

# 3Q17 GROUP RESULTS



Divisional Database

Welcome to  
 **UniCredit**

# 3Q17 GROUP RESULTS

## CONSOLIDATED ACCOUNTS

---

■ Consolidated Income Statements	3
■ Consolidated Balance Sheet	4
■ Group Shareholder's Equity	5
■ Asset Quality Group	6
■ Asset Quality Group excl. Non Core	7
■ Asset Quality Non-Core	8
■ Asset Quality by Division	9
■ Capital Position	10

## CONTRIBUTION OF DIVISIONS TO GROUP RESULTS

---

■ Commercial Bank Italy	11
■ Commercial Bank Germany	12
■ Commercial Bank Austria	13
■ CIB	14
■ CIB Managerial Data	15
■ Fineco	16
■ GCC	17
■ CEE Division	18
■ CEE Countries	19-28
■ Non-Core	29
■ Fees - Details Group	30
■ Branches	31

# Consolidated Income Statement

## CONSOLIDATED INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	7,716	7,893	-2.2%	2,631	2,670	2,591	2,415	2,564	2,652	2,500
Dividends and other income from equity investments	518	696	-25.5%	212	295	189	148	170	183	165
Net fees and commissions	5,025	4,763	+5.5%	1,633	1,603	1,527	1,499	1,703	1,730	1,592
Net trading income	1,434	1,675	-14.4%	337	860	478	405	590	462	381
Net other expenses/income	84	163	-48.7%	77	37	49	-62	28	49	7
<b>OPERATING INCOME</b>	<b>14,776</b>	<b>15,190</b>	<b>-2.7%</b>	<b>4,890</b>	<b>5,464</b>	<b>4,835</b>	<b>4,405</b>	<b>5,055</b>	<b>5,076</b>	<b>4,646</b>
Payroll costs	-5,204	-5,459	-4.7%	-1,832	-1,837	-1,791	-1,665	-1,755	-1,744	-1,704
Other administrative expenses	-3,274	-3,339	-1.9%	-1,105	-1,122	-1,112	-1,561	-1,114	-1,081	-1,078
Recovery of expenses	514	561	-8.3%	176	194	191	207	176	167	171
Amortisation & depreciation	-594	-661	-10.1%	-214	-218	-228	-536	-193	-199	-201
<b>Operating costs</b>	<b>-8,557</b>	<b>-8,898</b>	<b>-3.8%</b>	<b>-2,976</b>	<b>-2,982</b>	<b>-2,940</b>	<b>-3,555</b>	<b>-2,886</b>	<b>-2,858</b>	<b>-2,813</b>
<b>OPERATING PROFIT</b>	<b>6,220</b>	<b>6,292</b>	<b>-1.2%</b>	<b>1,914</b>	<b>2,482</b>	<b>1,896</b>	<b>850</b>	<b>2,168</b>	<b>2,218</b>	<b>1,833</b>
Net write-downs of loans	-1,833	-2,621	-30.1%	-760	-884	-977	-9,586	-670	-564	-598
<b>NET OPERATING PROFIT</b>	<b>4,387</b>	<b>3,672</b>	<b>+19.5%</b>	<b>1,154</b>	<b>1,599</b>	<b>919</b>	<b>-8,736</b>	<b>1,498</b>	<b>1,654</b>	<b>1,235</b>
Other Charges & Provisions	-871	-1,105	-21.2%	-381	-477	-247	-973	-463	-135	-273
o/w Systemic Charges	-603	-788	-23.5%	-356	-259	-173	-269	-434	-19	-149
Integration costs	-43	-361	-88.0%	-252	-83	-26	-1,771	-5	-8	-31
Net income from investments	-154	-25	n.m.	-18	0	-8	-885	24	-173	-5
<b>PROFIT BEFORE TAX</b>	<b>3,318</b>	<b>2,181</b>	<b>+52.1%</b>	<b>504</b>	<b>1,039</b>	<b>638</b>	<b>-12,364</b>	<b>1,054</b>	<b>1,338</b>	<b>926</b>
Income tax for the period	-543	-630	-13.8%	-194	-160	-277	-103	-219	-143	-181
Profit (Loss) from non-current assets held for sale, after tax	2,155	564	n.m.	190	184	190	-707	162	-133	2,126
<b>PROFIT (LOSS) FOR THE PERIOD</b>	<b>4,930</b>	<b>2,115</b>	<b>+133.1%</b>	<b>500</b>	<b>1,064</b>	<b>551</b>	<b>-13,175</b>	<b>997</b>	<b>1,062</b>	<b>2,871</b>
Minorities	-254	-343	-25.9%	-93	-147	-103	-121	-89	-116	-50
<b>NET PROFIT ATTRIBUTABLE TO THE GROUP BEFORE PPA</b>	<b>4,676</b>	<b>1,771</b>	<b>+164.0%</b>	<b>407</b>	<b>917</b>	<b>448</b>	<b>-13,296</b>	<b>909</b>	<b>946</b>	<b>2,821</b>
Purchase Price Allocation effect	-3	-3	+11.4%	-1	-1	-1	-2	-1	-1	-1
Goodwill impairment	0	0	n.m.	0	0	0	-261	0	0	0
<b>CONSOLIDATED PROFIT</b>	<b>4,672</b>	<b>1,768</b>	<b>+164.2%</b>	<b>406</b>	<b>916</b>	<b>447</b>	<b>-13,558</b>	<b>907</b>	<b>945</b>	<b>2,820</b>
<b>INCOME STATEMENT RATIOS</b>										
Cost income ratio	57.9%	58.6%	-1 pp	60.9%	54.6%	60.8%	80.7%	57.1%	56.3%	60.5%
Cost of Risk (LLP annualized on Avg Loans) in basis points	54	77	-22bp	67	77	85	855	60	50	53
Tax rate	16.4%	28.9%	-13 pp	38.5%	15.4%	43.4%	n.m.	20.8%	10.7%	19.6%
<b>VOLUMES</b>										
Customers Loans (excl. Repos)	421,064	426,150	-1.2%	421,077	428,459	426,150	417,868	419,267	420,655	421,064
Customer Depos (excl. Repos)	398,632	386,139	+3.2%	379,626	380,401	386,139	395,979	391,645	394,944	398,632
<b>TFA Commercial Core</b>	<b>803,825</b>	<b>777,670</b>	<b>+3.4%</b>	<b>768,064</b>	<b>762,589</b>	<b>777,670</b>	<b>791,217</b>	<b>796,647</b>	<b>793,730</b>	<b>803,825</b>
o/w AUM End of Period	211,417	196,099	+7.8%	188,620	190,049	196,099	196,995	202,771	207,150	211,417
o/w AUC End of Period	203,419	207,017	-1.7%	212,742	204,064	207,017	210,474	212,561	202,909	203,419
<b>Total RWA End of Period</b>	<b>350,024</b>	<b>390,901</b>	<b>-10.5%</b>	<b>394,359</b>	<b>399,260</b>	<b>390,901</b>	<b>387,136</b>	<b>385,261</b>	<b>352,669</b>	<b>350,024</b>
<b>OTHER FIGURES</b>										
FTEs (eop, 100%)	94,066	99,183	-5.2%	100,139	99,831	99,183	98,304	96,423	95,288	94,066
<b>ROTE STATED (*)</b>	<b>13.9%</b>	<b>5.6%</b>	<b>8.4 pp</b>	<b>3.8%</b>	<b>8.7%</b>	<b>4.2%</b>	<b>-144.4%</b>	<b>9.4%</b>	<b>8.2%</b>	<b>23.0%</b>

(\*) Ytd figures updated to properly reflect the quarterly evolution

## Consolidated Balance Sheet

(mln Euro)	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>Assets</b>							
Cash and cash balances	8,793	11,904	15,582	13,858	32,261	48,428	48,982
Financial assets held for trading	97,239	104,047	93,433	87,467	86,191	79,529	81,493
Loans and receivables with banks	85,442	67,452	75,473	74,692	77,968	65,225	67,888
Loans and receivables with customers	455,756	462,069	452,849	444,607	452,766	450,298	450,509
Financial investments	154,422	157,463	148,859	149,004	142,123	138,209	136,617
Hedging instruments	8,451	8,025	8,017	6,872	6,231	5,975	5,665
Property, plant and equipment	9,285	9,229	9,220	9,092	9,054	8,947	8,812
Goodwill	1,744	1,744	1,744	1,484	1,484	1,484	1,484
Other intangible assets	1,893	1,905	1,885	1,708	1,687	1,763	1,790
Tax assets	15,601	15,604	15,368	15,161	15,293	14,252	13,347
Non-current assets and disposal groups classified as held for sale	43,386	43,179	43,540	45,854	46,603	4,052	1,671
Other assets	10,192	8,857	8,557	9,735	9,424	8,966	8,841
<b>Total assets</b>	<b>892,203</b>	<b>891,477</b>	<b>874,527</b>	<b>859,533</b>	<b>881,085</b>	<b>827,128</b>	<b>827,099</b>
<b>Liabilities and shareholders' equity</b>							
Deposits from banks	111,175	112,038	113,838	103,852	138,581	129,844	128,110
Deposits from customers	449,360	443,968	441,033	452,419	437,996	433,017	438,334
Debt securities in issue	127,628	123,569	119,426	115,436	109,103	110,664	106,383
Financial liabilities held for trading	71,154	79,304	67,800	68,361	60,631	55,505	58,806
Financial liabilities designated at fair value	1,217	1,465	1,509	2,497	3,027	3,045	2,960
Hedging instruments	12,014	12,427	11,545	9,405	8,202	7,245	6,859
Provisions for risks and charges	9,357	9,723	9,733	10,541	10,055	8,665	8,680
Tax liabilities	1,534	1,299	1,378	1,399	1,443	1,188	1,190
Liabilities included in disposal groups classified as held for sale	34,861	35,453	35,418	35,869	36,031	618	161
Other liabilities	19,959	18,933	17,704	16,566	18,980	21,354	17,039
Minorities	3,513	3,174	3,906	3,853	4,312	822	872
<b>Shareholders' equity</b>	<b>50,431</b>	<b>50,123</b>	<b>51,237</b>	<b>39,336</b>	<b>52,723</b>	<b>55,161</b>	<b>57,705</b>
- Capital and reserves	49,998	49,812	50,409	51,881	52,948	53,955	53,729
- Available-for-sale assets fair value reserve and cash-flow hedging reserve and defined benefits plans reserve	27	-1,011	-941	-755	-1,132	-647	-696
- Net profit	406	1,321	1,768	-11,790	907	1,853	4,672
<b>Total liabilities and shareholders' equity</b>	<b>892,203</b>	<b>891,477</b>	<b>874,527</b>	<b>859,533</b>	<b>881,085</b>	<b>827,128</b>	<b>827,099</b>

## Shareholders' Equity attributable to the Group

(mln Euro)

Shareholders' Equity as at December 31, 2016	39,336
Capital increase (net of capitalized costs)	12,673
Equity instruments	1,237
Disbursements related to Cashes transaction ("canoni di usufrutto")	-32
Dividend payment	0
Forex translation reserve	132
Change in afs/cash-flow hedge reserve	-155
Others	-157
Net profit (loss) for the period	4,672
Shareholders' Equity as at September 30, 2017	57,705

## Asset Quality Group

### CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
(mln Euro)							
<b>NPLs - Face value</b>	<b>50,778</b>	<b>50,094</b>	<b>50,089</b>	<b>31,799</b>	<b>31,084</b>	<b>29,940</b>	<b>29,391</b>
Writedowns	30,910	30,644	30,769	20,851	20,704	19,896	19,469
<i>as a percentage of face value (Coverage Ratio)</i>	<i>60.9%</i>	<i>61.2%</i>	<i>61.4%</i>	<i>65.6%</i>	<i>66.6%</i>	<i>66.5%</i>	<i>66.2%</i>
<b>NPLs - Carrying value</b>	<b>19,868</b>	<b>19,451</b>	<b>19,320</b>	<b>10,948</b>	<b>10,381</b>	<b>10,043</b>	<b>9,923</b>
<b>Unlikely to pay - Face value</b>	<b>24,154</b>	<b>23,054</b>	<b>22,679</b>	<b>23,165</b>	<b>22,870</b>	<b>21,757</b>	<b>20,486</b>
Writedowns	8,121	7,942	7,708	10,021	9,993	9,493	9,011
<i>as a percentage of face value (Coverage Ratio)</i>	<i>33.6%</i>	<i>34.5%</i>	<i>34.0%</i>	<i>43.3%</i>	<i>43.7%</i>	<i>43.6%</i>	<i>44.0%</i>
<b>Unlikely to pay- Carrying value</b>	<b>16,033</b>	<b>15,112</b>	<b>14,970</b>	<b>13,144</b>	<b>12,877</b>	<b>12,264</b>	<b>11,475</b>
<b>Past-due loans - Face value</b>	<b>2,132</b>	<b>2,075</b>	<b>2,062</b>	<b>1,379</b>	<b>1,346</b>	<b>1,294</b>	<b>1,402</b>
Writedowns	584	570	582	472	447	446	481
<i>as a percentage of face value (Coverage Ratio)</i>	<i>27.4%</i>	<i>27.5%</i>	<i>28.2%</i>	<i>34.3%</i>	<i>33.2%</i>	<i>34.4%</i>	<i>34.3%</i>
<b>Past-due loans- Carrying value</b>	<b>1,547</b>	<b>1,505</b>	<b>1,480</b>	<b>906</b>	<b>899</b>	<b>849</b>	<b>922</b>
<b>IMPAIRED LOANS - Face value</b>	<b>77,064</b>	<b>75,222</b>	<b>74,829</b>	<b>56,342</b>	<b>55,300</b>	<b>52,991</b>	<b>51,279</b>
Writedowns	39,616	39,155	39,059	31,344	31,144	29,835	28,960
<i>as a percentage of face value (Coverage Ratio)</i>	<i>51.4%</i>	<i>52.1%</i>	<i>52.2%</i>	<i>55.6%</i>	<i>56.3%</i>	<i>56.3%</i>	<i>56.5%</i>
<b>IMPAIRED LOANS - Carrying value</b>	<b>37,448</b>	<b>36,067</b>	<b>35,770</b>	<b>24,998</b>	<b>24,156</b>	<b>23,156</b>	<b>22,319</b>
<b>PERFORMING LOANS - Face value</b>	<b>420,442</b>	<b>428,140</b>	<b>419,121</b>	<b>421,804</b>	<b>430,719</b>	<b>429,231</b>	<b>430,315</b>
Writedowns	2,135	2,139	2,039	2,192	2,109	2,089	2,124
<i>as a percentage of face value (Coverage Ratio)</i>	<i>0.5%</i>	<i>0.5%</i>	<i>0.5%</i>	<i>0.5%</i>	<i>0.5%</i>	<i>0.5%</i>	<i>0.5%</i>
<b>PERFORMING LOANS- Carrying value</b>	<b>418,307</b>	<b>426,001</b>	<b>417,082</b>	<b>419,612</b>	<b>428,610</b>	<b>427,142</b>	<b>428,190</b>

### AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>NPLs - Face value</b>	10.2%	10.0%	10.1%	6.7%	6.4%	6.2%	6.1%
<b>NPLs - Carrying value</b>	4.4%	4.2%	4.3%	2.5%	2.3%	2.2%	2.2%
<b>Unlikely to pay - Face value</b>	4.9%	4.6%	4.6%	4.8%	4.7%	4.5%	4.3%
<b>Unlikely to pay - Carrying value</b>	3.5%	3.3%	3.3%	3.0%	2.8%	2.7%	2.5%
<b>Past-due loans - Face value</b>	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
<b>Past-due loans - Carrying value</b>	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
<b>Total Impaired Loans - Face value</b>	<b>15.5%</b>	<b>15.0%</b>	<b>15.2%</b>	<b>11.8%</b>	<b>11.4%</b>	<b>11.0%</b>	<b>10.6%</b>
<b>Total Impaired Loans - Carrying value</b>	<b>8.2%</b>	<b>7.8%</b>	<b>7.9%</b>	<b>5.6%</b>	<b>5.3%</b>	<b>5.1%</b>	<b>5.0%</b>

## Asset Quality - Group excl. Non Core

### CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
(mln Euro)							
<b>NPLs - Face value</b>	<b>13,044</b>	<b>12,705</b>	<b>13,018</b>	<b>12,734</b>	<b>12,119</b>	<b>11,511</b>	<b>11,213</b>
Writedowns	8,268	8,235	8,329	8,644	8,454	8,031	7,791
<i>as a percentage of face value (Coverage Ratio)</i>	<i>63.4%</i>	<i>64.8%</i>	<i>64.0%</i>	<i>67.9%</i>	<i>69.8%</i>	<i>69.8%</i>	<i>69.5%</i>
<b>NPLs - Carrying value</b>	<b>4,776</b>	<b>4,470</b>	<b>4,689</b>	<b>4,091</b>	<b>3,665</b>	<b>3,480</b>	<b>3,422</b>
<b>Unlikely to pay - Face value</b>	<b>11,284</b>	<b>10,640</b>	<b>10,672</b>	<b>10,956</b>	<b>11,143</b>	<b>10,674</b>	<b>10,045</b>
Writedowns	3,972	3,817	3,711	4,561	4,634	4,482	4,297
<i>as a percentage of face value (Coverage Ratio)</i>	<i>35.2%</i>	<i>35.9%</i>	<i>34.8%</i>	<i>41.6%</i>	<i>41.6%</i>	<i>42.0%</i>	<i>42.8%</i>
<b>Unlikely to pay- Carrying value</b>	<b>7,312</b>	<b>6,822</b>	<b>6,961</b>	<b>6,395</b>	<b>6,510</b>	<b>6,193</b>	<b>5,748</b>
<b>Past-due loans - Face value</b>	<b>1,381</b>	<b>1,472</b>	<b>1,503</b>	<b>1,176</b>	<b>1,117</b>	<b>1,104</b>	<b>1,199</b>
Writedowns	412	433	449	401	375	380	412
<i>as a percentage of face value (Coverage Ratio)</i>	<i>29.8%</i>	<i>29.4%</i>	<i>29.9%</i>	<i>34.1%</i>	<i>33.6%</i>	<i>34.4%</i>	<i>34.4%</i>
<b>Past-due loans- Carrying value</b>	<b>969</b>	<b>1,038</b>	<b>1,054</b>	<b>775</b>	<b>742</b>	<b>724</b>	<b>787</b>
<b>IMPAIRED LOANS - Face value</b>	<b>25,709</b>	<b>24,817</b>	<b>25,193</b>	<b>24,866</b>	<b>24,379</b>	<b>23,290</b>	<b>22,457</b>
Writedowns	12,652	12,486	12,489	13,605	13,462	12,893	12,501
<i>as a percentage of face value (Coverage Ratio)</i>	<i>49.2%</i>	<i>50.3%</i>	<i>49.6%</i>	<i>54.7%</i>	<i>55.2%</i>	<i>55.4%</i>	<i>55.7%</i>
<b>IMPAIRED LOANS - Carrying value</b>	<b>13,057</b>	<b>12,331</b>	<b>12,704</b>	<b>11,261</b>	<b>10,917</b>	<b>10,397</b>	<b>9,957</b>
<b>PERFORMING LOANS - Face value</b>	<b>411,323</b>	<b>420,912</b>	<b>412,445</b>	<b>416,143</b>	<b>425,279</b>	<b>425,165</b>	<b>426,648</b>
Writedowns	1,792	1,851	1,796	1,966	1,899	1,893	1,941
<i>as a percentage of face value (Coverage Ratio)</i>	<i>0.4%</i>	<i>0.4%</i>	<i>0.4%</i>	<i>0.5%</i>	<i>0.4%</i>	<i>0.4%</i>	<i>0.5%</i>
<b>PERFORMING LOANS- Carrying value</b>	<b>409,531</b>	<b>419,060</b>	<b>410,649</b>	<b>414,178</b>	<b>423,380</b>	<b>423,272</b>	<b>424,708</b>

### AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>NPLs - Face value</b>	3.0%	2.9%	3.0%	2.9%	2.7%	2.6%	2.5%
<b>NPLs - Carrying value</b>	1.1%	1.0%	1.1%	1.0%	0.8%	0.8%	0.8%
<b>Unlikely to pay - Face value</b>	2.6%	2.4%	2.4%	2.5%	2.5%	2.4%	2.2%
<b>Unlikely to pay - Carrying value</b>	1.7%	1.6%	1.6%	1.5%	1.5%	1.4%	1.3%
<b>Past-due loans - Face value</b>	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%
<b>Past-due loans - Carrying value</b>	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
<b>Total Impaired Loans - Face value</b>	<b>5.9%</b>	<b>5.6%</b>	<b>5.8%</b>	<b>5.6%</b>	<b>5.4%</b>	<b>5.2%</b>	<b>5.0%</b>
<b>Total Impaired Loans - Carrying value</b>	<b>3.1%</b>	<b>2.9%</b>	<b>3.0%</b>	<b>2.6%</b>	<b>2.5%</b>	<b>2.4%</b>	<b>2.3%</b>

## Asset Quality - Non Core

### CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
(mln Euro)							
<b>NPLs - Face value</b>	<b>37,734</b>	<b>37,389</b>	<b>37,071</b>	<b>19,064</b>	<b>18,965</b>	<b>18,429</b>	<b>18,178</b>
Writedowns	22,642	22,409	22,440	12,207	12,250	11,865	11,677
<i>as a percentage of face value (Coverage Ratio)</i>	<i>60.0%</i>	<i>59.9%</i>	<i>60.5%</i>	<i>64.0%</i>	<i>64.6%</i>	<i>64.4%</i>	<i>64.2%</i>
<b>NPLs - Carrying value</b>	<b>15,092</b>	<b>14,980</b>	<b>14,631</b>	<b>6,857</b>	<b>6,715</b>	<b>6,563</b>	<b>6,500</b>
<b>Unlikely to pay - Face value</b>	<b>12,871</b>	<b>12,414</b>	<b>12,007</b>	<b>12,209</b>	<b>11,726</b>	<b>11,082</b>	<b>10,440</b>
Writedowns	4,150	4,125	3,997	5,460	5,360	5,011	4,714
<i>as a percentage of face value (Coverage Ratio)</i>	<i>32.2%</i>	<i>33.2%</i>	<i>33.3%</i>	<i>44.7%</i>	<i>45.7%</i>	<i>45.2%</i>	<i>45.1%</i>
<b>Unlikely to pay- Carrying value</b>	<b>8,721</b>	<b>8,289</b>	<b>8,010</b>	<b>6,749</b>	<b>6,367</b>	<b>6,071</b>	<b>5,727</b>
<b>Past-due loans - Face value</b>	<b>751</b>	<b>603</b>	<b>559</b>	<b>203</b>	<b>229</b>	<b>190</b>	<b>204</b>
Writedowns	173	136	133	72	72	66	69
<i>as a percentage of face value (Coverage Ratio)</i>	<i>23.0%</i>	<i>22.6%</i>	<i>23.8%</i>	<i>35.3%</i>	<i>31.6%</i>	<i>34.6%</i>	<i>33.7%</i>
<b>Past-due loans- Carrying value</b>	<b>578</b>	<b>467</b>	<b>426</b>	<b>131</b>	<b>156</b>	<b>124</b>	<b>135</b>
<b>IMPAIRED LOANS - Face value</b>	<b>51,355</b>	<b>50,406</b>	<b>49,636</b>	<b>31,476</b>	<b>30,920</b>	<b>29,701</b>	<b>28,822</b>
Writedowns	26,964	26,670	26,570	17,739	17,682	16,942	16,460
<i>as a percentage of face value (Coverage Ratio)</i>	<i>52.5%</i>	<i>52.9%</i>	<i>53.5%</i>	<i>56.4%</i>	<i>57.2%</i>	<i>57.0%</i>	<i>57.1%</i>
<b>IMPAIRED LOANS - Carrying value</b>	<b>24,391</b>	<b>23,736</b>	<b>23,066</b>	<b>13,737</b>	<b>13,239</b>	<b>12,759</b>	<b>12,362</b>
<b>PERFORMING LOANS - Face value</b>	<b>9,119</b>	<b>7,228</b>	<b>6,676</b>	<b>5,661</b>	<b>5,440</b>	<b>4,066</b>	<b>3,666</b>
Writedowns	343	287	243	226	210	196	183
<i>as a percentage of face value (Coverage Ratio)</i>	<i>3.8%</i>	<i>4.0%</i>	<i>3.6%</i>	<i>4.0%</i>	<i>3.9%</i>	<i>4.8%</i>	<i>5.0%</i>
<b>PERFORMING LOANS- Carrying value</b>	<b>8,776</b>	<b>6,941</b>	<b>6,433</b>	<b>5,434</b>	<b>5,230</b>	<b>3,870</b>	<b>3,483</b>

### AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>NPLs - Face value</b>	62.4%	64.9%	65.8%	51.3%	52.2%	54.6%	56.0%
<b>NPLs - Carrying value</b>	45.5%	48.8%	49.6%	35.8%	36.4%	39.5%	41.0%
<b>Unlikely to pay - Face value</b>	21.3%	21.5%	21.3%	32.9%	32.3%	32.8%	32.1%
<b>Unlikely to pay - Carrying value</b>	26.3%	27.0%	27.2%	35.2%	34.5%	36.5%	36.1%
<b>Past-due loans - Face value</b>	1.2%	1.0%	1.0%	0.5%	0.6%	0.6%	0.6%
<b>Past-due loans - Carrying value</b>	1.7%	1.5%	1.4%	0.7%	0.8%	0.7%	0.9%
<b>Total Impaired Loans - Face value</b>	<b>84.9%</b>	<b>87.5%</b>	<b>88.1%</b>	<b>84.8%</b>	<b>85.0%</b>	<b>88.0%</b>	<b>88.7%</b>
<b>Total Impaired Loans - Carrying value</b>	<b>73.5%</b>	<b>77.4%</b>	<b>78.2%</b>	<b>71.7%</b>	<b>71.7%</b>	<b>76.7%</b>	<b>78.0%</b>



## Asset Quality by Division

### CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

(mln Euro)	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>CBK Italy</b>							
Total Impaired Loans - Face value	8,532	8,664	9,119	9,618	9,976	9,503	9,630
Total Impaired Loans - Carrying value	4,693	4,781	5,098	4,492	4,635	4,532	4,625
Total Customer Loans - Face value	140,149	142,845	141,669	140,746	141,634	143,951	142,899
Total Customer Loans - Carrying value	135,664	138,324	137,028	134,933	135,624	138,235	137,173
Coverage Ratio - Specific only	45.0%	44.8%	44.1%	53.3%	53.5%	52.3%	52.0%
Coverage Ratio - Overall Provisions	52.6%	52.2%	50.9%	60.4%	60.2%	60.2%	59.5%
Impaired Loans Ratio - Face value	6.1%	6.1%	6.4%	6.8%	7.0%	6.6%	6.7%
Impaired Loans Ratio - Carrying value	3.5%	3.5%	3.7%	3.3%	3.4%	3.3%	3.4%
<b>CBK Germany</b>							
Total Impaired Loans - Face value	2,585	2,436	2,379	2,324	2,162	2,118	1,844
Total Impaired Loans - Carrying value	1,401	1,282	1,291	1,384	1,064	1,001	781
Total Customer Loans - Face value	80,202	81,159	81,339	81,730	83,215	83,907	82,949
Total Customer Loans - Carrying value	79,015	80,078	80,310	80,822	81,958	82,635	81,726
Coverage Ratio - Specific only	45.8%	47.4%	45.7%	40.5%	50.8%	52.7%	57.6%
Coverage Ratio - Overall Provisions	45.9%	44.4%	43.2%	39.1%	58.1%	60.1%	66.3%
Impaired Loans Ratio - Face value	3.2%	3.0%	2.9%	2.8%	2.6%	2.5%	2.2%
Impaired Loans Ratio - Carrying value	1.8%	1.6%	1.6%	1.7%	1.3%	1.2%	1.0%
<b>CBK Austria</b>							
Total Impaired Loans - Face value	2,795	2,655	2,497	2,470	2,260	2,246	2,088
Total Impaired Loans - Carrying value	1,064	982	911	933	908	947	821
Total Customer Loans - Face value	50,977	50,691	50,382	50,216	49,166	48,586	47,953
Total Customer Loans - Carrying value	48,891	48,654	48,435	48,268	47,417	46,913	46,273
Coverage Ratio - Specific only	61.9%	63.0%	63.5%	62.2%	59.8%	57.8%	60.7%
Coverage Ratio - Overall Provisions	74.7%	76.7%	77.9%	78.8%	77.4%	74.5%	80.4%
Impaired Loans Ratio - Face value	5.5%	5.2%	5.0%	4.9%	4.6%	4.6%	4.4%
Impaired Loans Ratio - Carrying value	2.2%	2.0%	1.9%	1.9%	1.9%	2.0%	1.8%
<b>CIB</b>							
Total Impaired Loans - Face value	4,663	4,171	4,505	4,301	4,151	3,862	3,516
Total Impaired Loans - Carrying value	2,627	2,229	2,562	2,009	1,933	1,803	1,738
Total Customer Loans - Face value	109,180	113,182	104,983	108,878	114,377	110,746	112,517
Total Customer Loans - Carrying value	106,917	110,920	102,739	106,305	111,878	108,422	110,459
Coverage Ratio - Specific only	43.7%	46.6%	43.1%	53.3%	53.4%	53.3%	50.6%
Coverage Ratio - Overall Provisions	48.5%	54.2%	49.8%	59.8%	60.2%	60.2%	58.5%
Impaired Loans Ratio - Face value	4.3%	3.7%	4.3%	3.9%	3.6%	3.5%	3.1%
Impaired Loans Ratio - Carrying value	2.5%	2.0%	2.5%	1.9%	1.7%	1.7%	1.6%
<b>CEE</b>							
Total Impaired Loans - Face value	7,110	6,846	6,592	6,412	6,129	5,891	5,734
Total Impaired Loans - Carrying value	3,226	2,990	2,742	2,589	2,549	2,320	2,211
Total Customer Loans - Face value	62,260	63,444	64,055	64,490	65,127	64,177	64,263
Total Customer Loans - Carrying value	58,045	59,242	59,869	60,280	61,175	60,288	60,423
Coverage Ratio - Specific only	54.6%	56.3%	58.4%	59.6%	58.4%	60.6%	61.4%
Coverage Ratio - Overall Provisions	59.3%	61.4%	63.5%	65.7%	64.5%	66.0%	67.0%
Impaired Loans Ratio - Face value	11.4%	10.8%	10.3%	9.9%	9.4%	9.2%	8.9%
Impaired Loans Ratio - Carrying value	5.6%	5.0%	4.6%	4.3%	4.2%	3.8%	3.7%

