

KEY PERFORMANCE INDICATORS

<i>amounts in EUR millions</i>	Notes	Q2 2009	Q1 2009	%	Q2 2008	%	Ytd 2009	Ytd 2008	%
Underlying earnings before tax	1	404	(22)	<i>N.M.</i>	596	(32)	382	1,254	(70)
Net income	2	(161)	(173)	7	276	<i>N.M.</i>	(334)	429	<i>N.M.</i>
New life sales	3	469	543	(14)	729	(36)	1,012	1,415	(28)
Gross deposits excluding Institutional Guaranteed Products	4	5,647	6,393	(12)	5,650	-	12,040	11,037	9
Value of new business (VNB)		181	201	(10)	212	(15)	382	398	(4)
Return on equity	5	10.3%	(3.3%)	<i>N.M.</i>	11.2%	(8)	3.5%	12.2%	(71)