

# Old Mutual Unaudited Disclosure Supplement

For the 9 Months ended 30 September 2013

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All comparatives in this document are on an "as reported" rather than constant currency basis.



DISCLAIMER: This presentation may contain certain forward-looking statements with respect to certain of Old Mutual plc's plans and its current goals and expectations relating to its future financial condition, performance and results. By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Old Mutual plc's control including amongst other things, UK domestic and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, inflation, deflation, the timing and impact of other uncertainties of future acquisitions or combinations within relevant industries, as well as the impact of tax and other legislation and other regulations in the jurisdictions in which Old Mutual plc and its affiliates operate. As a result, Old Mutual plc's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Old Mutual plc's forward-looking statements. Old Mutual plc undertakes no obligation to update the forward-looking statements contained in this presentation or any other forward-looking statements it may make.

## 1.1 Key financial data - (£)

Gross sales (£m)	2013				Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
Emerging markets	2,512	2,843	2,766	8,121	(137)	(2%)	2,616	2,592	3,050	8,258	3,426	11,684
Old Mutual Wealth *	3,085	3,656	3,740	10,481	2,322	28%	2,602	2,754	2,803	8,159	3,471	11,630
<b>Total</b>	<b>5,597</b>	<b>6,499</b>	<b>6,506</b>	<b>18,602</b>	<b>2,185</b>	<b>13%</b>	<b>5,218</b>	<b>5,346</b>	<b>5,853</b>	<b>16,417</b>	<b>6,897</b>	<b>23,314</b>

Covered business - APE (£m)	2013				Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
Emerging Markets	121	167	132	420	26	7%	116	138	140	394	129	523
Old Mutual Wealth	148	170	131	449	4	1%	153	154	138	445	165	610
<b>Total</b>	<b>269</b>	<b>337</b>	<b>263</b>	<b>869</b>	<b>30</b>	<b>4%</b>	<b>269</b>	<b>292</b>	<b>278</b>	<b>839</b>	<b>294</b>	<b>1,133</b>

Non-covered business Unit trust/mutual fund sales (£m)	2013				Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
Emerging Markets	1,770	1,859	2,058	5,687	(532)	(9%)	1,941	1,910	2,368	6,219	2,718	8,937
Old Mutual Wealth *	1,546	1,957	2,361	5,864	2,071	55%	1,117	1,279	1,397	3,793	1,819	5,612
<b>Total</b>	<b>3,316</b>	<b>3,816</b>	<b>4,419</b>	<b>11,551</b>	<b>1,539</b>	<b>15%</b>	<b>3,058</b>	<b>3,189</b>	<b>3,765</b>	<b>10,012</b>	<b>4,537</b>	<b>14,549</b>
USAM *	-	-	-	-	n/a	n/a	344	-	-	344	-	344
<b>Group core operations</b>	<b>3,316</b>	<b>3,816</b>	<b>4,419</b>	<b>11,551</b>	<b>1,195</b>	<b>12%</b>	<b>3,402</b>	<b>3,189</b>	<b>3,765</b>	<b>10,356</b>	<b>4,537</b>	<b>14,893</b>

FUM (£bn)	2013			Change YTD (Q3'13 vs Q3'12)		2012			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
Emerging Markets	54.6	50.7	49.2	(3.4)	(6%)	52.7	51.7	50.9	52.6
Old Mutual Wealth *	74.5	75.2	76.0	6.8	10%	63.4	65.5	67.3	69.2
<b>Total</b>	<b>129.1</b>	<b>125.9</b>	<b>125.2</b>	<b>3.4</b>	<b>3%</b>	<b>116.1</b>	<b>117.2</b>	<b>118.2</b>	<b>121.8</b>
Nedbank	12.4	11.9	11.8	-	-	10.6	10.6	11.0	11.8
Property & Casualty	0.2	0.2	0.2	-	-	0.2	0.2	0.2	0.2
USAM *	146.7	151.3	150.3	21.9	17%	157.3	132.6	133.5	128.4
<b>Group core operations</b>	<b>288.4</b>	<b>289.3</b>	<b>287.5</b>	<b>25.3</b>	<b>10%</b>	<b>284.2</b>	<b>260.6</b>	<b>262.9</b>	<b>262.2</b>
Bermuda - Non core operation	1.4	1.1	0.9	(0.7)	(44%)	2.6	2.3	2.0	1.6
<b>Group</b>	<b>289.8</b>	<b>290.4</b>	<b>288.4</b>	<b>24.6</b>	<b>9%</b>	<b>286.8</b>	<b>262.9</b>	<b>264.9</b>	<b>263.8</b>

NCCF (£bn)	2013				Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
Emerging Markets	0.4	0.4	0.3	1.1	0.7	175%	0.3	0.3	(0.2)	0.4	0.8	1.2
Old Mutual Wealth *	0.4	0.4	0.6	1.4	0.1	8%	0.5	0.3	0.5	1.3	0.7	2.0
<b>Total</b>	<b>0.8</b>	<b>0.8</b>	<b>0.9</b>	<b>2.5</b>	<b>0.8</b>	<b>47%</b>	<b>0.8</b>	<b>0.6</b>	<b>0.3</b>	<b>1.7</b>	<b>1.5</b>	<b>3.2</b>
Nedbank	0.5	0.1	0.2	0.8	(0.5)	(38%)	0.4	0.4	0.5	1.3	0.7	2.0
USAM * / **	2.6	4.3	1.5	8.4	8.5	8,500%	2.5	(1.0)	(1.6)	(0.1)	(0.1)	(0.2)
<b>Group core operations</b>	<b>3.9</b>	<b>5.2</b>	<b>2.6</b>	<b>11.7</b>	<b>8.8</b>	<b>303%</b>	<b>3.7</b>	<b>-</b>	<b>(0.8)</b>	<b>2.9</b>	<b>2.1</b>	<b>5.0</b>
Bermuda - Non core operation	(0.3)	(0.3)	(0.1)	(0.7)	0.1	13%	(0.2)	(0.2)	(0.4)	(0.8)	(0.4)	(1.2)
<b>Group</b>	<b>3.6</b>	<b>4.9</b>	<b>2.5</b>	<b>11.0</b>	<b>8.9</b>	<b>424%</b>	<b>3.5</b>	<b>(0.2)</b>	<b>(1.2)</b>	<b>2.1</b>	<b>1.7</b>	<b>3.8</b>

Regulatory capital (£bn)	2013			Change YTD (Q3'13 vs Q3'12)		2012			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
FGD capital surplus	2.0	2.1	2.3	0.3	15%	2.7	2.3	1.7	2.0

\* From Q2 2012 OMAM(UK) has been reported within Old Mutual Wealth rather than USAM. Comparatives for Q1 2012 have not been restated.

\*\* USAM NCCF for FY 2012 includes net outflows of £1.2bn from affiliates disposed or transferred during the year.

