

INCOME BEFORE TAX

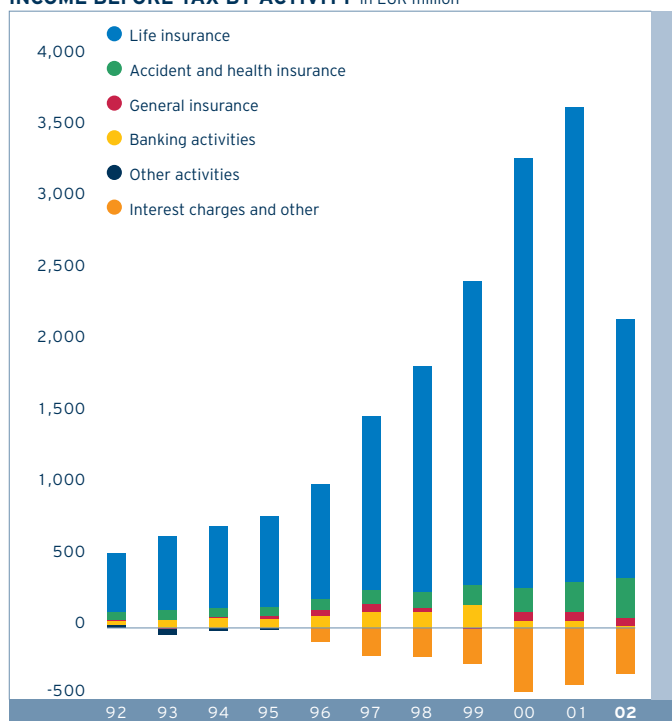
in EUR million	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
INCOME BEFORE TAX BY ACTIVITY¹											
Traditional life	-	-	-	-	-	-	-	1,176	1,581	1,557	1,457
Fixed annuities	-	-	-	-	-	-	-	338	461	358	174
GICs and funding agreements	-	-	-	-	-	-	-	132	179	215	272
Life for account policyholders	-	-	-	-	-	-	-	372	543	632	371
Variable annuities	-	-	-	-	-	-	-	55	141	120	-462
Fee business	-	-	-	-	-	-	-	53	98	94	2
Bookprofit Mexico	-	-	-	-	-	-	-	-	-	343	-
TOTAL LIFE INSURANCE	415	517	573	630	807	1,219	1,581	2,126	3,003	3,319	1,814
Accident and health insurance	56	75	63	65	78	99	112	144	172	209	278
General insurance	2	-5	10	24	43	50	33	-2	60	67	62
TOTAL INSURANCE INCOME	473	587	646	719	928	1,368	1,726	2,268	3,235	3,595	2,154
Banking activities ³	29	49	65	63	78	111	106	155	47	45	8
Other activities	19	-38	-19	-2	-	-	-	-	-	-	-
Interest charges and other	-	-	-	-	-93	-192	-198	-242	-443	-397	-313
TOTAL	521	598	692	780	913	1,287	1,634	2,181	2,839	3,243	1,849
INCOME BEFORE TAX GEOGRAPHICALLY¹											
Americas	184	237	251	256	336	639	917	1,337	2,025	2,272	1,206
The Netherlands ³	351	371	425	467	573	682	742	861	840	924	659
United Kingdom	-	-	-	37	74	119	145	237	360	372	233
Other countries ²	-14	-10	16	20	23	39	28	-12	57	72	64
Interest charges and other	-	-	-	-	-93	-192	-198	-242	-443	-397	-313
TOTAL	521	598	692	780	913	1,287	1,634	2,181	2,839	3,243	1,849

¹ As of 1996 the interest charges and as of 1997 the overhead expenses are no longer allocated to the business units but reported separately

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

INCOME BEFORE TAX BY ACTIVITY in EUR million



INCOME BEFORE TAX GEOGRAPHICALLY in EUR million

