

# Old Mutual Unaudited Disclosure Supplement

For the nine months ended 30 September 2009

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## 1.1 Explanatory notes

- (1) US Life FUM excludes FUM being managed by USAM
- (2) Funds under management is on an end user basis therefore includes all inter-company funds being managed by USAM. During September \$9bn of FUM was transferred from USAM affiliate Dwight to Goldman Sachs Asset Management.
- (3) UK single premiums excludes APE sales now reported under mutual funds
- (4) Balances are as reported by Nedbank
- (5) Balances are as reported by M&F
- (6) Gross premiums represents 100% of the businesses; OM owns 50% of Skandia:BSAM and 26% of KMOM
- (7) 2008 FUM numbers are inclusive of Skandia Australia

## Changes to format of financial disclosure supplement in comparison to HY 2009

The new Long term savings operating segmentation was implemented to be consistent with the basis upon which the business is managed and the annual financial statements will be presented. Comparatives are restated where necessary, with the key change being that the previously reported ELAM has been split into four segments, which are reported as follows:

1. European Retail - reported as a separate business unit, consisting of Germany, Poland, Switzerland and Austria.
2. European wealth management - reported as a sub unit within Wealth Management, consisting of Italy, France and Spain.
3. International wealth management - sub unit within Wealth Management, consisting of Skandia Investment Group.
4. New markets - this is reported under the New Markets unit within Emerging Markets and consists of Latin America (Chile, Colombia and Mexico).

**Appendix 1** reconciles the Q3 and comparative amounts for the new Long Term Savings structure to ELAM as previously reported.

The previous and revised Long Term Savings structure can be compared as follows:

Previous Long Term Savings structure

OMSA (including Rest of Africa)  
 Europe  
 UK  
 International  
 Nordic  
 ELAM  
 US Life  
 Asia Pacific

Revised Long Term Savings structureKey changes:

<b>Emerging Markets</b>	
OMSA (including Rest of Africa)	No change in entities included, however the split between South Africa and the rest of Africa will no longer be disclosed.
New markets	New markets includes the entities previously reported as Asia Pacific and the Latin American entities previously included in ELAM.
<b>Nordic</b>	No change in entities reported.
<b>European Retail</b>	New business unit incorporating the following entities previously reported under ELAM: Germany, Poland, Switzerland and Austria
<b>Wealth Management</b>	
UK	Consists of Skandia UK as previously reported.
International	Includes Skandia International as previously reported, with the addition of Skandia Investment Group (SIG institutional sales) as previously included in ELAM.
Europe	Wealth management subunit incorporating the following entities previously reported under ELAM: Italy, France and Spain.
<b>US Life</b>	No change in entities reported.

PVNB, VNB, APE margin, PVNB margin and MCEV AOP have all been restated on an MCEV basis and are post tax. The amounts are calculated for half and full year, therefore no quarterly amounts are shown.

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## 1.0 OLD MUTUAL GROUP

Nine months ended 30 September 2009

## 1.2 Group Sales summary

£m	Long Term Savings				Bermuda				USAM				OM Group			
	2009	2008	Change	% Change	2009	2008	Change	% Change	2009	2008	Change	% Change	2009	2008	Change	% Change
<b>Life sales on an Annual Premium Equivalent Basis</b>																
Q1	315	368	(53)	(14%)	1	55	(54)	(98%)	-	-	-	-	316	423	(107)	(25%)
Q2	319	387	(68)	(18%)	1	58	(57)	(98%)	-	-	-	-	320	445	(125)	(28%)
Q3	326	347	(21)	(6%)	-	22	(22)	(100%)	-	-	-	-	326	369	(43)	(12%)
<b>Q3 total*</b>	<b>960</b>	<b>1,102</b>	<b>(142)</b>	<b>(13%)</b>	<b>2</b>	<b>135</b>	<b>(133)</b>	<b>(99%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>962</b>	<b>1,237</b>	<b>(275)</b>	<b>(22%)</b>
<b>Unit trust/ mutual fund sales</b>																
Q1	1,266	1,399	(133)	(9%)	-	-	-	-	192	289	(97)	(34%)	1,458	1,688	(230)	(14%)
Q2	1,484	1,424	60	4%	-	-	-	-	250	309	(59)	(19%)	1,734	1,733	1	0%
Q3	1,699	1,158	541	47%	-	-	-	-	308	216	92	43%	2,007	1,374	633	46%
<b>Q3 total</b>	<b>4,449</b>	<b>3,981</b>	<b>468</b>	<b>12%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>750</b>	<b>814</b>	<b>(64)</b>	<b>(8%)</b>	<b>5,199</b>	<b>4,795</b>	<b>404</b>	<b>8%</b>

\* 2009 OMSA APE sales exclude Nedlife APE sales (following the sale of Nedlife to Nedbank). However, the 2008 OMSA APE sales amounts above include Nedlife sales. APE sales for Long Term Savings excluding Nedlife are as follows:

## Life sales on an Annual Premium Equivalent Basis: Long Term Savings excluding Nedlife:

	2009	2008	Change	% Change
Q1	315	360	(45)	(13%)
Q2	319	382	(63)	(16%)
Q3	326	341	(15)	(4%)
<b>Q3 total*</b>	<b>960</b>	<b>1,083</b>	<b>(123)</b>	<b>(11%)</b>

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## 2.0 FUNDS UNDER MANAGEMENT

Nine months ended 30 September 2009

2.1 Funds under management by primary segment	2009		Change (Q3 '09 vs FY '08)			2008			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
<b>Long Term Savings</b>									
<b>Emerging Markets</b>									
OMSA (including Rest of Africa) (Rbn)	422.6	435.4	462.1	(9.7)	(2%)	468.1	462.3	472.3	471.8
<b>OMSA (including Rest of Africa) (£bn)</b>	<b>31.0</b>	<b>34.2</b>	<b>38.4</b>	<b>4.0</b>	<b>12%</b>	<b>29.0</b>	<b>29.7</b>	<b>31.8</b>	<b>34.4</b>
New markets (EURbn)	2.5	3.0	3.2	0.7	28%	2.5	2.5	2.5	2.5
<b>New markets (£bn)</b>	<b>2.3</b>	<b>2.6</b>	<b>2.9</b>	<b>0.5</b>	<b>21%</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.4</b>
Asia Pacific (£bn)	0.2	0.3	0.3	(3.2)	(92%)	6.3	6.0	3.9	3.5
<b>New markets (£bn)</b>	<b>2.5</b>	<b>2.9</b>	<b>3.2</b>	<b>(2.7)</b>	<b>(45%)</b>	<b>8.3</b>	<b>8.0</b>	<b>5.9</b>	<b>5.9</b>
<b>Total Emerging Markets (£bn)</b>	<b>33.5</b>	<b>37.1</b>	<b>41.6</b>	<b>1.3</b>	<b>3%</b>	<b>37.3</b>	<b>37.7</b>	<b>37.7</b>	<b>40.3</b>
Nordic (SEKbn)	93.9	106.3	115.6	23.7	26%	103.7	103.1	95.6	91.9
<b>Nordic (£bn)</b>	<b>7.9</b>	<b>8.4</b>	<b>10.4</b>	<b>2.4</b>	<b>30%</b>	<b>8.8</b>	<b>8.6</b>	<b>7.8</b>	<b>8.0</b>
European Retail (EURbn)	3.5	4.0	4.5	0.8	22%	4.2	4.3	4.1	3.7
<b>European Retail (£bn)</b>	<b>3.3</b>	<b>3.4</b>	<b>4.1</b>	<b>0.6</b>	<b>17%</b>	<b>3.4</b>	<b>3.4</b>	<b>3.2</b>	<b>3.5</b>
<b>Wealth Management</b>									
UK (£bn)	21.2	23.3	27.0	4.3	19%	26.7	26.6	24.1	22.7
International (£bn)	12.2	12.3	14.0	1.0	8%	14.1	13.6	12.9	13.0
Europe (EURbn)	3.4	3.7	4.0	0.6	18%	3.7	3.8	3.6	3.4
Europe (£bn)	3.1	3.1	3.7	0.5	16%	3.0	3.0	2.9	3.2
<b>Total Wealth Management (£bn)</b>	<b>36.5</b>	<b>38.7</b>	<b>44.7</b>	<b>5.8</b>	<b>15%</b>	<b>43.8</b>	<b>43.2</b>	<b>39.9</b>	<b>38.9</b>
US Life (\$bn) <sup>(1) (2)</sup>	0.3	0.6	10.7	10.3	2,575%	0.1	0.4	0.3	0.4
<b>US Life (£bn) <sup>(1) (2)</sup></b>	<b>0.2</b>	<b>0.3</b>	<b>6.7</b>	<b>6.4</b>	<b>2,133%</b>	<b>0.1</b>	<b>0.2</b>	<b>0.2</b>	<b>0.3</b>
<b>Total Long Term Savings (£bn)</b>	<b>81.4</b>	<b>87.9</b>	<b>107.5</b>	<b>16.5</b>	<b>18%</b>	<b>93.4</b>	<b>93.1</b>	<b>88.8</b>	<b>91.0</b>
Nedbank (Rbn)	86.7	86.3	94.5	6.4	7%	92.0	90.7	86.3	88.1
<b>Nedbank (£bn)</b>	<b>6.4</b>	<b>6.8</b>	<b>7.9</b>	<b>1.5</b>	<b>23%</b>	<b>5.7</b>	<b>5.8</b>	<b>5.8</b>	<b>6.4</b>
M&F (Rbn)	1.7	1.8	1.9	(0.1)	(5%)	3.3	1.2	2.8	2.0
<b>M&amp;F (£bn)</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>	<b>-</b>	<b>-</b>	<b>0.2</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>
US Asset Management (US\$bn) <sup>(2)</sup>	222.1	247.1	260.3	20.0	8%	316.8	314.7	279.7	240.3
<b>US Asset Management (£bn) <sup>(2)</sup></b>	<b>154.8</b>	<b>150.2</b>	<b>162.5</b>	<b>(2.4)</b>	<b>(1%)</b>	<b>159.2</b>	<b>158.1</b>	<b>157.2</b>	<b>164.9</b>
Bermuda (US\$bn)	3.3	3.8	4.6	1.1	31%	4.6	4.6	4.4	3.5
<b>Bermuda (£bn)</b>	<b>2.3</b>	<b>2.3</b>	<b>2.9</b>	<b>0.5</b>	<b>21%</b>	<b>2.3</b>	<b>2.3</b>	<b>2.4</b>	<b>2.4</b>
<b>Total (£bn)</b>	<b>245.0</b>	<b>247.3</b>	<b>280.9</b>	<b>16.1</b>	<b>6%</b>	<b>260.8</b>	<b>259.4</b>	<b>254.4</b>	<b>264.8</b>

