



4Q GROUP RESULTS – DIVISIONAL DATA BASE

Figures could be slightly different from financial report and presentation due to roundings

4Q15 GROUP RESULTS

CONSOLIDATED ACCOUNTS

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Consolidated Income Statement

CONSOLIDATED INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 11,916 | 12,442 | -4.2% | 3,077 | 3,179 | 3,122 | 3,064 | 2,963 | 2,999 | 2,925 | 3,029 |
| Dividends and other income from equity investments | 829 | 794 | +4.5% | 104 | 321 | 178 | 191 | 118 | 269 | 192 | 250 |
| Net fees and commissions | 7,848 | 7,593 | +3.4% | 1,890 | 1,963 | 1,856 | 1,883 | 2,014 | 1,997 | 1,902 | 1,935 |
| Net trading income | 1,644 | 1,536 | +7.1% | 472 | 342 | 383 | 339 | 619 | 473 | 250 | 302 |
| Net other expenses/income | 166 | 188 | -11.3% | 46 | -7 | 21 | 128 | 34 | -3 | 63 | 73 |
| OPERATING INCOME | 22,405 | 22,552 | -0.7% | 5,588 | 5,798 | 5,561 | 5,604 | 5,749 | 5,735 | 5,332 | 5,589 |
| Payroll costs | -8,339 | -8,201 | +1.7% | -2,087 | -2,002 | -2,030 | -2,082 | -2,093 | -2,127 | -2,067 | -2,053 |
| Other administrative expenses | -5,159 | -5,244 | -1.6% | -1,299 | -1,339 | -1,281 | -1,325 | -1,289 | -1,294 | -1,286 | -1,289 |
| Recovery of expenses | 808 | 834 | -3.0% | 191 | 226 | 202 | 215 | 188 | 213 | 198 | 210 |
| Amortisation & depreciation | -929 | -896 | +3.6% | -216 | -221 | -220 | -239 | -224 | -227 | -228 | -250 |
| Operating costs | -13,618 | -13,507 | +0.8% | -3,410 | -3,336 | -3,328 | -3,432 | -3,418 | -3,435 | -3,383 | -3,382 |
| OPERATING PROFIT | 8,787 | 9,045 | -2.9% | 2,178 | 2,462 | 2,233 | 2,172 | 2,331 | 2,299 | 1,949 | 2,207 |
| Net write-downs of loans | -4,114 | -4,292 | -4.1% | -838 | -1,003 | -754 | -1,697 | -980 | -913 | -1,005 | -1,216 |
| NET OPERATING PROFIT | 4,672 | 4,753 | -1.7% | 1,339 | 1,459 | 1,479 | 475 | 1,351 | 1,386 | 944 | 991 |
| Other Charges & Provisions | -1,585 | -728 | +117.5% | -123 | -232 | -232 | -140 | -264 | -359 | -154 | -807 |
| o/w Systemic Charges | -901 | -381 | +136.5% | -110 | -89 | -98 | -84 | -210 | -196 | -85 | -410 |
| Integration costs | -410 | -20 | n.m. | -4 | -40 | -5 | 29 | -1 | -2 | -8 | -398 |
| Net income from investments | -6 | 87 | n.m. | 62 | -16 | 43 | -4 | -5 | 18 | 20 | -39 |
| PROFIT BEFORE TAX | 2,671 | 4,091 | -34.7% | 1,275 | 1,171 | 1,285 | 360 | 1,080 | 1,043 | 802 | -254 |
| Income tax for the period | -137 | -1,297 | -89.4% | -408 | -582 | -350 | 43 | -343 | -238 | -197 | 640 |
| Profit (Loss) from non-current assets held for sale, after tax | -295 | -124 | +138.0% | 3 | -26 | -33 | -69 | -58 | -121 | 27 | -143 |
| PROFIT (LOSS) FOR THE PERIOD | 2,239 | 2,669 | -16.1% | 870 | 563 | 902 | 334 | 679 | 683 | 633 | 243 |
| Minorities | -352 | -380 | -7.5% | -83 | -89 | -112 | -96 | -102 | -100 | -78 | -72 |
| NET PROFIT ATTRIBUTABLE TO THE GROUP BEFORE PPA | 1,887 | 2,289 | -17.6% | 787 | 474 | 790 | 238 | 577 | 583 | 554 | 172 |
| Purchase Price Allocation effect | -193 | -281 | -31.5% | -74 | -71 | -69 | -68 | -65 | -61 | -48 | -19 |
| Goodwill impairment | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CONSOLIDATED PROFIT | 1,694 | 2,008 | -15.6% | 712 | 403 | 722 | 170 | 512 | 522 | 507 | 153 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|---------|-------|-------|-------|--------|-------|-------|-------|-------|
| Cost income ratio | 60.8% | 59.9% | 89bp | 61.0% | 57.5% | 59.8% | 61.2% | 59.5% | 59.9% | 63.4% | 60.5% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 86 | 90 | -4bp | 69 | 84 | 64 | 144 | 82 | 76 | 85 | 103 |
| Tax rate | 5.1% | 31.7% | -2657bp | 32.0% | 49.7% | 27.2% | -11.9% | 31.7% | 22.8% | 24.6% | n.m. |