**2.0 FUNDS UNDER MANAGEMENT**
**9 Months ended 30 September 2013**

2.1 Funds under management by primary segment (£bn)	2013		Change (Q3'13 vs FY'12)		2012				
	Q1	HY	Q3	Value	Q1	HY	Q3	FY	
<b>End manager basis</b>									
Life & Savings	8.1	10.8	10.9	3.1	40%	7.8	7.3	7.7	7.8
OMIG	34.7	29.2	28.1	(6.6)	(19%)	36.6	36.1	34.3	34.7
<b>South Africa</b>	42.8	40.0	39.0	(3.5)	(8%)	44.4	43.4	42.0	42.5
Asia & Latin America	8.7	7.6	7.1	(0.2)	(3%)	5.9	5.9	6.2	7.3
Rest of Africa	3.1	3.1	3.1	0.3	11%	2.4	2.4	2.7	2.8
<b>Emerging Markets</b>	<b>54.6</b>	<b>50.7</b>	<b>49.2</b>	<b>(3.4)</b>	<b>(6%)</b>	<b>52.7</b>	<b>51.7</b>	<b>50.9</b>	<b>52.6</b>
UK Platform	24.7	25.0	26.2	3.6	16%	20.5	20.5	21.8	22.6
UK Other	4.9	5.2	5.3	0.6	13%	4.6	4.3	4.7	4.7
International	14.8	14.7	14.7	0.8	6%	14.6	14.2	13.5	13.9
Old Mutual Global Investors *	15.0	14.8	15.2	1.4	10%	9.0	12.8	13.6	13.8
<b>Invest and grow</b>	<b>59.4</b>	<b>59.7</b>	<b>61.4</b>	<b>6.4</b>	<b>12%</b>	<b>48.7</b>	<b>51.8</b>	<b>53.6</b>	<b>55.0</b>
Managed for value	21.5	22.0	21.8			20.6	19.5	19.8	20.2
Elimination of intra-group assets	(6.4)	(6.5)	(7.2)			(5.9)	(5.8)	(6.1)	(6.0)
<b>Old Mutual Wealth</b>	<b>74.5</b>	<b>75.2</b>	<b>76.0</b>	<b>6.8</b>	<b>10%</b>	<b>63.4</b>	<b>65.5</b>	<b>67.3</b>	<b>69.2</b>
Nedbank	12.4	11.9	11.8	-	-	10.6	10.6	11.0	11.8
M&F	0.2	0.2	0.2	-	-	0.2	0.2	0.2	0.2
US Asset Management *	146.7	151.3	150.3	21.9	17%	157.3	132.6	133.5	128.4
<b>Total Group - core operations (£bn)</b>	<b>288.4</b>	<b>289.3</b>	<b>287.5</b>	<b>25.3</b>	<b>10%</b>	<b>284.2</b>	<b>260.6</b>	<b>262.9</b>	<b>262.2</b>
Bermuda - Non core operation	1.4	1.1	0.9	(0.7)	(44%)	2.6	2.3	2.0	1.6
<b>Total Group (£bn)</b>	<b>289.8</b>	<b>290.4</b>	<b>288.4</b>	<b>24.6</b>	<b>9%</b>	<b>286.8</b>	<b>262.9</b>	<b>264.9</b>	<b>263.8</b>

2.2 Fund profile by investment type	Q3 2013		FY 2012		FY 2011	
	Total client FUM	Share- holder funds	Total client FUM	Share- holder funds	Total client FUM	Share- holder funds
<b>Emerging markets</b>						
Fixed interest	32%	2%	35%	1%	34%	2%
Equities	34%	27%	41%	25%	36%	20%
Cash	14%	66%	11%	66%	16%	71%
Other	20%	5%	13%	8%	14%	7%
	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>
Retail	49%	-	47%	-	49%	-
Institutional	51%	-	53%	-	51%	-
	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>
<b>Old Mutual Wealth *</b>						
Fixed interest	30%	31%	32%	37%	27%	32%
Equities	53%	1%	51%	-	53%	-
Property	2%	-	2%	-	3%	-
Cash	9%	68%	9%	63%	12%	67%
Other	6%	-	6%	-	5%	1%
	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>
Retail	86%	-	86%	-	95%	-
Institutional	14%	-	14%	-	5%	-
	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>
<b>USAM *</b>						
Fixed interest **	28%	25%	30%	19%	26%	11%
Equity **	59%	30%	57%	26%	49%	26%
Cash **	-	4%	-	4%	12%	4%
Other **	13%	41%	13%	51%	13%	59%
	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>
Retail	3%	-	3%	-	5%	-
Institutional	97%	-	97%	-	95%	-
	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>	<u>100%</u>	<u>-</u>

\* From Q2 2012 OMAM(UK) has been reported within Old Mutual Wealth rather than USAM. Comparatives for Q1 2012 and FY 2011 have not been restated.

\*\* USAM shareholder FUM represents seed capital.

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2.3 Net client cash flow £bn	2013				As % of opening FUM (annualised)	2012					
	Q1	Q2	Q3	Q3 YTD		Q1	Q2	Q3	Q3 YTD	Q4	FY
Life & Savings	-	0.2	0.2	0.4	10%	-	-	0.3	0.3	0.2	0.5
OMIG	0.1	-	0.2	0.3	1%	0.2	0.2	(0.9)	(0.5)	(0.3)	(0.8)
<b>South Africa</b>	0.1	0.2	0.4	0.7	2%	0.2	0.2	(0.6)	(0.2)	(0.1)	(0.3)
Asia & Latin America	0.2	0.2	(0.2)	0.2	4%	0.1	-	0.3	0.4	0.8	1.2
Rest of Africa	0.1	-	0.1	0.2	10%	-	0.1	0.1	0.2	0.1	0.3
<b>Emerging Markets</b>	<b>0.4</b>	<b>0.4</b>	<b>0.3</b>	<b>1.1</b>	<b>3%</b>	<b>0.3</b>	<b>0.3</b>	<b>(0.2)</b>	<b>0.4</b>	<b>0.8</b>	<b>1.2</b>
UK Platform	0.5	0.8	0.4	1.7	10%	0.5	0.7	0.4	1.6	0.6	2.2
UK Other	-	-	(0.1)	(0.1)	(2%)	0.1	(0.2)	0.1	-	0.1	0.1
International	0.2	0.1	-	0.3	3%	-	-	0.1	0.1	0.1	0.2
Old Mutual Global Investors *	0.1	0.1	0.3	0.5	5%	-	(0.1)	0.2	0.1	0.2	0.3
<b>Total Invest and Grow</b>	<b>0.8</b>	<b>1.1</b>	<b>0.5</b>	<b>2.4</b>	<b>6%</b>	<b>0.6</b>	<b>0.4</b>	<b>0.8</b>	<b>1.8</b>	<b>1.0</b>	<b>2.8</b>
Manage for Value	(0.1)	(0.2)	(0.1)	(0.4)	(2%)	(0.2)	(0.1)	(0.2)	(0.5)	(0.2)	(0.7)
Elimination of intra-Group assets	(0.3)	(0.4)	0.1	(0.6)	-	0.1	-	(0.1)	-	(0.1)	(0.1)
<b>Old Mutual Wealth</b>	<b>0.4</b>	<b>0.4</b>	<b>0.6</b>	<b>1.4</b>	<b>3%</b>	<b>0.5</b>	<b>0.3</b>	<b>0.5</b>	<b>1.3</b>	<b>0.7</b>	<b>2.0</b>
Nedbank	0.5	0.1	0.2	0.8	9%	0.4	0.4	0.5	1.3	0.7	2.0
US Asset Management * / **	2.6	4.3	1.5	8.4	9%	2.5	(1.0)	(1.6)	(0.1)	(0.1)	(0.2)
<b>Group Core operations (£bn)</b>	<b>3.9</b>	<b>5.2</b>	<b>2.6</b>	<b>11.7</b>	<b>6%</b>	<b>3.7</b>	<b>-</b>	<b>(0.8)</b>	<b>2.9</b>	<b>2.1</b>	<b>5.0</b>
Bermuda - Non core operation (£bn)	(0.3)	(0.3)	(0.1)	(0.7)	(58%)	(0.2)	(0.2)	(0.4)	(0.8)	(0.4)	(1.2)
<b>Group (£bn)</b>	<b>3.6</b>	<b>4.9</b>	<b>2.5</b>	<b>11.0</b>	<b>6%</b>	<b>3.5</b>	<b>(0.2)</b>	<b>(1.2)</b>	<b>2.1</b>	<b>1.7</b>	<b>3.8</b>

\* From Q2 2012 OMAM(UK) has been reported within Old Mutual Wealth (Old Mutual Global Investors) rather than USAM. Comparatives for Q1 2012 have not been restated.

\*\* USAM NCCF for FY 2012 includes net outflows of £1.2bn from affiliates disposed or transferred during the year.

