

Financial Supplement Q3 2013

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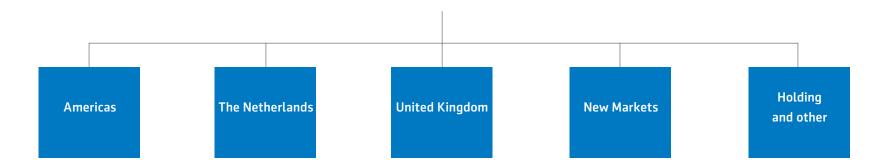
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Reporting structure

Aegon N.V.





Aegon N.V. Earnings overview - geographicall	у									unaudited
									amounts	s in millions
	EUR		2012			EUR		2012		
	<u> </u>	6 1	2012		- "	<u> </u>		2013	- ·	\ <i>(</i> TD)
	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	371		1,043
The Netherlands	81	74	85	85	325	85	74	85		244
United Kingdom	30	26	27	27	110	24	27	26		77
New Markets	88	64	70	52	274	62	52	74		188
Holding and other activities	(63)	(56)	(50)	(55)	(224)	(38)	(35)	(25)		(98)
Underlying earnings before tax	439	457	494	461	1,851	445	478	531		1,454
Net underlying earnings										
Americas	215	257	266	264	1,002	223	258	280		761
The Netherlands	64	59	68	69	260	65	57	66		188
United Kingdom	49	23	42	25	139	21	29	119		169
New Markets	59	44	46	36	185	39	38	48		125
Holding and other activities	(49)	(37)	(39)	(37)	(162)	(25)	(21)	(18)		(64)
Net underlying earnings	338	346	383	357	1,424	323	361	495		1,179
Net income										
Americas	286	222	303	245	1,056	109	171	7		287
The Netherlands	137	(40)	52	118	267	59	19	190		268
United Kingdom	47	49	39	38	173	18	(4)	103		117
New Markets	48	37	38	126	249	30	143	(64)		109
Holding and other activities	7	(19)	(55)	(96)	(163)	(12)	(86)	(9)		(107)
Net income	525	249	377	431	1,582	204	243	227		674



Aegon N.V.										unaudited
Summary financial and market highlights									amour	nts in millions
								except	per share data	& employees
	EUR		2012			EUR		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
Earnings summary	Quarter	Quarter	Quarter	Quarter		Quarter	Quarter	Quarter	Quarter	110
Underlying earnings before tax										
Life	229	268	312	259	1,068	240	264	279		783
Individual savings and retirement products	125	116	105	144	490	120	129	134		383
Pensions	91	94	98	69	352	82	88	105		275
Non-life	9	(1)	(2)	9	15	8	(7)	6		7
Distribution	6	4	(1)	6	15	4	4	2		10
Asset Management	29	23	25	24	101	23	26	24		73
Other	(64)	(55)	(50)	(55)		(38)	(35)	(25)		(98)
Share in underlying earnings before tax of associates	14	8	7	5	34	6	9	6		21
Underlying earnings before tax	439	457	494	461	1,851	445	478	531		1,454
Fair value items	148	82	(142)	(77)	11	(286)	(270)	(493)		(1,049)
Realized gains/(losses) on investments	45	85	128	149	407	113	82	202		397
Impairment charges	(41)	(42)	(35)	(58)		(17)	(57)	(45)		(119)
Other income/(charges)	(17)	(254)	3	106	(162)	(4)	27	(42)		(19)
Run-off businesses	(2)	` 7	12	(15)		(14)	13	1		` -
Income before tax	572	335	460	566	1,933	237	273	154		664
Income tax	(47)	(86)	(83)	(135)	(351)	(33)	(30)	73		10
Net income	525	249	377	431	1,582	204	243	227		674
Net underlying earnings	338	346	383	357	1,424	323	361	495		1,179
Shares										
Shares outstanding	1,880	1,914	1,943	1,943	1,943	1,943	2,104	2,116		2,116
Weighted average shares outstanding	1,880	1,886	1,919	1,943	1,907	1,943	2,021	2,113		2,024
	,	,	,	,	,	,	, -	, -		, -
Per share data										
Net income common shares	0.25	0.08	0.17	0.20	0.70	0.08	0.07	0.08		0.23
Net income common shares B	-	-	-	-	-	-	-	-		0.01
Net underlying earnings	0.15	0.13	0.17	0.16	0.61	0.14	0.13	0.21		0.48
Dividend per common share	- 0.50	0.10	-	0.11	0.21	-	0.11	- 0.61		0.11
Common shareholders' equity per share	9.59	10.13	10.73	10.99	10.99	11.05	10.03	9.61		9.61
Trading statistics (Amsterdam Stock Exchange)										
High	4.52	4.20	4.50	4.89	4.89	5.17	5.38	6.00		6.00
Low	3.05	3.19	3.35	4.08	3.05	4.46	4.42	5.31		4.42
Close	4.16	3.64	4.05	4.80	4.80	4.69	5.14	5.47		5.47
Volume (average daily)	11,617,677	13,230,415	9,975,823	6,755,080	10,394,749	8,579,598	10,250,558	7,751,016		8,860,391
Employees excl. agents	21,491	21,122	21,050	20,902	20,902	20,889	20,962	20,639		20,639
Agents	2,807	2,764	2,858	2,748	2,748	2,903	2,881	2,856		2,856
Total number of employees excluding associates	24,298	23,886	23,908	23,650	23,650	23,792	23,843	23,495		23,495
Aegon's share of employees (including agents) in Associates	2,908	2,371	2,652	2,443	2,443	2,051	2,334	2,475		2,475
Aegon's share of employees (including agents) in Joint Ventures	770	763	757	757	757	766	727	724		724
Total	27,976	27,020	27,317	26,850	26,850	26,609	26,904	26,694		26,694

Unaudited Unaudited



Aegon N.V. Sales									amount	unaudited ts 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
Sales*	1,758	1,604	1,550	1,813	6,725	1,738	1,975	1,697		5,410
New life sales										
Life	226	216	194	229	865	195	199	182		576
Pensions	207	200	201	439	1,047	295	312	220		827
Share in new life sales of associates	12	12	10	9	43	9	9	10		28
Total recurring plus 1/10 single	445	428	405	677	1,955	499	520	412		1,431
New premium production accident & health insurance	195	187	190	196	768	225	173	167		565
New premium production general insurance	14	13	12	16	55	14	14	16		44
Gross deposits (on & off balance)										
Life	639	442	359	376	1,816	499	393	332		1,224
Individual savings & retirement products	1,721	1,827	1,984	2,112	7,644	2,441	2,993	2,805		8,239
Pensions	5,875	4,971	4,576	4,659	20,081	4,778	3,753	5,541		14,072
Asset Management - third party	2,803	2,514	2,504	2,095	9,916	2,282	5,527	2,343		10,152
Share in gross deposits of associates	5	3	3	4	15	4	4	3		11
Total gross deposits	11,043	9,757	9,426	9,246	39,472	10,004	12,670	11,024		33,698
Net deposits (on & off balance)										
Life	(223)	(112)	(515)	(277)	(1,127)	(179)	40	(105)		(244)
Individual savings & retirement products	(237)	(60)	70	(163)	(390)	308	740	755		1,803
Pensions	1,413	856	933	1,041	4,243	1,406	726	2,163		4,295
Asset Management - third party	1,289	605	1,136	386	3,416	127	2,047	604		2,778
Share in net deposits of associates	(3)	1	2	4	4	2	3	1		6
Total net deposits excluding run-off businesses	2,239	1,290	1,626	991	6,146	1,664	3,556	3,418		8,638
Run-off businesses	(1,160)	(479)	(301)	(601)	(2,541)	(1,073)	(644)	(485)		(2,202)
Total net deposits	1,079	811	1,325	390	3,605	591	2,912	2,933		6,436

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



Aegon N.V. Consolidated income statement										unaudited
	EUR					EUR			amour	nts in millions
	Lon		2012			Lon		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Premium income	5,690	4,457	4,321	4,581	19,049	6,267	4,947	4,333		15,547
Investment income	2,060	2,168	2,264	1,921	8,413	2,013	2,048	1,877		5,938
Fee and commission income	455	458	457	486	1,856	466	501	475		1,442
Other revenues	2	3	1	3	9	2	2	2		6
Total revenues	8,207	7,086	7,043	6,991	29,327	8,748	7,498	6,687		22,933
Income from reinsurance ceded	946	1,078	1,104	968	4,096	803	561	806		2,170
Net gains and losses on investments	7,556	(1,943)	5,157	2,290	13,060	7,731	(2,460)	4,408		9,679
Other income	-	-	-	114	114	87	109	203		399
Total income	16,709	6,221	13,304	10,363	46,597	17,369	5,708	12,104		35,181
Claims and Benefits	15,306	4,897	12,086	8,854	41,143	16,213	4,564	10,935		31,712
Employee expenses	483	508	476	535	2,002	512	528	502		1,542
Administration expenses	252	260	270	270	1,052	263	286	304		853
Deferred expenses	(361)	(364)	(372)	(470)	(1,567)	(365)	(402)	(380)		(1,147)
Amortization charges	264	406	228	431	1,329	286	315	288		889
Benefits and expenses	15,944	5,707	12,688	9,620	43,959	16,909	5,291	11,649		33,849
Impairment charges	46	52	32	69	199	25	49	208		282
Interest charges and related fees	141	146	129	103	519	103	83	81		267
Other charges	18	-	1	33	52	95	22	18		135
Total charges	16,149	5,905	12,850	9,825	44,729	17,132	5,445	11,956		34,533
Share in net result of joint ventures	(3)	5	(3)	23	22	(8)	5	(3)		(6)
Share in net results of associates	11	7	6	4	28	5	9	5		19
Income before tax	568	328	457	565	1,918	234	277	150		661
Income tax	(43)	(79)	(80)	(134)	(336)	(30)	(34)	77		13
Net income	525	249	377	431	1,582	204	243	227		674
Net income attributable to:										
Equity holders of Aegon N.V.	525	249	376	431	1,581	204	242	227		673
Non-controlling interests	-	-	1	-	1	-	1	-		1



Aegon N.V. Fair value items geographically										unaudited	
	EUR					EUR			amount	s in millions	
	2011		2012			2013					
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD	
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter		
Fair value items											
Americas	64	(79)	(45)	(16)	(76)	(232)	(147)	(502)		(881)	
Guarantees (net of hedges)	4	11	11	(16)	10	(33)	10	(12)		(35)	
Alternative investments	120	(25)	2	21	118	23	(33)	` 7 [°]		(3)	
Credit derivatives	41	(13)	31	14	73	12	(15)	17		14	
Hedges	(82)	(66)	(82)	(80)	(310)	(213)	(120)	(131)		(464)	
Real estate	(7)	(9)	-	42	26	-	1	(1)			
Other fair value items	(12)	23	(7)	3	7	(21)	10	(382)		(393)	
The Netherlands	34	134	(53)	8	123	(73)	(36)	14		(95)	
Guarantees (net of hedges)	50	192	(10)	45	277	(58)	10	43		(5)	
Alternative investments	19	-	(3)	3	19	22	(6)	2		18	
Real estate	(18)	(24)	(26)	(11)	(79)	(29)	(22)	(12)		(63)	
Other fair value items	(17)	(34)	(14)	(29)	(94)	(8)	(18)	(19)		(45)	
United Kingdom	(2)	(1)	(17)	(11)	(31)	(3)	-	(8)		(11)	
New Markets	7	(12)	(1)	5	(1)	(3)	(8)	(12)		(23)	
Holdings	45	40	(26)	(63)	(4)	25	(79)	15		(39)	
Total fair value items	148	82	(142)	(77)	11	(286)	(270)	(493)		(1,049)	



Aegon N.V. Consolidated balance sheet								unaudited
	ELID				ELID		amounts	s in millions
	EUR	201	2		EUR	201	2	
	First	Second	Second	.3 Third	Fourth			
	Quarter	Quarter	Third Quarter	Fourth Quarter	First Quarter	Quarter	Quarter	Quarter
	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter
Investments general account	139,312	145,610	146,485	145,021	145,718	140,388	137,419	
Investments for account of policyholders	148,571	150,647	155,788	152,968	159,563	155,893	161,165	
Investments in joint ventures	1,229	1,746	1,701	1,568	1,569	1,427	1,431	
Investments in associates	745	762	770	771	791	786	464	
Deferred expenses and rebates	11,354	11,659	11,732	11,644	11,868	12,111	12,038	
Other assets and receivables	38,063	42,970	43,104	43,322	41,598	38,020	35,644	
Cash and cash equivalents	8,591	8,646	7,718	9,590	8,572	8,069	6,133	
Total assets	347,865	362,040	367,298	364,884	369,679	356,694	354,294	
Shareholders' equity	20,167	21,530	22,988	23,488	23,600	21,104	20,332	
Other equity instruments	4,998	5,002	5,011	5,018	5,030	4,990	4,996	
Non-controlling interests	14	13	14	13	12	11	. 8	
Group equity	25,179	26,545	28,013	28,519	28,642	26,105	25,336	
Insurance contracts general account	102,104	106,355	106,056	104,004	106,316	104,989	102,322	
Insurance contracts for the account of policyholders	76,042	77,051	78,624	76,169	80,657	79,399	81,285	
Investment contracts general account	19,321	19,789	18,955	17,767	16,646	15,902	15,097	
Investment contracts for the account of policyholders	74,659	75,668	78,891	78,418	81,498	78,371	81,948	
Other liabilities	50,560	56,632	56,759	60,007	55,920	51,928	48,306	
Total equity and liabilities	347,865	362,040	367,298	364,884	369,679	356,694	354,294	