VOLUMES

| | | | | | | | | | | | |
|---|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Customer Loans | 473,999 | 470,569 | +0.7% | 483,782 | 474,798 | 470,356 | 470,569 | 482,658 | 473,930 | 474,123 | 473,999 |
| Total Customer Deposits (incl. securities in issue) | 584,268 | 560,688 | +4.2% | 560,163 | 561,005 | 554,908 | 560,688 | 573,787 | 580,859 | 587,695 | 584,268 |
| Total RWA End of Period | 390,599 | 409,223 | -4.6% | 418,871 | 398,702 | 401,238 | 409,223 | 420,637 | 405,897 | 400,480 | 390,599 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| FTEs (eop, 100%) | 125,510 | 129,021 | -2.7% | 131,333 | 130,577 | 129,958 | 129,021 | 128,263 | 127,475 | 126,849 | 125,510 |
| Branches | 6,934 | 7,516 | -7.7% | 7,921 | 7,765 | 7,665 | 7,516 | 7,361 | 7,121 | 7,055 | 6,934 |

Consolidated Balance Sheet

| (mIn Euro) | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Assets | | | | | | | | |
| Cash and cash balances | 12,499 | 9,975 | 8,882 | 8,051 | 9,870 | 9,962 | 11,182 | 10,303 |
| Financial assets held for trading | 79,368 | 84,079 | 93,026 | 101,226 | 114,356 | 97,626 | 91,612 | 90,997 |
| Loans and receivables with banks | 74,128 | 72,308 | 83,284 | 68,730 | 89,014 | 86,192 | 90,689 | 80,073 |
| Loans and receivables with customers | 483,782 | 474,798 | 470,356 | 470,569 | 482,658 | 473,930 | 474,122 | 473,999 |
| Financial investments | 129,451 | 135,773 | 136,042 | 138,503 | 148,503 | 153,043 | 152,909 | 152,845 |
| Hedging instruments | 12,586 | 13,845 | 14,435 | 11,988 | 11,482 | 9,282 | 8,939 | 8,010 |
| Property, plant and equipment | 10,690 | 10,509 | 10,283 | 10,277 | 10,278 | 10,089 | 10,064 | 10,031 |
| Goodwill | 3,528 | 3,536 | 3,565 | 3,562 | 3,668 | 3,617 | 3,601 | 3,618 |
| Other intangible assets | 1,797 | 1,854 | 1,882 | 2,000 | 2,020 | 2,028 | 2,016 | 2,140 |
| Tax assets | 17,867 | 16,887 | 16,174 | 15,772 | 14,595 | 15,117 | 15,036 | 15,726 |
| Non-current assets and disposal groups classified as held for sale | 3,166 | 3,325 | 8,301 | 3,600 | 3,915 | 3,751 | 3,454 | 2,820 |
| Other assets | 10,994 | 9,789 | 9,563 | 9,941 | 10,291 | 10,490 | 9,882 | 9,872 |
| Total assets | 839,854 | 836,679 | 855,793 | 844,217 | 900,649 | 875,126 | 873,506 | 860,433 |
| Liabilities and shareholders' equity | | | | | | | | |
| Deposits from banks | 118,328 | 109,863 | 116,977 | 106,037 | 130,422 | 121,454 | 120,555 | 111,373 |
| Deposits from customers and debt securities in issue | 560,163 | 561,005 | 554,908 | 560,688 | 573,787 | 580,859 | 587,695 | 584,268 |
| Financial liabilities held for trading | 62,622 | 63,637 | 72,237 | 77,135 | 90,224 | 72,501 | 67,334 | 68,919 |
| Financial liabilities designated at fair value | 638 | 649 | 627 | 567 | 539 | 460 | 455 | 455 |
| Hedging instruments | 13,521 | 15,018 | 16,444 | 15,150 | 16,408 | 12,543 | 11,717 | 11,254 |
| Provisions for risks and charges | 9,083 | 9,570 | 9,721 | 10,623 | 10,449 | 10,017 | 9,958 | 9,855 |
| Tax liabilities | 2,387 | 1,779 | 1,887 | 1,750 | 1,892 | 1,427 | 1,569 | 1,529 |
| Liabilities included in disposal groups classified as held for sale | 1,447 | 1,401 | 6,885 | 1,650 | 1,479 | 1,448 | 1,415 | 1,880 |
| Other liabilities | 20,816 | 21,585 | 21,275 | 17,781 | 20,408 | 20,951 | 19,242 | 17,416 |
| Minorities | 3,391 | 3,234 | 3,475 | 3,446 | 3,711 | 3,272 | 3,327 | 3,399 |
| Shareholders' equity | 47,460 | 48,937 | 51,357 | 49,390 | 51,331 | 50,195 | 50,239 | 50,087 |
| - Capital and reserves | 46,595 | 47,640 | 49,139 | 48,065 | 50,655 | 50,163 | 49,248 | 48,315 |
| - Available-for-sale assets fair value reserve and cash-flow hedging reserve | 152 | 182 | 380 | -683 | 164 | -1,003 | -551 | 77 |
| - Net profit | 712 | 1,116 | 1,837 | 2,008 | 512 | 1,034 | 1,541 | 1,694 |
| Total liabilities and shareholders' equity | 839,854 | 836,679 | 855,793 | 844,217 | 900,649 | 875,126 | 873,506 | 860,433 |