Note: Amounts in horizontal boxes are in domestic currency and Sterling totals are in bold

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## 2.0 FUNDS UNDER MANAGEMENT

Nine months ended 30 September 2009

2.2 Net client cash flow	2009				Annualised as % of opening FUM	2008					
	Q1	Q2	Q3	Q3 total		Q1	Q2	Q3	Q3 total	Q4	FY total
<b>Long Term Savings</b>											
<b>Emerging Markets</b>											
OMSA (including Rest of Africa) (Rbn)	(23.9)	3.5	(3.3)	(23.7)	-6.7%	(3.6)	(0.1)	(3.1)	(6.8)	2.0	(4.8)
<b>OMSA (including Rest of Africa) (Ebn)</b>	<b>(1.7)</b>	<b>0.2</b>	<b>(0.3)</b>	<b>(1.8)</b>	<b>-7.0%</b>	<b>(0.3)</b>	<b>0.1</b>	<b>(0.3)</b>	<b>(0.5)</b>	<b>0.2</b>	<b>(0.3)</b>
New markets (EURbn)	0.1	0.1	-	0.2	10.7%	0.1	-	-	0.1	-	0.1
<b>New markets (Ebn)</b>	<b>0.1</b>	<b>0.1</b>	<b>-</b>	<b>0.2</b>	<b>11.1%</b>	<b>0.1</b>	<b>-</b>	<b>-</b>	<b>0.1</b>	<b>-</b>	<b>0.1</b>
Asia Pacific (Ebn)	-	-	-	-	-	-	-	(1.6)	(1.6)	-	(1.6)
<b>Total New markets (Ebn)</b>	<b>0.1</b>	<b>0.1</b>	<b>-</b>	<b>0.2</b>	<b>4.5%</b>	<b>0.1</b>	<b>-</b>	<b>(1.6)</b>	<b>(1.5)</b>	<b>-</b>	<b>(1.5)</b>
<b>Total Emerging Markets (Ebn)</b>	<b>(1.6)</b>	<b>0.3</b>	<b>(0.3)</b>	<b>(1.6)</b>	<b>-5.3%</b>	<b>(0.2)</b>	<b>0.1</b>	<b>(1.9)</b>	<b>(2.0)</b>	<b>0.2</b>	<b>(1.8)</b>
<b>Nordic</b>											
Nordic (SEKbn)	2.8	3.0	2.5	8.3	12.0%	1.5	1.6	1.5	4.6	2.4	7.0
<b>Nordic (Ebn)</b>	<b>0.2</b>	<b>0.3</b>	<b>0.2</b>	<b>0.7</b>	<b>11.7%</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>	<b>0.4</b>	<b>0.2</b>	<b>0.6</b>
<b>European Retail</b>											
European Retail (EURbn)	0.1	0.1	0.2	0.4	14.4%	0.1	0.2	0.2	0.5	0.1	0.6
<b>European Retail (Ebn)</b>	<b>0.1</b>	<b>0.1</b>	<b>0.2</b>	<b>0.4</b>	<b>15.2%</b>	<b>0.1</b>	<b>0.1</b>	<b>0.2</b>	<b>0.4</b>	<b>0.1</b>	<b>0.5</b>
<b>Wealth Management</b>											
UK	0.2	0.2	0.4	0.8	4.7%	0.4	0.3	0.1	0.8	0.1	0.9
International	-	0.1	0.2	0.3	3.1%	0.1	0.3	0.2	0.6	0.4	1.0
Europe (EURbn)	-	0.2	0.2	0.4	15.7%	-	0.1	-	0.1	-	0.1
Europe (Ebn)	-	0.2	0.1	0.3	12.5%	-	0.1	-	0.1	-	0.1
<b>Total (Ebn)</b>	<b>0.2</b>	<b>0.5</b>	<b>0.7</b>	<b>1.4</b>	<b>4.8%</b>	<b>0.5</b>	<b>0.7</b>	<b>0.3</b>	<b>1.5</b>	<b>0.5</b>	<b>2.0</b>
<b>US Life</b>											
US Life(\$bn)	(0.8)	0.6	(0.3)	(0.5)	-166.7%	(0.1)	(0.1)	0.3	0.1	-	0.1
<b>US Life (Ebn)</b>	<b>(0.5)</b>	<b>0.4</b>	<b>(0.2)</b>	<b>(0.3)</b>	<b>-133.3%</b>	<b>-</b>	<b>(0.1)</b>	<b>0.1</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Long Term Savings (Ebn)</b>	<b>(1.6)</b>	<b>1.6</b>	<b>0.6</b>	<b>0.6</b>	<b>0.9%</b>	<b>0.5</b>	<b>1.0</b>	<b>(1.2)</b>	<b>0.3</b>	<b>1.0</b>	<b>1.3</b>
<b>Nedbank</b>											
Nedbank (Rbn)	1.9	(0.8)	1.8	2.9	4.4%	(0.1)	0.1	1.9	1.9	3.7	5.6
<b>Nedbank (Ebn)</b>	<b>0.1</b>	<b>-</b>	<b>0.1</b>	<b>0.2</b>	<b>4.2%</b>	<b>-</b>	<b>-</b>	<b>0.2</b>	<b>0.2</b>	<b>0.2</b>	<b>0.4</b>
<b>M&amp;F</b>											
M&F (Rbn)	-	-	-	-	-	-	-	-	-	-	-
<b>M&amp;F (Ebn)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>US Asset Management</b>											
US Asset Management (US\$bn)	(2.0)	2.6	(1.2)	(0.6)	-0.3%	2.6	(0.7)	(4.4)	(2.5)	(2.7)	(5.2)
<b>US Asset Management (Ebn)</b>	<b>(1.4)</b>	<b>1.8</b>	<b>(0.8)</b>	<b>(0.4)</b>	<b>-0.3%</b>	<b>1.3</b>	<b>(0.3)</b>	<b>(2.4)</b>	<b>(1.4)</b>	<b>(1.4)</b>	<b>(2.8)</b>
<b>Bermuda</b>											
Bermuda (US\$bn)	-	(0.4)	(0.6)	(1.0)	-38.1%	0.6	0.8	0.3	1.7	(1.9)	(0.2)
<b>Bermuda (Ebn)</b>	<b>-</b>	<b>(0.3)</b>	<b>(0.4)</b>	<b>(0.7)</b>	<b>-38.9%</b>	<b>0.3</b>	<b>0.4</b>	<b>0.2</b>	<b>0.9</b>	<b>(1.0)</b>	<b>(0.1)</b>
<b>Total (Ebn)</b>	<b>(2.9)</b>	<b>3.1</b>	<b>(0.5)</b>	<b>(0.3)</b>	<b>-0.2%</b>	<b>2.1</b>	<b>1.1</b>	<b>(3.2)</b>	<b>-</b>	<b>(1.2)</b>	<b>(1.2)</b>

