



Financial Supplement Q1 2014

AEGON

Transform Tomorrow

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Aegon N.V.

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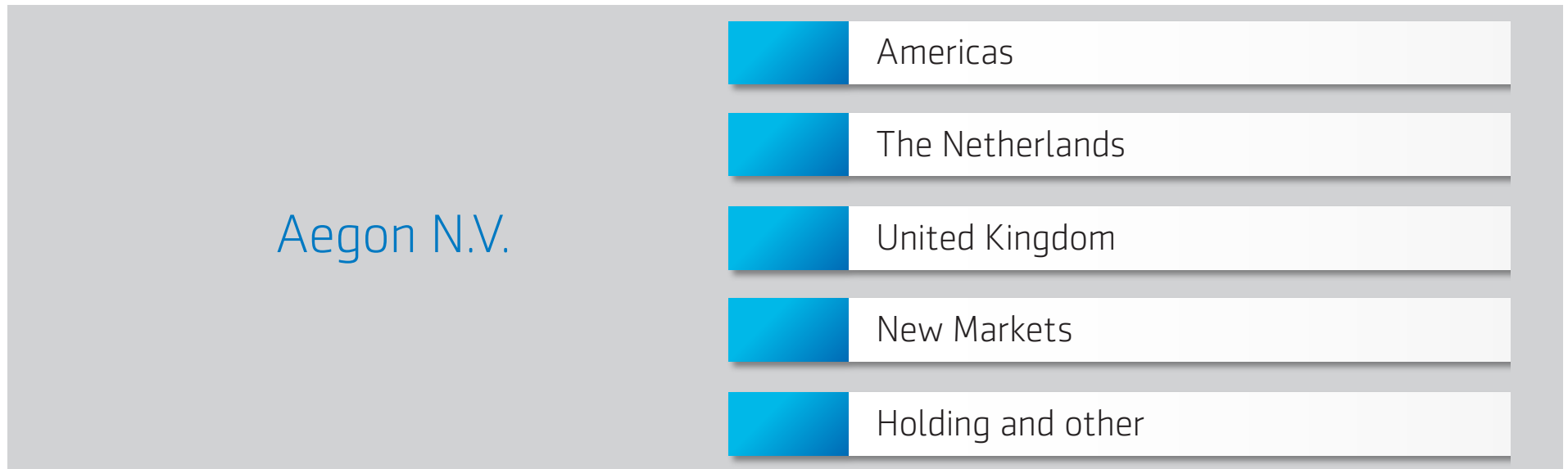
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Reporting structure



Aegon N.V.
Results overview - geographically

unaudited

amounts in millions

	EUR					EUR					YTD
	2013		2014			2013		2014			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax											
Americas	307	341	367	299	1,314	302				302	
The Netherlands	114	102	114	124	454	129				129	
United Kingdom	21	24	22	20	87	27				27	
New Markets	60	49	72	46	227	61				61	
Holding and other activities	(38)	(35)	(25)	(15)	(113)	(21)				(21)	
Underlying earnings before tax	464	481	550	473	1,968	498				498	
Net underlying earnings											
Americas	219	246	278	222	965	212				212	
The Netherlands	87	82	86	96	352	100				100	
United Kingdom	19	26	82	12	139	25				25	
New Markets	38	36	46	32	153	45				45	
Holding and other activities	(25)	(23)	(16)	(12)	(76)	(12)				(12)	
Net underlying earnings	338	367	476	350	1,531	370				370	
Net income											
Americas	111	149	13	134	407	219				219	
The Netherlands	81	42	232	34	389	143				143	
United Kingdom	15	(5)	65	1	76	28				28	
New Markets	29	140	(65)	22	127	43				43	
Holding and other activities	(12)	(86)	(9)	(35)	(142)	(41)				(41)	
Net income	224	240	236	157	857	392				392	
Total sales											
Americas	1,009	925	1,063	989	3,986	1,213				1,213	
The Netherlands	101	91	62	136	389	93				93	
United Kingdom	291	299	232	220	1,042	256				256	
New Markets	337	660	340	397	1,734	524				524	
Total sales	1,738	1,975	1,697	1,741	7,151	2,086				2,086	
MCVNB											
Americas	95	114	177	179	565	152				152	
The Netherlands	95	42	70	59	266	39				39	
United Kingdom	21	21	11	8	60	1				1	
New Markets	21	25	27	22	95	32				32	
Total MCVNB	232	202	285	268	986	223				223	

Aegon N.V.
Summary financial and market highlights

unaudited
amounts in millions
except per share data

	EUR					EUR				
	2013				Full Year	2014				YTD
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
Earnings summary										
Underlying earnings before tax										
Life	242	251	276	208	976	219				219
Individual savings and retirement	114	122	131	118	487	125				125
Pensions	105	111	130	122	467	122				122
Non-life	8	(7)	6	4	12	9				9
Distribution	4	4	2	6	16	4				4
Asset Management	23	26	24	23	95	32				32
Other	(38)	(35)	(25)	(11)	(109)	(21)				(21)
Associates	6	9	6	3	24	9				9
Underlying earnings before tax	464	481	550	473	1,968	498				498
Fair value items	(279)	(286)	(457)	(272)	(1,294)	(116)				(116)
Realized gains/(losses) on investments	112	81	202	104	500	110				110
Impairment charges	(18)	(57)	(46)	(1)	(122)	(8)				(8)
Other income/(charges)	(4)	27	(42)	(33)	(52)	(6)				(6)
Run-off businesses	(10)	15	2	15	21	14				14
Income before tax	265	261	209	286	1,021	492				492
Income tax	(41)	(21)	27	(129)	(164)	(100)				(100)
Net income	224	240	236	157	857	392				392
Net underlying earnings	338	367	476	350	1,531	370				370
Shares										
Shares outstanding	1,943	2,104	2,116	2,105	2,105	2,105				2,105
Weighted average shares outstanding	1,943	2,021	2,113	2,105	2,044	2,105				2,105
Per share data										
Underlying earnings before tax	0.21	0.18	0.23	0.19	0.81	0.21				0.21
Net underlying earnings	0.15	0.13	0.20	0.14	0.63	0.15				0.15
Net income	0.09	0.07	0.09	0.05	0.30	0.16				0.16
Net income common shares B	-	-	-	-	0.01	-				-
Dividends	-	0.11	-	0.11	0.22	-				-
Shareholders' equity	9.82	8.90	8.49	8.36	8.36	9.09				9.09
Trading statistics (Amsterdam Stock Exchange)										
High	5.17	5.38	6.00	6.86	6.86	6.96				6.96
Low	4.46	4.42	5.31	5.57	4.42	6.23				6.23
Close	4.69	5.14	5.47	6.86	6.86	6.66				6.66
Volume (average daily)	8,579,598	10,250,558	7,751,016	6,495,597	8,269,192	8,087,933				8,087,933

Aegon N.V. Sales											unaudited
											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Sales*	1,738	1,975	1,697	1,741	7,151	2,086				2,086	
New life sales											
Life	195	199	182	187	763	198				198	
Pensions	295	312	220	285	1,112	253				253	
Associates	9	9	10	8	36	8				8	
Total recurring plus 1/10 single	499	520	412	480	1,911	459				459	
New premium production accident & health insurance	225	173	167	181	746	261				261	
New premium production general insurance	14	14	16	18	61	17				17	
Gross deposits (on & off balance)											
Life	499	393	332	375	1,600	523				523	
Individual savings & retirement	2,441	2,993	2,805	2,683	10,922	2,639				2,639	
Pensions	4,778	3,753	5,541	4,705	18,777	6,162				6,162	
Asset Management - third party	2,282	5,527	2,343	2,866	13,018	4,147				4,147	
Associates	4	4	3	3	14	4				4	
Total gross deposits	10,004	12,670	11,024	10,632	44,330	13,475				13,475	
Net deposits (on & off balance)											
Life	(179)	40	(105)	(143)	(388)	(20)				(20)	
Individual savings & retirement	308	740	755	601	2,403	460				460	
Pensions	1,406	726	2,163	879	5,174	222				222	
Asset Management - third party	127	2,047	604	700	3,479	(1,546)				(1,546)	
Associates	2	3	1	2	9	2				2	
Total net deposits excluding run-off businesses	1,664	3,556	3,418	2,039	10,678	(883)				(883)	
Run-off businesses	(1,073)	(644)	(485)	(164)	(2,366)	(619)				(619)	
Total net deposits	591	2,912	2,933	1,876	8,312	(1,502)				(1,502)	

* 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					YTD
	2013		2014			2013		2014			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Premium income	6,267	4,947	4,333	4,392	19,939	5,265				5,265	
Investment income	2,013	2,048	1,877	1,971	7,909	1,948				1,948	
Fee and commission income	466	501	475	508	1,950	466				466	
Other revenues	2	2	2	1	6	1				1	
Total revenues	8,748	7,498	6,687	6,872	29,805	7,680				7,680	
Income from reinsurance ceded	803	561	806	669	2,838	699				699	
Net gains and losses on investments	7,731	(2,460)	4,408	5,539	15,217	2,228				2,228	
Other income	87	109	203	(6)	393	8				8	
Total income	17,369	5,708	12,104	13,073	48,254	10,614				10,614	
Claims and benefits	16,193	4,554	10,888	11,986	43,621	9,332				9,332	
Employee expenses	512	528	502	518	2,060	475				475	
Administration expenses	249	271	292	292	1,103	276				276	
Deferred expenses	(314)	(344)	(319)	(334)	(1,311)	(317)				(317)	
Amortization charges	241	293	232	241	1,007	247				247	
Benefits and expenses	16,881	5,302	11,595	12,702	46,480	10,013				10,013	
Impairment charges	25	49	208	12	294	8				8	
Interest charges and related fees	103	83	81	87	355	116				116	
Other charges	95	22	18	(1)	134	2				2	
Total charges	17,104	5,456	11,902	12,800	47,262	10,140				10,140	
Share in net result of joint ventures	(8)	5	(3)	6	-	5				5	
Share in net results of associates	5	9	5	2	21	8				8	
Income before tax	262	266	204	281	1,013	488				488	
Income tax	(38)	(26)	32	(124)	(156)	(96)				(96)	
Net income	224	240	236	157	857	392				392	
Net income attributable to:											
Equity holders of Aegon N.V.	224	239	236	155	854	392				392	
Non-controlling interests	-	1	-	2	3	-				-	