Shareholders' Equity attributable to the Group

(mln Euro)

| | |
|---|---------------|
| Shareholders' Equity as at December 31, 2014 | 49,390 |
| Capital increase (net of capitalized costs) | 0 |
| Equity instruments | 0 |
| Disbursements related to Cashes transaction ("canoni di usufrutto") | -100 |
| Dividend payment (*) | -171 |
| Forex translation reserve (**) | -249 |
| Change in afs/cash-flow hedge reserve | 136 |
| Others (***) | -613 |
| Net profit (loss) for the period | 1,694 |
| Shareholders' Equity as at December 31, 2015 | 50,087 |

(*) The dividends distributed equal to €171 million mainly refer to the share of dividends paid in cash with respect to a total of approved dividends for Scrip dividend equal to €694 million.

(**) This positive effect is mainly due to the impact of the USD Dollar for 57 million, Zloty for 38 millio, partially net of the negativ effect of Krivna for 65 million.

Core Bank

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|----------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 11,910 | 12,252 | -2.8% | 3,015 | 3,127 | 3,068 | 3,042 | 2,937 | 2,987 | 2,925 | 3,061 |
| Dividends and other income from equity investments | 829 | 794 | +4.5% | 104 | 321 | 178 | 191 | 118 | 269 | 192 | 250 |
| Net fees and commissions | 7,730 | 7,380 | +4.7% | 1,830 | 1,907 | 1,808 | 1,833 | 1,968 | 1,966 | 1,868 | 1,928 |
| Net trading income | 1,629 | 1,540 | +5.8% | 478 | 334 | 387 | 341 | 620 | 462 | 248 | 299 |
| Net other expenses/income | 206 | 212 | -2.5% | 54 | -2 | 35 | 125 | 41 | 6 | 74 | 84 |
| OPERATING INCOME | 22,304 | 22,177 | +0.6% | 5,481 | 5,687 | 5,477 | 5,532 | 5,685 | 5,690 | 5,308 | 5,622 |
| Payroll costs | -8,215 | -8,053 | +2.0% | -2,047 | -1,967 | -1,993 | -2,047 | -2,057 | -2,093 | -2,034 | -2,032 |
| Other administrative expenses | -4,629 | -4,648 | -0.4% | -1,142 | -1,178 | -1,138 | -1,190 | -1,142 | -1,151 | -1,148 | -1,187 |
| Recovery of expenses | 690 | 678 | +1.6% | 168 | 176 | 169 | 165 | 172 | 166 | 167 | 184 |
| Amortisation & depreciation | -928 | -893 | +3.9% | -216 | -218 | -219 | -239 | -224 | -226 | -227 | -250 |
| Operating costs | -13,082 | -12,916 | +1.3% | -3,237 | -3,186 | -3,182 | -3,311 | -3,251 | -3,305 | -3,242 | -3,285 |
| OPERATING PROFIT | 9,222 | 9,261 | -0.4% | 2,245 | 2,501 | 2,294 | 2,221 | 2,434 | 2,385 | 2,066 | 2,337 |
| Net write-downs of loans | -2,455 | -2,137 | +14.9% | -523 | -599 | -256 | -759 | -569 | -615 | -548 | -723 |
| NET OPERATING PROFIT | 6,767 | 7,124 | -5.0% | 1,722 | 1,901 | 2,039 | 1,462 | 1,865 | 1,770 | 1,518 | 1,614 |
| Other Charges & Provisions | -1,437 | -696 | +106.5% | -103 | -237 | -233 | -123 | -251 | -313 | -153 | -720 |
| o/w Systemic Charges | -822 | -381 | +115.7% | -110 | -89 | -98 | -84 | -210 | -172 | -85 | -355 |
| Integration costs | -401 | -2 | n.m. | -3 | -23 | -4 | 28 | -1 | -2 | -8 | -389 |
| Net income from investments | -4 | 171 | n.m. | 62 | 42 | 46 | 20 | -5 | 20 | 20 | -39 |
| PROFIT BEFORE TAX | 4,925 | 6,596 | -25.3% | 1,678 | 1,683 | 1,848 | 1,388 | 1,607 | 1,474 | 1,377 | 466 |
| CONSOLIDATED PROFIT | 3,228 | 3,718 | -13.2% | 1,006 | 758 | 1,098 | 856 | 877 | 814 | 896 | 640 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 58.7% | 58.2% | 41bp | 59.0% | 56.0% | 58.1% | 59.8% | 57.2% | 58.1% | 61.1% | 58.4% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 56 | 50 | 6bp | 49 | 56 | 24 | 72 | 53 | 56 | 50 | 66 |