Note: Amounts in horizontal boxes are in domestic currency and Sterling amounts are in bold

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### 3.0 Long Term Savings

Nine months ended 30 September 2009

#### 3.1 Summary £m

##### Life sales on an Annual Premium Equivalent (APE) basis £m

	2009				Change (Q3 YTD '09 vs Q3 YTD '08)		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY total
Emerging Markets	84	81	104	269	(2)	(1%)	79	88	104	271	92	363
Nordic	65	69	46	180	26	17%	52	58	44	154	59	213
European Retail	15	15	15	45	(24)	(35%)	30	20	19	69	23	92
Wealth Management	130	137	147	414	(102)	(20%)	175	190	151	516	146	662
US Life	21	17	14	52	(40)	(43%)	32	31	29	92	44	136
<b>Total Long Term Savings</b>	<b>315</b>	<b>319</b>	<b>326</b>	<b>960</b>	<b>(142)</b>	<b>(13%)</b>	<b>368</b>	<b>387</b>	<b>347</b>	<b>1,102</b>	<b>364</b>	<b>1,466</b>

##### Unit Trust / mutual fund sales £m

	2009				Change (Q3 '09 vs FY '08)		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY total
Emerging Markets	645	673	754	2,072	244	13%	567	681	580	1,828	880	2,708
Nordic	41	89	85	215	29	16%	81	57	48	186	76	262
European Retail	6	5	7	18	(18)	(50%)	10	16	10	36	11	47
Wealth Management	574	717	853	2,144	213	11%	741	670	520	1,931	630	2,561
US Life	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Long Term Savings</b>	<b>1,266</b>	<b>1,484</b>	<b>1,699</b>	<b>4,449</b>	<b>468</b>	<b>12%</b>	<b>1,399</b>	<b>1,424</b>	<b>1,158</b>	<b>3,981</b>	<b>1,597</b>	<b>5,578</b>

##### Funds under management £bn

	2009				Change (Q3 '09 vs FY '08)		2008			
	Q1	HY	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q4
Emerging Markets	33.5	37.1	41.6	1.3	3%	37.3	37.7	37.7	40.3	
Nordic	7.9	8.4	10.4	2.4	30%	8.8	8.6	7.8	8.0	
European Retail	3.3	3.4	4.1	0.6	17%	3.4	3.4	3.2	3.5	
Wealth Management	36.5	38.7	44.7	5.8	15%	43.8	43.2	39.9	38.9	
US Life	0.2	0.3	6.7	6.4	2,130%	0.1	0.2	0.2	0.3	
<b>Total Long Term Savings</b>	<b>81.4</b>	<b>87.9</b>	<b>107.5</b>	<b>16.5</b>	<b>18%</b>	<b>93.4</b>	<b>93.1</b>	<b>88.8</b>	<b>91.0</b>	

##### Net client cash flow £bn

	2009				Annualised as a		2008					
	Q1	Q2	Q3	Q3 total	% of opening	FUM	Q1	Q2	Q3	Q3 total	Q4	FY total
Emerging Markets	(1.6)	0.3	(0.3)	(1.6)	(5%)	(0.2)	0.1	(1.9)	(2.0)	0.2	(1.8)	
Nordic	0.2	0.3	0.2	0.7	12%	0.1	0.2	0.1	0.4	0.2	0.6	
European Retail	0.1	0.1	0.2	0.4	15%	0.1	0.1	0.2	0.4	0.1	0.5	
Wealth Management	0.2	0.5	0.7	1.4	5%	0.5	0.7	0.3	1.5	0.5	2.0	
US Life	(0.5)	0.4	(0.2)	(0.3)	(133%)	-	(0.1)	0.1	-	-	-	
<b>Total Long Term Savings</b>	<b>(1.6)</b>	<b>1.6</b>	<b>0.6</b>	<b>0.6</b>	<b>1%</b>	<b>0.5</b>	<b>1.0</b>	<b>(1.2)</b>	<b>0.3</b>	<b>1.0</b>	<b>1.3</b>	

Note: All amounts are in GBP. Amounts in domestic currency can be found in 3.2 - 3.19

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**3.0 Long Term Savings**

Nine months ended 30 September 2009

3.2 Long term business APE sales by product	Change (Q3 YTD '09 vs Q3 YTD '08)						2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
<b>Emerging Markets</b>												
<b>OMSA (including Rest of Africa) (Rm)</b>												
Single premiums	351	415	551	1,317	(111)	(8%)	419	474	535	1,428	560	1,988
Recurring premiums	803	622	807	2,232	(286)	(11%)	730	836	952	2,518	892	3,410
Total OMSA (including Rest of Africa) APE sales (Rm)*	1,154	1,037	1,358	3,549	(397)	(10%)	1,149	1,310	1,487	3,946	1,452	5,398
<b>Total OMSA (including Rest of Africa) APE sales (£m)</b>	<b>81</b>	<b>79</b>	<b>104</b>	<b>264</b>	-	-	<b>77</b>	<b>86</b>	<b>101</b>	<b>264</b>	<b>89</b>	<b>353</b>
<b>New markets (EURm)</b>												
Single premiums	1	1	-	2	-	-	0	1	1	2	1	3
Recurring premiums	2	1	1	4	(3)	(43%)	2	2	3	7	2	9
Total New markets APE sales (EURm)	3	2	1	6	(3)	(33%)	2	3	4	9	3	12
<b>Total New markets APE sales (£m)</b>	<b>3</b>	<b>2</b>	<b>-</b>	<b>5</b>	<b>(2)</b>	<b>(29%)</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>3</b>	<b>10</b>
<b>Total Emerging Markets APE sales (£m)</b>	<b>84</b>	<b>81</b>	<b>104</b>	<b>269</b>	<b>(2)</b>	<b>(1%)</b>	<b>79</b>	<b>88</b>	<b>104</b>	<b>271</b>	<b>92</b>	<b>363</b>

Note: Amounts in boxes are in domestic currency and Sterling totals are in bold

\* 2009 OMSA APE sales exclude Nedlife APE sales (following the sale of Nedlife to Nedbank). However, the 2008 OMSA APE sales amounts above include Nedlife sales. Nedlife APE sales in 2008 are as follows:

£m	Q1	Q2	Q3	Q3 total	Q4	FY Total
Total OMSA (including Rest of Africa) APE sales	77	86	101	264	89	353
Less: Nedlife sales	8	5	6	19	6	25
<b>OMSA (including Rest of Africa) APE sales excluding Nedlife</b>	<b>69</b>	<b>81</b>	<b>95</b>	<b>245</b>	<b>83</b>	<b>328</b>
New markets APE sales (£m)	2	2	3	7	3	10
<b>Emerging market APE sales excluding Nedlife</b>	<b>71</b>	<b>83</b>	<b>98</b>	<b>252</b>	<b>86</b>	<b>338</b>

OMSA recurring sales: Protection including Nedlife and Rest of Africa as reported above

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## 3.0 Long Term Savings

Nine months ended 30 September 2009

## 3.2 Long term business APE sales by product

## Emerging Markets

## OMSA (including Rest of Africa) (Rm)

## RETAIL BUSINESS BY PRODUCT

## OMSA (including Rest of Africa) - Single

	2009				Change (Q3m YTD '09 vs Q3 YTD '08)	
	Q1	Q2	Q3	Q3 total	Value	%
Savings	136	143	218	497	(80)	(14%)
Protection	-	-	-	-	(4)	(100%)
Retail mass market	-	1	-	1	-	-
Annuity	50	51	50	151	(25)	(14%)
<b>Total Single (including other)</b>	<b>186</b>	<b>195</b>	<b>268</b>	<b>649</b>	<b>(109)</b>	<b>(14%)</b>

## OMSA (including Rest of Africa) - Recurring

Savings	169	127	145	441	(120)	(21%)
Protection *	238	73	204	515	(271)	(35%)
Retail mass market	299	353	414	1,066	75	8%
<b>Total Recurring (including other)</b>	<b>706</b>	<b>553</b>	<b>763</b>	<b>2,022</b>	<b>(316)</b>	<b>(14%)</b>

## OMSA (including Rest of Africa) - Total Retail

	<b>892</b>	<b>748</b>	<b>1,031</b>	<b>2,671</b>	<b>(425)</b>	<b>(14%)</b>
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## INSTITUTIONAL BUSINESS