Revenue generating investments								
							amounts	in millions
	EUR				EUR			
		201	.2			201	.3	
	First	Second	Third	Fourth	First	Second	Third	Fourth
	Quarter							
Investments general account	139,312	145,610	146,485	145,021	145,718	140,388	137,419	
Investments for account of policyholders	148,571	150,647	155,788	152,968	159,563	155,893	161,165	
Off balance sheet investments third parties	150,162	156,996	162,030	161,088	170,955	169,491	170,389	
Total revenue generating investments	438,045	453,253	464,303	459,077	476,236	465,772	468,973	



Aegon N.V. Investments general account						unaudited
	5110		amounts in	millions, ex	cept for the imp	airment data
	EUR		September	30. 2013		
		The	United		Holdings and	
	Americas	Netherlands	Kingdom	Markets	other	Total
Cash / Treasuries / Agencies	13,294	11,366	3,110	933	288	28,991
Investment grade corporates	35,749	5,154	5,348	1,417	-	47,668
High yield (and other) corporates	2,145	64	194	67	-	2,470
Emerging markets debt	1,394	-	33	38	-	1,465
Commercial MBS	4,924	45	407	136	-	5,512
Residential MBS	4,644	1,375	696	110	-	6,825
Non-housing related ABS	2,735	1,239	972	85	-	5,031
Subtotal	64,885	19,243	10,760	2,786	288	97,962
Residential mortgage loans	29	22,419	-	332	-	22,780
Commercial mortgage loans	6,648	90	-	-	-	6,738
Total mortgages	6,677	22,509	-	332	-	29,518
Convertibles & preferred stock	308	-	-	-	-	308
Common equity & bond funds	1,230	331	52	18	(2)	1,629
Private equity & hedge funds	1,286	404	-	3	-	1,693
Total equity like	2,824	735	52	21	(2)	3,630
Real estate	1,401	820	-	1	-	2,222
Other	769	1,116	5	179	-	2,069
Investments general account (excluding policy loans)	76,556	44,423	10,817	3,319	286	135,401
Policyholder loans	1,988	8	-	22	-	2,018
Investments general account	78,544	44,431	10,817	3,341	286	137,419
Impairments as bps (quarterly)	2	3	14	16	-	4

30,163 32,354 33,791 32,554 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,70 5,824 5,910 5,821 5,99 7,222 7,099 6,971 7,40 5,047 5,374 5,171 5,21 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,00 6,818 6,922 6,883 7,39 28,890 28,851 28,351 28,40 343 340 326 33 1,613 1,688 1,562 1,60 1,747 1,829 1,772 1,81 3,703 3,857 3,660 3,75 2,301 2,408 2,344 2,40 2,031 2,037 2,071 2,00 138,284 143,575 142,917 144,31	4	2	4	2
30,163 32,354 33,791 32,55 48,778 51,174 50,239 51,7 2,747 2,783 2,824 2,9 1,578 1,728 1,674 1,7 5,824 5,910 5,821 5,92 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,22 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 3,7 1,613 1,688 1,562 1,61 1,747 1,829 1,772 1,86 3,703 3,857 3,660 3,75 2,301 2,408 2,344 2,44 2,031 2,037 2,071 2,00 138,284 143,575 142,917 144,31	140,388	145,718	145,021	146,485
30,163 32,354 33,791 32,554 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,94 1,578 1,728 1,674 1,71 5,824 5,910 5,821 5,96 7,222 7,099 6,971 7,44 51,71 5,21 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 34 1,613 1,688 1,562 1,66 1,747 1,829 1,772 1,81 1,747 1,829 1,772 1,81 3,703 3,857 3,660 3,75 2,301 2,408 2,344 2,44 2,031 2,037 2,071 2,001	2,104	2,143	2,104	2,172
30,163 32,354 33,791 32,554 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,94 1,578 1,728 1,674 1,71 5,824 5,910 5,821 5,96 7,222 7,099 6,971 7,44 5,171 5,21 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 34 1,613 1,688 1,562 1,66 1,747 1,829 1,772 1,81 1,747 1,829 1,772 1,81 3,703 3,857 3,660 3,75 2,301 2,408 2,344 2,44 2,031 2,037 2,071 2,001	138,284	143,575	142,917	144,313
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,97 1,578 1,728 1,674 1,77 5,824 5,910 5,821 5,91 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,21 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 33 1,613 1,688 1,562 1,60 1,747 1,829 1,772 1,81 3,703 3,857 3,660 3,75 2,301 2,408 2,344 2,44				2,065
30,163 32,354 33,791 32,554 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,77 5,824 5,910 5,821 5,90 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,20 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,00 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 3,61 1,613 1,688 1,562 1,61 1,747 1,829 1,772 1,88 3,703 3,857 3,660 3,755				2,448
30,163 32,354 33,791 32,554 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,77 5,824 5,910 5,821 5,96 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,22 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,00 6,818 6,922 6,883 7,33 28,890 28,851 28,351 28,40 343 340 326 34 1,613 1,688 1,562 1,661 1,747 1,829 1,772 1,88				3,750
30,163 32,354 33,791 32,5: 48,778 51,174 50,239 51,7: 2,747 2,783 2,824 2,9: 1,578 1,728 1,674 1,7: 5,824 5,910 5,821 5,9: 7,222 7,099 6,971 7,4: 5,047 5,374 5,171 5,2: 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0: 6,818 6,922 6,883 7,3: 28,890 28,851 28,351 28,40 343 340 326 3.4 1,613 1,688 1,562 1,66				1,801
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,71 5,824 5,910 5,821 5,91 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,21 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,39 28,890 28,851 28,351 28,46				1,600
30,163 32,354 33,791 32,5: 48,778 51,174 50,239 51,7: 2,747 2,783 2,824 2,9: 1,578 1,728 1,674 1,7: 5,824 5,910 5,821 5,9: 7,222 7,099 6,971 7,4: 5,047 5,374 5,171 5,2: 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0: 6,818 6,922 6,883 7,3:				349
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,70 5,824 5,910 5,821 5,90 7,222 7,099 6,971 7,40 5,047 5,374 5,171 5,20 101,359 106,422 106,491 107,64 22,072 21,929 21,468 21,0 6,818 6,922 6,883 7,33	28,890	28,851	28,351	28,405
30,163 32,354 33,791 32,55 48,778 51,174 50,239 51,7 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,76 5,824 5,910 5,821 5,96 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,20 101,359 106,422 106,491 107,64				7,394
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,99 1,578 1,728 1,674 1,70 5,824 5,910 5,821 5,91 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,21				21,011
30,163 32,354 33,791 32,57 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,97 1,578 1,728 1,674 1,70 5,824 5,910 5,821 5,90 7,222 7,099 6,971 7,44 5,047 5,374 5,171 5,20	101,359	106,422	106,491	107,645
30,163 32,354 33,791 32,55 48,778 51,174 50,239 51,7' 2,747 2,783 2,824 2,9- 1,578 1,728 1,674 1,7' 5,824 5,910 5,821 5,96 7,222 7,099 6,971 7,44'				5,289
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77 2,747 2,783 2,824 2,94 1,578 1,728 1,674 1,77 5,824 5,910 5,821 5,98				7,401
30,163 32,354 33,791 32,5- 48,778 51,174 50,239 51,7' 2,747 2,783 2,824 2,9- 1,578 1,728 1,674 1,7'				5,987
30,163 32,354 33,791 32,5 ¹ 48,778 51,174 50,239 51,7 ¹ 2,747 2,783 2,824 2,9 ⁹				1,701
30,163 32,354 33,791 32,54 48,778 51,174 50,239 51,77				2,949
	48,778	51,174	50,239	51,774
Total Total Total To	30,163	32,354	33,791	32,544
	Total	Total	Total	Tota
une 30, 2013 March 31, 2013 Dec. 31, 2012 Sept. 30, 20	ine 30, 2013	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012
amounts in millio				

Aegon N.V. Structured assets and corporate bonds							
	EUR					amoun	ts in millions
	LUK		Sept	ember 30, 201	3		
	AAA	AA	А	BBB	<bbb< th=""><th>NR</th><th>Total</th></bbb<>	NR	Total
Structured assets by rating							
Commercial MBS	4,021	589	448	270	184	-	5,512
Residential MBS	703	2,374	1,015	374	2,359	-	6,825
Non-housing related ABS	1,562	1,191	1,207	607	464	-	5,031
Total	6,286	4,154	2,670	1,251	3,007	-	17,368
Credits by rating							
IG Corporates	641	4,952	21,102	20,967	6	-	47,668
High yield corporate	-	· -	-	· -	2,454	16	2,470
Emerging Markets debt	3	46	471	701	244	-	1,465
Total	644	4,998	21,573	21,668	2,704	16	51,603
Cash / Treasuries / Agencies							28,991
Total	6,930	9,152	24,243	22,919	5,711	16	97,962



