



Financial Supplement Q2 2013

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New Markets

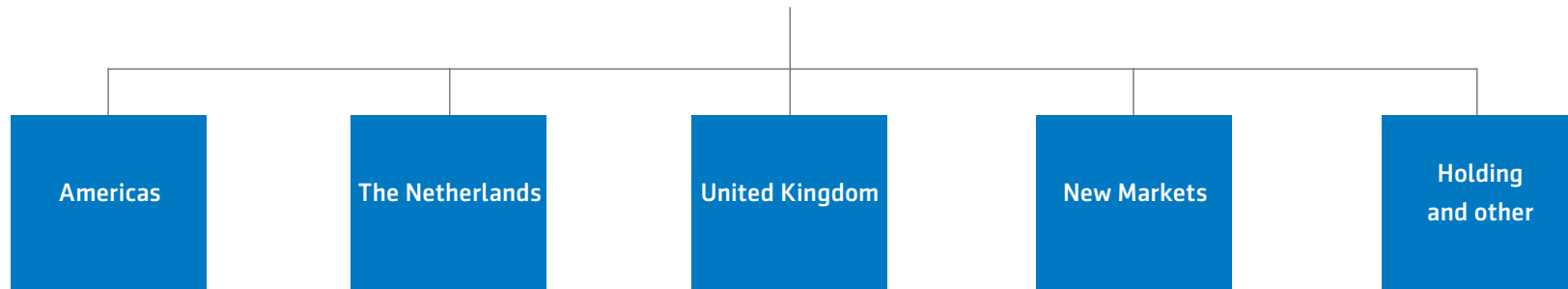
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Reporting structure

Aegon N.V.



Aegon N.V.											unaudited
Earnings overview - geographically											amounts in millions
	EUR					EUR					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax											
Americas	303	349	362	352	1,366	312	360			672	
The Netherlands	81	74	85	85	325	85	74			159	
United Kingdom	30	26	27	27	110	24	27			51	
New Markets	88	64	70	52	274	62	52			114	
Holding and other activities	(63)	(56)	(50)	(55)	(224)	(38)	(35)			(73)	
Underlying earnings before tax	439	457	494	461	1,851	445	478			923	
Net underlying earnings											
Americas	215	257	266	264	1,002	223	258			481	
The Netherlands	64	59	68	69	260	65	57			122	
United Kingdom	49	23	42	25	139	21	29			50	
New Markets	59	44	46	36	185	39	38			77	
Holding and other activities	(49)	(37)	(39)	(37)	(162)	(25)	(21)			(46)	
Net underlying earnings	338	346	383	357	1,424	323	361			684	
Net income											
Americas	286	222	303	245	1,056	109	171			280	
The Netherlands	137	(40)	52	118	267	59	19			78	
United Kingdom	47	49	39	38	173	18	(4)			14	
New Markets	48	37	38	126	249	30	143			173	
Holding and other activities	7	(19)	(55)	(96)	(163)	(12)	(86)			(98)	
Net income	525	249	377	431	1,582	204	243			447	

Aegon N.V.
Summary financial and market highlights

unaudited

amounts in millions
except per share data & employees

	EUR					EUR				
	First Quarter	Second Quarter	2012 Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	2013 Third Quarter	Fourth Quarter	YTD
Earnings summary										
Underlying earnings before tax										
Life	229	268	312	259	1,068	240	264			504
Individual savings and retirement products	125	116	105	144	490	120	129			249
Pensions	91	94	98	69	352	82	88			170
Non-life	9	(1)	(2)	9	15	8	(7)			1
Distribution	6	4	(1)	6	15	4	4			8
Asset Management	29	23	25	24	101	23	26			49
Other	(64)	(55)	(50)	(55)	(224)	(38)	(35)			(73)
Share in underlying earnings before tax of associates	14	8	7	5	34	6	9			15
Underlying earnings before tax	439	457	494	461	1,851	445	478			923
Fair value items	148	82	(142)	(77)	11	(286)	(270)			(556)
Realized gains/(losses) on investments	45	85	128	149	407	113	82			195
Impairment charges	(41)	(42)	(35)	(58)	(176)	(17)	(57)			(74)
Other income/(charges)	(17)	(254)	3	106	(162)	(4)	27			23
Run-off businesses	(2)	7	12	(15)	2	(14)	13			(1)
Income before tax	572	335	460	566	1,933	237	273			510
Income tax	(47)	(86)	(83)	(135)	(351)	(33)	(30)			(63)
Net income	525	249	377	431	1,582	204	243			447
Net underlying earnings	338	346	383	357	1,424	323	361			684
Shares										
Shares outstanding	1,880	1,914	1,943	1,943	1,943	1,943	2,104			2,104
Weighted average shares outstanding	1,880	1,886	1,919	1,943	1,907	1,943	2,021			1,982
Per share data										
Net income common shares	0.25	0.08	0.17	0.20	0.70	0.08	0.07			0.15
Net income common shares B	-	-	-	-	-	-	-			-
Net underlying earnings	0.15	0.13	0.17	0.16	0.61	0.14	0.13			0.27
Dividend per common share	-	0.10	-	0.11	0.21	-	0.11			0.11
Dividend per common share B	-	-	-	-	-	-	-			-
Common shareholders' equity per share	9.59	10.13	10.73	10.99	10.99	11.05	10.03			10.03
Trading statistics (Amsterdam Stock Exchange)										
High	4.52	4.20	4.50	4.89	4.89	5.17	5.38			5.38
Low	3.05	3.19	3.35	4.08	3.05	4.46	4.42			4.42
Close	4.16	3.64	4.05	4.80	4.80	4.69	5.14			5.14
Volume (average daily)	11,617,677	13,230,415	9,975,823	6,755,080	10,394,749	8,579,598	10,250,558			9,415,078
Employees excl. agents	21,491	21,122	21,050	20,902	20,902	20,889	20,962			20,962
Agents	2,807	2,764	2,858	2,748	2,748	2,903	2,881			2,881
Total number of employees excluding associates	24,298	23,886	23,908	23,650	23,650	23,792	23,843			23,843
Aegon's share of employees (including agents) in Associates	2,908	2,371	2,652	2,443	2,443	2,051	2,334			2,334
Aegon's share of employees (including agents) in Joint Ventures	770	763	757	757	757	766	727			727
Total	27,976	27,020	27,317	26,850	26,850	26,609	26,904			26,904

Aegon N.V. Sales											unaudited
											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Sales*	1,758	1,604	1,550	1,813	6,725	1,738	1,975			3,713	
New life sales											
Life	226	216	194	229	865	195	199			394	
Pensions	207	200	201	439	1,047	295	312			607	
Share in new life sales of associates	12	12	10	9	43	9	9			18	
Total recurring plus 1/10 single	445	428	405	677	1,955	499	520			1,019	
New premium production accident & health insurance	195	187	190	196	768	225	173			398	
New premium production general insurance	14	13	12	16	55	14	14			28	
Gross deposits (on & off balance)											
Life	639	442	359	376	1,816	499	393			892	
Individual savings & retirement products	1,721	1,827	1,984	2,112	7,644	2,441	2,996			5,437	
Pensions	5,875	4,971	4,576	4,659	20,081	4,778	3,752			8,530	
Asset Management - third party	2,803	2,514	2,504	2,095	9,916	2,282	5,527			7,809	
Share in gross deposits of associates	5	3	3	4	15	4	4			8	
Total gross deposits	11,043	9,757	9,426	9,246	39,472	10,004	12,672			22,676	
Net deposits (on & off balance)											
Life	(223)	(112)	(515)	(277)	(1,127)	(179)	40			(139)	
Individual savings & retirement products	(237)	(60)	70	(163)	(390)	308	743			1,051	
Pensions	1,413	856	933	1,041	4,243	1,406	726			2,132	
Asset Management - third party	1,289	605	1,136	386	3,416	127	2,047			2,174	
Share in net deposits of associates	(3)	1	2	4	4	2	3			5	
Total net deposits excluding run-off businesses	2,239	1,290	1,626	991	6,146	1,664	3,559			5,223	
Run-off businesses	(1,160)	(479)	(301)	(601)	(2,541)	(1,073)	(644)			(1,717)	
Total net deposits	1,079	811	1,325	390	3,605	591	2,915			3,506	

* 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				
	2012					2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Premium income	5,690	4,457	4,321	4,581	19,049	6,267	4,947			11,214
Investment income	2,060	2,168	2,264	1,921	8,413	2,013	2,048			4,061
Fee and commission income	455	458	457	486	1,856	466	501			967
Other revenues	2	3	1	3	9	2	2			4
Total revenues	8,207	7,086	7,043	6,991	29,327	8,748	7,498			16,246
Income from reinsurance ceded	946	1,078	1,104	968	4,096	803	561			1,364
Net gains and losses on investments	7,556	(1,943)	5,157	2,290	13,060	7,731	(2,460)			5,271
Other income	-	-	-	114	114	87	109			196
Total income	16,709	6,221	13,304	10,363	46,597	17,369	5,708			23,077
Claims and Benefits	15,306	4,897	12,086	8,854	41,143	16,213	4,564			20,777
Employee expenses	483	508	476	535	2,002	512	528			1,040
Administration expenses	252	260	270	270	1,052	263	286			549
Deferred expenses	(361)	(364)	(372)	(470)	(1,567)	(365)	(402)			(767)
Amortization charges	264	406	228	431	1,329	286	315			601
Benefits and expenses	15,944	5,707	12,688	9,620	43,959	16,909	5,291			22,200
Impairment charges	46	52	32	69	199	25	49			74
Interest charges and related fees	141	146	129	103	519	103	83			186
Other charges	18	-	1	33	52	95	22			117
Total charges	16,149	5,905	12,850	9,825	44,729	17,132	5,445			22,577
Share in net result of joint ventures	(3)	5	(3)	23	22	(8)	5			(3)
Share in net results of associates	11	7	6	4	28	5	9			14
Income before tax	568	328	457	565	1,918	234	277			511
Income tax	(43)	(79)	(80)	(134)	(336)	(30)	(34)			(64)
Net income	525	249	377	431	1,582	204	243			447
Net income attributable to:										
Equity holders of Aegon N.V.	525	249	376	431	1,581	204	242			446
Non-controlling interests	-	-	1	-	1	-	1			1

Aegon N.V.											unaudited
Fair value items geographically											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Fair value items											
Americas	64	(79)	(45)	(16)	(76)	(232)	(147)			(379)	
Guarantees (net of hedges)	4	11	11	(16)	10	(33)	10			(23)	
Alternative investments	120	(25)	2	21	118	23	(33)			(10)	
Credit derivatives	41	(13)	31	14	73	12	(15)			(3)	
Hedges	(82)	(66)	(82)	(80)	(310)	(213)	(120)			(333)	
Real estate	(7)	(9)	-	42	26	-	1			1	
Other fair value items	(12)	23	(7)	3	7	(21)	10			(11)	
The Netherlands	34	134	(53)	8	123	(73)	(36)			(109)	
Guarantees (net of hedges)	50	192	(10)	45	277	(58)	10			(48)	
Alternative investments	19	-	(3)	3	19	22	(6)			16	
Real estate	(18)	(24)	(26)	(11)	(79)	(29)	(22)			(51)	
Other fair value items	(17)	(34)	(14)	(29)	(94)	(8)	(18)			(26)	
United Kingdom	(2)	(1)	(17)	(11)	(31)	(3)	-			(3)	
New Markets	7	(12)	(1)	5	(1)	(3)	(8)			(11)	
Holdings	45	40	(26)	(63)	(4)	25	(79)			(54)	
Total fair value items	148	82	(142)	(77)	11	(286)	(270)			(556)	