3.1 Emerging Markets Gross sales (Rm) *	2013						Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY		
Retail Affluent	12,106	14,509	16,630	43,245	6,927	19%	11,561	10,895	13,862	36,318	13,359	49,677		
Mass Foundation	1,812	1,884	2,014	5,710	721	14%	1,593	1,637	1,759	4,989	1,807	6,796		
Corporate	3,524	6,466	3,196	13,186	3,366	34%	2,712	3,597	3,511	9,820	5,332	15,152		
OMIG	6,227	7,563	10,295	24,085	(4,031)	(14%)	8,486	9,906	9,724	28,116	6,704	34,820		
<b>Total South Africa</b>	<b>23,669</b>	<b>30,422</b>	<b>32,135</b>	<b>86,226</b>	<b>6,983</b>	<b>9%</b>	<b>24,352</b>	<b>26,035</b>	<b>28,856</b>	<b>79,243</b>	<b>27,202</b>	<b>106,445</b>		
Rest of Africa	2,574	2,886	3,082	8,542	928	12%	2,297	2,460	2,857	7,614	3,190	10,804		
Asia & Latin America	8,656	7,979	7,582	24,217	6,214	35%	5,246	4,833	7,924	18,003	16,789	34,792		
<b>Total Emerging Markets (Rm)</b>	<b>34,899</b>	<b>41,287</b>	<b>42,799</b>	<b>118,985</b>	<b>14,125</b>	<b>13%</b>	<b>31,895</b>	<b>33,328</b>	<b>39,637</b>	<b>104,860</b>	<b>47,181</b>	<b>152,041</b>		
Total Emerging Markets (£m)	2,512	2,843	2,766	8,121	(137)	(2%)	2,616	2,592	3,050	8,258	3,426	11,684		

3.2 Emerging Markets Long term business APE sales	2013				Change YTD (Q3'13 vs Q3'12)		2012				
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4

## ANALYSIS BY CLUSTER

## Single premiums

## Life &amp; Savings

Mass Foundation	1	-	-	1	(1)	(50%)	1	-	1	2	-	2
Retail Affluent	231	289	379	899	152	20%	238	245	264	747	209	956
Corporate	122	405	65	592	233	65%	66	137	156	359	293	652
<b>South Africa</b>	<b>354</b>	<b>694</b>	<b>444</b>	<b>1,492</b>	<b>384</b>	<b>35%</b>	<b>305</b>	<b>382</b>	<b>421</b>	<b>1,108</b>	<b>502</b>	<b>1,610</b>
Asia & Latin America **	89	124	84	297	279	1,550%	6	5	7	18	6	24
Rest of Africa	48	42	60	150	50	50%	40	25	35	100	33	133
<b>Emerging Markets single premium APE sales (Rm)</b>	<b>491</b>	<b>860</b>	<b>588</b>	<b>1,939</b>	<b>713</b>	<b>58%</b>	<b>351</b>	<b>412</b>	<b>463</b>	<b>1,226</b>	<b>541</b>	<b>1,767</b>

## Recurring premiums

## Life &amp; Savings

Mass Foundation	575	783	711	2,069	219	12%	494	671	685	1,850	591	2,441
Retail Affluent	348	374	395	1,117	(6)	(1%)	340	385	398	1,123	406	1,529
Corporate	43	107	91	241	(126)	(34%)	88	144	135	367	119	486
<b>South Africa</b>	<b>966</b>	<b>1,264</b>	<b>1,197</b>	<b>3,427</b>	<b>87</b>	<b>3%</b>	<b>922</b>	<b>1,200</b>	<b>1,218</b>	<b>3,340</b>	<b>1,116</b>	<b>4,456</b>
Asia & Latin America **	100	134	112	346	264	322%	33	25	24	82	23	105
Rest of Africa	128	150	159	437	88	25%	109	126	114	349	131	480
<b>Emerging Markets recurring premium APE sales (Rm)</b>	<b>1,194</b>	<b>1,548</b>	<b>1,468</b>	<b>4,210</b>	<b>439</b>	<b>12%</b>	<b>1,064</b>	<b>1,351</b>	<b>1,356</b>	<b>3,771</b>	<b>1,270</b>	<b>5,041</b>

## Total Emerging Markets APE sales (Rm)

## Total APE (Rm)

## Life &amp; Savings

Mass Foundation	576	783	711	2,070	218	12%	495	671	686	1,852	591	2,443
Retail Affluent	579	663	774	2,016	146	8%	578	630	662	1,870	615	2,485
Corporate	165	512	156	833	107	15%	154	281	291	726	412	1,138
<b>South Africa</b>	<b>1,320</b>	<b>1,958</b>	<b>1,641</b>	<b>4,919</b>	<b>471</b>	<b>11%</b>	<b>1,227</b>	<b>1,582</b>	<b>1,639</b>	<b>4,448</b>	<b>1,618</b>	<b>6,066</b>
Asia & Latin America **	189	258	196	643	543	543%	39	30	31	100	29	129
Rest of Africa	176	192	219	587	138	31%	149	151	149	449	164	613
<b>Total Emerging Markets APE sales (Rm)</b>	<b>1,685</b>	<b>2,408</b>	<b>2,056</b>	<b>6,149</b>	<b>1,152</b>	<b>23%</b>	<b>1,415</b>	<b>1,763</b>	<b>1,819</b>	<b>4,997</b>	<b>1,811</b>	<b>6,808</b>

Retail Business	1,210	1,501	1,580	4,291	444	12%	1,113	1,354	1,380	3,847	1,259	5,106
Institutional Business	286	649	280	1,215	165	16%	263	379	408	1,050	523	1,573
Asia and Latin America **	189	258	196	643	543	543%	39	30	31	100	29	129
<b>Total Emerging Markets APE Sales (Rm)</b>	<b>1,685</b>	<b>2,408</b>	<b>2,056</b>	<b>6,149</b>	<b>1,152</b>	<b>23%</b>	<b>1,415</b>	<b>1,763</b>	<b>1,819</b>	<b>4,997</b>	<b>1,811</b>	<b>6,808</b>

## ANALYSIS BY PRODUCT

## Single premiums

Savings	385	463	512	1,360	439	48%	281	315	325	921	297	1,218
Annuity	106	397	76	579	274	90%	70	97	138	305	244	549
<b>Emerging Markets single premium APE sales (Rm)</b>	<b>491</b>	<b>860</b>	<b>588</b>	<b>1,939</b>	<b>713</b>	<b>58%</b>	<b>351</b>	<b>412</b>	<b>463</b>	<b>1,226</b>	<b>541</b>	<b>1,767</b>

## Recurring premiums

Savings	609	788	729	2,126	353	20%	528	590	655	1,773	649	2,422
Risk/Protection	585	760	739	2,084	86	4%	536	761	701	1,998	621	2,619
<b>Emerging Markets recurring premium APE sales (Rm)</b>	<b>1,194</b>	<b>1,548</b>	<b>1,468</b>	<b>4,210</b>	<b>439</b>	<b>12%</b>	<b>1,064</b>	<b>1,351</b>	<b>1,356</b>	<b>3,771</b>	<b>1,270</b>	<b>5,041</b>

<b>Total Emerging Markets APE sales (Rm)</b>	<b>1,685</b>	<b>2,408</b>	<b>2,056</b>	<b>6,149</b>	<b>1,152</b>	<b>23%</b>	<b>1,415</b>	<b>1,763</b>	<b>1,819</b>	<b>4,997</b>	<b>1,811</b>	<b>6,808</b>
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Total Emerging Markets APE (£m)	121	167	132	420	26	7%	116	138	140	394	129	523
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\* Gross sales represent all cash inflows for the period and therefore will include prior period recurring premium flows.

\*\* From Q1 2013, sales by the India and China businesses have been disclosed as covered rather than non-covered business. Comparative amounts have not been restated.

DISCLAIMER: This presentation may contain certain forward-looking statements with respect to certain of Old Mutual plc's plans and its current goals and expectations relating to its future financial condition, performance and results. By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Old Mutual plc's control including amongst other things, UK domestic and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, the policies and actions of regulatory authorities, the impact of competition, inflation, deflation, the timing and impact of other uncertainties of future acquisitions or combinations within relevant industries, as well as the impact of tax and other legislation and other regulations in the jurisdictions in which Old Mutual plc and its affiliates operate. As a result, Old Mutual plc's actual future financial condition, performance and results may differ materially from the plans, goals and expectations set forth in Old Mutual plc's forward-looking statements. Old Mutual plc undertakes no obligation to update the forward-looking statements contained in this presentation or any other forward-looking statements it may make.