Aegon N.V.											unaudited
Fair value items geographically											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Fair value items											
Americas	(225)	(163)	(489)	(102)	(980)	(49)				(49)	
Guarantees (net of hedges)	(33)	10	(12)	(34)	(70)	44				44	
Alternative investments	23	(33)	7	56	53	(12)				(12)	
Credit derivatives	12	(15)	17	26	40	-				-	
Hedges	(213)	(120)	(131)	(126)	(590)	(100)				(100)	
Real estate	-	1	(1)	(10)	(10)	(1)				(1)	
Other fair value items	(14)	(6)	(369)	(14)	(403)	20				20	
The Netherlands	(73)	(36)	37	(145)	(217)	(36)				(36)	
Guarantees (net of hedges)	(58)	10	43	(113)	(118)	22				22	
Alternative investments	22	(6)	2	5	24	(2)				(2)	
Real estate	(29)	(22)	(12)	(11)	(74)	(9)				(9)	
Other fair value items	(8)	(18)	4	(27)	(48)	(48)				(48)	
United Kingdom	(3)	-	(8)	(6)	(16)	(3)				(3)	
New Markets	(3)	(8)	(12)	2	(21)	7				7	
Holdings	25	(79)	15	(21)	(61)	(36)				(36)	
Total fair value items	(279)	(286)	(457)	(272)	(1,294)	(116)				(116)	

Aegon N.V.
Consolidated balance sheet

unaudited

amounts in millions

	EUR				EUR			
	2013				2014			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	145,718	140,388	137,419	135,409	138,567			
Investments for account of policyholders	159,563	155,893	161,165	165,032	167,903			
Investments in joint ventures	1,568	1,426	1,430	1,426	1,450			
Investments in associates	791	786	464	470	482			
Deferred expenses and rebates	9,856	10,079	10,001	10,006	9,909			
Other assets and receivables	41,882	38,297	35,919	33,733	35,886			
Cash and cash equivalents	8,572	8,069	6,133	5,691	7,116			
Total assets	367,950	354,938	352,531	351,767	361,314			
Shareholders' equity	21,225	18,738	17,975	17,601	19,129			
Other equity instruments	5,030	4,990	4,996	5,015	4,580			
Non-controlling interests	12	11	8	10	8			
Group equity	26,267	23,739	22,979	22,626	23,718			
Insurance contracts general account	107,516	106,163	103,437	101,769	102,630			
Insurance contracts for the account of policyholders	80,657	79,399	81,285	84,311	87,031			
Investment contracts general account	16,646	15,902	15,097	14,545	13,742			
Investment contracts for the account of policyholders	81,498	78,371	81,948	82,608	83,025			
Other liabilities	55,366	51,364	47,785	45,908	51,167			
Total equity and liabilities	367,950	354,938	352,531	351,767	361,314			

Revenue generating investments

amounts in millions

	EUR				EUR			
	2013				2014			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Investments general account	145,718	140,388	137,419	135,409	138,567			
Investments for account of policyholders	159,563	155,893	161,165	165,032	167,903			
Off balance sheet investments third parties	170,955	169,491	170,389	174,843	175,154			
Total revenue generating investments	476,236	465,772	468,973	475,285	481,624			

Aegon N.V.							unaudited
Investments general account							
EUR							amounts in millions, except for the impairment data
March 31, 2014							
	Americas	The Netherlands	United Kingdom	New Markets	Holdings and other	Total	
Cash / Treasuries / Agencies	13,333	12,176	3,085	934	104	29,631	
Investment grade corporates	35,870	4,822	5,387	1,603	-	47,683	
High yield (and other) corporates	2,148	56	189	70	-	2,462	
Emerging markets debt	1,359	-	12	48	-	1,419	
Commercial MBS	4,787	118	408	163	-	5,477	
Residential MBS	4,313	1,165	19	114	-	5,611	
Non-housing related ABS	2,495	1,783	1,710	97	-	6,085	
Subtotal	64,305	20,120	10,809	3,029	104	98,367	
Residential mortgage loans	27	23,092	-	315	-	23,433	
Commercial mortgage loans	6,112	93	-	-	-	6,205	
Total mortgages	6,139	23,184	-	315	-	29,638	
Convertibles & preferred stock	311	-	-	-	-	311	
Common equity & bond funds	1,261	364	115	26	30	1,796	
Private equity & hedge funds	1,237	287	-	3	-	1,528	
Total equity like	2,809	651	115	30	30	3,635	
Real estate	1,308	801	-	1	-	2,110	
Other	747	1,888	65	207	-	2,907	
Investments general account (excluding policy loans)	75,307	46,645	10,989	3,582	134	136,656	
Policyholder loans	1,882	7	-	21	-	1,911	
Investments general account	77,190	46,652	10,989	3,603	134	138,567	
Impairments as bps (quarterly)	-	-	-	28	-	1	

EUR				amounts in millions
Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013	
Total	Total	Total	Total	
28,134	28,991	30,163	32,354	
46,411	47,668	48,778	51,174	
2,456	2,470	2,747	2,783	
1,440	1,465	1,578	1,728	
5,337	5,512	5,824	5,910	
5,636	6,825	7,222	7,099	
5,974	5,031	5,047	5,374	
95,388	97,962	101,359	106,422	
22,914	22,780	22,072	21,929	
6,331	6,738	6,818	6,922	
29,245	29,518	28,890	28,851	
311	308	343	340	
1,715	1,629	1,613	1,688	
1,670	1,693	1,747	1,829	
3,695	3,630	3,703	3,857	
2,123	2,222	2,301	2,408	
3,003	2,069	2,031	2,037	
133,454	135,401	138,284	143,575	
1,955	2,018	2,104	2,143	
135,409	137,419	140,388	145,718	
4	4	4	2	

Aegon N.V.							
Structured assets and corporate bonds							
EUR							
March 31, 2014							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	3,970	671	438	251	146	-	5,477
Residential MBS	452	1,806	707	313	2,333	-	5,611
Non-housing related ABS	2,012	1,504	1,600	498	470	-	6,085
Total	6,434	3,982	2,746	1,062	2,949	-	17,172
Credits by rating							
IG Corporates	678	5,212	20,574	21,206	13	-	47,683
High yield corporate	-	-	-	-	2,461	1	2,462
Emerging Markets debt	3	52	514	655	196	-	1,419
Total	681	5,263	21,088	21,861	2,670	1	51,564
Cash / Treasuries / Agencies							29,631
Total	7,115	9,245	23,834	22,923	5,619	1	98,367

Aegon N.V.					unaudited			
Capital structure					amounts in millions			
	EUR				EUR			
	2013				2014			
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Shareholders' equity January 1	21,076	21,076	21,076	21,076	17,601			
Net income	224	463	699	854	392			
Coupons on other equity instruments (net of tax)	(49)	(69)	(120)	(166)	(46)			
Dividend paid	-	(196)	(323)	(323)	-			
Movements in foreign currency translation reserve	237	(7)	(453)	(706)	(22)			
Movements in revaluation reserves	(360)	(2,368)	(2,718)	(3,093)	1,328			
Remeasurements of defined benefit plans	72	180	215	360	(168)			
Other changes	25	(341)	(401)	(400)	45			
Shareholders' equity end of period	21,225	18,738	17,975	17,601	19,129			
Revaluation reserves								
Available-for-sale shares	245	226	228	247	215			
Available-for-sale bonds	4,421	2,573	2,270	2,004	3,232			
Available-for-sale other	35	35	36	36	42			
Total available-for-sale	4,701	2,834	2,534	2,287	3,489			
Real estate held for own use	40	40	35	35	35			
Cash flow hedging reserve	1,015	874	829	702	827			
Total balance of revaluation reserves, net of tax	5,756	3,748	3,398	3,023	4,351			
Total remeasurement of defined benefit plans	(1,020)	(903)	(856)	(706)	(875)			
Shareholders' equity	21,225	18,738	17,975	17,601	19,129			
Non-controlling interests and share options not yet exercised	126	85	88	109	111			
Revaluation reserves	(5,756)	(3,748)	(3,398)	(3,023)	(4,351)			
Remeasurement of defined benefit plans	1,020	903	856	706	875			
Shareholders' capital	16,615	15,978	15,521	15,393	15,764			
Junior perpetual capital securities	4,192	4,192	4,192	4,192	3,753			
Perpetual cumulative subordinated bonds	453	453	453	454	454			
Non-cumulative subordinated notes	271	271	271	271	271			
Trust pass-through securities	156	147	140	135	123			
Subordinated borrowings	44	45	44	44	45			
Currency revaluation other equity instruments	(38)	(78)	(206)	(261)	(222)			
Hybrid leverage	5,078	5,030	4,894	4,834	4,423			
Senior debt	3,262	2,659	2,646	2,683	2,672			
Commercial paper and other short term debt	381	380	161	151	156			
Senior leverage	3,643	3,039	2,807	2,834	2,828			
Total financial leverage	8,721	8,069	7,701	7,668	7,252			
Total capitalization	25,336	24,047	23,222	23,061	23,015			
Gross financial leverage ratio	34.4%	33.6%	33.2%	33.3%	31.5%			

Aegon N.V.										unaudited
Return on capital - net underlying earnings										amounts in millions
										YTD
										March 31, 2014
	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	290	100	21	15	(1)	8	1	22		14
Average capital in units	20,377	3,500	2,969	398	361	954	186	239		1,696
Average capital in units, excluding revaluation reserves and remeasurement of defined benefit plans	17,917	2,988	2,513	393	336	915	186	239		1,538
Return on capital										
Net underlying earnings / average capital in units excluding revaluation reserve and remeasurement of defined benefit plans	6.5%	13.4%	3.3%	15.6%	(1.2%)	3.4%	2.3%	37.1%	7.3%	3.7%

Aegon N.V.		amounts in millions
Return on equity - net underlying earnings		YTD
		March 31, 2014
		Total (EUR)
Net underlying earnings before leverage costs		370
Cost of leverage after tax ¹		(46)
Net underlying earnings after leverage allocation		324
Average common shareholders' equity excluding revaluation reserve and remeasurement of defined benefit plans		15,449
Return on equity		
Net underlying earnings / average shareholders' equity excluding revaluation reserve and remeasurement of defined benefit plans		8.4%

¹ Cost of leverage after tax includes coupons on perpetual capital securities, coupons on non-cumulative subordinated notes and preferred dividend in 2013

amounts in millions			
YTD			
Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013
1,531	1,181	705	338
(278)	(210)	(139)	(63)
1,253	971	566	275
14,605	14,680	14,933	14,155
8.6%	8.8%	7.6%	7.8%

