

DEXIA

Annual information (Title X of the law of 16 June 2006¹/Circular letter FSMA/2012_1 of 11 January 2012²)
September 2012 – September 2013

Introduction

Title X of the Prospectus law foresees a new obligation applicable to issuing institutions. At least yearly, they to provide a document containing all information or referring to all information that they have published or made available to the public during the past twelve months, in accordance with their obligations in consideration of community or national legislation relating to the regulation to the regulation on securities, company law, issuing institutions and securities markets.

Since Dexia SA uses its website to diffuse the above-mentioned information, the company chooses, as set out in the Prospectus law and in the circular letter FMI 2007/02, to provide the annual information via the present summary document and to make it available on the website of the company.

The hereafter mentioned information covers a period of 12 months, running from September 2012 till September 2013. As indicated in the circular letter FMI 2012_1 of the Financial Services and Markets Authority (FSMA), it is possible that in the meantime certain information has become out of date.

Sections

(1) INFORMATION TO SHAREHOLDERS:

- **Convocation to the shareholders' meeting:** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/general_meeting/general_info/Pages/default.aspx

- **Financial calendar:** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/regulated_information/Documents/20120810_financial%20calendar_eng.pdf

¹ The law of 16 June 2006 relating of public offers of investment instruments and admission of investment instruments to trading on regulated markets, the so-called "Prospectus law".

² Circular letter FSMA/2012_1 of 12 January 2012 on the obligations of issuing institutions on the regulated market.

- **Articles of association:** www.dexia.com, under the following link:
http://www.dexia.com/FR/actionnaires_investisseurs/information_reglementee/Documents/20130508_Statuts_FR.pdf
- **Financial service:** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_share/fact_sheet/Pages/default.aspx
- **Denominator :** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_share/fact_sheet/Pages/default.aspx
- **Number of shares and options:** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_share/number_of_shares_and_subscription_rights/Pages/default.aspx
- **Dividend information:** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_share/dividends/Pages/default.aspx
- **Information about the ratings:** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_debt/ratings/Pages/default.aspx
- **Information about state guarantee:** www.dexia.com, under the following link:
http://www.dexia.com/EN/shareholder_investor/dexia_debt/state_guarantee/Pages/default.aspx
http://www.dexia.com/EN/shareholder_investor/dexia_debt/2013_state_guarantee/Pages/default.aspx

2. GOVERNANCE

- **Board of directors:** www.dexia.com, under the following link:
http://www.dexia.com/EN/governance/board_of_directors/composition/Pages/default.aspx
- **Dedicated committees:** www.dexia.com, under the following link:
http://www.dexia.com/EN/governance/dedicated_committees/Pages/default.aspx
- **Management:** www.dexia.com, under the following link:
http://www.dexia.com/EN/governance/management/the_management_committee/Pages/default.aspx
- **Audit:** www.dexia.com, under the following link:

http://www.dexia.com/EN/governance/audit/internal_audit/Pages/default.aspx

- **Compliance:** www.dexia.com, under the following link:
<http://www.dexia.com/EN/governance/compliance/introduction/Pages/default.aspx>

3. SPECIALS REPORTS OF THE BOARD OF DIRECTORS AND DRAFTS OF AMENDMENTS TO THE ARTICLES OF ASSOCIATION: www.dexia.com, under the following link:

http://www.dexia.com/EN/governance/board_of_directors/special_reports/Pages/default.aspx

4. PRESS RELEASES : www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/press_releases/Pages/default.aspx

5. PERIODICAL INFORMATION, www.dexia.com, under the following link:

- **Annual brochure,** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/individual_shareholders/publications/Pages/report_2011.aspx

- **Half yearly information:** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/results/Pages/2012_result.aspx

- **Financial information on a quarterly basis,** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/results/Pages/2012_result.aspx

- **Statutory annual accounts and reports,** www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/individual_shareholders/publications/Pages/report_2011.aspx

6. DECLARATIONS OF TRANSPARENCY, www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/dexia_share/transparency_declaration/Pages/default.aspx

7. NEW BELGIAN TENDER OFFER RULES – “GRANDFATHERING” REGIME, www.dexia.com, under the following link:

[HTTP://WWW.DEXIA.COM/EN/SHAREHOLDER_INVESTOR/REGULATED_INFORMATION/DOCUMENTS/20090902_TRANSITOIRE_UK.PDF](http://www.dexia.com/EN/SHAREHOLDER_INVESTOR/REGULATED_INFORMATION/DOCUMENTS/20090902_TRANSITOIRE_UK.PDF)

8. CORPORATE GOVERNANCE:

- **Corporate Governance Charter,** www.dexia.com, under the following link:

[HTTP://WWW.DEXIA.COM/EN/GOVERNANCE/BOARD_OF_DIRECTORS/FUNCTIONING/DOCUMENTS/CHARTE_GOVORNANCE_EN.PDF](http://www.dexia.com/EN/GOVERNANCE/BOARD_OF_DIRECTORS/FUNCTIONING/DOCUMENTS/CHARTE_GOVORNANCE_EN.PDF)

9. **STATEMENT PURSUANT TO THE ROYAL DECREE OF 22 FEBRUARY 2011 APPROVING THE REGULATIONS OF THE BANKING, FINANCE AND INSURANCE COMMISSION OF 8 FEBRUARY 2011 WITH REGARD TO THE REMUNERATION POLICY OF FINANCIAL INSTITUTIONS** : www.dexia.com, under the following link:

http://www.dexia.com/EN/shareholder_investor/regulated_information/Documents/Remunerationpolicy.pdf

10. **DECLARATION OF TRANSACTIONS ON OWN SHARES**, www.dexia.com, under the following link:

- http://www.dexia.com/EN/shareholder_investor/regulated_information/Documents/20070830_share_dexia_UK.pdf
- http://www.dexia.com/EN/shareholder_investor/regulated_information/Documents/2008_actions_propres_UK.pdf