

Financial overview ^{c)}

EUR millions	Notes	Q4 2012	Q3 2012	%	Q4 2011	%	FY 2012	FY 2011	%
Underlying earnings before tax									
Americas		342	344	(1)	316	8	1,317	1,273	3
The Netherlands		83	82	1	75	11	315	298	6
United Kingdom		25	26	(4)	(26)	-	105	5	-
New markets		52	70	(26)	65	(20)	274	249	10
Holding and other		(55)	(50)	(10)	(84)	35	(224)	(303)	26
Underlying earnings before tax		447	472	(5)	346	29	1,787	1,522	17
Fair value items		(79)	(126)	37	(20)	-	52	(416)	-
Realized gains / (losses) on investments		149	128	16	49	-	407	446	(9)
Impairment charges		(58)	(35)	(66)	(94)	38	(176)	(388)	55
Other income / (charges)		106	3	-	(194)	-	(162)	(267)	39
Run-off businesses		(14)	12	-	1	-	2	28	(93)
Income before tax		551	454	21	88	-	1,910	925	106
Income tax		(129)	(80)	(61)	(7)	-	(339)	(53)	-
Net income		422	374	13	81	-	1,571	872	80
Net income / (loss) attributable to:									
Equity holders of Aegon N.V.		422	373	13	79	-	1,570	869	81
Non-controlling interests		-	1	-	2	-	1	3	(67)
Net underlying earnings		348	369	(6)	253	38	1,382	1,233	12
Commissions and expenses		1,478	1,382	7	1,684	(12)	5,829	6,272	(7)
of which operating expenses	11	848	798	6	872	(3)	3,241	3,442	(6)
New life sales									
Life single premiums		2,058	1,125	83	1,876	10	5,411	5,864	(8)
Life recurring premiums annualized		471	293	61	311	51	1,414	1,249	13
Total recurring plus 1/10 single		677	405	67	498	36	1,955	1,835	7
New life sales									
Americas	12	148	126	17	109	36	520	418	24
The Netherlands		166	25	-	117	42	246	254	(3)
United Kingdom		306	206	49	189	62	936	852	10
New markets	12	57	48	19	83	(31)	253	311	(19)
Total recurring plus 1/10 single		677	405	67	498	36	1,955	1,835	7
New premium production accident and health insurance		196	190	3	188	4	768	645	19
New premium production general insurance		16	12	33	13	23	55	52	6
Gross deposits (on and off balance)									
Americas	12	6,615	6,391	4	5,009	32	27,042	23,028	17
The Netherlands		282	275	3	560	(50)	1,484	2,048	(28)
United Kingdom		15	5	200	9	67	37	56	(34)
New markets	12	2,334	2,755	(15)	1,522	53	10,909	6,556	66
Total gross deposits		9,246	9,426	(2)	7,100	30	39,472	31,688	25
Net deposits (on and off balance)									
Americas	12	788	904	(13)	(886)	-	3,491	2,147	63
The Netherlands		(248)	(480)	48	(160)	(55)	(979)	(334)	(193)
United Kingdom		5	(6)	-	1	-	(3)	18	-
New markets	12	446	1,208	(63)	108	-	3,637	(2,596)	-
Total net deposits excluding run-off businesses		991	1,626	(39)	(937)	-	6,146	(765)	-
Run-off businesses		(601)	(301)	(100)	(611)	2	(2,541)	(3,139)	19
Total net deposits		390	1,325	(71)	(1,548)	-	3,605	(3,904)	-

Revenue-generating investments

	Dec. 31, 2012	Sept. 30, 2012	%
Revenue-generating investments (total)	457,856	463,041	(1)
Investments general account	146,234	147,955	(1)
Investments for account of policyholders	153,670	156,831	(2)
Off balance sheet investments third parties	157,952	158,255	-