

NET INCOME AND ASSETS

in EUR million	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
TOTAL REVENUES³	7,030	8,626	9,453	9,520	11,112	14,207	17,179	22,374	30,707	31,895	31,144
TOTAL BENEFITS AND EXPENSES³	6,509	8,028	8,761	8,740	10,199	12,920	15,545	20,193	27,868	28,652	29,295
Income before tax ³	521	598	692	780	913	1,287	1,634	2,181	2,839	3,243	1,849
Corporation tax ³	-107	-140	-170	-180	-201	-286	-387	-611	-833	-918	-353
Transamerica Finance Corporation	-	-	-	-	-	-	-	0	29	72	51
Labouchere	-	-	-	-	-	-	-	-	31	-	-
NET INCOME	414	458	522	600	712	1,001	1,247	1,570	2,066	2,397	1,547
Net income historically reported	412	456									
NET INCOME GEOGRAPHICALLY											
Americas			170	175	233	448	621	874	1,339	1,595	967
The Netherlands ³			343	389	474	556	597	672	653	696	523
United Kingdom			-	22	51	84	105	177	262	265	178
Other countries ²			9	14	23	30	28	-11	48	61	52
Interest charges and other			-	-	-69	-117	-104	-142	-296	-292	-224
Transamerica Finance Corporation			-	-	-	-	-	0	29	72	51
Labouchere			-	-	-	-	-	-	31	-	-
TOTAL			522	600	712	1,001	1,247	1,570	2,066	2,397	1,547

in EUR billion											
INVESTMENTS GENERAL ACCOUNT											
Fixed income ⁴	22.8	26.5	26.6	27.7	30.5	52.0	51.5	91.5	102.2	119.2	114.6
Equities ⁴	2.0	3.4	2.8	3.2	4.0	4.6	5.0	8.5	8.7	9.2	6.3
Real estate	2.0	1.9	1.7	1.7	2.0	2.0	2.1	2.5	2.1	2.3	2.2
TOTAL GENERAL ACCOUNT	26.8	31.8	31.1	32.6	36.5	58.6	58.6	102.5	113.0	130.7	123.1
Investments for account of policyholders	5.3	19.5	22.0	25.4	34.1	50.0	58.3	108.3	114.3	113.2	94.7
TOTAL INSURANCE ACTIVITIES	32.1	51.3	53.1	58.0	70.6	108.6	116.9	210.8	227.3	243.9	217.8
Banking activities	3.5	3.3	4.8	6.0	7.1	8.8	6.6	5.5	5.5	7.0	7.2
Other investments	0.2	1.2	1.2	1.0	0.9	0.9	1.6	5.0	3.2	3.8	3.9
TOTAL INVESTMENTS	35.8	55.8	59.1	65.0	78.6	118.3	125.1	221.3	236.0	254.7	228.9
Other assets	2.3	2.4	3.1	3.3	4.5	5.5	6.1	7.5	8.2	9.4	9.3
TOTAL ASSETS	38.1	58.2	62.2	68.3	83.1	123.8	131.2	228.8	244.2	264.1	238.2
Return on assets (ROA, in %) ¹	1.17	0.95	0.87	0.92	0.94	0.97	0.98	0.87	0.87	0.94	0.62

¹ Calculated as net income divided by average assets

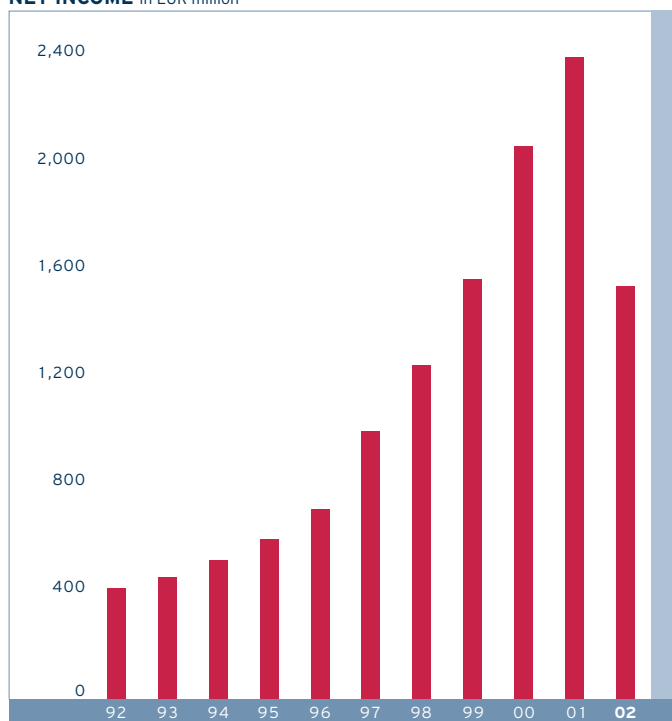
² Up to and including 1994 this line also contains the figures of the United Kingdom

³ Up to and including 1999 this line also contains the figures of Labouchere

⁴ As of 2002 non-redeemable preferred shares are recognized under shares instead of bonds

The 2001 figures have been adjusted

NET INCOME in EUR million



TOTAL ASSETS in EUR billion

