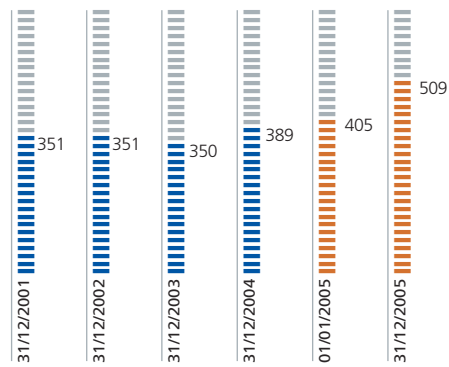
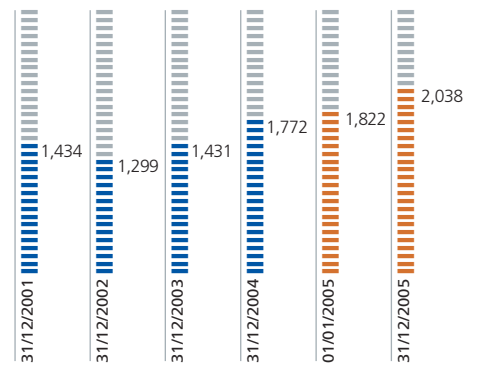


Financial profile

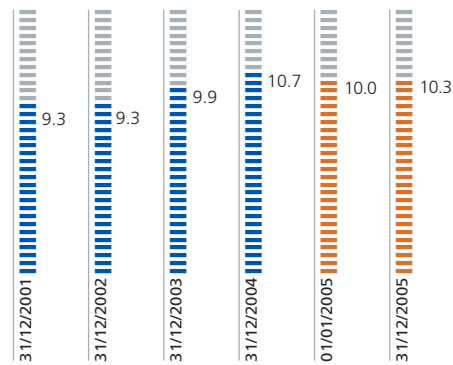
BALANCE SHEET TOTAL
(In billions of EUR)



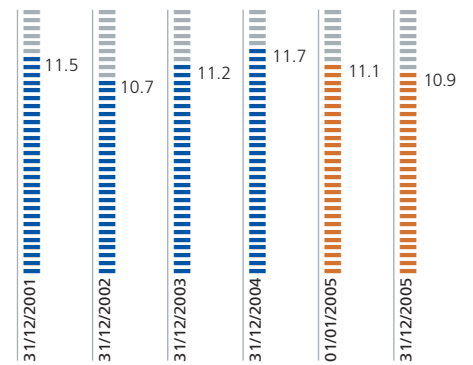
NET INCOME (GROUP SHARE)
(in millions of EUR)



TIER 1 RATIO
(in %)



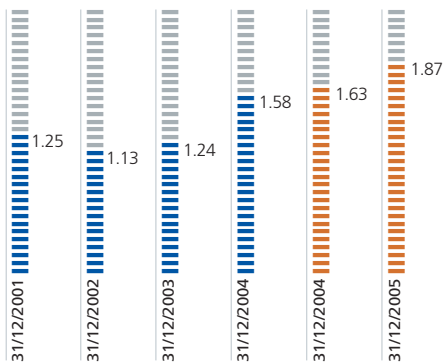
CAPITAL ADEQUACY RATIO
(in %)



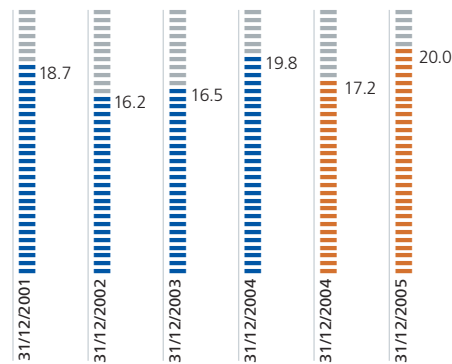
■ **Dexia GAAP:** Dexia Group accounting standards adopted until the publication on December 31, 2004.

■ **EU GAAP:** IFRS adopted by the European Union for publications after January 1, 2005.

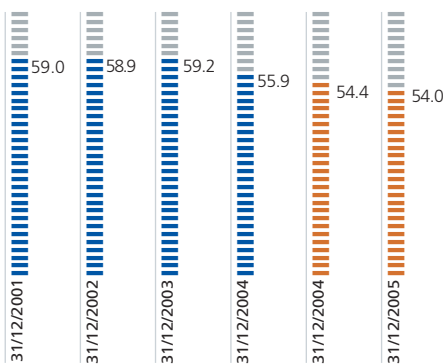
EARNINGS PER SHARE (UNDILUTED)
(in EUR)



RETURN ON EQUITY (ROE)
(in %)



COST-INCOME RATIO
(in %)



24,418 members⁽¹⁾ of staff, of which:

15,275 in Belgium,
2,516 in France,
3,249 in Luxembourg,
3,378 internationally.

(1) As of December 31, 2005.

RATINGS (LONG TERM) ⁽²⁾

	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.

(2) As of December 31, 2005.