VOLUMES

| | | | | | | | | | | | |
|---|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Customer Loans | 437,963 | 423,167 | +3.5% | 431,745 | 424,185 | 420,974 | 423,167 | 440,008 | 432,574 | 436,136 | 437,963 |
| Total Customer Deposits (incl. securities in issue) | 582,541 | 558,369 | +4.3% | 557,897 | 558,689 | 552,601 | 558,369 | 571,579 | 579,046 | 586,035 | 582,541 |
| Total RWA End of Period | 359,388 | 369,598 | -2.8% | 382,855 | 365,085 | 367,887 | 369,598 | 384,156 | 370,754 | 367,705 | 359,388 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| FTEs (eop, 100%) | 124,793 | 127,172 | -1.9% | 129,352 | 128,632 | 128,035 | 127,172 | 126,500 | 125,768 | 125,177 | 124,793 |
|------------------|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|

Asset Quality - Core Bank

CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

| (mln Euro) | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| NPLs - Face value | 13,787 | 14,269 | 14,167 | 14,549 | 15,113 | 14,864 | 14,030 | 13,773 |
| Writedowns | 8,477 | 8,611 | 8,718 | 8,879 | 9,414 | 9,585 | 9,169 | 8,752 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 61.5% | 60.3% | 61.5% | 61.0% | 62.3% | 64.5% | 65.4% | 63.5% |
| NPLs - Carrying value | 5,310 | 5,659 | 5,450 | 5,670 | 5,699 | 5,278 | 4,861 | 5,022 |
| Unlikely to pay - Face value | | | | 11,010 | 11,445 | 11,431 | 12,331 | 12,092 |
| Writedowns | | | | 3,763 | 3,806 | 3,944 | 4,326 | 4,401 |
| <i>as a percentage of face value (Coverage Ratio)</i> | | | | 34.2% | 33.3% | 34.5% | 35.1% | 36.4% |
| Unlikely to pay- Carrying value | | | | 7,247 | 7,639 | 7,487 | 8,005 | 7,691 |
| Doubtful loans - Face value | 6,572 | 6,759 | 7,511 | | | | | |
| Writedowns | 2,531 | 2,624 | 2,661 | | | | | |
| <i>as a percentage of face value (Coverage Ratio)</i> | 38.5% | 38.8% | 35.4% | | | | | |
| Doubtful loans - Carrying value | 4,041 | 4,135 | 4,850 | | | | | |
| Restructured loans - Face value | 3,802 | 3,824 | 3,689 | | | | | |
| Writedowns | 1,566 | 1,554 | 1,447 | | | | | |
| <i>as a percentage of face value (Coverage Ratio)</i> | 41.2% | 40.6% | 39.2% | | | | | |
| Restructured loans - Carrying value | 2,236 | 2,270 | 2,243 | | | | | |
| Past-due loans - Face value | 1,321 | 1,847 | 1,588 | 1,916 | 1,757 | 1,697 | 1,672 | 1,664 |
| Writedowns | 295 | 408 | 366 | 507 | 471 | 449 | 448 | 432 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 22.3% | 22.1% | 23.0% | 26.4% | 26.8% | 26.5% | 26.8% | 26.0% |
| Past-due loans- Carrying value | 1,026 | 1,439 | 1,223 | 1,410 | 1,287 | 1,247 | 1,223 | 1,232 |
| IMPAIRED LOANS - Face value | 25,482 | 26,699 | 26,956 | 27,476 | 28,315 | 27,991 | 28,032 | 27,530 |
| Writedowns | 12,869 | 13,197 | 13,191 | 13,149 | 13,690 | 13,978 | 13,943 | 13,586 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 50.5% | 49.4% | 48.9% | 47.9% | 48.4% | 49.9% | 49.7% | 49.35% |
| IMPAIRED LOANS - Carrying value | 12,613 | 13,502 | 13,765 | 14,327 | 14,625 | 14,013 | 14,089 | 13,944 |
| PERFORMING LOANS - Face value | 421,092 | 412,403 | 409,135 | 410,687 | 427,037 | 420,219 | 423,989 | 426,054 |
| Writedowns | 1,961 | 1,721 | 1,926 | 1,847 | 1,654 | 1,658 | 1,943 | 2,035 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 0.5% | 0.4% | 0.5% | 0.4% | 0.4% | 0.4% | 0.5% | 0.5% |
| PERFORMING LOANS- Carrying value | 419,132 | 410,682 | 407,208 | 408,840 | 425,383 | 418,561 | 422,046 | 424,018 |

AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS

| | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| NPLs - Face value | 3.1% | 3.2% | 3.2% | 3.3% | 3.3% | 3.3% | 3.1% | 3.0% |
| NPLs - Carrying value | 1.2% | 1.3% | 1.3% | 1.3% | 1.3% | 1.2% | 1.1% | 1.1% |
| Unlikely to pay - Face value | 0.0% | 0.0% | 0.0% | 2.5% | 2.5% | 2.6% | 2.7% | 2.7% |
| Unlikely to pay - Carrying value | 0.0% | 0.0% | 0.0% | 1.7% | 1.7% | 1.7% | 1.8% | 1.8% |
| Doubtful loans - Face value | 1.5% | 1.5% | 1.7% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Doubtful loans - Carrying value | 0.9% | 1.0% | 1.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Restructured loans - Face value | 0.9% | 0.9% | 0.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Restructured loans - Carrying value | 0.5% | 0.5% | 0.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Past-due loans - Face value | 0.3% | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% |
| Past-due loans - Carrying value | 0.2% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% |
| Total Impaired Loans - Face value | 5.7% | 6.1% | 6.2% | 6.3% | 6.2% | 6.2% | 6.2% | 6.1% |
| Total Impaired Loans - Carrying value | 2.9% | 3.2% | 3.3% | 3.4% | 3.3% | 3.2% | 3.2% | 3.2% |

