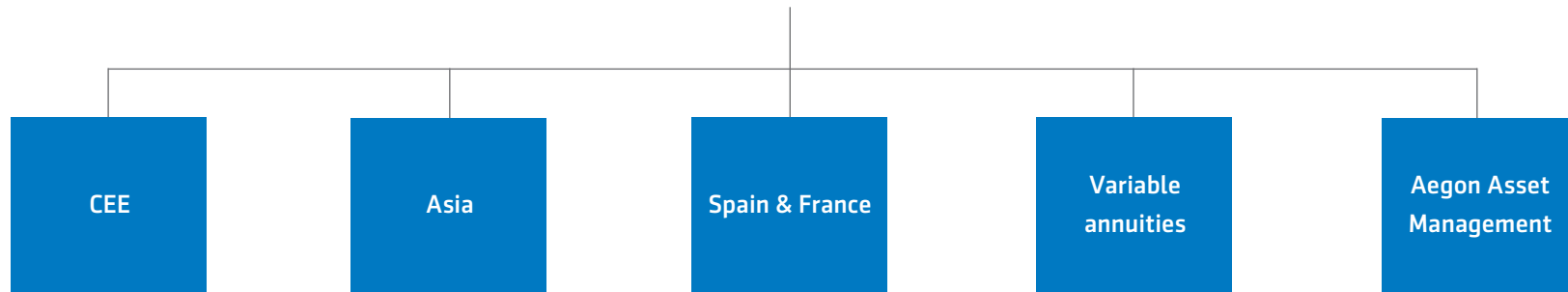
Aegon United Kingdom Investments general account		unaudited
		amounts in millions, except for the impairment data
		GBP
	December 31, 2012	
Cash / Treasuries / Agencies	2,532	
Investment grade corporates	4,682	
High yield (and other) corporates	157	
Emerging markets debt	49	
Commercial MBS	355	
Residential MBS	519	
Non-housing related ABS	856	
Subtotal	9,150	
Common equity & bond funds	42	
Total equity like	42	
Other	4	
Investments general account (excluding policy loans)	9,196	
Policyholder loans	-	
Investments general account	9,196	
Impairments as bps (quarterly)	-	

Aegon United Kingdom Investments general account					unaudited
					amounts in millions
					GBP
	Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011	
Cash / Treasuries / Agencies	2,422	2,303	2,174	2,231	
Investment grade corporates	4,487	4,306	4,349	4,302	
High yield (and other) corporates	186	170	137	97	
Emerging markets debt	59	48	46	46	
Commercial MBS	342	330	319	321	
Residential MBS	506	431	412	441	
Non-housing related ABS	861	827	808	823	
Subtotal	8,863	8,415	8,245	8,261	
Common equity & bond funds	40	39	47	45	
Total equity like	40	39	47	45	
Other	5	6	6	7	
Investments general account (excluding policy loans)	8,908	8,460	8,298	8,313	
Policyholder loans	-	-	-	-	
Investments general account	8,908	8,460	8,298	8,313	
Impairments as bps (quarterly)	-	-	-	-	

Aegon United Kingdom Structured assets and corporate bonds								unaudited
								amounts in millions
								GBP
								December 31, 2012
	AAA	AA	A	BBB	<BBB	NR	Total	
Structured assets by rating								
Commercial MBS	59	155	125	10	6	-	355	
Residential MBS	-	470	49	-	-	-	519	
Non-housing related ABS	18	183	459	175	21	-	856	
Total	77	808	633	185	27	-	1,730	
Credits by rating								
IG Corporates	83	783	2,361	1,455	-	-	4,682	
High yield corporate	-	-	-	-	157	-	157	
Emerging Markets debt	-	18	11	20	-	-	49	
Total	83	801	2,372	1,475	157	-	4,888	
Cash / Treasuries / Agencies							2,532	
Total	160	1,609	3,005	1,660	184	-	9,150	

