Table of contents

Cor	rsolidated financial statements		24	Derivatives	227
of Aegon N.V.			25	Investments in joint ventures	230
Exchange rates		120	26	Investments in associates	233
Consolidated income statement of Aegon N.V.		122	27	Investments in unconsolidated structured entities	234
Consolidated statement of comprehensive income			28	Reinsurance assets	235
of Aegon N.V.		123	29	Deferred expenses	236
Consolidated statement of financial position of Aegon N.V.		124	30	Other assets and receivables	237
Consolidated statement of changes in equity of Aegon N.V.		125	31	Cash and cash equivalents	239
Consolidated cash flow statement of Aegon N.V.		128	32	Shareholders' equity	241
			33	Convertible core capital securities	246
			34	Other equity instruments	247
Notes to the consolidated			35	Trust pass-through securities	248
financial statements			36	Subordinated borrowings	249
1	General information	129	37	Insurance contracts	249
2	Summary of significant accounting policies	129	38	Insurance contracts for account of policyholders	250
3	Critical accounting estimates and judgment in applying]	39	Investment contracts	251
	accounting policies	157	40	Investment contracts for account of policyholders	252
4	Financial and insurance risks	174	41	Borrowings	252
5	Segment information	202	42	Provisions	254
6	Premium income and premiums to reinsurers	210	43	Defined benefit plans	254
7	Investment income	211	44	Deferred revenue liabilities	261
8	Fee and commission income	211	45	Deferred tax	261
9	Income from reinsurance ceded	212	46	Other liabilities	263
10	Results from financial transactions	212	47	Accruals	263
11	Other income	213	48	Guarantees in insurance contracts	263
12	Policyholder claims and benefits	213	49	Capital and solvency	268
13	Profit sharing and rebates	214	50	Summary of total financial assets and financial	
14	Commissions and expenses	214		liabilities at fair value through profit or loss	270
15	Impairment charges / (reversals)	218	51	Commitments and contingencies	271
16	Interest charges and related fees	218	52	Transfers of financial assets	274
17	Other charges	218	53	Offsetting, enforceable master netting	
18	Income tax	219		arrangements and similar agreements	278
19	Earnings per share	220	54	Business combinations	279
20	Dividend per common share	221	55	Group companies	280
21	Intangible assets	222	56	Related party transactions	282
22	Investments	224	57	Events after the balance sheet date	288
23	Investments for account of policyholders	227			