Asset Quality - Country Breakdown

CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

| (mln Euro) | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Italy Core | | | | | | | | |
| Total Impaired Loans - Face value | 6,467 | 7,132 | 7,768 | 8,238 | 8,705 | 9,024 | 9,446 | 9,731 |
| Total Impaired Loans - Carrying value | 3,676 | 4,033 | 4,494 | 4,870 | 5,111 | 5,122 | 5,315 | 5,458 |
| Total Customer Loans - Face value | 193,774 | 183,204 | 179,585 | 177,934 | 186,851 | 180,406 | 183,841 | 184,812 |
| Total Customer Loans - Carrying value | 190,144 | 179,499 | 175,491 | 173,853 | 182,768 | 175,964 | 179,036 | 179,839 |
| Coverage Ratio - Specific only | 43.2% | 43.4% | 42.2% | 40.9% | 41.3% | 43.2% | 43.7% | 43.9% |
| Coverage Ratio - Overall Provisions | 56.1% | 51.9% | 52.7% | 49.5% | 46.9% | 49.2% | 50.9% | 51.1% |
| Impaired Loans Ratio - Face value | 3.3% | 3.9% | 4.3% | 4.6% | 4.7% | 5.0% | 5.1% | 5.3% |
| Impaired Loans Ratio - Carrying value | 1.9% | 2.2% | 2.6% | 2.8% | 2.8% | 2.9% | 3.0% | 3.0% |
| Italy Non-Core | | | | | | | | |
| Total Impaired Loans - Face value | 56,982 | 55,696 | 56,506 | 56,884 | 54,897 | 53,746 | 52,679 | 52,230 |
| Total Impaired Loans - Carrying value | 26,667 | 26,675 | 27,132 | 26,765 | 26,454 | 26,021 | 25,493 | 24,976 |
| Total Customer Loans - Face value | 83,249 | 80,720 | 79,508 | 78,179 | 71,907 | 69,723 | 65,622 | 63,672 |
| Total Customer Loans - Carrying value | 52,037 | 50,613 | 49,382 | 47,402 | 42,650 | 41,356 | 37,987 | 36,036 |
| Coverage Ratio - Specific only | 53.2% | 52.1% | 52.0% | 52.9% | 51.8% | 51.6% | 51.6% | 52.2% |
| Coverage Ratio - Overall Provisions | 54.8% | 54.1% | 53.3% | 54.1% | 53.3% | 52.8% | 52.5% | 52.9% |
| Impaired Loans Ratio - Face value | 68.4% | 69.0% | 71.1% | 72.8% | 76.3% | 77.1% | 80.3% | 82.0% |
| Impaired Loans Ratio - Carrying value | 51.2% | 52.7% | 54.9% | 56.5% | 62.0% | 62.9% | 67.1% | 69.3% |
| Germany | | | | | | | | |
| Total Impaired Loans - Face value | 6,063 | 6,430 | 6,003 | 6,253 | 6,160 | 5,743 | 5,516 | 5,496 |
| Total Impaired Loans - Carrying value | 3,218 | 3,635 | 3,440 | 3,839 | 3,607 | 3,225 | 3,195 | 3,294 |
| Total Customer Loans - Face value | 110,698 | 110,253 | 110,959 | 112,494 | 114,973 | 114,110 | 114,648 | 116,231 |
| Total Customer Loans - Carrying value | 107,461 | 107,093 | 108,033 | 109,739 | 112,066 | 111,266 | 112,030 | 113,648 |
| Coverage Ratio - Specific only | 46.9% | 43.5% | 42.7% | 38.6% | 41.5% | 43.8% | 42.1% | 40.1% |
| Coverage Ratio - Overall Provisions | 53.4% | 49.2% | 48.7% | 44.1% | 47.2% | 49.5% | 47.5% | 47.0% |
| Impaired Loans Ratio - Face value | 5.5% | 5.8% | 5.4% | 5.6% | 5.4% | 5.0% | 4.8% | 4.7% |
| Impaired Loans Ratio - Carrying value | 3.0% | 3.4% | 3.2% | 3.5% | 3.2% | 2.9% | 2.9% | 2.9% |
| Austria | | | | | | | | |
| Total Impaired Loans - Face value | 4,593 | 4,577 | 4,387 | 4,594 | 4,815 | 4,647 | 4,594 | 4,059 |
| Total Impaired Loans - Carrying value | 1,791 | 1,829 | 1,648 | 1,759 | 1,909 | 1,818 | 1,794 | 1,679 |
| Total Customer Loans - Face value | 68,287 | 68,281 | 67,473 | 67,746 | 69,466 | 69,212 | 69,888 | 69,913 |
| Total Customer Loans - Carrying value | 65,130 | 65,181 | 64,397 | 64,555 | 66,196 | 66,022 | 66,735 | 67,145 |
| Coverage Ratio - Specific only | 61.0% | 60.0% | 62.4% | 61.7% | 60.4% | 60.9% | 61.0% | 58.6% |
| Coverage Ratio - Overall Provisions | 68.7% | 67.7% | 70.1% | 69.5% | 67.9% | 68.6% | 68.6% | 68.2% |
| Impaired Loans Ratio - Face value | 6.7% | 6.7% | 6.5% | 6.8% | 6.9% | 6.7% | 6.6% | 5.8% |
| Impaired Loans Ratio - Carrying value | 2.7% | 2.8% | 2.6% | 2.7% | 2.9% | 2.8% | 2.7% | 2.5% |
| Poland | | | | | | | | |
| Total Impaired Loans - Face value | 1,918 | 1,951 | 1,910 | 1,928 | 2,077 | 2,038 | 2,011 | 1,922 |
| Total Impaired Loans - Carrying value | 752 | 755 | 709 | 691 | 755 | 723 | 690 | 652 |
| Total Customer Loans - Face value | 26,815 | 27,685 | 27,756 | 28,251 | 30,245 | 30,242 | 30,554 | 29,994 |
| Total Customer Loans - Carrying value | 25,539 | 26,381 | 26,445 | 26,896 | 28,798 | 28,815 | 29,128 | 28,621 |
| Coverage Ratio - Specific only | 60.8% | 61.3% | 62.9% | 64.2% | 63.7% | 64.5% | 65.7% | 66.1% |
| Coverage Ratio - Overall Provisions | 66.5% | 66.9% | 68.6% | 70.3% | 69.7% | 70.0% | 70.9% | 71.4% |
| Impaired Loans Ratio - Face value | 7.2% | 7.0% | 6.9% | 6.8% | 6.9% | 6.7% | 6.6% | 6.4% |
| Impaired Loans Ratio - Carrying value | 2.9% | 2.9% | 2.7% | 2.6% | 2.6% | 2.5% | 2.4% | 2.3% |
| CEE | | | | | | | | |
| Total Impaired Loans - Face value | 6,440 | 6,610 | 6,887 | 6,462 | 6,559 | 6,540 | 6,466 | 6,322 |
| Total Impaired Loans - Carrying value | 3,177 | 3,250 | 3,475 | 3,168 | 3,244 | 3,125 | 3,096 | 2,860 |
| Total Customer Loans - Face value | 53,346 | 56,074 | 56,759 | 55,119 | 57,332 | 57,664 | 56,641 | 56,097 |
| Total Customer Loans - Carrying value | 49,817 | 52,426 | 53,049 | 51,506 | 53,695 | 53,930 | 52,758 | 52,174 |
| Coverage Ratio - Specific only | 50.7% | 50.8% | 49.5% | 51.0% | 50.5% | 52.2% | 52.1% | 54.8% |
| Coverage Ratio - Overall Provisions | 54.8% | 55.2% | 53.9% | 55.9% | 55.4% | 57.1% | 60.0% | 62.1% |
| Impaired Loans Ratio - Face value | 12.1% | 11.8% | 12.1% | 11.7% | 11.4% | 11.3% | 11.4% | 11.3% |
| Impaired Loans Ratio - Carrying value | 6.4% | 6.2% | 6.6% | 6.2% | 6.0% | 5.8% | 5.9% | 5.5% |