3.3 Emerging Markets Non-covered business sales	2013				Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
<b>Unit Trust Sales</b>												
<b>Life &amp; Savings</b>												
South Africa - Retail Affluent */ ****	5,862	7,620	7,674	21,156	2,875	16%	5,899	4,761	7,621	18,281	6,183	24,464
Asia & Latin America	7,148	6,505	6,386	20,039	3,835	24%	4,727	4,210	7,267	16,204	15,957	32,161
Rest of Africa	1,110	1,328	1,324	3,762	138	4%	932	1,150	1,542	3,624	1,833	5,457
<b>Total Life &amp; Savings</b>	<b>14,120</b>	<b>15,453</b>	<b>15,384</b>	<b>44,957</b>	<b>6,848</b>	<b>18%</b>	<b>11,558</b>	<b>10,121</b>	<b>16,430</b>	<b>38,109</b>	<b>23,973</b>	<b>62,082</b>
<b>OMIG *</b>	592	635	438	1,665	134	9%	290	725	516	1,531	427	1,958
<b>Total unit trust sales (Rm)</b>	<b>14,712</b>	<b>16,088</b>	<b>15,822</b>	<b>46,622</b>	<b>6,982</b>	<b>18%</b>	<b>11,848</b>	<b>10,846</b>	<b>16,946</b>	<b>39,640</b>	<b>24,400</b>	<b>64,040</b>
<b>Other non-covered business sales</b>												
<b>Life &amp; Savings</b>												
South Africa - Retail Affluent	3,584	3,811	5,460	12,855	2,318	22%	2,651	3,955	3,931	10,537	3,452	13,989
Asia & Latin America **	-	-	-	-	(1,401)	(100%)	386	494	521	1,401	697	2,098
Rest of Africa ***	659	216	552	1,427	(577)	(29%)	575	780	649	2,004	1,282	3,286
<b>Total Life &amp; Savings</b>	<b>4,243</b>	<b>4,027</b>	<b>6,012</b>	<b>14,282</b>	<b>340</b>	<b>2%</b>	<b>3,612</b>	<b>5,229</b>	<b>5,101</b>	<b>13,942</b>	<b>5,431</b>	<b>19,373</b>
<b>OMIG</b>	5,635	6,928	9,858	22,421	(2,973)	(12%)	8,195	8,484	8,715	25,394	7,468	32,862
<b>Total other non-covered sales (Rm)</b>	<b>9,878</b>	<b>10,955</b>	<b>15,870</b>	<b>36,703</b>	<b>(2,633)</b>	<b>(7%)</b>	<b>11,807</b>	<b>13,713</b>	<b>13,816</b>	<b>39,336</b>	<b>12,899</b>	<b>52,235</b>
<b>Total Emerging Markets non-covered sales (Rm)</b>	<b>24,590</b>	<b>27,043</b>	<b>31,692</b>	<b>83,325</b>	<b>4,349</b>	<b>6%</b>	<b>23,655</b>	<b>24,559</b>	<b>30,762</b>	<b>78,976</b>	<b>37,299</b>	<b>116,275</b>
<b>Total Non-covered business sales</b>												
<b>Life &amp; Savings</b>												
South Africa *	9,446	11,431	13,134	34,011	5,193	18%	8,550	8,716	11,552	28,818	9,635	38,453
Asia & Latin America **	7,148	6,505	6,386	20,039	2,434	14%	5,113	4,704	7,788	17,605	16,654	34,259
Rest of Africa ***	1,769	1,544	1,876	5,189	(439)	(8%)	1,507	1,930	2,191	5,628	3,115	8,743
<b>Total Life &amp; Savings</b>	<b>18,363</b>	<b>19,480</b>	<b>21,396</b>	<b>59,239</b>	<b>7,188</b>	<b>14%</b>	<b>15,170</b>	<b>15,350</b>	<b>21,531</b>	<b>52,051</b>	<b>29,404</b>	<b>81,455</b>
<b>OMIG *</b>	6,227	7,563	10,296	24,086	(2,839)	(11%)	8,485	9,209	9,231	26,925	7,895	34,820
<b>Total Emerging Markets non-covered sales (Rm)</b>	<b>24,590</b>	<b>27,043</b>	<b>31,692</b>	<b>83,325</b>	<b>4,349</b>	<b>6%</b>	<b>23,655</b>	<b>24,559</b>	<b>30,762</b>	<b>78,976</b>	<b>37,299</b>	<b>116,275</b>
Total Emerging Markets non-covered sales (£m)	1,770	1,859	2,058	5,687	(532)	(9%)	1,941	1,910	2,368	6,219	2,718	8,937

\* From Q2 2012 OMUT and from Q4 2012 Symmetry have been reported within Retail Affluent rather than OMIG.

\*\* From Q1 2013, sales by the India and China businesses have been reported as covered rather than non-covered business (see schedule 3.2). Comparatives have not been restated.

\*\*\* Kenya's Q2 2013 (and future) non-covered sales exclude broker flows to be consistent with other Group reporting. Comparatives have not been restated.

\*\*\*\* OMIS recognises LISP sales on which it earns fees irrespective of where the underlying funds are managed. Where these funds are managed by OMUT, OMUT also recognises a sale. These intragroup sales amount to R8,214m (Q3 YTD 2012: R6,909m; FY 2012: R9,222m).

3.4 Emerging Markets Net client cash flow	2013				As % of opening FUM (annualised)	2012					
	Q1	Q2	Q3	Q3 YTD		Q1	Q2	Q3	Q3 YTD	Q4	FY
Mass Foundation	1.0	1.0	1.1	3.1		0.9	0.8	1.0	2.7	1.1	3.8
Retail Affluent *	0.1	1.3	2.7	4.1		0.3	0.6	4.0	4.9	0.5	5.4
Corporate	(0.9)	0.7	(1.3)	(1.5)		(1.3)	(0.9)	(0.8)	(3.0)	(0.1)	(3.1)
<b>Life &amp; Savings</b>	<b>0.2</b>	<b>3.0</b>	<b>2.5</b>	<b>5.7</b>	<b>10%</b>	<b>(0.1)</b>	<b>0.5</b>	<b>4.2</b>	<b>4.6</b>	<b>1.5</b>	<b>6.1</b>
<b>OMIG *</b>	<b>0.8</b>	<b>0.7</b>	<b>3.2</b>	<b>4.7</b>	<b>1%</b>	<b>2.3</b>	<b>2.2</b>	<b>(10.9)</b>	<b>(6.4)</b>	<b>(2.8)</b>	<b>(9.2)</b>
<b>South Africa</b>	<b>1.0</b>	<b>3.7</b>	<b>5.7</b>	<b>10.4</b>	<b>2%</b>	<b>2.2</b>	<b>2.7</b>	<b>(6.7)</b>	<b>(1.8)</b>	<b>(1.3)</b>	<b>(3.1)</b>
Life and Savings **	0.1	0.2	2.3	2.6		0.1	-	0.1	0.2	-	0.2
Asset Management **	3.5	1.2	(4.1)	0.6		1.4	0.3	3.1	4.8	10.8	15.6
<b>Asia &amp; Latin America</b>	<b>3.6</b>	<b>1.4</b>	<b>(1.8)</b>	<b>3.2</b>	<b>4%</b>	<b>1.5</b>	<b>0.3</b>	<b>3.2</b>	<b>5.0</b>	<b>10.8</b>	<b>15.8</b>
Life and Savings	0.6	0.6	0.7	1.9		0.4	0.4	0.3	1.1	0.4	1.5
Asset Management	0.5	(0.3)	-	0.2		0.1	0.3	0.5	0.9	1.1	2.0
<b>Rest of Africa</b>	<b>1.1</b>	<b>0.3</b>	<b>0.7</b>	<b>2.1</b>	<b>7%</b>	<b>0.5</b>	<b>0.7</b>	<b>0.8</b>	<b>2.0</b>	<b>1.5</b>	<b>3.5</b>
<b>Total Emerging Markets (Rbn)</b>	<b>5.7</b>	<b>5.4</b>	<b>4.6</b>	<b>15.7</b>	<b>3%</b>	<b>4.2</b>	<b>3.7</b>	<b>(2.7)</b>	<b>5.2</b>	<b>11.0</b>	<b>16.2</b>
Total Emerging Markets (£bn)	0.4	0.4	0.3	1.1	3%	0.3	0.3	(0.2)	0.4	0.8	1.2

\* From Q2 2012 OMUT and from Q4 2012 Symmetry have been reported within Retail Affluent rather than OMIG.

\*\* From Q1 2013 India and China sales have been disclosed as covered rather than non-covered. In Q3 2013 R2.2bn has been reclassified from Asset Management to Life and Savings to reflect the treatment of sales above.

