

KEY PERFORMANCE INDICATORS

| <i>amounts in EUR millions^{b)}</i> | Notes | Q3 2009 | Q2 2009 | % | Q3 2008 | % | Ytd 2009 | Ytd 2008 | % |
|--|-------|---------|---------|------|---------|------|----------|----------|------|
| Underlying earnings before tax | 1 | 351 | 404 | (13) | 500 | (30) | 733 | 1.754 | (58) |
| Net income | 2 | 145 | (161) | N.M. | (329) | N.M. | (189) | 100 | N.M. |
| New life sales | 3 | 484 | 469 | 3 | 618 | (22) | 1.496 | 2.033 | (26) |
| Gross deposits excluding Institutional Guaranteed Products | 4 | 6.795 | 5.647 | 20 | 5.364 | 27 | 18.835 | 16.401 | 15 |
| Value of new business (VNB) | | 169 | 181 | (7) | 206 | (18) | 551 | 604 | (9) |
| Return on equity | 5 | 8,4% | 10,3% | (18) | 8,7% | (3) | 5,0% | 10,9% | (54) |