Reporting structure

New Markets



New Markets Earnings & revenues											unaudited
											amounts in millions
	EUR					EUR					
	2011					2012					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	
Underlying earnings before tax geographically											
CEE	26	29	15	26	96	23	21	16	25	85	
Asia	-	3	(8)	1	(4)	9	5	13	(8)	19	
Spain & France	23	20	21	24	88	25	17	16	11	69	
Variable Annuities Europe	5	-	3	1	9	2	(2)	-	-	-	
Aegon Asset Management	14	18	15	13	60	29	23	25	24	101	
Underlying earnings before tax geographically	68	70	46	65	249	88	64	70	52	274	
Underlying earnings before tax by line of business											
Life	30	30	20	27	107	38	28	40	14	120	
Individual savings and retirement products	-	(4)	(4)	(3)	(11)	(4)	(3)	(7)	(5)	(19)	
Pensions	3	4	2	(1)	8	1	-	2	3	6	
Non-life	11	11	4	19	45	12	11	6	13	42	
Associates	10	11	9	10	40	12	5	4	3	24	
Aegon Asset Management	14	18	15	13	60	29	23	25	24	101	
Underlying earnings before tax by line of business	68	70	46	65	249	88	64	70	52	274	
Fair value items	-	(3)	(17)	(10)	(30)	7	(12)	(1)	5	(1)	
Realized gains/(losses) on investments	3	1	1	2	7	2	3	5	-	10	
Impairment charges	(2)	(4)	(30)	(25)	(61)	(4)	-	(5)	(17)	(26)	
Other income/(charges)	11	(3)	(2)	1	7	(18)	-	(8)	139	113	
Income before tax	80	61	(2)	33	172	75	55	61	179	370	
Income tax	(31)	(15)	(5)	(10)	(61)	(27)	(18)	(23)	(53)	(121)	
Net income	49	46	(7)	23	111	48	37	38	126	249	
Net underlying earnings	44	53	32	55	184	59	44	46	36	185	
Revenues											
Life insurance	463	359	380	462	1,664	408	348	292	326	1,374	
Accident and Health insurance	31	26	28	30	115	62	42	43	41	188	
General insurance	41	37	38	33	149	37	34	37	36	144	
Total gross premiums	535	422	446	525	1,928	507	424	372	403	1,706	
Investment income	75	80	82	83	320	86	89	79	65	319	
Fee and commission income	118	118	112	121	469	128	129	138	129	524	
Other revenues	1	-	1	(1)	1	1	-	1	1	3	
Total revenues	729	620	641	728	2,718	722	642	590	598	2,552	

unaudited										
amounts in millions										
	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life	13	14	9	9	45	10	10	8	9	37
Pensions	3	4	2	(1)	8	1	-	2	3	6
Non-life	10	11	4	18	43	12	11	6	13	42
Underlying earnings before tax	26	29	15	26	96	23	21	16	25	85
Fair value items	-	-	-	-	-	-	(5)	(1)	3	(3)
Realized gains/(losses) on investments	-	-	-	1	1	-	1	1	3	5
Impairment charges	(2)	(2)	(27)	(20)	(51)	(4)	2	(4)	(11)	(17)
Other income/(charges)	(19)	-	-	(4)	(23)	(16)	-	(5)	(6)	(27)
Income before tax	5	27	(12)	3	23	3	19	7	14	43
Income tax	(1)	(6)	(3)	3	(7)	(2)	(3)	(3)	2	(6)
Net income	4	21	(15)	6	16	1	16	4	16	37
Net underlying earnings	20	23	8	28	79	17	17	13	19	66
Revenues										
Life insurance	111	114	104	94	423	108	108	108	115	439
General insurance	41	37	38	33	149	37	34	37	36	144
Accident and Health	-	-	1	-	1	-	1	-	-	1
Total gross premiums	152	151	143	127	573	145	143	145	151	584
Investment income	17	18	17	16	68	18	19	19	15	71
Fee and commission income	15	17	13	10	55	11	11	11	12	45
Total revenues	184	186	173	153	696	174	173	175	178	700