First Second Quarter	Aegon N.V.								unaudite
Furt	Capital structure							amounts	s in millio
Shareholders Quarter		EUR				EUR		ΥT	
Shareholders' equity January 1 21,000 21,000 21,000 23,488 23,4									
Changes in accounting policies relating to IFRS 10 (122)									Four Quart
Changes naccounting policies relating to IAS 19 964 964 1994		•	•	•	,	23,488	23,488	23,488	
Shareholders						-	-	-	
Net income Dividend paid - (138) (207) (207) - (166) (323) Movements in foreian currency translation reserve (273) 425 325 (107) (207) - (166) (323) Movements in foreian currency translation reserve (288) 1,055 2,407 (2,592 (352) (2,349) (2,701) Coupons on other equity instruments (net of tax) (47) (380) (450) (112) 72 180 (29) Cher changes (47) (380) (450) (112) 72 180 (215) Cher changes (47) (380) (450) (112) 72 180 (215) Cher changes (47) (380) (450) (112) 72 180 (215) Cher changes (47) (22) (4) 22 2 55 (341) (401) Cher changes (48) (49) (49) (49) (49) (49) (49) (49) Cher changes (49) (40) (450) (112) 72 180 (215) Cher changes (40) (412) 22 2 55 (341) (401) Cher changes (41) (41) 22 2 2 55 (341) (401) Cher changes (42) (43) 22 4,88 (47) (47) (48) (49) (49) (49) (49) (49) (49) (49) (49						-	-	-	
Divident paid -			- / -	- / -		-,	-,	-,	
Movements in foreign currency translation reserve (273) 425 325 (107) 121 (55) (499) (490)						204			
Movements in revaluation reserves 88 1,055 2,407 2,592 352 (2,349) (2,701) Coupons on other equity instruments (net of tax) (47) (98) (145) (195) (149) (69) (120) Coupons on other equity instruments of defined benefit plans (47) (380) (450) (112) 72 180 215 Coupons on other equity instruments of defined benefit plans (47) (380) (450) (112) 72 180 215 Coupons on other equity instruments of defined benefit plans (47) (380) (450) (112) 72 180 215 Coupons on other equity instruments of defined benefit plans (47) (380) (450) (112) 72 (380) (270) Coupons on other equity instruments of defined benefit plans (47) (380) (450) (410) Coupons on other equity instruments of defined benefit plans (47) (380) (450) (410) (410) Coupons on other equity instruments of defined benefit plans (47) (380) (450) (488) (47) (488) (47) (488) (47) (488) (47) (488) (488) (489) (488) (489) (488) (489) (489) (488) (489) (48			, ,	, ,		- 212	, ,		
Coupons on other equity instruments (net of tax) (47) (98) (147) (195) (49) (69) (120) (12									
Remeasurements of defined benefit plans (47) (380) (450) (112) 72 180 215 Total remeasurement of defined benefit plans (47) (380) (450) (112) 72 180 215 Total remeasurement of defined benefit plans (48) 20,167 21,530 22,988 23,488 23,600 21,104 20,332 Revaluation reserves Revaluation reserves Revaluation reserves (40) 182 182 185 194 247 228 230 Revaluation reserves (41) 182 185 194 247 228 230 Revaluation reserves (42) 182 185 194 247 228 230 Revaluation reserves (43) 4,458 4,737 4,385 2,548 2,243 Available-for-sale other (45) 32 45 38 34 34 34 35 Total available-for-sale (46) 4,688 4,969 4,666 2,810 2,508 Real estate held for own use (43) 45 45 39 40 40 40 35 Cash flow hedging reserve (90) 1,105 1,105 874 829 Total balance of revaluation reserves, net of tax (47) (380) (4,459 (4,688 4,969 4,666 2,810 2,768 Real estate held for own use (48) 4,688 6,073 5,721 3,724 3,372 Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity (20,167 21,530 22,988 23,488 23,600 21,104 20,332 Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity (20,167 21,530 22,988 23,488 23,600 21,104 20,332 Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536 5,888 (6,0									
Common			, ,	, ,			()		
Shareholders' equity end of period 20,167 21,530 22,988 23,488 23,600 21,104 20,332		, ,	, ,	, ,					
Revaluation reserves Available-for-sale shares 162 182 185 194 247 228 230 Available-for-sale shares 162 3,070 4,458 4,737 4,385 2,548 2,243 Available-for-sale bonds 2,445 3,070 4,458 4,737 4,385 2,548 2,243 Available-for-sale cher 15 32 45 38 34 34 35 Total available-for-sale 2,622 3,284 4,688 4,969 4,666 2,810 2,508 Real estate held for own use 43 45 45 39 40 40 35 Cash flow hedging reserve 904 1,207 1,155 1,065 1,015 874 829 Total balance of revaluation reserves, net of tax 3,569 4,536 5,888 6,073 5,721 3,724 3,372 Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity 20,167 21,530 22,988 23,488 23,600 21,104 20,332 Non-controlling interests and share options not yet exercised 96 99 109 115 126 85 88 Adjustment for revaluation reserves (3,569) (4,536 (5,888 (6,073) (5,771) (3,724) (3,372) Adjustment for remeasurement of defined benefit plans 1,013 1,380 1,442 1,085 1,020 903 856 Total adjusted Shareholders' equity 17,707 18,473 18,651 18,615 19,025 18,368 17,904 Dunior perpetual capital securities 4,192 4,192 4,192 4,192 4,192 4,192 Perpetual cumulative subordinated bonds 453 45									
Natiable-for-sale shares 162 182 185 194 247 228 230 Available-for-sale bonds Natiable-for-sale bonds Natiable-for-sal	snarenoiders equity end of period	20,167	21,550	22,900	23,466	23,600	21,104	20,332	
Natiable-for-sale shares 162 182 185 194 247 228 230 Available-for-sale bonds Natiable-for-sale bonds Natiable-for-sal	Revaluation reserves								
Available-for-sale bonds		162	182	185	194	247	228	230	
Natiable-for-sale other 15 32 45 38 34 34 34 35 Total available-for-sale 2,622 3,284 4,688 4,969 4,666 2,810 2,508 Real estate held for own use 43 45 45 39 40 40 35 Zash flow hedging reserve 904 1,207 1,155 1,065 1,015 874 829 Total balance of revaluation reserves, net of tax 3,569 4,536 5,888 6,073 5,721 3,724 3,372 Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity 20,167 21,530 22,988 23,488 23,600 21,104 20,332 Non-controlling interests and share options not yet exercised 96 99 109 115 126 85 88 Adjustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) Adjustment for remeasurement of defined benefit plans 1,013 1,380 1,442 1,085 1,020 903 856 Total adjusted Shareholders' equity 17,707 18,473 18,651 18,615 19,025 18,368 17,904 Total adjusted Shareholders' equity 1,707 18,473 18,651 18,615 19,025 18,368 17,904 Total adjusted subordinated bonds 453 453 453 453 453 453 Non-cumulative subordinated notes 271 271 271 271 271 271 271 271 271 271									
Cotal available-for-sale 2,622 3,284 4,688 4,969 4,666 2,810 2,508 eal estate held for own use 43 45 45 39 40 40 35 ash flow hedging reserve 904 1,207 1,155 1,065 1,015 874 829 cotal balance of revaluation reserves, net of tax 3,569 4,536 5,888 6,073 5,721 3,724 3,372 cotal remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) chareholders' equity 20,167 21,530 22,988 23,488 23,600 21,104 20,332 lon-controlling interests and share options not yet exercised 96 99 109 115 126 85 88 dijustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) djustment for revaluation reserves (3,569) (4,536) (5,888) 6,073 (5,721)				•			,		
teal estate held for own use 1,207 1,155 1,065 1,015 874 829 1,207 1,155 1,065 1,015 874 829 1,207 1,155 1,065 1,015 8,721 3,724 3,372 1,076 1,085 1				· · · · · · · · · · · · · · · · · · ·					
Cash flow hedging reserve							•		
Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity Non-controlling interests and share options not yet exercised solution reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) Adjustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) Adjustment for remeasurement of defined benefit plans (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) Adjustment for remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Total adjusted Shareholders' equity (17,707) (18,473) (18,651) (18,615) (19,025) (18,368) (17,904) Junior perpetual capital securities (1,020) (1,020) (1,0372) (1									
Total remeasurement of defined benefit plans (1,013) (1,380) (1,442) (1,085) (1,020) (903) (856) Shareholders' equity 20,167 21,530 22,988 23,488 23,600 21,104 20,332 Non-controlling interests and share options not yet exercised 96 99 109 115 126 85 88 Adjustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) Adjustment for remeasurement of defined benefit plans 1,013 1,380 1,442 1,085 1,020 903 856 Total adjusted Shareholders' equity 17,707 18,473 18,651 18,615 19,025 18,368 17,904 Unior perpetual capital securities 4,192 4,192 4,192 4,192 4,192 4,192 4,192 Perpetual cumulative subordinated bonds 453 453 453 453 453 453 Non-comulative subordinated notes 271 271 271 271 271 271 271 271 271 271									
Shareholders' equity 20,167 21,530 22,988 23,488 23,600 21,104 20,332 20,000 20,00	,	0,000	.,	-,	,,,,,	-,	-,	-,	
Non-controlling interests and share options not yet exercised 96 99 109 115 126 85 88 Adjustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) (5,721) (3,724) (3,372) (7,724) (7,724) (7,725) (7,724) (7,725) (7,724) (7,725) (7,725) (7,724) (7,725) (7,7	Total remeasurement of defined benefit plans	(1,013)	(1,380)	(1,442)	(1,085)	(1,020)	(903)	(856)	
Adjustment for revaluation reserves (3,569) (4,536) (5,888) (6,073) (5,721) (3,724) (3,372) (4,000) (4	Shareholders' equity	,	,			,	,	•	
Adjustment for remeasurement of defined benefit plans 1,013 1,380 1,442 1,085 19,025 18,368 17,904 17,707 18,473 18,651 18,655 19,025 18,368 17,904 10,000 perpetual capital securities 4,192 4,									
Total adjusted Shareholders' equity 17,707 18,473 18,651 18,615 19,025 18,368 17,904 Idunior perpetual capital securities 4,192 4,19		(3,569)	(4,536)	(5,888)	(6,073)	(5,721)	(3,724)	(3,372)	
unior perpetual capital securities 4,192 4	Adjustment for remeasurement of defined benefit plans	1,013	1,380	1,442	1,085	1,020	903	856	
Perpetual cumulative subordinated bonds 453 453 453 453 453 453 453 453 453 453	Total adjusted Shareholders' equity	17,707	18,473	18,651	18,615	19,025	18,368	17,904	
Non-cumulative subordinated notes 271 271 271 271 271 271 271 271 271 271	unior perpetual capital securities	4,192	4,192	4,192	4,192	4,192	4,192	4,192	
Trust pass-through securities 151 163 161 155 156 147 140 surbordinated borrowings 40 42 43 42 44 45 46 46 46 46 46 46 46 46 46 46 46 46 46	Perpetual cumulative subordinated bonds	453	453	453	453	453	453	453	
Surbordinated borrowings 40 42 43 42 44 45 48 45 44 45 48 45 48 48 48 48 48 48 48 48 48 48 48 48 48	ion-cumulative subordinated notes	271	271	271	271	271	271	271	
Currency revaluation on hybrid leverage (155) 1 (44) (123) (38) (78) (206) Hybrid leverage 4,952 5,122 5,076 4,990 5,078 5,030 4,894 Benior debt 3,777 2,816 3,335 3,304 3,262 2,659 2,646 Commercial paper and other short term debt 496 454 424 430 381 380 161 Senior leverage 4,273 3,270 3,759 3,734 3,643 3,039 2,807 Fotal financial leverage 9,225 8,392 8,835 8,724 8,721 8,069 7,701	rust pass-through securities	151	163	161	155	156	147	140	
Hybrid leverage 4,952 5,122 5,076 4,990 5,078 5,030 4,894 benior debt 3,777 2,816 3,335 3,304 3,262 2,659 2,646 Commercial paper and other short term debt 496 454 424 430 381 380 161 Senior leverage 4,273 3,270 3,759 3,734 3,643 3,039 2,807 Fotal financial leverage 9,225 8,392 8,835 8,724 8,721 8,069 7,701	Surbordinated borrowings	40	42	43	42	44	45	44	
Hybrid leverage 4,952 5,122 5,076 4,990 5,078 5,030 4,894 benior debt 3,777 2,816 3,335 3,304 3,262 2,659 2,646 Commercial paper and other short term debt 496 454 424 430 381 380 161 Senior leverage 4,273 3,270 3,759 3,734 3,643 3,039 2,807 Fotal financial leverage 9,225 8,392 8,835 8,724 8,721 8,069 7,701	Currency revaluation on hybrid leverage	(155)	1	(44)	(123)	(38)	(78)	(206)	
Senior debt 3,777 2,816 3,335 3,304 3,262 2,659 2,646 3,000		4,952	5,122	5,076	4,990	5,078	5,030	4,894	
Commercial paper and other short term debt 496 454 424 430 381 380 161 Senior leverage 4,273 3,270 3,759 3,734 3,643 3,039 2,807 Total financial leverage 9,225 8,392 8,835 8,724 8,721 8,069 7,701	Senior debt	3,777		3,335			2,659	2,646	
Total financial leverage 9,225 8,392 8,835 8,724 8,721 8,069 7,701	Commercial paper and other short term debt	496	454	424	430	381	380	161	
	Senior leverage	4,273	3,270	3,759	3,734	3,643	3,039	2,807	
Total capitalization 26,932 26,865 27,486 27,339 27,746 26,437 25,605	Total financial leverage	9,225	8,392	8,835	8,724	8,721	8,069	7,701	
	Total capitalization	26,932	26,865	27,486	27,339	27,746	26,437	25,605	
Gross financial leverage ratio 34.3% 31.2% 32.1% 31.9% 31.4% 30.5% 30.1%	Cross financial loverage matic	24.20/	21 20/	22 10/	21.00/	21 40/	30 E0/	20.10/	



Aegon N.V. Return on capital - net underlying earnings										unaudited
									amo	ounts in millions YTD
					Septem	ber 30, 2013				
	Americas	The Netherlands	United Kingdom	Central Eastern Europe	Asia	Spain and France	VA Europe	Asset Management	Weighted Average	Run-off businesses
	(USD)	(EUR)	(GBP)	(EUR)	(EUR)	(EUR)	(EUR)	(EUR)	(EUR)	(EUR)
Net underlying earnings / run-off earnings Average capital in units Average capital in units, excluding revaluation reserves and remeasurement of	1,002 22,165	188 4,630	144 3,445	34 517	20 385	22 1,134	3 185	46 216		16 2,123
defined benefit plans	19,136	3,947	2,843	509	349	1,129	184	217		1,883
Return on capital Net underlying earnings / average capital in units excluding revaluation reserve and remeasurement of defined benefit plans	7.0%	6.4%	6.8%	8.8%	7.6%	2.6%	2.3%	28.4%	6.9%	1.2%

Aegon N.V.	
Return on equity - net underlying earnings	
	amounts in million
	YTI
	September 30, 201
	Tota
	(EUR
Net underlying earnings before leverage costs	1,179
Cost of leverage after tax ¹	(210
Net underlying earnings after leverage allocation	969
Average common shareholders' equity excluding revaluation reserve and	
remeasurement of defined benefit plans	17,099
Return on equity	
Net underlying earnings / average shareholders' equity excluding revaluation	
reserve and remeasurement of defined benefit plans	7.6%
¹ Cost of leverage after tax includes coupons on perpetual capital securities, coupons on non-cumulative subordi	inated notes and preferred dividend

		am	ounts in millions
June 30, 2013	March 31, 2013	Dec. 31, 2012	YTD Sept. 30, 2012
684	323	1,424	1,067
(139)	(63)	(254)	(191)
545	260	1,170	876
17,356	16,587	15,879	15,909
6 204	6.20/	7.40/	7.20/
6.3%	6.3%	7.4%	7.3%

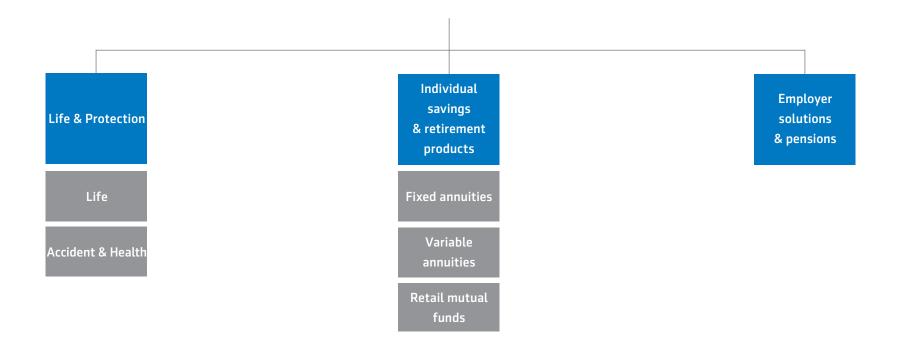


Aegon N.V.										unaudited
Run-off businesses										
									amount	s in millions
	EUR					EUR				
			2012					2013		\
	First	Second	Third Quarter	Fourth	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Ouarter	YTD
Familian	Quarter	Quarter	Quarter	Quarter	rear	Quarter	Quarter	Quarter	Quarter	
Earnings	(7)		(2)	2	(7)	2		_		4.0
Americas - Spread based business	(7)	1	(3)	2	(7)	2	4	7		13
Americas - Payout annuities	(3)	(4)	(3)	(3)	(13)	7	(7)	(10)		(10)
Americas - BOLI/COLI	17	18	17	11	63	12	9	11		32
Americas - Life reinsurance	(9)	(8)	1	(25)	(41)	(35)	7	(7)		(35)
Total earnings - run off businesses	(2)	7	12	(15)	2	(14)	13	1		-
Institutional spread based account balance roll fo										
Account balances beginning of period	7,641	6,415	6,431	6,232	7,641	5,618	4,802	4,162		5,618
Withdrawals	(1,037)	(361)	(168)	(478)	(2,044)	(958)	(528)	(366)		(1,852)
Other	(189)	377	(31)	(136)	21	142	(112)	(145)		(115)
Total account balance end of period	6,415	6,431	6,232	5,618	5,618	4,802	4,162	3,651		3,651
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	5,628		5,966
Lapses and death	(112)	(111)	(121)	(114)	(458)	(106)	(107)	(111)		(324)
Interest credited	87	90	91	84	352	71	86	87		244
Other	(312)	456	35	(106)	73	80	(362)	(281)		(563)
Total account balance end of period	5,662	6,097	6,102	5,966	5,966	6,011	5,628	5,323		5,323
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	6,249		6,159
Deposits	8	2	1	2	13	4	4	. 1		9
Lapses and death	(32)	(247)	(15)	(1,722)	(2,016)	(14)	(131)	(16)		(161)
Other	(85)	`576 [´]	(44)	(264)	183	257	(30)	(169)		58
Total account balance end of period	7,870	8,201	8,143	6,159	6,159	6,406	6,249	6,065		6,065