Aegon N.V.											unaudited
Run-off businesses											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Earnings											
Americas - Spread based business	2	4	7	9	22	3					3
Americas - Payout annuities	7	(7)	(10)	(9)	(19)	(6)					(6)
Americas - BOLI/COLI	12	9	11	24	56	16					16
Americas - Life reinsurance	(31)	9	(6)	(9)	(38)	1					1
Total earnings - run off businesses	(10)	15	2	15	21	14					14
Institutional spread based account balance roll forward											
Account balances beginning of period	5,618	4,802	4,162	3,651	5,618	3,523					3,523
Withdrawals	(958)	(528)	(366)	(53)	(1,905)	(503)					(503)
Other	142	(112)	(145)	(75)	(190)	(7)					(7)
Total account balance end of period	4,802	4,162	3,651	3,523	3,523	3,013					3,013
Payout annuities account balance roll forward											
Account balances beginning of period	5,966	6,011	5,628	5,323	5,966	5,172					5,172
Lapses and death	(106)	(107)	(111)	(99)	(424)	(105)					(105)
Interest credited	71	86	87	83	327	80					80
Other	80	(362)	(281)	(135)	(697)	141					141
Total account balance end of period	6,011	5,628	5,323	5,172	5,172	5,288					5,288
BOLI/COLI account balance roll forward											
Account balances beginning of period	6,159	6,406	6,249	6,065	6,159	6,040					6,040
Deposits	4	4	1	1	9	5					5
Lapses and death	(14)	(131)	(16)	(8)	(168)	(44)					(44)
Other	257	(30)	(169)	(18)	41	60					60
Total account balance end of period	6,406	6,249	6,065	6,040	6,040	6,062					6,062

Reporting structure

Aegon Americas

Life & protection

Individual savings & retirement products

Employer solutions & pensions

**Aegon Americas
Earnings & sales**

unaudited

amounts in millions

	USD					USD				
	2013		2014			2013		2014		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
Underlying earnings before tax by line of business										
Life and protection	166	188	218	150	719	141				141
Individual savings and retirement products	155	163	179	163	662	178				178
Employer Solutions & Pensions	82	89	90	88	350	89				89
Canada	-	4	(2)	3	4	4				4
Latin America	2	1	2	4	9	2				2
Underlying earnings before tax	405	445	487	408	1,744	414				414
Fair value items	(296)	(213)	(646)	(145)	(1,300)	(67)				(67)
Realized gains/(losses) on investments	59	41	8	37	145	12				12
Impairment charges	-	(41)	(22)	5	(58)	5				5
Other income/(charges)	(6)	(2)	119	(16)	95	4				4
Run-off businesses	(13)	19	2	20	28	19				19
Income before tax	149	249	(52)	309	655	387				387
Income tax	(2)	(55)	70	(128)	(115)	(86)				(86)
Net income	147	194	18	181	540	300				300
Net underlying earnings	290	320	368	302	1,280	290				290
Revenues *										
Life insurance	2,038	2,018	2,051	2,105	8,212	2,038				2,038
Accident and Health insurance	586	590	603	594	2,372	571				571
Total gross premiums	2,624	2,608	2,654	2,698	10,584	2,610				2,610
Investment income	1,110	1,116	1,102	1,145	4,473	1,100				1,100
Fee and commission income	393	432	415	449	1,689	428				428
Other revenues	1	3	1	-	6	1				1
Total revenues	4,128	4,159	4,172	4,293	16,752	4,138				4,138
Sales										
New life sales	145	162	154	154	615	158				158
New premiums accident and Health insurance	264	207	201	230	902	338				338
1/10 of Gross deposits	922	837	1,052	961	3,772	1,165				1,165
Total sales	1,331	1,206	1,407	1,346	5,290	1,662				1,662
Market consistent value of new business										
MCVNB	125	150	234	242	750	208				208
MCVNB / PVNBP (%)	1.2%	1.1%	1.5%	1.4%	1.3%	1.6%				1.6%

* Revenues include Run-off businesses

Aegon Americas Earnings & sales											unaudited
											amounts in millions
	EUR					EUR					
	2013					2014					
	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	126	144	164	109	542	103				103	
Individual savings and retirement products	117	126	135	120	499	130				130	
Employer Solutions & Pensions	62	67	69	65	263	65				65	
Canada	1	3	(3)	2	3	3				3	
Latin America	1	1	2	3	7	2				2	
Underlying earnings before tax	307	341	367	299	1,314	302				302	
Fair value items	(225)	(163)	(489)	(102)	(980)	(49)				(49)	
Realized gains/(losses) on investments	46	29	7	27	110	9				9	
Impairment charges	-	(31)	(17)	4	(44)	3				3	
Other income/(charges)	(5)	(1)	90	(13)	72	3				3	
Run-off businesses	(10)	15	2	15	21	14				14	
Income before tax	113	190	(40)	230	493	282				282	
Income tax	(2)	(41)	53	(97)	(86)	(63)				(63)	
Net income	111	149	13	134	407	219				219	
Net underlying earnings	219	246	278	222	965	212				212	
Revenues *											
Life insurance	1,545	1,546	1,550	1,547	6,187	1,488				1,488	
Accident and Health insurance	444	452	455	436	1,787	417				417	
Total gross premiums	1,989	1,998	2,005	1,983	7,975	1,906				1,906	
Investment income	841	855	832	842	3,370	803				803	
Fee and commission income	297	331	314	331	1,273	313				313	
Other revenues	1	2	1	-	4	-				-	
Total revenues	3,128	3,186	3,152	3,156	12,622	3,022				3,022	
Sales											
New life sales	110	124	116	113	464	116				116	
New premiums accident and Health insurance	200	159	152	169	680	247				247	
1/10 of Gross deposits	699	642	795	706	2,842	851				851	
Total sales	1,009	925	1,063	989	3,986	1,213				1,213	
Market consistent value of new business											
MCVNB	95	114	177	179	565	152				152	
MCVNB / PVNBP (%)	1.2%	1.1%	1.5%	1.4%	1.3%	1.6%				1.6%	

* Revenues include Run-off businesses

Aegon Americas											unaudited
Life & protection - production and earnings											amounts in millions
	USD						USD				
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Life production											
Agency	106	118	109	115	449	120				120	
Direct	13	15	15	13	56	13				13	
Total retail new life sales	119	133	124	128	505	134				134	
Universal life	43	50	49	54	197	64				64	
Term life	38	43	37	38	156	41				41	
Whole life/other	37	39	37	35	149	28				28	
Variable life	1	1	1	1	4	1				1	
Total retail new life sales	119	133	124	128	505	134				134	
Accident and Health production											
Agency	67	63	64	79	273	122				122	
Direct	197	144	137	151	629	216				216	
Total Accident and Health production	264	207	201	230	902	338				338	
Life insurance	1,046	1,032	1,016	1,062	4,155	1,066				1,066	
Accident and Health insurance	585	589	601	594	2,369	571				571	
Total gross premiums	1,631	1,621	1,617	1,655	6,524	1,638				1,638	
Underlying earnings before tax	166	188	218	150	719	141				141	

Aegon Americas											unaudited
Life & protection - account balances											amounts in millions
	USD					USD					
	2013				Full	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
General account balance roll forward											
Universal life account balances beginning of period	14,901	14,918	14,916	14,901	14,901	14,760				14,760	
Deposits	480	521	454	518	1,973	443				443	
Lapses and deaths	(210)	(217)	(225)	(207)	(858)	(198)				(198)	
Other	(253)	(306)	(244)	(237)	(1,041)	3				3	
Universal life account balances end of period	14,918	14,916	14,901	14,975	14,975	15,008				15,008	
Term life	1,459	1,520	1,578	1,634	1,634	1,695				1,695	
Whole life/other	10,557	10,520	10,548	10,600	10,600	10,649				10,649	
Total general account reserves	26,934	26,956	27,027	27,209	27,209	27,351				27,351	
Universal life yield and spread information - US only (annualized)											
Average yield on investments	5.73%	5.70%	5.68%	5.68%	5.70%	5.67%				5.67%	
Average crediting rate	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%				4.22%	
Average gross spread	1.51%	1.48%	1.46%	1.46%	1.48%	1.45%				1.45%	
Average guaranteed rate	4.14%	4.14%	4.12%	4.12%	4.13%	4.12%				4.12%	
Separate account balances roll forward											
Account balances beginning of period	4,549	4,742	4,699	4,876	4,549	5,142				5,142	
Deposits	68	64	65	65	262	64				64	
Lapses and deaths	(77)	(83)	(70)	(75)	(306)	(73)				(73)	
Other	202	(24)	182	276	636	(38)				(38)	
Total account balances end of period	4,742	4,699	4,876	5,142	5,142	5,095				5,095	
Separate account balances by fund type											
Fixed income	573	564	536	617	617	560				560	
Equities	4,169	4,135	4,340	4,525	4,525	4,534				4,534	
Total account balances end of period	4,742	4,699	4,876	5,142	5,142	5,095				5,095	
Gross investment return to policyholder	6.17%	(0.27%)	5.64%	7.31%	19.99%	0.66%				0.66%	
Health reserves											
Accidental death and dismemberment	376	377	381	372	372	353				353	
Long term care	4,136	4,040	4,096	4,184	4,184	4,353				4,353	
Other health	837	825	870	855	855	837				837	
Total health reserves	5,349	5,242	5,347	5,410	5,410	5,543				5,543	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	6,057	6,221	6,614	6,633	6,057	6,739				6,739	
Capitalized during the period	188	190	176	194	747	185				185	
Amortized during the period	(142)	(142)	(206)	(128)	(617)	(164)				(164)	
Shadow accounting adjustments	124	349	34	48	554	(156)				(156)	
Other	(6)	(4)	15	(7)	(2)	(90)				(90)	
Balance at end of period	6,221	6,614	6,633	6,739	6,739	6,515				6,515	

Aegon Americas											unaudited
Individual savings and retirement products											amounts in millions
	USD					USD					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Production											
Agency	20	19	24	32	94	12				12	
Banks	169	117	99	73	457	60				60	
Fixed annuity deposits	189	136	123	104	552	71				71	
Agency	12	10	9	10	41	9				9	
Banks	320	452	486	420	1,678	413				413	
Fee planners/wirehouses/broker-dealers	1,141	1,649	1,695	1,718	6,203	1,469				1,469	
Direct	149	140	134	151	575	147				147	
Variable annuity deposits	1,622	2,251	2,324	2,299	8,496	2,038				2,038	
Agency	23	26	23	17	89	25				25	
Banks	174	175	304	140	794	148				148	
Fee planners/wirehouses/broker-dealers	990	1,023	622	783	3,418	1,037				1,037	
Retail mutual fund deposits	1,187	1,224	949	940	4,301	1,210				1,210	
Total Individual savings and retirement deposits	2,998	3,611	3,396	3,344	13,349	3,320				3,320	
Agency	55	55	56	58	224	46				46	
Banks	663	744	889	633	2,930	621				621	
Fee planners/wirehouses/broker-dealers	2,131	2,672	2,317	2,501	9,621	2,506				2,506	
Direct	149	140	134	151	575	147				147	
Total Individual savings and retirement deposits	2,998	3,611	3,396	3,344	13,349	3,320				3,320	
Underlying earnings before tax	155	163	179	163	662	178				178	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,513	1,641	1,776	1,971	1,513	2,067				2,067	
Capitalized during the period	85	122	122	121	451	105				105	
Amortized during the period	48	(30)	73	(33)	58	(17)				(17)	
Shadow accounting adjustments	(4)	43	-	8	47	(67)				(67)	
Other	(1)	-	-	-	(1)	-				-	
Balance at end of period	1,641	1,776	1,971	2,067	2,067	2,088				2,088	

