

## Delta Lloyd Group publishes annual report 2011

- Integrated financial and sustainability report online
- Delta Lloyd Group Embedded Value 2011 report now available
- Yield curves published as at 31 March 2012

### Annual report: now available online

Delta Lloyd Group has today published its annual report for 2011. Again this is an integrated financial and sustainability report. The report is exclusively available online in Dutch and English via the [Delta Lloyd Group website](#) and an iPad app.

Key figures			
<i>(in millions of euros, unless otherwise stated)</i>	2011	2010	Change
Operational result after tax and non-controlling interests	438	422	4%
Result (IFRS) before tax and additional strengthening of longevity provision	-415	1,457	n.m.
Result (IFRS) before tax	-415	891	n.m.
Result (IFRS) after tax and non-controlling interests	-313	621	n.m.
Gross written premiums (excluding Germany)	5,529	4,829	14%
Shareholders' funds (excluding non-controlling interests)	3,860	4,621	-16%
Operating expenses	851	924	-8%
COR	99.8%	98.0%	1.8pp
IGD Group solvency	174%	199%	-24pp
Regulatory solvency insurance activities	206%	227%	-21pp

### Embedded Value report

Delta Lloyd Group has also today published its Embedded Value Report 2011. This report is exclusively available online in English via the [website](#) of Delta Lloyd Group.

Embedded Value		
<i>(in millions of euros)</i>	2011	2010
<b>Life Embedded Value</b>	<b>4,890</b>	<b>4,736</b>
Non-covered business	189	442
<b>Group Embedded Value (gross of non-controlling interests)</b>	<b>5,079</b>	<b>5,178</b>
Less non-controlling interests	-383	-379
<b>Group Embedded Value (net of non-controlling interests)</b>	<b>4,696</b>	<b>4,799</b>

### Yield curves

On the Delta Lloyd Group website more information can be found about the most recent yield curves as at 31 March 2012 that are used to determine the results for the Q1 2012 Interim Management Statement, which is to be published on 10 May 2012. The information on the yield curve can be accessed via: [www.deltalloydgroep.com](http://www.deltalloydgroep.com). An overview of relevant IFRS sensitivities is included in paragraph 5.1.7.1 of the financial statements 2011.

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## Press release

### For more information about this press release:

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### About Delta Lloyd Group

Delta Lloyd Group is a financial services provider offering life insurance, general insurance, asset management and banking products and services. Delta Lloyd Group's target markets are the Netherlands and Belgium. The Group operates primarily under the brand names of Delta Lloyd, OHRA and ABN AMRO Insurance in the Netherlands, and under the Delta Lloyd brand name in Belgium. Delta Lloyd Group employs 5,401 permanent staff (FTE) and is listed on NYSE Euronext Amsterdam.