Aegon N.V.
Consolidated balance sheet

unaudited

amounts in millions

	EUR				EUR			
	2012				2013			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	139,312	145,610	146,485	145,021	145,718	140,388		
Investments for account of policyholders	148,571	150,647	155,788	152,968	159,563	155,893		
Share in net result of joint ventures	1,229	1,746	1,701	1,568	1,569	1,427		
Investments in associates	745	762	770	771	791	786		
Deferred expenses and rebates	11,354	11,659	11,732	11,644	11,868	12,111		
Other assets and receivables	38,063	42,970	43,104	43,322	41,598	38,020		
Cash and cash equivalents	8,591	8,646	7,718	9,590	8,572	8,069		
Total assets	347,865	362,040	367,298	364,884	369,679	356,694		
Shareholders' equity	20,167	21,530	22,988	23,488	23,600	21,104		
Other equity instruments	4,998	5,002	5,011	5,018	5,030	4,990		
Non-controlling interests	14	13	14	13	12	11		
Group equity	25,179	26,545	28,013	28,519	28,642	26,105		
Insurance contracts general account	102,104	106,355	106,056	104,004	106,316	104,989		
Insurance contracts for the account of policyholders	76,042	77,051	78,624	76,169	80,657	79,399		
Investment contracts general account	19,321	19,789	18,955	17,767	16,646	15,902		
Investment contracts for the account of policyholders	74,659	75,668	78,891	78,418	81,498	78,371		
Other liabilities	50,560	56,632	56,759	60,007	55,920	51,928		
Total equity and liabilities	347,865	362,040	367,298	364,884	369,679	356,694		

Revenue generating investments

amounts in millions

	EUR				EUR			
	2012				2013			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	139,312	145,610	146,485	145,021	145,718	140,388		
Investments for account of policyholders	148,571	150,647	155,788	152,968	159,563	155,893		
Off balance sheet investments third parties	150,162	156,996	162,030	161,088	170,955	169,491		
Total revenue generating investments	438,045	453,253	464,303	459,077	476,236	465,772		

Aegon N.V.							unaudited
Investments general account							
EUR							amounts in millions, except for the impairment data
June 30, 2013							
	Americas	The Netherlands	United Kingdom	New Markets	Holdings and other		Total
Cash / Treasuries / Agencies	14,312	11,719	2,967	852	313		30,163
Investment grade corporates	36,922	5,301	5,110	1,445	-		48,778
High yield (and other) corporates	2,390	59	222	76	-		2,747
Emerging markets debt	1,506	-	35	37	-		1,578
Commercial MBS	5,235	44	399	146	-		5,824
Residential MBS	5,112	1,328	671	111	-		7,222
Non-housing related ABS	2,864	1,149	970	64	-		5,047
Subtotal	68,341	19,600	10,374	2,731	313		101,359
Residential mortgage loans	32	21,702	-	338	-		22,072
Commercial mortgage loans	6,731	87	-	-	-		6,818
Total mortgages	6,763	21,789	-	338	-		28,890
Convertibles & preferred stock	343	-	-	-	-		343
Common equity & bond funds	1,212	332	54	17	(2)		1,613
Private equity & hedge funds	1,341	403	-	3	-		1,747
Total equity like	2,896	735	54	20	(2)		3,703
Real estate	1,470	830	-	1	-		2,301
Other	802	1,048	3	178	-		2,031
Investments general account (excluding policy loans)	80,272	44,002	10,431	3,268	311		138,284
Policyholder loans	2,071	11	-	22	-		2,104
Investments general account	82,343	44,013	10,431	3,290	311		140,388
Impairments as bps (quarterly)	4	3	16	(14)	0		4

EUR				amounts in millions
March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012	
Total	Total	Total	Total	Total
32,354	33,791	32,544	32,101	
51,174	50,239	51,774	51,630	
2,783	2,824	2,949	2,823	
1,728	1,674	1,701	1,654	
5,910	5,821	5,987	6,179	
7,099	6,971	7,401	7,198	
5,374	5,171	5,289	5,727	
106,422	106,491	107,645	107,312	
21,929	21,468	21,011	20,118	
6,922	6,883	7,394	7,700	
28,851	28,351	28,405	27,818	
340	326	349	344	
1,688	1,562	1,600	1,533	
1,829	1,772	1,801	1,844	
3,857	3,660	3,750	3,721	
2,408	2,344	2,448	2,465	
2,037	2,071	2,065	2,091	
143,575	142,917	144,313	143,407	
2,143	2,104	2,172	2,203	
145,718	145,021	146,485	145,610	
2	4	2	4	

Aegon N.V.								amounts in millions
Structured assets and corporate bonds								
EUR								amounts in millions
June 30, 2013								
	AAA	AA	A	BBB	<BBB	NR		Total
Structured assets by rating								
Commercial MBS	4,248	561	554	272	189	-		5,824
Residential MBS	627	2,739	917	422	2,517	-		7,222
Non-housing related ABS	1,597	1,182	1,203	603	462	-		5,047
Total	6,472	4,482	2,674	1,297	3,168	-		18,093
Credits by rating								
IG Corporates	796	5,281	21,837	20,862	2	-		48,778
High yield corporate	-	-	-	-	2,747	-		2,747
Emerging Markets debt	3	44	503	749	279	-		1,578
Total	799	5,325	22,340	21,611	3,028	-		53,103
Cash / Treasuries / Agencies								30,163
Total	7,271	9,807	25,014	22,908	6,196	-		101,359

Aegon N.V.					unaudited			
Capital structure					amounts in millions			
	EUR				EUR			
	2012				2013			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Shareholders' equity January 1	21,000	21,000	21,000	21,000	23,488	23,488		
Changes in accounting policies relating to IFRS 10	(122)	(122)	(122)	(122)	-	-		
Changes in accounting policies relating to IAS 19	(964)	(964)	(964)	(964)	-	-		
Shareholders' equity January 1 (restated)	19,914	19,914	19,914	19,914	23,488	23,488		
Net income	525	774	1,150	1,581	204	446		
Dividend paid	-	(138)	(207)	(207)	-	(196)		
Movements in foreign currency translation reserve	(273)	425	325	(107)	212	(55)		
Movements in revaluation reserves	88	1,055	2,407	2,592	(352)	(2,349)		
Coupons on other equity instruments (net of tax)	(47)	(98)	(147)	(195)	(49)	(69)		
Remeasurements of defined benefit plans	(47)	(380)	(450)	(112)	72	180		
Other changes	7	(22)	(4)	22	25	(341)		
Shareholders' equity end of period	20,167	21,530	22,988	23,488	23,600	21,104		
Revaluation reserves								
Available-for-sale shares	162	182	185	194	247	228		
Available-for-sale bonds	2,445	3,070	4,458	4,737	4,385	2,548		
Available-for-sale other	15	32	45	38	34	34		
Total available-for-sale	2,622	3,284	4,688	4,969	4,666	2,810		
Real estate held for own use	43	45	45	39	40	40		
Cash flow hedging reserve	904	1,207	1,155	1,065	1,015	874		
Total balance of revaluation reserves, net of tax	3,569	4,536	5,888	6,073	5,721	3,724		
Total remeasurement of defined benefit plans	(1,013)	(1,380)	(1,442)	(1,085)	(1,020)	(903)		
Shareholders' equity	20,167	21,530	22,988	23,488	23,600	21,104		
Non-controlling interests and share options not yet exercised	96	99	109	115	126	85		
Adjustment for revaluation reserves	(3,569)	(4,536)	(5,888)	(6,073)	(5,721)	(3,724)		
Adjustment for remeasurement of defined benefit plans	1,013	1,380	1,442	1,085	1,020	903		
Total adjusted Shareholders' equity	17,707	18,473	18,651	18,615	19,025	18,368		
Junior perpetual capital securities	4,192	4,192	4,192	4,192	4,192	4,192		
Perpetual cumulative subordinated bonds	453	453	453	453	453	453		
Non-cumulative subordinated notes	271	271	271	271	271	271		
Trust pass-through securities	151	163	161	155	156	147		
Subordinated borrowings	40	42	43	42	44	45		
Currency revaluation on hybrid leverage	(155)	1	(44)	(123)	(38)	(78)		
Hybrid leverage	4,952	5,122	5,076	4,990	5,078	5,030		
Senior debt	3,777	2,816	3,335	3,304	3,262	2,659		
Commercial paper and other short term debt	496	454	424	430	381	380		
Senior leverage	4,273	3,270	3,759	3,734	3,643	3,039		
Total financial leverage	9,225	8,392	8,835	8,724	8,721	8,069		
Total capitalization	26,932	26,865	27,486	27,339	27,746	26,437		
Gross financial leverage ratio	34.3%	31.2%	32.1%	31.9%	31.4%	30.5%		

Aegon N.V.										unaudited
Return on capital - net underlying earnings										
	amounts in millions									
	YTD									
	June 30, 2013									
	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	631	122	43	20	7	17	3	30		18
Average capital in units	22,217	4,629	3,212	593	384	1,291	185	230		2,183
Average capital in units, excluding revaluation reserves and remeasurement of defined benefit plans	19,087	3,852	2,647	585	347	1,309	184	232		1,951
Return on capital										
Net underlying earnings / average capital in units excluding revaluation reserve and remeasurement of defined benefit plans	6.6%	6.4%	3.2%	6.8%	4.3%	2.6%	2.9%	26.4%	6.0%	1.8%

Aegon N.V.		amounts in millions
Return on equity - net underlying earnings		YTD
		June 30, 2013
		Total (EUR)
Net underlying earnings before leverage costs		684
Cost of leverage after tax ¹		(139)
Net underlying earnings after leverage allocation		545
Average common shareholders' equity excluding revaluation reserve and remeasurement of defined benefit plans		17,356
Return on equity		
Net underlying earnings / average shareholders' equity excluding revaluation reserve and remeasurement of defined benefit plans		6.3%

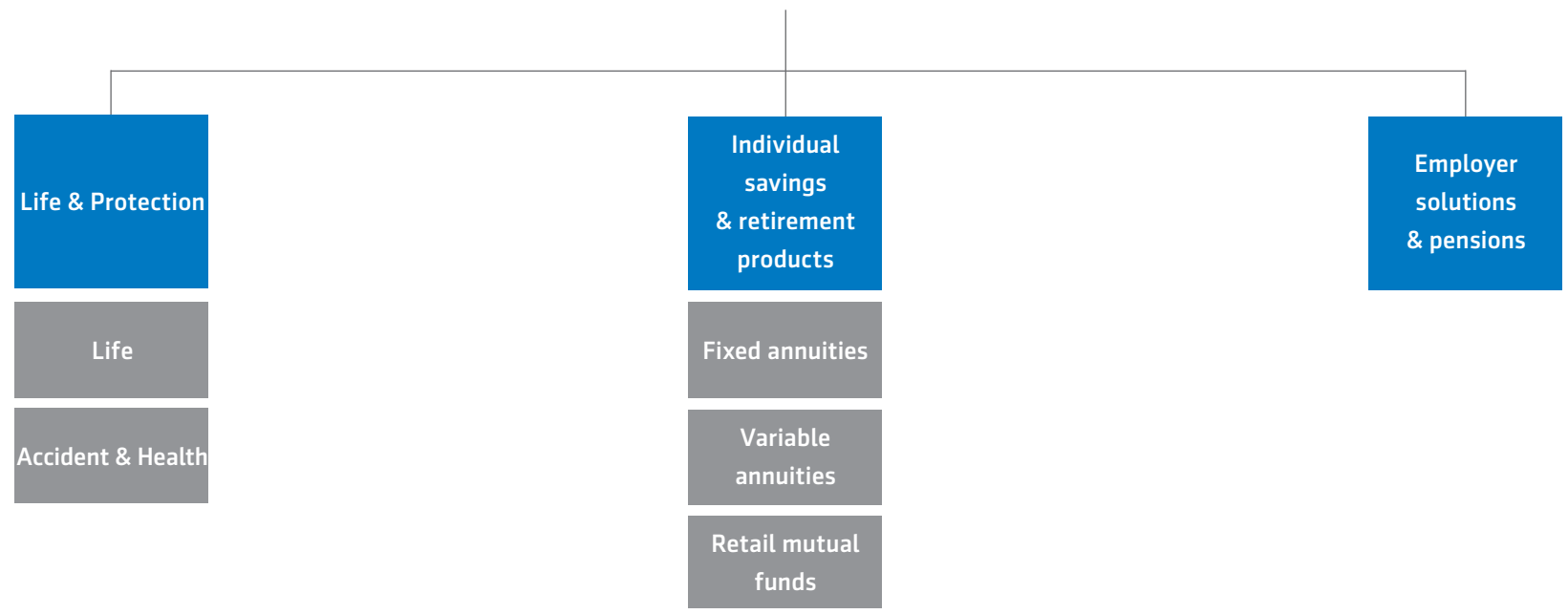
¹ Cost of leverage after tax includes coupons on perpetual capital securities, coupons on non-cumulative subordinated notes and preferred dividend

