

SNS Reaal Group NV in Financial Cards and Payments (Netherlands)

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Abstracts

2013 was a year of radical change for SNS REAAL following its nationalisation on 1 February. The nationalisation had far-reaching consequences for the company's shareholders and creditors. The net losses generated by the company during 2013 were caused mainly by its property finance division, including the necessary impairment after nationalisation. In addition, impairments on intangible assets and a lower underlying result resulted in net losses for the company's insurance activities.

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