

KEY PERFORMANCE INDICATORS

<i>amounts in EUR millions</i> ^{b)}	Notes	Q4 2010	Q3 2010	%	Q4 2009	%	FY 2010	FY 2009	%
Underlying earnings before tax	1	489	473	3	478	2	1,972	1,185	66
Net income	2	318	657	(52)	393	(19)	1,760	204	-
New life sales	3	558	527	6	557	-	2,213	2,100	5
Gross deposits excluding run-off businesses	4	7,813	9,408	(17)	6,723	16	32,580	27,616	18
Value of new business (VNB)	5	141	120	18	216	(35)	555	767	(28)
Return on equity	6	9.9%	10.0%	(1)	9.4%	5	9.8%	5.7%	72