# Capital Position

## GROUP CAPITAL STRUCTURE

### Basel 3

(mln Euro)	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Change %	
								q/q	y/y
<b>Common Equity Tier I Transitional</b>	40,644	41,955	42,980	31,537	45,132	45,616	48,795	+7.0%	+13.5%
<b>Tier I Capital Transitional</b>	44,050	45,134	46,152	35,005	48,740	50,462	53,640	+6.3%	+16.2%
<b>Total Capital Transitional</b>	54,381	55,960	56,667	45,150	58,574	60,848	63,682	+4.7%	+12.4%
<b>Total RWA Transitional</b>	394,359	399,260	390,901	387,136	385,261	352,669	350,024	-0.7%	-10.5%
Credit Risk	336,969	337,609	333,133	331,181	331,250	301,095	298,414	-0.9%	-10.4%
Market Risk	16,696	22,127	18,207	17,437	15,485	15,009	14,189	-5.5%	-22.1%
Operational Risk	40,694	39,524	39,562	38,518	38,527	36,565	37,421	+2.3%	-5.4%
<b>Hybrids included in Tier I Capital</b>	3,468	3,298	3,237	3,732	3,676	4,913	4,912	-0.0%	+51.8%

## CAPITAL RATIOS

%	Q1 (*) 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Delta	
								q/q	y/y
<b>Common Equity Tier I Ratio Transitional</b>	10.31%	10.51%	11.00%	8.15%	11.71%	12.93%	13.94%	101bp	295bp
<b>Tier I Ratio Transitional</b>	11.17%	11.30%	11.81%	9.04%	12.65%	14.31%	15.32%	102bp	352bp
<b>Total Capital Ratio Transitional</b>	13.79%	14.02%	14.50%	11.66%	15.20%	17.25%	18.19%	94bp	370bp
<b>Hybrids as % of Tier I capital</b>	7.87%	7.31%	7.01%	10.66%	7.54%	9.74%	9.16%	-58bp	214bp
<b>note: maximum allowed by BoI</b>	NA	NA	NA	NA	NA	NA	NA		

Note: Capital position as per regulatory purposes.

(\*) March 2016 CET1 ratio, Tier 1 ratio and Total Capital ratio pro-forma including unaudited 1Q Net profit net of dividend accrual and 2015 Scrip dividend at 10.50%, 11.36% and 13.98% respectively.

# Commercial Bank - Italy

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	2,753	2,976	-7.5%	1,000	999	976	875	922	923	907
Dividends and other income from equity investments	58	69	-16.0%	21	22	26	26	20	21	17
Net fees and commissions	2,779	2,672	+4.0%	930	910	832	810	947	971	861
Net trading income	28	70	-59.5%	-2	61	11	-13	-6	30	4
Net other expenses/income	-76	-31	+148.6%	-17	-3	-10	-21	-26	-19	-31
<b>OPERATING INCOME</b>	<b>5,542</b>	<b>5,756</b>	<b>-3.7%</b>	<b>1,931</b>	<b>1,990</b>	<b>1,835</b>	<b>1,678</b>	<b>1,856</b>	<b>1,927</b>	<b>1,759</b>
Payroll costs	-1,901	-1,998	-4.9%	-676	-671	-652	-636	-640	-634	-626
Other administrative expenses	-1,701	-1,739	-2.2%	-586	-569	-584	-572	-568	-552	-582
Recovery of expenses	308	327	-6.0%	109	104	115	110	103	83	121
Amortisation & depreciation	-52	-48	+8.2%	-15	-16	-17	-17	-14	-19	-20
<b>Operating costs</b>	<b>-3,347</b>	<b>-3,459</b>	<b>-3.2%</b>	<b>-1,168</b>	<b>-1,152</b>	<b>-1,139</b>	<b>-1,115</b>	<b>-1,118</b>	<b>-1,121</b>	<b>-1,108</b>
<b>OPERATING PROFIT</b>	<b>2,195</b>	<b>2,297</b>	<b>-4.5%</b>	<b>763</b>	<b>838</b>	<b>696</b>	<b>563</b>	<b>738</b>	<b>805</b>	<b>651</b>
Net write-downs of loans	-678	-711	-4.6%	-228	-243	-240	-1,292	-241	-227	-210
<b>NET OPERATING PROFIT</b>	<b>1,516</b>	<b>1,586</b>	<b>-4.4%</b>	<b>535</b>	<b>595</b>	<b>456</b>	<b>-729</b>	<b>497</b>	<b>578</b>	<b>441</b>
Other Charges & Provisions	-225	-294	-23.4%	-51	-117	-126	-102	-49	-89	-87
o/w Systemic Charges	-102	-100	+2.3%	-30	3	-73	9	-34	-1	-68
Integration costs	-3	-81	-96.2%	-33	-47	-1	-890	-2	-1	-1
Net income from investments	-9	-8	+13.4%	-1	-5	-2	-36	-1	-3	-5
<b>PROFIT BEFORE TAX</b>	<b>1,279</b>	<b>1,204</b>	<b>+6.3%</b>	<b>451</b>	<b>427</b>	<b>326</b>	<b>-1,757</b>	<b>445</b>	<b>485</b>	<b>348</b>
<b>CONSOLIDATED PROFIT</b>	<b>881</b>	<b>826</b>	<b>+6.7%</b>	<b>309</b>	<b>291</b>	<b>226</b>	<b>-1,429</b>	<b>312</b>	<b>323</b>	<b>246</b>

## INCOME STATEMENT RATIOS

Cost income ratio	60.4%	60.1%	0 pp	60.5%	57.9%	62.1%	66.4%	60.2%	58.2%	63.0%
Cost of Risk (LLP annualized on Avg Loans) in basis points	66	70	-3bp	68	71	70	380	71	66	61

## VOLUMES

Customers Loans (excl. Repos and IC)	137,146	136,991	+0.1%	135,620	138,282	136,991	134,906	135,597	138,209	137,146
Customer Depos (excl. Repos and IC)	137,745	128,391	+7.3%	125,440	126,683	128,391	134,495	132,662	134,830	137,745
Total RWA End of Period	81,496	78,826	+3.4%	79,040	79,488	78,826	79,043	78,747	81,405	81,496

## OTHER FIGURES

FTEs (eop, 100%)	33,531	35,559	-5.7%	36,294	36,355	35,559	35,222	34,602	34,270	33,531
Roac at 12.5% CET1 ratio target*	11.7%	10.4%	1 pp	11.7%	11.2%	8.3%	-70.6%	12.6%	12.8%	9.7%

\* allocated capital based on CET1 ratio target constant at 2019 level

# Commercial Bank - Germany

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	1,263	1,142	+10.6%	397	371	374	347	395	478	390
Dividends and other income from equity investments	1	45	-98.1%	41	3	1	5	0	0	0
Net fees and commissions	599	546	+9.7%	187	179	180	181	233	187	178
Net trading income	117	22	n.m.	-13	19	16	58	32	27	58
Net other expenses/income	111	101	+10.0%	41	33	27	26	41	38	33
<b>OPERATING INCOME</b>	<b>2,091</b>	<b>1,856</b>	<b>+12.7%</b>	<b>653</b>	<b>606</b>	<b>597</b>	<b>616</b>	<b>701</b>	<b>731</b>	<b>660</b>
Payroll costs	-784	-805	-2.6%	-273	-268	-264	-240	-267	-259	-258
Other administrative expenses	-579	-594	-2.6%	-196	-202	-197	-225	-200	-193	-186
Recovery of expenses	2	2	+42.1%	0	0	1	1	2	0	0
Amortisation & depreciation	-30	-37	-18.4%	-11	-11	-15	-5	-10	-10	-10
<b>Operating costs</b>	<b>-1,391</b>	<b>-1,435</b>	<b>-3.1%</b>	<b>-480</b>	<b>-480</b>	<b>-474</b>	<b>-469</b>	<b>-475</b>	<b>-462</b>	<b>-454</b>
<b>OPERATING PROFIT</b>	<b>700</b>	<b>421</b>	<b>+66.4%</b>	<b>173</b>	<b>126</b>	<b>122</b>	<b>147</b>	<b>225</b>	<b>268</b>	<b>206</b>
Net write-downs of loans	-53	8	n.m.	22	7	-21	36	-20	-32	0
<b>NET OPERATING PROFIT</b>	<b>647</b>	<b>429</b>	<b>+51.0%</b>	<b>195</b>	<b>132</b>	<b>101</b>	<b>183</b>	<b>205</b>	<b>236</b>	<b>206</b>
Other Charges & Provisions	-74	-47	+58.2%	-38	-12	4	-93	-36	-35	-4
o/w Systemic Charges	-51	-60	-13.8%	-37	-14	-9	7	-34	-12	-6
Integration costs	-2	0	n.m.	0	0	0	-301	-2	0	0
Net income from investments	1	21	-93.8%	2	19	1	-3	2	-1	0
<b>PROFIT BEFORE TAX</b>	<b>572</b>	<b>403</b>	<b>+41.9%</b>	<b>158</b>	<b>138</b>	<b>106</b>	<b>-214</b>	<b>170</b>	<b>201</b>	<b>202</b>
<b>CONSOLIDATED PROFIT</b>	<b>506</b>	<b>269</b>	<b>+88.1%</b>	<b>108</b>	<b>93</b>	<b>68</b>	<b>-149</b>	<b>112</b>	<b>238</b>	<b>156</b>

## INCOME STATEMENT RATIOS

Cost income ratio	66.5%	77.3%	-11 pp	73.5%	79.3%	79.5%	76.1%	67.8%	63.3%	68.8%
Cost of Risk (LLP annualized on Avg Loans) in basis points	9	-1	10bp	-11	-3	10	-18	10	16	0

## VOLUMES

Customers Loans (excl. Repos and IC)	81,499	80,060	+1.8%	78,744	79,818	80,060	80,519	81,732	82,412	81,499
Customer Depos (excl. Repos and IC)	86,304	86,834	-0.6%	81,462	85,079	86,834	86,043	83,244	83,822	86,304
Total RWA End of Period	34,974	34,603	+1.1%	34,322	34,931	34,603	35,970	35,728	34,686	34,974

## OTHER FIGURES

FTEs (eop, 100%)	10,296	11,030	-6.7%	11,165	10,991	11,030	10,910	10,770	10,346	10,296
Roac at 12.5% CET1 ratio target*	14.5%	6.6%	8 pp	8.2%	6.9%	4.7%	-13.6%	9.2%	20.8%	13.4%

\* allocated capital based on CET1 ratio target constant at 2019 level

# Commercial Bank - Austria

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	525	602	-12.8%	200	195	208	170	171	173	180
Dividends and other income from equity investments	108	97	+11.6%	25	35	36	29	30	38	40
Net fees and commissions	459	438	+4.8%	147	146	146	156	154	154	151
Net trading income	21	83	-74.4%	2	68	12	46	5	9	6
Net other expenses/income	40	18	+118.7%	7	2	9	0	5	28	7
<b>OPERATING INCOME</b>	<b>1,153</b>	<b>1,238</b>	<b>-6.9%</b>	<b>381</b>	<b>446</b>	<b>412</b>	<b>401</b>	<b>366</b>	<b>402</b>	<b>385</b>
Payroll costs	-439	-481	-8.6%	-163	-167	-151	-163	-151	-152	-137
Other administrative expenses	-366	-429	-14.7%	-144	-147	-139	-148	-129	-117	-120
Recovery of expenses	0	0	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-11	-17	-38.6%	-6	-6	-6	2	-3	-4	-4
<b>Operating costs</b>	<b>-816</b>	<b>-927</b>	<b>-11.9%</b>	<b>-313</b>	<b>-319</b>	<b>-295</b>	<b>-309</b>	<b>-284</b>	<b>-272</b>	<b>-261</b>
<b>OPERATING PROFIT</b>	<b>337</b>	<b>311</b>	<b>+8.3%</b>	<b>68</b>	<b>126</b>	<b>117</b>	<b>92</b>	<b>82</b>	<b>130</b>	<b>124</b>
Net write-downs of loans	68	28	+144.5%	-4	10	21	-60	52	30	-14
<b>NET OPERATING PROFIT</b>	<b>404</b>	<b>339</b>	<b>+19.4%</b>	<b>64</b>	<b>137</b>	<b>138</b>	<b>32</b>	<b>134</b>	<b>160</b>	<b>110</b>
Other Charges & Provisions	-76	-132	-42.1%	-70	-26	-35	-141	-89	9	4
o/w Systemic Charges	-86	-120	-28.1%	-69	-26	-25	-26	-88	-4	5
Integration costs	0	-208	-100.0%	-204	0	-4	-153	0	0	0
Net income from investments	8	8	-5.8%	5	1	2	-81	6	1	0
<b>PROFIT BEFORE TAX</b>	<b>336</b>	<b>7</b>	<b>n.m.</b>	<b>-205</b>	<b>111</b>	<b>101</b>	<b>-342</b>	<b>52</b>	<b>170</b>	<b>114</b>
<b>CONSOLIDATED PROFIT</b>	<b>461</b>	<b>-20</b>	<b>n.m.</b>	<b>-206</b>	<b>89</b>	<b>98</b>	<b>-364</b>	<b>68</b>	<b>205</b>	<b>188</b>

