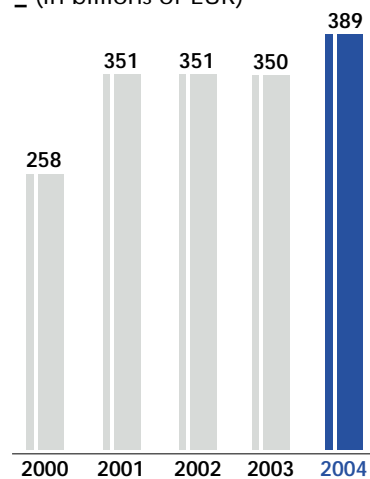
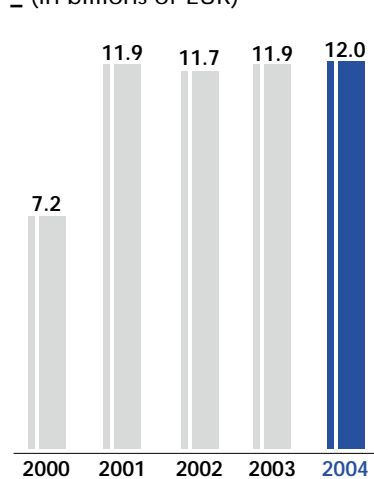


Financial profile

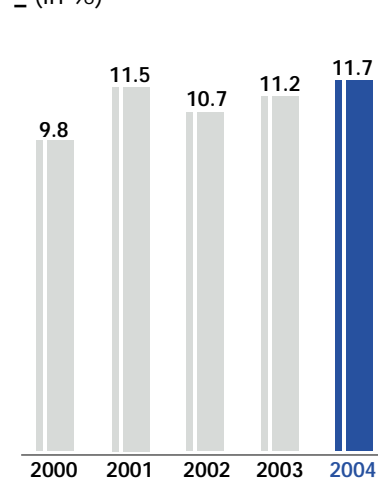
BALANCE SHEET TOTAL
_ (in billions of EUR)



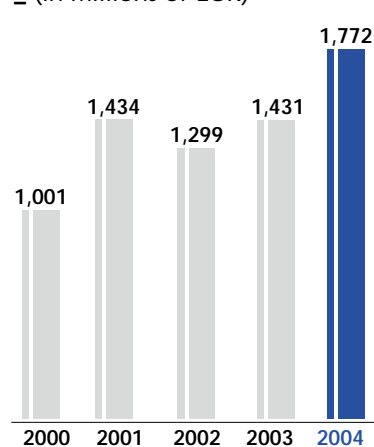
TOTAL REGULATORY CAPITAL
_ (in billions of EUR)



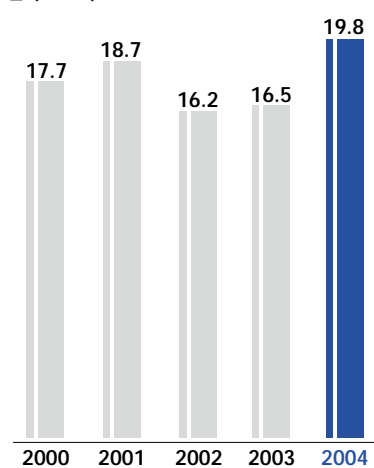
CAPITAL ADEQUACY RATIO
_ (in %)



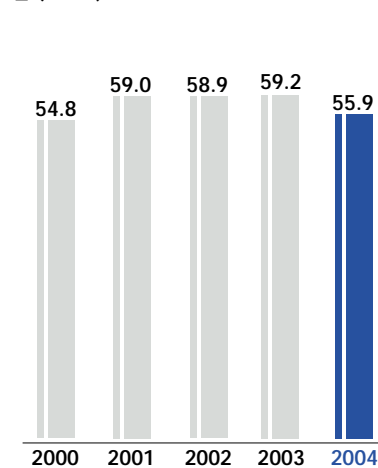
NET INCOME (GROUP SHARE)
_ (in millions of EUR)



RETURN ON EQUITY (ROE)
_ (in %)



COST-INCOME RATIO
_ (in %)



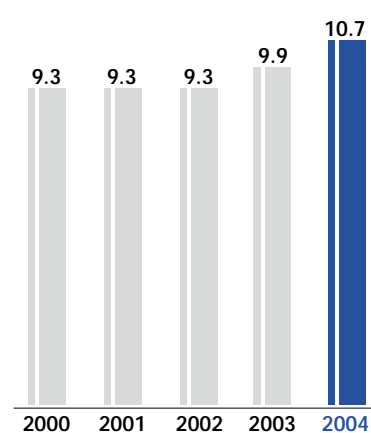
24,019

members of staff⁽¹⁾, incl.:
 15,309 in Belgium
 2,338 in France
 2,984 in Luxembourg
 3,388 internationally



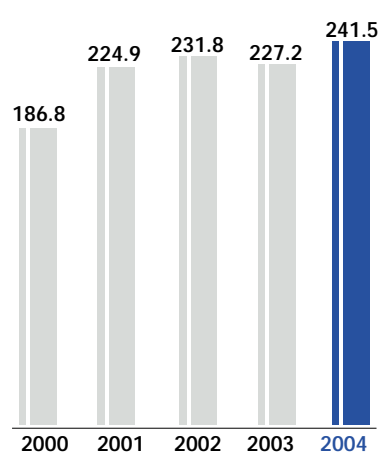
TIER 1 RATIO

– (in %)



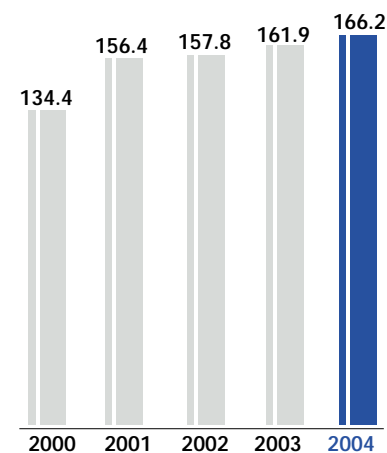
DEPOSITS AND SECURITIES^{(2) (3)}

– (in billions of EUR)



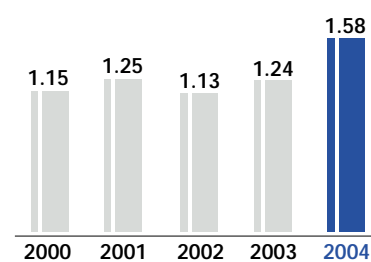
CUSTOMER DEPOSITS⁽²⁾

– (in billions of EUR)



EARNINGS PER SHARE

– (in EUR)



RATINGS (LONG TERM)⁽¹⁾

	Dexia Bank	Dexia Crédit Local	Dexia BIL	Financial Security Assurance	Dexia Municipal Agency
Moody's	Aa2	Aa2	Aa2	Aaa	Aaa
Standard & Poor's	AA	AA	AA	AAA	AAA
Fitch	AA+	AA+	AA+	AAA	AAA

Dexia is one of the financial institutions with the best ratings in the world as the main entities within the Group are rated AA or AAA.

(1) As of December 31, 2004.

(2) Outstanding loans on the balance sheet.

(3) Amount of customer deposits and debt securities.