HIGHLIGHTS Amounts in EUR millions, except per share data	Third quarter 2005	Third quarter 2004	%	Nine months 2005	Nine months 2004	%	Constant currency exchange rates %
Operating earnings before tax	652	451	45	1,596	1,414	13	16
Net gains/losses on investments and impairment charges before tax	200	274	(27)	1,059	548	93	95
Non recurring income/expense items	0	(1)	100	176	210	(16)	(16)
Income before tax	852	724	18	2,831	2,172	30	32
Net income	643	514	25	2,069	1,591	30	32
- per share	0.39	0.33	18	1.23	0.96	28	30