## INCOME STATEMENT RATIOS

Cost income ratio	70.8%	74.9%	-4 pp	82.2%	71.6%	71.6%	77.0%	77.6%	67.6%	67.7%
Cost of Risk (LLP annualized on Avg Loans) in basis points	-19	-8	-12bp	3	-9	-17	49	-44	-25	12

## VOLUMES

Customers Loans (excl. Repos and IC)	44,547	44,512	+0.1%	44,708	44,383	44,512	44,984	44,960	44,626	44,547
Customer Depos (excl. Repos and IC)	46,687	47,322	-1.3%	47,251	47,060	47,322	47,096	46,711	46,375	46,687
Total RWA End of Period	21,581	23,536	-8.3%	24,735	23,685	23,536	23,675	22,423	21,960	21,581

## OTHER FIGURES

FTEs (eop, 100%)	5,199	5,535	-6.1%	5,654	5,561	5,535	5,486	5,317	5,246	5,199
Roac at 12.5% CET1 ratio target*	21.2%	-1.7%	n.m.	-27.4%	11.0%	12.3%	-50.9%	9.0%	28.2%	26.7%

\* allocated capital based on CET1 ratio target constant at 2019 level

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	1,575	1,754	-10.2%	583	619	553	543	530	548	497
Dividends and other income from equity investments	16	56	-71.3%	45	4	7	-1	1	11	4
Net fees and commissions	463	495	-6.4%	160	173	161	125	144	176	143
Net trading income	988	961	+2.8%	263	331	366	274	456	281	251
Net other expenses/income	29	0	n.m.	23	4	-26	27	24	10	-5
<b>OPERATING INCOME</b>	<b>3,071</b>	<b>3,266</b>	<b>-6.0%</b>	<b>1,074</b>	<b>1,131</b>	<b>1,061</b>	<b>968</b>	<b>1,155</b>	<b>1,026</b>	<b>890</b>
Payroll costs	-476	-492	-3.1%	-159	-166	-166	-158	-159	-160	-156
Other administrative expenses	-763	-807	-5.4%	-265	-273	-269	-274	-271	-252	-241
Recovery of expenses	1	1	+2.7%	0	0	0	2	0	0	1
Amortisation & depreciation	-2	-2	-15.3%	-1	-1	-1	-1	-1	-1	-1
<b>Operating costs</b>	<b>-1,240</b>	<b>-1,300</b>	<b>-4.6%</b>	<b>-425</b>	<b>-439</b>	<b>-436</b>	<b>-430</b>	<b>-431</b>	<b>-412</b>	<b>-397</b>
<b>OPERATING PROFIT</b>	<b>1,831</b>	<b>1,966</b>	<b>-6.9%</b>	<b>649</b>	<b>691</b>	<b>626</b>	<b>538</b>	<b>724</b>	<b>614</b>	<b>493</b>
Net write-downs of loans	-125	-158	-21.0%	-62	-67	-29	-408	-72	3	-55
<b>NET OPERATING PROFIT</b>	<b>1,706</b>	<b>1,808</b>	<b>-5.6%</b>	<b>587</b>	<b>624</b>	<b>597</b>	<b>130</b>	<b>652</b>	<b>617</b>	<b>438</b>
Other Charges & Provisions	-111	-137	-19.1%	-100	-20	-18	-251	-98	-7	-6
o/w Systemic Charges	-113	-115	-2.0%	-93	-12	-11	-3	-101	-9	-3
Integration costs	-3	-11	-72.1%	-2	-10	1	-103	-1	0	-2
Net income from investments	-38	-65	-41.7%	-41	-16	-8	-32	-29	-7	-2
<b>PROFIT BEFORE TAX</b>	<b>1,554</b>	<b>1,594</b>	<b>-2.5%</b>	<b>444</b>	<b>578</b>	<b>572</b>	<b>-256</b>	<b>524</b>	<b>603</b>	<b>427</b>
<b>CONSOLIDATED PROFIT</b>	<b>1,050</b>	<b>1,059</b>	<b>-0.8%</b>	<b>300</b>	<b>380</b>	<b>379</b>	<b>117</b>	<b>352</b>	<b>400</b>	<b>299</b>

## INCOME STATEMENT RATIOS

Cost income ratio	40.4%	39.8%	1 pp	39.6%	38.9%	41.1%	44.4%	37.3%	40.2%	44.6%
Cost of Risk (LLP annualized on Avg Loans) in basis points	15	20	-5bp	24	25	11	156	27	-1	20

## VOLUMES

Customers Loans (excl. Repos and IC)	78,356	72,685	+7.8%	68,604	73,726	72,685	75,611	75,423	75,744	78,356
Customer Depos (excl. Repos and IC)	44,237	45,240	-2.2%	46,555	44,307	45,240	46,331	45,772	47,410	44,237
Total RWA End of Period	71,470	74,626	-4.2%	73,205	80,072	74,626	75,143	72,466	70,951	71,470

## OTHER FIGURES

FTEs (eop, 100%)	3,371	3,535	-4.6%	3,605	3,551	3,535	3,480	3,447	3,447	3,371
Roac at 12.5% CET1 ratio target*	15.1%	14.5%	1 pp	12.9%	15.5%	15.1%	4.8%	14.8%	17.4%	13.1%

\* allocated capital based on CET1 ratio target constant at 2019 level

## CIB Division - Additional Disclosure (managerial figures)

(mIn Euro)	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>TOTAL REVENUES CIB</b>	<b>1,074</b>	<b>1,131</b>	<b>1,061</b>	<b>968</b>	<b>1,155</b>	<b>1,026</b>	<b>890</b>
<b>Financing &amp; Advisory (F&amp;A)</b>	<b>391</b>	<b>375</b>	<b>327</b>	<b>326</b>	<b>375</b>	<b>379</b>	<b>406</b>
Financing & Advisory (F&A) Italy	156	116	116	129	125	142	171
Financing & Advisory (F&A) Germany	200	221	172	161	213	187	193
Financing & Advisory (F&A) Austria	36	40	41	39	39	51	44
<b>Markets</b>	<b>583</b>	<b>653</b>	<b>620</b>	<b>518</b>	<b>669</b>	<b>539</b>	<b>376</b>
<b>Global Transaction Business (GTB)</b>	<b>100</b>	<b>107</b>	<b>112</b>	<b>125</b>	<b>113</b>	<b>108</b>	<b>110</b>
<b>CIB Other</b>	<b>8</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>5</b>
<b>TOTAL COSTS CIB</b>	<b>-425</b>	<b>-439</b>	<b>-436</b>	<b>-430</b>	<b>-431</b>	<b>-412</b>	<b>-397</b>
<b>Financing &amp; Advisory (F&amp;A)</b>	<b>-134</b>	<b>-142</b>	<b>-133</b>	<b>-135</b>	<b>-137</b>	<b>-132</b>	<b>-132</b>
Financing & Advisory (F&A) Italy	-26	-29	-27	-31	-30	-28	-32
Financing & Advisory (F&A) Germany	-93	-92	-91	-89	-93	-85	-87
Financing & Advisory (F&A) Austria	-17	-22	-16	-20	-17	-21	-15
<b>Markets</b>	<b>-229</b>	<b>-230</b>	<b>-235</b>	<b>-227</b>	<b>-228</b>	<b>-218</b>	<b>-207</b>
<b>Global Transaction Business (GTB)</b>	<b>-53</b>	<b>-58</b>	<b>-52</b>	<b>-55</b>	<b>-55</b>	<b>-51</b>	<b>-53</b>
<b>CIB Other</b>	<b>-2</b>	<b>-2</b>	<b>-2</b>	<b>-2</b>	<b>-2</b>	<b>-2</b>	<b>-3</b>
<b>TOTAL LOAN LOSS PROVISIONS CIB</b>	<b>-62</b>	<b>-67</b>	<b>-29</b>	<b>-408</b>	<b>-72</b>	<b>3</b>	<b>-55</b>
<b>Financing &amp; Advisory (F&amp;A)</b>	<b>-73</b>	<b>-113</b>	<b>-55</b>	<b>-352</b>	<b>-79</b>	<b>6</b>	<b>-60</b>
Financing & Advisory (F&A) Italy	-2	-2	-12	-223	-45	12	-57
Financing & Advisory (F&A) Germany	-68	-144	-41	-137	-32	-22	-9
Financing & Advisory (F&A) Austria	-2	33	-2	7	-2	16	6
<b>Markets</b>	<b>9</b>	<b>48</b>	<b>20</b>	<b>-55</b>	<b>7</b>	<b>-3</b>	<b>5</b>
<b>Global Transaction Business (GTB)</b>	<b>2</b>	<b>-2</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>CIB Other</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL NET OPERATING PROFIT CIB</b>	<b>587</b>	<b>624</b>	<b>597</b>	<b>130</b>	<b>652</b>	<b>617</b>	<b>438</b>
<b>Financing &amp; Advisory (F&amp;A)</b>	<b>183</b>	<b>119</b>	<b>139</b>	<b>-162</b>	<b>158</b>	<b>253</b>	<b>214</b>
Financing & Advisory (F&A) Italy	127	85	76	-125	51	126	82
Financing & Advisory (F&A) Germany	39	-16	39	-65	88	80	96
Financing & Advisory (F&A) Austria	17	50	23	27	20	47	35
<b>Markets</b>	<b>363</b>	<b>471</b>	<b>405</b>	<b>235</b>	<b>447</b>	<b>317</b>	<b>174</b>
<b>Global Transaction Business (GTB)</b>	<b>50</b>	<b>47</b>	<b>66</b>	<b>70</b>	<b>58</b>	<b>57</b>	<b>57</b>
<b>CIB Other</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>1</b>
<b>RWA CIB</b>	<b>73,205</b>	<b>80,072</b>	<b>74,626</b>	<b>75,143</b>	<b>72,466</b>	<b>70,951</b>	<b>71,470</b>
<b>Financing &amp; Advisory (F&amp;A)</b>	<b>37,311</b>	<b>37,514</b>	<b>37,471</b>	<b>37,926</b>	<b>36,791</b>	<b>36,936</b>	<b>37,808</b>
Financing & Advisory (F&A) Italy	13,661	14,115	14,938	15,282	15,223	15,003	15,324
Financing & Advisory (F&A) Germany	18,757	18,506	17,991	17,994	16,891	16,874	17,159
Financing & Advisory (F&A) Austria	4,894	4,893	4,542	4,650	4,677	5,058	5,326
<b>Markets</b>	<b>29,827</b>	<b>36,182</b>	<b>30,391</b>	<b>29,457</b>	<b>27,379</b>	<b>27,080</b>	<b>26,378</b>
<b>Global Transaction Business (GTB)</b>	<b>5,527</b>	<b>5,884</b>	<b>6,300</b>	<b>7,571</b>	<b>7,537</b>	<b>6,339</b>	<b>6,795</b>
<b>CIB Other</b>	<b>540</b>	<b>492</b>	<b>464</b>	<b>189</b>	<b>760</b>	<b>596</b>	<b>489</b>

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	194	186	+4.6%	62	61	62	63	63	64	67
Dividends and other income from equity investments	0	0	n.m.	0	0	0	0	0	0	0
Net fees and commissions	199	177	+12.6%	58	60	59	66	65	65	70
Net trading income	37	58	-35.7%	20	27	11	11	14	12	11
Net other expenses/income	0	0	n.m.	0	1	-1	-2	1	-1	0
<b>OPERATING INCOME</b>	<b>430</b>	<b>420</b>	<b>+2.4%</b>	<b>140</b>	<b>149</b>	<b>132</b>	<b>138</b>	<b>142</b>	<b>141</b>	<b>148</b>
Payroll costs	-59	-57	+2.9%	-19	-19	-19	-17	-19	-20	-20
Other administrative expenses	-177	-171	+3.5%	-61	-57	-53	-57	-62	-61	-53
Recovery of expenses	68	64	+6.7%	21	21	22	21	23	23	22
Amortisation & depreciation	-7	-7	+3.5%	-2	-2	-3	-3	-2	-3	-3
<b>Operating costs</b>	<b>-175</b>	<b>-171</b>	<b>+2.1%</b>	<b>-60</b>	<b>-58</b>	<b>-53</b>	<b>-55</b>	<b>-61</b>	<b>-60</b>	<b>-54</b>
<b>OPERATING PROFIT</b>	<b>256</b>	<b>249</b>	<b>+2.6%</b>	<b>80</b>	<b>91</b>	<b>78</b>	<b>83</b>	<b>81</b>	<b>80</b>	<b>94</b>
Net write-downs of loans	-3	-4	-12.8%	-1	-1	-1	-1	-1	-1	-2
<b>NET OPERATING PROFIT</b>	<b>252</b>	<b>246</b>	<b>+2.8%</b>	<b>78</b>	<b>90</b>	<b>77</b>	<b>82</b>	<b>80</b>	<b>79</b>	<b>93</b>
Other Charges & Provisions	-24	-14	+74.0%	-1	-1	-11	4	-2	-1	-21
o/w Systemic Charges	-20	-10	+92.0%	0	1	-11	1	0	0	-20
Integration costs	0	0	n.m.	0	0	0	-5	0	0	0
Net income from investments	-2	0	n.m.	0	0	0	-7	0	0	-1
<b>PROFIT BEFORE TAX</b>	<b>226</b>	<b>232</b>	<b>-2.2%</b>	<b>77</b>	<b>89</b>	<b>66</b>	<b>74</b>	<b>78</b>	<b>78</b>	<b>70</b>
<b>CONSOLIDATED PROFIT</b>	<b>53</b>	<b>57</b>	<b>-7.0%</b>	<b>18</b>	<b>24</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>16</b>

