

## KEY PERFORMANCE INDICATORS

<i>amounts in EUR millions</i> <sup>b)</sup>	Notes	Q4 2011	Q3 2011	%	Q4 2010	%	FY 2011	FY 2010	%
Underlying earnings before tax	1	346	361	(4)	452	(23)	1,522	1,833	(17)
Net income	2	81	60	35	318	(75)	872	1,760	(50)
Sales	3	1,409	1,620	(13)	1,506	(6)	5,701	6,018	(5)
Value of new business (VNB)	4	53	58	(9)	129	(59)	332	514	(35)
Return on equity	5	5.2%	6.8%	(24)	8.6%	(40)	6.7%	8.6%	(22)