## OMSA (including Rest of Africa) - Single

Savings	117	208	248	573	102	22%
Annuity	48	12	35	95	(104)	(52%)
<b>Total Single (including other)</b>	<b>165</b>	<b>220</b>	<b>283</b>	<b>668</b>	<b>(2)</b>	<b>(0%)</b>

## OMSA (including Rest of Africa) - Recurring

Savings	34	41	6	81	4	5%
Protection	63	28	38	129	26	25%
<b>Total Recurring (including other)</b>	<b>97</b>	<b>69</b>	<b>44</b>	<b>210</b>	<b>30</b>	<b>17%</b>

## OMSA (including Rest of Africa) - Total Institution

	<b>262</b>	<b>289</b>	<b>327</b>	<b>878</b>	<b>28</b>	<b>3%</b>
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\* 2009 OMSA APE sales exclude Nedlife APE sales (following the sale of Nedlife to Nedbank). However, the 2008 OMSA APE sales amounts above include Nedlife sales. Nedlife APE sales in 2008 are as follows:

## Rm

Nedlife

OMSA recurring sales: protection (excl Nedlife)

Rest of Africa recurring sales: protection

OMSA recurring sales: Protection including Nedlife and Rest of Africa as reported above

	2008					
	Q1	Q2	Q3	Q3 total	Q4	FY Total
Savings	193	190	194	577	152	729
Protection	2	1	1	4	(4)	-
Retail mass market	-	1	-	1	1	2
Annuity	55	60	61	176	45	221
<b>Total Single (including other)</b>	<b>250</b>	<b>252</b>	<b>256</b>	<b>758</b>	<b>194</b>	<b>952</b>
Savings	173	190	198	561	233	794
Protection *	254	245	287	786	256	1,042
Retail mass market	252	335	404	991	373	1,364
<b>Total Recurring (including other)</b>	<b>679</b>	<b>770</b>	<b>889</b>	<b>2,338</b>	<b>862</b>	<b>3,200</b>
	<b>929</b>	<b>1,022</b>	<b>1,145</b>	<b>3,096</b>	<b>1,056</b>	<b>4,152</b>
Savings	118	194	159	471	210	681
Annuity	51	28	120	199	156	355
<b>Total Single (including other)</b>	<b>169</b>	<b>222</b>	<b>279</b>	<b>670</b>	<b>366</b>	<b>1,036</b>
Savings	11	36	30	77	3	80
Protection	40	30	33	103	27	130
<b>Total Recurring (including other)</b>	<b>51</b>	<b>66</b>	<b>63</b>	<b>180</b>	<b>30</b>	<b>210</b>
	<b>220</b>	<b>288</b>	<b>342</b>	<b>850</b>	<b>396</b>	<b>1,246</b>

	Q1	Q2	Q3	Q3 total	Q4	FY Total
Nedlife	116	89	85	290	88	378
OMSA recurring sales: protection (excl Nedlife)	130	145	189	464	154	618
Rest of Africa recurring sales: protection	8	11	13	32	14	46
<b>OMSA recurring sales: Protection including Nedlife and Rest of Africa as reported above</b>	<b>254</b>	<b>245</b>	<b>287</b>	<b>786</b>	<b>256</b>	<b>1,042</b>

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### 3.0 Long Term Savings

Nine months ended 30 September 2009

3.3 Unit trust sales	2009						2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
Emerging Markets												
OMSA (including Rest of Africa) (Rm)	6,137	5,756	6,648	18,541	3,116	20%	4,824	5,679	4,922	15,425	8,030	23,455
<b>OMSA (including Rest of Africa) (£m)</b>	<b>430</b>	<b>436</b>	<b>511</b>	<b>1,377</b>	<b>348</b>	<b>34%</b>	<b>324</b>	<b>372</b>	<b>333</b>	<b>1,029</b>	<b>505</b>	<b>1,534</b>
New markets (EURm)	204	266	281	751	55	8%	229	249	218	696	256	952
<b>New markets (£m)</b>	<b>186</b>	<b>237</b>	<b>243</b>	<b>666</b>	<b>122</b>	<b>22%</b>	<b>174</b>	<b>193</b>	<b>177</b>	<b>544</b>	<b>212</b>	<b>756</b>
Asia Pacific (£m)	29	-	-	29	(226)	(89%)	69	116	70	255	163	418
<b>New markets (£m)</b>	<b>215</b>	<b>237</b>	<b>243</b>	<b>695</b>	<b>(104)</b>	<b>(13%)</b>	<b>243</b>	<b>309</b>	<b>247</b>	<b>799</b>	<b>375</b>	<b>1,174</b>
<b>Total Emerging Markets (£bn)</b>	<b>645</b>	<b>673</b>	<b>754</b>	<b>2,072</b>	<b>244</b>	<b>13%</b>	<b>567</b>	<b>681</b>	<b>580</b>	<b>1,828</b>	<b>880</b>	<b>2,708</b>

### 3.4 Funds under management (Rbn)

#### OMSA including Rest of Africa

	2009			Change (Q3 '09 vs FY '08)		2008			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
Policyholders	256	272	290	11	4%	291	287	270	279
Third party client funds	96	89	93	(28)	(23%)	96	97	123	121
Unit trusts	48	51	55	5	10%	54	52	51	50
Client funds	400	412	438	(12)	(3%)	441	436	444	450
Shareholders' funds	23	23	24	2	9%	27	26	28	22
<b>Total FUM (Rbn)</b>	<b>423</b>	<b>435</b>	<b>462</b>	<b>(10)</b>	<b>(2%)</b>	<b>468</b>	<b>462</b>	<b>472</b>	<b>472</b>

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### 3.0 Long Term Savings

Nine months ended 30 September 2009

3.5 Life sales on an Annual Premium Equivalent (APE) basis	2009						Change (Q3 YTD '09 vs Q3 YTD '08)		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total		
Nordic														
Single premiums	137	199	117	453	137	43%	88	142	86	316	153	469		
Recurring premiums	649	650	433	1,732	192	12%	564	537	439	1,540	590	2,130		
Total (SEKm)	786	849	550	2,185	329	18%	652	679	525	1,856	743	2,599		
<b>Total (£m)</b>	<b>65</b>	<b>69</b>	<b>46</b>	<b>180</b>	<b>26</b>	<b>17%</b>	<b>52</b>	<b>58</b>	<b>44</b>	<b>154</b>	<b>59</b>	<b>213</b>		

3.6 Unit Trust / mutual fund sales	2009						Change (Q3 YTD '09 vs Q3 YTD '08)		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total		
Nordic														
SEKm	497	1,087	1,025	2,609	357	16%	1,004	663	585	2,252	955	3,207		
£m	41	89	85	215	29	16%	81	57	48	186	76	262		

3.7 Funds under management	2009			Change (Q3 '09 vs FY '08)			2008			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY	
Nordic										
SEKbn	93.9	106.3	115.6	23.7	26%	103.7	103.1	95.6	91.9	
£bn	7.9	8.4	10.4	2.4	30%	8.8	8.6	7.8	8.0	

3.8 Net client cash flow	2009						% of opening FUM		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total		
Nordic														
SEKbn	2.8	3.0	2.5	8.3	9.0%	12.0%	1.5	1.6	1.5	4.6	2.4	7.0		
£bn	0.2	0.3	0.2	0.7	8.8%	11.7%	0.1	0.2	0.1	0.4	0.2	0.6		

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**3.0 Long Term Savings** Nine months ended 30 September 2009

3.9 Life sales on an Annual Premium Equivalent (APE) basis European Retail	Change (Q3m YTD '09 vs Q3 YTD '08)						2008					
	Q1	2009 Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
Single premiums	1	2	1	4	(4)	(50%)	4	2	2	8	1	9
Recurring premiums	15	16	15	46	(33)	(42%)	35	23	21	79	26	105
Total (EURm)	16	18	16	50	(37)	(42%)	39	25	23	87	27	114
<b>Total (£m)</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>45</b>	<b>(24)</b>	<b>(35%)</b>	<b>30</b>	<b>20</b>	<b>19</b>	<b>69</b>	<b>23</b>	<b>92</b>

3.10 Unit Trust / mutual fund sales European Retail	Change (Q3m YTD '09 vs Q3 YTD '08)						2008					
	Q1	2009 Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
EURm	7	5	9	21	(25)	(54%)	13	20	13	46	13	59
£m	6	5	7	18	(18)	(50%)	10	16	10	36	11	47

3.11 Funds under management European Retail	2009					Change (Q3 '09 vs FY '08)				2008					
	Q1	HY	Q3	Q3 total	%	Value	%	Q1	HY	Q3	FY	Q1	HY	Q3	FY
EURbn	3.5	4.0	4.5	0.8	21%			4.2	4.3	4.1	3.7				
£bn	3.3	3.4	4.1	0.6	17%			3.4	3.4	3.2	3.5				