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3.5 Emerging Markets Funds under management	2013		Change YTD (Q3'13 vs FY'12)		2012				
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
<b>Life &amp; Savings</b>									
Mass Foundation	9.2	9.1	9.9	1.0	11%	8.0	8.3	8.9	8.9
Retail Affluent **	320.1	329.4	337.8	24.9	8%	242.6	284.7	298.5	312.9
Corporate	143.1	145.0	152.5	13.5	10%	125.9	126.9	132.4	139.0
<b>South Africa</b>	<b>472.4</b>	<b>483.5</b>	<b>500.2</b>	<b>39.4</b>	<b>9%</b>	<b>376.5</b>	<b>419.9</b>	<b>439.8</b>	<b>460.8</b>
Asia & Latin America ***	122.7	123.5	116.4	16.0	16%	71.9	76.3	83.4	100.4
Rest of Africa	52.7	56.8	59.2	11.2	23%	40.8	42.4	44.6	48.0
	<b>647.8</b>	<b>663.8</b>	<b>675.8</b>	<b>66.6</b>	<b>11%</b>	<b>489.2</b>	<b>538.6</b>	<b>567.8</b>	<b>609.2</b>
OMIG **	134.2	131.3	143.0	15.2	12%	166.2	137.8	127.8	127.8
Shareholder	31.8	29.0	32.3	3.1	11%	30.8	28.6	31.4	29.2
<b>Total EM FUM - start manager basis (Rbn)</b>	<b>813.8</b>	<b>824.1</b>	<b>851.1</b>	<b>84.9</b>	<b>11%</b>	<b>686.2</b>	<b>705.0</b>	<b>727.0</b>	<b>766.2</b>
Total EM FUM - start manager basis (£bn)	58.1	54.6	52.4	(3.3)	(6%)	56.1	54.9	54.3	55.7
<b>End manager basis *</b>									
<b>Total EM FUM - end manager basis (Rbn)</b>	<b>765.3</b>	<b>764.8</b>	<b>800.1</b>	<b>75.5</b>	<b>10%</b>	<b>644.2</b>	<b>664.3</b>	<b>681.6</b>	<b>724.6</b>
Total EM FUM - end manager basis (£bn)	54.6	50.7	49.2	(3.4)	(6%)	52.7	51.7	50.9	52.6

\* The difference between start and end manager FUM represents FUM managed by other Group businesses.

\*\* The large changes in the split of FUM observed in Q2 2012 are caused by OMUT being reported within Retail Affluent rather than OMIG.

\*\*\* From Q3 2013 all AIVA FUM has been excluded from Latin America.

4.1 Old Mutual Wealth Gross sales	Change YTD (Q3'13 vs Q3'12)						2012					
	2013				Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
<b>Invest and Grow</b>												
UK Platform	949	1,328	1,214	3,491	430	14%	1,091	1,101	869	3,061	1,079	4,140
UK Other	219	217	155	591	(39)	(6%)	331	123	176	630	338	968
International	449	482	427	1,358	161	13%	391	384	422	1,197	484	1,681
OM Global Investors *	1,492	2,018	1,986	5,496	2,581	89%	888	920	1,107	2,915	1,591	4,506
<b>Total Invest and Grow</b>	<b>3,109</b>	<b>4,045</b>	<b>3,782</b>	<b>10,936</b>	<b>3,133</b>	<b>40%</b>	<b>2,701</b>	<b>2,528</b>	<b>2,574</b>	<b>7,803</b>	<b>3,492</b>	<b>11,295</b>
UK Heritage	58	35	67	160	(68)	(30%)	35	127	66	228	68	296
OM Wealth Europe - open book	400	405	198	1,003	171	21%	274	281	277	832	353	1,185
OM Wealth Europe - closed book	137	141	132	410	(28)	(6%)	149	152	137	438	152	590
<b>Total manage for value</b>	<b>595</b>	<b>581</b>	<b>397</b>	<b>1,573</b>	<b>75</b>	<b>5%</b>	<b>458</b>	<b>560</b>	<b>480</b>	<b>1,498</b>	<b>573</b>	<b>2,071</b>
Elimination of intra-Group assets	(619)	(970)	(439)	(2,028)	(886)	(78%)	(557)	(334)	(251)	(1,142)	(594)	(1,736)
<b>Total gross sales (£m)</b>	<b>3,085</b>	<b>3,656</b>	<b>3,740</b>	<b>10,481</b>	<b>2,322</b>	<b>28%</b>	<b>2,602</b>	<b>2,754</b>	<b>2,803</b>	<b>8,159</b>	<b>3,471</b>	<b>11,630</b>

4.2 Old Mutual Wealth Long term business APE sales	Change YTD (Q3'13 vs Q3'12)						2012					
	2013				Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY
<b>Gross single premiums</b>												
<b>Invest and Grow markets</b>												
UK Platform	433	552	509	1,494	48	3%	506	501	439	1,446	527	1,973
UK Other	20	14	15	49	(30)	(38%)	35	29	15	79	18	97
International	399	433	378	1,210	232	24%	311	310	357	978	435	1,413
<b>Total Invest and Grow</b>	<b>852</b>	<b>999</b>	<b>902</b>	<b>2,753</b>	<b>250</b>	<b>10%</b>	<b>852</b>	<b>840</b>	<b>811</b>	<b>2,503</b>	<b>980</b>	<b>3,483</b>
<b>Manage for Value</b>												
UK Heritage	6	5	-	11	(44)	(80%)	24	20	11	55	14	69
OM Wealth Europe - open book	359	371	164	894	160	22%	240	249	245	734	319	1,053
OM Wealth Europe - closed book	5	5	2	12	(11)	(48%)	5	13	5	23	4	27
<b>Total Manage for Value</b>	<b>370</b>	<b>381</b>	<b>166</b>	<b>917</b>	<b>105</b>	<b>13%</b>	<b>269</b>	<b>282</b>	<b>261</b>	<b>812</b>	<b>337</b>	<b>1,149</b>
<b>Total gross single premiums (£m)</b>	<b>1,222</b>	<b>1,380</b>	<b>1,068</b>	<b>3,670</b>	<b>355</b>	<b>11%</b>	<b>1,121</b>	<b>1,122</b>	<b>1,072</b>	<b>3,315</b>	<b>1,317</b>	<b>4,632</b>
<b>Recurring premiums</b>												
<b>Invest and Grow markets</b>												
UK Platform	6	11	7	24	(2)	(8%)	8	10	8	26	6	32
UK Other	5	7	2	14	(2)	(13%)	6	6	4	16	5	21
International	7	8	6	21	(11)	(34%)	10	12	10	32	8	40
<b>Total Invest and Grow</b>	<b>18</b>	<b>26</b>	<b>15</b>	<b>59</b>	<b>(15)</b>	<b>(20%)</b>	<b>24</b>	<b>28</b>	<b>22</b>	<b>74</b>	<b>19</b>	<b>93</b>
<b>Manage for Value</b>												
UK Heritage	2	1	3	6	(2)	(25%)	3	3	2	8	4	12
OM Wealth Europe - open book	3	3	3	9	(6)	(40%)	7	5	3	15	4	19
OM Wealth Europe - closed book	3	2	3	8	(9)	(53%)	7	6	4	17	6	23
<b>Total Manage for Value</b>	<b>8</b>	<b>6</b>	<b>9</b>	<b>23</b>	<b>(17)</b>	<b>(43%)</b>	<b>17</b>	<b>14</b>	<b>9</b>	<b>40</b>	<b>14</b>	<b>54</b>
<b>Total recurring premiums (£m)</b>	<b>26</b>	<b>32</b>	<b>24</b>	<b>82</b>	<b>(32)</b>	<b>(28%)</b>	<b>41</b>	<b>42</b>	<b>31</b>	<b>114</b>	<b>33</b>	<b>147</b>
<b>Total APE</b>												
<b>Invest and Grow markets</b>												
UK Platform	49	66	59	174	3	2%	59	59	53	171	58	229
UK Other	8	7	3	18	(6)	(25%)	10	9	5	24	7	31
International	47	52	43	142	13	10%	41	43	45	129	52	181
<b>Total Invest and Grow</b>	<b>104</b>	<b>125</b>	<b>105</b>	<b>334</b>	<b>10</b>	<b>3%</b>	<b>110</b>	<b>111</b>	<b>103</b>	<b>324</b>	<b>117</b>	<b>441</b>
<b>Manage for Value</b>												
UK Heritage	2	2	4	8	(5)	(38%)	5	5	3	13	6	19
OM Wealth Europe - open book	39	40	19	98	9	10%	30	31	28	89	35	124
OM Wealth Europe - closed book	3	3	3	9	(10)	(53%)	8	7	4	19	7	26
<b>Total Manage for Value</b>	<b>44</b>	<b>45</b>	<b>26</b>	<b>115</b>	<b>(6)</b>	<b>(5%)</b>	<b>43</b>	<b>43</b>	<b>35</b>	<b>121</b>	<b>48</b>	<b>169</b>
<b>Total Old Mutual Wealth (£m)</b>	<b>148</b>	<b>170</b>	<b>131</b>	<b>449</b>	<b>4</b>	<b>1%</b>	<b>153</b>	<b>154</b>	<b>138</b>	<b>445</b>	<b>165</b>	<b>610</b>

\* From Q2 2012 OMAM UK has been reported within Old Mutual Wealth (OM Global Investors) rather than USAM. The comparatives for 2012 have not been restated in respect of sales recognised within USAM in Q1 2012.