## INCOME STATEMENT RATIOS

Cost income ratio	40.6%	40.7%	0 pp	43.0%	38.7%	40.6%	40.0%	42.9%	43.0%	36.2%
Cost of Risk (LLP annualized on Avg Loans) in basis points	30	53	-23bp	66	64	31	27	20	30	38

## VOLUMES

Customers Loans (excl. Repos and IC)	1,528	815	+87.6%	701	781	815	910	1,015	1,303	1,528
Customer Depos (excl. Repos and IC)	19,797	17,029	+16.3%	16,513	16,981	17,029	18,570	18,707	19,281	19,797
Total RWA End of Period	2,184	1,778	+22.9%	1,838	1,805	1,778	1,890	1,937	2,063	2,184

## OTHER FIGURES

FTEs (eop, 100%)	1,069	1,033	+3.5%	1,021	1,025	1,033	1,052	1,044	1,067	1,069
Roac at 12.5% CET1 ratio target*	61.3%	87.3%	-26 pp	84.9%	106.1%	70.8%	61.3%	59.8%	70.9%	54.5%

\* allocated capital based on CET1 ratio target constant at 2019 level



## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	-497	-508	-2.0%	-182	-150	-175	-163	-146	-175	-177
Dividends and other income from equity investments	55	96	-42.8%	5	78	13	29	23	20	12
Net fees and commissions	-72	-144	-50.2%	-39	-60	-45	-9	-34	-21	-16
Net trading income	-53	135	-139.1%	-19	169	-16	-36	-21	-9	-23
Net other expenses/income	-9	51	-117.8%	16	3	32	-84	-16	9	-2
<b>OPERATING INCOME</b>	<b>-576</b>	<b>-370</b>	<b>+55.6%</b>	<b>-220</b>	<b>40</b>	<b>-191</b>	<b>-263</b>	<b>-194</b>	<b>-176</b>	<b>-207</b>
Payroll costs	-958	-1,051	-8.9%	-352	-355	-344	-266	-322	-325	-310
Other administrative expenses	957	1,064	-10.0%	357	352	355	-54	334	313	310
Recovery of expenses	81	79	+2.3%	28	26	26	40	31	25	25
Amortisation & depreciation	-403	-467	-13.6%	-153	-155	-158	-473	-135	-133	-135
<b>Operating costs</b>	<b>-323</b>	<b>-375</b>	<b>-13.8%</b>	<b>-121</b>	<b>-132</b>	<b>-122</b>	<b>-753</b>	<b>-92</b>	<b>-121</b>	<b>-110</b>
<b>OPERATING PROFIT</b>	<b>-899</b>	<b>-745</b>	<b>+20.7%</b>	<b>-340</b>	<b>-92</b>	<b>-313</b>	<b>-1,016</b>	<b>-286</b>	<b>-296</b>	<b>-317</b>
Net write-downs of loans	-21	-17	+21.8%	-6	-1	-11	12	-3	-1	-18
<b>NET OPERATING PROFIT</b>	<b>-921</b>	<b>-763</b>	<b>+20.7%</b>	<b>-346</b>	<b>-93</b>	<b>-324</b>	<b>-1,004</b>	<b>-288</b>	<b>-297</b>	<b>-335</b>
Other Charges & Provisions	-89	-315	-71.6%	-19	-258	-38	-326	-35	10	-64
o/w Systemic Charges	-57	-230	-75.1%	-19	-183	-29	-246	-30	18	-45
Integration costs	-23	-48	-52.1%	-10	-19	-18	-302	2	1	-26
Net income from investments	-119	21	n.m.	13	8	0	-711	42	-168	8
<b>PROFIT BEFORE TAX</b>	<b>-1,152</b>	<b>-1,104</b>	<b>+4.3%</b>	<b>-363</b>	<b>-362</b>	<b>-380</b>	<b>-2,342</b>	<b>-280</b>	<b>-454</b>	<b>-418</b>
<b>CONSOLIDATED PROFIT</b>	<b>1,110</b>	<b>-579</b>	<b>n.m.</b>	<b>-147</b>	<b>-102</b>	<b>-331</b>	<b>-3,620</b>	<b>-81</b>	<b>-518</b>	<b>1,709</b>

## INCOME STATEMENT RATIOS

Cost income ratio	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Cost of Risk (LLP annualized on Avg Loans) in basis points	-61	-34	-27bp	-30	-5	-69	79	-18	-9	-190

## VOLUMES

Customers Loans (excl. Repos and IC)	2,606	2,052	+27.0%	1,817	1,877	2,052	2,041	1,844	2,195	2,606
Customer Depos (excl. Repos and IC)	2,351	2,719	-13.5%	3,192	2,702	2,719	3,300	2,630	2,514	2,351
Total RWA End of Period	29,905	57,860	-48.3%	59,664	57,650	57,860	53,816	57,633	31,472	29,905

## OTHER FIGURES

FTEs (eop, 100%)	15,970	17,466	-8.6%	17,544	17,529	17,466	17,324	16,524	16,158	15,970
o/w COO FTEs	13,357	14,561	-8.3%	14,605	14,603	14,561	14,562	13,828	13,511	13,357

## CEE Division

### INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	1,933	1,852	+4.4%	+0.4%	596	615	640	639	647	641	645
Dividends and other income from equity investments	280	334	-16.0%	+0.5%	75	153	106	61	95	94	91
Net fees and commissions	649	607	+7.0%	+4.4%	191	206	210	198	211	221	217
Net trading income	291	325	-10.6%	-13.2%	67	182	76	91	106	110	75
Net other expenses/income	29	50	-40.7%	-41.6%	12	13	25	10	11	7	11
<b>OPERATING INCOME</b>	<b>3,183</b>	<b>3,167</b>	<b>+0.5%</b>	<b>-0.9%</b>	<b>942</b>	<b>1,169</b>	<b>1,057</b>	<b>998</b>	<b>1,070</b>	<b>1,074</b>	<b>1,040</b>
Payroll costs	-556	-538	+3.2%	-0.1%	-175	-181	-183	-175	-185	-184	-186
Other administrative expenses	-503	-505	-0.5%	-3.0%	-162	-172	-172	-157	-170	-171	-161
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	2	-2	0
Amortisation & depreciation	-88	-82	+7.4%	+3.0%	-25	-27	-29	-39	-28	-30	-29
<b>Operating costs</b>	<b>-1,146</b>	<b>-1,125</b>	<b>+1.8%</b>	<b>-1.2%</b>	<b>-362</b>	<b>-380</b>	<b>-383</b>	<b>-371</b>	<b>-382</b>	<b>-388</b>	<b>-376</b>
<b>OPERATING PROFIT</b>	<b>2,038</b>	<b>2,042</b>	<b>-0.2%</b>	<b>-0.8%</b>	<b>580</b>	<b>789</b>	<b>674</b>	<b>627</b>	<b>688</b>	<b>686</b>	<b>663</b>
Net write-downs of loans	-427	-477	-10.6%	-13.6%	-139	-187	-151	-316	-185	-81	-161
<b>NET OPERATING PROFIT</b>	<b>1,611</b>	<b>1,565</b>	<b>+2.9%</b>	<b>+3.1%</b>	<b>441</b>	<b>601</b>	<b>522</b>	<b>312</b>	<b>503</b>	<b>605</b>	<b>503</b>
Other Charges & Provisions	-157	-118	+33.1%	+31.3%	-74	-29	-15	-27	-129	-13	-15
o/w Systemic Charges	-150	-122	+22.9%	+20.8%	-86	-22	-14	-11	-126	-12	-12
Integration costs	-12	-10	+21.0%	+19.3%	-2	-4	-4	-4	-2	-8	-2
Net income from investments	5	7	-24.2%	-25.3%	7	0	0	-16	3	6	-4
<b>PROFIT BEFORE TAX</b>	<b>1,447</b>	<b>1,444</b>	<b>+0.2%</b>	<b>+0.5%</b>	<b>372</b>	<b>569</b>	<b>503</b>	<b>265</b>	<b>376</b>	<b>590</b>	<b>482</b>
<b>CONSOLIDATED PROFIT</b>	<b>1,239</b>	<b>1,211</b>	<b>+2.3%</b>	<b>+4.2%</b>	<b>315</b>	<b>458</b>	<b>437</b>	<b>198</b>	<b>330</b>	<b>495</b>	<b>413</b>

### INCOME STATEMENT RATIOS

Cost income ratio	36.0%	35.5%	0 pp		38.4%	32.5%	36.2%	37.2%	35.7%	36.1%	36.2%
Cost of Risk (LLP annualized on Avg Loans) in basis points	94	109	-15bp		96	128	102	210	122	53	106

### VOLUMES

Customers Loans (excl. Repos and IC)	59,791	59,541	+0.4%		57,721	58,919	59,541	59,935	60,458	59,774	59,791
Customer Depos (excl. Repos and IC)	60,433	57,522	+5.1%		57,874	56,524	57,522	59,175	60,929	59,677	60,433
Total RWA End of Period	86,700	93,421	-7.2%		92,452	94,277	93,421	91,403	91,098	87,390	86,700

### OTHER FIGURES

FTEs (eop, 100%)	24,134	24,490	-1.5%		24,179	24,267	24,490	24,302	24,208	24,254	24,134
Roac at 12.5% CET1 ratio target*	14.4%	13.5%	0.9 pp		10.5%	15.4%	14.6%	6.7%	11.3%	17.4%	14.7%

\* allocated capital based on CET1 ratio target constant at 2019 level

## CEE - Turkey

### INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	647	732	-11.6%	+7.5%	219	246	268	250	218	217	211
Dividends and other income from equity investments	8	7	+8.6%	+10.3%	2	2	3	4	3	2	2
Net fees and commissions	206	229	-9.9%	+9.7%	71	87	71	64	73	70	64
Net trading income	7	57	-87.3%	-85.0%	4	51	2	-18	2	10	-5
Net other expenses/income	4	6	-24.5%	-7.7%	1	1	3	4	1	1	2
<b>OPERATING INCOME</b>	<b>873</b>	<b>1,031</b>	<b>-15.3%</b>	<b>+2.8%</b>	<b>297</b>	<b>387</b>	<b>347</b>	<b>304</b>	<b>298</b>	<b>300</b>	<b>275</b>
Payroll costs	-193	-215	-10.2%	+9.2%	-72	-75	-68	-72	-63	-69	-61
Other administrative expenses	-132	-166	-20.7%	-3.4%	-49	-53	-64	-53	-43	-46	-43
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-23	-28	-17.4%	+0.6%	-9	-9	-10	-9	-8	-8	-8
<b>Operating costs</b>	<b>-347</b>	<b>-408</b>	<b>-15.0%</b>	<b>+3.5%</b>	<b>-130</b>	<b>-137</b>	<b>-141</b>	<b>-135</b>	<b>-114</b>	<b>-122</b>	<b>-111</b>
<b>OPERATING PROFIT</b>	<b>526</b>	<b>623</b>	<b>-15.6%</b>	<b>+2.4%</b>	<b>168</b>	<b>250</b>	<b>205</b>	<b>169</b>	<b>183</b>	<b>179</b>	<b>164</b>
Net write-downs of loans	-165	-184	-10.5%	+9.3%	-56	-63	-65	-105	-56	-59	-49
<b>NET OPERATING PROFIT</b>	<b>361</b>	<b>439</b>	<b>-17.7%</b>	<b>-0.5%</b>	<b>112</b>	<b>186</b>	<b>140</b>	<b>64</b>	<b>127</b>	<b>119</b>	<b>114</b>
Other Charges & Provisions	-34	-44	-22.9%	-6.0%	-21	-9	-15	7	-15	-11	-7
o/w Systemic Charges	-16	-16	-2.2%	+18.8%	-5	-5	-6	-5	-5	-5	-5
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	0	3	-96.7%	-96.0%	1	1	1	0	1	-1	0
<b>PROFIT BEFORE TAX</b>	<b>327</b>	<b>398</b>	<b>-17.8%</b>	<b>-0.7%</b>	<b>93</b>	<b>179</b>	<b>127</b>	<b>72</b>	<b>113</b>	<b>107</b>	<b>107</b>
<b>CONSOLIDATED PROFIT</b>	<b>262</b>	<b>321</b>	<b>-18.3%</b>	<b>-1.4%</b>	<b>72</b>	<b>147</b>	<b>102</b>	<b>58</b>	<b>91</b>	<b>86</b>	<b>85</b>

### INCOME STATEMENT RATIOS

Cost income ratio	39.8%	39.6%	0 pp		43.6%	35.5%	40.8%	44.4%	38.4%	40.5%	40.4%
Cost of Risk (LLP annualized on Avg Loans) in basis points	107	115	-8bp		106	118	121	201	108	116	98

### VOLUMES

Customers Loans (excl. Repos and IC)	19,878	21,033	-5.5%		20,956	21,880	21,033	20,852	20,661	20,280	19,878
Customer Depos (excl. Repos and IC)	15,423	16,404	-6.0%		16,643	16,999	16,404	16,350	16,466	15,979	15,423
Total RWA End of Period	26,817	28,706	-6.6%		28,461	29,596	28,706	29,092	28,659	27,881	26,817

N.B. Managerial data for illustrative purposes only. At Group level and within CEE Division, Turkey contributes with the net profit attributable to UCG only to the line "Dividends and equity investments income".