3.12 Net client cash flow European Retail	2009						2008					
	Q1	Q2	Q3	Q3 total	% of opening FUM	Annualised % of	Q1	Q2	Q3	Q3 total	Q4	FY Total
EURbn	0.1	0.1	0.2	0.4	10.8%	14.4%	0.1	0.2	0.2	0.5	0.1	0.6
£bn	0.1	0.1	0.2	0.4	11.4%	15.2%	0.1	0.1	0.2	0.4	0.1	0.5

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## 3.0 Long Term Savings

Nine months ended 30 September 2009

3.13 Life sales on an Annual Premium Equivalent (APE) basis Wealth Management	Change (Q3m YTD '09 vs Q3 YTD '08)						2008					
	2009			Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
<b>UK (£m)</b>												
Single premiums <sup>(3)</sup>	40	38	53	131	(31)	(19%)	58	57	47	162	43	205
Recurring premiums	17	22	19	58	(13)	(18%)	21	29	21	71	19	90
<b>Total (£m)</b>	<b>57</b>	<b>60</b>	<b>72</b>	<b>189</b>	<b>(44)</b>	<b>(19%)</b>	<b>79</b>	<b>86</b>	<b>68</b>	<b>233</b>	<b>62</b>	<b>295</b>
<b>International (£m)</b>												
Single premiums <sup>(3)</sup>	27	30	29	86	(64)	(43%)	54	54	42	150	39	189
Recurring premiums	30	24	23	77	(4)	(5%)	25	29	27	81	31	112
<b>Total (£m)</b>	<b>57</b>	<b>54</b>	<b>52</b>	<b>163</b>	<b>(68)</b>	<b>(29%)</b>	<b>79</b>	<b>83</b>	<b>69</b>	<b>231</b>	<b>70</b>	<b>301</b>
<b>Europe (EURm)</b>												
Single premiums	16	24	24	64	5	9%	19	24	16	59	14	73
Recurring premiums	2	2	2	6	(3)	(33%)	4	3	2	9	3	12
Total (EURm)	18	26	26	70	2	3%	23	27	18	68	17	85
<b>Total (£m)</b>	<b>16</b>	<b>23</b>	<b>23</b>	<b>62</b>	<b>10</b>	<b>19%</b>	<b>17</b>	<b>21</b>	<b>14</b>	<b>52</b>	<b>14</b>	<b>66</b>
Total single premiums	81	89	104	274	(84)	(24%)	126	130	102	358	94	452
Total recurring premiums	49	48	43	140	(18)	(11%)	49	60	49	158	52	210
<b>Total (£m)</b>	<b>130</b>	<b>137</b>	<b>147</b>	<b>414</b>	<b>(102)</b>	<b>(20%)</b>	<b>175</b>	<b>190</b>	<b>151</b>	<b>516</b>	<b>146</b>	<b>662</b>

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## 3.0 Long Term Savings

Nine months ended 30 September 2009

3.14 Unit Trust / mutual fund sales Wealth Management	Change (Q3m YTD '09 vs Q3 YTD '08)						2008					
	2009				Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
UK (£m) <sup>(3)</sup>	369	461	536	1,366	(6)	(0%)	522	500	350	1,372	342	1,714
International (£m) <sup>(3)</sup>	203	253	315	771	255	49%	208	149	159	516	273	789
Europe (EURm)	2	3	3	8	(47)	(85%)	15	27	13	55	18	73
Europe (£m)	2	3	2	7	(36)	(84%)	11	21	11	43	15	58
<b>Total (£m)</b>	<b>574</b>	<b>717</b>	<b>853</b>	<b>2,144</b>	<b>213</b>	<b>11%</b>	<b>741</b>	<b>670</b>	<b>520</b>	<b>1,931</b>	<b>630</b>	<b>2,561</b>

3.15 Funds under management Wealth Management	Change (Q3 '09 vs FY'08)					2008			
	Q1	HY	Q3	Value	%	Q1	Q2	Q3	FY
UK (£bn)	21.2	23.3	27.0	4.3	19%	26.7	26.6	24.1	22.7
International (£bn)	12.2	12.3	14.0	1.0	8%	14.1	13.6	12.9	13.0
Europe (EURbn)	3.4	3.7	4.0	0.6	18%	3.7	3.8	3.6	3.4
Europe (£bn)	3.1	3.1	3.7	0.5	16%	3.0	3.0	2.9	3.2
<b>Total (£bn)</b>	<b>36.5</b>	<b>38.7</b>	<b>44.7</b>	<b>5.8</b>	<b>15%</b>	<b>43.8</b>	<b>43.2</b>	<b>39.9</b>	<b>38.9</b>

3.16 Net client cash flow Wealth Management	2009				% of opening FUM		2008					
	Q1	Q2	Q3	Q3 total	of opening FUM	of opening FUM	Q1	Q2	Q3	Q3 total	Q4	FY Total
UK (£bn)	0.2	0.2	0.4	0.8	4%	5%	0.4	0.3	0.1	0.8	0.1	0.9
International (£bn)	-	0.1	0.2	0.3	2%	3%	0.1	0.3	0.2	0.6	0.4	1.0
Europe (EURbn)	-	0.2	0.2	0.4	12%	16%	-	0.1	-	0.1	-	0.1
Europe (bn)	-	0.2	0.1	0.3	10%	13%	-	0.1	-	0.1	-	0.1
<b>Total (£bn)</b>	<b>0.2</b>	<b>0.5</b>	<b>0.7</b>	<b>1.4</b>	<b>4%</b>	<b>5%</b>	<b>0.5</b>	<b>0.7</b>	<b>0.3</b>	<b>1.5</b>	<b>0.5</b>	<b>2.0</b>

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**3.0 Long Term Savings**

Nine months ended 30 September 2009

US Life \$m	2009				Change (Q3m YTD '09 vs Q3 YTD '08)		2008					
	Q1	Q2	Q3	Q3 total	Value	%	Q1	Q2	Q3	Q3 total	Q4	FY Total
<b>3.17 Life Sales on an annual premium equivalent basis</b>												
<b>Life Sales on an annual premium equivalent (APE) basis</b>												
Fixed deferred annuities	2	2	-	4	(9)	(69%)	6	1	6	13	29	42
Immediate annuity	5	4	5	14	(6)	(30%)	6	7	7	20	6	26
Fixed indexed annuity	14	14	14	42	(50)	(54%)	33	33	26	92	21	113
Life	9	7	4	20	(34)	(63%)	18	19	17	54	15	69
Variable Annuities	-	-	-	-	(1)	(100%)	-	1	-	1	-	1
<b>Total</b>	<b>30</b>	<b>27</b>	<b>23</b>	<b>80</b>	<b>(100)</b>	<b>(56%)</b>	<b>63</b>	<b>61</b>	<b>56</b>	<b>180</b>	<b>71</b>	<b>251</b>

**3.18 Funds under management**

\$bn

Total funds under management (inc of FUM managed by USAM on behalf of US Life)

	2009		Change (Q3 '09 vs FY '08)		2008				
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
	<b>14.7</b>	<b>15.8</b>	<b>16.9</b>	<b>1.7</b>	<b>11.2%</b>	<b>17.5</b>	<b>16.9</b>	<b>15.5</b>	<b>15.2</b>

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3.0 Long Term Savings

Nine months ended 30 September 2009

US Life \$m  
3.19 Financial Strength  
\$m

2009			2008		
Q1	HY	Q3	Q1	HY	Q3

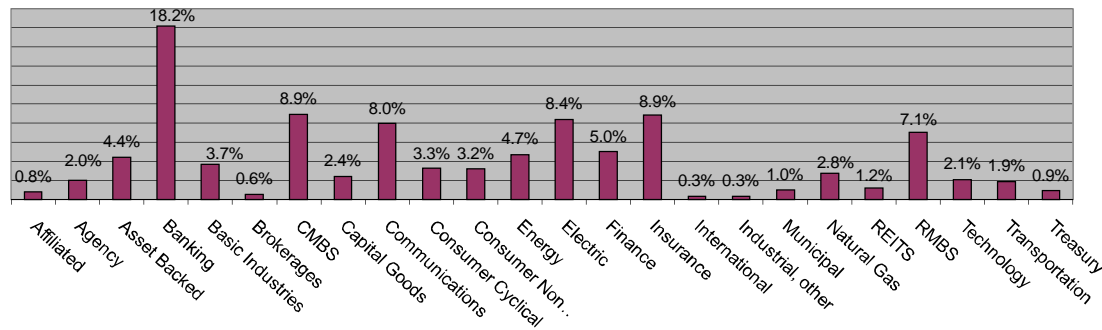
Rating

A.M. best rating (OMFLIC)  
Portfolio average credit quality

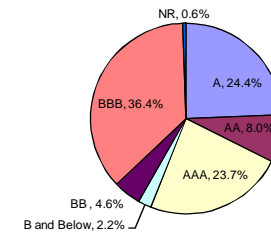
A-	A-	A-	A	A	A
A1	A1	A1	A1	A2	A1

Impairment Losses	(12)	(199)	(240)	(20)	(135)	(502)
Realised Losses	-	(6)	(8)	(23)	(66)	(130)
Realised Gains	9	46	72	18	49	60