Reporting structure

Aegon Americas





Aegon Americas Earnings & revenues										unaudited
Lainings & revenues									amoun	ts in millions
	USD					USD				
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
Underlying earnings before tax by line of business	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
onacii,iiig caiiiiigo acioi c tan 2, iiiic ci aaciiicas										
Life and protection	149	197	212	188	746	160	195	219		574
Individual savings and retirement products										
Fixed annuities	63	63	66	63	255	56	61	37		154
Variable annuities	98	86	63	112	359	102	104	136		342
Retail mutual funds	5	5	7	8	25	5	7	9		21
Employer Solutions & Pensions	72	78	96	73	319	82	89	90		261
Canada	7	18	6	9	40	6	12	(3)		15
Latin America	3	2	3	4	12	2	1	2		5
Underlying earnings before tax	397	449	453	457	1,756	413	469	490		1,372
Fair value items	83	(103)	(56)	(22)	(98)	(307)	(190)	(662)		(1,159)
Realized gains/(losses) on investments	12	70	86	`57 [′]	225	62	38	11		111
Impairment charges	(39)	(50)	(22)	(40)	(151)	1	(41)	(21)		(61)
Other income/(charges)	(1)	(2)	-	(34)	(37)	(6)	(2)	119		111
Run-off businesses	(3)	9	15	(17)	4	(18)	17	1		-
Income before tax	449	373	476	401	1,699	145	291	(62)		374
Income tax	(74)	(89)	(96)	(83)	(342)	-	(69)	73		4
Net income	375	284	380	318	1,357	145	222	11		378
Net underlying earnings	282	329	334	343	1,288	295	336	371		1,002
Revenues *										
Life insurance	2,071	2,071	2,057	2,206	8,405	2,038	2,018	2,051		6,107
Accident and Health insurance	582	585	596	593	2,356	586	590	603		1,779
Total gross premiums	2,653	2,656	2,653	2,799	10,761	2,624	2,608	2,654		7,886
Investment income	1,167	1,193	1,159	1,175	4,694	1,110	1,116	1,102		3,328
Fee and commission income	373	377	353	409	1,512	393	432	415		1,240
Other revenues	-	1	3	2	6	1	3	1		5
Total revenues	4,193	4,227	4,168	4,385	16,973	4,128	4,159	4,172		12,459

^{*} Revenues include Run-off businesses



Aegon Americas										unaudite
Earnings & revenues									amoun	ts in millior
	EUR					EUR				
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YT
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business										
Life and protection	113	154	168	146	581	121	150	165		430
Individual savings and retirement products										
Fixed annuities	48	49	52	49	198	42	47	28		11
Variable annuities	75	67	51	87	280	77	80	103		260
Retail mutual funds	4	4	6	5	19	4	6	7		17
Employer Solutions & Pensions	55	60	78	55	248	62	67	69		198
Canada	6	13	5	7	31	5	9	(3)		1:
Latin America	2	2	2	3	9	1	1	2		4
Underlying earnings before tax	303	349	362	352	1,366	312	360	371		1,043
Fair value items	64	(79)	(45)	(16)	(76)	(232)	(147)	(502)		(88)
Realized gains/(losses) on investments	9	54	69	43	175	` 47 [°]	30	7		` 8 [,]
Impairment charges	(30)	(39)	(17)	(31)	(117)	1	(31)	(16)		(4)
Other income/(charges)	(1)	(1)	(1)	(25)	(28)	(5)	(1)	90		84
Run-off businesses	(2)	7	12	(15)	2	(14)	13	1		
Income before tax	343	291	380	308	1,322	109	224	(49)		284
Income tax	(57)	(69)	(77)	(63)	(266)	_	(53)	56		
Net income	286	222	303	245	1,056	109	171	7		287
Net underlying earnings	215	257	266	264	1,002	223	258	280		761
Revenues *										
Life insurance	1,581	1,615	1,643	1,702	6,541	1,545	1,546	1,550		4,641
Accident and Health insurance	444	456	476	457	1,833	444	452	455		1,351
Total gross premiums	2,025	2,071	2,119	2,159	8,374	1,989	1,998	2,005		5,992
Investment income	890	930	927	907	3,654	841	855	832		2,528
Fee and commission income	285	294	282	316	1,177	297	331	314		942
Other revenues	-	1	2	2	5	1	2	1		4
Total revenues	3,200	3,296	3,330	3,384	13,210	3,128	3,186	3,152		9,466

^{*} Revenues include Run-off businesses



Aegon Americas Life & protection - production and	oarnings								ı	unaudited
Life & protection - production and	earnings								amounts	s in millions
	USD					USD				
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTE
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Life production										
Agency	116	118	116	149	499	106	118	109		333
Direct	17	17	16	14	64	13	15	15		43
Total retail new life sales	133	135	132	163	563	119	133	124		376
Universal life	60	60	56	85	261	43	50	49		142
Term	35	36	35	40	146	38	43	37		118
Whole life/other	37	37	40	36	150	37	39	37		113
Variable life	1	2	1	2	6	1	1	1		3
Total retail new life sales	133	135	132	163	563	119	133	124		376
Accident and Health production										
Agency	63	60	64	65	252	67	63	64		194
Direct	168	165	155	165	653	197	144	137		478
Total Accident and Health production	231	225	219	230	905	264	207	201		672
Life insurance	1,059	1,029	1,033	1,111	4,232	1,046	1,032	1,016		3,094
Accident and Health insurance	580	584	595	592	2,351	585	589	601		1,775
Total gross premiums	1,639	1,613	1,628	1,703	6,583	1,631	1,621	1,617		4,869
Earnings										
Underlying earnings before tax	149	197	212	188	746	160	195	219		574



Aegon Americas										unaudite
Life & protection - account balances									amoun	ts in million
	USD		2012			USD		2012		
	First	C	2012	Farrella	E. II	Final	Cd	2013	Farratia	VT
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YT
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	14,877		14,850
Deposits	493	447	461	522	1,923	480	521	446		1,447
Lapses and deaths	(242)	(204)	(197)	(225)	(868)	(210)	(217)	(322)		(749
Other	(240)	(212)	(196)	(235)	(883)	(241)	(306)	(178)		(725
Universal life account balances end of period	14,689	14,720	14,788	14,850	14,850	14,879	14,877	14,823		14,823
Term	1,280	1,316	1,360	1,406	1,406	1,459	1,520	1,578		1,578
Whole life/other Total general account reserves	10,419 26,388	10,391 26,427	10,369 26,517	10,418 26,674	10,418 26,674	10,599 26,937	10,560 26,957	10,640 27,041		10,640 27,041
Total general account reserves	20,300	20,427	20,317	20,074	20,074	20,937	20,937	27,041		27,041
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%	5.68%		5.70%
Average crediting rate	4.23%	4.22%	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%	1.46%		1.48%
Average guaranteed rate	4.14%	4.14%	4.14%	4.13%	4.13%	4.14%	4.14%	4.12%		4.13%
Separate account balances roll forward										
Account balances beginning of period	4,476	4,838	4,541	4,641	4,476	4,549	4,742	4,699		4,549
Deposits	72	75	68	68	283	68	64	65		197
Lapses and deaths	(109)	(56)	(75)	(79)	(319)	(77)	(83)	(70)		(230
Other	399	(316)	107	(81)	109	202	(24)	182		360
Total account balances end of period	4,838	4,541	4,641	4,549	4,549	4,742	4,699	4,876		4,876
Separate account balances by fund type										
Fixed income	601	629	599	597	597	573	564	536		536
Equities	4,237	3,912	4,042	3,952	3,952	4,169	4,135	4,340		4,340
Total account balances end of period	4,838	4,541	4,641	4,549	4,549	4,742	4,699	4,876		4,876
Gross investment return to policyholder	10.56%	(4.54%)	4.08%	(0.02%)	10.05%	6.17%	(0.27%)	5.64%		11.86%
Health reserves										
Accidental death and dismemberment	385	382	386	379	379	376	377	381		381
Long term care	3,569	3,691	4,080	4,114	4,114	4,136	4,040	4,096		4,096
Other health	816	802	845	835	835	837	825	870		870
Total health reserves	4,770	4,875	5,311	5,328	5,328	5,349	5,242	5,347		5,347
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	7,225		6,636
Capitalized during the period	208	214	207	247	876	212	219	207		638
Amortized during the period	(184)	(185)	(123)	(196)	(688)	(163)	(166)	(225)		(554
Shadow accounting adjustments	29	(218)	(107)	2	(294)	130	367	36		533
Other	4	(11)	13	(1)	5	(6)	(4)	15		5
Balance at end of period	6,794	6,594	6,584	6,636	6,636	6,809	7,225	7,258		7,258



Aegon Americas Individual savings and retirement prod	uete									unaudited
Thurvidual savings and rethement prod									amount	ts in millions
	USD		2012			USD		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Production				_					_	
Agency	11	11	12	21	55	20	19	24		63
Banks	80	65	47	124	316	169	117	99		385
Fixed annuity deposits	91	76	59	145	371	189	136	123		448
Agency	10	12	6	9	37	12	10	9		31
Banks	243	269	266	282	1,060	320	452	486		1,258
Fee planners/wirehouses/broker-dealers	849	908	1,009	1,027	3,793	1,141	1,649	1,695		4,485
Direct	112	116	109	122	459	149	140	134		423
Variable annuity deposits	1,214	1,305	1,390	1,440	5,349	1,622	2,251	2,324		6,197
Agency	22	17	19	19	77	23	26	23		72
Banks	113	131	129	135	508	174	175	304		653
Fee planners/wirehouses/broker-dealers	619	664	725	844	2,852	990	1,023	622		2,635
Retail mutual fund deposits	754	812	873	998	3,437	1,187	1,224	949		3,360
Total Individual savings and retirement deposits	2,059	2,193	2,322	2,583	9,157	2,998	3,611	3,396		10,005
Agency	43	40	37	49	169	55	55	56		166
Banks	436	465	442	541	1,884	663	744	889		2,296
Fee planners/wirehouses/broker-dealers	1,468	1,572	1,734	1,871	6,645	2,131	2,672	2,317		7,120
Direct	112	116	109	122	459	149	140	134		423
Total Individual savings and retirement deposits	2,059	2,193	2,322	2,583	9,157	2,998	3,611	3,396		10,005
Earnings										
Underlying earnings before tax	166	154	136	183	639	163	172	182		517
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	1,994		1,690
Capitalized during the period	83	73	86	89	331	97	135	139		371
Amortized during the period	56	(112)	16	(72)	(112)	37	(13)	46		70
Shadow accounting adjustments	(37)	` 39 [´]	(61)	12	(47)	5	44	(8)		41
Other	-	-	` -	-	` - '	(1)	-	-		(1)
Balance at end of period	1,620	1,620	1,661	1,690	1,690	1,828	1,994	2,171		2,171



Aegon Americas										unaudited
Fixed annuities									amaunte	a in millian
	USD					USD			amounts	s in million
			2012					2013		
	First Quarter	Second Quarter	Third Ouarter	Fourth Ouarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Ouarter	YTE
Earnings	Quarter	Quarter	Quarter	Quarter	rear	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax	63	63	66	63	255	56	61	37		154
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	17,905		18,765
Deposits	91	76	59	145	371	189	136	123		448
Lapses and deaths	(719)	(683)	(603)	(877)	(2,882)	(742)	(744)	(679)		(2,165
Interest credited	209	172	178	161	720	160	148	159		467
Other	(11)	(1,504)	22	23	(1,470)	(23)	16	107		100
Total general account annuities end of period	21,596	19,657	19,313	18,765	18,765	18,349	17,905	17,615		17,615
Fixed account of variable annuities	(1,011)	(997)	(988)	(977)	(977)	(961)	(1,020)	(1,149)		(1,149)
Total fixed annuity balances	20,585	18,660	18,325	17,788	17,788	17,388	16,885	16,466		16,466
General account annuity balances										
Retail deferred annuities	19,254	17,360	17,056	16,482	16,482	15,969	15,517	15,233		15,233
Payout annuities	1,415	1,398	1,377	1,439	1,439	1,531	1,568	1,588		1,588
Total return	660	641	628	599	599	612	590	571		571
Equity indexed annuities	267	258	252	245	245	237	230	223		223
Total general account annuities end of period	21,596	19,657	19,313	18,765	18,765	18,349	17,905	17,615		17,615
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	376	347	295	228	376	229	238	279		229
Capitalized during the period	2	_	-	-	2	-	_	_		-
Amortized during the period	4	(87)	(13)	(13)	(109)	10	6	(1)		15
Shadow accounting adjustments	(35)	35	(54)	14	(40)	(1)	35	(8)		26
Balance at end of period	347	295	228	229	229	238	279	270		270
US retail deferred annuities yield and spread information	on (annualized)									
Average yield on investments	5.10%	4.47%	4.74%	4.85%	4.78%	4.62%	4.27%	4.49%		4.45%
Average crediting rate	3.42%	3.42%	3.40%	3.42%	3.41%	3.36%	3.35%	3.30%		3.32%
Average crediting rate on new business	1.30%	1.28%	1.33%	1.28%	1.29%	1.29%	1.36%	1.34%		1.33%
Average gross spread	1.68%	1.05%	1.35%	1.43%	1.37%	1.26%	0.92%	1.19%		1.13%
Average underlying gross spread	1.52%	1.25%	1.37%	1.39%	1.38%	1.10%	1.12%	1.04%		1.09%
Average guaranteed rate	2.68%	2.68%	2.68%	2.66%	2.68%	2.64%	2.62%	2.57%		2.57%
US retail deferred annuities lapse and death rates (ann	ualized)									
Surrenders and withdrawals	9.63%	8.91%	8.23%	14.13%	9.89%	12.11%	12.33%	11.43%		12.01%
Deaths	3.06%	3.46%	3.67%	4.24%	3.50%	3.89%	3.93%	3.36%		3.74%
Total	12.69%	12.37%	11.90%	18.37%	13.39%	16.00%	16.26%	14.79%		15.75%



