

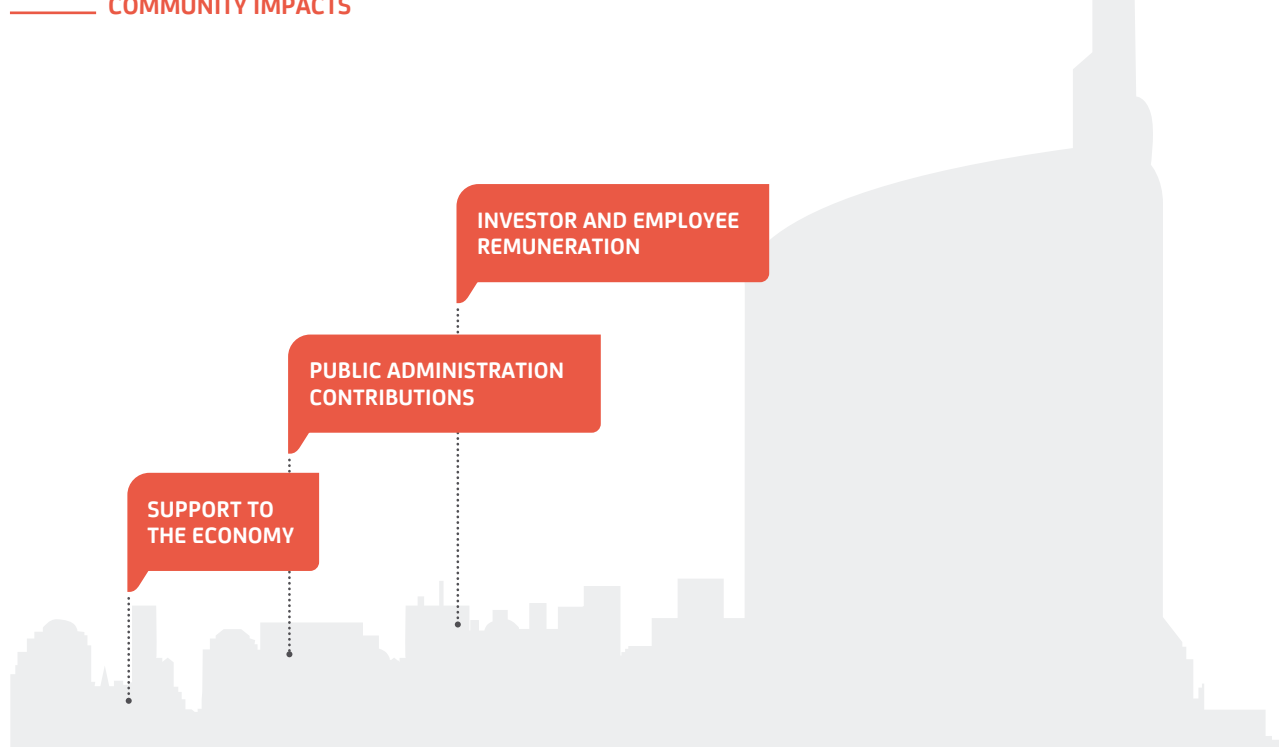
Financial Capital

Financial resources obtained from external providers and generated by our bank's activity, that are used to support clients' business and bank operations for the medium-long term.¹