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4.3 Old Mutual Wealth Non-covered sales	2013						Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY		
<b>Invest and Grow</b>														
<b>UK Platform</b>														
Mutual Funds	324	382	401	1,107	279	34%	315	295	218	828	316	1,144		
ISA	165	366	274	805	92	13%	245	283	185	713	210	923		
<b>Total UK Platform</b>	<b>489</b>	<b>748</b>	<b>675</b>	<b>1,912</b>	<b>371</b>	<b>24%</b>	<b>560</b>	<b>578</b>	<b>403</b>	<b>1,541</b>	<b>526</b>	<b>2,067</b>		
UK Other	166	149	128	443	(6)	(1%)	217	105	127	449	287	736		
Old Mutual Global Investors *	873	1,048	1,547	3,468	1,695	96%	331	586	856	1,773	997	2,770		
<b>Total Invest and Grow</b>	<b>1,528</b>	<b>1,945</b>	<b>2,350</b>	<b>5,823</b>	<b>2,060</b>	<b>55%</b>	<b>1,108</b>	<b>1,269</b>	<b>1,386</b>	<b>3,763</b>	<b>1,810</b>	<b>5,573</b>		
<b>Manage for value markets</b>														
UK Heritage	-	-	-	-	-	-	-	-	-	-	-	-		
OM Wealth Europe - open book	16	10	10	36	15	69%	6	7	8	21	9	30		
OM Wealth Europe - closed book	2	2	1	5	(3)	(38%)	3	3	3	9	-	9		
	<b>18</b>	<b>12</b>	<b>11</b>	<b>41</b>	<b>11</b>	<b>38%</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>30</b>	<b>9</b>	<b>39</b>		
<b>Total Non-covered sales (£m)</b>	<b>1,546</b>	<b>1,957</b>	<b>2,361</b>	<b>5,864</b>	<b>2,071</b>	<b>55%</b>	<b>1,117</b>	<b>1,279</b>	<b>1,397</b>	<b>3,793</b>	<b>1,819</b>	<b>5,612</b>		

4.4 Old Mutual Wealth Net client cash flow	2013				% of opening FUM annualised	2012						
	Q1	Q2	Q3	Q3 YTD		Q1	Q2	Q3	Q3 YTD	Q4	FY	
<b>Invest and Grow</b>												
UK Platform	0.5	0.8	0.4	1.7	10%	0.5	0.7	0.4	1.6	0.6	2.2	
UK Other	-	-	(0.1)	(0.1)	(2%)	0.1	(0.2)	0.1	-	0.1	0.1	
International	0.2	0.1	-	0.3	3%	-	-	0.1	0.1	0.1	0.2	
Old Mutual Global Investors *	0.1	0.1	0.3	0.5	5%	-	(0.1)	0.2	0.1	0.2	0.3	
<b>Total Invest and Grow</b>	<b>0.8</b>	<b>1.1</b>	<b>0.6</b>	<b>2.4</b>	<b>6%</b>	<b>0.6</b>	<b>0.4</b>	<b>0.8</b>	<b>1.8</b>	<b>1.0</b>	<b>2.8</b>	
<b>Manage for value markets</b>												
UK Heritage	(0.3)	(0.4)	(0.2)	(0.9)	(13%)	(0.3)	(0.2)	(0.4)	(0.9)	(0.4)	(1.3)	
Old Mutual Wealth Europe - open book	0.2	0.2	-	0.4	9%	0.1	-	0.2	0.3	0.1	0.4	
Old Mutual Wealth Europe - closed book	-	-	0.1	0.1	2%	-	0.1	-	0.1	0.1	0.2	
	<b>(0.1)</b>	<b>(0.2)</b>	<b>(0.1)</b>	<b>(0.4)</b>	<b>(3%)</b>	<b>(0.2)</b>	<b>(0.1)</b>	<b>(0.2)</b>	<b>(0.5)</b>	<b>(0.2)</b>	<b>(0.7)</b>	
Elimination of intra-Group assets	(0.3)	(0.4)	0.1	(0.6)	-	0.1	-	(0.1)	-	(0.1)	(0.1)	
<b>Total Net Client Cash Flow (£bn)</b>	<b>0.4</b>	<b>0.4</b>	<b>0.6</b>	<b>1.4</b>	<b>3%</b>	<b>0.5</b>	<b>0.3</b>	<b>0.5</b>	<b>1.3</b>	<b>0.7</b>	<b>2.0</b>	

\* From Q2 2012 OMAM UK has been reported within Old Mutual Wealth (OM Global Investors) rather than USAM. The comparatives for Q1 2012 have not been restated in respect of NCCF of negative £0.1bn and £4.6bn FUM shown within USAM at Q1 2012.

4.5 Old Mutual Wealth Funds under management	2013			Change YTD (Q3'13 vs FY'12)		2012				
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY	
<b>End manager basis</b>										
<b>Invest and Grow</b>										
UK Platform	24.7	25.0	26.2	3.6	16%	20.5	20.5	21.8	22.6	
UK Other	4.9	5.2	5.3	0.6	13%	4.6	4.3	4.7	4.7	
International **	14.8	14.7	14.7	0.8	6%	14.6	14.2	13.5	13.9	
Old Mutual Global Investors *	15.0	14.8	15.2	1.4	10%	9.0	12.8	13.6	13.8	
<b>Total Invest and Grow</b>	<b>59.4</b>	<b>59.7</b>	<b>61.4</b>	<b>6.4</b>	<b>12%</b>	<b>48.7</b>	<b>51.8</b>	<b>53.6</b>	<b>55.0</b>	
<b>Manage for value markets</b>										
UK Heritage	9.9	10.4	10.2	0.8	9%	10.1	9.5	9.4	9.4	
OMW Europe - open book	6.4	6.4	6.4	0.5	8%	5.5	5.3	5.5	5.9	
OMW Europe - closed book **	5.2	5.2	5.2	0.3	6%	5.0	4.7	4.9	4.9	
<b>Total Manage for Value</b>	<b>21.5</b>	<b>22.0</b>	<b>21.8</b>	<b>1.6</b>	<b>8%</b>	<b>20.6</b>	<b>19.5</b>	<b>19.8</b>	<b>20.2</b>	
Elimination of intra-group assets	(6.4)	(6.5)	(7.2)	(1.2)	20%	(5.9)	(5.8)	(6.1)	(6.0)	
<b>Total (£bn)</b>	<b>74.5</b>	<b>75.2</b>	<b>76.0</b>	<b>6.8</b>	<b>10%</b>	<b>63.4</b>	<b>65.5</b>	<b>67.3</b>	<b>69.2</b>	

\* From Q2 2012 OMAM UK has been reported within Old Mutual Wealth (OM Global Investors) rather than USAM. The comparatives for Q1 2012 have not been restated in respect of NCCF of negative £0.1bn and £4.6bn FUM shown within USAM at Q1 2012.

\*\* From Q1 2013 the Liechtenstein business has been reported within OMW Europe (closed book) rather than International. Comparatives for 2012 have been restated.

