

## Key performance indicators

<i>amounts in EUR millions</i> <sup>b)</sup>	Notes	Q4 2012	Q3 2012	%	Q4 2011	%	FY 2012	FY 2011	%
Underlying earnings before tax	1	447	472	(5)	346	29	1,787	1,522	17
Net income	2	422	374	13	81	-	1,571	872	80
Sales	3	1,813	1,550	17	1,409	29	6,725	5,701	18
Market consistent value of new business	4	204	173	18	71	187	619	422	47
Return on equity	5	7.2%	7.7%	(6)	5.2%	38	7.1%	6.7%	6