Total US Life bond portfolio by industry



INVESTED ASSETS BY RATING  
Overall average portfolio credit quality: A1



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**4.0 Nedbank** **Nine months ended 30 September 2009**

Nedbank Rm	2009			Change (Q3 YTD '09 vs Q3 YTD '08)		2008			
	Q1 YTD	HY YTD	Q3 YTD	value	%	Q1 YTD	HY YTD	Q3 YTD	FY YTD
Net interest income <sup>(4)</sup>	4,128	8,185	12,198	129	1%	3,871	7,960	12,069	16,170
Non-interest revenue <sup>(4)</sup>	2,551	5,377	8,542	1,401	20%	2,289	4,954	7,141	10,729
Net interest margin <sup>(4)</sup>	3.48%	3.44%	3.40%	(0.35%)	(9%)	3.85%	3.83%	3.75%	3.66%
Total assets (Rbn) <sup>(4)</sup>	560	557	565	8	1%	534	549	557	567

**5.0 Mutual & Federal** **Nine months ended 30 September 2009**

Mutual & Federal Rm	2009			Change (Q3 YTD '09 vs Q3 YD '08)		2008			
	Q1 YTD	HY YTD	Q3 YTD	value	%	Q1 YTD	HY YTD	Q3 YTD	FY YTD
Gross written premiums <sup>(5)</sup>	2,385	4,358	6,454	(575)	(8%)	2,566	4,689	7,029	9,159
Net earned premiums <sup>(5)</sup>	1,855	3,550	5,189	(632)	(11%)	2,086	3,914	5,821	7,669

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**6.0 USAM** **Nine months ended 30 September 2009**

6.1 US Asset Management \$m	2009			Change (Q3 YTD '09 vs Q3 YTD '08)		2008			
	Q1 YTD	HY YTD	Q3 YTD	Value	%	Q1 YTD	HY YTD	Q3 YTD	FY YTD
Gross cash flows (\$bn)	6.0	16.5	26.3	(5.7)	(18%)	12.1	23.3	32.0	42.4
Net Client cash flow (\$bn)	(2.0)	0.6	(0.6)	1.9	76%	2.6	1.9	(2.5)	(5.2)
Unit trust/mutual fund sales (\$m)	275	660	1,156	(429)	(27%)	573	1,179	1,585	1,892

6.2 Funds under management \$bn	2009			Change (Q3 '09 vs FY '08)		2008			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
Total funds under management (\$bn) <sup>(2)</sup>	222.1	247.1	260.3	20	8%	316.8	314.7	279.7	240.3

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## 6.0 USAM

Nine months ended 30 September 2009

6.3 US Asset Management: fund mix (\$bn) (\$bn)	2009 est. management			FUM					
	fee rates (bps)	Indicative benchmarks	Q1 2009	HY 2009	Q3 2009	Q1 2008	HY 2008	Q3 2008	FY 2008
<b>Equity</b>									
US value	20-30	Russell 1000 Value	43	50	56	68	67	62	50
US growth	50-60	Russell 1000 / 2000 Growth	5	6	6	9	10	8	5
US core	35-45	S&P 500	10	11	13	19	19	15	11
Non-US	40-50	MSCI EAFE	32	41	47	70	70	52	37
			<b>90</b>	<b>108</b>	<b>122</b>	<b>166</b>	<b>166</b>	<b>137</b>	<b>103</b>
<b>Fixed income</b>									
Alternative / real estate / cash collateral	8-15	Lehman Aggregate / Non-US	104	109	107	109	110	108	105
	40-50	3 month T-Bill / Wilshire RE	28	30	31	42	39	35	32
<b>Total</b>			<b>226</b>	<b>247</b>	<b>260</b>	<b>317</b>	<b>315</b>	<b>280</b>	<b>240</b>

## 6.4 USAM Affiliate Firms

\$'000

	Q3 2009			Q2 2009		Q1 2009	Q4 2008	Q3 2008	Q2 2008
	USAM website AUM	QOQ V \$	QOQ V%	USAM website AUM	USAM website AUM	USAM website AUM	USAM website AUM	USAM website AUM	USAM website AUM
Acadian	53,076	6,443	14%	46,634	37,426	42,618	58,678	77,378	
Analytic	8,998	529	6%	8,469	7,630	8,684	10,661	11,267	
Ashfield	3,574	448	14%	3,126	2,675	2,779	3,746	4,148	
Barrow Hanley	53,672	7,648	17%	46,024	38,697	44,598	54,558	58,582	
Campbell Group	5,495	395	8%	5,099	5,099	5,169	4,375	4,375	
Clay Finlay	-	(444)	(100%)	444	1,797	2,237	3,134	4,255	
Copper Rock	1,656	158	11%	1,498	1,408	1,536	2,278	2,618	
Dwight	59,460	(7,242)	(11%)	66,702	66,180	65,826	64,901	68,703	
Heitman	15,767	290	2%	15,477	14,317	16,115	17,704	17,583	
ICM	2,043	402	24%	1,642	1,307	1,714	2,488	2,580	
Lincluden	2,200	263	14%	1,937	1,579	1,717	2,158	2,612	
Liberty Ridge	-	-	-	-	-	166	284	333	
Provident (PIC)	528	39	8%	489	464	521	1,009	2,562	
Rogge	37,372	1,412	4%	35,960	31,945	33,473	35,334	36,205	
THB	1,793	366	26%	1,427	1,136	1,285	2,080	2,265	
TS&W	6,393	1,084	20%	5,309	4,882	5,449	6,777	7,437	
Other	1,812	270	18%	1,542	1,479	1,518	1,834	1,973	
Total excl. OMAM (UK)	253,841	12,061	5%	241,780	218,022	235,405	271,999	304,873	
OMAM (UK)	6,463	1,147	22%	5,316	4,112	4,912	7,670	9,815	
	<b>260,304</b>	<b>13,208</b>	<b>5%</b>	<b>247,097</b>	<b>222,134</b>	<b>240,317</b>	<b>279,669</b>	<b>314,689</b>	

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## 7.0 Bermuda

Nine months ended 30 September 2009

## 7.1 Life Sales on an annual premium equivalent basis

\$m	2009			Change (Q3 YTD '09 vs Q3 YTD '08)		2008			
	Q1 YTD	HY YTD	Q3 YTD	Value	%	Q1 YTD	HY YTD	Q3 YTD	FY YTD
Fixed deferred annuities	1	1	1	(15)	(94%)	4	11	16	18
Immediate annuity	-	-	-	-	-	-	-	-	-
Fixed indexed annuity	-	-	-	(2)	(100%)	1	1	2	3
Life	-	-	-	-	-	-	-	-	-
Variable Annuities	1	1	1	(244)	(100%)	104	210	245	247
<b>Total</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>(261)</b>	<b>(99%)</b>	<b>109</b>	<b>222</b>	<b>263</b>	<b>268</b>

## 7.2 Funds under management

\$bn	2009			Change (Q3 '09 vs FY '08)		2008			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
Total funds under management (inc of FUM managed by USAM on behalf of Bermuda)	5.3	5.5	5.8	-	-	6.0	6.7	6.3	5.8

## 7.3 Financial Strength

\$m	2009			2008			
	Q1 YTD	HY YTD	Q3 YTD	Q1 YTD	HY YTD	Q3 YTD	FY YTD
<b>Rating</b>							
Portfolio average credit quality	A2	A2	A2	A1	A1	Aa3	A1
Impairment losses (\$m)	(2)	(21)	(19)	(1)	(14)	(29)	(57)