**Aegon Asia
Earnings & revenues**

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life	10	8	-	7	25	16	9	19	-	44
Individual savings and retirement products	(5)	(3)	(6)	(4)	(18)	(5)	(3)	(5)	(6)	(19)
Share in underlying earnings before tax of associates	(5)	(2)	(2)	(2)	(11)	(2)	(1)	(1)	(2)	(6)
Underlying earnings before tax	-	3	(8)	1	(4)	9	5	13	(8)	19
Fair value items	-	(1)	-	-	(1)	3	(3)	(2)	-	(2)
Realized gains/(losses) on investments	1	1	1	2	5	2	2	6	4	14
Impairment charges	-	-	(1)	(2)	(3)	-	(2)	(1)	(1)	(4)
Income before tax	1	3	(8)	1	(3)	14	2	16	(5)	27
Income tax	(8)	(1)	4	(4)	(9)	(8)	(5)	(9)	(3)	(25)
Net income	(7)	2	(4)	(3)	(12)	6	(3)	7	(8)	2
Net underlying earnings	(7)	-	(3)	(2)	(12)	3	(1)	5	(10)	(3)
Revenues										
Life insurance	96	71	100	111	378	115	111	102	124	452
Accident and Health	31	26	27	30	114	35	29	29	30	123
Total gross premiums	127	97	127	141	492	150	140	131	154	575
Investment income	21	21	21	22	85	23	25	26	24	98
Fee and commission income	3	1	2	3	9	4	4	9	4	21
Total revenues	151	119	150	166	586	177	169	166	182	694

Aegon Spain Earnings & revenues

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax by line of business										
Life ¹	8	7	10	12	37	11	11	11	6	39
Share in underlying earnings before tax of associates	9	8	5	7	29	9	-	-	-	9
Underlying earnings before tax	17	15	15	19	66	20	11	11	6	48
Fair value items	1	-	-	-	1	-	-	-	-	-
Realized gains/(losses) on investments	-	1	(1)	-	-	-	-	(2)	(4)	(6)
Impairment charges	-	(2)	(2)	(3)	(7)	-	-	-	(5)	(5)
Other income/(charges)	-	-	-	2	2	-	-	-	33	33
Income before tax	18	14	12	18	62	20	11	9	30	70
Income tax	(5)	(5)	(3)	(6)	(19)	(6)	(3)	(3)	1	(11)
Net income	13	9	9	12	43	14	8	6	31	59
Net underlying earnings	12	11	10	13	46	14	8	8	3	33
Revenues										
Life & Health insurance ¹	256	174	176	257	863	212	141	96	98	547
Total gross premiums	256	174	176	257	863	212	141	96	98	547
Investment income	35	40	41	44	160	43	43	29	24	139
Fee and commission income	2	2	2	2	8	2	3	1	2	8
Other revenues	1	-	1	-	2	1	-	1	-	2
Total revenues	294	216	220	303	1,033	258	187	127	124	696

¹ Based on management's reassessment, Non-life earnings and Non-life premiums of Spain are reported as part of the Life business.

Aegon France Earnings

unaudited

amounts in millions

	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Underlying earnings before tax										
Share in net result of associates	6	5	6	5	22	5	6	5	5	21

