

Highlights

amounts in millions

USD			EUR		
First three months			First three months		
2005	2004	%	2005	2004	%
			By product segment		
159	158	1	121	126	(4)
75	83	(10)	57	66	(14)
68	129	(47)	52	103	(50)
44	57	(23)	34	46	(26)
83	126	(34)	63	101	(38)
27	24	13	21	19	11
38	26	46	29	21	38
16	20	(20)	12	16	(25)
114	103	11	87	82	6
22	26	(15)	17	21	(19)
8	6	33	6	5	20
(81)	(120)	(33)	(62)	(96)	(35)
573	638	(10)	437	510	(14)
396	240	65	302	192	57
(13)	(2)		(10)	(2)	
252	241	5	192	193	(1)
1,208	1,117	8	921	893	3
4	1		3	1	200
(337)	(327)	3	(257)	(262)	(2)
(1)	1		(1)	1	
874	792	10	666	633	5
			Income before tax geographically		
614	707	(13)	468	565	(17)
312	191	63	238	153	56
84	60	40	64	48	33
273	35		208	28	
1,283	993	29	978	794	23
(75)	124		(57)	99	
1,208	1,117	8	921	893	3
			Income before tax business units		
			Holding and other activities		
			Income before tax		
1,772	1,821	(3)	1,351	1,456	(7)
			Amounts per common share of EUR 0.12		
0.55	0.51	8	0.42	0.41	2
0.55	0.51	8	0.42	0.41	2
At	At		At	At	
March 31	Dec. 31		March 31	Dec. 31	
2005	2004		2005	2004	
11.74	10.52	2	8.95	8.41	6
11.75	10.71	10	8.96	8.56	5
			Number of employees		
			27,213		
			27,859		
			(2)		
			Outstanding common shares:		
			- Number of common shares (millions)		
			1,553		
			1,514		
			3		
			- Weighted average number (millions)		
			1,525		
			1,487		
			3		

¹ After deduction of preferred dividend and coupon on perpetuals.