Aegon Americas Variable annuities										unaudite
variable annuities									amount	s in million
	USD					USD				
	First	Second	2012 Third	Fourth	Full	First	Second	2013 Third	Fourth	YT
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	- 11
Earnings	2	2	2	4		4	4	4	4.00.00	
Underlying earnings before tax	98	86	63	112	359	102	104	136		342
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	51,034		46,97
Deposits	1,214	1,305	1,390	1,440	5,349	1,619	2,248	2,316		6,183
Lapses and deaths	(851)	(856)	(914)	(996)	(3,617)	(920)	(944)	(954)		(2,81
Other	3,118	(1,309)	1,624	316	3,749	2,251	(191)	2,073		4,133
Total separate account annuities end of period	44,971	44,111	46,211	46,971	46,971	49,921	51,034	54,469		54,469
Fixed account of variable annuities	1,011	997	988	977	977	961	1,020	1,149		1,149
Total variable annuity balances	45,982	45,108	47,199	47,948	47,948	50,882	52,054	55,618		55,618
VA margin, basis points (annualized)	89	76	55	94	79	83	82	101		89
Separate account balances by fund type										
Fixed income	18,839	21,092	21,354	21,290	21,290	20,491	20,177	21,498		21,498
Equities	26,132	23,019	24,857	25,681	25,681	29,430	30,857	32,971		32,97
Separate account balance end of period	44,971	44,111	46,211	46,971	46,971	49,921	51,034	54,469		54,469
Minimum guarantee net amount at risk										
GMDB only	1,913	2,151	1,960	1,940	1,940	1,692	1,696	1,506		1,506
GMDB and GMLB	1,445	1,887	1,656	1,506	1,506	1,274	1,384	1,091		1,09
GMLB only	65	93	93	79	79	74	82	64		64
Total net amount at risk	3,423	4,131	3,709	3,525	3,525	3,040	3,162	2,661		2,661
Separate account annuity balances										
US deferred annuities										
No quarantees	4,564	4,547	4,718	4,774	4,774	5,089	5,161	5,452		5,452
GMDB Only	15,798	15,125	15,548	15,439	15,439	16,166	16,117	16,756		16,75
GMDB and GMLB	23,051	22,861	24,243	24,982	24,982	26,736	27,652	29,658		29,65
GMLB Only	1,558	1,578	1,702	1,776	1,776	1,930	2,104	2,603		2,603
Total separate account annuity balances	44,971	44,111	46,211	46,971	46,971	49,921	51,034	54,469		54,469
Gross investment return to policyholder	7.94%	(2.52%)	4.06%	1.10%	10.65%	5.19%	0.18%	4.70%		10.29%
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	1,714		1,462
Capitalized during the period	75	79	86	89	329	97	135	139		37:
Amortized during the period	58	(31)	29	(59)	(3)	26	(18)	48		56
Shadow accounting adjustments	(2)	4	(7)	(1)	(6)	6	(10)	-		14
Other	(2)	-	-	-	-	(1)	(1)	_		(2
Balance at end of period	1,273	1,325	1,433	1,462	1,462	1,590	1,714	1,901		1,90
US deferred annuities lapse and death rates (annu	alized)									
Surrenders and withdrawals	6.89%	6.47%	7.02%	7.21%	7.23%	6.57%	6.34%	6.13%		6.51%
Juli enders and Withurawais	0.0570					0.57 70		0.1370		
Deaths	1.30%	1.15%	1.10%	1.33%	1.28%	1.30%	1.15%	1.19%	1	1.25%



Aegon Americas Retail mutual funds										unaudited
Retail mutual funds									amour	nts in millions
	USD					USD			amour	103 111 11111110113
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Earnings										
Underlying earnings before tax	5	5	7	8	25	5	7	9		21
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	14,007		13,078
Deposits	754	812	873	998	3,437	1,187	1,224	949		3,360
Withdrawals	(785)	(724)	(720)	(886)	(3,115)	(943)	(1,075)	(924)		(2,942)
Other	1,353	(433)	269	126	1,315	575	(39)	510		1,046
Total account balance at end of period	12,763	12,418	12,840	13,078	13,078	13,897	14,007	14,542		14,542
Gross investment return to mutual fund holder	11.84%	(3.38%)	2.15%	0.98%	11.33%	4.36%	(0.28%)	3.64%		7.87%



Aegon Americas Employer solutions & pensions										unaudite
• •	USD					USD			amount	s in million
			2012					2013		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YTI
Production										
Retirement plans	6,153	4,159	3,964	4,688	18,964	5,827	4,340	5,658		15,825
Purchased annuities	1	-	-	1	2	-	-	-		-
Total pension deposits	6,154	4,159	3,964	4,689	18,966	5,827	4,340	5,658		15,825
Retirement plans	3,080	2,533	3,472	2,313	11,398	3,034	3,468	4,864		11,366
Total pension sales	3,080	2,533	3,472	2,313	11,398	3,034	3,468	4,864		11,366
Stable Value Solutions Deposits	1,391	2,119	1,648	1,260	6,418	341	385	1,435		2,161
Earnings										
Underlying earnings before tax	72	78	96	73	319	82	89	90		261
Pension account balances										
Retirement plans	87,659	87,489	91,873	94,646	94,646	102,368	103,797	111,794		111,794
Purchased annuities	3,912	3,967	4,019	4,001	4,001	4,002	3,723	3,704		3,704
Total Pension account balances	91,571	91,456	95,892	98,647	98,647	106,370	107,520	115,498		115,498
Retirement plans roll forward										
Account balances at beginning of period	79,226	87,659	87,489	91,873	79,226	94,646	102,368	103,797		94,646
Deposits	6,153	4,159	3,964	4,688	18,964	5,827	4,339	5,658		15,824
Withdrawals/Benefits	(3,856)	(2,515)	(3,275)	(3,014)	(12,660)	(3,182)	(3,045)	(2,879)		(9,106
Other	6,136	(1,814)	3,695	1,099	9,116	5,077	135	5,218		10,430
Total account balance at end of period	87,659	87,489	91,873	94,646	94,646	102,368	103,797	111,794		111,794
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	60,732		60,871
Deposits	1,391	2,119	1,648	1,260	6,418	341	385	1,435		2,161
Withdrawals Other	(1,813) 647	(2,574) 297	(1,120) 584	(1,534) 293	(7,041) 1,821	(1,067) 610	(799) 391	(1,484) 313		(3,350 1,314
Total account balance at end of period	59,898	59,740	60,852	60,871	60,871	60,755	60,732	60,996		60,996
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	360	364	365	367	360	373	380	384		373
Capitalized during the period	12	9	9	12	42	14	10	10		34
Amortized during the period	(9)	(8)	(7)	(7)	(31)	(7)	(7)	(8)		(22
Shadow accounting adjustments	1			1	2		1	1		2
Balance at end of period	364	365	367	373	373	380	384	387		387
Pension margin, basis points (annualized)	24	24	26	22	24	24	24	26		25
Number of pension participants serviced (thousands)	3,010	3,031	3,023	3,065	3,065	3,178	3,205	3,282		3,282



Aegon Americas										unaudite
Canada										- ::!!:
	USD					USD			amount	s in millioi
			2012		- "			2013		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	YT
New Life sales	Quarter	Quarter	Quarter	Quarter	rear	Quarter	Quarter	Quarter	Quarter	
Life										
Single premiums	1	-	-	-	1	-	-	-		_
Recurring premiums annualized Total recurring plus 1/10 single	14 14	15 15	15 15	16 16	60 60	16 16	17 17	19 19		5: 52
Total recurring plus 1/10 single	14	13	13	10	00	10	17	19		3,
Production										
Fixed annuities	2	1	1	1	5	1		2		_
Variable annuities	60 12	25 7	23 9	26 10	134 38	32 14	18 12	14 7		6
Retail mutual funds Total deposits	74	33	33	37	177	47	30	23		د 10 0
Total deposits	/-	- 33	- 33	37	1//		30	23		100
Earnings										
Underlying earnings before tax	7	18	6	9	40	6	12	(3)		1
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	3,287		3,32
Deposits	101	101	102	105	409	102	103	102		30
Lapses and deaths	(32)	(24)	(28)	(20)	(104)	(21)	(28)	(22)		(7
Other	99	(148)	125	(35)	41	(34)	(160)	239		4.
Universal life account balances end of period	3,147	3,076	3,275	3,325	3,325	3,372	3,287	3,606		3,606
Term Whole Life	331 1,138	324 1,113	337 1,156	330 1,143	330 1,143	326 1,122	315 1,081	325 1,112		32! 1,112
Total traditional reserves	4,616	4,513	4,768	4,798	4,798	4,820	4,683	5,043		5,043
Fixed annuity balances roll forward	124	122	116	117	124	100	101	0.4		100
Separate account annuities beginning of period Deposits	124 2	122 1	116 1	117 1	124 5	108 1	101	94 2		10
Lapses and deaths	(8)	(6)	(6)	(10)	(30)	(7)	(4)	(6)		(1
Other	4	(1)	6	-	9	(1)	(3)	4		(-
Total fixed annuity balances	122	116	117	108	108	101	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	1,973		2,21
Deposits	60	25	23	26	134	32	18	14		-,
Lapses and deaths	(157)	(114)	(107)	(134)	(512)	(125)	(107)	(88)		(32)
Other	149	(105)	142	6	192	44	(100)	109		5:
Total variable annuity balances	2,449	2,255	2,313	2,211	2,211	2,162	1,973	2,008		2,008
Retail mutual fund account balances roll forward										
Account balances beginning of period	130	139	136	146	130	148	152	139		148
Deposits	12	7	9	10	38	14	12	7		3:
Withdrawals	(13)	(6)	(11)	(7)	(37)	(9)	(15)	(10) 9		(34
Other Total account balance at end of period	10 139	(4) 136	12 146	(1) 148	17 148	(1) 152	(10) 139	145		(2 145
rotal account balance at end of period	139	130	140	140	146	152	133	145		145
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	1,462		1,56
Capitalized during the period	28	28	28	32	116	30	33	32		9
Amortized during the period	(36)	(18)	(23)	7	(70)	(32)	(40)	(24)		(9
Shadow accounting adjustments	(40)	(22)	(16)	122	44	(31)	28	15		1
Other	27	(28)	49	(16)	32	(30)	(57)	38		(49
Balance at end of period	1,418	1,378	1,416	1,561	1,561	1,498	1,462	1,523		1,523



Aegon Americas Latin America									u	unaudited
	1100					LICE			amounts	in millions
	USD		2012			USD		2012		
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax	3	2	3	4	12	2	1	2	-	5
Net income	2	2	1	3	8	1	1	(4)		(2)
Net underlying earnings	2	2	1	3	8	1	1	ì		`3´
Revenues										
Life insurance	56	48	62	47	213	51	51	60		162
Total gross premiums	56	48	62	47	213	51	51	60		162
Investment income	2	3	1	1	7	2	1	1		4
Other revenues	-	1	2	1	4	1	1	1		3
Total revenues	58	52	65	49	224	54	53	62		169



Aegon Americas Investments general account	unaudited
amounts in millions, except for th	ne impairment data USD
	September 30, 2013
Cash / Treasuries / Agencies Investment grade corporates High yield (and other) corporates Emerging markets debt Commercial MBS Residential MBS Non-housing related ABS Subtotal	17,995 48,393 2,903 1,887 6,666 6,287 3,702 87,833
Residential mortgage loans Commercial mortgage loans	39 8,999
Total mortgages	9,038
Convertibles & preferred stock Common equity & bond funds Private equity & hedge funds Total equity like Real estate Other	417 1,665 1,741 3,823 1,897 1,041
Investments general account (excluding policy loans)	103,632
Policyholder loans Investments general account	2,692 106,324
Impairments as bps (quarterly)	2

LICD		am	ounts in millions
USD June 30, 2013	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012
June 30, 2013	ridicii 31, 2013	Dec. 31, 2012	Sept. 30, 2012
18,604	19,965	22,503	22,610
47,994	50,435	50,019	50,711
3,107	3,152	3,276	3,319
1,958	2,094	2,089	2,054
6,806	6,848	6,891	6,963
6,645	6,519	6,703	6,941
3,723	4,064	3,932	4,090
88,837	93,077	95,413	96,688
41	41	44	46
8,749	8,778	8 <i>.</i> 970	9,412
8,790	8,819	9,014	9,458
446	437	430	449
1,575	1,627	1,542	1,495
1,744	1,786	1,847 3.819	1,853
3,765 1,912	3,850 2,010	1,956	3,797 2,031
1,042	1,008	1,053	1,030
104,346	108,764	111,255	113,004
	/	-,	,
2,693	2,714	2,733	2,755
107,039	111,478	113,988	115,759
4	1	3	2