Aegon Americas										unaudited
Fixed annuities										amounts in millions
	USD					USD				
	2013				Full	2014				YTD
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	
Underlying earnings before tax	56	60	47	53	215	58				58
Fixed annuity balances roll forward										
General account annuities beginning of period	18,765	18,349	17,905	17,615	18,765	17,154				17,154
Deposits	189	136	123	104	552	71				71
Lapses and deaths	(742)	(744)	(679)	(761)	(2,927)	(757)				(757)
Interest credited	160	148	159	149	616	130				130
Other	(23)	16	107	48	148	(5)				(5)
Total general account annuities end of period	18,349	17,905	17,615	17,154	17,154	16,593				16,593
Fixed account of variable annuities	(961)	(1,020)	(1,149)	(1,202)	(1,202)	(1,193)				(1,193)
Total fixed annuity balances	17,388	16,885	16,466	15,952	15,952	15,400				15,400
General account annuity balances										
Retail deferred annuities	15,969	15,517	15,233	14,773	14,773	14,244				14,244
Payout annuities	1,531	1,568	1,588	1,611	1,611	1,598				1,598
Total return	612	590	571	553	553	539				539
Equity indexed annuities	237	230	223	217	217	211				211
Total general account annuities end of period	18,349	17,905	17,615	17,154	17,154	16,593				16,593
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	206	206	248	246	206	240				240
Capitalized during the period	-	1	-	-	1	-				-
Amortized during the period	9	6	(3)	(13)	(1)	(3)				(3)
Shadow accounting adjustments	(9)	35	1	7	34	(65)				(65)
Balance at end of period	206	248	246	240	240	173				173
US retail deferred annuities yield and spread information (annualized)										
Average yield on investments	4.62%	4.27%	4.49%	4.74%	4.53%	4.21%				4.21%
Average crediting rate	3.36%	3.35%	3.30%	3.16%	3.32%	3.04%				3.04%
Average crediting rate on new business	1.29%	1.36%	1.34%	1.52%	1.35%	1.29%				1.29%
Average gross spread	1.26%	0.92%	1.19%	1.58%	1.21%	1.17%				1.17%
Average underlying gross spread	1.10%	1.12%	1.04%	1.21%	1.09%	1.23%				1.23%
Average guaranteed rate	2.64%	2.62%	2.57%	2.53%	2.53%	2.54%				2.53%
US retail deferred annuities lapse and death rates (annualized)										
Surrenders and withdrawals	12.11%	12.33%	11.43%	14.38%	12.68%	15.11%				15.11%
Deaths	3.89%	3.93%	3.36%	2.97%	3.58%	3.30%				3.30%
Total	16.00%	16.26%	14.79%	17.35%	16.26%	18.41%				18.41%

Aegon Americas						unaudited				
Variable annuities						amounts in millions				
	USD					USD				
	2013					2014				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax	94	96	123	99	414	108				108
VA margin, basis points (annualized)	76	75	91	69	77	71				71
Variable annuity balances roll forward										
Separate account annuities beginning of period	46,971	49,921	51,034	54,469	46,971	58,540				58,540
Deposits	1,619	2,248	2,316	2,295	8,478	2,032				2,032
Lapses and deaths	(920)	(944)	(954)	(1,016)	(3,834)	(1,050)				(1,050)
Other	2,251	(191)	2,073	2,792	6,925	389				389
Total separate account annuities end of period	49,921	51,034	54,469	58,540	58,540	59,911				59,911
Fixed account of variable annuities	961	1,020	1,149	1,202	1,202	1,193				1,193
Total variable annuity balances	50,882	52,054	55,618	59,742	59,742	61,104				61,104
Separate account balances by fund type										
Fixed income	20,491	20,177	21,498	22,856	22,856	26,594				26,594
Equities	29,430	30,857	32,971	35,684	35,684	33,317				33,317
Separate account balance end of period	49,921	51,034	54,469	58,540	58,540	59,911				59,911
Minimum guarantee net amount at risk										
GMDB only	1,692	1,696	1,506	1,299	1,299	1,291				1,291
GMDB and GMLB	1,274	1,384	1,091	1,134	1,134	1,222				1,222
GMLB only	74	82	64	51	51	58				58
Total net amount at risk	3,040	3,162	2,661	2,484	2,484	2,570				2,570
Separate account annuity balances										
No guarantees	5,089	5,161	5,452	5,851	5,851	6,022				6,022
GMDB Only	16,166	16,117	16,756	17,648	17,648	17,745				17,745
GMDB and GMLB	26,736	27,652	29,658	31,938	31,938	32,691				32,691
GMLB Only	1,930	2,104	2,603	3,103	3,103	3,453				3,453
Total separate account annuity balances	49,921	51,034	54,469	58,540	58,540	59,911				59,911
Gross investment return to policyholder	5.19%	0.18%	4.70%	5.60%	16.50%	1.09%				1.09%
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	1,307	1,434	1,528	1,725	1,307	1,827				1,827
Capitalized during the period	85	123	121	121	450	105				105
Amortized during the period	39	(35)	76	(20)	59	(14)				(14)
Shadow accounting adjustments	5	7	-	-	12	(2)				(2)
Other	(2)	(1)	-	-	(1)	-				-
Balance at end of period	1,434	1,528	1,725	1,827	1,827	1,916				1,916
US deferred annuities lapse and death rates (annualized)										
Surrenders and withdrawals	6.57%	6.34%	6.13%	6.29%	6.58%	6.21%				6.21%
Deaths	1.30%	1.15%	1.19%	1.02%	1.21%	1.00%				1.00%
Total	7.87%	7.49%	7.32%	7.31%	7.79%	7.21%				7.21%

Aegon Americas											unaudited
Retail mutual funds											amounts in millions
	USD					USD					YTD
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax	5	7	9	11	33	12				12	
Retail mutual fund account balances roll forward											
Account balances beginning of period	13,078	13,897	14,007	14,542	13,078	15,221				15,221	
Deposits	1,187	1,224	949	940	4,301	1,210				1,210	
Withdrawals	(943)	(1,075)	(924)	(876)	(3,819)	(984)				(984)	
Other	575	(39)	510	614	1,660	138				138	
Total account balance at end of period	13,897	14,007	14,542	15,221	15,221	15,586				15,586	
Gross investment return to mutual fund holder	4.36%	(0.28%)	3.64%	4.22%	12.47%	0.90%				0.90%	

Aegon Americas											unaudited
Employer solutions & pensions											amounts in millions
	USD					USD					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Production											
Retirement plans	5,827	4,340	5,658	5,413	21,238	8,288				8,288	
Total pension deposits	5,827	4,340	5,658	5,413	21,238	8,288				8,288	
Retirement plans	3,034	3,468	4,864	5,445	16,811	4,325				4,325	
Total pension sales	3,034	3,468	4,864	5,445	16,811	4,325				4,325	
Underlying earnings before tax	82	89	90	88	350	89				89	
Pension account balances											
Retirement plans	102,368	103,797	111,794	118,985	118,985	124,330				124,330	
Purchased annuities	4,002	3,723	3,704	3,683	3,683	3,748				3,748	
Total Pension account balances	106,370	107,520	115,498	122,668	122,668	128,078				128,078	
Retirement plans roll forward											
Account balances at beginning of period	94,646	102,368	103,797	111,794	94,646	118,985				118,985	
Deposits	5,827	4,339	5,658	5,413	21,238	8,288				8,288	
Withdrawals/Benefits	(3,182)	(3,045)	(2,879)	(4,304)	(13,410)	(5,325)				(5,325)	
Other	5,077	135	5,218	6,082	16,512	2,383				2,383	
Total account balance at end of period	102,368	103,797	111,794	118,985	118,985	124,330				124,330	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	373	380	384	387	373	392				392	
Capitalized during the period	14	10	10	11	46	13				13	
Amortized during the period	(7)	(7)	(8)	(8)	(29)	(7)				(7)	
Shadow accounting adjustments	-	1	1	1	2	1				1	
Balance at end of period	380	384	387	392	392	399				399	
Pension margin, basis points (annualized)	24	24	26	21	24	21				21	
Number of pension participants serviced (thousands)	3,178	3,205	3,282	3,355	3,355	3,465				3,465	
Stable Value Solutions account balance roll forward											
Account balances at beginning of period	60,871	60,755	60,732	60,996	60,871	61,308				61,308	
Deposits	341	385	1,435	823	2,984	1,214				1,214	
Withdrawals	(1,067)	(799)	(1,484)	(776)	(4,126)	(1,817)				(1,817)	
Other	610	391	313	265	1,579	339				339	
Total account balance at end of period	60,755	60,732	60,996	61,308	61,308	61,045				61,045	

Aegon Americas Canada											unaudited
											amounts in millions
USD											
2013											
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	2014					YTD
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New Life sales											
Life											
Recurring premiums annualized	16	17	19	17	68	16				16	
Total recurring plus 1/10 single	16	17	19	17	68	16				16	
Production											
Fixed annuities	1	-	2	1	4	1				1	
Variable annuities	32	18	14	15	79	26				26	
Retail mutual funds	14	12	7	9	42	10				10	
Total deposits	47	30	23	24	125	36				36	
Underlying earnings before tax	-	4	(2)	3	4	4				4	
General Account balance roll forward											
Universal Life Account balances beginning of period	3,325	3,372	3,287	3,606	3,325	3,612				3,612	
Deposits	102	103	102	104	410	100				100	
Lapses and deaths	(21)	(28)	(22)	(50)	(121)	(59)				(59)	
Other	(34)	(160)	239	(47)	(2)	(118)				(118)	
Universal life account balances end of period	3,372	3,287	3,606	3,612	3,612	3,535				3,535	
Term life	326	315	325	315	315	303				303	
Whole Life	1,122	1,081	1,112	1,075	1,075	1,036				1,036	
Total traditional reserves	4,820	4,683	5,043	5,002	5,002	4,874				4,874	
Fixed annuity balances roll forward											
Separate account annuities beginning of period	108	101	94	94	108	87				87	
Deposits	1	-	2	1	4	1				1	
Lapses and deaths	(7)	(4)	(6)	(5)	(22)	(5)				(5)	
Other	(1)	(3)	4	(2)	(2)	(3)				(3)	
Total fixed annuity balances	101	94	94	87	87	81				81	
Variable annuity balances roll forward											
Separate account annuities beginning of period	2,211	2,162	1,973	2,008	2,212	1,961				1,961	
Deposits	32	18	14	15	79	26				26	
Lapses and deaths	(125)	(107)	(88)	(108)	(428)	(110)				(110)	
Other	44	(100)	109	46	99	(10)				(10)	
Total variable annuity balances	2,162	1,973	2,008	1,961	1,961	1,867				1,867	
Retail mutual fund account balances roll forward											
Account balances beginning of period	148	152	139	145	148	147				147	
Deposits	14	12	7	9	42	10				10	
Withdrawals	(9)	(15)	(10)	(11)	(45)	(11)				(11)	
Other	(1)	(10)	9	5	2	1				1	
Total account balance at end of period	152	139	145	147	147	147				147	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	1,367	1,299	1,262	1,317	1,367	1,299				1,299	
Capitalized during the period	23	25	25	27	100	25				25	
Amortized during the period	(30)	(40)	(17)	(7)	(95)	(9)				(9)	
Shadow accounting adjustments	(34)	27	14	5	13	(25)				(25)	
Other	(27)	(49)	33	(44)	(86)	(48)				(48)	
Balance at end of period	1,299	1,262	1,317	1,299	1,299	1,242				1,242	