Aegon N.V.				amounts in millions
Return on equity - net underlying earnings				YTD
	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012
	323	1,424	1,067	684
	(63)	(254)	(191)	(128)
	260	1,170	876	556
	16,587	15,879	15,909	15,836
	6.3%	7.4%	7.3%	7.0%

Aegon N.V.											unaudited
Run-off businesses											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Earnings											
Americas - Spread based business	(7)	1	(3)	2	(7)	2	4			6	
Americas - Payout annuities	(3)	(4)	(3)	(3)	(13)	7	(7)			-	
Americas - BOLI/COLI	17	18	17	11	63	12	9			21	
Americas - Life reinsurance	(9)	(8)	1	(25)	(41)	(35)	7			(28)	
Total earnings - run off businesses	(2)	7	12	(15)	2	(14)	13			(1)	
Institutional spread based account balance roll forward											
Account balances beginning of period	7,641	6,415	6,431	6,232	7,641	5,618	4,802			5,618	
Withdrawals	(1,037)	(361)	(168)	(478)	(2,044)	(958)	(528)			(1,486)	
Other	(189)	377	(31)	(136)	21	142	(112)			30	
Total account balance end of period	6,415	6,431	6,232	5,618	5,618	4,802	4,162			4,162	
Payout annuities account balance roll forward											
General account balances beginning of period	5,999	5,662	6,097	6,102	5,999	5,966	6,011			5,966	
Lapses and death	(112)	(111)	(121)	(114)	(458)	(106)	(107)			(213)	
Interest credited	87	90	91	84	352	71	86			157	
Other	(312)	456	35	(106)	73	80	(362)			(282)	
Total account balance end of period	5,662	6,097	6,102	5,966	5,966	6,011	5,628			5,628	
BOLI/COLI account balance roll forward											
General account balances beginning of period	7,979	7,870	8,201	8,143	7,979	6,159	6,406			6,159	
Deposits	8	2	1	2	13	4	4			8	
Lapses and death	(32)	(247)	(15)	(1,722)	(2,016)	(14)	(131)			(145)	
Other	(85)	576	(44)	(264)	183	257	(30)			227	
Total account balance end of period	7,870	8,201	8,143	6,159	6,159	6,406	6,249			6,249	

Reporting structure

Aegon Americas



unaudited										
Aegon Americas Earnings & revenues										
amounts in millions										
	USD					USD				
	2012					2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax by line of business										
Life and protection	149	197	212	188	746	160	195			355
Individual savings and retirement products										
Fixed annuities	63	63	66	63	255	56	61			117
Variable annuities	98	86	63	112	359	102	104			206
Retail mutual funds	5	5	7	8	25	5	7			12
Employer Solutions & Pensions	72	78	96	73	319	82	89			171
Canada	7	18	6	9	40	6	12			18
Latin America	3	2	3	4	12	2	1			3
Underlying earnings before tax	397	449	453	457	1,756	413	469			882
Fair value items	83	(103)	(56)	(22)	(98)	(307)	(190)			(497)
Realized gains/(losses) on investments	12	70	86	57	225	62	38			100
Impairment charges	(39)	(50)	(22)	(40)	(151)	1	(41)			(40)
Other income/(charges)	(1)	(2)	-	(34)	(37)	(6)	(2)			(8)
Run-off businesses	(3)	9	15	(17)	4	(18)	17			(1)
Income before tax	449	373	476	401	1,699	145	291			436
Income tax	(74)	(89)	(96)	(83)	(342)	-	(69)			(69)
Net income	375	284	380	318	1,357	145	222			367
Net underlying earnings	282	329	334	343	1,288	295	336			631
Revenues *										
Life insurance	2,071	2,071	2,057	2,206	8,405	2,038	2,018			4,056
Accident and Health insurance	582	585	596	593	2,356	586	590			1,176
Total gross premiums	2,653	2,656	2,653	2,799	10,761	2,624	2,608			5,232
Investment income	1,167	1,193	1,159	1,175	4,694	1,110	1,116			2,226
Fee and commission income	373	377	353	409	1,512	393	432			825
Other revenues	-	1	3	2	6	1	3			4
Total revenues	4,193	4,227	4,168	4,385	16,973	4,128	4,159			8,287

* Revenues include Run-off businesses

unaudited										
amounts in millions										
	EUR					EUR				
	2012					2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax by line of business										
Life and protection	113	154	168	146	581	121	150			271
Individual savings and retirement products										
Fixed annuities	48	49	52	49	198	42	47			89
Variable annuities	75	67	51	87	280	77	80			157
Retail mutual funds	4	4	6	5	19	4	6			10
Employer Solutions & Pensions	55	60	78	55	248	62	67			129
Canada	6	13	5	7	31	5	9			14
Latin America	2	2	2	3	9	1	1			2
Underlying earnings before tax	303	349	362	352	1,366	312	360			672
Fair value items	64	(79)	(45)	(16)	(76)	(232)	(147)			(379)
Realized gains/(losses) on investments	9	54	69	43	175	47	30			77
Impairment charges	(30)	(39)	(17)	(31)	(117)	1	(31)			(30)
Other income/(charges)	(1)	(1)	(1)	(25)	(28)	(5)	(1)			(6)
Run-off businesses	(2)	7	12	(15)	2	(14)	13			(1)
Income before tax	343	291	380	308	1,322	109	224			333
Income tax	(57)	(69)	(77)	(63)	(266)	-	(53)			(53)
Net income	286	222	303	245	1,056	109	171			280
Net underlying earnings	215	257	266	264	1,002	223	258			481
Revenues *										
Life insurance	1,581	1,615	1,643	1,702	6,541	1,545	1,546			3,091
Accident and Health insurance	444	456	476	457	1,833	444	452			896
Total gross premiums	2,025	2,071	2,119	2,159	8,374	1,989	1,998			3,987
Investment income	890	930	927	907	3,654	841	855			1,696
Fee and commission income	285	294	282	316	1,177	297	331			628
Other revenues	-	1	2	2	5	1	2			3
Total revenues	3,200	3,296	3,330	3,384	13,210	3,128	3,186			6,314

* Revenues include Run-off businesses

Aegon Americas											unaudited
Life & protection - production and earnings											amounts in millions
	USD					USD					YTD
	2012		2013			2012		2013			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Life production											
Agency	116	118	116	149	499	106	118			224	
Direct	17	17	16	14	64	13	15			28	
Total retail new life sales	133	135	132	163	563	119	133			252	
Universal life	60	60	56	85	261	43	50			93	
Term	35	36	35	40	146	38	43			81	
Whole life/other	37	37	40	36	150	37	39			76	
Variable life	1	2	1	2	6	1	1			2	
Total retail new life sales	133	135	132	163	563	119	133			252	
Accident and Health production											
Agency	63	60	64	65	252	67	63			130	
Direct	168	165	155	165	653	197	144			341	
Total Accident and Health production	231	225	219	230	905	264	207			471	
Life insurance	1,059	1,029	1,033	1,111	4,232	1,046	1,032			2,078	
Accident and Health insurance	580	584	595	592	2,351	585	589			1,174	
Total gross premiums	1,639	1,613	1,628	1,703	6,583	1,631	1,621			3,252	
Earnings											
Underlying earnings before tax	149	197	212	188	746	160	195			355	

Aegon Americas
Life & protection - account balances

unaudited

amounts in millions

	USD					USD				
	First Quarter	Second Quarter	2012 Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	2013 Third Quarter	Fourth Quarter	YTD
General account balance roll forward										
Universal life account balances beginning of period	14,678	14,689	14,720	14,788	14,678	14,850	14,879			14,850
Deposits	493	447	461	522	1,923	480	521			1,001
Lapses and deaths	(242)	(204)	(197)	(225)	(868)	(210)	(217)			(427)
Other	(240)	(212)	(196)	(235)	(883)	(241)	(306)			(547)
Universal life account balances end of period	14,689	14,720	14,788	14,850	14,850	14,879	14,877			14,877
Term	1,280	1,316	1,360	1,406	1,406	1,459	1,520			1,520
Whole life/other	10,419	10,391	10,369	10,418	10,418	10,599	10,560			10,560
Total general account reserves	26,388	26,427	26,517	26,674	26,674	26,937	26,957			26,957
Universal life yield and spread information - US only (annualized)										
Average yield on investments	5.81%	5.81%	5.75%	5.74%	5.78%	5.73%	5.70%			5.72%
Average crediting rate	4.23%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%			4.22%
Average gross spread	1.58%	1.59%	1.53%	1.52%	1.56%	1.51%	1.48%			1.50%
Average guaranteed rate	4.14%	4.14%	4.14%	4.13%	4.13%	4.14%	4.14%			4.14%
Separate account balances roll forward										
Account balances beginning of period	4,476	4,838	4,541	4,641	4,476	4,549	4,742			4,549
Deposits	72	75	68	68	283	68	64			132
Lapses and deaths	(109)	(56)	(75)	(79)	(319)	(77)	(83)			(160)
Other	399	(316)	107	(81)	109	202	(24)			178
Total account balances end of period	4,838	4,541	4,641	4,549	4,549	4,742	4,699			4,699
Separate account balances by fund type										
Fixed income	601	629	599	597	597	573	564			564
Equities	4,237	3,912	4,042	3,952	3,952	4,169	4,135			4,135
Total account balances end of period	4,838	4,541	4,641	4,549	4,549	4,742	4,699			4,699
Gross investment return to policyholder	10.56%	(4.54%)	4.08%	(0.02%)	10.05%	6.17%	(0.27%)			5.90%
Health reserves										
Accidental death and dismemberment	385	382	386	379	379	376	377			377
Long term care	3,569	3,691	4,080	4,114	4,114	4,136	4,040			4,040
Other health	816	802	845	835	835	837	825			825
Total health reserves	4,770	4,875	5,311	5,328	5,328	5,349	5,242			5,242
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	6,737	6,794	6,594	6,584	6,737	6,636	6,809			6,636
Capitalized during the period	208	214	207	247	876	212	219			431
Amortized during the period	(184)	(185)	(123)	(196)	(688)	(163)	(166)			(329)
Shadow accounting adjustments	29	(218)	(107)	2	(294)	130	367			497
Other	4	(11)	13	(1)	5	(6)	(4)			(10)
Balance at end of period	6,794	6,594	6,584	6,636	6,636	6,809	7,225			7,225

Aegon Americas											unaudited
Individual savings and retirement products											amounts in millions
	USD					USD					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Production											
Agency	11	11	12	21	55	20	19			39	
Banks	80	65	47	124	316	169	117			286	
Fixed annuity deposits	91	76	59	145	371	189	136			325	
Agency	10	12	6	9	37	12	10			22	
Banks	243	269	266	282	1,060	320	452			772	
Fee planners/wirehouses/broker-dealers	849	908	1,009	1,027	3,793	1,141	1,649			2,790	
Direct	112	116	109	122	459	149	140			289	
Variable annuity deposits	1,214	1,305	1,390	1,440	5,349	1,622	2,251			3,873	
Agency	22	17	19	19	77	23	26			49	
Banks	113	131	129	135	508	174	175			349	
Fee planners/wirehouses/broker-dealers	619	664	725	844	2,852	990	1,023			2,013	
Retail mutual fund deposits	754	812	873	998	3,437	1,187	1,224			2,411	
Total Individual savings and retirement deposits	2,059	2,193	2,322	2,583	9,157	2,998	3,611			6,609	
Agency	43	40	37	49	169	55	55			110	
Banks	436	465	442	541	1,884	663	744			1,407	
Fee planners/wirehouses/broker-dealers	1,468	1,572	1,734	1,871	6,645	2,131	2,672			4,803	
Direct	112	116	109	122	459	149	140			289	
Total Individual savings and retirement deposits	2,059	2,193	2,322	2,583	9,157	2,998	3,611			6,609	
Earnings											
Underlying earnings before tax	166	154	136	183	639	163	172			335	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,518	1,620	1,620	1,661	1,518	1,690	1,828			1,690	
Capitalized during the period	83	73	86	89	331	97	135			232	
Amortized during the period	56	(112)	16	(72)	(112)	37	(13)			24	
Shadow accounting adjustments	(37)	39	(61)	12	(47)	5	44			49	
Other	-	-	-	-	-	(1)	-			(1)	
Balance at end of period	1,620	1,620	1,661	1,690	1,690	1,828	1,994			1,994	