## CEE - Russia

### INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	466	436	+6.7%	-9.0%	131	144	161	172	173	144	148
Dividends and other income from equity investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net fees and commissions	80	59	+33.9%	+14.3%	16	21	23	21	26	28	26
Net trading income	47	33	+44.7%	+23.5%	8	24	0	-7	12	19	16
Net other expenses/income	1	-2	-139.2%	-133.5%	0	0	-2	-1	-1	2	0
<b>OPERATING INCOME</b>	<b>593</b>	<b>526</b>	<b>+12.7%</b>	<b>-3.9%</b>	<b>155</b>	<b>189</b>	<b>182</b>	<b>185</b>	<b>209</b>	<b>193</b>	<b>191</b>
Payroll costs	-103	-85	+20.4%	+2.7%	-26	-29	-30	-34	-36	-35	-32
Other administrative expenses	-65	-54	+19.9%	+2.3%	-16	-18	-20	-23	-21	-23	-21
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-23	-19	+21.9%	+4.0%	-5	-7	-6	-9	-7	-8	-8
<b>Operating costs</b>	<b>-191</b>	<b>-158</b>	<b>+20.4%</b>	<b>+2.7%</b>	<b>-47</b>	<b>-55</b>	<b>-57</b>	<b>-66</b>	<b>-63</b>	<b>-66</b>	<b>-61</b>
<b>OPERATING PROFIT</b>	<b>402</b>	<b>368</b>	<b>+9.3%</b>	<b>-6.7%</b>	<b>108</b>	<b>134</b>	<b>126</b>	<b>119</b>	<b>146</b>	<b>127</b>	<b>129</b>
Net write-downs of loans	-106	-156	-32.2%	-42.2%	-49	-52	-55	-80	-28	-36	-42
<b>NET OPERATING PROFIT</b>	<b>296</b>	<b>212</b>	<b>+40.0%</b>	<b>+19.4%</b>	<b>60</b>	<b>82</b>	<b>70</b>	<b>40</b>	<b>118</b>	<b>91</b>	<b>87</b>
Other Charges & Provisions	-10	-13	-25.0%	-36.0%	-4	-3	-5	-3	-3	-3	-4
o/w Systemic Charges	-10	-7	+36.4%	+16.4%	-2	-2	-3	-3	-3	-3	-4
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	0	0	n.m.	n.m.	0	0	0	-3	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>286</b>	<b>199</b>	<b>+44.1%</b>	<b>+23.0%</b>	<b>55</b>	<b>79</b>	<b>65</b>	<b>33</b>	<b>116</b>	<b>88</b>	<b>83</b>
<b>CONSOLIDATED PROFIT</b>	<b>227</b>	<b>157</b>	<b>+44.3%</b>	<b>+23.2%</b>	<b>45</b>	<b>63</b>	<b>50</b>	<b>25</b>	<b>92</b>	<b>69</b>	<b>66</b>

### INCOME STATEMENT RATIOS

Cost income ratio	32.2%	30.1%	2 pp		30.2%	29.0%	31.2%	35.7%	30.3%	34.1%	32.3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	141	196	-55bp		181	196	211	305	105	145	176

### VOLUMES

Customers Loans (excl. Repos and IC)	9,413	10,245	-8.1%		10,496	10,583	10,245	10,343	10,265	9,292	9,413
Customer Depos (excl. Repos and IC)	11,206	11,799	-5.0%		13,958	12,098	11,799	12,107	13,617	12,527	11,206
Total RWA End of Period	12,831	13,928	-7.9%		14,688	13,851	13,928	14,191	14,413	12,807	12,831

### OTHER FIGURES

FTEs (eop, 100%)	4,137	4,183	-1.1%		3,963	3,957	4,183	4,149	4,100	4,083	4,137
Roac at 12.5% CET1 ratio target*	17.6%	11.7%	6.0 pp		9.4%	14.3%	11.5%	5.7%	20.5%	15.7%	16.4%

\* allocated capital based on CET1 ratio target constant at 2019 level

## CEE - Czech Republic & Slovakia

### INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	307	282	+8.9%	+7.0%	93	95	94	93	95	106	105
Dividends and other income from equity investments	2	2	+7.8%	+7.7%	1	0	1	1	1	1	1
Net fees and commissions	107	104	+2.5%	+0.7%	34	37	34	37	36	35	36
Net trading income	88	86	+2.4%	+0.5%	17	51	17	32	32	40	15
Net other expenses/income	7	8	-17.6%	-18.5%	2	4	3	3	2	2	3
<b>OPERATING INCOME</b>	<b>510</b>	<b>482</b>	<b>+5.9%</b>	<b>+4.0%</b>	<b>147</b>	<b>187</b>	<b>148</b>	<b>166</b>	<b>166</b>	<b>184</b>	<b>160</b>
Payroll costs	-95	-94	+0.9%	-0.9%	-31	-31	-32	-32	-31	-29	-34
Other administrative expenses	-92	-100	-7.9%	-9.5%	-33	-34	-33	-34	-30	-33	-30
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-6	-6	+14.4%	+12.6%	-2	-2	-2	-2	-2	-2	-2
<b>Operating costs</b>	<b>-193</b>	<b>-200</b>	<b>-3.1%</b>	<b>-4.8%</b>	<b>-66</b>	<b>-66</b>	<b>-67</b>	<b>-67</b>	<b>-64</b>	<b>-64</b>	<b>-66</b>
<b>OPERATING PROFIT</b>	<b>317</b>	<b>282</b>	<b>+12.3%</b>	<b>+10.3%</b>	<b>81</b>	<b>121</b>	<b>81</b>	<b>98</b>	<b>103</b>	<b>120</b>	<b>94</b>
Net write-downs of loans	-2	-27	-93.1%	-93.2%	-6	-14	-7	-28	-5	17	-14
<b>NET OPERATING PROFIT</b>	<b>315</b>	<b>255</b>	<b>+23.3%</b>	<b>+21.2%</b>	<b>75</b>	<b>107</b>	<b>74</b>	<b>70</b>	<b>98</b>	<b>137</b>	<b>79</b>
Other Charges & Provisions	-33	-25	+33.2%	+30.8%	-19	-5	-2	-13	-29	-2	-2
o/w Systemic Charges	-33	-25	+33.3%	+30.9%	-19	-5	-2	-2	-29	-2	-2
Integration costs	-12	-7	+77.1%	+73.9%	-1	-3	-3	-2	-2	-8	-2
Net income from investments	1	7	-84.0%	-84.0%	7	0	0	0	1	0	0
<b>PROFIT BEFORE TAX</b>	<b>271</b>	<b>230</b>	<b>+17.6%</b>	<b>+15.6%</b>	<b>62</b>	<b>100</b>	<b>69</b>	<b>55</b>	<b>69</b>	<b>126</b>	<b>75</b>
<b>CONSOLIDATED PROFIT</b>	<b>217</b>	<b>183</b>	<b>+18.5%</b>	<b>+16.4%</b>	<b>49</b>	<b>79</b>	<b>55</b>	<b>40</b>	<b>56</b>	<b>102</b>	<b>59</b>

### INCOME STATEMENT RATIOS

Cost income ratio	37.9%	41.4%	-4 pp		44.9%	35.5%	45.6%	40.6%	38.2%	34.7%	41.3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	2	26	-25bp		19	40	19	80	13	-45	37

### VOLUMES

Customers Loans (excl. Repos and IC)	15,164	14,226	+6.6%		13,601	13,671	14,226	14,259	14,476	14,902	15,164
Customer Depos (excl. Repos and IC)	14,464	13,353	+8.3%		13,432	13,271	13,353	13,514	14,098	13,682	14,464
Total RWA End of Period	13,600	14,265	-4.7%		13,851	14,136	14,265	13,720	13,776	13,377	13,600

### OTHER FIGURES

FTEs (eop, 100%)	3,234	3,321	-2.6%		3,346	3,334	3,321	3,339	3,331	3,337	3,234
Roac at 12.5% CET1 ratio target*	16.3%	13.7%	2.6 pp		11.4%	17.7%	12.0%	8.9%	12.5%	23.3%	13.2%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Hungary

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	141	151	-6.6%	-7.7%	51	49	51	50	48	47	46
Dividends and other income from equity investments	1	1	+2.2%	+1.0%	0	1	0	0	0	1	0
Net fees and commissions	102	96	+6.4%	+5.1%	31	32	32	30	34	33	34
Net trading income	39	45	-13.5%	-14.6%	15	17	13	5	15	13	11
Net other expenses/income	10	32	-68.9%	-69.2%	6	4	22	7	4	2	3
<b>OPERATING INCOME</b>	<b>292</b>	<b>324</b>	<b>-9.8%</b>	<b>-10.9%</b>	<b>104</b>	<b>103</b>	<b>117</b>	<b>92</b>	<b>101</b>	<b>96</b>	<b>95</b>
Payroll costs	-44	-43	+2.4%	+1.2%	-14	-14	-14	-14	-14	-15	-15
Other administrative expenses	-80	-74	+8.6%	+7.3%	-24	-25	-24	-27	-28	-25	-27
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-3	-4	-39.7%	-40.4%	-1	-1	-3	-5	-1	-1	-1
<b>Operating costs</b>	<b>-127</b>	<b>-121</b>	<b>+4.6%</b>	<b>+3.4%</b>	<b>-39</b>	<b>-41</b>	<b>-41</b>	<b>-46</b>	<b>-43</b>	<b>-41</b>	<b>-42</b>
<b>OPERATING PROFIT</b>	<b>165</b>	<b>203</b>	<b>-18.5%</b>	<b>-19.4%</b>	<b>64</b>	<b>63</b>	<b>76</b>	<b>46</b>	<b>58</b>	<b>55</b>	<b>53</b>
Net write-downs of loans	7	-9	-175.7%	-174.8%	-3	-5	0	-12	6	7	-5
<b>NET OPERATING PROFIT</b>	<b>172</b>	<b>194</b>	<b>-11.1%</b>	<b>-12.2%</b>	<b>61</b>	<b>57</b>	<b>76</b>	<b>34</b>	<b>64</b>	<b>61</b>	<b>47</b>
Other Charges & Provisions	-31	-12	+165.3%	+162.2%	-15	2	2	-1	-30	-1	0
o/w Systemic Charges	-28	-20	+43.3%	+41.6%	-22	2	0	0	-28	-1	0
Integration costs	1	0	n.m.	n.m.	0	0	0	-1	0	1	0
Net income from investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>141</b>	<b>182</b>	<b>-22.4%</b>	<b>-23.3%</b>	<b>45</b>	<b>59</b>	<b>78</b>	<b>32</b>	<b>34</b>	<b>60</b>	<b>48</b>
<b>CONSOLIDATED PROFIT</b>	<b>129</b>	<b>151</b>	<b>-15.0%</b>	<b>-16.0%</b>	<b>38</b>	<b>48</b>	<b>65</b>	<b>22</b>	<b>30</b>	<b>56</b>	<b>43</b>

## INCOME STATEMENT RATIOS

Cost income ratio	43.4%	37.4%	6 pp		38.1%	39.3%	35.1%	50.1%	42.5%	43.2%	44.5%
Cost of Risk (LLP annualized on Avg Loans) in basis points	-25	35	-60bp		40	61	5	137	-64	-70	57

## VOLUMES

Customers Loans (excl. Repos and IC)	3,821	3,573	+6.9%		3,406	3,343	3,573	3,566	3,598	3,779	3,821
Customer Depos (excl. Repos and IC)	4,885	4,517	+8.1%		4,401	4,391	4,517	4,960	4,780	5,051	4,885
Total RWA End of Period	3,708	4,249	-12.7%		4,506	3,966	4,249	3,869	3,862	3,842	3,708

## OTHER FIGURES

FTEs (eop, 100%)	1,747	1,723	+1.4%		1,714	1,718	1,723	1,728	1,738	1,737	1,747
Roac at 12.5% CET1 ratio target*	33.6%	36.3%	-2.7 pp		26.2%	34.5%	48.9%	15.4%	22.6%	44.0%	34.3%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Slovenia

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	36	35	+4.3%	+4.3%	12	11	12	10	13	12	12
Dividends and other income from equity investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net fees and commissions	20	18	+8.9%	+8.9%	6	6	6	7	7	6	7
Net trading income	1	7	-88.8%	-88.8%	2	4	1	1	1	1	-2
Net other expenses/income	0	2	-93.7%	-93.7%	0	1	0	0	0	0	0
<b>OPERATING INCOME</b>	<b>58</b>	<b>63</b>	<b>-8.5%</b>	<b>-8.5%</b>	<b>20</b>	<b>23</b>	<b>20</b>	<b>19</b>	<b>22</b>	<b>20</b>	<b>16</b>
Payroll costs	-19	-18	+7.2%	+7.2%	-6	-6	-6	-6	-6	-7	-6
Other administrative expenses	-12	-11	+2.9%	+2.9%	-3	-4	-4	-3	-4	-4	-4
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-4	-3	+15.2%	+15.2%	-1	-1	-1	-2	-1	-1	-1
<b>Operating costs</b>	<b>-35</b>	<b>-33</b>	<b>+6.5%</b>	<b>+6.5%</b>	<b>-11</b>	<b>-11</b>	<b>-11</b>	<b>-11</b>	<b>-11</b>	<b>-12</b>	<b>-12</b>
<b>OPERATING PROFIT</b>	<b>23</b>	<b>30</b>	<b>-24.6%</b>	<b>-24.6%</b>	<b>9</b>	<b>12</b>	<b>9</b>	<b>9</b>	<b>11</b>	<b>8</b>	<b>5</b>
Net write-downs of loans	6	-8	-170.7%	-170.7%	-3	-3	-2	-6	-4	-2	12
<b>NET OPERATING PROFIT</b>	<b>28</b>	<b>22</b>	<b>+26.8%</b>	<b>+26.8%</b>	<b>7</b>	<b>9</b>	<b>7</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>16</b>
Other Charges & Provisions	-1	-1	-5.1%	-5.1%	-2	0	1	-3	-2	0	0
o/w Systemic Charges	-2	-2	-5.7%	-5.7%	-2	0	0	0	-2	0	0
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	0	-1	-110.7%	-110.7%	0	0	0	1	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>27</b>	<b>20</b>	<b>+32.6%</b>	<b>+32.6%</b>	<b>4</b>	<b>9</b>	<b>7</b>	<b>0</b>	<b>5</b>	<b>6</b>	<b>17</b>
<b>CONSOLIDATED PROFIT</b>	<b>23</b>	<b>16</b>	<b>+39.9%</b>	<b>+39.9%</b>	<b>4</b>	<b>7</b>	<b>6</b>	<b>2</b>	<b>4</b>	<b>5</b>	<b>14</b>

## INCOME STATEMENT RATIOS

Cost income ratio	60.2%	51.8%	8 pp		52.6%	49.3%	53.8%	55.0%	51.3%	60.6%	71.6%
Cost of Risk (LLP annualized on Avg Loans) in basis points	-42	59	-101bp		65	60	53	140	87	47	-268

## VOLUMES

Customers Loans (excl. Repos and IC)	1,707	1,752	-2.6%		1,799	1,770	1,752	1,803	1,791	1,754	1,707
Customer Depos (excl. Repos and IC)	1,905	1,829	+4.1%		1,908	1,829	1,829	1,763	1,808	1,680	1,905
Total RWA End of Period	1,200	1,254	-4.3%		1,165	1,220	1,254	1,276	1,297	1,322	1,200

## OTHER FIGURES

FTEs (eop, 100%)	531	528	+0.5%		549	541	528	518	517	521	531
Roac at 12.5% CET1 ratio target*	18.0%	13.5%	4.5 pp		9.5%	16.5%	14.3%	3.3%	8.7%	10.8%	34.9%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Croatia

