Press release

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Skandia teleconference, offering for Bankhall

At 10:30 a.m. UK time (11:30 a.m. CET time) on 19 December 2001, Skandia held a teleconference regarding Skandia's offer for Bankhall.

You can listen to this teleconference afterwards.
Please call **+ 44 (0) 208 288 44 59 and enter access code 636 352**. The lines will be open until 30 December, 2001.

A presentation is available at http://www.skandia.com and http://www.skandia.se

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