

FIVE YEARS' KEY FIGURES

KEY FIGURES

(€ MILLION)

RESULTS	2008	2007	2006	2005	2004
Gross written premiums	19,306	14,853	14,302	6,577	5,524
Contribution investment contracts	307	757	623	448	383
Profit before tax	-2,620	1,041	1,215	826	386
Net profit	-2,118	979	985	706	1,023
Insurance gross written premiums					
Health	11,991	7,521	7,154	2,072	1,735
Life	4,231	4,417	4,464	2,807	2,312
Non-Life	3,084	2,915	2,684	1,699	1,477
Banking					
Net interest margin	191	157	142	161	136
Net profit per Operating Company					
Achmea Benelux	-1,224	622	757	467	297
Friends First Ireland	-21	39	35	29	21
Interamerican Greece	7	6	25	-58	-
Union Slovakia	-7	-8	-17	1	1
Eureko Sigorta Turkey	32	12	-	-	-
Other Operating Companies	-44	6	12	9	1
GROUP BALANCE SHEET					
Total assets	92,453	100,582	86,448	83,293	52,911
Total investments (excluding unit-linked)*	38,768	40,328	38,736	39,062	23,500
Banking credit portfolio	18,921	18,035	17,272	16,459	16,942
Total equity	7,451	10,375	9,632	8,525	3,251
Embedded value Life business	4,123	6,374	6,089	4,537	2,348

*Includes Investments in associated companies and participating interests, Investment property and Investments.

	(%)				
KEY RATIOS	2008	2007	2006	2005	2004
Group					
Solvency	150	232	239	218	255
Return on equity	-23.4	9.7	13.0	12.7	10.9
Return on adjusted equity	-38.6	12.9	14.7	16.9	17.1
Debt leverage	16.1	11.0	6.1	9.6	12.8
Insurance					
Combined ratio Non-Life	96.7	96.4	88.5	89.9	92.6
Combined ratio Health	100.3	99.0	100.4	94.5	97.4
Banking					
Cost/income ratio	61.9	64.7	84.2	72.2	103.9
BIS ratio*	14.5	15.2	14.2	16.0	13.5
Figures per ordinary share (€)					
Net profit	-6.65	2.92	2.92	2.98	1.74
(Proposed) dividend on ordinary shares	-	1.41	1.41	1.41	1.96
EMPLOYEES					
Full-time equivalents (FTEs)	24,934	24,035	21,784	20,166	14,550
Employee satisfaction**	76%	73%	68%	64%	-

* Dutch activities; years 2008 and 2007 based on Basel II.

** Dutch activities

PROFIT BEFORE TAX

(€ MILLION)