unaudited										
amounts in millions										
	EUR					EUR				
	2011					2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year
Variable annuities europe Earnings & production										
Underlying earnings before tax by line of business										
Life	-	1	1	(1)	1	1	(2)	2	(1)	-
Individual savings and retirement products										
Variable annuities	5	(1)	2	2	8	1	-	(2)	1	-
Underlying earnings before tax	5	-	3	1	9	2	(2)	-	-	-
Fair value items	(1)	(2)	(17)	(10)	(30)	4	(4)	2	2	4
Income before tax	4	(2)	(14)	(9)	(21)	6	(6)	2	2	4
Income tax	-	-	2	1	3	(1)	1	-	-	-
Net income	4	(2)	(12)	(8)	(18)	5	(5)	2	2	4
Net underlying earnings	4	1	2	1	8	1	(1)	-	-	-
Variable annuity balances roll forward										
Separate account annuities beginning of period	571	581	585	597	571	710	769	823	899	710
Deposits	34	24	27	66	151	52	48	45	40	185
Lapses and deaths	(10)	(9)	(9)	(9)	(37)	(13)	(13)	(14)	(13)	(53)
Other	(14)	(11)	(6)	56	25	20	19	45	(3)	81
Total variable annuity balances end of period	581	585	597	710	710	769	823	899	923	923
Life balances roll forward										
Life balances at beginning of period	3,312	3,317	3,283	3,359	3,312	3,478	3,474	3,587	3,662	3,478
Deposits	97	135	88	59	379	68	61	71	78	278
Lapses and deaths	(94)	(88)	(73)	(76)	(331)	(80)	(88)	(93)	(103)	(364)
Other	2	(81)	61	136	118	8	140	97	(24)	221
Total Life Balances end of period	3,317	3,283	3,359	3,478	3,478	3,474	3,587	3,662	3,613	3,613
Gross deposits - Variable Annuities										
Variable annuities Europe	34	24	27	66	151	52	48	45	40	185
Variable annuities Europe reinsured	30	37	26	22	115	29	17	11	13	70
Gross deposits Variable annuities	64	61	53	88	266	81	65	56	53	255
Intersegment eliminations	(2)	(1)	(1)	(2)	(6)	(2)	(2)	(2)	(2)	(8)
Total gross deposits	62	60	52	86	260	79	63	54	51	247

unaudited										
amounts in millions										
Aegon asset management Earnings & revenues & account balances										
	EUR					EUR				
	2011				Full Year	2012				Full Year
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
Earnings										
Underlying earnings before tax	14	18	15	13	60	29	23	25	24	101
Revenues from third parties	32	31	20	29	112	34	35	40	36	145
Account balances										
Assets under management	199,663	204,351	216,609	223,870	223,870	235,507	243,859	248,262	246,776	246,776
General Account *	111,825	108,139	117,276	118,531	118,531	120,153	126,464	126,630	124,317	124,317
Internal unit-linked and off balance sheet *	70,833	67,125	68,189	63,843	63,843	67,545	67,338	69,032	69,573	69,573
Third-party **	17,005	29,087	31,144	41,496	41,496	47,809	50,057	52,600	52,886	52,886
Net deposits (Third party assets)	(1,853)	(539)	1,350	(91)	(1,133)	1,289	605	1,136	386	3,416
Assets under management account balances roll forward										
Account balance at beginning of period	213,195	199,663	204,351	216,609	213,195	223,870	235,507	243,859	248,262	223,870
Deposits & Withdrawals	(7,779)	(6,934)	(712)	(3,776)	(19,201)	(1,951)	(513)	(1,999)	(1,361)	(5,824)
Other	(5,753)	11,622	12,970	11,037	29,876	13,588	8,865	6,402	(125)	28,730
Total account balance at end of period	199,663	204,351	216,609	223,870	223,870	235,507	243,859	248,262	246,776	246,776
Third-party assets under management account balances roll forward										
Account balance at beginning of period	19,442	17,005	29,087	31,144	19,442	41,496	47,809	50,057	52,600	41,496
Deposits & Withdrawals	(1,853)	(539)	1,350	(91)	(1,133)	1,289	605	1,136	386	3,416
Other	(584)	12,621	707	10,443	23,187	5,024	1,643	1,407	(100)	7,974
Total account balance at end of period **	17,005	29,087	31,144	41,496	41,496	47,809	50,057	52,600	52,886	52,886

* Please note that the numbers provided in this line are also included in other primary segments.

** Includes pooled fund sales that are recognized on the balance sheet of Aegon UK. These assets are eliminated in our consolidated revenue generating investments.