Aegon Americas											unaudited
Fixed annuities											amounts in millions
	USD					USD					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Earnings											
Underlying earnings before tax	63	63	66	63	255	56	61			117	
Fixed annuity balances roll forward											
General account annuities beginning of period	22,026	21,596	19,657	19,313	22,026	18,765	18,349			18,765	
Deposits	91	76	59	145	371	189	136			325	
Lapses and deaths	(719)	(683)	(603)	(877)	(2,882)	(742)	(744)			(1,486)	
Interest credited	209	172	178	161	720	160	148			308	
Other	(11)	(1,504)	22	23	(1,470)	(23)	16			(7)	
Total general account annuities end of period	21,596	19,657	19,313	18,765	18,765	18,349	17,905			17,905	
Fixed account of variable annuities	(1,011)	(997)	(988)	(977)	(977)	(961)	(1,020)			(1,020)	
Total fixed annuity balances	20,585	18,660	18,325	17,788	17,788	17,388	16,885			16,885	
General account annuity balances											
Retail deferred annuities	19,254	17,360	17,056	16,482	16,482	15,969	15,517			15,517	
Payout annuities	1,415	1,398	1,377	1,439	1,439	1,531	1,568			1,568	
Total return	660	641	628	599	599	612	590			590	
Equity indexed annuities	267	258	252	245	245	237	230			230	
Total general account annuities end of period	21,596	19,657	19,313	18,765	18,765	18,349	17,905			17,905	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	376	347	295	228	376	229	238			229	
Capitalized during the period	2	-	-	-	2	-	-			-	
Amortized during the period	4	(87)	(13)	(13)	(109)	10	6			16	
Shadow accounting adjustments	(35)	35	(54)	14	(40)	(1)	35			34	
Balance at end of period	347	295	228	229	229	238	279			279	
US retail deferred annuities yield and spread information (annualized)											
Average yield on investments	5.10%	4.47%	4.74%	4.85%	4.78%	4.62%	4.27%			4.45%	
Average crediting rate	3.42%	3.42%	3.40%	3.42%	3.41%	3.36%	3.35%			3.36%	
Average crediting rate on new business	1.30%	1.28%	1.33%	1.28%	1.29%	1.29%	1.36%			1.33%	
Average gross spread	1.68%	1.05%	1.35%	1.43%	1.37%	1.26%	0.92%			1.09%	
Average underlying gross spread	1.52%	1.25%	1.37%	1.39%	1.38%	1.10%	1.12%			1.11%	
Average guaranteed rate	2.68%	2.68%	2.68%	2.66%	2.68%	2.64%	2.62%			2.62%	
US retail deferred annuities lapse and death rates (annualized)											
Surrenders and withdrawals	9.63%	8.91%	8.23%	14.13%	9.89%	12.11%	12.33%			12.26%	
Deaths	3.06%	3.46%	3.67%	4.24%	3.50%	3.89%	3.93%			3.92%	
Total	12.69%	12.37%	11.90%	18.37%	13.39%	16.00%	16.26%			16.18%	

Aegon Americas											unaudited
Variable annuities											amounts in millions
	USD					USD					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Earnings											
Underlying earnings before tax	98	86	63	112	359	102	104			206	
Variable annuity balances roll forward											
Separate account annuities beginning of period	41,490	44,971	44,111	46,211	41,490	46,971	49,921			46,971	
Deposits	1,214	1,305	1,390	1,440	5,349	1,619	2,248			3,867	
Lapses and deaths	(851)	(856)	(914)	(996)	(3,617)	(920)	(944)			(1,864)	
Other	3,118	(1,309)	1,624	316	3,749	2,251	(191)			2,060	
Total separate account annuities end of period	44,971	44,111	46,211	46,971	46,971	49,921	51,034			51,034	
Fixed account of variable annuities	1,011	997	988	977	977	961	1,020			1,020	
Total variable annuity balances	45,982	45,108	47,199	47,948	47,948	50,882	52,054			52,054	
VA margin, basis points (annualized)	89	76	55	94	79	83	82			82	
Separate account balances by fund type											
Fixed income	18,839	21,092	21,354	21,290	21,290	20,491	20,177			20,177	
Equities	26,132	23,019	24,857	25,681	25,681	29,430	30,857			30,857	
Separate account balance end of period	44,971	44,111	46,211	46,971	46,971	49,921	51,034			51,034	
Minimum guarantee net amount at risk											
GMDB only	1,913	2,151	1,960	1,940	1,940	1,692	1,696			1,696	
GMDB and GMLB	1,445	1,887	1,656	1,506	1,506	1,274	1,384			1,384	
GMLB only	65	93	93	79	79	74	82			82	
Total net amount at risk	3,423	4,131	3,709	3,525	3,525	3,040	3,162			3,162	
Separate account annuity balances											
US deferred annuities											
No guarantees	4,564	4,547	4,718	4,774	4,774	5,089	5,161			5,161	
GMDB Only	15,798	15,125	15,548	15,439	15,439	16,166	16,117			16,117	
GMDB and GMLB	23,051	22,861	24,243	24,982	24,982	26,736	27,652			27,652	
GMLB Only	1,558	1,578	1,702	1,776	1,776	1,930	2,104			2,104	
Total separate account annuity balances	44,971	44,111	46,211	46,971	46,971	49,921	51,034			51,034	
Gross investment return to policyholder	7.94%	(2.52%)	4.06%	1.10%	10.65%	5.19%	0.18%			5.32%	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,142	1,273	1,325	1,433	1,142	1,462	1,590			1,462	
Capitalized during the period	75	79	86	89	329	97	135			232	
Amortized during the period	58	(31)	29	(59)	(3)	26	(18)			8	
Shadow accounting adjustments	(2)	4	(7)	(1)	(6)	6	8			14	
Other	-	-	-	-	-	(1)	(1)			(2)	
Balance at end of period	1,273	1,325	1,433	1,462	1,462	1,590	1,714			1,714	
US deferred annuities lapse and death rates (annualized)											
Surrenders and withdrawals	6.89%	6.47%	7.02%	7.21%	7.23%	6.57%	6.34%			6.58%	
Deaths	1.30%	1.15%	1.10%	1.33%	1.28%	1.30%	1.15%			1.25%	
Total	8.19%	7.62%	8.12%	8.54%	8.51%	7.87%	7.49%			7.83%	

Aegon Americas Retail mutual funds											unaudited
											amounts in millions
	USD					USD					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Earnings											
Underlying earnings before tax	5	5	7	8	25	5	7			12	
Retail mutual fund account balances roll forward											
Account balances beginning of period	11,441	12,763	12,418	12,840	11,441	13,078	13,897			13,078	
Deposits	754	812	873	998	3,437	1,187	1,224			2,411	
Withdrawals	(785)	(724)	(720)	(886)	(3,115)	(943)	(1,075)			(2,018)	
Other	1,353	(433)	269	126	1,315	575	(39)			536	
Total account balance at end of period	12,763	12,418	12,840	13,078	13,078	13,897	14,007			14,007	
Gross investment return to mutual fund holder	11.84%	(3.38%)	2.15%	0.98%	11.33%	4.36%	(0.28%)			4.03%	

Aegon Americas											unaudited
Employer solutions & pensions											amounts in millions
	USD					USD					YTD
	First Quarter	Second Quarter	2012 Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	2013 Third Quarter	Fourth Quarter		
Production											
Retirement plans	6,153	4,159	3,964	4,688	18,964	5,827	4,340			10,167	
Purchased annuities	1	-	-	1	2	-	-			-	
Total pension deposits	6,154	4,159	3,964	4,689	18,966	5,827	4,340			10,167	
Retirement plans	3,080	2,533	3,472	2,313	11,398	3,034	3,468			6,502	
Total pension sales	3,080	2,533	3,472	2,313	11,398	3,034	3,468			6,502	
Stable Value Solutions Deposits	1,391	2,119	1,648	1,260	6,418	341	385			726	
Earnings											
Underlying earnings before tax	72	78	96	73	319	82	89			171	
Pension account balances											
Retirement plans	87,659	87,489	91,873	94,646	94,646	102,368	103,797			103,797	
Purchased annuities	3,912	3,967	4,019	4,001	4,001	4,002	3,723			3,723	
Total Pension account balances	91,571	91,456	95,892	98,647	98,647	106,370	107,520			107,520	
Retirement plans roll forward											
Account balances at beginning of period	79,226	87,659	87,489	91,873	79,226	94,646	102,368			94,646	
Deposits	6,153	4,159	3,964	4,688	18,964	5,827	4,339			10,166	
Withdrawals/Benefits	(3,856)	(2,515)	(3,275)	(3,014)	(12,660)	(3,182)	(3,045)			(6,227)	
Other	6,136	(1,814)	3,695	1,099	9,116	5,077	135			5,212	
Total account balance at end of period	87,659	87,489	91,873	94,646	94,646	102,368	103,797			103,797	
Stable Value Solutions account balance roll forward											
Account balances at beginning of period	59,673	59,898	59,740	60,852	59,673	60,871	60,755			60,871	
Deposits	1,391	2,119	1,648	1,260	6,418	341	385			726	
Withdrawals	(1,813)	(2,574)	(1,120)	(1,534)	(7,041)	(1,067)	(799)			(1,866)	
Other	647	297	584	293	1,821	610	391			1,001	
Total account balance at end of period	59,898	59,740	60,852	60,871	60,871	60,755	60,732			60,732	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	360	364	365	367	360	373	380			373	
Capitalized during the period	12	9	9	12	42	14	10			24	
Amortized during the period	(9)	(8)	(7)	(7)	(31)	(7)	(7)			(14)	
Shadow accounting adjustments	1	-	-	1	2	-	1			1	
Balance at end of period	364	365	367	373	373	380	384			384	
Pension margin, basis points (annualized)	24	24	26	22	24	24	24			24	
Number of pension participants serviced (thousands)	3,010	3,031	3,023	3,065	3,065	3,178	3,205			3,205	