Aegon Americas											unaudited
Latin America											amounts in millions
	USD					USD					
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New Life sales											
Single premiums	1	-	1	-	2	-				-	
Recurring premiums annualized	10	12	11	9	42	8				8	
Total recurring plus 1/10 single	11	12	12	10	44	8				8	
Underlying earnings before tax	2	1	2	4	9	2					2
Net underlying earnings	1	1	1	2	5	1					1
Net income	1	1	(4)	2	-	1					1
Revenues											
Life insurance	51	51	60	35	197	33					33
Total gross premiums	51	51	60	35	197	33					33
Investment income	2	1	1	1	4	1					1
Other revenues	1	1	1	-	4	1					1
Total revenues	54	53	62	36	204	34					34

Aegon Americas		unaudited
Investments general account		
amounts in millions, except for the impairment data		
	USD	
	March 31, 2014	
Cash / Treasuries / Agencies	18,377	
Investment grade corporates	49,440	
High yield (and other) corporates	2,960	
Emerging markets debt	1,873	
Commercial MBS	6,599	
Residential MBS	5,944	
Non-housing related ABS	3,439	
Subtotal	88,632	
Residential mortgage loans	37	
Commercial mortgage loans	8,425	
Total mortgages	8,461	
Convertibles & preferred stock	428	
Common equity & bond funds	1,738	
Private equity & hedge funds	1,705	
Total equity like	3,872	
Real estate	1,802	
Other	1,029	
Investments general account (excluding policy loans)	103,796	
Policyholder loans	2,594	
Investments general account	106,391	
Impairments as bps (quarterly)	-	

Aegon Americas					unaudited
Investments general account					
amounts in millions					
	USD				
	Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013	
	17,285	17,995	18,604	19,965	
	48,142	48,393	47,994	50,435	
	2,895	2,903	3,107	3,152	
	1,918	1,887	1,958	2,094	
	6,508	6,666	6,806	6,848	
	6,011	6,287	6,645	6,519	
	3,628	3,702	3,723	4,064	
	86,387	87,833	88,837	93,077	
	38	39	41	41	
	8,599	8,999	8,749	8,778	
	8,636	9,038	8,790	8,819	
	428	417	446	437	
	1,712	1,665	1,575	1,627	
	1,750	1,741	1,744	1,786	
	3,890	3,823	3,765	3,850	
	1,808	1,897	1,912	2,010	
	1,051	1,041	1,042	1,008	
	101,773	103,632	104,346	108,764	
	2,652	2,692	2,693	2,714	
	104,425	106,324	107,039	111,478	
	2	2	4	1	

Aegon Americas								unaudited
Structured assets and corporate bonds								
amounts in millions								
	USD							
	March 31, 2014							
	AAA	AA	A	BBB	<BBB	NR	Total	
Structured assets by rating								
Commercial MBS	5,221	539	410	249	180	-	6,599	
Residential MBS	173	2,250	122	313	3,086	-	5,944	
Non-housing related ABS	1,645	686	449	245	413	-	3,439	
Total	7,040	3,475	981	808	3,679	-	15,982	
Credits by rating								
IG Corporates	437	5,131	21,606	22,266	-	-	49,440	
High yield corporate	-	-	-	-	2,960	-	2,960	
Emerging Markets debt	4	69	678	868	254	-	1,873	
Total	440	5,200	22,284	23,134	3,215	-	54,273	
Cash / Treasuries / Agencies							18,377	
Total	7,480	8,675	23,265	23,942	6,893	-	88,632	

**Aegon Americas
Investments general account**

unaudited

amounts in millions

	USD				USD			
	2013		2014		2013		2014	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Available-for-sale								
Bonds								
US Treasuries/Agencies	7,598	7,771	7,546	7,178	7,725			
AAA	8,271	7,837	7,699	7,686	7,705			
AA	9,658	9,710	9,167	9,183	9,309			
A	25,830	24,154	24,036	23,609	23,788			
BBB	23,600	22,696	23,152	22,770	23,366			
BB	2,659	2,605	2,335	2,331	2,415			
B	1,540	1,579	1,602	1,571	1,495			
CCC or lower	3,127	2,952	2,888	2,921	2,905			
Shares	646	646	603	591	606			
Money market investments	8,808	7,670	7,565	7,314	7,492			
Other	1,174	1,203	1,193	1,193	1,159			
Total available-for-sale (at fair value)	92,911	88,823	87,786	86,347	87,965			
Loans								
Policy loans	2,714	2,693	2,692	2,652	2,594			
Mortgage loans	8,819	8,790	9,038	8,636	8,461			
Total loans (at amortized cost)	11,533	11,483	11,730	11,289	11,056			
Real estate (at fair value)	1,036	958	984	993	1,011			
Financial assets at fair value through profit or loss								
Assets backing liabilities at fair value	3,149	3,025	3,102	3,137	3,122			
Assets not backing liabilities at fair value:								
Common stock	134	134	141	154	158			
Limited partnerships								
Real estate	973	953	913	815	791			
Hedge funds	777	775	800	831	805			
Other	843	808	789	777	771			
Other	122	80	79	82	711			
Total financial assets at fair value through profit or loss	5,998	5,775	5,824	5,796	6,359			
Investments general account	111,478	107,039	106,324	104,425	106,391			

**Aegon Americas
Investments portfolio - Aegon US**

unaudited

amounts in millions

	USD					
	March 31, 2014					
Corporate bonds *	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost
Financial						
Banking	7,217	7,064	514	(362)	152	102.2%
Brokerage	439	415	28	(5)	23	105.6%
Insurance	3,998	3,653	500	(155)	345	109.4%
Other finance	751	689	83	(21)	62	109.0%
REIT's	1,675	1,591	129	(44)	85	105.3%
Total financial	14,079	13,412	1,255	(588)	667	105.0%
Industrial						
Basic industry	2,230	2,108	197	(75)	122	105.8%
Capital goods	2,706	2,438	345	(77)	268	111.0%
Communications	4,266	3,846	528	(108)	419	110.9%
Consumer cyclical	4,595	4,153	545	(103)	442	110.6%
Consumer non-cyclical	7,533	6,849	966	(282)	684	110.0%
Energy	4,197	3,800	498	(101)	397	110.5%
Other industry	40	38	2	-	2	106.0%
Technology	2,369	2,170	273	(74)	199	109.2%
Transportation	1,791	1,642	172	(23)	149	109.1%
Total industrial	29,727	27,044	3,526	(843)	2,683	109.9%
Utility						
Electric	3,920	3,520	555	(155)	400	111.4%
Natural gas	1,939	1,758	206	(25)	181	110.3%
Other utility	282	236	46	-	46	119.4%
Total utility	6,141	5,514	807	(180)	627	111.4%
Total	49,948	45,970	5,588	(1,610)	3,977	108.7%

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							
March 31, 2014							
Structured assets	Fair value	Amortized cost	Gross unrealized gain	Gross unrealized (loss)	Net unrealized gain/(loss)	% Fair value to amortized cost	
Commercial MBS	6,531	6,360	253	(82)	172	102.7%	
Residential MBS							
Government-Sponsored Enterprises (GSE) guaranteed	1,909	1,855	79	(25)	54	102.9%	
Prime jumbo	334	327	18	(10)	8	102.3%	
Alt-A	911	761	156	(6)	150	119.7%	
Negative amortization	1,144	1,000	180	(36)	144	114.4%	
Reverse mortgage	234	329	-	(95)	(95)	71.2%	
Total residential MBS	4,534	4,273	432	(172)	261	106.1%	
Non-housing related ABS							
Credit cards	551	529	23	(1)	22	104.2%	
Auto loans	369	364	5	-	5	101.3%	
Other ABS	105	105	-	(1)	-	99.7%	
Student loans	474	477	6	(9)	(4)	99.2%	
Small business loans	276	288	6	(18)	(12)	96.0%	
Timeshare	137	134	2	-	2	101.6%	
Aircraft	64	70	1	(8)	(7)	90.5%	
Equipment lease	35	33	2	-	2	107.3%	
Franchise loans	326	318	9	(1)	8	102.6%	
Structured settlements	292	282	14	(4)	10	103.5%	
Total non-housing related ABS	2,627	2,600	69	(41)	27	101.0%	
Housing related ABS							
Subprime residential mortgage loans - fixed rate	832	806	63	(37)	26	103.2%	
Subprime residential mortgage loans - floating rate	513	483	69	(38)	31	106.4%	
Manufactured housing	60	58	2	-	2	103.6%	
ABS Other housing	3	3	-	-	-	103.3%	
Total housing related ABS	1,408	1,349	134	(75)	59	104.4%	
CDOs							
Backed by ABS, corporate bonds, bank loans	784	785	18	(20)	(1)	99.8%	
Backed by Commercial Real Estate (CRE) & commercial MBS	41	42	4	(5)	(1)	98.0%	
Total CDOs	825	827	22	(24)	(2)	99.7%	
Total	15,925	15,409	911	(394)	516	103.4%	

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

Reporting structure

Aegon the Netherlands

Life & savings

Pensions

Non-life

Distribution

Aegon The Netherlands Earnings & sales											unaudited
											amounts in millions
	EUR					EUR					
	2013					2014					
	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 & savings	69	60	60	59	247	73				73	
Pensions	40	46	55	65	206	50				50	
Non-life	(1)	(10)	(3)	(6)	(20)	1				1	
Distribution	6	4	2	6	18	4				4	
Associates	-	2	-	-	2	-				-	
Underlying earnings before tax	114	102	114	124	454	129				129	
Fair value items	(73)	(36)	37	(145)	(217)	(36)				(36)	
Realized gains/(losses) on investments	63	23	190	66	342	84				84	
Impairment charges	(8)	(14)	(13)	3	(32)	(2)				(2)	
Other income/(charges)	-	(27)	(2)	(6)	(36)	(3)				(3)	
Income before tax	96	48	326	41	511	172				172	
Income tax	(15)	(6)	(94)	(7)	(122)	(29)				(29)	
Net income	81	42	232	34	389	143				143	
Net underlying earnings	87	82	86	96	352	100				100	
Revenues											
Life insurance	2,015	616	431	452	3,515	1,499				1,499	
Accident & Health insurance	123	49	41	30	243	130				130	
General insurance	128	150	104	105	487	135				135	
Total gross premiums	2,266	815	576	587	4,245	1,764				1,764	
Investment income	548	549	587	626	2,310	636				636	
Fee and commission income	82	81	78	87	328	78				78	
Total revenues	2,896	1,445	1,241	1,301	6,883	2,478				2,478	
Sales											
New life sales	40	48	23	95	206	32				32	
New premiums Accident and Health insurance	13	4	5	1	24	4				4	
New premiums general insurance	8	6	6	6	26	8				8	
1/10 of Gross deposits	40	33	28	33	134	49				49	
Total sales	101	91	62	136	389	93				93	
Market consistent value of new business											
MCVNB	95	42	70	59	266	39				39	
MCVNB / PVNBP (%)	7.2%	4.0%	5.2%	2.4%	4.3%	2.1%				2.1%	