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## 8.0 Economic Statistics

Nine months ended 30 September 2009

	2009					2008				
	Q1	HY	Q3	Change (Q3 '09 vs HY '09) Value	%	Q1	HY	Q3	FY	
<b>Exchange rates</b>										
<b>GBP/ZAR</b>										
Average exchange rate (YTD)	14.26	13.74	13.46	(0.28)	(2%)	14.90	15.10	14.98	15.29	
Closing exchange rate	13.63	12.74	12.03	(0.71)	(6%)	16.15	15.57	14.83	13.72	
<b>GBP/USD</b>										
Average exchange rate (YTD)	1.44	1.49	1.54	0.05	3%	1.98	1.97	1.95	1.85	
Closing exchange rate	1.43	1.65	1.60	(0.05)	(3%)	1.99	1.99	1.78	1.46	
<b>GBP/SEK</b>										
Average exchange rate (YTD)	12.04	12.18	12.13	(0.05)	0%	12.42	12.11	12.06	12.22	
Closing exchange rate	11.82	12.70	11.15	(1.55)	(12%)	11.79	12.00	12.35	11.45	
<b>GBP/EUR</b>										
Average exchange rate (YTD)	1.10	1.12	1.13	0.01	1%	1.32	1.29	1.28	1.26	
Closing exchange rate	1.08	1.17	1.09	(0.08)	(7%)	1.26	1.27	1.27	1.04	
<b>USD/ZAR</b>										
Average exchange rate (YTD)	9.94	9.19	8.73	(0.46)	(5%)	7.53	7.65	7.69	8.26	
Closing exchange rate	9.50	7.74	7.51	(0.23)	(3%)	8.13	7.82	8.33	9.41	
<b>World Indices</b>										
MSCI World Index	793	964	1,127	163	17%	1,437	1,402	1,182	920	
MSCI EAFE	1,036	1,307	1,553	246	19%	2,039	1,967	1,553	1,237	
<b>US Indices</b>										
Standard and Poor's 500	798	919	1,057	138	15%	1,315	1,280	1,166	903	
Nasdaq Composite	1,528	1,835	2,122	287	16%	2,279	2,293	2,092	1,577	
Russell 1000 Growth	355	410	465	55	13%	548	553	482	371	
Russell 1000 Value	402	465	547	82	18%	722	678	632	487	
Dow Jones Industrial	7,642	8,447	9,712	1,265	15%	12,263	11,350	10,851	8,776	
Ryan 5 Year Fixed Income	1,066	1,031	1,053	22	2%	988	953	976	1,067	
Standard and Poor's Barra Value	371	433	507	74	17%	688	630	593	447	
<b>Other Indices</b>										
UK FTSE 100	3,927	4,249	5,134	885	21%	5,702	5,626	4,902	4,434	
UK ALSI	1,984	2,172	2,635	463	21%	2,927	2,856	2,484	2,209	
FTSE/JSE Africa All Share Index	20,364	22,049	24,911	2,862	13%	29,588	30,413	23,836	21,509	
JSE/FTSE Life Insurance Index	9,067	10,788	12,643	1,855	17%	15,136	12,623	11,434	9,390	
FTSE Life Insurance Index	2,097	2,980	4,042	1,062	36%	4,952	4,040	3,893	3,154	

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## 9.0 Appendix 1: Reconciliation of ELAM to new Long Term Savings Structure

### 9.1. Life sales on an Annual Premium Equivalent (APE) basis

**Note:** refer Explanatory notes (page 2) for explanation of new Long Term Savings structure

#### Life sales on an Annual Premium Equivalent (APE) basis (EURm)

	2009				2008					
	Q1	Q2	Q3	Q3 Total	Q1	Q2	Q3	Q3 Total	Q4	FY Total
Europe Retail: Poland, Germany, Switzerland and Austria	16	18	16	50	39	25	23	87	27	114
Wealth management - Europe: Italy, France and Spain	18	26	26	70	23	27	18	68	17	85
<b>Total Europe</b>	<b>34</b>	<b>44</b>	<b>42</b>	<b>120</b>	<b>62</b>	<b>52</b>	<b>41</b>	<b>155</b>	<b>44</b>	<b>199</b>
New markets: Chile, Colombia and Mexico.	3	2	1	6	2	3	4	9	3	12
<b>Total ELAM (EURm) as previously reported</b>	<b>37</b>	<b>46</b>	<b>43</b>	<b>126</b>	<b>64</b>	<b>55</b>	<b>45</b>	<b>164</b>	<b>47</b>	<b>211</b>

#### Life sales on an Annual Premium Equivalent (APE) basis (£m)

	2009				2008					
	Q1	Q2	Q3	Q3 Total	Q1	Q2	Q3	Q3 Total	Q4	FY Total
Europe Retail: Poland, Germany, Switzerland and Austria	15	15	15	45	30	20	19	69	23	92
Wealth management - Europe: Italy, France and Spain	16	23	23	62	17	21	14	52	14	66
<b>Total Europe</b>	<b>31</b>	<b>38</b>	<b>38</b>	<b>107</b>	<b>47</b>	<b>41</b>	<b>33</b>	<b>121</b>	<b>37</b>	<b>158</b>
New markets: Chile, Colombia and Mexico.	3	2	-	5	2	2	3	7	3	10
<b>Total ELAM (£m) as previously reported</b>	<b>34</b>	<b>40</b>	<b>38</b>	<b>112</b>	<b>49</b>	<b>43</b>	<b>36</b>	<b>128</b>	<b>40</b>	<b>168</b>

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## 9.0 Appendix 1: Reconciliation of ELAM to new Long Term Savings Structure

### 9.2. Unit Trust / mutual fund sales

**Note:** refer Explanatory notes (page 2) for explanation of new Long Term Savings structure

#### Unit Trust / mutual fund sales (EURm)

Europe Retail: Poland, Germany, Switzerland and Austria  
Wealth management - Europe: Italy, France and Spain  
Wealth Management - International \*

#### Total Europe

New markets: Chile, Colombia and Mexico \*\*

**Total ELAM (EURm) as previously reported**

	2009				2008					
	Q1	Q2	Q3	Q3 Total	Q1	Q2	Q3	Q3 Total	Q4	FY Total
Europe Retail: Poland, Germany, Switzerland and Austria	7	5	9	21	13	20	13	46	13	59
Wealth management - Europe: Italy, France and Spain	2	3	3	8	15	27	13	55	18	73
Wealth Management - International *	224	287	355	866	275	183	202	660	333	993
<b>Total Europe</b>	<b>233</b>	<b>295</b>	<b>367</b>	<b>895</b>	<b>303</b>	<b>230</b>	<b>228</b>	<b>761</b>	<b>364</b>	<b>1,125</b>
New markets: Chile, Colombia and Mexico **	204	266	281	751	229	249	218	696	256	952
<b>Total ELAM (EURm) as previously reported</b>	<b>437</b>	<b>561</b>	<b>648</b>	<b>1,646</b>	<b>532</b>	<b>479</b>	<b>446</b>	<b>1,457</b>	<b>620</b>	<b>2,077</b>

#### Unit Trust / mutual fund sales (£m)

Europe Retail: Poland, Germany, Switzerland and Austria  
Wealth management - Europe: Italy, France and Spain  
Wealth Management - International \*

#### Total Europe

New markets: Chile, Colombia and Mexico \*\*

**Total ELAM (£m) as previously reported**

	2009				2008					
	Q1	Q2	Q3	Q3 Total	Q1	Q2	Q3	Q3 Total	Q4	FY Total
Europe Retail: Poland, Germany, Switzerland and Austria	6	5	7	18	10	16	10	36	11	47
Wealth management - Europe: Italy, France and Spain	2	3	2	7	11	21	11	43	15	58
Wealth Management - International *	203	250	315	768	208	149	158	515	273	788
<b>Total Europe</b>	<b>211</b>	<b>258</b>	<b>324</b>	<b>793</b>	<b>229</b>	<b>186</b>	<b>179</b>	<b>594</b>	<b>299</b>	<b>893</b>
New markets: Chile, Colombia and Mexico **	186	237	243	666	174	193	177	544	212	756
<b>Total ELAM (£m) as previously reported</b>	<b>397</b>	<b>495</b>	<b>567</b>	<b>1,459</b>	<b>403</b>	<b>379</b>	<b>356</b>	<b>1,138</b>	<b>511</b>	<b>1,649</b>

\* Wealth management - International is reported as follows:

£m

Institutional sales previously reported in ELAM (per above)

Skandia International as previously reported

**Wealth management - International as currently reported**

	2009	2008
Institutional sales previously reported in ELAM (per above)	203	208
Skandia International as previously reported	-	-
<b>Wealth management - International as currently reported</b>	<b>203</b>	<b>208</b>

\*\* New markets are reported with what was previously Asia Pacific as follows

£m

New markets (above)

Asia Pacific as previously reported

**New Markets as currently reported**

	2009	2008
New markets (above)	186	174
Asia Pacific as previously reported	29	69
<b>New Markets as currently reported</b>	<b>215</b>	<b>243</b>

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## 9.0 Appendix 1: Reconciliation of ELAM to new Long Term Savings Structure