Aegon Americas Canada											unaudited
											amounts in millions
	USD					USD					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New Life sales											
Life											
Single premiums	1	-	-	-	1	-	-	-	-	-	
Recurring premiums annualized	14	15	15	16	60	16	17	17	17	33	
Total recurring plus 1/10 single	14	15	15	16	60	16	17	17	17	33	
Production											
Fixed annuities	2	1	1	1	5	1	-	-	-	1	
Variable annuities	60	25	23	26	134	32	18	18	18	50	
Retail mutual funds	12	7	9	10	38	14	12	12	12	26	
Total deposits	74	33	33	37	177	47	30	30	30	77	
Earnings											
Underlying earnings before tax	7	18	6	9	40	6	12	12	12	18	
General Account balance roll forward											
Universal Life Account balances beginning of period	2,979	3,147	3,076	3,275	2,979	3,325	3,372	3,372	3,372	3,325	
Deposits	101	101	102	105	409	102	103	103	103	205	
Lapses and deaths	(32)	(24)	(28)	(20)	(104)	(21)	(28)	(28)	(28)	(49)	
Other	99	(148)	125	(35)	41	(34)	(160)	(160)	(160)	(194)	
Universal life account balances end of period	3,147	3,076	3,275	3,325	3,325	3,372	3,287	3,287	3,287	3,287	
Term	331	324	337	330	330	326	315	315	315	315	
Whole Life	1,138	1,113	1,156	1,143	1,143	1,122	1,081	1,081	1,081	1,081	
Total traditional reserves	4,616	4,513	4,768	4,798	4,798	4,820	4,683	4,683	4,683	4,683	
Fixed annuity balances roll forward											
Separate account annuities beginning of period	124	122	116	117	124	108	101	101	101	108	
Deposits	2	1	1	1	5	1	-	-	-	1	
Lapses and deaths	(8)	(6)	(6)	(10)	(30)	(7)	(4)	(4)	(4)	(11)	
Other	4	(1)	6	-	9	(1)	(3)	(3)	(3)	(4)	
Total fixed annuity balances	122	116	117	108	108	101	94	94	94	94	
Variable annuity balances roll forward											
Separate account annuities beginning of period	2,397	2,449	2,255	2,313	2,397	2,211	2,162	2,162	2,162	2,211	
Deposits	60	25	23	26	134	32	18	18	18	50	
Lapses and deaths	(157)	(114)	(107)	(134)	(512)	(125)	(107)	(107)	(107)	(232)	
Other	149	(105)	142	6	192	44	(100)	(100)	(100)	(56)	
Total variable annuity balances	2,449	2,255	2,313	2,211	2,211	2,162	1,973	1,973	1,973	1,973	
Retail mutual fund account balances roll forward											
Account balances beginning of period	130	139	136	146	130	148	152	152	152	148	
Deposits	12	7	9	10	38	14	12	12	12	26	
Withdrawals	(13)	(6)	(11)	(7)	(37)	(9)	(15)	(15)	(15)	(24)	
Other	10	(4)	12	(1)	17	(1)	(10)	(10)	(10)	(11)	
Total account balance at end of period	139	136	146	148	148	152	139	139	139	139	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,439	1,418	1,378	1,416	1,439	1,561	1,498	1,498	1,498	1,561	
Capitalized during the period	28	28	28	32	116	30	33	33	33	63	
Amortized during the period	(36)	(18)	(23)	7	(70)	(32)	(40)	(40)	(40)	(72)	
Shadow accounting adjustments	(40)	(22)	(16)	122	44	(31)	28	28	28	(3)	
Other	27	(28)	49	(16)	32	(30)	(57)	(57)	(57)	(87)	
Balance at end of period	1,418	1,378	1,416	1,561	1,561	1,498	1,462	1,462	1,462	1,462	

unaudited										
amounts in millions										
	USD					USD				
	2012					2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax	3	2	3	4	12	2	1			3
Net income	2	2	1	3	8	1	1			2
Net underlying earnings	2	2	1	3	8	1	1			2
Revenues										
Life insurance	56	48	62	47	213	51	51			102
Total gross premiums	56	48	62	47	213	51	51			102
Investment income	2	3	1	1	7	2	1			3
Other revenues	-	1	2	1	4	1	1			2
Total revenues	58	52	65	49	224	54	53			107

Aegon Americas		unaudited
Investments general account		
amounts in millions, except for the impairment data		
USD		
	June 30, 2013	
Cash / Treasuries / Agencies	18,604	
Investment grade corporates	47,994	
High yield (and other) corporates	3,107	
Emerging markets debt	1,958	
Commercial MBS	6,806	
Residential MBS	6,645	
Non-housing related ABS	3,723	
Subtotal	88,837	
Residential mortgage loans	41	
Commercial mortgage loans	8,749	
Total mortgages	8,790	
Convertibles & preferred stock	446	
Common equity & bond funds	1,575	
Private equity & hedge funds	1,744	
Total equity like	3,765	
Real estate	1,912	
Other	1,042	
Investments general account (excluding policy loans)	104,346	
Policyholder loans	2,693	
Investments general account	107,039	
Impairments as bps (quarterly)	4	

USD				amounts in millions
March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012	
19,965	22,503	22,610	22,153	
50,435	50,019	50,711	49,865	
3,152	3,276	3,319	3,140	
2,094	2,089	2,054	1,986	
6,848	6,891	6,963	7,134	
6,519	6,703	6,941	6,771	
4,064	3,932	4,090	4,568	
93,077	95,413	96,688	95,617	
41	44	46	47	
8,778	8,970	9,412	9,678	
8,819	9,014	9,458	9,725	
437	430	449	436	
1,627	1,542	1,495	1,409	
1,786	1,847	1,853	1,878	
3,850	3,819	3,797	3,723	
2,010	1,956	2,031	2,007	
1,008	1,053	1,030	1,012	
108,764	111,255	113,004	112,084	
2,714	2,733	2,755	2,755	
111,478	113,988	115,759	114,839	
1	3	2	6	

Aegon Americas							
Structured assets and corporate bonds							
amounts in millions							
USD							
June 30, 2013							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	5,295	466	509	297	239	-	6,806
Residential MBS	163	2,790	152	411	3,129	-	6,645
Non-housing related ABS	1,655	807	520	328	413	-	3,723
Total	7,113	4,063	1,181	1,036	3,781	-	17,174
Credits by rating							
IG Corporates	433	4,674	21,626	21,261	-	-	47,994
High yield corporate	-	-	-	-	3,107	-	3,107
Emerging Markets debt	4	57	634	918	345	-	1,958
Total	437	4,731	22,260	22,179	3,452	-	53,059
Cash / Treasuries / Agencies							18,604
Total	7,550	8,794	23,441	23,215	7,233	-	88,837

Aegon Americas Investments general account		unaudited							
		USD				USD			
		2012				2013			
		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Available-for-sale									
Bonds									
US Treasuries/Agencies		7,252	7,398	7,569	7,592	7,598	7,771		
AAA		9,793	9,338	8,957	8,380	8,271	7,837		
AA		10,302	9,872	9,854	9,891	9,658	9,710		
A		25,340	26,396	26,745	25,754	25,830	24,154		
BBB		23,857	22,817	23,277	23,395	23,600	22,696		
BB		2,538	2,636	2,760	2,659	2,659	2,605		
B		1,497	1,511	1,662	1,743	1,540	1,579		
CCC or lower		2,460	2,471	2,643	2,851	3,127	2,952		
Shares		612	652	676	658	646	646		
Money market investments		9,182	11,098	11,110	11,136	8,808	7,670		
Other		1,097	1,196	1,213	1,223	1,174	1,203		
Total available-for-sale (at fair value)		93,930	95,385	96,466	95,282	92,911	88,823		
Loans									
Policy loans		2,770	2,755	2,755	2,733	2,714	2,693		
Mortgage loans		10,372	9,725	9,458	9,014	8,819	8,790		
Total loans (at amortized cost)		13,142	12,480	12,213	11,747	11,533	11,483		
Real estate (at fair value)		997	1,101	1,094	1,009	1,036	958		
Financial assets at fair value through profit or loss									
Assets backing liabilities at fair value		3,163	3,031	3,137	3,084	3,149	3,025		
Assets not backing liabilities at fair value:									
Common stock		117	117	118	137	134	134		
Limited partnerships									
Real estate		902	906	937	946	973	953		
Hedge funds		811	765	777	825	777	775		
Other		901	929	893	853	843	808		
Other		154	125	124	105	122	80		
Total financial assets at fair value through profit or loss		6,048	5,873	5,986	5,950	5,998	5,775		
Investments general account		114,117	114,839	115,759	113,988	111,478	107,039		

Aegon Americas							unaudited
Investments portfolio - Aegon US							amounts in millions
USD							
June 30, 2013							
Corporate bonds	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost	
Financial							
Banking	6,728	6,826	392	(490)	(98)	98.6%	
Brokerage	389	374	24	(9)	15	104.0%	
Insurance	3,661	3,424	393	(156)	237	106.9%	
Other finance	719	687	60	(28)	32	104.7%	
REIT's	1,481	1,420	109	(48)	61	104.3%	
Total financial	12,978	12,731	978	(731)	247	101.9%	
Industrial							
Basic industry	2,431	2,368	169	(106)	63	102.7%	
Capital goods	2,786	2,560	322	(96)	226	108.8%	
Communications	4,413	4,098	440	(125)	315	107.7%	
Consumer cyclical	4,442	4,082	478	(118)	360	108.8%	
Consumer non-cyclical	7,595	7,007	874	(286)	588	108.4%	
Energy	3,952	3,631	438	(117)	321	108.8%	
Other industry	33	33	-	-	-	100.0%	
Technology	2,455	2,291	248	(84)	164	107.2%	
Transportation	1,691	1,578	154	(41)	113	107.2%	
Total industrial	29,798	27,648	3,123	(973)	2,150	107.8%	
Utility							
Electric	4,086	3,732	520	(166)	354	109.5%	
Natural gas	1,791	1,644	178	(31)	147	108.9%	
Other utility	280	235	45	-	45	119.1%	
Total utility	6,157	5,611	743	(197)	546	109.7%	
Total	48,933	45,990	4,844	(1,901)	2,943	106.4%	

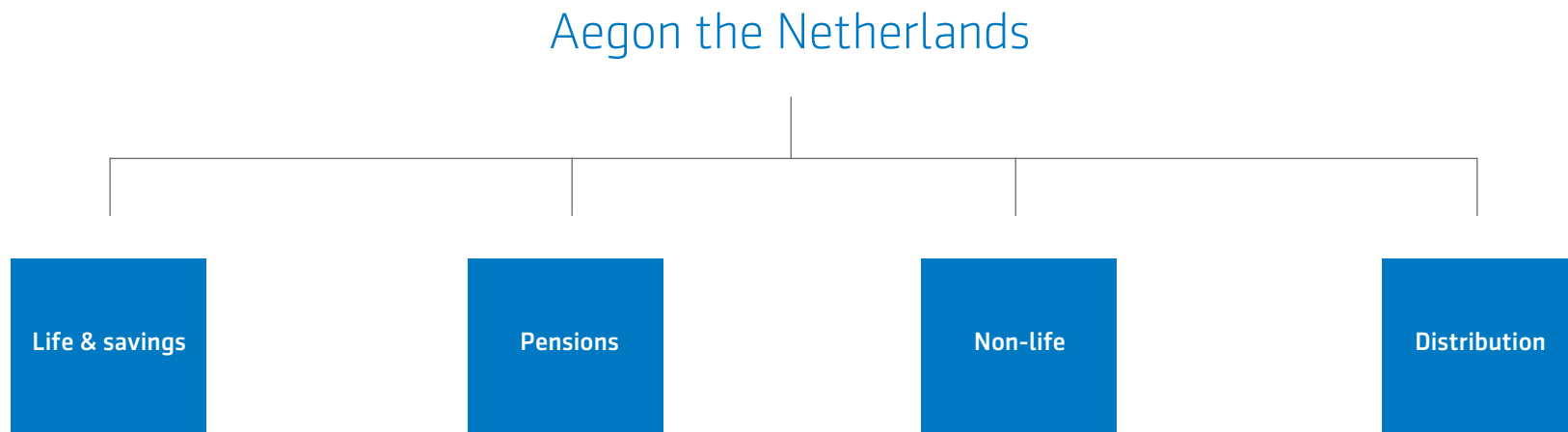
IFRS Basis - Includes Available for Sale and Fair Value Through Profit/Loss assets.

