

FINANCIAL OVERVIEW

EUR millions	Notes	Q4 2010	Q3 2010	%	Q4 2009	%	FY 2010	FY 2009	%
Underlying earnings before tax									
Americas		406	376	8	350	16	1,598	817	96
The Netherlands		87	97	(10)	95	(8)	385	398	(3)
United Kingdom		(6)	28	-	33	-	72	52	38
New markets		59	55	7	48	23	200	170	18
Holding and other		(57)	(83)	31	(48)	(19)	(283)	(252)	(12)
Underlying earnings before tax		489	473	3	478	2	1,972	1,185	66
Fair value items		30	204	(85)	(164)	-	221	(544)	-
Realized gains / (losses) on investments		255	129	98	315	(19)	658	518	27
Impairment charges		(133)	(92)	(45)	(212)	37	(452)	(1,277)	65
Other income / (charges)		(258)	(14)	-	5	-	(309)	(323)	4
Run-off businesses		(28)	(28)	-	(47)	40	(165)	(13)	-
Income before tax		355	672	(47)	375	(5)	1,925	(454)	-
Income tax		(37)	(15)	(147)	18	-	(165)	658	-
Net income		318	657	(52)	393	(19)	1,760	204	-
Net income / (loss) attributable to:									
Equity holders of AEGON N.V.		318	657	(52)	393	(19)	1,759	204	-
Minority interest		-	-	-	-	-	1	-	-
Net underlying earnings		387	395	(2)	390	(1)	1,553	1,005	55
Commissions and expenses		1,659	1,525	9	1,407	18	6,145	6,046	2
of which operating expenses	12	909	835	9	841	8	3,397	3,292	3
New life sales									
Life single premiums		2,003	1,656	21	2,017	(1)	7,512	7,062	6
Life recurring premiums annualized		358	361	(1)	355	1	1,462	1,393	5
Total recurring plus 1/10 single		558	527	6	557	-	2,213	2,100	5
New life sales									
Americas	13	146	171	(15)	143	2	629	566	11
The Netherlands		113	32	-	93	22	248	239	4
United Kingdom		224	264	(15)	247	(9)	1,061	1,010	5
New markets	13	75	60	25	74	1	275	285	(4)
Total recurring plus 1/10 single		558	527	6	557	-	2,213	2,100	5
New premium production accident and health insurance		180	146	23	125	44	622	561	11
New premium production general insurance		15	14	7	21	(29)	58	56	4
Gross deposits (on and off balance)									
Americas	13	5,757	4,706	22	4,404	31	21,020	19,188	10
The Netherlands		490	525	(7)	1,107	(56)	2,382	3,434	(31)
United Kingdom		25	16	56	35	(29)	96	177	(46)
New markets	13	1,541	4,161	(63)	1,177	31	9,082	4,817	89
Total gross deposits excluding run-off businesses		7,813	9,408	(17)	6,723	16	32,580	27,616	18
Run-off businesses		-	-	-	(4)	-	-	930	-
Total gross deposits		7,813	9,408	(17)	6,719	16	32,580	28,546	14
Net deposits (on and off balance)									
Americas	13	(578)	535	-	385	-	1,227	3,769	(67)
The Netherlands		(260)	(83)	-	496	-	(221)	1,101	-
United Kingdom		12	2	-	29	(59)	53	151	(65)
New markets	13	304	3,293	(91)	18	-	3,905	286	-
Total net deposits excluding run-off businesses		(522)	3,747	-	928	-	4,964	5,307	(6)
Run-off businesses		(1,424)	(1,081)	(32)	(6,513)	78	(6,541)	(14,111)	54
Total net deposits		(1,946)	2,666	-	(5,585)	65	(1,577)	(8,804)	82

REVENUE-GENERATING INVESTMENTS

	Dec. 31, 2010	Sept. 30, 2010	%
Revenue-generating investments (total)	413,191	404,894	2
Investments general account	143,188	145,625	(2)
Investments for account of policyholders	146,237	140,438	4
Off balance sheet investments third parties	123,766	118,831	4