New Markets		unaudited
Investments general account		
amounts in millions, except for the impairment data		
EUR		
	December 31, 2012	
Cash / Treasuries / Agencies	1,484	
Investment grade corporates	1,879	
High yield (and other) corporates	109	
Emerging markets debt	30	
Commercial MBS	147	
Residential MBS	322	
Non-housing related ABS	62	
Subtotal	4,033	
Residential mortgage loans	349	
Total mortgages	349	
Common equity & bond funds	45	
Private equity & hedge funds	3	
Total equity like	48	
Real estate	1	
Other	331	
Investments general account (excluding policy loans)	4,762	
Policyholder loans	28	
Investments general account	4,790	
Impairments as bps (quarterly)	39	

New Markets				
Investments general account				
amounts in millions				
EUR				
	Sept. 30, 2012	June 30, 2012	March 31, 2012	Dec. 31, 2011
	1,562	1,583	1,587	1,579
	2,067	2,032	1,973	1,896
	114	119	84	70
	31	30	28	24
	145	147	138	137
	332	332	326	300
	58	62	68	59
Subtotal	4,309	4,305	4,204	4,065
Residential mortgage loans	361	369	368	347
Total mortgages	361	369	368	347
Common equity & bond funds	48	68	68	60
Private equity & hedge funds	3	-	-	-
Total equity like	51	68	68	60
Real estate	-	-	-	-
Other	302	301	293	286
Investments general account (excluding policy loans)	5,023	5,043	4,933	4,758
Policyholder loans	27	26	24	24
Investments general account	5,050	5,069	4,957	4,782
Impairments as bps (quarterly)	8	(1)	8	68

New Markets							
Structured assets and corporate bonds							
amounts in millions							
EUR							
December 31, 2012							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	105	18	7	12	5	-	147
Residential MBS	14	52	149	81	26	-	322
Non-housing related ABS	35	1	16	10	-	-	62
Total	154	71	172	103	31	-	531
Credits by rating							
IG Corporates	15	203	770	723	-	168	1,879
High yield corporate	-	-	-	-	109	-	109
Emerging Markets debt	-	-	4	21	5	-	30
Total	15	203	774	744	114	168	2,018
Cash / Treasuries / Agencies							1,484
Total	169	274	946	847	145	168	4,033

Other corporate information

Public ratings				
Company public ratings as of December 31, 2012	Standard & Poor's¹⁾	Moody's Investor Service	Fitch ratings ¹⁾	A.M. Best
Aegon N.V.	A-	A3	A	-
Aegon USA	AA-	A1	AA-	A+
Aegon UK (Scottish Equitable plc)	A+	-	-	-
Aegon NL (Aegon Levensverzekering N.V.)	AA-	-	-	-
Credit ratings				
Aegon N.V. - Senior debt rating	A-	A3	A-	-
Aegon N.V. - Hybrid capital securities	BBB	Baa1	BBB	-
Aegon N.V. - Commercial paper	A-2	P-2	F1	-

¹⁾ The outlook is negative for the Standard & Poor's rating on Aegon UK and the Fitch ratings on Aegon USA and Aegon N.V.; the outlook on all other ratings is stable.

Glossary on lines of business

The description of each line of business provides general guidance to the reader but is not intended to be exhaustive and may change from time to time.

Life and protection

Included in the line life and protection are products with mortality, morbidity and longevity risks. Reported in life and protection are traditional life and universal life products, including endowment, term and whole life insurance products sold by Aegon Americas and Aegon The Netherlands. Also included are annuity products sold by Aegon The Netherlands and term insurance and annuity products sold by Aegon UK. Most of the business written by countries in the Other countries segment is also reported in this line with the exception of general insurance business sold by Hungary and pension business of the CEE countries and Spain.

Accident and health business comprises products with morbidity risk like accidental death and dismemberment insurance, critical illness, cancer treatment, disability, income protection and long-term care insurance in the Americas, the Netherlands, the UK and Spain. Also included are sick leave products sold by Aegon The Netherlands.