Corporate bonds, excluding Emerging Market Debt and Convertible Bonds

Aegon Americas							unaudited
Investments portfolio - Aegon US							amounts in millions
USD							
June 30, 2013							
Structured assets	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost	
Commercial MBS	6,721	6,580	293	(152)	141	102.1%	
Residential MBS							
Government-Sponsored Enterprises (GSE) guaranteed	2,344	2,288	96	(40)	56	102.4%	
Prime jumbo	360	365	14	(19)	(5)	98.6%	
Alt-A	944	819	134	(9)	125	115.3%	
Negative amortization	1,155	1,037	183	(65)	118	111.4%	
Reverse mortgage	265	371	1	(107)	(106)	71.4%	
Total residential MBS	5,068	4,880	428	(240)	188	103.9%	
Non-housing related ABS							
Credit cards	793	762	32	(1)	31	104.1%	
Auto loans	288	283	6	(1)	5	101.8%	
Other ABS	78	78	-	-	-	100.0%	
Student loans	425	444	5	(24)	(19)	95.7%	
Rate reduction	1	1	-	-	-	100.0%	
Small business loans	329	342	5	(18)	(13)	96.2%	
Timeshare	141	138	3	-	3	102.2%	
Aircraft	78	94	1	(17)	(16)	83.0%	
Equipment lease	33	30	3	-	3	110.0%	
Franchise loans	279	281	2	(4)	(2)	99.3%	
Structured settlements	287	276	15	(4)	11	104.0%	
Total non-housing related ABS	2,732	2,729	72	(69)	3	100.1%	
Housing related ABS							
Subprime residential mortgage loans - fixed rate	948	917	78	(47)	31	103.4%	
Subprime residential mortgage loans - floating rate	534	564	59	(89)	(30)	94.7%	
Manufactured housing	86	84	3	(1)	2	102.4%	
ABS Other housing	3	3	-	-	-	100.0%	
Total housing related ABS	1,571	1,568	140	(137)	3	100.2%	
CDOs							
Backed by ABS, corporate bonds, bank loans	940	940	18	(18)	-	100.0%	
Backed by Commercial Real Estate (CRE) & commercial MBS	51	74	1	(24)	(23)	68.9%	
Total CDOs	991	1,014	19	(42)	(23)	97.7%	
Total	17,083	16,771	952	(640)	312	101.9%	

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

Reporting structure



Aegon The Netherlands Earnings & revenues											unaudited
											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax by line of business											
Life & savings	57	52	79	79	267	67	59			126	
Pensions	21	27	14	5	67	13	19			32	
Non-life	(4)	(11)	(8)	(4)	(27)	(1)	(10)			(11)	
Distribution	7	4	-	5	16	6	4			10	
Share in underlying earnings before tax of associates	-	2	-	-	2	-	2			2	
Underlying earnings before tax	81	74	85	85	325	85	74			159	
Fair value items	34	134	(53)	8	123	(73)	(36)			(109)	
Realized gains/(losses) on investments	34	(6)	40	70	138	63	23			86	
Impairment charges	(3)	(3)	(13)	(10)	(29)	(8)	(14)			(22)	
Other income/(charges)	(3)	(266)	(3)	(7)	(279)	-	(27)			(27)	
Income before tax	143	(67)	56	146	278	67	20			87	
Income tax	(6)	27	(4)	(28)	(11)	(8)	(1)			(9)	
Net income	137	(40)	52	118	267	59	19			78	
Net underlying earnings	64	59	68	69	260	65	57			122	
Revenues											
Life insurance	1,772	410	405	417	3,004	2,015	616			2,631	
Accident & Health insurance	109	43	34	34	220	123	49			172	
General insurance	134	134	107	100	475	128	150			278	
Total gross premiums	2,015	587	546	551	3,699	2,266	815			3,081	
Investment income	569	574	572	558	2,273	548	549			1,097	
Fee and commission income	86	80	79	84	329	82	81			163	
Total revenues	2,670	1,241	1,197	1,193	6,301	2,896	1,445			4,341	

Aegon The Netherlands											unaudited
Life & savings											amounts in millions
	EUR					EUR					
	2012				Full	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New life sales											
Life & savings											
Single premiums	140	91	51	61	343	105	79			184	
Recurring premiums annualized	4	2	3	3	12	3	3			6	
Total recurring plus 1/10 single	18	12	7	9	46	14	10			24	
Gross deposits (on and off balance)											
Life & savings	560	367	275	282	1,484	404	327			731	
Earnings											
Underlying earnings before tax	57	52	79	79	267	67	59			126	
Account Balances											
Life insurance contracts - general account	4,495	4,513	4,470	4,375	4,375	4,367	4,315			4,315	
Life insurance contracts - account policy holders	8,842	8,812	9,029	8,929	8,929	9,193	8,895			8,895	
Investment contracts	5,179	5,113	4,634	4,386	4,386	4,348	4,434			4,434	
Total account balance	18,516	18,438	18,133	17,690	17,690	17,908	17,644			17,644	
Life insurance contracts - general account roll forward											
Account balances at beginning of period	4,455	4,495	4,513	4,470	4,455	4,375	4,367			4,375	
Premiums	172	122	82	91	467	128	105			233	
Withdrawals / benefits	(159)	(156)	(161)	(224)	(700)	(174)	(167)			(341)	
Other	27	52	36	38	153	38	10			48	
Total account balance at end of period	4,495	4,513	4,470	4,375	4,375	4,367	4,315			4,315	
Life insurance contracts - account of policyholders roll forward											
Account balances at beginning of period	8,634	8,842	8,812	9,029	8,634	8,929	9,193			8,929	
Premiums	142	136	128	134	540	128	123			251	
Withdrawals / benefits	(357)	(363)	(278)	(283)	(1,281)	(294)	(301)			(595)	
Other	423	197	367	49	1,036	430	(120)			310	
Total account balance at end of period	8,842	8,812	9,029	8,929	8,929	9,193	8,895			8,895	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	199	181	166	154	199	142	133			142	
Capitalized during the period	1	1	1	1	4	1	1			2	
Amortized during the period	(19)	(16)	(13)	(13)	(61)	(10)	(9)			(19)	
Balance at end of period	181	166	154	142	142	133	125			125	

Aegon The Netherlands Pensions											unaudited
											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New life sales Pensions											
Single premiums	105	55	138	963	1,261	241	310			551	
Recurring premiums annualized	4	5	4	61	74	2	7			9	
Total recurring plus 1/10 single	14	11	18	157	200	26	38			64	
Earnings											
Underlying earnings before tax	21	27	14	5	67	13	19			32	
Account Balances											
Pensions - Life insurance contracts - general account	17,458	17,855	17,884	18,179	18,179	19,470	20,310			20,310	
Pensions - Life insurance contracts - account PH	17,101	17,142	17,213	17,229	17,229	17,734	16,307			16,307	
Investment contracts	274	272	269	269	269	269	271			271	
Total account balance	34,833	35,269	35,366	35,677	35,677	37,473	36,888			36,888	
Pension contracts - general account roll forward											
Account balances at beginning of period	16,748	17,458	17,855	17,884	16,748	18,179	19,470			18,179	
Premiums	744	69	82	101	996	1,241	315			1,556	
Withdrawals / benefits	(212)	(204)	(431)	21	(826)	(210)	(215)			(425)	
Other	178	532	378	173	1,261	260	740			1,000	
Total account balance at end of period	17,458	17,855	17,884	18,179	18,179	19,470	20,310			20,310	
Pension contracts - account of policyholders roll forward											
Account balances at beginning of period	15,854	17,101	17,142	17,213	15,854	17,229	17,734			17,229	
Premiums	715	83	113	91	1,002	518	74			592	
Withdrawals / benefits	(202)	(210)	(433)	(299)	(1,144)	(157)	(202)			(359)	
Other	734	168	391	224	1,517	144	(1,299)			(1,155)	
Total account balance at end of period	17,101	17,142	17,213	17,229	17,229	17,734	16,307			16,307	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	88	84	81	77	88	78	75			78	
Capitalized during the period	-	1	-	5	6	-	-			-	
Amortized during the period	(4)	(4)	(4)	(4)	(16)	(3)	(4)			(7)	
Balance at end of period	84	81	77	78	78	75	71			71	

Aegon The Netherlands											unaudited
Non-life											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New premium production											
Accident and Health insurance	9	4	2	6	21	13	4			17	
General insurance	9	7	7	7	30	8	6			14	
Total Non-life production	18	11	9	13	51	21	10			31	
Earnings											
Underlying earnings before tax	(4)	(11)	(8)	(4)	(27)	(1)	(10)			(11)	
General insurance and Accident & Health ratios											
Claim ratio	75%	75%	73%	66%		72%	73%				
Cost ratio	32%	36%	36%	41%		33%	38%				
Combined ratio	107%	111%	109%	107%		105%	111%				

Aegon The Netherlands Distribution											unaudited
											amounts in millions
	EUR					EUR					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Earnings											
Underlying earnings before tax	7	4	-	5	16	6	4			10	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	25	25	24	23	25	24	24			24	
Capitalized during the period	1	1	1	3	6	2	1			3	
Amortized during the period	(1)	(2)	(2)	(2)	(7)	(2)	(2)			(4)	
Balance at end of period	25	24	23	24	24	24	23			23	

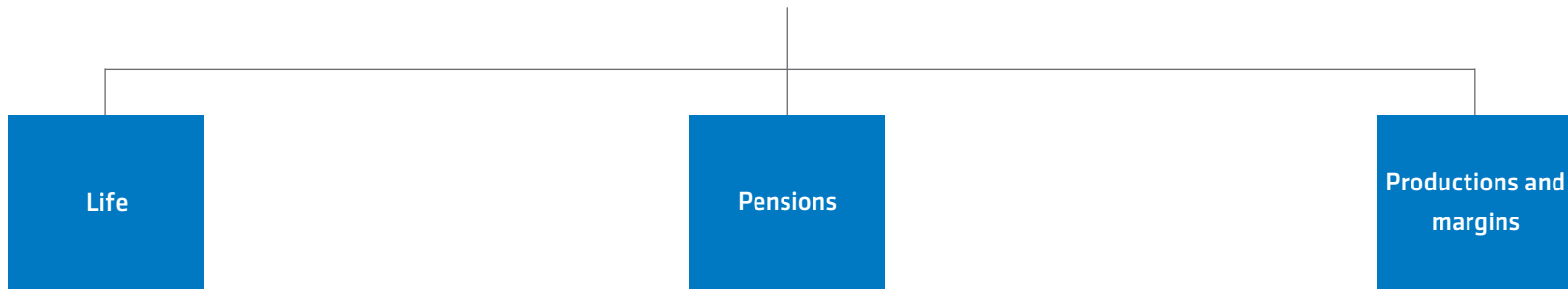
Aegon The Netherlands		unaudited
Investments general account		
amounts in millions, except for impairment data		
EUR		
	June 30, 2013	
Cash / Treasuries / Agencies	11,719	
Investment grade corporates	5,301	
High yield (and other) corporates	59	
Commercial MBS	44	
Residential MBS	1,328	
Non-housing related ABS	1,149	
Subtotal	19,600	
Residential mortgage loans	21,702	
Commercial mortgage loans	87	
Total mortgages	21,789	
Common equity & bond funds	332	
Private equity & hedge funds	403	
Total equity like	735	
Real estate	830	
Other	1,048	
Investments general account (excluding policy loans)	44,002	
Policyholder loans	11	
Investments general account	44,013	
Impairments as bps (quarterly)	3	

amounts in millions			
EUR			
March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012
12,017	11,861	10,153	10,005
5,104	5,125	5,291	5,566
59	39	37	33
12	9	2	2
1,199	1,141	1,261	1,222
1,115	1,081	987	1,059
19,506	19,256	17,731	17,887
21,558	21,085	20,614	19,712
86	80	78	74
21,644	21,165	20,692	19,786
351	331	372	358
435	367	357	365
786	698	729	723
842	860	869	884
1,053	1,071	1,090	1,118
43,831	43,050	41,111	40,398
8	9	10	10
43,839	43,059	41,121	40,408
2	1	2	1

Aegon The Netherlands							
Structured assets and corporate bonds							
amounts in millions							
EUR							
June 30, 2013							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	-	-	30	14	-	-	44
Residential MBS	502	239	427	81	79	-	1,328
Non-housing related ABS	265	381	274	114	115	-	1,149
Total	767	620	731	209	194	-	2,521
Credits by rating							
IG Corporates	253	826	2,193	2,029	-	-	5,301
High yield corporate	-	-	-	-	59	-	59
Total	253	826	2,193	2,029	59	-	5,360
Cash / Treasuries / Agencies							11,719
Total	1,020	1,446	2,924	2,238	253	-	19,600