Aegon Americas Structured assets and corporate be	onds						
						amou	nts in millions
	USD			Cambanahan 20, 2012	1		
				September 30, 2013)		
	AA	A AA	А	BBB	<bbb< th=""><th>NR</th><th>Total</th></bbb<>	NR	Total
Structured assets by rating							
Commercial MBS	5,195	447	486	308	230	-	6,666
Residential MBS	174	2,557	138	378	3,040	-	6,287
Non-housing related ABS	1,681	733	559	308	421	-	3,702
Total	7,050	3,737	1,183	994	3,691	-	16,655
Credits by rating							
IG Corporates	426	4,616	21,543	21,808	-	-	48,393
High yield corporate	-			· -	2,903	-	2,903
Emerging Markets debt	4	63	618	891	311	-	1,887
Total	430	4,679	22,161	22,699	3,214	-	53,183
Cash / Treasuries / Agencies							17,995
Total	7,480	8,416	23,344	23,693	6,905	-	87,833



Aegon Americas								unaudited
Investments general account							amounts	in millions
	USD				USD			
	First	201	12 Third	Family	Final	201		E
	First Quarter	Second		Fourth	First	Second	Third	Fourth
Available-for-sale	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarter	Quarte
Bonds								
US Treasuries/Agencies	7,252	7,398	7,569	7,592	7,598	7,771	7,546	
AAA	9,793	9,338	8,957	8,380	8,271	7,837	7,699	
AA	10,302	9,872	9,854	9,891	9,658	9,710	9,167	
A	25,340	26,396	26,745	25,754	25,830	24,154	24,036	
BBB	23,857	22,817	23,277	23,395	23,600	22,696	23,152	
BB	2,538	2,636	2,760	2,659	2,659	2,605	2,335	
В	1,497	1,511	1,662	1,743	1,540	1,579	1,602	
CCC or lower	2,460	2,471	2,643	2,851	3,127	2,952	2,888	
Shares	612	652	676	658	646	646	603	
Money market investments	9,182	11,098	11,110	11,136	8,808	7,670	7,565	
Other Other	1,097	1,196	1,213	1,223	1,174	1,203	1,193	
Total available-for-sale (at fair value)	93,930	95,385	96,466	95,282	92,911	88,823	87,786	
Loans								
Policy loans	2,770	2,755	2,755	2,733	2,714	2,693	2,692	
Mortgage loans	10,372	9,725	9,458	9,014	8,819	8,790	9,038	
Total loans (at amortized cost)	13,142	12,480	12,213	11,747	11,533	11,483	11,730	
Real estate (at fair value)	997	1,101	1,094	1,009	1,036	958	984	
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	3,102	
Assets not backing liabilities at fair value:								
Common stock	117	117	118	137	134	134	141	
Limited partnerships								
Real estate	902	906	937	946	973	953	913	
Hedge funds	811	765	777	825	777	775	800	
Other	901	929	893	853	843	808	789	
Other	154	125	124	105	122	80	79	
Total financial assets at fair value through profit or loss	6,048	5,873	5,986	5,950	5,998	5,775	5,824	
Investments general account	114,117	114,839	115,759	113,988	111,478	107,039	106,324	



Aegon Americas Investments portfolio - Aegon US						unaudited
investments portiono - Aegon 03	1105				am	ounts in millions
	USD		September	30, 2013		
			·			
Corporate bonds	Fair	Amortized	Gross	Gross unrealized	Net unrealized	% Fair value to
	rair value	cost	unrealized gain	unrealized (loss)	gain/(loss)	amortized cost
Financial	value	COSC	gain	(1033)	gain, (1033)	amortized cost
Banking	6,841	6,871	409	(439)	(30)	99.6%
Brokerage	417	402	24	(9)	15	103.7%
Insurance	3,812	3,575	389	(152)	237	106.6%
Other finance	712	674	63	(25)	38	105.6%
REIT's	1,546	1,487	111	(52)	59	104.0%
Total financial	13,328	13,009	996	(677)	319	102.5%
Industrial						
Basic industry	2,215	2,150	162	(97)	65	103.0%
Capital goods	2,768	2,550	311	(93)	218	108.5%
Communications	4,271	4,012	396	(137)	259	106.5%
Consumer cyclical	4,524	4,176	459	(111)	348	108.3%
Consumer non-cyclical	7,537	6,974	845	(282)	563	108.1%
Energy	4,003	3,708	409	(114)	295	108.0%
Other industry	37	35	2	-	2	105.7%
Technology	2,392	2,240	237	(85)	152	106.8%
Transportation	1,721	1,616	143	(38)	105	106.5%
Total industrial	29,468	27,461	2,964	(957)	2,007	107.3%
Utility						
Electric	3,947	3,634	480	(167)	313	108.6%
Natural gas	1,825	1,688	167	(30)	137	108.1%
Other utility	277	234	43	-	43	118.4%
Total utility	6,049	5,556	690	(197)	493	108.9%
Total	48,845	46,026	4,650	(1,831)	2,819	106.1%

IFRS Basis - Includes Available for Sale and Fair Value Through Profit/Loss assets. Corporate bonds, excluding Emerging Market Debt and Convertible Bonds



Aegon Americas Investments portfolio - Aegon US						unaudited
	USD				am	ounts in millions
	030		September	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	6,579	6,415	278	(114)	164	102.6%
Residential MBS						
Government-Sponsored Enterprises (GSE) guaranteed	2,161	2,101	90	(30)	60	102.9%
Prime jumbo	344	347	11	(14)	(3)	99.1%
Alt-A	926	792	141	(7)	134	116.9%
Negative amortization	1,107	1,028	139	(60)	79	107.7%
Reverse mortgage	251	357		(106)	(106)	70.3%
Total residential MBS	4,789	4,625	381	(217)	164	103.5%
Non-housing related ABS						
Credit cards	702	676	28	(2)	26	103.8%
Auto loans	463	457	6	(2)	6	101.3%
Other ABS	113	113	-	_	-	100.0%
Student loans	440	457	5	(22)	(17)	96.3%
Small business loans	302	322	6	(26)	(20)	93.8%
Timeshare	143	140	3	-	3	102.1%
Aircraft	74	90	1	(17)	(16)	82.2%
Equipment lease	37	34	3	` -	3	108.8%
Franchise loans	300	301	3	(4)	(1)	99.7%
Structured settlements	286	276	14	(4)	10	103.6%
Total non-housing related ABS	2,860	2,866	69	(75)	(6)	99.8%
Housing related ABS						
Subprime residential mortgage loans - fixed rate	898	881	62	(45)	17	101.9%
Subprime residential mortgage loans - floating rate	522	514	56	(48)	8	101.6%
Manufactured housing	69	67	3	(1)	2	103.0%
ABS Other housing	3	3	-	-	_	100.0%
Total housing related ABS	1,492	1,465	121	(94)	27	101.8%
CDOs						
Backed by ABS, corporate bonds, bank loans	804	808	17	(21)	(4)	99.5%
Backed by Commercial Real Estate (CRE) & commercial MBS	57	76	2	(21)	(19)	75.0%
Total CDOs	861	884	19	(42)	(23)	97.4%
Total	16,581	16,255	868	(542)	326	102.0%

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



Reporting structure





Aegon The Netherlands Earnings & revenues									amount	unaudited
	EUR					EUR			annound	.5 111 11111110115
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
Underlying earnings before tax by line of business	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Life & savings	57	52	79	79	267	67	59	59		185
Pensions	21	27	14	5	67	13	19	27		59
Non-life	(4)	(11)	(8)	(4)	(27)	(1)	(10)	(3)		(14)
Distribution	7	4	-	5	16	6	4	2		12
Share in underlying earnings before tax of associates	_	2	-		2	-	_2			2
Underlying earnings before tax	81	74	85	85	325	85	74	85		244
Fair value items	34	134	(53)	8	123	(73)	(36)	14		(95)
Realized gains/(losses) on investments	34	(6)	40	70	138	63	23	190		276
Impairment charges	(3)	(3)	(13)	(10)	(29)	(8)	(14)	(13)		(35)
Other income/(charges)	(3)	(266)	(3)	(7)	(279)	-	(27)	(2)		(29)
Income before tax	143	(67)	56	146	278	67	20	274		361
Income tax	(6)	27	(4)	(28)	(11)	(8)	(1)	(84)		(93)
Net income	137	(40)	52	118	267	59	19	190		268
Net underlying earnings	64	59	68	69	260	65	57	66		188
Revenues										
Life insurance	1,772	410	405	417	3,004	2,015	616	431		3,062
Accident & Health insurance	109	43	34	34	220	123	49	41		213
General insurance	134	134	107	100	475	128	150	104		382
Total gross premiums	2,015	587	546	551	3,699	2,266	815	576		3,657
Investment income	569	574	572	558	2,273	548	549	587		1,684
Fee and commission income	86	80	79	84	329	82	81	78		241
Total revenues	2,670	1,241	1,197	1,193	6,301	2,896	1,445	1,241		5,582



Aegon The Netherlands Life & savings										unaudited
Life & Savings									amount	s in millions
	EUR					EUR				
			2012					2013		
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Ouarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
New life sales	Qua. co.	Qua. co.	Qua. co.	Qua. 10.		Qua. co.	Qua. to.	Qua. co.	Qua. co.	
Life & savings										
Single premiums	140	91	51	61	343	105	79	60		244
Recurring premiums annualized	4	2	3	3	12	3	3	1		7
Total recurring plus 1/10 single	18	12	7	9	46	14	10	8		32
Gross deposits (on and off balance)										
Life & savings	560	367	275	282	1,484	404	327	278		1,009
Earnings										
Underlying earnings before tax	57	52	79	79	267	67	59	59		185
Account Balances										
Life insurance contracts - general account	4,495	4,513	4,470	4,375	4,375	4,367	4,315	4,276		4,276
Life insurance contracts - account policy holders	8,842	8,812	9,029	8,929	8,929	9,193	8,895	8,963		8,963
Investment contracts	5,179	5,113	4,634	4,386	4,386	4,348	4,434	4,855		4,855
Total account balance	18,516	18,438	18,133	17,690	17,690	17,908	17,644	18,094		18,094
Life insurance contracts - general account roll for	rward									
Account balances at beginning of period	4,455	4,495	4,513	4,470	4,455	4,375	4,367	4,315		4,375
Premiums	172	122	82	91	467	128	105	91		324
Withdrawals / benefits	(159)	(156)	(161)	(224)	(700)	(174)	(167)	(150)		(491)
Other	27	52	36	38	153	38	10	20		68
Total account balance at end of period	4,495	4,513	4,470	4,375	4,375	4,367	4,315	4,276		4,276
Life insurance contracts - account of policyholder	rs roll forward									
Account balances at beginning of period	8,634	8,842	8,812	9,029	8,634	8,929	9,193	8,895		8,929
Premiums	142	136	128	134	540	128	123	111		362
Withdrawals / benefits	(357)	(363)	(278)	(283)	(1,281)	(294)	(301)	(213)		(808)
Other	423	197	367	49	1,036	430	(120)	170		480
Total account balance at end of period	8,842	8,812	9,029	8,929	8,929	9,193	8,895	8,963		8,963
DAC/VOBA/FSR's roll forward	4.6-	404		45.	105		400	405		
Balance at beginning of period	199	181	166	154	199	142	133	125		142
Capitalized during the period	1	1	1	1	4	1	1	-		2
Amortized during the period	(19)	(16)	(13)	(13)	(61)	(10)	(9)	(8)		(27)
Balance at end of period	181	166	154	142	142	133	125	117		117



Aegon The Netherlands										unaudited
Pensions										
	EUR					EUR			amoun	ts in millions
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTE
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
New life sales										
Pensions										
Single premiums	105	55	138	963	1,261	241	310	132		683
Recurring premiums annualized	4	5	4	61	74	2	7	1		10
Total recurring plus 1/10 single	14	11	18	157	200	26	38	15		79
Earnings										
Underlying earnings before tax	21	27	14	5	67	13	19	27		59
Account Balances										
Pensions - Life insurance contracts - general account	17,458	17,855	17,884	18,179	18,179	19,470	20,310	19,859		19,859
Pensions - Life insurance contracts - account PH	17,101	17,142	17,213	17,229	17,229	17,734	16,307	16,419		16,419
Investment contracts	274	272	269	269	269	269	271	1,417		1,417
Total account balance	34,833	35,269	35,366	35,677	35,677	37,473	36,888	37,695		37,695
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	20,310		18,179
Premiums	744	69	82	101	996	1,241	315	139		1,695
Withdrawals / benefits	(212)	(204)	(431)	21	(826)	(210)	(215)	(233)		(658)
Other	178	532	378	173	1,261	260	740	(357)		643
Total account balance at end of period	17,458	17,855	17,884	18,179	18,179	19,470	20,310	19,859		19,859
Pension contracts - account of policyholders roll fo	rward									
Account balances at beginning of period	15,854	17,101	17,142	17,213	15,854	17,229	17,734	16,307		17,229
Premiums	715	83	113	91	1,002	518	74	90		682
Withdrawals / benefits	(202)	(210)	(433)	(299)	(1,144)	(157)	(202)	(162)		(521)
Other	734	168	391	224	1,517	144	(1,299)	184		(971)
Total account balance at end of period	17,101	17,142	17,213	17,229	17,229	17,734	16,307	16,419		16,419
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	88	84	81	77	88	78	75	71		78
Capitalized during the period	-	1	-	5	6	-	-	1		1
Amortized during the period	(4)	(4)	(4)	(4)	(16)	(3)	(4)	(4)		(11
Balance at end of period	84	81	77	78	78	75	71	68		68



