

# Key Figures

*In thousands of euros unless otherwise stated*

	<b>2005</b>	<b>2004</b>
Net revenue	1,977,609	1,300,250
Operating performance	91,056	38,978
Operating income	64,185	36,867
Amortisation and impairment intangible assets	17,473	9,161
Depreciation property, plant and equipment	15,804	16,063
Operating cash flow	114,974	46,927
Net income	21,077	24,189
Dividend	12,594	9,075
Equity	472,209	218,771
Investment in intangible assets	5,553	3,480
Investment in property, plant and equipment	11,586	9,073
Stock market value at year end	1,127,155	390,239
Total shares issued	31,484,766	22,688,317
Average numbers employed		
- indirect personnel	5,599	4,581
- direct personnel	58,480	37,597
Number of branches	1,439	652
<b>Ratios as percentage *</b>		
Operating performance / net revenue	4.6%	3.0%
Operating income / net revenue	3.2%	2.8%
Net income / net revenue	1.1%	1.9%
Profit distributed / net income	59.75%	37.52%
Equity / total equity	22.86%	36.18%
<b>Per share in euros *</b>		
<i>(based on total shares in issue at end 2005)</i>		
Net income	0.67	1.07
Operating cash flow	3.65	2.07
Dividend	0.40	0.40
Equity	15.00	9.64
Share price at year end	35.80	17.20
Highest share price	36.20	21.50
Lowest share price	16.95	11.07

*\* Comparative figures for 2004 may diverge from earlier publication due to adoption of IFRS.*