Individual savings and retirement products

The line individual savings and retirement products includes products with no or insignificant longevity risk, primarily fixed and variable annuity products sold by Aegon Americas. The products are primarily in the accumulation phase but also includes immediate and pay-out annuities. In addition, the (long-term) saving products sold by Aegon The Netherlands and retail mutual fund sold by Aegon Americas and Hungary are included. Also included in this line are investment products sold by the Czech Republic and Taiwan.

Pensions and asset management

The line pensions- and asset management includes both individual and group pension business and 401(k) and similar products, typically sponsored by or obtained through an employer. It comprises products in the accumulation phase as well as in the pay-out phase. This line includes products sold by Aegon Americas' divisions Diversified Investment Advisors and Transamerica Retirement Services, group pension products sold by Aegon The Netherlands, Aegon UK's individual and group

pension business as well as the pension business of the CEE countries and Spain. In addition, asset management services provided to third parties are included in this line.

Institutional products

Institutional products includes earnings from spread-based products like Guaranteed Investment Contracts (GICs) and funding agreements sold by Aegon Americas which are marketed to institutional clients such as pension funds, retirement plans, college savings plans, money market funds. This line also includes synthetic GIC products. Institutional products also include bank- or corporate-owned life insurance (BOLI/COLI) sold to corporations as a method of funding employee benefit plans.

Reinsurance

The reinsurance line includes the business assumed by Transamerica Reinsurance of Aegon Americas. No changes have been made to what was previously reported in this line.

General insurance

General insurance includes mainly automotive insurance, liability insurance, household insurance and fire protection. General insurance is sold in the Netherlands and Hungary. No changes have been made to what was previously reported in this line.

Distribution

Distribution includes commissions earned by independent financial advisors in the Netherlands (UnirobeMeeüs and Nedasco) and the UK (Positive Solutions, Origen).

Other

Other is used to report any items which cannot be directly allocated to a specific line of business. No changes have been made to what was previously reported in this line.

Interest charges and other

Interest charges and other includes funding interest expenses and holding expenses. No changes have been made to what was previously reported in this line.

Disclaimers

Cautionary note regarding non-GAAP measures

This document includes a non-GAAP financial measure: underlying earnings before tax. The reconciliation of underlying earnings before tax to the most comparable IFRS measure is provided in Note 3 "Segment information" of Aegon's Condensed consolidated interim financial statements. Aegon believes that this non-GAAP measure, together with the IFRS information, provides meaningful supplemental information that Aegon's management uses to run its business as well as useful information for the investment community to evaluate Aegon's business relative to the businesses of its peers.

Local currencies and constant currency exchange rates

This document contains certain information about Aegon presented in USD for the Americas and GBP for the United Kingdom, because those businesses operate and are managed primarily in those currencies. None of this information is a substitute for or superior to financial information about Aegon presented in EUR, which is the currency of Aegon's primary financial statements.

Forward-looking statements

The statements contained in this document that are not historical facts are forward-looking statements as defined in the US Private Securities Litigation Reform Act of 1995. The following are words that identify such forward-looking statements: aim, believe, estimate, target, intend, may, expect, anticipate, predict, project, counting on, plan, continue, want, forecast, goal, should, would, is confident, will, and similar expressions as they relate to Aegon. These statements are not guarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Aegon undertakes no obligation to publicly update or revise any forward-looking statements. Readers are cautioned not to place undue reliance on these forward-looking statements, which merely reflect company expectations at the time of writing. Actual results may differ materially from expectations conveyed in forward-looking statements due to changes caused by various risks and uncertainties.