## 5.0 Nedbank

9 Months ended 30 September 2013

5.1 Nedbank Key performance indicators	2013		Q3 YTD	Change YTD (Q3'13 vs Q3'12)		2012			
	Q1	HY		Value	%	Q1	HY	Q3 YTD	FY
Net interest income (Rm)*	5,121	10,309	15,725	1,202	8%	4,774	9,642	14,523	19,680
Non-interest revenue (Rm)*	4,385	9,535	14,166	1,763	14%	4,058	8,265	12,403	17,324
Net interest margin *	3.62%	3.58%	3.58%		0.1%	3.55%	3.54%	3.52%	3.53%
Credit loss ratio *	1.22%	1.31%	1.15%		111.7%	1.08%	1.11%	1.03%	1.05%
Total assets (Rbn) *	695	714	731	44	6%	663	670	687	683

5.2 Nedbank Funds under management	2013		Q3	Change YTD (Q3'13 vs FY'12)		2012				
	Q1	HY		Value	%	Q1	HY	Q3	FY	
<b>Start manager basis</b>										
Nedbank (Rbn)	165.6	171.7	182.3	27.9	18%	123.5	129.1	140.1	154.4	
Nedbank (£bn)	11.8	11.4	11.2	-	-	10.1	10.1	10.5	11.2	
<b>End manager basis</b>										
Nedbank (Rbn)	173.3	179.6	190.9	29.1	18%	129.7	135.7	147.0	161.8	
Nedbank (£bn)	12.4	11.9	11.8	-	-	10.6	10.6	11.0	11.8	

5.3 Nedbank Net client cash flow	2013				As % of opening FUM (annualised)	2012					
	Q1	Q2	Q3	Q3 YTD		Q1	Q2	Q3	Q3 YTD	Q4	FY
Nedbank (Rbn)	5.9	3.1	3.0	12.0	10%	5.1	4.9	6.6	16.6	9.2	25.8
Nedbank (£bn)	0.5	0.1	0.2	0.8	9%	0.4	0.4	0.5	1.3	0.7	2.0

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6.1 Property & Casualty Premium Income (Rm)	2013			Q3 YTD	Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3		Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY YTD
<b>Gross written premiums</b>												
Personal	769	764	758	2,291	149	7%	695	711	736	2,142	752	2,894
Commercial	942	891	979	2,812	189	7%	920	839	864	2,623	887	3,510
Corporate & Niche	938	772	939	2,649	852	47%	603	503	691	1,797	784	2,581
<b>Total South Africa</b>	<b>2,649</b>	<b>2,427</b>	<b>2,676</b>	<b>7,752</b>	<b>1,190</b>	<b>18%</b>	<b>2,218</b>	<b>2,053</b>	<b>2,291</b>	<b>6,562</b>	<b>2,423</b>	<b>8,985</b>
Personal	41	49	48	138	26	23%	35	40	37	112	38	150
Commercial	66	68	72	206	11	6%	61	68	66	195	59	254
Corporate & Niche	68	74	102	244	20	9%	53	79	92	224	93	317
<b>Total Rest of Africa</b>	<b>175</b>	<b>191</b>	<b>222</b>	<b>588</b>	<b>57</b>	<b>11%</b>	<b>149</b>	<b>187</b>	<b>195</b>	<b>531</b>	<b>190</b>	<b>721</b>
<b>Total Gross written premiums</b>	<b>2,824</b>	<b>2,618</b>	<b>2,898</b>	<b>8,340</b>	<b>1,247</b>	<b>18%</b>	<b>2,367</b>	<b>2,240</b>	<b>2,486</b>	<b>7,093</b>	<b>2,613</b>	<b>9,706</b>
<b>Net earned premiums</b>												
Personal	741	756	743	2,240	145	7%	675	695	725	2,095	701	2,796
Commercial	843	890	909	2,642	214	9%	805	816	807	2,428	807	3,235
Corporate & Niche	417	477	397	1,291	505	64%	258	253	275	786	332	1,118
<b>Total South Africa</b>	<b>2,001</b>	<b>2,123</b>	<b>2,049</b>	<b>6,173</b>	<b>864</b>	<b>16%</b>	<b>1,738</b>	<b>1,764</b>	<b>1,807</b>	<b>5,309</b>	<b>1,840</b>	<b>7,149</b>
Personal	38	41	43	122	23	23%	32	33	34	99	35	134
Commercial	62	62	62	186	16	9%	57	55	58	170	56	226
Corporate & Niche	14	18	21	53	6	13%	15	16	16	47	17	64
<b>Total Rest of Africa</b>	<b>114</b>	<b>121</b>	<b>126</b>	<b>361</b>	<b>45</b>	<b>14%</b>	<b>104</b>	<b>104</b>	<b>108</b>	<b>316</b>	<b>108</b>	<b>424</b>
<b>Total Net earned premiums</b>	<b>2,115</b>	<b>2,244</b>	<b>2,175</b>	<b>6,534</b>	<b>909</b>	<b>16%</b>	<b>1,842</b>	<b>1,868</b>	<b>1,915</b>	<b>5,625</b>	<b>1,948</b>	<b>7,573</b>

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7.1 Cash flows (\$bn)	2013						Change YTD (Q3'13 vs Q3'12)		2012					
	Q1	Q2	Q3	Q3 YTD	Value	%	Q1	Q2	Q3	Q3 YTD	Q4	FY		
<b>Gross cash inflows (\$bn)</b>	<b>10.4</b>	<b>12.1</b>	<b>7.6</b>	<b>30.1</b>	6.9	30%	<b>10.9</b>	<b>6.1</b>	<b>6.2</b>	<b>23.2</b>	<b>8.9</b>	<b>32.1</b>		
Continuing Operations	10.4	12.1	7.6	30.1	9.9	49%	9.4	5.1	5.7	20.2	8.5	28.7		
Disposed / Transferred *	-	-	-	-	(3.0)	(100%)	1.5	1.0	0.5	3.0	0.4	3.4		
<b>Gross cash outflows (\$bn)</b>	<b>(6.3)</b>	<b>(5.6)</b>	<b>(5.3)</b>	<b>(17.2)</b>	6.2	26%	<b>(6.9)</b>	<b>(7.8)</b>	<b>(8.7)</b>	<b>(23.4)</b>	<b>(9.1)</b>	<b>(32.5)</b>		
Continuing Operations	(6.3)	(5.6)	(5.3)	(17.2)	1.6	9%	(4.5)	(6.4)	(7.9)	(18.8)	(8.5)	(27.3)		
Disposed / Transferred *	-	-	-	-	4.6	100%	(2.4)	(1.4)	(0.8)	(4.6)	(0.6)	(5.2)		
<b>Net Client cash flow (\$bn)</b>	<b>4.1</b>	<b>6.5</b>	<b>2.3</b>	<b>12.9</b>	13.1	6,550%	<b>4.0</b>	<b>(1.7)</b>	<b>(2.5)</b>	<b>(0.2)</b>	<b>(0.2)</b>	<b>(0.4)</b>		
Continuing Operations	4.1	6.5	2.3	12.9	11.5	821%	4.9	(1.3)	(2.2)	1.4	-	1.4		
Disposed / Transferred *	-	-	-	-	1.6	100%	(0.9)	(0.4)	(0.3)	(1.6)	(0.2)	(1.8)		
Net Client cash flow (£bn)	2.6	4.3	1.5	8.4	8.5	8,500%	2.5	(1.0)	(1.6)	(0.1)	(0.1)	(0.2)		

7.2 Funds under management	2013				Change (Q3'13 vs FY'12)		2012					
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY			
<b>Start manager basis</b>												
<b>Funds under management (\$bn)</b>				<b>218.1</b>	<b>225.0</b>	<b>238.2</b>	<b>33.8</b>	<b>17%</b>	<b>246.1</b>	<b>203.2</b>	<b>210.5</b>	<b>204.4</b>
Funds under management (£bn)				143.6	148.2	147.2	21.4	17%	153.9	129.6	130.3	125.8
<b>End manager basis</b>												
<b>Funds under management (\$bn)</b>				<b>222.8</b>	<b>229.8</b>	<b>243.2</b>	<b>34.6</b>	<b>17%</b>	<b>251.6</b>	<b>208.0</b>	<b>215.7</b>	<b>208.6</b>
Funds under management (£bn)				146.7	151.3	150.3	22	17%	157.3	132.6	133.5	128.4

