

Second quarter 2004 USD	First six months 2004 USD		Second quarter 2004 EUR	Second quarter 2003 as adjusted EUR
569	1.091	Income before realized gains and losses on shares and real estate	472	303
127	238	Realized gains and losses on shares and real estate	105	-159
696	1.329	Income before tax	577	144
422	777	Net income before realized gains and losses on shares and real estate	349	316
526	969	Net income	436	159
0.26	0.49	Net income before realized gains and losses on shares and real estate per share	0.22	0.20
0.33	0.61	Net income per share	0.28	0.09

1) Please refer to page 22 and 23 for first half year and second quarter data as reported
Published figures are unaudited

	First six months 2004	First six months 2003 as adjusted		At constant currency exchange rates
%	EUR	EUR	%	%
56	889	612	45	57
-	194	-283	-	-
301	1.083	329	229	280
10	633	602	5	15
174	790	329	140	182
10	0.40	0.38	5	16
211	0.50	0.19	163	218