Such risks and uncertainties include but are not limited to the following:

- ◆ Changes in general economic conditions, particularly in the United States, the Netherlands and the United Kingdom;
- ◆ Changes in the performance of financial markets, including emerging markets, such as with regard to:
 - The frequency and severity of defaults by issuers in Aegon's fixed income investment portfolios;
 - The effects of corporate bankruptcies and/or accounting restatements on the financial markets and the resulting decline in the value of equity and debt securities Aegon holds; and
 - The effects of declining creditworthiness of certain private sector securities and the resulting decline in the value of sovereign exposure that Aegon holds;
- ◆ Changes in the performance of Aegon's investment portfolio and decline in ratings of Aegon's counterparties;
- ◆ Consequences of a potential (partial) break-up of the euro;
- ◆ The frequency and severity of insured loss events;
- ◆ Changes affecting mortality, morbidity, persistence and other factors that may impact the profitability of Aegon's insurance products;
- ◆ Reinsurers to whom Aegon has ceded significant underwriting risks may fail to meet their obligations;
- ◆ Changes affecting interest rate levels and continuing low or rapidly changing interest rate levels; changes affecting currency exchange rates, in particular the EUR/USD and EUR/GBP exchange rates;
- ◆ Changes in the availability of, and costs associated with, liquidity sources such as bank and capital markets funding, as well as conditions in the credit markets in general such as changes in borrower and

counterparty creditworthiness;

- ◆ Increasing levels of competition in the United States, the Netherlands, the United Kingdom and emerging markets;
- ◆ Changes in laws and regulations, particularly those affecting Aegon's operations, ability to hire and retain key personnel, the products Aegon sells, and the attractiveness of certain products to its consumers;
- ◆ Regulatory changes relating to the insurance industry in the jurisdictions in which Aegon operates;
- ◆ Changes in customer behavior and public opinion in general related to, among other things, the type of products also Aegon sells, including legal, regulatory or commercial necessity to meet changing customer expectations;
- ◆ Acts of God, acts of terrorism, acts of war and pandemics;
- ◆ Changes in the policies of central banks and/or governments;
- ◆ Lowering of one or more of Aegon's debt ratings issued by recognized rating organizations and the adverse impact such action may have on Aegon's ability to raise capital and on its liquidity and financial condition;
- ◆ Lowering of one or more of insurer financial strength ratings of Aegon's insurance subsidiaries and the adverse impact such action may have on the premium writings, policy retention, profitability and liquidity of its insurance subsidiaries;
- ◆ The effect of the European Union's Solvency II requirements and other regulations in other jurisdictions affecting the capital Aegon is required to maintain;
- ◆ Litigation or regulatory action that could require Aegon to pay significant damages or change the way Aegon does business;
- ◆ As Aegon's operations support complex transactions and are highly dependent on the proper functioning of information technology, a computer system failure or security breach may disrupt Aegon's business, damage its reputation and adversely affect its results of operations, financial condition and cash flows;
- ◆ Customer responsiveness to both new products and distribution channels;
- ◆ Competitive, legal, regulatory, or tax changes that affect profitability, the distribution cost of or demand for Aegon's products;
- ◆ Changes in accounting regulations and policies may affect Aegon's reported results and shareholders' equity;
- ◆ The impact of acquisitions and divestitures, restructurings, product withdrawals and other unusual items, including Aegon's ability to integrate acquisitions and to obtain the anticipated results and synergies from acquisitions;
- ◆ Catastrophic events, either manmade or by nature, could result in material losses and significantly interrupt Aegon's business; and
- ◆ Aegon's failure to achieve anticipated levels of earnings or operational efficiencies as well as other cost saving initiatives.

Further details of potential risks and uncertainties affecting Aegon are described in its filings with the Netherlands Authority for the Financial Markets and the US Securities and Exchange Commission, including the Annual Report. These forward-looking statements speak only as of the date of this document. Except as required by any applicable law or regulation, Aegon expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in Aegon's expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based.

Corporate and shareholder information

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Aegon's Q4 2012 press release and Condensed consolidated interim financial statements are available on aegon.com.



About Aegon

As an international life insurance, pensions and asset management company based in The Hague, Aegon has businesses in over 20 markets in the Americas, Europe and Asia. Aegon companies employ approximately 24,000 people and have millions of customers across the globe. Further information: [aegon.com](https://www.aegon.com).