7.3 Fund mix (\$bn)	FUM			2013 est Mgt fee rates		Indicative benchmarks	FY		
	Q1	HY	Q3	(bps)	Q1		HY	Q3	FY 2010
<b>Equity</b>									
US Equity	67	71	74	20-30	Russell 1000 Value / S&P 500	60	65	74	
Global Equity	19	20	22	35-45	MSCI World	18	15	11	
Non-US Equity	26	25	28	35-45	MSCI EAFE	23	21	26	
Emerging Markets	19	18	19	45-55	MSCI EM	17	12	14	
	131	134	143			118	113	125	
<b>Fixed income</b>									
Stable Value / Cash	63	64	68	10-20	US / Global Aggregate	63	61	61	
Alternative / real estate / timber / other	-	-	-	10-15	CMT 5 Year Treasury / T-Bill	-	27	42	
	29	32	32	35-45	3 month T-Bill / Wilshire RE	28	30	30	
<b>Total</b>	<b>223</b>	<b>230</b>	<b>243</b>	<b>29</b>		<b>209</b>	<b>231</b>	<b>258</b>	

7.4 Affiliate Firms: Funds Under Management (\$m)	2013				Change (Q3'13 vs FY'12)		2012			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY	
Barrow, Hanley, Mewhinney & Strauss	74,738	79,242	83,087	15,422	23%	66,653	65,156	67,900	67,665	
Rogge	50,547	54,337	57,939	7,695	15%	50,217	49,965	50,806	50,244	
Acadian	57,278	55,676	60,475	8,572	17%	48,468	44,516	47,946	51,903	
Heitman	21,339	21,674	21,991	1,531	7%	19,701	19,888	19,843	20,460	
Thompson, Siegel & Walmsley	6,168	6,149	6,553	388	6%	7,171	6,385	6,497	6,165	
Campbell Group	6,647	6,647	6,647	-	-	5,956	5,977	5,977	6,647	
Investment Counselors of Maryland	2,345	2,309	2,437	322	15%	2,164	2,019	2,103	2,115	
Copper Rock	2,038	2,224	2,485	715	40%	1,203	1,304	1,501	1,770	
Echo Point	1,698	1,558	1,635	(24)	(1%)	1,612	1,524	1,562	1,659	
<b>Continuing Operations Total</b>	<b>222,798</b>	<b>229,816</b>	<b>243,249</b>	<b>34,621</b>	<b>17%</b>	<b>203,145</b>	<b>196,734</b>	<b>204,135</b>	<b>208,628</b>	
Analytic Investors	-	-	-	-	-	6,023	6,014	6,110	-	
Ashfield	-	-	-	-	-	3,744	3,393	3,575	-	
Larch Lane Advisors	-	-	-	-	-	960	979	961	-	
300 North Capital	-	-	-	-	-	507	633	709	-	
2100 Xenon	-	-	-	-	-	191	202	248	-	
Dwight	-	-	-	-	-	29,825	-	-	-	
OMAM(UK)*	-	-	-	-	-	6,581	-	-	-	
OMCap	-	-	-	-	-	592	-	-	-	
<b>Disposed / Transferred Total *</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>48,423</b>	<b>11,221</b>	<b>11,603</b>	<b>-</b>	
<b>Total FUM</b>	<b>222,798</b>	<b>229,816</b>	<b>243,249</b>	<b>34,621</b>	<b>17%</b>	<b>251,568</b>	<b>207,955</b>	<b>215,738</b>	<b>208,628</b>	

\* Amounts described as "Disposed / Transferred" relate to affiliates sold during 2012 and to OMAM(UK), which has been reported within Old Mutual Wealth since Q2 2012.

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7.5 Investment performance Outperformance vs benchmark *	2013			2012			
	Q1	HY	Q3	Q1	HY	Q3	FY
1 year	65%	54%	40%	80%	77%	64%	62%
3 years	65%	95%	62%	74%	57%	88%	66%
5 years	74%	76%	81%	71%	64%	67%	76%

\* Calculations are for continuing operations only.

## 8.0 Bermuda

9 Months ended 30 September 2013

8.1 Net client cash flow \$bn	2013				As a % of opening FUM (annualised)	2012					
	Q1	Q2	Q3	Q3 YTD		Q1	Q2	Q3	Q3 YTD	Q4	FY YTD
Net client cash flow (\$bn)	(0.4)	(0.5)	(0.2)	(1.1)	(54%)	(0.3)	(0.3)	(0.7)	(1.3)	(0.6)	(1.9)
Net Client cash flow (£bn)	(0.3)	(0.3)	(0.1)	(0.7)	(58%)	(0.2)	(0.2)	(0.4)	(0.8)	(0.4)	(1.2)

8.2 Funds under management	2013			Change (Q3'13 vs FY'12)		2012			
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
<b>Start manager basis</b>									
FUM (\$bn)	2.2	1.7	1.5	(1.2)	(44%)	4.3	3.7	3.3	2.7
<b>End manager basis</b>									
FUM (\$bn)	2.2	1.7	1.5	(1.2)	(44%)	4.2	3.7	3.3	2.7
FUM (£bn)	1.4	1.1	0.9	(0.7)	(44%)	2.6	2.3	2.0	1.6

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	2013		Change (Q3'13 vs Q3'12)		2012				
	Q1	HY	Q3	Value	%	Q1	HY	Q3	FY
<b>Exchange rates</b>									
<b>GBP:ZAR</b>									
Average exchange rate (YTD)	13.895	14.227	14.652	1.95	15%	12.192	12.525	12.698	13.012
Closing exchange rate	14.012	15.083	16.257	2.87	21%	12.226	12.840	13.391	13.770
<b>GBP:USD</b>									
Average exchange rate (YTD)	1.554	1.545	1.547	(0.03)	(2%)	1.571	1.577	1.578	1.585
Closing exchange rate	1.519	1.519	1.618	-	0%	1.599	1.568	1.615	1.624
<b>GBP:EUR</b>									
Average exchange rate (YTD)	1.177	1.176	1.174	(0.06)	(5%)	1.198	1.215	1.231	1.233
Closing exchange rate	1.185	1.168	1.196	(0.06)	(5%)	1.199	1.240	1.255	1.231
<b>USD:ZAR</b>									
Average exchange rate (YTD)	8.941	9.209	9.473	1.43	18%	7.760	7.943	8.047	8.210
Closing exchange rate	9.225	9.933	10.046	1.76	21%	7.646	8.188	8.290	8.478
<b>World indices</b>									
MSCI World Index	1,435	1,434	1,544	232	18%	1,312	1,236	1,312	1,339
MSCI EAFE	1,675	1,639	1,818	307	20%	1,553	1,423	1,511	1,604
<b>US Indices</b>									
Standard and Poor's 500	1,569	1,606	1,682	241	17%	1,408	1,362	1,441	1,426
Nasdaq Composite	3,268	3,403	3,771	655	21%	3,092	2,935	3,116	3,020
Russell 1000 Growth	718	730	785	115	17%	664	634	670	658
Russell 1000 Value	800	821	848	137	19%	691	672	711	717
Dow Jones Industrial	14,579	14,910	15,130	1,693	13%	13,212	12,880	13,437	13,104
Ryan 5 Year Fixed Income	1,255	1,227	1,235	(19)	(2%)	1,223	1,244	1,254	1,254
Standard and Poor's Barra Value	732	752	776	125	19%	644	617	651	657
<b>Other indices</b>									
UK FTSE 100	6,412	6,215	6,462	720	13%	5,768	5,571	5,742	5,898
UK ALSI	3,381	3,290	3,444	445	15%	3,003	2,891	2,999	3,093
FTSE/JSE Africa All Share Index	39,861	39,578	44,032	8,274	23%	33,554	33,708	35,758	39,250
JSE/FTSE Life Insurance Index	28,462	28,058	29,701	6,811	30%	19,973	20,406	22,890	25,578
FTSE Life Insurance Index	5,744	5,779	6,292	1,654	36%	4,483	4,191	4,638	5,160
Deutsche Borse AG German Stock Index (DAX)	7,795	7,959	8,594	1,378	19%	6,947	6,416	7,216	7,612
<b>FSV discount rate used</b>	7.0%	7.8%	7.8%	0.8%	11%	8.2%	7.6%	7.0%	6.9%

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