

Financial overview ^{c)}						
EUR millions	Notes	Q1 2013	Q4 2012	%	Q1 2012	%
Underlying earnings before tax						
Americas		312	352	(11)	303	3
The Netherlands		85	85	-	81	5
United Kingdom		24	27	(11)	30	(20)
New markets		62	52	19	88	(30)
Holding and other		(38)	(55)	31	(63)	40
Underlying earnings before tax		445	461	(3)	439	1
Fair value items		(286)	(77)	-	148	-
Realized gains / (losses) on investments		113	149	(24)	45	151
Impairment charges		(17)	(58)	71	(41)	59
Other income / (charges)		(4)	106	-	(17)	76
Run-off businesses		(14)	(15)	7	(2)	-
Income before tax		237	566	(58)	572	(59)
Income tax		(33)	(135)	76	(47)	30
Net income		204	431	(53)	525	(61)
Net underlying earnings		323	357	(10)	338	(4)
Commissions and expenses		1,417	1,465	(3)	1,384	2
of which operating expenses	11	804	835	(4)	766	5
New life sales						
Life single premiums		1,491	2,058	(28)	1,160	29
Life recurring premiums annualized		350	471	(26)	329	6
Total recurring plus 1/10 single		499	677	(26)	445	12
New life sales						
Americas	12	110	148	(26)	120	(8)
The Netherlands		40	166	(76)	32	25
United Kingdom		286	306	(7)	213	34
New markets	12	63	57	11	80	(21)
Total recurring plus 1/10 single		499	677	(26)	445	12
New premium production accident and health insurance		225	196	15	195	15
New premium production general insurance		14	16	(13)	14	-
Gross deposits (on and off balance)						
Americas	12	6,988	6,615	6	7,392	(5)
The Netherlands		404	282	43	560	(28)
United Kingdom		49	15	-	8	-
New markets	12	2,563	2,334	10	3,083	(17)
Total gross deposits		10,004	9,246	8	11,043	(9)
Net deposits (on and off balance)						
Americas	12	1,613	788	105	1,061	52
The Netherlands		(134)	(248)	46	(185)	28
United Kingdom		40	5	-	(1)	-
New markets	12	145	446	(67)	1,364	(89)
Total net deposits excluding run-off businesses		1,664	991	68	2,239	(26)
Run-off businesses		(1,073)	(601)	(79)	(1,160)	8
Total net deposits		591	390	52	1,079	(45)

Revenue-generating investments			
	Mar. 31, 2013	Dec. 31, 2012	%
Revenue-generating investments (total)	476,236	459,077	4
Investments general account	145,718	145,021	-
Investments for account of policyholders	159,563	152,968	4
Off balance sheet investments third parties	170,955	161,088	6