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	290	284	+2.1%	+0.8%	91	96	97	94	95	100	95
Dividends and other income from equity investments	6	5	+8.1%	+7.8%	1	3	2	1	1	3	2
Net fees and commissions	112	104	+8.1%	+6.7%	30	34	39	33	35	38	40
Net trading income	1	24	-95.3%	-95.4%	-6	28	2	17	-2	0	3
Net other expenses/income	10	6	+65.4%	+63.3%	2	2	2	2	5	1	4
<b>OPERATING INCOME</b>	<b>419</b>	<b>423</b>	<b>-1.0%</b>	<b>-2.2%</b>	<b>119</b>	<b>163</b>	<b>141</b>	<b>147</b>	<b>134</b>	<b>142</b>	<b>143</b>
Payroll costs	-92	-89	+2.7%	+1.4%	-29	-29	-31	-29	-30	-30	-31
Other administrative expenses	-56	-57	-2.9%	-4.1%	-18	-20	-20	-23	-19	-17	-19
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-18	-16	+12.6%	+11.2%	-5	-5	-6	-7	-6	-6	-6
<b>Operating costs</b>	<b>-166</b>	<b>-163</b>	<b>+1.8%</b>	<b>+0.5%</b>	<b>-52</b>	<b>-55</b>	<b>-56</b>	<b>-58</b>	<b>-56</b>	<b>-54</b>	<b>-56</b>
<b>OPERATING PROFIT</b>	<b>253</b>	<b>260</b>	<b>-2.7%</b>	<b>-3.9%</b>	<b>67</b>	<b>108</b>	<b>85</b>	<b>88</b>	<b>78</b>	<b>88</b>	<b>87</b>
Net write-downs of loans	-119	-88	+35.9%	+34.2%	-18	-43	-27	-47	-97	-14	-8
<b>NET OPERATING PROFIT</b>	<b>134</b>	<b>172</b>	<b>-22.3%</b>	<b>-23.2%</b>	<b>49</b>	<b>65</b>	<b>59</b>	<b>41</b>	<b>-19</b>	<b>74</b>	<b>79</b>
Other Charges & Provisions	-24	-25	-3.7%	-5.0%	-11	-9	-5	-3	-12	-5	-6
o/w Systemic Charges	-20	-21	-2.6%	-3.9%	-11	-5	-5	-3	-12	-5	-4
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	3	-2	n.m.	n.m.	0	1	-3	-7	2	5	-4
<b>PROFIT BEFORE TAX</b>	<b>113</b>	<b>146</b>	<b>-22.6%</b>	<b>-23.5%</b>	<b>37</b>	<b>58</b>	<b>51</b>	<b>31</b>	<b>-29</b>	<b>74</b>	<b>68</b>
<b>CONSOLIDATED PROFIT</b>	<b>78</b>	<b>99</b>	<b>-21.5%</b>	<b>-22.4%</b>	<b>25</b>	<b>39</b>	<b>35</b>	<b>12</b>	<b>-20</b>	<b>51</b>	<b>47</b>

## INCOME STATEMENT RATIOS

Cost income ratio	39.6%	38.5%	1 pp		43.9%	33.6%	39.6%	39.9%	41.6%	38.1%	39.1%
Cost of Risk (LLP annualized on Avg Loans) in basis points	171	121	50bp		76	177	109	199	419	58	37

## VOLUMES

Customers Loans (excl. Repos and IC)	9,099	9,569	-4.9%		9,394	9,683	9,569	9,071	9,153	9,256	9,099
Customer Depos (excl. Repos and IC)	11,032	10,654	+3.5%		9,875	10,237	10,654	10,761	10,510	10,511	11,032
Total RWA End of Period	7,761	7,765	-0.0%		7,737	7,848	7,765	7,559	7,592	7,694	7,761

## OTHER FIGURES

FTEs (eop, 100%)	3,934	4,083	-3.7%		4,085	4,094	4,083	3,947	3,945	3,970	3,934
Roac at 12.5% CET1 ratio target*	10.2%	13.5%	-3.3 pp		9.8%	16.6%	14.1%	3.1%	-12.4%	22.8%	20.1%

\* allocated capital based on CET1 ratio target constant at 2019 level



## CEE - Romania

### INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	162	154	+5.1%	+6.7%	51	51	52	53	51	54	57
Dividends and other income from equity investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net fees and commissions	62	55	+12.5%	+14.2%	17	19	19	19	21	21	20
Net trading income	54	70	-22.1%	-21.0%	18	29	22	11	20	19	15
Net other expenses/income	0	1	-76.7%	-76.4%	1	1	0	1	0	0	0
<b>OPERATING INCOME</b>	<b>278</b>	<b>280</b>	<b>-0.5%</b>	<b>+1.0%</b>	<b>87</b>	<b>99</b>	<b>93</b>	<b>85</b>	<b>92</b>	<b>94</b>	<b>92</b>
Payroll costs	-61	-60	+1.3%	+2.8%	-19	-20	-21	-19	-20	-20	-20
Other administrative expenses	-48	-46	+4.5%	+6.1%	-15	-16	-15	-17	-16	-16	-16
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-14	-13	+11.7%	+13.4%	-5	-4	-4	-5	-5	-5	-5
<b>Operating costs</b>	<b>-123</b>	<b>-119</b>	<b>+3.7%</b>	<b>+5.2%</b>	<b>-39</b>	<b>-40</b>	<b>-40</b>	<b>-41</b>	<b>-41</b>	<b>-42</b>	<b>-41</b>
<b>OPERATING PROFIT</b>	<b>155</b>	<b>161</b>	<b>-3.6%</b>	<b>-2.2%</b>	<b>48</b>	<b>60</b>	<b>53</b>	<b>44</b>	<b>51</b>	<b>52</b>	<b>51</b>
Net write-downs of loans	-57	-70	-18.3%	-17.0%	-14	-23	-33	-30	-11	-21	-25
<b>NET OPERATING PROFIT</b>	<b>98</b>	<b>91</b>	<b>+7.7%</b>	<b>+9.3%</b>	<b>34</b>	<b>37</b>	<b>20</b>	<b>14</b>	<b>40</b>	<b>31</b>	<b>27</b>
Other Charges & Provisions	-15	-8	+81.1%	+83.8%	-10	2	0	0	-15	0	0
o/w Systemic Charges	-15	-7	+117.4%	+120.7%	-10	4	0	0	-15	0	0
Integration costs	0	-3	-99.4%	-99.4%	-1	-1	-1	-1	0	0	0
Net income from investments	0	0	n.m.	n.m.	0	-1	1	-1	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>83</b>	<b>80</b>	<b>+4.5%</b>	<b>+6.0%</b>	<b>23</b>	<b>36</b>	<b>20</b>	<b>11</b>	<b>25</b>	<b>31</b>	<b>26</b>
<b>CONSOLIDATED PROFIT</b>	<b>69</b>	<b>65</b>	<b>+6.8%</b>	<b>+8.4%</b>	<b>18</b>	<b>30</b>	<b>17</b>	<b>9</b>	<b>21</b>	<b>26</b>	<b>22</b>

### INCOME STATEMENT RATIOS

Cost income ratio	44.3%	42.5%	2 pp		44.6%	40.1%	43.3%	48.3%	44.5%	44.3%	44.3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	141	187	-46bp		115	182	261	233	85	157	178

### VOLUMES

Customers Loans (excl. Repos and IC)	5,655	5,142	+10.0%		4,957	5,045	5,142	5,218	5,367	5,467	5,655
Customer Depos (excl. Repos and IC)	5,078	4,348	+16.8%		3,988	4,186	4,348	4,806	4,719	4,949	5,078
Total RWA End of Period	5,612	5,822	-3.6%		5,623	5,739	5,822	5,491	5,569	5,464	5,612

### OTHER FIGURES

FTEs (eop, 100%)	3,300	3,375	-2.2%		3,336	3,364	3,375	3,368	3,335	3,341	3,300
Roac at 12.5% CET1 ratio target*	13.3%	12.3%	1.0 pp		10.8%	16.5%	9.3%	5.0%	12.2%	15.2%	12.4%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Bulgaria

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	227	221	+3.1%	+3.1%	74	73	74	76	75	76	77
Dividends and other income from equity investments	2	1	+142.8%	+142.8%	0	1	0	0	0	0	2
Net fees and commissions	87	80	+9.3%	+9.3%	26	27	28	28	28	30	29
Net trading income	35	48	-26.4%	-26.4%	11	24	13	10	13	10	12
Net other expenses/income	1	1	+53.2%	+53.2%	1	0	0	-1	1	0	1
<b>OPERATING INCOME</b>	<b>353</b>	<b>350</b>	<b>+0.9%</b>	<b>+0.9%</b>	<b>111</b>	<b>124</b>	<b>114</b>	<b>113</b>	<b>117</b>	<b>116</b>	<b>120</b>
Payroll costs	-53	-51	+3.0%	+3.0%	-17	-17	-17	-16	-18	-18	-17
Other administrative expenses	-38	-38	+1.1%	+1.1%	-12	-12	-13	-14	-13	-12	-13
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-11	-12	-3.1%	-3.1%	-4	-4	-4	-6	-4	-4	-4
<b>Operating costs</b>	<b>-102</b>	<b>-101</b>	<b>+1.7%</b>	<b>+1.7%</b>	<b>-33</b>	<b>-33</b>	<b>-34</b>	<b>-35</b>	<b>-35</b>	<b>-34</b>	<b>-34</b>
<b>OPERATING PROFIT</b>	<b>251</b>	<b>249</b>	<b>+0.6%</b>	<b>+0.6%</b>	<b>78</b>	<b>91</b>	<b>80</b>	<b>77</b>	<b>82</b>	<b>82</b>	<b>86</b>
Net write-downs of loans	-57	-65	-12.6%	-12.6%	-22	-22	-22	-36	-19	-20	-18
<b>NET OPERATING PROFIT</b>	<b>194</b>	<b>184</b>	<b>+5.3%</b>	<b>+5.3%</b>	<b>57</b>	<b>69</b>	<b>59</b>	<b>41</b>	<b>63</b>	<b>63</b>	<b>68</b>
Other Charges & Provisions	-28	-17	+64.5%	+64.5%	-5	-12	0	0	-30	2	0
o/w Systemic Charges	-27	-25	+10.6%	+10.6%	-13	-11	0	0	-29	2	0
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	1	2	-43.5%	-43.5%	1	0	1	-5	0	1	0
<b>PROFIT BEFORE TAX</b>	<b>167</b>	<b>169</b>	<b>-1.2%</b>	<b>-1.2%</b>	<b>52</b>	<b>58</b>	<b>60</b>	<b>36</b>	<b>34</b>	<b>65</b>	<b>68</b>
<b>CONSOLIDATED PROFIT</b>	<b>149</b>	<b>151</b>	<b>-1.0%</b>	<b>-1.0%</b>	<b>46</b>	<b>51</b>	<b>53</b>	<b>32</b>	<b>30</b>	<b>58</b>	<b>61</b>

## INCOME STATEMENT RATIOS

Cost income ratio	29.0%	28.8%	0 pp		30.0%	26.9%	29.6%	31.4%	29.9%	29.1%	28.0%
Cost of Risk (LLP annualized on Avg Loans) in basis points	136	164	-28bp		164	165	163	263	136	141	129

## VOLUMES

Customers Loans (excl. Repos and IC)	5,557	5,432	+2.3%		5,216	5,290	5,432	5,565	5,613	5,546	5,557
Customer Depos (excl. Repos and IC)	7,666	7,275	+5.4%		6,831	6,935	7,275	7,585	7,700	7,412	7,666
Total RWA End of Period	4,797	4,814	-0.4%		5,072	5,006	4,814	4,876	4,712	4,738	4,797

## OTHER FIGURES

FTEs (eop, 100%)	4,130	4,150	-0.5%		4,107	4,141	4,150	4,150	4,133	4,150	4,130
Roac at 12.5% CET1 ratio target*	30.7%	29.5%	1.3 pp		26.3%	30.1%	32.1%	17.4%	17.4%	36.7%	38.2%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Bosnia

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	82	80	+2.3%	+2.3%	26	27	27	28	27	28	27
Dividends and other income from equity investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net fees and commissions	30	28	+6.7%	+6.7%	9	10	10	10	10	10	10
Net trading income	4	5	-10.9%	-10.9%	1	1	2	1	1	1	2
Net other expenses/income	0	1	-96.2%	-96.2%	0	1	0	-2	0	0	0
<b>OPERATING INCOME</b>	<b>116</b>	<b>115</b>	<b>+1.6%</b>	<b>+1.6%</b>	<b>37</b>	<b>39</b>	<b>38</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>39</b>
Payroll costs	-28	-27	+3.1%	+3.1%	-9	-9	-9	-9	-9	-9	-9
Other administrative expenses	-22	-22	+0.9%	+0.9%	-7	-8	-7	-8	-8	-8	-7
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-4	-5	-7.2%	-7.2%	-2	-2	-2	-2	-1	-1	-1
<b>Operating costs</b>	<b>-54</b>	<b>-54</b>	<b>+1.3%</b>	<b>+1.3%</b>	<b>-18</b>	<b>-18</b>	<b>-18</b>	<b>-19</b>	<b>-18</b>	<b>-18</b>	<b>-18</b>
<b>OPERATING PROFIT</b>	<b>62</b>	<b>61</b>	<b>+2.0%</b>	<b>+2.0%</b>	<b>20</b>	<b>21</b>	<b>21</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>21</b>
Net write-downs of loans	-4	-11	-66.8%	-66.8%	-4	-3	-3	-5	-3	-4	3
<b>NET OPERATING PROFIT</b>	<b>58</b>	<b>50</b>	<b>+16.9%</b>	<b>+16.9%</b>	<b>15</b>	<b>17</b>	<b>17</b>	<b>13</b>	<b>17</b>	<b>18</b>	<b>24</b>
Other Charges & Provisions	-4	-4	+13.1%	+13.1%	-1	-1	-1	-2	-1	-1	-1
o/w Systemic Charges	-4	-4	+9.2%	+9.2%	-1	-1	-1	-1	-1	-1	-1
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>54</b>	<b>47</b>	<b>+16.1%</b>	<b>+16.1%</b>	<b>14</b>	<b>16</b>	<b>16</b>	<b>12</b>	<b>16</b>	<b>16</b>	<b>22</b>
<b>CONSOLIDATED PROFIT</b>	<b>41</b>	<b>36</b>	<b>+14.6%</b>	<b>+14.6%</b>	<b>11</b>	<b>13</b>	<b>12</b>	<b>9</b>	<b>12</b>	<b>12</b>	<b>17</b>

