

**FINANCIAL OVERVIEW**
**UNAUDITED**

amounts in millions

	EUR					
	2008	2009				
	Revised	Revised				
	Full year	First quarter	Second quarter	Third quarter	Fourth quarter	Full year
<b>Underlying earnings geographically</b>						
Americas	723	(146)	289	324	350	817
The Netherlands	378	72	129	102	95	398
United Kingdom	148	8	20	(9)	33	52
New markets	101	31	49	42	48	170
Holding and other	(112)	(63)	(72)	(69)	(48)	(252)
<b>Underlying earnings before tax</b>	<b>1,238</b>	<b>(98)</b>	<b>415</b>	<b>390</b>	<b>478</b>	<b>1,185</b>
Fair value items	(1,645)	(167)	(17)	(196)	(164)	(544)
Realized gains/(losses) on investments	61	144	21	38	315	518
Impairment charges	(1,047)	(385)	(394)	(286)	(212)	(1,277)
Other income/(charges)	(12)	(24)	(352)	48	5	(323)
Run-off businesses	350	77	(9)	(34)	(47)	(13)
<b>Income before tax</b>	<b>(1,055)</b>	<b>(453)</b>	<b>(336)</b>	<b>(40)</b>	<b>375</b>	<b>(454)</b>
Income tax	(27)	280	175	185	18	658
<b>Net income</b>	<b>(1,082)</b>	<b>(173)</b>	<b>(161)</b>	<b>145</b>	<b>393</b>	<b>204</b>
<b>Net underlying earnings</b>	<b>962</b>	<b>(64)</b>	<b>331</b>	<b>348</b>	<b>390</b>	<b>1,005</b>
<b>New life sales</b>						
Life single premiums	9,304	1,974	1,397	1,674	2,017	7,062
Life recurring premiums annualized	1,665	370	345	323	355	1,393
<b>Total recurring plus 1/10 single</b>	<b>2,595</b>	<b>567</b>	<b>484</b>	<b>492</b>	<b>557</b>	<b>2,100</b>
<b>New life sales</b>						
Americas	652	142	136	145	143	566
The Netherlands	219	62	32	52	93	239
United Kingdom	1,407	279	239	245	247	1,010
New markets	317	84	77	50	74	285
<b>Total recurring plus 1/10 single</b>	<b>2,595</b>	<b>567</b>	<b>484</b>	<b>492</b>	<b>557</b>	<b>2,100</b>
New premium production accident & health insurance	614	164	146	126	125	561
New premium production general insurance	68	12	11	12	21	56
<b>Gross deposits (on &amp; off balance)</b>						
Americas	27,594	5,936	4,710	4,138	4,404	19,188
The Netherlands	2,665	462	720	1,145	1,107	3,434
United Kingdom	-	52	61	29	35	177
New markets	4,732	1,082	1,032	1,526	1,177	4,817
<b>Total gross deposits excluding run-off businesses</b>	<b>34,991</b>	<b>7,532</b>	<b>6,523</b>	<b>6,838</b>	<b>6,723</b>	<b>27,616</b>
Run-off businesses	6,972	674	209	51	(4)	930
<b>Total gross deposits</b>	<b>41,963</b>	<b>8,206</b>	<b>6,732</b>	<b>6,889</b>	<b>6,719</b>	<b>28,546</b>
<b>Net deposits (on &amp; off balance)</b>						
Americas	7,995	2,004	827	553	385	3,769
The Netherlands	(571)	55	170	355	619	1,199
United Kingdom	-	49	52	21	29	151
New markets	595	(314)	(171)	753	18	286
<b>Total net deposits excluding run-off businesses</b>	<b>8,019</b>	<b>1,794</b>	<b>878</b>	<b>1,682</b>	<b>1,051</b>	<b>5,405</b>
Run-off businesses	(3,771)	(2,954)	(1,372)	(3,272)	(6,513)	(14,111)
<b>Total net deposits</b>	<b>4,248</b>	<b>(1,160)</b>	<b>(494)</b>	<b>(1,590)</b>	<b>(5,462)</b>	<b>(8,706)</b>