### 9.3. Funds under management

**Note:** refer Explanatory notes (page 2) for explanation of new Long Term Savings structure

#### Funds Under Management (EURbn)

	2009			2008			
	Q1	Q2	Q3	Q1	Q2	Q3	Q4
Europe Retail: Poland, Germany, Switzerland and Austria	3.5	4.0	4.5	4.2	4.3	4.1	3.7
Wealth management - Europe: Italy, France and Spain	3.4	3.7	4.0	3.7	3.8	3.6	3.4
Wealth Management - International *	0.8	0.8	1.1	0.9	0.9	0.9	0.7
<b>Total Europe</b>	<b>7.7</b>	<b>8.5</b>	<b>9.6</b>	<b>8.9</b>	<b>9.0</b>	<b>8.6</b>	<b>7.8</b>
New markets: Chile, Colombia and Mexico **	2.5	3.0	3.2	2.5	2.5	2.5	2.5
<b>Total ELAM (EURbn) as previously reported</b>	<b>10.2</b>	<b>11.5</b>	<b>12.8</b>	<b>11.3</b>	<b>11.5</b>	<b>11.1</b>	<b>10.3</b>

#### Funds Under Management (£bn)

Europe Retail: Poland, Germany, Switzerland and Austria	3.3	3.4	4.1	3.4	3.4	3.2	3.5
Wealth management - Europe: Italy, France and Spain	3.1	3.1	3.7	3.0	3.0	2.9	3.2
Wealth Management - International *	0.8	0.7	1.0	1.3	0.7	0.7	0.8
<b>Total Europe</b>	<b>7.2</b>	<b>7.2</b>	<b>8.8</b>	<b>7.7</b>	<b>7.1</b>	<b>6.8</b>	<b>7.5</b>
New markets: Chile, Colombia and Mexico **	2.3	2.6	2.9	2.0	2.0	2.0	2.4
<b>Total ELAM (£bn) as previously reported</b>	<b>9.5</b>	<b>9.8</b>	<b>11.7</b>	<b>9.7</b>	<b>9.1</b>	<b>8.8</b>	<b>9.9</b>

#### \* Wealth management - International is reported as follows:

##### £bn

Institutional sales previously reported in ELAM (per above)	0.8	0.7	1.0	1.3	0.7	0.7	0.8
Skandia International as previously reported	11.4	11.6	13.0	12.8	12.9	12.2	12.2
<b>Wealth management - International as currently reported</b>	<b>12.2</b>	<b>12.3</b>	<b>14.0</b>	<b>14.1</b>	<b>13.6</b>	<b>12.9</b>	<b>13.0</b>

#### \*\* New markets are reported with what was previously Asia Pacific as follows

##### £bn

New markets (above)	2.3	2.6	2.9	2.0	2.0	2.0	2.4
Asia Pacific as previously reported	0.2	0.3	0.3	6.3	6.0	3.9	3.5
<b>New Markets as currently reported</b>	<b>2.5</b>	<b>2.9</b>	<b>3.2</b>	<b>8.3</b>	<b>8.0</b>	<b>5.9</b>	<b>5.9</b>

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## 9.0 Appendix 1: Reconciliation of ELAM to new Long Term Savings Structure

### 9.4. Net client cash flow

**Note:** refer Explanatory notes (page 2) for explanation of new Long Term Savings structure

#### Net Client Cash Flow (EURbn)

Europe Retail: Poland, Germany, Switzerland and Austria  
 Wealth management - Europe: Italy, France and Spain  
 Wealth Management - International \*  
**Total Europe**  
 New markets: Chile, Colombia and Mexico \*\*  
**Total ELAM (EURbn) as previously reported**

	2009			
	Q1	Q2	Q3	Q3 Total
Europe Retail: Poland, Germany, Switzerland and Austria	0.1	0.1	0.2	0.4
Wealth management - Europe: Italy, France and Spain	-	0.2	0.2	0.4
Wealth Management - International *	-	-	0.1	0.1
<b>Total Europe</b>	<b>0.1</b>	<b>0.3</b>	<b>0.5</b>	<b>0.9</b>
New markets: Chile, Colombia and Mexico **	0.1	0.1	-	0.2
<b>Total ELAM (EURbn) as previously reported</b>	<b>0.2</b>	<b>0.4</b>	<b>0.5</b>	<b>1.1</b>

	2008					
	Q1	Q2	Q3	Q3 Total	Q4	Q4 Total
Europe Retail: Poland, Germany, Switzerland and Austria	0.1	0.2	0.2	0.5	0.1	0.6
Wealth management - Europe: Italy, France and Spain	-	0.1	-	0.1	-	0.1
Wealth Management - International *	0.1	-	-	0.1	0.2	0.3
<b>Total Europe</b>	<b>0.2</b>	<b>0.3</b>	<b>0.2</b>	<b>0.7</b>	<b>0.3</b>	<b>1.0</b>
New markets: Chile, Colombia and Mexico **	0.1	-	-	0.1	-	0.1
<b>Total ELAM (EURbn) as previously reported</b>	<b>0.3</b>	<b>0.3</b>	<b>0.2</b>	<b>0.8</b>	<b>0.3</b>	<b>1.1</b>

#### Net Client Cash Flow (£bn)

Europe Retail: Poland, Germany, Switzerland and Austria  
 Wealth management - Europe: Italy, France and Spain  
 Wealth Management - International \*  
**Total Europe**  
 New markets: Chile, Colombia and Mexico \*\*  
**Total ELAM (£bn) as previously reported**

	2009			
	Q1	Q2	Q3	Q3 Total
Europe Retail: Poland, Germany, Switzerland and Austria	0.1	0.1	0.2	0.4
Wealth management - Europe: Italy, France and Spain	-	0.2	0.1	0.3
Wealth Management - International *	-	-	0.1	0.1
<b>Total Europe</b>	<b>0.1</b>	<b>0.3</b>	<b>0.4</b>	<b>0.8</b>
New markets: Chile, Colombia and Mexico **	0.1	0.1	-	0.2
<b>Total ELAM (£bn) as previously reported</b>	<b>0.2</b>	<b>0.4</b>	<b>0.4</b>	<b>1.0</b>

	2008					
	Q1	Q2	Q3	Q3 Total	Q4	Q4 Total
Europe Retail: Poland, Germany, Switzerland and Austria	0.1	0.1	0.2	0.4	0.1	0.5
Wealth management - Europe: Italy, France and Spain	-	0.1	-	0.1	-	0.1
Wealth Management - International *	-	-	-	-	0.2	0.2
<b>Total Europe</b>	<b>0.1</b>	<b>0.2</b>	<b>0.2</b>	<b>0.5</b>	<b>0.3</b>	<b>0.8</b>
New markets: Chile, Colombia and Mexico **	0.1	-	-	0.1	-	0.1
<b>Total ELAM (£bn) as previously reported</b>	<b>0.2</b>	<b>0.2</b>	<b>0.2</b>	<b>0.6</b>	<b>0.3</b>	<b>0.9</b>

\* Wealth management - International is reported as follows:

#### £bn

Institutional sales previously reported in ELAM (per above)  
 Skandia International as previously reported  
**Wealth management - International as currently reported**

	Q1	Q2	Q3	Q3 Total
Institutional sales previously reported in ELAM (per above)	-	-	0.1	0.1
Skandia International as previously reported	-	0.1	0.1	0.2
<b>Wealth management - International as currently reported</b>	<b>-</b>	<b>0.1</b>	<b>0.2</b>	<b>0.3</b>

	Q1	Q2	Q3	Q3 Total	Q4	Q4 Total
Institutional sales previously reported in ELAM (per above)	-	-	-	-	0.2	0.2
Skandia International as previously reported	0.1	0.3	0.2	0.6	0.2	0.8
<b>Wealth management - International as currently reported</b>	<b>0.1</b>	<b>0.3</b>	<b>0.2</b>	<b>0.6</b>	<b>0.4</b>	<b>1.0</b>

\*\* New markets are reported with what was previously Asia Pacific as follows

#### £bn

New markets (above)  
 Asia Pacific as previously reported  
**New Markets as currently reported**

	Q1	Q2	Q3	Q3 Total
New markets (above)	0.1	0.1	-	0.2
Asia Pacific as previously reported	-	-	-	-
<b>New Markets as currently reported</b>	<b>0.1</b>	<b>0.1</b>	<b>-</b>	<b>0.2</b>

	Q1	Q2	Q3	Q3 Total	Q4	Q4 Total
New markets (above)	0.1	-	-	0.1	-	0.1
Asia Pacific as previously reported	-	-	(1.6)	(1.6)	-	(1.6)
<b>New Markets as currently reported</b>	<b>0.1</b>	<b>-</b>	<b>(1.6)</b>	<b>(1.5)</b>	<b>-</b>	<b>(1.5)</b>

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