

## INCOME BEFORE TAX

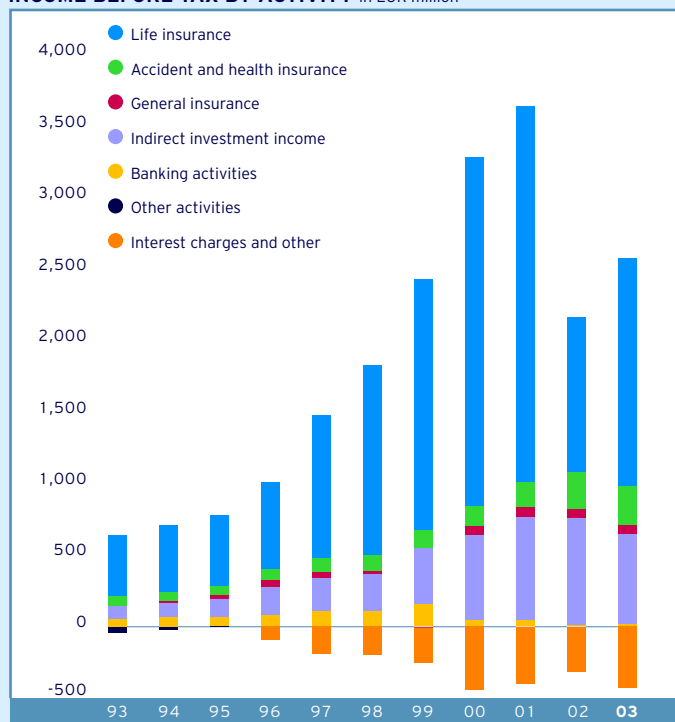
in EUR million	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
<b>INCOME BY PRODUCT SEGMENT<sup>1</sup></b>											
Traditional life	-	-	-	-	-	-	906	1,200	1,081	959	703
Fixed annuities	-	-	-	-	-	-	289	366	243	46	282
GICs and funding agreements	-	-	-	-	-	-	89	102	127	182	164
Life for account policyholders	-	-	-	-	-	-	371	541	628	367	376
Variable annuities	-	-	-	-	-	-	49	132	114	-469	60
Fee business	-	-	-	-	-	-	53	98	92	0	5
Bookprofit Mexico	-	-	-	-	-	-	-	-	343	-	-
<b>LIFE INSURANCE</b>	<b>424</b>	<b>470</b>	<b>499</b>	<b>602</b>	<b>1,001</b>	<b>1,332</b>	<b>1,757</b>	<b>2,439</b>	<b>2,628</b>	<b>1,085</b>	<b>1,590</b>
Accident and health insurance	75	63	65	78	99	112	125	145	181	253	275
General insurance	-5	10	24	43	40	17	-8	56	63	58	60
Indirect investment income	93	103	131	205	228	265	394	595	723	758	631
<b>TOTAL INSURANCE</b>	<b>587</b>	<b>646</b>	<b>719</b>	<b>928</b>	<b>1,368</b>	<b>1,726</b>	<b>2,268</b>	<b>3,235</b>	<b>3,595</b>	<b>2,154</b>	<b>2,556</b>
Banking activities <sup>3</sup>	49	65	63	78	111	106	155	47	45	8	20
Other activities	-38	-19	-2	-	-	-	-	-	-	-	-
Interest charges and other	-	-	-	-93	-192	-198	-242	-443	-397	-313	-429
<b>TOTAL</b>	<b>598</b>	<b>692</b>	<b>780</b>	<b>913</b>	<b>1,287</b>	<b>1,634</b>	<b>2,181</b>	<b>2,839</b>	<b>3,243</b>	<b>1,849</b>	<b>2,147</b>
<b>INCOME GEOGRAPHICALLY<sup>1</sup></b>											
Americas	237	251	256	336	640	917	1,337	2,024	2,271	1,206	1,538
The Netherlands <sup>3</sup>	371	425	467	573	682	742	861	840	924	659	771
United Kingdom	-	-	37	74	119	145	237	360	372	233	188
Other countries <sup>2</sup>	-10	16	20	23	39	28	-12	57	72	64	79
Interest charges and other	-	-	-	-93	-192	-198	-242	-443	-397	-313	-429
<b>TOTAL</b>	<b>598</b>	<b>692</b>	<b>780</b>	<b>913</b>	<b>1,288</b>	<b>1,634</b>	<b>2,181</b>	<b>2,838</b>	<b>3,242</b>	<b>1,849</b>	<b>2,147</b>

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

<sup>2</sup> Up to and including 1994 this line also contains the figures of the United Kingdom

<sup>3</sup> 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