**Aegon The Netherlands
Life & savings**

unaudited

amounts in millions

	EUR					EUR				
	2013					2014				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
New life sales										
Single premiums	105	79	60	66	310	105				105
Recurring premiums annualized	3	3	1	2	9	1				1
Total recurring plus 1/10 single	14	10	8	8	40	12				12
Gross deposits (on and off balance)	404	327	278	329	1,338	486				486
Underlying earnings before tax	69	60	60	59	247	73				73
Account Balances										
Life insurance contracts - general account	4,367	4,316	4,276	4,210	4,210	4,239				4,239
Life insurance contracts - account policy holders	9,193	8,895	8,963	9,059	9,059	9,053				9,053
Investment contracts	4,348	4,434	4,855	4,768	4,768	4,866				4,866
Total account balance	17,908	17,645	18,094	18,038	18,038	18,158				18,158
Life insurance contracts - general account roll forward										
Account balances at beginning of period	4,375	4,367	4,316	4,276	4,375	4,210				4,210
Premiums	128	105	91	103	426	136				136
Withdrawals / benefits	(174)	(167)	(150)	(193)	(685)	(158)				(158)
Other	38	11	19	25	94	50				50
Total account balance at end of period	4,367	4,316	4,276	4,210	4,210	4,239				4,239
Life insurance contracts - account of policyholders roll forward										
Account balances at beginning of period	8,929	9,193	8,895	8,963	8,929	9,059				9,059
Premiums	128	123	111	120	482	105				105
Withdrawals / benefits	(294)	(301)	(213)	(286)	(1,095)	(278)				(278)
Other	430	(120)	170	262	742	168				168
Total account balance at end of period	9,193	8,895	8,963	9,059	9,059	9,053				9,053
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	96	89	82	75	96	68				68
Capitalized during the period	-	1	(1)	2	1	-				-
Amortized during the period	(7)	(8)	(6)	(8)	(29)	(5)				(5)
Balance at end of period	89	82	75	68	68	63				63

Aegon The Netherlands Pensions											unaudited
											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New life sales											
Single premiums	241	310	132	744	1,427	155				155	
Recurring premiums annualized	2	7	1	13	23	5				5	
Total recurring plus 1/10 single	26	38	15	87	166	20				20	
Underlying earnings before tax	40	46	55	65	206	50				50	
Account Balances											
Pensions - Life insurance contracts - general account	20,633	21,447	20,945	21,107	21,107	21,950				21,950	
Pensions - Life insurance contracts - account PH	17,734	16,307	16,419	16,342	16,342	17,543				17,543	
Investment contracts	269	271	1,417	1,423	1,423	1,399				1,399	
Total account balance	38,636	38,025	38,781	38,872	38,872	40,891				40,891	
Pension contracts - general account roll forward											
Account balances at beginning of period	19,369	20,633	21,447	20,945	19,369	21,107				21,107	
Premiums	1,241	315	139	92	1,787	753				753	
Withdrawals / benefits	(210)	(215)	(234)	(234)	(892)	(240)				(240)	
Other	233	714	(407)	304	844	330				330	
Total account balance at end of period	20,633	21,447	20,945	21,107	21,107	21,950				21,950	
Pension contracts - account of policyholders roll forward											
Account balances at beginning of period	17,229	17,734	16,307	16,419	17,229	16,342				16,342	
Premiums	518	74	90	142	824	504				504	
Withdrawals / benefits	(157)	(202)	(162)	(81)	(603)	(137)				(137)	
Other	144	(1,299)	184	(137)	(1,108)	833				833	
Total account balance at end of period	17,734	16,307	16,419	16,342	16,342	17,543				17,543	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	121	118	115	113	121	110				110	
Capitalized during the period	3	2	3	3	11	3				3	
Amortized during the period	(6)	(5)	(5)	(6)	(22)	(5)				(5)	
Balance at end of period	118	115	113	110	110	107				107	

Aegon The Netherlands											unaudited
Non-life											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
New premium production											
Accident and Health insurance	13	4	5	1	24	4					4
General insurance	8	6	6	6	26	8					8
Total Non-life production	21	10	11	8	50	12					12
Underlying earnings before tax	(1)	(10)	(3)	(6)	(20)	1					1
General insurance and Accident & Health ratios											
Claim ratio	72%	73%	70%	77%		72%					
Cost ratio	33%	38%	35%	33%		33%					
Combined ratio	105%	111%	105%	110%		105%					

Aegon The Netherlands Distribution											unaudited
											amounts in millions
	EUR					EUR					YTD
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax	6	4	2	6	18	4				4	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	24	24	23	21	24	21				21	
Capitalized during the period	2	1	-	1	4	1				1	
Amortized during the period	(2)	(2)	(2)	(2)	(7)	(2)				(2)	
Balance at end of period	24	23	21	21	21	20				20	

Aegon The Netherlands		unaudited
Investments general account		
amounts in millions, except for impairment data		
	EUR	
	March 31, 2014	
Cash / Treasuries / Agencies	12,176	
Investment grade corporates	4,822	
High yield (and other) corporates	56	
Commercial MBS	118	
Residential MBS	1,165	
Non-housing related ABS	1,783	
Subtotal	20,120	
Residential mortgage loans	23,092	
Commercial mortgage loans	93	
Total mortgages	23,184	
Common equity & bond funds	364	
Private equity & hedge funds	287	
Total equity like	651	
Real estate	801	
Other	1,888	
Investments general account (excluding policy loans)	46,645	
Policyholder loans	7	
Investments general account	46,652	
Impairments as bps (quarterly)	-	

Aegon The Netherlands				
Investments general account				
amounts in millions				
	EUR			
	Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013
	11,416	11,366	11,719	12,017
	4,806	5,154	5,301	5,104
	86	64	59	59
	82	45	44	12
	1,143	1,375	1,328	1,199
	1,563	1,239	1,149	1,115
	19,095	19,243	19,600	19,506
	22,562	22,419	21,702	21,558
	91	90	87	86
	22,653	22,509	21,789	21,644
	344	331	332	351
	396	404	403	435
	741	735	735	786
	810	820	830	842
	2,047	1,116	1,048	1,053
	45,346	44,423	44,002	43,831
	8	8	11	8
	45,354	44,431	44,013	43,839
	3	3	3	2

Aegon The Netherlands							
Structured assets and corporate bonds							
amounts in millions							
	EUR						
	March 31, 2014						
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	17	-	50	40	11	-	118
Residential MBS	326	142	573	57	65	-	1,165
Non-housing related ABS	747	484	348	63	140	-	1,783
Total	1,090	626	971	161	217	-	3,066
Credits by rating							
IG Corporates	222	417	1,764	2,419	-	-	4,822
High yield corporate	-	-	-	-	56	-	56
Total	222	417	1,764	2,419	56	-	4,878
Cash / Treasuries / Agencies							12,176
Total	1,312	1,043	2,736	2,580	273	-	20,120

Reporting structure

Aegon United Kingdom

- Life
- Pensions

**Aegon United Kingdom
Earnings & sales**

unaudited

amounts in millions

	GBP					GBP				
	2013					2014				
	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	18	23	17	27	85	18				18
Pensions	2	(3)	2	(10)	(9)	4				4
Distribution *	(2)	-	-	-	(2)	-				-
Underlying earnings before tax	18	20	19	16	74	22				22
Fair value items	(2)	(1)	(6)	(5)	(14)	(2)				(2)
Realized gains/(losses) on investments	1	23	8	8	41	13				13
Impairment charges	-	(13)	(11)	(2)	(26)	-				-
Other income/(charges)	4	(43)	(1)	2	(38)	(3)				(3)
Income before tax	21	(14)	9	20	37	30				30
Income tax attributable to policyholder return	(6)	2	(8)	(15)	(27)	(5)				(5)
Income before tax on shareholders return	15	(12)	1	5	9	25				25
Income tax on shareholders return	(1)	6	55	(4)	56	(2)				(2)
Net income	14	(6)	56	1	65	23				23
Net underlying earnings	16	22	70	10	118	21				21
Revenues										
Life insurance gross premiums	1,473	1,542	1,269	1,262	5,546	1,022				1,022
Investment income	493	512	353	384	1,743	385				385
Fee and commission income	23	24	11	10	68	8				8
Total revenues	1,989	2,078	1,633	1,656	7,356	1,414				1,414
Sales										
New life sales	244	247	190	179	860	206				206
New premiums accident and Health insurance	-	-	-	-	-	1				1
1/10 of Gross deposits	4	7	8	5	24	4				4
Total sales	248	254	198	184	884	211				211
Market consistent value of new business										
MCVNB	18	17	9	6	51	1				1
MCVNB / PVNBP (%)	1.3%	0.9%	0.8%	0.6%	0.9%	0.1%				0.1%

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

Aegon United Kingdom											unaudited
Earnings & sales											amounts in millions
	EUR					EUR					
	2013					2014					
	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	21	28	19	32	100	21				21	
Pensions	2	(4)	3	(12)	(11)	5				5	
Distribution *	(2)	-	-	-	(2)	-				-	
Underlying earnings before tax	21	24	22	20	87	27				27	
Fair value items	(3)	-	(8)	(6)	(16)	(3)				(3)	
Realized gains/(losses) on investments	1	28	9	10	48	16				16	
Impairment charges	-	(16)	(12)	(2)	(31)	-				-	
Other income/(charges)	5	(51)	(1)	2	(45)	(4)				(4)	
Income before tax	24	(15)	10	24	43	37				37	
Income tax attributable to policyholder return	(7)	1	(8)	(18)	(32)	(6)				(6)	
Income before tax on shareholders return	17	(14)	2	6	11	31				31	
Income tax on shareholders return	(2)	9	63	(5)	66	(3)				(3)	
Net income	15	(5)	65	1	76	28				28	
Net underlying earnings	19	26	82	12	139	25				25	
Revenues											
Life insurance gross premiums	1,732	1,814	1,487	1,504	6,537	1,234				1,234	
Investment income	580	602	413	458	2,054	465				465	
Fee and commission income	26	30	12	12	80	10				10	
Total revenues	2,338	2,446	1,912	1,974	8,670	1,709				1,709	
Sales											
New life sales	286	292	222	213	1,014	249				249	
New premiums accident and Health insurance	-	-	-	-	-	1				1	
1/10 of Gross deposits	5	7	10	6	28	5				5	
Total sales	291	299	232	220	1,042	256				256	
Market consistent value of new business											
MCVNB	21	21	11	8	60	1				1	
MCVNB / PVNBP (%)	1.3%	1.0%	0.8%	0.6%	0.9%	0.1%				0.1%	

