

## Highlights

amounts in millions

USD			EUR			EUR		
Total year			Fourth quarter			Total year		
2002	2001	%	2002	2001	%	2002	2001	%
<b>Income by product segment</b>								
1,379	1,394	-1	362	226	60	1,457	1,557	-6
165	321	-49	-29	-65	55	174	358	-51
257	193	33	68	16		272	215	27
351	566	-38	78	216	-64	371	632	-41
-437	107		-177	32		-462	120	
2	84	-98	2	29	-93	2	94	-98
-	307		-	343		-	343	
1,717	2,972	-42	304	797	-62	1,814	3,319	-45
263	187	41	44	58	-24	278	209	33
59	60	-2	6	17	-65	62	67	-7
<b>2,039</b>	<b>3,219</b>	<b>-37</b>	<b>354</b>	<b>872</b>	<b>-59</b>	<b>2,154</b>	<b>3,595</b>	<b>-40</b>
<b>8</b>	<b>40</b>	<b>-80</b>	<b>-24</b>	<b>-1</b>		<b>8</b>	<b>45</b>	<b>-82</b>
<b>-296</b>	<b>-355</b>	<b>-17</b>	<b>-45</b>	<b>-62</b>	<b>-27</b>	<b>-313</b>	<b>-397</b>	<b>-21</b>
1,751	2,904	-40	285	809	-65	1,849	3,243	-43
-334	-822	-59	87	-186	-147	-353	-918	-62
48	64	-25	-17	17	-200	51	72	-29
<b>1,465</b>	<b>2,146</b>	<b>-32</b>	<b>355</b>	<b>640</b>	<b>-45</b>	<b>1,547</b>	<b>2,397</b>	<b>-35</b>
<b>Income geographically</b>								
1,142	2,034	-44	145	512	-72	1,206	2,272	-47
624	827	-25	125	232	-46	659	924	-29
221	333	-34	43	106	-59	233	372	-37
60	65	-8	17	21	-19	64	72	-11
2,047	3,259	-37	330	871	-62	2,162	3,640	-41
-296	-355	-17	-45	-62	-27	-313	-397	-21
1,751	2,904	-40	285	809	-65	1,849	3,243	-43
-334	-822	-59	87	-186	-147	-353	-918	-62
48	64	-25	-17	17	-200	51	72	-29
<b>1,465</b>	<b>2,146</b>	<b>-32</b>	<b>355</b>	<b>640</b>	<b>-45</b>	<b>1,547</b>	<b>2,397</b>	<b>-35</b>
6,686	7,000	-4	1,688	2,018	-16	7,061	7,817	-10
4,935	4,096	20	1,403	1,209	16	5,212	4,574	14
<b>Amounts per common share of EUR 0.12</b>								
<b>1.02</b>	<b>1.58</b>	<b>-35</b>	<b>0.23</b>	<b>0.46</b>	<b>-50</b>	<b>1.08</b>	<b>1.76</b>	<b>-39</b>
1.02	1.57	-35	0.23	0.45	-49	1.08	1.75	-38
As at	As at					As at	As at	
Dec. 31	Dec. 31					Dec. 31	Dec. 31	
2002	2001					2002	2001	
8.99	10.06	-11	Shareholders' equity <sup>2</sup>			8.57	11.41	-25
9.54	10.50	-9	Shareholders' equity after full conversion <sup>2</sup>			9.10	11.91	-24
Number of employees								
						26,659	25,663	4
Outstanding common shares:								
- Number of common shares (millions)						1,445	1,422	2
- Weighted average number (millions)						1,402	1,357	3

<sup>1</sup> Based on the weighted average number of common shares.

<sup>2</sup> Based on the number of common shares outstanding at the end of the period, adjusted for repurchased own shares.