

KEY FIGURES	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994
Total assets	403,305	374,720	363,679	342,920	281,218	249,718	194,222	152,068	133,192	122,091
Private sector lending	235,425	212,323	197,262	179,137	161,074	129,554	117,569	99,717	86,115	79,889
Funds entrusted	172,571	171,632	172,174	146,705	127,527	114,826	98,307	79,854	74,139	68,432
Assets managed 1 ¹	184,000	168,000	194,400	166,100	139,800	124,100	83,700	32,800	26,800	22,200
Premium income, insurance	3,893	3,660	3,926	3,417	2,867	2,485	2,168	1,656	1,542	1,240
Financial position and solvency (in EUR millions)										
Reserves	17,270	14,911	13,030 ²⁾	13,108	11,867	10,381	9,708	8,791	7,938	7,364
Tier I capital	19,660	17,202	15,092 ²⁾	14,653	13,007	11,817	11,113	10,280	9,427	8,613
Tier I + Tier II capital	19,892	17,414	15,542 ²⁾	15,093	13,650	12,660	11,947	10,973	10,026	9,188
Total risk-weighted assets	182,820	165,843	152,812	142,278	129,801	114,445	107,163	96,095	82,976	75,685
Solvency requirement	14,626	13,268	12,225	11,382	10,384	9,156	8,573	7,688	6,638	6,055
Tier I ratio	10.8	10.3	9.9 ²⁾	10.3	10.0	10.3	10.4	10.6	9.5	9.4
BIS ratio	10.9	10.5	10.2 ²⁾	10.6	10.5	11.1	11.1	11.3	12.0	12.0
Profit and loss account (in EUR millions)										
- Interest	6,010	5,391	5,082	4,585	4,499	3,781	3,542	3,212	2,899	2,830
- Commission and other income	3,228	3,173	3,352	3,175	2,307	2,051	1,738	1,163	1,007	859
Total income	9,238	8,564	8,434	7,760	6,806	5,832	5,280	4,375	3,906	3,689
Operating expenses	6,243	5,839	5,965	5,459	4,826	4,099	3,730	2,921	2,583	2,428
Value adjustments to receivables	575	500	480	360	350	340	254	381	381	381
Value adjustments to financial fixed assets	18	252	59	9	0	0	0	0	0	0
Addition to the fund for general banking risks	0	0	0	52	100	0	0	0	0	0
Operating profit before taxation	2,402	1,973	1,930	1,880	1,530	1,393	1,296	1,073	942	880
Taxation on operating profit	733	514	532	507	423	401	395	320	288	295
Third-party interests	266	209	192	179	87	56	36	12	6	2
Net profit	1,403	1,250	1,206	1,194	1,020	936	865	741	648	583
Ratios										
Return on reserves	9.4%	9.6%	9.2%	10.1%	9.8%	9.6%	9.8%	9.3%	8.8%	8.6%
Efficiency ratio	67.6%	68.2%	70.7%	70.3%	70.9%	70.3%	70.6%	66.8%	66.1%	65.8%

Other data (numbers of)	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994
Member banks	328	349	369	397	424	445	481	510	547	595
Offices:										
- branches	1,378	1,516	1,648	1,727	1,795	1,797	1,823	1,854	1,879	1,923
- agencies	356	402	455	548	610	629	654	723	743	811
Cash dispensing machines	2,981	2,979	2,889	2,676	2,546	2,430	2,268	2,056	1,873	1,723
Foreign offices	222	169	137	142	147	150	112	87	77	64
Employees:										
- total number	57,055	58,096	58,120	55,098	53,147	49,465	44,667	40,275	37,437	37,789
- full-time equivalents	50,849	51,867	52,173	49,711	48,224	45,310	40,927	36,828	34,019	34,452
Members (x 1,000)	1,360	1,108	825	550	510	515	525	585	595	615

1) As a result of a change in definition, assets under management can no longer be compared with amounts disclosed previous financial statements.

2) The effect of the change in accounting policy of pensions as of 1 January 2002 is included in the computation of reserves and of the Tier I and BIS ratio as at 31 December 2001.

General: Due to consolidation effects, the figures relating to Group entities will not always correspond with Rabobank Group totals. Changes in terms of percentages can vary as a result of rounding.

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