

## EARNINGS OVERVIEW

	EUR			EUR		
	Third quarter			First nine months		
	2006	2005	%	2006	2005	%
amounts in millions						
<b>By product segment</b>						
Traditional life	230	233	(1)	568	599	(5)
Life for account of policyholders	74	90	(18)	521	164	N.M.
Fixed annuities	78	119	(34)	309	287	8
Variable annuities	41	33	24	179	31	N.M.
Institutional guaranteed products	48	85	(44)	186	211	(12)
Fee - off balance sheet products	14	(9)	N.M.	42	43	(2)
Reinsurance	26	30	(13)	123	80	54
Accident and health insurance	105	74	42	291	257	13
General insurance	13	10	30	47	45	4
Banking activities	14	7	100	30	4	N.M.
Other	1	1	0	0	0	N.M.
Interest charges and other	(58)	(74)	(22)	(203)	(217)	(6)
<b>Operating earnings before tax</b>	<b>586</b>	<b>599</b>	<b>(2)</b>	<b>2,093</b>	<b>1,504</b>	<b>39</b>
Gains/(losses) on investments	348	201	73	466	1,016	(54)
Impairment charges	(23)	8	N.M.	(48)	19	N.M.
Other non operating income/(charges)	39	22	77	48	253	(81)
Share in profit/(loss) of associates	6	(2)	N.M.	19	12	58
<b>Income before tax</b>	<b>956</b>	<b>828</b>	<b>15</b>	<b>2,578</b>	<b>2,804</b>	<b>(8)</b>
Income tax	(277)	(213)	30	(605)	(762)	(21)
Minority interest	0	2	N.M.	0	3	N.M.
<b>Net income <sup>1</sup></b>	<b>679</b>	<b>617</b>	<b>10</b>	<b>1,973</b>	<b>2,045</b>	<b>(4)</b>
Net income in USD	866	748	16	2,458	2,584	(5)
<b>Income before tax geographically</b>						
Americas	455	631	(28)	1,455	1,575	(8)
The Netherlands	395	242	63	1,000	1,057	(5)
United Kingdom	106	39	172	227	199	14
Other countries	16	16	0	49	237	(79)
Holding and other activities	(12)	(89)	(87)	(137)	(250)	(45)
Eliminations	(4)	(11)	64	(16)	(14)	(14)
<b>Income before tax</b>	<b>956</b>	<b>828</b>	<b>15</b>	<b>2,578</b>	<b>2,804</b>	<b>(8)</b>

<b>Amounts per common share of EUR 0.12</b>						
Net income in EUR <sup>2</sup>	0.40	0.38	5	1.13	1.22	(7)
Net income fully diluted in EUR <sup>2</sup>	0.40	0.38	5	1.13	1.22	(7)
Net income in USD	0.51	0.46	11	1.41	1.54	(8)
Net income fully diluted in USD	0.51	0.46	11	1.41	1.54	(8)
				At	At	
				Sept. 30	Dec. 31	
				2006	2005	
Shareholders' equity in EUR <sup>3</sup>				10.67	10.89	(2)
Shareholders' equity in USD <sup>3</sup>				13.51	12.85	5

<sup>1</sup> Net income refers to net income attributable to equity holders of AEGON N.V.

<sup>2</sup> After deduction of preferred dividend and coupons on perpetuals.

<sup>3</sup> Shareholders' equity per share is calculated after deduction of the preferred share capital of EUR 2.1 billion (at Dec. 31, 2005:

EUR 2.1 billion) and considering the number of treasury shares. The number of common shares used in the calculation of shareholders' equity per share is 1,593 million (at Dec. 31, 2005: 1,576 million).