

Key performance indicators

<i>amounts in EUR millions</i> ^{b)}	Notes	Q3 2012	Q2 2012	%	Q3 2011	%	YTD 2012	YTD 2011	%
Underlying earnings before tax	1	472	443	7	361	31	1,340	1,176	14
Net income	2	374	254	47	60	-	1,149	791	45
Sales	3	1,550	1,604	(3)	1,620	(4)	4,912	4,292	14
Market consistent value of new business	4	173	117	48	93	86	415	351	18
Return on equity	5	7.7%	6.8%	13	6.8%	13	7.0%	7.4%	(5)