* 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					
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New life sales											
Single premiums	94	93	87	70	343	75				75	
Recurring premiums annualized	6	5	6	6	23	6				6	
Total recurring plus 1/10 single	15	15	15	13	58	14				14	
New life sales											
Annuities	10	9	8	7	34	7				7	
Protection	5	6	6	6	23	6				6	
Total recurring plus 1/10 single	15	15	15	13	58	14				14	
Underlying earnings before tax	18	23	17	27	85	18				18	
Account Balances											
Insurance contracts - general account	8,063	8,095	8,127	8,136	8,136	8,216				8,216	
Total account balance	8,063	8,095	8,127	8,136	8,136	8,216				8,216	
Insurance and investment contract roll forward											
Account balances at beginning of period	8,089	8,130	8,162	8,193	8,089	8,200				8,200	
Deposits	147	153	144	128	572	129				129	
Withdrawals / benefits	(163)	(163)	(170)	(167)	(664)	(172)				(172)	
Other	57	42	57	47	203	58				58	
Total account balance at end of period	8,130	8,162	8,193	8,200	8,200	8,216				8,216	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	113	108	105	102	113	100				100	
Capitalized during the period	8	9	8	10	35	10				10	
Amortized during the period	(13)	(12)	(11)	(12)	(48)	(11)				(11)	
Balance at end of period	108	105	102	100	100	99				99	

Aegon United Kingdom Pensions											unaudited
											amounts in millions
	GBP					GBP					
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
New life sales											
Single premiums	727	819	709	848	3,103	379				379	
Recurring premiums annualized	156	151	104	81	492	155				155	
Total recurring plus 1/10 single	229	232	175	166	802	193				193	
Gross deposits (on and off balance)											
Savings	40	59	86	51	236	44				44	
Variable annuities	2	-	-	1	3	-				-	
Total gross deposits	42	59	86	52	239	44				44	
Underlying earnings before tax	2	(3)	2	(11)	(9)	4				4	
Platform assets under administration											
Balance at beginning of period	64	211	548	950	64	1,279				1,279	
Inflows	156	383	415	336	1,290	305				305	
Outflows	(6)	(18)	(25)	(26)	(75)	(21)				(21)	
Other (including market movements)	(3)	(28)	12	19	-	-				-	
Balance at end of period	211	548	950	1,279	1,279	1,562				1,562	
Insurance and investment contract roll forward											
Account balances at beginning of period	46,319	49,272	47,799	48,568	46,319	48,356				48,356	
Deposits	1,370	1,424	1,202	1,558	5,553	888				888	
Withdrawals / benefits	(1,789)	(1,984)	(1,418)	(3,214)	(8,405)	(1,330)				(1,330)	
Other	3,372	(913)	985	1,445	4,889	927				927	
Total account balance at end of period	49,272	47,799	48,568	48,356	48,356	48,841				48,841	
DAC/VOBA/FSR's roll forward											
Balance at beginning of period	2,199	2,189	2,175	2,160	2,199	2,140				2,140	
Capitalized during the period	29	26	21	17	92	16				16	
Amortized during the period	(39)	(40)	(36)	(36)	(151)	(29)				(29)	
Balance at end of period	2,189	2,175	2,160	2,140	2,140	2,126				2,126	

Aegon United Kingdom Investments general account		unaudited
amounts in millions, except for the impairment data		
GBP		
	March 31, 2014	
Cash / Treasuries / Agencies	2,550	
Investment grade corporates	4,454	
High yield (and other) corporates	156	
Emerging markets debt	10	
Commercial MBS	337	
Residential MBS	16	
Non-housing related ABS	1,414	
Subtotal	8,936	
Common equity & bond funds	95	
Total equity like	95	
Other	53	
Investments general account (excluding policy loans)	9,084	
Policyholder loans	-	
Investments general account	9,084	
Impairments as bps (quarterly)	-	

amounts in millions				
GBP				
Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013	
2,599	2,600	2,543	2,702	
4,374	4,470	4,380	4,525	
161	162	190	144	
9	28	30	50	
331	340	341	359	
16	582	575	606	
1,399	813	832	868	
8,889	8,995	8,891	9,254	
46	43	46	46	
46	43	46	46	
4	4	2	3	
8,938	9,042	8,939	9,303	
-	-	-	-	
8,938	9,042	8,939	9,303	
14	14	16	-	

Aegon United Kingdom Structured assets and corporate bonds							
amounts in millions							
GBP							
March 31, 2014							
	AAA	AA	A	BBB	<BBB	NR	Total
Structured assets by rating							
Commercial MBS	43	205	72	17	-	-	337
Residential MBS	-	-	16	-	-	-	16
Non-housing related ABS	18	432	741	200	23	-	1,414
Total	61	637	829	217	23	-	1,766
Credits by rating							
IG Corporates	103	739	2,039	1,573	-	-	4,454
High yield corporate	-	-	-	-	155	1	156
Emerging Markets debt	-	-	10	-	-	-	10
Total	103	739	2,048	1,573	155	1	4,620
Cash / Treasuries / Agencies							2,550
Total	164	1,376	2,877	1,790	178	1	8,936

Reporting structure

New Markets

CEE

Asia

Spain & France

Variable annuities Europe

Aegon asset management

New Markets											unaudited
Earnings & sales											amounts in millions
	EUR					EUR					
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD	
Underlying earnings before tax											
CEE	16	9	17	14	57	19				19	
Asia	9	2	25	(1)	34	-				-	
Spain & France	11	10	5	7	33	10				10	
Variable Annuities Europe	1	2	1	3	7	1				1	
Aegon Asset Management	23	26	24	23	95	32				32	
Underlying earnings before tax	60	49	72	46	227	61				61	
Underlying earnings before tax											
Life	26	17	36	6	86	18				18	
Individual savings and retirement products	(4)	(5)	(4)	(1)	(14)	(5)				(5)	
Pensions	1	2	3	4	10	1				1	
Non-life	9	3	9	10	32	8				8	
Associates	5	6	4	3	18	7				7	
Aegon Asset Management	23	26	24	23	95	32				32	
Underlying earnings before tax	60	49	72	46	227	61				61	
Fair value items	(3)	(8)	(12)	2	(21)	7				7	
Realized gains/(losses) on investments	2	1	(4)	1	-	2				2	
Impairment charges	(10)	4	(4)	(6)	(16)	(9)				(9)	
Other income/(charges)	(4)	106	(124)	(11)	(33)	(2)				(2)	
Income before tax	45	152	(72)	32	158	59				59	
Income tax	(16)	(12)	7	(10)	(31)	(16)				(16)	
Net income	29	140	(65)	22	127	43				43	
Net underlying earnings	38	36	46	32	153	45				45	
Revenues											
Life insurance	350	369	304	326	1,349	373				373	
Accident and Health insurance	58	37	41	35	170	55				55	
General insurance	40	42	55	56	194	58				58	
Total gross premiums	448	448	400	417	1,713	486				486	
Investment income	65	60	54	54	233	54				54	
Fee and commission income	134	141	150	157	583	142				142	
Other revenues	1	-	1	-	2	1				1	
Total revenues	648	649	605	628	2,531	683				683	
Sales											
New life sales	63	56	51	58	228	62				62	
New premiums accident and Health insurance	12	10	10	10	43	9				9	
New premiums general insurance	6	8	10	11	35	10				10	
1/10 of Gross deposits	256	586	269	318	1,429	443				443	
Total sales	337	660	340	397	1,734	524				524	
Market consistent value of new business											
MCVNB	21	25	27	22	95	32				32	
MCVNB / PVNBP (%)	1.8%	2.2%	2.4%	1.8%	2.0%	2.4%				2.4%	

Aegon CEE Earnings & revenues											unaudited
											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax											
Life	6	4	7	3	21	12				12	
Pensions	1	2	3	4	10	1				1	
Non-life	9	3	7	7	26	6				6	
Underlying earnings before tax	16	9	17	14	57	19				19	
Fair value items	5	(6)	1	-	1	6				6	
Realized gains/(losses) on investments	1	-	1	-	1	1				1	
Impairment charges	(9)	4	(5)	(7)	(17)	(10)				(10)	
Other income/(charges)	(1)	1	(192)	(17)	(210)	(1)				(1)	
Income before tax	12	8	(178)	(10)	(168)	15				15	
Income tax	(3)	(3)	24	6	24	(3)				(3)	
Net income	9	5	(154)	(4)	(144)	12				12	
Net underlying earnings	13	6	14	13	46	15				15	
Revenues											
Life insurance	121	131	133	132	517	123				123	
General insurance	40	36	36	37	150	40				40	
Accident and Health	-	-	1	-	1	-				-	
Total gross premiums	161	167	170	170	668	163				163	
Investment income	15	15	13	13	57	13				13	
Fee and commission income	11	12	13	13	49	11				11	
Other revenues	-	-	1	-	-	-				-	
Total revenues	187	194	197	195	774	187				187	

Aegon Asia Earnings & revenues											unaudited
											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax											
Life	13	9	30	4	56	5				5	
Individual savings and retirement	(4)	(6)	(4)	(5)	(18)	(5)				(5)	
Share in underlying earnings before tax of associates	-	(1)	(1)	(1)	(4)	(1)				(1)	
Underlying earnings before tax	9	2	25	(1)	34	-				-	
Fair value items	(3)	(2)	(12)	1	(16)	-				-	
Realized gains/(losses) on investments	-	1	(1)	-	-	-				-	
Impairment charges	(1)	-	1	1	1	-				-	
Other income/(charges)	(2)	-	(6)	(1)	(8)	-				-	
Income before tax	3	1	7	-	11	-				-	
Income tax	(6)	1	(10)	(3)	(18)	(1)				(1)	
Net income	(3)	2	(3)	(3)	(7)	(1)				(1)	
Net underlying earnings	2	3	11	(4)	12	(1)				(1)	
Revenues											
Life insurance	143	186	136	145	609	207				207	
Accident and Health	33	25	26	24	107	31				31	
Total gross premiums	176	211	162	168	717	238				238	
Investment income	24	24	26	27	101	27				27	
Fee and commission income	8	12	14	15	49	10				10	
Total revenues	208	247	202	210	867	275				275	