Reporting structure

Aegon United Kingdom



Aegon United Kingdom Earnings & revenues											unaudited
											amounts in millions
	GBP					GBP					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax by line of business											
Life	15	15	19	17	66	17	23			40	
Pensions	11	7	2	5	25	5	-			5	
Distribution *	(1)	-	(1)	-	(2)	(2)	-			(2)	
Underlying earnings before tax	25	22	20	22	89	20	23			43	
Fair value items	(2)	(1)	(14)	(9)	(26)	(2)	(1)			(3)	
Realized gains/(losses) on investments	-	28	12	28	68	1	23			24	
Impairment charges	-	-	-	-	-	-	(13)			(13)	
Other income/(charges)	5	10	12	1	28	4	(43)			(39)	
Income before tax	28	59	30	42	159	23	(11)			12	
Income tax attributable to policyholder return	(5)	(11)	(11)	(5)	(32)	(6)	2			(4)	
Income before tax on shareholders return	23	48	19	37	127	17	(9)			8	
Income tax on shareholders return	16	(8)	11	(6)	13	(2)	6			4	
Net income	39	40	30	31	140	15	(3)			12	
Net underlying earnings	40	20	32	20	112	18	25			43	
Revenues											
Life insurance gross premiums	1,180	1,275	1,142	1,303	4,900	1,473	1,542			3,015	
Investment income	468	509	578	339	1,894	493	512			1,005	
Fee and commission income	26	28	30	24	108	23	24			47	
Total revenues	1,674	1,812	1,750	1,666	6,902	1,989	2,078			4,067	

* Distribution earnings combined with Pension earnings as from Q2 2013, following the sale of Positive Solutions

Aegon United Kingdom Earnings & revenues											unaudited
											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax by line of business											
Life	17	20	23	21	81	20	27			47	
Pensions	14	7	4	6	31	6	-			6	
Distribution *	(1)	(1)	-	-	(2)	(2)	-			(2)	
Underlying earnings before tax	30	26	27	27	110	24	27			51	
Fair value items	(2)	(1)	(17)	(11)	(31)	(3)	-			(3)	
Realized gains/(losses) on investments	-	34	14	36	84	1	28			29	
Impairment charges	-	-	-	-	-	-	(16)			(16)	
Other income/(charges)	6	13	15	-	34	5	(51)			(46)	
Income before tax	34	72	39	52	197	27	(12)			15	
Income tax attributable to policyholder return	(6)	(13)	(15)	(6)	(40)	(7)	1			(6)	
Income before tax on shareholders return	28	59	24	46	157	20	(11)			9	
Income tax on shareholders return	19	(10)	15	(8)	16	(2)	7			5	
Net income	47	49	39	38	173	18	(4)			14	
Net underlying earnings	49	23	42	25	139	21	29			50	
Revenues											
Life insurance gross premiums	1,415	1,572	1,445	1,615	6,047	1,732	1,814			3,546	
Investment income	562	627	728	420	2,337	580	602			1,182	
Fee and commission income	31	35	37	30	133	26	30			56	
Total revenues	2,008	2,234	2,210	2,065	8,517	2,338	2,446			4,784	

* Distribution earnings combined with Pension earnings as from Q2 2013, following the sale of Positive Solutions

Aegon United Kingdom Life											unaudited
											amounts in millions
	GBP					GBP					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New life sales											
Life											
Single premiums	86	93	103	92	374	94	93			187	
Recurring premiums annualized	8	8	8	10	34	6	5			11	
Total recurring plus 1/10 single	17	17	19	19	72	15	15			30	
Earnings											
Underlying earnings before tax	15	15	19	17	66	17	23			40	
Account Balances											
Insurance contracts - general account	7,901	7,951	8,007	8,055	8,055	8,097	8,129			8,129	
Total account balance	7,901	7,951	8,007	8,055	8,055	8,097	8,129			8,129	
Insurance and investment contract roll forward											
Account balances at beginning of period	7,832	7,901	7,951	8,007	7,832	8,055	8,097			8,055	
Deposits	144	150	160	152	606	147	153			300	
Withdrawals / benefits	(160)	(159)	(159)	(156)	(634)	(162)	(163)			(325)	
Other	85	59	55	52	251	57	42			99	
Total account balance at end of period	7,901	7,951	8,007	8,055	8,055	8,097	8,129			8,129	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	132	129	127	125	132	126	121			126	
Capitalized during the period	13	13	13	16	55	9	11			20	
Amortized during the period	(16)	(15)	(15)	(15)	(61)	(14)	(14)			(28)	
Balance at end of period	129	127	125	126	126	121	118			118	

Aegon United Kingdom Pensions

unaudited

amounts in millions

	GBP					GBP				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Production Pensions										
Single premiums	514	499	541	602	2,156	727	819			1,546
Recurring premiums annualized	110	103	90	168	471	156	151			307
Total recurring plus 1/10 single	161	153	144	228	686	229	232			461
Gross deposits (on and off balance)										
Pensions	-	-	-	8	8	40	59			99
Variable annuities	7	7	4	4	22	2	3			5
Total gross deposits	7	7	4	12	30	42	62			104
Earnings										
Underlying earnings before tax	11	7	2	5	25	5	-			5
Account Balances										
Insurance contracts - general account	-	-	1	1	1	1	1			1
Insurance contracts - for the account of policyholders	1,714	1,669	1,658	1,631	1,631	1,769	2,372			2,372
Investment contracts - general account	577	565	558	545	545	454	421			421
Investment contracts - for the account of policyholders	43,490	42,260	43,538	44,142	44,142	47,048	45,005			45,005
Total account balance	45,781	44,494	45,755	46,319	46,319	49,272	47,799			47,799
Insurance and investment contract roll forward										
Account balances at beginning of period	44,223	45,781	44,494	45,755	44,223	46,319	49,272			46,319
Deposits	1,070	1,171	1,016	1,189	4,446	1,370	1,423			2,793
Withdrawals / benefits	(1,209)	(1,803)	(1,319)	(1,487)	(5,818)	(1,789)	(1,984)			(3,773)
Other	1,697	(655)	1,564	862	3,468	3,372	(912)			2,460
Total account balance at end of period	45,781	44,494	45,755	46,319	46,319	49,272	47,799			47,799
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	3,125	3,125	3,126	3,123	3,125	3,116	3,108			3,116
Capitalized during the period	43	41	39	45	168	40	38			78
Amortized during the period	(43)	(40)	(42)	(52)	(177)	(48)	(48)			(96)
Balance at end of period	3,125	3,126	3,123	3,116	3,116	3,108	3,098			3,098

Aegon United Kingdom Production and margins											unaudited
											amounts in millions
	GBP					GBP					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New life sales											
Group pensions	115	107	102	183	507	184	181			365	
Individual pensions	45	44	41	44	174	44	51			95	
Annuities	9	9	10	9	37	10	9			19	
Protection	8	8	8	10	34	5	6			11	
Onshore bonds	1	2	2	1	6	1	-			1	
Total life and pensions production	178	170	163	247	758	244	247			491	
Gross deposits (on and off balance)											
Pensions	-	-	-	8	8	40	59			99	
Variable annuities	7	7	4	4	22	2	3			5	
Total gross deposits	7	7	4	12	30	42	62			104	
Market share (12 month period to end of quarter) ¹											
Independent Financial Advisors	9.0%	8.5%	8.0%	8.6%	8.6%	9.1%					
Total market	7.5%	7.1%	6.9%	7.2%	7.2%	7.5%					
New life sales by channel											
Independent Financial Advisors	142	130	130	213	615	211	210			421	
Tied distribution	20	21	15	20	76	21	26			47	
Banks (including bank IFAs)	2	4	3	1	10	2	2			4	
Rebates/internally generated	14	15	15	13	57	10	9			19	
Total life and pensions production	178	170	163	247	758	244	247			491	

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

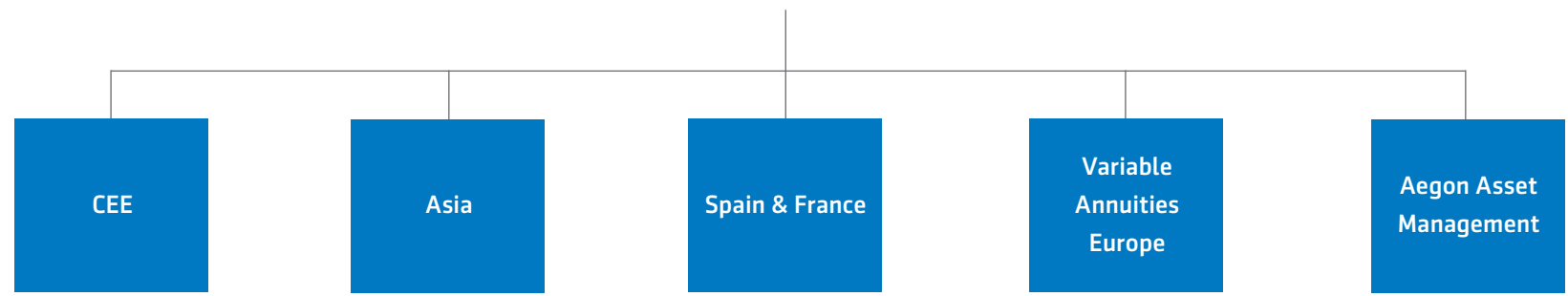
Aegon United Kingdom Investments general account		unaudited
		amounts in millions, except for the impairment data GBP
	June 30, 2013	
Cash / Treasuries / Agencies	2,543	
Investment grade corporates	4,380	
High yield (and other) corporates	190	
Emerging markets debt	30	
Commercial MBS	341	
Residential MBS	575	
Non-housing related ABS	832	
Subtotal	8,891	
Common equity & bond funds	46	
Total equity like	46	
Other	2	
Investments general account (excluding policy loans)	8,939	
Policyholder loans	-	
Investments general account	8,939	
Impairments as bps (quarterly)	16	

Aegon United Kingdom Investments general account					unaudited
					amounts in millions GBP
	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012	
Cash / Treasuries / Agencies	2,702	2,532	2,422	2,303	
Investment grade corporates	4,525	4,682	4,487	4,306	
High yield (and other) corporates	144	157	186	170	
Emerging markets debt	50	49	59	48	
Commercial MBS	359	355	342	330	
Residential MBS	606	519	506	431	
Non-housing related ABS	868	856	861	827	
Subtotal	9,254	9,150	8,863	8,415	
Common equity & bond funds	46	42	40	39	
Total equity like	46	42	40	39	
Other	3	4	5	6	
Investments general account (excluding policy loans)	9,303	9,196	8,908	8,460	
Policyholder loans	-	-	-	-	
Investments general account	9,303	9,196	8,908	8,460	
Impairments as bps (quarterly)	-	-	-	-	

Aegon United Kingdom Structured assets and corporate bonds								unaudited
								amounts in millions GBP
	June 30, 2013							
	AAA	AA	A	BBB	<BBB	NR	Total	
Structured assets by rating								
Commercial MBS	56	159	110	16	-	-	341	
Residential MBS	-	279	296	-	-	-	575	
Non-housing related ABS	17	155	447	191	22	-	832	
Total	73	593	853	207	22	-	1,748	
Credits by rating								
IG Corporates	171	595	2,090	1,524	-	-	4,380	
High yield corporate	-	-	-	-	190	-	190	
Emerging Markets debt	-	-	10	20	-	-	30	
Total	171	595	2,100	1,544	190	-	4,600	
Cash / Treasuries / Agencies							2,543	
Total	244	1,188	2,953	1,751	212	-	8,891	