OUR STOCKS OF CAPITAL



COMMUNITY IMPACTS



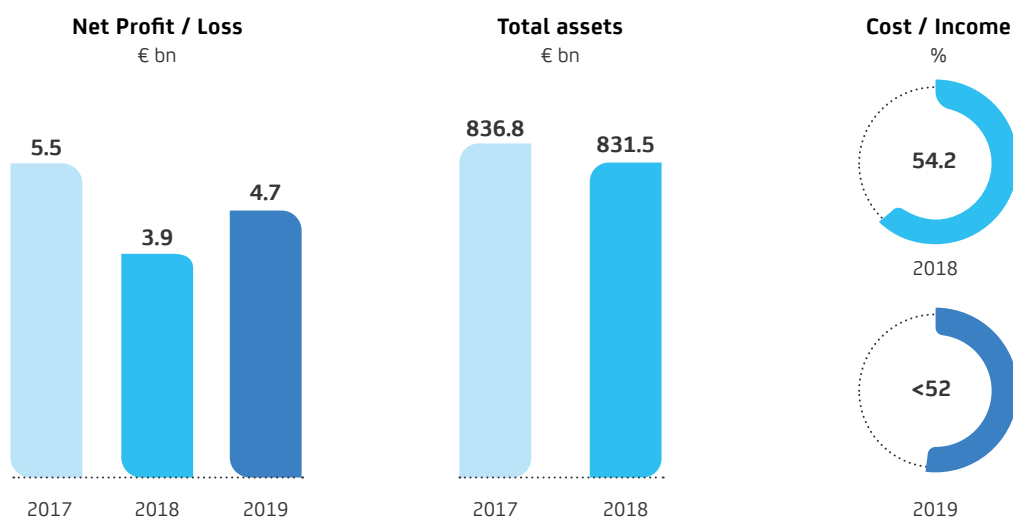
2019 PRIORITIES

- Continue to improve asset quality
- Cost discipline and efficiency measures to reduce cost income ratio and transform business processes

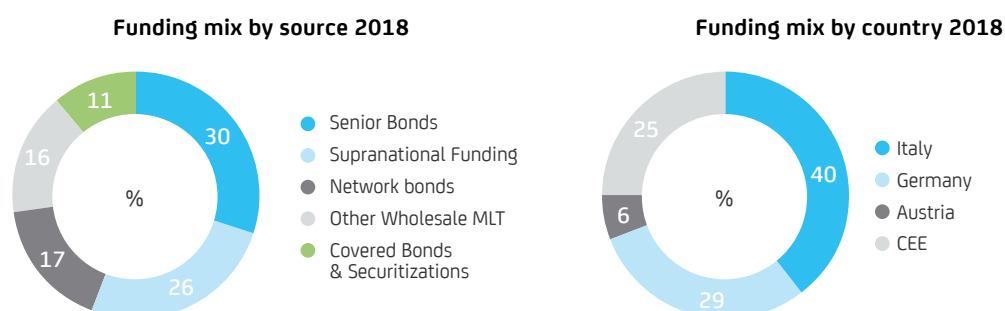
1. Financial data corresponds to information in our 2018 Annual Reports and Accounts. When not applicable, management data is used. For additional information on Group results, refer to the 2018 Annual Reports and Accounts and to the Presentation on 2018 preliminary results available on the investors section of the Group website. Refer to the Strategic Plan section for more information.



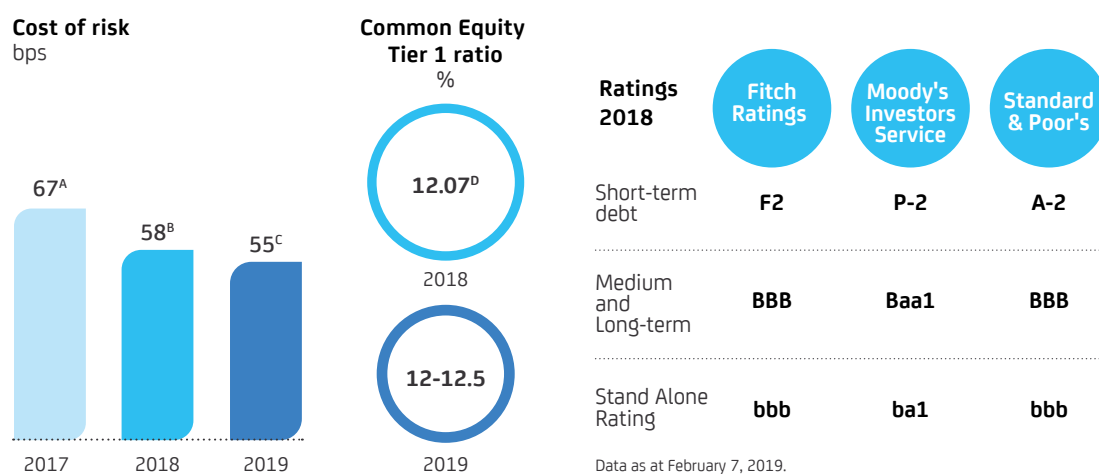
Solid Equity Position



Balanced funding mix



Long-term financial stability



A. From 58 bps in 2017 due to the reclassification of debt securities, the exclusion of the Time value advantage from LLP and the adjustment of the interest calculation on NPEs.
 B. Including negative impacts of models (5 bps) and the IFRS9 macro scenario (3 bps).
 C. Refer to 2017 Integrated Report for more information on original target for 2019.
 D. With an MDA buffer (vs. fully loaded requirement as at January 1, 2019) of 201 bps.