* Sum of Regions does not equal total due to intragroup elisions

Asset Quality - Non Core

CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

| (mln Euro) | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| NPLs - Face value | 35,452 | 35,284 | 36,435 | 37,594 | 36,285 | 36,422 | 36,596 | 37,316 |
| Writedowns | 22,470 | 21,677 | 22,572 | 23,563 | 22,309 | 22,049 | 21,932 | 22,414 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 63.4% | 61.4% | 62.0% | 62.7% | 61.5% | 60.5% | 59.9% | 60.1% |
| NPLs - Carrying value | 12,982 | 13,607 | 13,863 | 14,031 | 13,976 | 14,372 | 14,664 | 14,902 |
| Unlikely to pay - Face value | | | | 17,480 | 16,815 | 15,473 | 14,588 | 13,962 |
| Writedowns | | | | 6,140 | 5,692 | 5,267 | 4,899 | 4,566 |
| <i>as a percentage of face value (Coverage Ratio)</i> | | | | 35.1% | 33.8% | 34.0% | 33.6% | 32.7% |
| Unlikely to pay- Carrying value | | | | 11,341 | 11,123 | 10,206 | 9,689 | 9,395 |
| Doubtful loans - Face value | 18,035 | 17,003 | 16,529 | | | | | |
| Writedowns | 6,930 | 6,463 | 5,891 | | | | | |
| <i>as a percentage of face value (Coverage Ratio)</i> | 38.4% | 38.0% | 35.6% | | | | | |
| Doubtful loans - Carrying value | 11,105 | 10,540 | 10,638 | | | | | |
| Restructured loans - Face value | 1,958 | 1,877 | 2,079 | | | | | |
| Writedowns | 593 | 549 | 612 | | | | | |
| <i>as a percentage of face value (Coverage Ratio)</i> | 30.3% | 29.2% | 29.5% | | | | | |
| Restructured loans - Carrying value | 1,365 | 1,329 | 1,467 | | | | | |
| Past-due loans - Face value | 1,537 | 1,532 | 1,464 | 1,810 | 1,797 | 1,852 | 1,496 | 953 |
| Writedowns | 321 | 333 | 300 | 416 | 443 | 409 | 355 | 275 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 20.9% | 21.7% | 20.5% | 23.0% | 24.6% | 22.1% | 23.7% | 28.9% |
| Past-due loans- Carrying value | 1,216 | 1,199 | 1,164 | 1,394 | 1,355 | 1,443 | 1,140 | 678 |
| IMPAIRED LOANS - Face value | 56,982 | 55,696 | 56,506 | 56,884 | 54,897 | 53,746 | 52,679 | 52,230 |
| Writedowns | 30,315 | 29,021 | 29,375 | 30,119 | 28,443 | 27,725 | 27,186 | 27,255 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 53.2% | 52.1% | 52.0% | 52.9% | 51.8% | 51.6% | 51.6% | 52.2% |
| IMPAIRED LOANS - Carrying value | 26,667 | 26,675 | 27,132 | 26,765 | 26,454 | 26,021 | 25,493 | 24,976 |
| PERFORMING LOANS - Face value | 26,267 | 25,024 | 23,001 | 21,295 | 17,010 | 15,977 | 12,942 | 11,441 |
| Writedowns | 898 | 1,086 | 751 | 658 | 813 | 642 | 449 | 381 |
| <i>as a percentage of face value (Coverage Ratio)</i> | 3.4% | 4.3% | 3.3% | 3.1% | 4.8% | 4.0% | 3.5% | 3.3% |
| PERFORMING LOANS- Carrying value | 25,369 | 23,938 | 22,251 | 20,637 | 16,197 | 15,335 | 12,494 | 11,060 |
| AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS | | | | | | | | |
| | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
| NPLs - Face value | 42.6% | 43.7% | 45.8% | 48.1% | 50.5% | 52.2% | 55.8% | 58.6% |
| NPLs - Carrying value | 24.9% | 26.9% | 28.1% | 29.6% | 32.8% | 34.8% | 38.6% | 41.4% |
| Unlikely to pay - Face value | 0.0% | 0.0% | 0.0% | 22.4% | 23.4% | 22.2% | 22.2% | 21.9% |
| Unlikely to pay - Carrying value | 0.0% | 0.0% | 0.0% | 23.9% | 26.1% | 24.7% | 25.5% | 26.1% |
| Doubtful loans - Face value | 21.7% | 21.1% | 20.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Doubtful loans - Carrying value | 21.3% | 20.8% | 21.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Restructured loans - Face value | 2.4% | 2.3% | 2.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Restructured loans - Carrying value | 2.6% | 2.6% | 3.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Past-due loans - Face value | 1.8% | 1.9% | 1.8% | 2.3% | 2.5% | 2.7% | 2.3% | 1.5% |
| Past-due loans - Carrying value | 2.3% | 2.4% | 2.4% | 2.9% | 3.2% | 3.5% | 3.0% | 1.9% |
| Total Impaired Loans - Face value | 68.4% | 69.0% | 71.1% | 72.8% | 76.3% | 77.1% | 80.3% | 82.0% |
| Total Impaired Loans - Carrying value | 51.2% | 52.7% | 54.9% | 56.5% | 62.0% | 62.9% | 67.1% | 69.3% |