Reporting structure

New Markets



New Markets											unaudited
Earnings & revenues											amounts in millions
	EUR					EUR					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax geographically											
CEE	23	21	16	25	85	16	10			26	
Asia	9	5	13	(8)	19	11	4			15	
Spain & France	25	17	16	11	69	11	10			21	
Variable Annuities Europe	2	(2)	-	-	-	1	2			3	
Aegon Asset Management	29	23	25	24	101	23	26			49	
Underlying earnings before tax geographically	88	64	70	52	274	62	52			114	
Underlying earnings before tax by line of business											
Life	38	29	39	14	120	28	20			48	
Individual savings and retirement products	(4)	(4)	(6)	(5)	(19)	(4)	(5)			(9)	
Pensions	1	-	2	3	6	1	2			3	
Non-life	12	11	6	13	42	9	3			12	
Associates	12	5	4	3	24	5	6			11	
Aegon Asset Management	29	23	25	24	101	23	26			49	
Underlying earnings before tax by line of business	88	64	70	52	274	62	52			114	
Fair value items	7	(12)	(1)	5	(1)	(3)	(8)			(11)	
Realized gains/(losses) on investments	2	3	5	-	10	2	1			3	
Impairment charges	(4)	-	(5)	(17)	(26)	(10)	4			(6)	
Other income/(charges)	(18)	-	(8)	139	113	(4)	106			102	
Income before tax	75	55	61	179	370	47	155			202	
Income tax	(27)	(18)	(23)	(53)	(121)	(17)	(12)			(29)	
Net income	48	37	38	126	249	30	143			173	
Net underlying earnings	59	44	46	36	185	39	38			77	
Revenues											
Life insurance	408	348	292	326	1,374	350	369			719	
Accident and Health insurance	62	42	43	41	188	58	37			95	
General insurance	37	34	37	36	144	40	42			82	
Total gross premiums	507	424	372	403	1,706	448	448			896	
Investment income	86	89	79	65	319	65	60			125	
Fee and commission income	128	129	138	129	524	134	141			275	
Other revenues	1	-	1	1	3	1	-			1	
Total revenues	722	642	590	598	2,552	648	649			1,297	

**Aegon CEE
Earnings & revenues**

unaudited

amounts in millions

	EUR					EUR				
	2012					2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax by line of business										
Life	10	10	8	9	37	6	5			11
Pensions	1	-	2	3	6	1	2			3
Non-life	12	11	6	13	42	9	3			12
Underlying earnings before tax	23	21	16	25	85	16	10			26
Fair value items	-	(5)	(1)	3	(3)	5	(6)			(1)
Realized gains/(losses) on investments	-	1	1	3	5	1	-			1
Impairment charges	(4)	2	(4)	(11)	(17)	(9)	4			(5)
Other income/(charges)	(16)	-	(5)	(6)	(27)	(1)	1			-
Income before tax	3	19	7	14	43	12	9			21
Income tax	(2)	(3)	(3)	2	(6)	(3)	(3)			(6)
Net income	1	16	4	16	37	9	6			15
Net underlying earnings	17	17	13	19	66	13	7			20
Revenues										
Life insurance	108	108	108	115	439	121	131			252
General insurance	37	34	37	36	144	40	36			76
Accident and Health	-	1	-	-	1	-	-			-
Total gross premiums	145	143	145	151	584	161	167			328
Investment income	18	19	19	15	71	15	15			30
Fee and commission income	11	11	11	12	45	11	12			23
Total revenues	174	173	175	178	700	187	194			381

**Aegon Asia
Earnings & revenues**

unaudited

amounts in millions

	EUR					EUR					YTD
	2012	2013	2012	2013	2012	2013	2012	2013	2013		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax by line of business											
Life	16	10	18	-	44	15	11			26	
Individual savings and retirement products	(5)	(4)	(4)	(6)	(19)	(4)	(6)			(10)	
Share in underlying earnings before tax of associates	(2)	(1)	(1)	(2)	(6)	-	(1)			(1)	
Underlying earnings before tax	9	5	13	(8)	19	11	4			15	
Fair value items	3	(3)	(2)	-	(2)	(3)	(2)			(5)	
Realized gains/(losses) on investments	2	2	6	4	14	-	1			1	
Impairment charges	-	(2)	(1)	(1)	(4)	(1)	-			(1)	
Other income/(charges)	-	-	-	-	-	(2)	-			(2)	
Income before tax	14	2	16	(5)	27	5	3			8	
Income tax	(8)	(5)	(9)	(3)	(25)	(7)	1			(6)	
Net income	6	(3)	7	(8)	2	(2)	4			2	
Net underlying earnings	3	(1)	5	(10)	(3)	3	4			7	
Revenues											
Life insurance	115	111	102	124	452	143	186			329	
Accident and Health	35	29	29	30	123	33	25			58	
Total gross premiums	150	140	131	154	575	176	211			387	
Investment income	23	25	26	24	98	24	24			48	
Fee and commission income	4	4	9	4	21	8	12			20	
Total revenues	177	169	166	182	694	208	247			455	

Aegon Spain											unaudited
Earnings & revenues											amounts in millions
	EUR					EUR					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax by line of business											
Life	11	11	11	6	39	6	3			9	
Share in underlying earnings before tax of associates	9	-	-	-	9	-	-			-	
Underlying earnings before tax	20	11	11	6	48	6	3			9	
Realized gains/(losses) on investments	-	-	(2)	(4)	(6)	-	1			1	
Impairment charges	-	-	-	(5)	(5)	-	-			-	
Other income/(charges)	-	-	-	33	33	-	101			101	
Income before tax	20	11	9	30	70	6	105			111	
Income tax	(6)	(3)	(3)	1	(11)	(2)	(2)			(4)	
Net income	14	8	6	31	59	4	103			107	
Net underlying earnings	14	8	8	3	33	4	1			5	
Revenues											
Life & Health insurance	212	141	96	98	547	111	64			175	
General insurance	-	-	-	-	-	-	6			6	
Total gross premiums	212	141	96	98	547	111	70			181	
Investment income	43	43	29	24	139	25	17			42	
Fee and commission income	2	3	1	2	8	2	1			3	
Other revenues	1	-	1	-	2	-	1			1	
Total revenues	258	187	127	124	696	138	89			227	

Aegon France											unaudited
Earnings											amounts in millions
	EUR					EUR					
	2012					2013					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax											
Share in net result of associates	5	6	5	5	21	5	7			12	

unaudited										
amounts in millions										
	EUR					EUR				
	2012		2013			YTD				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Variable annuities Europe Earnings & production										
Underlying earnings before tax by line of business										
Life	1	(2)	2	(1)	-	1	1			2
Individual savings and retirement products										
Variable annuities	1	-	(2)	1	-	-	1			1
Underlying earnings before tax	2	(2)	-	-	-	1	2			3
Fair value items	4	(4)	2	2	4	(5)	-			(5)
Other income/(charges)	-	-	-	-	-	(1)	-			(1)
Income before tax	6	(6)	2	2	4	(5)	2			(3)
Income tax	(1)	1	-	-	-	1	(1)			-
Net income	5	(5)	2	2	4	(4)	1			(3)
Net underlying earnings	1	(1)	-	-	-	1	2			3
Variable annuity balances roll forward										
Separate account annuities beginning of period	710	769	823	899	710	923	969			923
Deposits	52	48	45	40	185	38	46			84
Lapses and deaths	(13)	(13)	(14)	(13)	(53)	(16)	(14)			(30)
Other	20	19	45	(3)	81	24	(61)			(37)
Total variable annuity balances end of period	769	823	899	923	923	969	940			940
Life balances roll forward										
Life balances at beginning of period	3,478	3,474	3,587	3,662	3,478	3,613	3,545			3,613
Deposits	68	61	71	78	278	84	64			148
Lapses and deaths	(80)	(88)	(93)	(103)	(364)	(120)	(98)			(218)
Other	8	140	97	(24)	221	(32)	23			(9)
Total Life Balances end of period	3,474	3,587	3,662	3,613	3,613	3,545	3,534			3,534
Gross deposits - Variable Annuities										
Variable annuities Europe	52	48	45	40	185	38	46			84
Variable annuities Europe reinsured	29	17	11	13	70	2	1			3
Gross deposits Variable annuities	81	65	56	53	255	40	47			87
Intersegment eliminations	(2)	(2)	(2)	(2)	(8)	(2)	(2)			(4)
Total gross deposits	79	63	54	51	247	38	45			83

Aegon asset management											unaudited
Earnings & revenues & account balances											amounts in millions
	EUR					EUR					
	2012				Full Year	2013				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Earnings											
Underlying earnings before tax	29	23	25	24	101	23	26			49	
Revenues from third parties	34	35	40	36	145	37	35			72	
Account balances											
Assets under management	235,507	243,859	248,262	246,776	246,776	250,123	243,710			243,710	
General Account *	120,153	126,464	126,630	124,317	124,317	125,645	120,259			120,259	
Internal unit-linked and off balance sheet *	67,545	67,338	69,032	69,573	69,573	70,067	69,265			69,265	
Third-party **	47,809	50,057	52,600	52,886	52,886	54,411	54,186			54,186	
Net deposits (Third party assets)	1,289	605	1,136	386	3,416	127	2,047			2,174	
Assets under management account balances roll forward											
Account balance at beginning of period	223,870	235,507	243,859	248,262	223,870	246,776	250,123			246,776	
Deposits & Withdrawals	(1,951)	(513)	(1,999)	(1,361)	(5,824)	(2,594)	2,123			(471)	
Other	13,588	8,865	6,402	(125)	28,730	5,941	(8,536)			(2,595)	
Total account balance at end of period	235,507	243,859	248,262	246,776	246,776	250,123	243,710			243,710	
Third-party assets under management account balances roll forward											
Account balance at beginning of period	41,496	47,809	50,057	52,600	41,496	52,886	54,411			52,886	
Deposits & Withdrawals	1,289	605	1,136	386	3,416	127	2,047			2,174	
Other	5,024	1,643	1,407	(100)	7,974	1,398	(2,272)			(874)	
Total account balance at end of period **	47,809	50,057	52,600	52,886	52,886	54,411	54,186			54,186	

* 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		
	June 30, 2013	
Cash / Treasuries / Agencies	852	
Investment grade corporates	1,445	
High yield (and other) corporates	76	
Emerging markets debt	37	
Commercial MBS	146	
Residential MBS	111	
Non-housing related ABS	64	
Subtotal	2,731	
Residential mortgage loans	338	
Total mortgages	338	
Common equity & bond funds	17	
Private equity & hedge funds	3	
Total equity like	20	
Real estate	1	
Other	178	
Investments general account (excluding policy loans)	3,268	
Policyholder loans	22	
Investments general account	3,290	
Impairments as bps (quarterly)	(14)	

amounts in millions			
EUR			
March 31, 2013	Dec. 31, 2012	Sept. 30, 2012	June 30, 2012
837	980	948	992
1,443	1,402	1,432	1,450
100	106	98	106
37	30	31	30
141	147	144	147
106	106	109	109
68	53	43	47
2,732	2,824	2,805	2,881
339	349	361	369
339	349	361	369
17	13	17	12
3	3	3	-
20	16	20	12
1	1	-	-
195	196	169	168
3,287	3,386	3,355	3,430
21	22	21	22
3,308	3,408	3,376	3,452
29	50	11	(2)

New Markets							
Structured assets and corporate bonds							
amounts in millions							
EUR							
June 30, 2013							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	109	17	4	11	5	-	146
Residential MBS	-	28	28	25	30	-	111
Non-housing related ABS	40	-	8	14	2	-	64
Total	149	45	40	50	37	-	321
Credits by rating							
IG Corporates	11	164	569	699	2	-	1,445
High yield corporate	-	-	-	-	76	-	76
Emerging Markets debt	-	-	3	19	15	-	37
Total	11	164	572	718	93	-	1,558
Cash / Treasuries / Agencies							852
Total	160	209	612	768	130	-	2,731

Other corporate information

Public ratings				
Company public ratings as of June 30, 2013	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 business lines

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

Life & 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 New Markets 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 United Kingdom (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-IFRS measures

This document includes the non-IFRS financial measures: underlying earnings before tax, income tax and income before tax. These non-IFRS measures are calculated by consolidating on a proportionate basis Aegon's joint ventures and associated companies. The reconciliation of these measures to the most comparable IFRS measures is provided in note 3 "Segment information" of Aegon's condensed consolidated interim financial statements. Aegon believes that its non-IFRS measures, together with the IFRS information, provide meaningful information about the underlying operating results of Aegon's business including insight into the financial measures that senior management uses in managing the business.

Local currencies and constant currency exchange rates

This document contains certain information about Aegon's results, financial condition and revenue generating investments 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.
- ◆ 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.

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Publication dates quarterly results

Thursday, November 7, 2013	Results third quarter 2013
February 20, 2014	Results fourth quarter 2013

Aegon's Q2 2013 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).