Aegon The Netherlands Non-life										unaudited
	E110					EUD			amounts	s in millions
	EUR		2012			EUR		2012		
	<u></u>	6 1	2012		F 11	F		2013		\(\tau \)
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
New premium production										
Accident and Health insurance	9	4	2	6	21	13	4	5		22
General insurance	9	7	7	7	30	8	6	6		20
Total Non-life production	18	11	9	13	51	21	10	11		42
Earnings										
Underlying earnings before tax	(4)	(11)	(8)	(4)	(27)	(1)	(10)	(3)		(14)
General insurance and Accident & Health ratios										
Claim ratio	75%	75%	73%	66%		72%	73%	70%		
Cost ratio	32%	36%	36%	41%		33%	38%	35%		
Combined ratio	107%	111%	109%	107%		105%	111%	105%		



Aegon The Netherlands Distribution									ι	unaudited
									amounts	in millions
	EUR					EUR				
		2012				2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Full Year	First Ouarter	Second Quarter	Third Quarter	Fourth Quarter	YTD
Earnings	Quarter	Quarter	Quarter	Quarter	rear	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax	7	4	-	5	16	6	4	2		12
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	25	25	24	23	25	24	24	23		24
Capitalized during the period	1	1	1	3	6	2	1	-		3
Amortized during the period	(1)	(2)	(2)	(2)	(7)	(2)	(2)	(2)		(6)
Balance at end of period	25	24	23	24	24	24	23	21		21



Aegon The Netherlands Investments general account	unaudited
amounts in millions, except fo	or impairment data EUR
	September 30, 2013
Cash / Treasuries / Agencies Investment grade corporates High yield (and other) corporates Commercial MBS Residential MBS Non-housing related ABS	11,366 5,154 64 45 1,375 1,239
Subtotal	19,243
Residential mortgage loans Commercial mortgage loans	22,419 90
Total mortgages	22,509
Common equity & bond funds Private equity & hedge funds	331 404
Total equity like Real estate Other	735 820 1,116
Investments general account (excluding policy loans)	44,423
Policyholder loans Investments general account	8 44.431
Impairments as bps (quarterly)	3

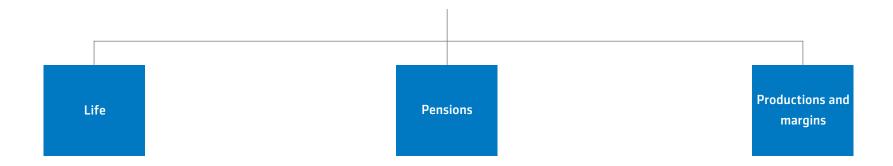
EUR		am	ounts in millions
	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012
11,719	12,017	11,861	10,153
5,301	5,104	5,125	5,291
59 44	59 12	39 9	37 2
1,328	1,199	1,141	1,261
1,149	1,115	1,081	987
19,600	19,506	19,256	17,731
21,702	21,558	21,085	20,614
87	86	80	78
21,789	21,644	21,165	20,692
332	351	331	372
403	435	367	357
735	786	698	729
830	842	860	869
1,048 44,002	1,053 43,831	1,071 43,050	1,090 41,111
44,002	73,031	13,030	*1,111
11	8	9	10
44,013	43,839	43,059	41,121
3	2	1	2

Aegon The Netherlands Structured assets and corporate bond	ds									
		amounts in millio								
	EUR									
		September 30, 2013								
	AAA	AA	А	BBB	<bbb< td=""><td>NR</td><td>Tota</td></bbb<>	NR	Tota			
Structured assets by rating										
Commercial MBS	17	-	6	13	9	-	45			
Residential MBS	575	123	525	75	77	-	1,375			
Non-housing related ABS	255	464	267	130	123	-	1,239			
Total	847	587	798	218	209	-	2,659			
Credits by rating										
IG Corporates	202	586	2,096	2,270	-	-	5,154			
High yield corporate	-	_	· -	, <u>-</u>	49	15	. 64			
Total	202	586	2,096	2,270	49	15	5,218			
Cash / Treasuries / Agencies							11,366			
Total	1,049	1,173	2,894	2,488	258	15	19,243			



Reporting structure

Aegon United Kingdom





Aegon United Kingdom Earnings & revenues										unaudited
Lainings & revenues									amount	s in millions
	GBP					GBP			amount	3 111 11111110113
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business										
Life	15	15	19	17	66	17	23	17		57
Life	13	13	13	17	00	17	25	17		37
Pensions	11	7	2	5	25	5	-	6		11
Distribution *	(1)	_	(1)	-	(2)	(2)	_	_		(2)
Underlying earnings before tax	25	22	20	22	89	20	23	23		66
Fair value items	(2)	(1)	(14)	(9)	(26)	(2)	(1)	(6)		(9)
Realized gains/(losses) on investments	-	28	12	28	68	1	23	8		32
Impairment charges	-	-	-	-	-	-	(13)	(11)		(24)
Other income/(charges)	5	10	12	1	28	4	(43)	(1)		(40)
Income before tax	28	59	30	42	159	23	(11)	13		25
Income tax attributable to policyholder return	(5)	(11)	(11)	(5)	(32)	(6)	2	(8)		(12)
Income before tax on shareholders return	23	48	19	37	127	17	(9)	5		13
Income tax on shareholders return	16	(8)	11	(6)	13	(2)	6	83		87
Net income	39	40	30	31	140	15	(3)	88		100
Net underlying earnings	40	20	32	20	112	18	25	101		144
Revenues										
Life insurance gross premiums	1,180	1,275	1,142	1,303	4,900	1,473	1,542	1,269		4,284
Investment income	468	509	, 578	339	1,894	493	512	353		1,358
Fee and commission income	26	28	30	24	108	23	24	11		58
Total revenues	1,674	1,812	1,750	1,666	6,902	1,989	2,078	1,633		5,700

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



Aegon United Kingdom Earnings & revenues										unaudited
Lamings & revenues									amounts	s in millions
	EUR					EUR				
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business										
Life	17	20	23	21	81	20	27	20		67
Pensions	14	7	4	6	31	6	-	6		12
Distribution *	(1)	(1)	-	-	(2)	(2)	-	-		(2)
Underlying earnings before tax	30	26	27	27	110	24	27	26		77
Fair value items	(2)	(1)	(17)	(11)	(31)	(3)	_	(8)		(11)
Realized gains/(losses) on investments	-	34	14	36	84	1	28	9		38
Impairment charges	-	-		-	-	_	(16)	(12)		(28)
Other income/(charges)	6	13	15	-	34	5	(51)	(1)		(47)
Income before tax	34	72	39	52	197	27	(12)	14		29
Income tax attributable to policyholder return	(6)	(13)	(15)	(6)	(40)	(7)	1	(8)		(14)
Income before tax on shareholders return	28	59	24	46	157	20	(11)	6		15
Income tax on shareholders return	19	(10)	15	(8)	16	(2)	7	97		102
Net income	47	49	39	38	173	18	(4)	103		117
Net underlying earnings	49	23	42	25	139	21	29	119		169
Revenues										
Life insurance gross premiums	1,415	1,572	1,445	1,615	6,047	1,732	1,814	1,487		5,033
Investment income	562	627	728	420	2,337	580	602	413		1,595
Fee and commission income	31	35	37	30	133	26	30	12		68
Total revenues	2,008	2,234	2,210	2,065	8,517	2,338	2,446	1,912		6,696

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



Aegon United Kingdom Life										unaudited
	GBP					GBP			amount	s in millions
	CD.		2012			OD!		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
New life sales										
Life										
Single premiums	86	93	103	92	374	94	93	87		274
Recurring premiums annualized	8	8	8	10	34	6	5	6		17
Total recurring plus 1/10 single	17	17	19	19	72	15	15	15		45
Earnings										
Underlying earnings before tax	15	15	19	17	66	17	23	17		57
Account Balances										
Insurance contracts - general account	7,901	7,951	8,007	8,055	8,055	8,097	8,129	8,160		8,160
Total account balance	7,901	7,951	8,007	8,055	8,055	8,097	8,129	8,160		8,160
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	8,129		8,055
Deposits	144	150	160	152	606	147	153	144		444
Withdrawals / benefits	(160)	(159)	(159)	(156)	(634)	(162)	(163)	(170)		(495)
Other	85	59	55	52	251	57	42	57		156
Total account balance at end of period	7,901	7,951	8,007	8,055	8,055	8,097	8,129	8,160		8,160
DAC/VOBA/FSR's roll forward										
Balance at beginning of period	132	129	127	125	132	126	121	118		126
Capitalized during the period	13	13	13	16	55	9	11	10		30
Amortized during the period	(16)	(15)	(15)	(15)	(61)	(14)	(14)	(13)		(41)
Balance at end of period	129	127	125	126	126	121	118	115		115



Aegon United Kingdom Pensions										unaudite
	GBP					GBP			amoun	ts in millior
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YT
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Production										
Pensions										
Single premiums	514	499	541	602	2,156	727	819	709		2,255
Recurring premiums annualized	110	103	90	168	471	156	151	104		411
Total recurring plus 1/10 single	161	153	144	228	686	229	232	175		636
Gross deposits (on and off balance)										
Savings	-	_	_	8	8	40	59	86		185
Variable annuities	7	7	4	4	22	2	_	_		2
Total gross deposits	7	7	4	12	30	42	59	86		187
Earnings										
Underlying earnings before tax	11	7	2	5	25	5	-	6		11
Account Balances										
Insurance contracts - general account	-	-	1	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	2,930		2,930
Investment contracts - general account	577	565	558	545	545	454	421	411		411
Investment contracts - for the account of policyholders	43,490	42,260	43,538	44,142	44,142	47,048	45,005	45,226		45,226
Total account balance	45,781	44,494	45,755	46,319	46,319	49,272	47,799	48,568		48,568
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	47,799		46,319
Deposits	1,070	1,171	1,016	1,189	4,446	1,370	1,423	1,203		3,996
Withdrawals / benefits	(1,209)	(1,803)	(1,319)	(1,487)	(5,818)	(1,789)	(1,984)	(1,418)		(5,191
Other	1,697	(655)	1,564	862	3,468	3,372	(912)	984		3,444
Total account balance at end of period	45,781	44,494	45,755	46,319	46,319	49,272	47,799	48,568		48,568
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	3,098		3,116
Capitalized during the period	43	41	39	45	168	40	38	33		111
Amortized during the period	(43)	(40)	(42)	(52)	(177)	(48)	(48)	(45)		(141
Balance at end of period	3,125	3,126	3,123	3,116	3,116	3,108	3,098	3,086		3,086



Aegon United Kingdom Production and margins										unaudited
	GBP					GBP			amounts	s in millions
			2012				2013			
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTE
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
New life sales										
Group pensions	115	107	102	183	507	184	181	130		495
Individual pensions	45	44	41	44	174	44	51	46		141
Annuities	9	9	10	9	37	10	9	8		27
Protection	8	8	8	10	34	5	6	6		17
Onshore bonds	1	2	2	1	6	1	_	-		1
Total life and pensions production	178	170	163	247	758	244	247	190		681
Gross deposits (on and off balance)										
Pensions	-	-	-	8	8	40	59	86		185
Variable annuities	7	7	4	4	22	2	_	-		2
Total gross deposits	7	7	4	12	30	42	59	86		187
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%	10.1%			
Total market	7.5%	7.1%	6.9%	7.2%	7.2%	7.5%	7.7%			
New life sales by channel										
Independent Financial Advisors	142	130	130	213	615	211	210	156		577
Tied distribution	20	21	15	20	76	21	26	24		71
Banks (including bank IFAs)	2	4	3	1	10	2	2	1		5
Rebates/internally generated	14	15	15	13	57	10	9	9		28
Total life and pensions production	178	170	163	247	758	244	247	190		681

 $^{^{1}}$ 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 t	he impairment data GBP
	September 30, 2013
Cash / Treasuries / Agencies Investment grade corporates High yield (and other) corporates Emerging markets debt Commercial MBS Residential MBS Non-housing related ABS	2,600 4,470 162 28 340 582 813
Subtotal	8,995
Common equity & bond funds Total equity like Other	43 43 4
Investments general account (excluding policy loans)	9,042
Policyholder loans	
Investments general account	9,042
Impairments as bps (quarterly)	14

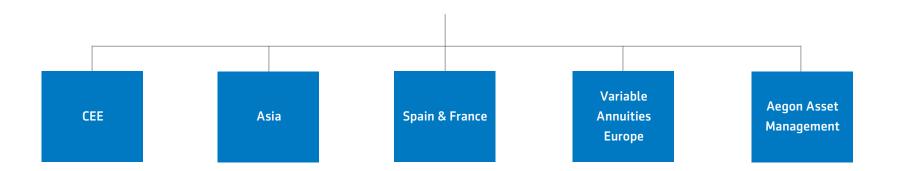
CDD		am	ounts in millions
GBP	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012
Julie 30, 2013	March 31, 2013	Dec. 31, 2012	Sept. 30, 2012
2,543	2,702	2,532	2,422
4,380	4,525	4,682	4,487
190	144	157	186
30	50	49	59
341	359	355	342
575	606	519	506
832	868	856	861
8,891	9,254	9,150	8,863
46	46	42	40
46	46	42	40
2	3	4	5
8,939	9,303	9,196	8,908
_	_	_	_
8,939	9,303	9,196	8,908
16			
10	-	-	

