

KEY PERFORMANCE INDICATORS

<i>amounts in EUR millions (except per share data)</i>	Notes	Q3 2008	Q3 2007	%	At constant currency %	Ytd 2008	Ytd 2007	%
Underlying earnings before tax	1	500	691	(28)	(22)	1,754	1,972	(11)
Net income	2	(329)	541	<i>N.M.</i>	<i>N.M.</i>	100	1,903	(95)
New life sales	3	618	847	(27)	(18)	2,033	2,474	(18)
Total deposits	4	11,051	12,056	(8)	(0)	28,818	34,934	(18)
Value of new business (VNB)		206	235	(12)	(4)	604	702	(14)
Return on equity	5	8.7%	12.9%	(33)		10.9%	12.3%	(11)

At constant
currency %

(2)

(93)

(8)

(8)

(5)