

Press release

The Netherlands, Utrecht, 13 July 2012

Market update SNS REAAL

SNS REAAL repeats that in line with its strategic priorities it focuses on the run off of property finance loans and the strengthening of its capital position. In doing so, SNS REAAL is exploring various possibilities together with advisors. The sale of parts of its business activities is one of the options that is being explored. No decision has been made on any of the various possibilities.

About SNS REAAL

SNS REAAL is an innovative service provider in the banking and insurance sector with a prime focus on the Dutch retail market and on small and medium-sized enterprises. Its activities cover three main product groups: savings and investments, mortgages and property finance, and insurance and pensions. From its historical background, SNS REAAL has always felt close to Dutch society. With a balance sheet total of € 132 billion (end 2011), SNS REAAL is one of the major financial bancassurance companies in the Netherlands. The company has a staff of nearly 7,000 (FTE) and is headquartered in Utrecht, the Netherlands.

Disclaimer

This press release contains only factual information and should not be regarded as an opinion or recommendation concerning the purchase or sale of shares or other securities issued by SNS REAAL N.V. This press release does not contain any value judgement or predictions with respect to the financial performance of SNS REAAL N.V.

If you don't want to receive press releases from SNS REAAL please send an email to info@snsreaal.nl.

For more information please contact

SNS REAAL Corporate Communications

Jeroen de Graaf corporatecommunications@snsreaal.nl Mobile phone: +31 (0)6 18 30 65 75

Roelina Bolding corporatecommunications@snsreaal.nl Mobile phone: +31 (0)6 22 60 71 87

SNS REAAL Investor Relations

Jacob Bosscha jacob.bosscha@snsreaal.nl Phone: +31 (0)30 291 42 46

Victor Zijlema victor.zijlema@snsreaal.nl Phone: +31 (0)30 291 42 47