## INCOME STATEMENT RATIOS

Cost income ratio	46.7%	46.9%	0 pp		47.7%	46.7%	46.3%	51.8%	47.6%	46.3%	46.3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	25	78	-53bp		90	71	73	97	55	72	-52

## VOLUMES

Customers Loans (excl. Repos and IC)	1,984	1,890	+5.0%		1,840	1,887	1,890	1,919	1,946	1,994	1,984
Customer Depos (excl. Repos and IC)	2,366	2,199	+7.6%		2,096	2,156	2,199	2,230	2,268	2,315	2,366
Total RWA End of Period	2,646	2,794	-5.3%		2,701	2,763	2,794	2,653	2,592	2,711	2,646

## OTHER FIGURES

FTEs (eop, 100%)	1,645	1,662	-1.1%		1,653	1,655	1,662	1,662	1,658	1,657	1,645
Roac at 12.5% CET1 ratio target*	18.0%	15.2%	2.9 pp		14.0%	16.3%	15.3%	11.8%	16.2%	16.0%	21.8%

\* allocated capital based on CET1 ratio target constant at 2019 level

# CEE - Serbia

## INCOME STATEMENT

	9M		y/y	y/y %	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	at const. FX	2016	2016	2016	2016	2017	2017	2017
Net interest	75	75	+1.0%	+0.2%	25	25	25	24	24	24	28
Dividends and other income from equity investments	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net fees and commissions	17	16	+3.4%	+2.6%	5	6	5	5	5	6	6
Net trading income	12	9	+29.9%	+28.9%	3	3	3	4	4	4	5
Net other expenses/income	0	0	n.m.	n.m.	0	0	0	0	0	0	0
<b>OPERATING INCOME</b>	<b>104</b>	<b>100</b>	<b>+4.1%</b>	<b>+3.3%</b>	<b>33</b>	<b>33</b>	<b>34</b>	<b>34</b>	<b>32</b>	<b>33</b>	<b>38</b>
Payroll costs	-21	-19	+10.9%	+10.0%	-6	-6	-7	-7	-7	-7	-7
Other administrative expenses	-16	-15	+6.2%	+5.4%	-5	-5	-5	-5	-5	-5	-6
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Amortisation & depreciation	-3	-4	-9.8%	-10.5%	-1	-1	-1	-1	-1	-1	-1
<b>Operating costs</b>	<b>-41</b>	<b>-38</b>	<b>+7.1%</b>	<b>+6.2%</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>	<b>-13</b>	<b>-14</b>
<b>OPERATING PROFIT</b>	<b>63</b>	<b>62</b>	<b>+2.3%</b>	<b>+1.5%</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>20</b>	<b>24</b>
Net write-downs of loans	-9	-7	+33.6%	+32.5%	2	-2	-7	-16	-4	-2	-4
<b>NET OPERATING PROFIT</b>	<b>54</b>	<b>55</b>	<b>-1.7%</b>	<b>-2.4%</b>	<b>22</b>	<b>19</b>	<b>14</b>	<b>4</b>	<b>15</b>	<b>18</b>	<b>21</b>
Other Charges & Provisions	-5	-4	+24.7%	+23.7%	-2	-1	-1	-2	-1	-2	-2
o/w Systemic Charges	-4	-4	+15.9%	+15.0%	-2	-1	-1	-1	-1	-1	-2
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0
Net income from investments	0	1	-19.7%	-20.3%	0	0	1	0	0	0	0
<b>PROFIT BEFORE TAX</b>	<b>50</b>	<b>52</b>	<b>-3.9%</b>	<b>-4.6%</b>	<b>20</b>	<b>18</b>	<b>14</b>	<b>3</b>	<b>14</b>	<b>17</b>	<b>19</b>
<b>CONSOLIDATED PROFIT</b>	<b>46</b>	<b>47</b>	<b>-2.5%</b>	<b>-3.3%</b>	<b>18</b>	<b>16</b>	<b>13</b>	<b>5</b>	<b>12</b>	<b>15</b>	<b>18</b>

## INCOME STATEMENT RATIOS

Cost income ratio	39.1%	38.0%	1 pp		38.1%	38.5%	37.5%	39.3%	40.6%	40.6%	36.5%
Cost of Risk (LLP annualized on Avg Loans) in basis points	70	57	13bp		-39	47	157	387	100	35	75

## VOLUMES

Customers Loans (excl. Repos and IC)	1,975	1,687	+17.0%		1,566	1,648	1,687	1,702	1,666	1,778	1,975
Customer Depos (excl. Repos and IC)	1,631	1,458	+11.9%		1,281	1,369	1,458	1,443	1,429	1,549	1,631
Total RWA End of Period	2,980	2,772	+7.5%		2,689	2,743	2,772	2,547	2,499	2,680	2,980

## OTHER FIGURES

FTEs (eop, 100%)	1,149	1,117	+2.8%		1,075	1,103	1,117	1,124	1,126	1,132	1,149
Roac at 12.5% CET1 ratio target*	16.3%	17.8%	-1.5 pp		20.6%	18.0%	14.8%	5.1%	14.2%	16.2%	18.2%

\* allocated capital based on CET1 ratio target constant at 2019 level

# Non-Core

## INCOME STATEMENT

	9M		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3
(mln Euro)	2017	2016	%	2016	2016	2016	2016	2017	2017	2017
Net interest	-30	-111	-73.3%	-24	-40	-46	-59	-18	-1	-11
Dividends and other income from equity investments	0	0	n.m.	0	0	0	0	0	0	0
Net fees and commissions	-52	-27	+94.9%	-1	-11	-15	-28	-16	-24	-12
Net trading income	4	22	-81.9%	19	1	1	-26	4	0	-1
Net other expenses/income	-40	-26	+52.8%	-5	-14	-7	-17	-11	-24	-5
<b>OPERATING INCOME</b>	<b>-118</b>	<b>-142</b>	<b>-17.2%</b>	<b>-10</b>	<b>-65</b>	<b>-67</b>	<b>-130</b>	<b>-41</b>	<b>-49</b>	<b>-28</b>
Payroll costs	-31	-37	-15.7%	-15	-11	-11	-10	-11	-10	-10
Other administrative expenses	-141	-156	-9.7%	-50	-53	-53	-75	-48	-48	-45
Recovery of expenses	54	87	-38.4%	17	43	27	32	15	37	2
Amortisation & depreciation	0	0	n.m.	0	0	0	0	0	0	0
<b>Operating costs</b>	<b>-119</b>	<b>-106</b>	<b>+11.9%</b>	<b>-47</b>	<b>-22</b>	<b>-37</b>	<b>-54</b>	<b>-44</b>	<b>-21</b>	<b>-53</b>
<b>OPERATING PROFIT</b>	<b>-236</b>	<b>-248</b>	<b>-4.8%</b>	<b>-58</b>	<b>-87</b>	<b>-104</b>	<b>-184</b>	<b>-85</b>	<b>-70</b>	<b>-82</b>
Net write-downs of loans	-594	-1,289	-53.9%	-343	-401	-545	-7,559	-201	-255	-138
<b>NET OPERATING PROFIT</b>	<b>-830</b>	<b>-1,537</b>	<b>-46.0%</b>	<b>-401</b>	<b>-488</b>	<b>-649</b>	<b>-7,743</b>	<b>-286</b>	<b>-324</b>	<b>-220</b>
Other Charges & Provisions	-114	-48	+136.6%	-27	-14	-8	-37	-25	-10	-80
o/w Systemic Charges	-23	-30	-23.9%	-23	-6	-1	-1	-22	0	0
Integration costs	0	-3	-98.8%	-1	-2	0	-13	0	0	0
Net income from investments	-1	-10	-91.0%	-3	-7	0	0	0	0	-1
<b>PROFIT BEFORE TAX</b>	<b>-945</b>	<b>-1,599</b>	<b>-40.9%</b>	<b>-431</b>	<b>-511</b>	<b>-656</b>	<b>-7,792</b>	<b>-311</b>	<b>-334</b>	<b>-300</b>
<b>CONSOLIDATED PROFIT</b>	<b>-628</b>	<b>-1,054</b>	<b>-40.4%</b>	<b>-291</b>	<b>-316</b>	<b>-447</b>	<b>-8,329</b>	<b>-206</b>	<b>-216</b>	<b>-207</b>

## INCOME STATEMENT RATIOS

Cost income ratio	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Cost of Risk (LLP annualized on Avg Loans) in basis points	451	535	-83bp	398	503	724	n.m.	426	580	341

## VOLUMES

Customers Loans (excl. Repos and IC)	15,590	29,495	-47.1%	33,163	30,674	29,495	18,962	18,237	16,391	15,590
Customer Depos (excl. Repos and IC)	1,077	1,083	-0.5%	1,339	1,066	1,083	970	992	1,035	1,077
Total RWA End of Period	21,712	26,251	-17.3%	29,103	27,352	26,251	26,196	25,230	22,742	21,712

## OTHER FIGURES

FTEs (eop, 100%)	496	537	-7.7%	677	553	537	529	510	500	496
Roac at 12.5% CET1 ratio target*	-27.9%	-39.3%	11 pp	-30.4%	-36.4%	-52.3%	n.m.	-25.6%	-28.8%	-29.7%

\* allocated capital based on CET1 ratio target constant at 2019 level

## Fees - Details Group

		9M								
(mln Euro)	2017	2016	y/y %	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>GROUP</b>										
Asset management, custody and administration	2,083	1,852	+12.4%	650	634	569	559	713	732	638
Financing Services	1,288	1,372	-6.1%	485	459	428	397	443	450	396
Transaction and Banking Services	1,653	1,540	+7.4%	498	510	531	543	546	548	559
<b>TOTAL NET COMMISSIONS</b>	<b>5,025</b>	<b>4,763</b>	<b>+5.5%</b>	<b>1,633</b>	<b>1,603</b>	<b>1,527</b>	<b>1,499</b>	<b>1,703</b>	<b>1,730</b>	<b>1,592</b>
<b>Group excl. Non Core</b>										
Asset management, custody and administration	2,080	1,848	+12.6%	648	632	568	558	712	731	637
Financing Services	1,360	1,428	-4.8%	498	480	450	432	467	480	413
Transaction and Banking Services	1,637	1,514	+8.1%	487	502	524	537	540	543	554
<b>TOTAL NET COMMISSIONS</b>	<b>5,077</b>	<b>4,790</b>	<b>+6.0%</b>	<b>1,634</b>	<b>1,614</b>	<b>1,542</b>	<b>1,527</b>	<b>1,719</b>	<b>1,754</b>	<b>1,604</b>

## Branches (\*)

	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017
<b>Countries</b>							
Poland	960	948	943	929	923	0	0
Ukraine	239	239	238	0	0	0	0
Romania	183	183	184	160	160	158	157
Bulgaria	184	178	179	179	177	177	177
Bosnia	118	118	119	119	119	118	114
Belorussia	1	0	0	0	0	0	0
Croatia	134	134	134	134	134	134	132
Hungary	56	56	55	55	55	54	54
Kazakhstan	0	0	0	0	0	0	0
Russia	102	101	102	105	105	106	104
Slovakia	77	77	74	69	70	70	64
Serbia	71	71	71	71	71	71	72
Montenegro	0	0	0	0	0	0	0
Czech Republic	107	107	107	103	103	103	85
Kyrgyzstan	0	0	0	0	0	0	0
Slovenia	26	26	26	26	26	26	26
Azerbaijan	0	0	0	0	0	0	0
Lithuania	1	1	1	1	1	1	1
Estonia	1	1	1	1	1	1	1
Latvia	1	1	1	1	1	1	1
Macedonia	0	0	0	0	0	0	0
Tajikistan	0	0	0	0	0	0	0
<b>Total CEE and Poland</b>	<b>2261</b>	<b>2241</b>	<b>2235</b>	<b>1953</b>	<b>1946</b>	<b>1020</b>	<b>988</b>
Italy	3805	3614	3613	3524	3459	3329	3235
Germany	514	512	510	516	516	512	489
Austria	196	173	170	164	152	148	144
<b>Total Italy Germany Austria</b>	<b>4515</b>	<b>4299</b>	<b>4293</b>	<b>4204</b>	<b>4127</b>	<b>3989</b>	<b>3868</b>
U.S.A	12	10	10	11	11	11	10
United Kingdom	10	9	7	6	6	5	5
San Marino	0	0	0	0	0	0	0
Luxembourg	7	7	7	7	7	7	7
Ireland	14	18	19	19	19	19	21
France	2	2	2	2	2	2	2
Netherlands	5	5	5	5	5	5	4
Philippines	0	0	0	0	0	0	0
China	3	3	3	3	3	3	3
Hong Kong	2	2	2	2	2	2	2
Cayman Islands	3	3	2	2	2	2	2
Greece	2	2	2	2	2	2	2
Singapore	2	1	1	1	1	1	1
Spain	1	1	1	1	1	1	1
Switzerland	2	2	2	2	2	2	2
Belgium	0	0	0	0	0	0	0
Denmark	0	0	0	0	0	0	0
Japan	1	1	1	1	1	1	1
Norway	0	0	0	0	0	0	0
United Arab. Emirates	0	0	0	0	0	0	1
Taiwan	0	0	0	0	0	0	0
Vietnam	0	0	0	0	0	0	0
Argentina	0	0	0	0	0	0	0
Bahrain	0	0	0	0	0	0	0
Brazil	0	0	0	0	0	0	0
India	0	0	0	0	0	0	0
Iran	0	0	0	0	0	0	0
Lebanon	0	0	0	0	0	0	0
Libya	0	0	0	0	0	0	0
Mexico	0	0	0	0	0	0	0
South Africa	0	0	0	0	0	0	0
South Korea	0	0	0	0	0	0	0
Tunisia	0	0	0	0	0	0	0
<b>Total Other countries</b>	<b>66</b>	<b>66</b>	<b>64</b>	<b>64</b>	<b>64</b>	<b>63</b>	<b>64</b>
<b>Total</b>	<b>6842</b>	<b>6606</b>	<b>6592</b>	<b>6221</b>	<b>6137</b>	<b>5072</b>	<b>4920</b>

Note:

(\*) Number of branches at regulatory view