Aegon United Kingdom Structured assets and corporate bond	ls							
							amoun	ts in millions
	GBP							
				Sep	tember 30, 2013			
		AAA	AA	Α	BBB	<bbb< th=""><th>NR</th><th>Total</th></bbb<>	NR	Total
Structured assets by rating								
Commercial MBS		56	202	66	16	-	-	340
Residential MBS		-	281	301	-	-	-	582
Non-housing related ABS		18	156	419	197	23	-	813
Total		74	639	786	213	23	-	1,735
Credits by rating								
IG Corporates		95	668	2,135	1,572	-	-	4,470
High yield corporate		-	-	-	-	161	1	162
Emerging Markets debt		-	-	10	18	-	-	28
Total		95	668	2,145	1,590	161	1	4,660
Cash / Treasuries / Agencies								2,600
Total	1	.69	1,307	2,931	1,803	184	1	8,995



Reporting structure

New Markets





New Markets										unaudited
Earnings & revenues										
									amount	s in million
	EUR		2012			EUR		2012		
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YT
Hadaulaina assainas hafaya tay accamanhiasila	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax geographically										
CEE	23	21	16	25	85	16	10	17		43
Asia	9	5	13	(8)	19	11	4	27		42
Spain & France	25	17	16	11	69	11	10	5		26
Variable Annuities Europe	2	(2)	-	-	-	1	2	1		4
Aegon Asset Management	29	23	25	24	101	23	26	24		73
Underlying earnings before tax geographically	88	64	70	52	274	62	52	74		188
Underlying earnings before tax by line of business										
Life	38	29	39	14	120	28	20	38		86
Individual savings and retirement products	(4)	(4)	(6)	(5)	(19)	(4)	(5)	(4)		(13
Pensions	1	-	2	3	6	1	2	3		6
Non-life	12	11	6	13	42	9	3	9		21
Associates	12	5	4	3	24	5	6	4		15
Aegon Asset Management	29	23	25	24	101	23	26	24		73
Underlying earnings before tax by line of business	88	64	70	52	274	62	52	74		188
	-	(4.2)	(4)	_	(4)	(2)	(0)	(42)		(22
Fair value items	7	(12)	(1)	5	(1)	(3)	(8)	(12)		(23
Realized gains/(losses) on investments	2	3	5	- (4 =)	10	2	1	(4)		(1
Impairment charges	(4)	-	(5)	(17)	(26)	(10)	4	(4)		(10
Other income/(charges)	(18)	<u>-</u>	(8)	139	113	(4)	106	(124)		(22
Income before tax	75	55	61	179	370	47	155	(70)		132
Income tax Net income	(27) 48	(18) 37	(23) 38	(53) 126	(121) 249	(17) 30	(12) 143	6 (64)		(23 109
Net illcome	40	37	36	120	249	30	143	(04)		109
Net underlying earnings	59	44	46	36	185	39	38	48		125
Revenues										
Life insurance	408	348	292	326	1,374	350	369	304		1,023
Accident and Health insurance	62	42	43	41	188	58	37	41		136
General insurance	37	34	37	36	144	40	42	55		137
Total gross premiums	507	424	372	403	1,706	448	448	400		1,296
Investment income	86	89	79	65	319	65	60	54		179
Fee and commission income	128	129	138	129	524	134	141	150		425
Other revenues	120	129	136	129	3	134	141	150		423
Total revenues	722	642	590	598	2,552	648	649	605		1,902
i otai i evenues	122	042	330	370	2,352	040	047	005		1,502



Aegon CEE Earnings & revenues										unaudited
	EUR					EUR			amounts	in millions
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business										
Life	10	10	8	9	37	6	5	7		18
Pensions	1	-	2	3	6	1	2	3		6
Non-life	12	11	6	13	42	9	3	7		19
Underlying earnings before tax	23	21	16	25	85	16	10	17		43
Fair value items	-	(5)	(1)	3	(3)	5	(6)	1		-
Realized gains/(losses) on investments	-	1	1	3	5	1	-	1		2
Impairment charges	(4)	2	(4)	(11)	(17)	(9)	4	(5)		(10)
Other income/(charges)	(16)	-	(5)	(6)	(27)	(1)	1	(192)		(192)
Income before tax	3	19	7	14	43	12	9	(178)		(157)
Income tax	(2)	(3)	(3)	2	(6)	(3)	(3)	24		18
Net income	1	16	4	16	37	9	6	(154)		(139)
Net underlying earnings	17	17	13	19	66	13	7	14		34
Revenues										
Life insurance	108	108	108	115	439	121	131	133		385
General insurance	37	34	37	36	144	40	36	36		112
Accident and Health	_	1	_	-	1	_	_	1		1
Total gross premiums	145	143	145	151	584	161	167	170		498
Investment income	18	19	19	15	71	15	15	13		43
Fee and commission income	11	11	11	12	45	11	12	13		36
Other revenues	-	-	-	-	-	-	-	1		1
Total revenues	174	173	175	178	700	187	194	197		578



Aegon Asia Earnings & revenues										unaudited
	EUR					EUR			amounts	in millions
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business Life	16	10	18	_	44	15	11	32		58
								0_		50
Individual savings and retirement products	(5)	(4)	(4)	(6)	(19)	(4)	(6)	(4)		(14)
Share in underlying earnings before tax of associates	(2)	(1)	(1)	(2)	(6)	-	(1)	(1)		(2)
Underlying earnings before tax	9	5	13	(8)	19	11	4	27		42
Fair value items	3	(3)	(2)	_	(2)	(3)	(2)	(12)		(17)
Realized gains/(losses) on investments	2	2	6	4	14	-	ì	(1)		` - ´
Impairment charges	-	(2)	(1)	(1)	(4)	(1)	-	1		-
Other income/(charges)			-	-	-	(2)	-	(6)		(8)
Income before tax	14	2	16	(5)	27	5	3	9		17
Income tax	(8)	(5)	(<u>9)</u>	(3)	(25)	(7)	11	(11)		(17)
Net income	6	(3)	7	(8)	2	(2)	4	(2)		-
Net underlying earnings	3	(1)	5	(10)	(3)	3	4	13		20
Revenues										
Life insurance	115	111	102	124	452	143	186	136		465
Accident and Health	35	29	29	30	123	33	25	26		84
Total gross premiums	150	140	131	154	575	176	211	162		549
Investment income	23	25	26	24	98	24	24	26		74
Fee and commission income	4	4	9	4	21	8	12	14		34
Total revenues	177	169	166	182	694	208	247	202		657



Aegon Spain									ı	unaudited
Earnings & revenues										
_									amounts	in millior
	EUR					EUR				
			2012				2013			
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YT
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business	·					•				
Life	11	11	11	6	39	6	3	(2)		-
Non-life	-	-	-	-	-	-	-	2		
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	74		175
Income before tax	20	11	9	30	70	6	105	73		184
Income tax	(6)	(3)	(3)	1	(11)	(2)	(2)	1		(3
Net income	14	8	6	31	59	4	103	74		181
Net underlying earnings	14	8	8	3	33	4	1	-		5
Revenues										
Life & Health insurance	212	141	96	98	547	111	64	49		224
General insurance	-	-	-	-	-	-	6	19		25
Total gross premiums	212	141	96	98	547	111	70	68		249
Investment income	43	43	29	24	139	25	17	13		55
Fee and commission income	2	3	1	2	8	2	1	3		(
Other revenues	1	-	1	-	2	-	1	-		:
Total revenues	258	187	127	124	696	138	89	84		311

Aegon France Earnings										unaudited
									amour	nts in millions
	EUR					EUR				
			2012					2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax										
Share in net result of associates	5	6	5	5	21	5	7	5		17



Variable annuities Europe										unaudited
Earnings & production										
	FLID					ELID			amoun	ts in million
	EUR		2012			EUR		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YT
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Underlying earnings before tax by line of business	_	_	_	_		-	_	_	-	
Life	1	(2)	2	(1)	-	1	1	1		3
Individual savings and retirement products										
Variable annuities	1	_	(2)	1	_	_	1	_		1
Underlying earnings before tax	2	(2)		-	-	1	2	1		4
Fair value items	4	(4)	2	2	4	(5)	_	(1)		(6
Other income/(charges)	-	(4)	_	-	-	(1)	_	(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	940		923
Deposits	52	48	45	40	185	38	46	52		136
Lapses and deaths	(13)	(13)	(14)	(13)	(53)	(16)	(14)	(17)		(47
Other	20	19	45	(3)	81	24	(61)	67		30
Total variable annuity balances end of period	769	823	899	923	923	969	940	1,042		1,042
Life balances roll forward										
Life balances at beginning of period	3,478	3,474	3,587	3,662	3,478	3,613	3,545	3,534		3,613
Deposits	68	61	71	78	278	84	64	51		199
Lapses and deaths	(80)	(88)	(93)	(103)	(364)	(120)	(98)	(84)		(302
Other	(80)	140	97	(24)	221	(32)	23	78		69
Total Life Balances end of period	3,474	3,587	3,662	3,613	3,613	3,545	3,534	3, 579		3, 579
Total Life Balances end of period	3,474	3,367	3,002	3,013	3,013	3,343	3,334	3,379		3,379
Gross deposits - Variable Annuities										
Variable annuities Europe	52	48	45	40	185	38	46	52		136
Variable annuities Europe reinsured	29	17	11	13	70	2	1	_		3
Gross deposits Variable annuities	81	65	56	53	255	40	47	52		139
Intersegment eliminations	(2)	(2)	(2)	(2)	(8)	(2)	(2)	(2)		(6
Total gross deposits	79	63	54	51	247	38	45	50		133



Aegon asset management Earnings & revenues & account balances										unaudited
	EUR					EUR			amoun	its in millions
	LOIX		2012			LOIC		2013		
	First	Second	Third	Fourth	Full	First	Second	Third	Fourth	YTD
	Quarter	Quarter	Quarter	Quarter	Year	Quarter	Quarter	Quarter	Quarter	
Earnings										
Underlying earnings before tax	29	23	25	24	101	23	26	24		73
Revenues from third parties	34	35	40	36	145	37	35	43		115
Account balances										
Assets under management	235,507	243,859	248,262	246,776	246,776	250,123	243,710	243,637		243,637
General Account *	120,153	126,464	126,630	124,317	124,317	125,645	120,259	115,969		115,969
Internal unit-linked and off balance sheet st	67,545	67,338	69,032	69,573	69,573	70,067	69,265	72,453		72,453
Third-party **	47,809	50,057	52,600	52,886	52,886	54,411	54,186	55,215		55,215
Net deposits (Third party assets)	1,289	605	1,136	386	3,416	127	2,047	604		2,778
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	243,710		246,776
Deposits & Withdrawals	(1,951)	(513)	(1,999)	(1,361)	(5,824)	(2,594)	2,123	(228)		(699)
Other	13,588	8,865	6,402	(125)	28,730	5,941	(8,536)	155		(2,440)
Total account balance at end of period	235,507	243,859	248,262	246,776	246,776	250,123	243,710	243,637		243,637
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	54,186		52,886
Deposits & Withdrawals	1,289	605	1,136	386	3,416	127	2,047	604		2,778
Other	5,024	1,643	1,407	(100)	7,974	1,398	(2,272)	425		(449)
Total account balance at end of period **	47,809	50,057	52,600	52,886	52,886	54,411	54,186	55,215		55,215

st 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 Investments general account	unaudited
amounts in millions, except for t	he impairment data EUR
	September 30, 2013
Cash / Treasuries / Agencies Investment grade corporates High yield (and other) corporates Emerging markets debt Commercial MBS Residential MBS Non-housing related ABS	933 1,417 67 38 136 110 85
Subtotal	2,786
Residential mortgage loans	332
Total mortgages	332
Common equity & bond funds Private equity & hedge funds	18 3
Total equity like	21
Real estate Other	1 179
Investments general account (excluding policy loans)	3,319
Policyholder loans	22
Investments general account	3,341
Impairments as bps (quarterly)	16

amounts in millions											
EUR June 30, 2013 March 31, 2013 Dec. 31, 2012 Sept. 30, 2012											
Julie 30, 2013	March 31, 2013	Dec. 31, 2012	Sept. 30, 201.								
852	837	980	948								
1,445	1,443	1,402	1,432								
76	100	106	98								
37	37	30	31								
146	141	147	144								
111 64	106 68	106 53	109 43								
2.731	2.732	2,824	2.805								
_,,	_,,,	_,	_,000								
338	339	349	361								
338	339	349	361								
17	17	10	17								
17 3	17	13	17 3								
20	20	16	20								
1	1	1									
178	195	196	169								
3,268	3,287	3,386	3,355								
22	21	22	21								
3,290	3,308	3,408	3,376								
(14)	29	50	11								

New Markets Structured assets and corporate bonds							
						amour	nts in millions
	EUR		Cam	tamban 20, 2012			
			Sep	tember 30, 2013			
	AAA	AA	А	BBB	<bbb< th=""><th>NR</th><th>Total</th></bbb<>	NR	Total
Structured assets by rating							
Commercial MBS	99	17	4	11	5	-	136
Residential MBS	-	26	28	20	36	-	110
Non-housing related ABS	45	-	25	13	2	-	85
Total	144	43	57	44	43	-	331
Credits by rating							
IG Corporates	11	157	537	706	6	-	1,417
High yield corporate	-	-	-	-	67	-	67
Emerging Markets debt	-	-	3	20	15	-	38
Total	11	157	540	726	88	-	1,522
Cash / Treasuries / Agencies							933
Total	155	200	597	770	131	-	2,786



Other corporate information

Public ratings				
Company public ratings as of September 30, 2013	Standard & Poor's ¹⁾	Moody's Investor Service	Fitch ratings ¹⁾	A.M. Best
Aegon N.V.	A-	А3	А	-
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-	А3	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 (UnirobeMeeùs 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. 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 quarantees of future performance and involve risks, uncertainties and assumptions that are difficult to predict. Aegon undertakes no obligation to publicly update or revise any forwardlooking 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 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 Aeaon'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 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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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 over 23,000 people and have millions of customers across the globe. Further information: aegon.com.