Aegon Spain											unaudited
Earnings & revenues											amounts in millions
	EUR					EUR					YTD
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax											
Life	6	3	(2)	(1)	6	-	-	-	-	-	
Non-life	-	-	2	3	6	2	-	-	-	2	
Underlying earnings before tax	6	3	-	3	12	2				2	
Realized gains/(losses) on investments	-	1	(1)	1	1	-	-	-	-	-	
Other income/(charges)	-	101	74	(1)	174	-	-	-	-	-	
Income before tax	6	105	73	3	187	2				2	
Income tax	(2)	(2)	1	(2)	(5)	(2)	-	-	-	(2)	
Net income	4	103	74	1	182	-				-	
Net underlying earnings	4	1	-	1	6	-				-	
Revenues											
Life & Health insurance	111	64	49	60	284	67	-	-	-	67	
General insurance	-	6	19	19	44	18	-	-	-	18	
Total gross premiums	111	70	68	79	329	85				85	
Investment income	25	17	13	13	68	12	-	-	-	12	
Fee and commission income	2	1	3	4	9	2	-	-	-	2	
Other revenues	-	1	-	-	2	-	-	-	-	-	
Total revenues	138	89	84	96	408	100				100	

Aegon France											unaudited
Earnings											amounts in millions
	EUR					EUR					YTD
	2013					2014					
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax											
Associates	5	7	5	5	21	7	-	-	-	7	

**Variable annuities Europe
Earnings & production**

unaudited

amounts in millions

	EUR					EUR				
	2013					2014				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Underlying earnings before tax										
Life	1	1	1	-	3	1				1
Variable annuities	-	1	-	3	4	-				-
Underlying earnings before tax	1	2	1	3	7	1				1
Fair value items	(5)	-	(1)	1	(5)	1				1
Other income/(charges)	(1)	-	-	-	(1)	-				-
Income before tax	(5)	2	-	4	1	2				2
Income tax	1	(1)	-	(1)	-	-				-
Net income	(4)	1	-	4	1	2				2
Net underlying earnings	1	2	-	3	6	1				1
Variable annuity balances roll forward										
Separate account annuities beginning of period	923	969	940	1,042	923	974				974
Deposits	38	46	52	46	182	52				52
Lapses and deaths	(16)	(14)	(17)	(14)	(62)	(17)				(17)
Other	24	(61)	67	(99)	(69)	101				101
Total variable annuity balances end of period	969	940	1,042	974	974	1,109				1,109
Life balances roll forward										
Life balances at beginning of period	3,613	3,545	3,534	3,579	3,613	3,725				3,725
Deposits	84	64	51	43	242	33				33
Lapses and deaths	(120)	(98)	(84)	(92)	(394)	(84)				(84)
Other	(32)	23	78	195	264	(23)				(23)
Total Life Balances end of period	3,545	3,534	3,579	3,725	3,725	3,651				3,651
Gross deposits - Variable Annuities										
Variable annuities Europe	38	46	52	46	182	52				52
Variable annuities Europe reinsured	2	1	-	-	3	-				-
Gross deposits Variable annuities	40	47	52	46	185	52				52
Intersegment eliminations	(2)	(2)	(2)	(2)	(9)	(2)				(2)
Total gross deposits	38	45	50	43	176	50				50

Aegon asset management											unaudited
Earnings & revenues & account balances											amounts in millions
	EUR					EUR					
	2013				Full Year	2014				YTD	
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter		First Quarter	Second Quarter	Third Quarter	Fourth Quarter		
Underlying earnings before tax	23	26	24	23	95	32				32	
Revenues from third parties	37	35	43	39	155	42				42	
Account balances											
Assets under management	250,123	243,710	243,637	240,420	240,420	245,835				245,835	
General Account *	125,645	120,259	115,969	111,809	111,809	117,021				117,021	
Internal unit-linked and off balance sheet *	70,067	69,265	72,453	72,462	72,462	74,491				74,491	
Third-party **	54,411	54,186	55,215	56,149	56,149	54,323				54,323	
Net deposits (Third party assets)	127	2,047	604	700	3,479	(1,546)				(1,546)	
Assets under management account balances roll forward											
Account balance at beginning of period	246,776	250,123	243,710	243,637	246,775	240,420				240,420	
Deposits & Withdrawals	(2,594)	2,123	(228)	(3,754)	(4,451)	(924)				(924)	
Other	5,941	(8,536)	155	536	(1,904)	6,339				6,339	
Total account balance at end of period	250,123	243,710	243,637	240,420	240,420	245,835				245,835	
Third-party assets under management account balances roll forward											
Account balance at beginning of period	52,886	54,411	54,186	55,215	52,886	56,149				56,149	
Deposits & Withdrawals	127	2,047	604	700	3,479	(1,546)				(1,546)	
Other	1,398	(2,272)	425	233	(216)	(280)				(280)	
Total account balance at end of period **	54,411	54,186	55,215	56,149	56,149	54,323				54,323	

* 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
	March 31, 2014	
Cash / Treasuries / Agencies	934	
Investment grade corporates	1,603	
High yield (and other) corporates	70	
Emerging markets debt	48	
Commercial MBS	163	
Residential MBS	114	
Non-housing related ABS	97	
Subtotal	3,029	
Residential mortgage loans	315	
Total mortgages	315	
Common equity & bond funds	26	
Private equity & hedge funds	3	
Total equity like	30	
Real estate	1	
Other	207	
Investments general account (excluding policy loans)	3,582	
Policyholder loans	21	
Investments general account	3,603	
Impairments as bps (quarterly)	28	

New Markets					amounts in millions
Investments general account					EUR
	Dec. 31, 2013	Sept. 30, 2013	June 30, 2013	March 31, 2013	
	949	933	852	837	
	1,412	1,417	1,445	1,443	
	75	67	76	100	
	37	38	37	37	
	134	136	146	141	
	112	110	111	106	
	97	85	64	68	
	2,816	2,786	2,731	2,732	
	324	332	338	339	
	324	332	338	339	
	40	18	17	17	
	3	3	3	3	
	43	21	20	20	
	1	1	1	1	
	189	179	178	195	
	3,374	3,319	3,268	3,287	
	22	22	22	21	
	3,396	3,341	3,290	3,308	
	16	16	(14)	29	

New Markets								amounts in millions
Structured assets and corporate bonds								EUR
	March 31, 2014							
	AAA	AA	A	BBB	<BBB	NR	Total	
Structured assets by rating								
Commercial MBS	113	32	4	10	4	-	163	
Residential MBS	-	32	27	28	28	-	114	
Non-housing related ABS	50	-	30	15	2	-	97	
Total	163	64	60	53	35	-	374	
Credits by rating								
IG Corporates	15	178	668	729	13	-	1,603	
High yield corporate	-	-	-	-	70	-	70	
Emerging Markets debt	-	2	10	25	11	-	48	
Total	15	179	678	754	94	-	1,721	
Cash / Treasuries / Agencies								934
Total	178	243	738	807	129	-		3,029

Other corporate information

Public ratings				
Company public ratings as of March 31, 2014	Standard & Poor's	Moody's Investor Service	Fitch ratings ¹⁾	A.M. Best
Aegon N.V.	A-	A3	A	-
Aegon USA	AA-	A1	AA-	A+
Aegon NL	AA-	-	-	-
Aegon UK	A+	-	-	-
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 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

Life includes products with mortality, morbidity and longevity risks. Reported in this line are traditional life insurance products, including endowment, term and whole life, sold in the Americas, the Netherlands, the UK and New Markets. Also included are annuity and long-term savings products sold in the Netherlands and the UK. Accident and health business includes products with morbidity risk, such as 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.

Individual savings and retirement products

Individual savings and retirement products consists primarily of fixed and variable annuity products sold in the Americas. Products in this line are primarily in the accumulation phase but immediate and payout annuities are also included. Retail mutual funds sold in the Americas are also included in this line.

Pensions

Pensions includes defined benefit and defined contribution pension business sold both on an individual and group basis. It comprises products in the accumulation phase as well as in the payout phase. Also included in this line is the Stable Value Solutions business in the Americas.

Non-life

Non-life includes mainly automotive insurance, liability insurance, household insurance and fire protection sold both in the Netherlands and New Markets. Also included are disability and sick leave products sold in the Netherlands.

Distribution

Distribution includes the results from Aegon's independent financial advisors in the Netherlands, UnirobeMeeüs and Nedasco.

Asset Management

Asset Management includes equity and fixed income investment solutions for third party clients, insurance-linked products and Aegon's own insurance companies. Results for Aegon's Asset Management business are included in the New Markets reporting segment.

Associates

The Associates line is used primarily to report Aegon's share of the results from its partnership with La Mondiale in France.

Run-off businesses

Business lines that Aegon has exited and has decided to wind down are included in the line Run-off businesses. This includes institutional spread-based products such as Guaranteed Investment Contracts (GICs) and funding agreements which were marketed to institutional clients, as well as payout annuities, bank- and corporate-owned life insurance (BOLI/COLI), and life reinsurance. All businesses currently in run-off were previously included in the results for Aegon Americas.

Other

Other is used to report any items which cannot be directly allocated to a specific line of business. Results in this line are mainly related to Aegon's holding companies and include the interest expense associated with Aegon's financial leverage.

Disclaimers

Cautionary note regarding non-IFRS measures

This document includes the non-IFRS financial measures: underlying earnings before tax, income tax, income before tax and market consistent value of new business. These non-IFRS measures are calculated by consolidating on a proportionate basis Aegon's joint ventures and associated companies. The reconciliation of these measures, except for market consistent value of new business, to the most comparable IFRS measure is provided in note 3 'Segment information' of Aegon's Condensed Consolidated Interim Financial Statements. Market consistent value of new business is not based on IFRS, which are used to report Aegon's primary financial statements and should not be viewed as a substitute for IFRS financial measures. Aegon may define and calculate market consistent value of new business differently than other companies. 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. Certain comparative information presented on a constant currency basis eliminates the effects of changes in currency exchange rates. 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 or the potential independence of Scotland from the United Kingdom
- ◆ The frequency and severity of insured loss events;
- ◆ Changes affecting longevity, 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 or a change by Aegon in applying such regulations and policies, voluntarily or otherwise, 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 and excess capital and leverage ratio management 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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Aegon's Q1 2014 press release and Condensed Consolidated Interim Financial Statements are available on aegon.com.



About Aegon

Aegon's roots go back more than 150 years – to the first half of the nineteenth century. Since then, Aegon has grown into an international company, with businesses in more than 25 countries in the Americas, Europe and Asia. Today, Aegon is one of the world's leading financial services organizations, providing life insurance, pensions and asset management. Aegon's purpose is to help people take responsibility for their financial future. More information: [aegon.com](https://www.aegon.com).