Capital Position

GROUP CAPITAL STRUCTURE

| (mln Euro) | Basel 3 | | | | | | | | Change % | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|----------|--------|
| | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | q/q | y/y |
| | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 | | |
| Common Equity Tier I * | 41,267 | 42,183 | 43,035 | 42,595 | 42,501 | 42,699 | 42,156 | 41,905 | -0.6% | -1.6% |
| Tier I Capital | 44,074 | 44,998 | 46,717 | 46,097 | 45,913 | 46,286 | 45,789 | 45,450 | -0.7% | -1.4% |
| Total Capital | 59,179 | 59,737 | 59,803 | 55,456 | 57,494 | 57,799 | 56,851 | 56,108 | -1.3% | +1.2% |
| Total RWA (bn) * | 418,871 | 398,702 | 401,238 | 409,223 | 420,637 | 405,897 | 400,480 | 390,599 | -2.5% | -4.6% |
| Credit Risk | 339,492 | 334,927 | 337,557 | 344,211 | 351,967 | 343,985 | 340,241 | 343,644 | +1.0% | -0.2% |
| Market Risk | 27,380 | 19,435 | 19,366 | 20,784 | 24,766 | 18,558 | 17,039 | 17,209 | +1.0% | -17.2% |
| Operational Risk | 51,998 | 44,340 | 44,315 | 44,228 | 43,904 | 43,354 | 43,200 | 43,632 | +1.0% | -1.3% |
| Floor | | | | | | | | | | |
| Hybrids included in Tier I Capital | 2,912 | 2,901 | 3,881 | 3,883 | 3,708 | 3,707 | 3,706 | 3,577 | -3.5% | -7.9% |

CAPITAL RATIOS

| % | Basel 3 | | | | | | | | Delta | |
|---------------------------------------|---------|--------|--------|--------|--------|--------|--------|--------|-------|-------|
| | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 | q/q | y/y |
| | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 | | |
| Common Equity Tier I Ratio | 9.91% | 10.58% | 10.73% | 10.41% | 10.10% | 10.52% | 10.53% | 10.73% | 20bp | 32bp |
| Tier I Ratio | 10.58% | 11.29% | 11.64% | 11.26% | 10.92% | 11.40% | 11.43% | 11.64% | 20bp | 37bp |
| Total Capital Ratio | 14.21% | 14.98% | 14.90% | 13.55% | 13.67% | 14.24% | 14.20% | 14.36% | 17bp | 81bp |
| Hybrids as % of Tier I capital | 6.61% | 6.45% | 8.31% | 8.42% | 8.08% | 8.01% | 8.09% | 7.87% | -22bp | -55bp |
| note: maximum allowed by Bol | NA | NA | NA | NA | NA | NA | NA | NA | | |

* Common Equity Tier 1 Capital as of 1Q 2014 under Basel 3 rules includes 1Q 2014 Interim Net Profit net of dividends accrual (assumed at 10 € cents in line with previous year). RWAs as of 1Q 2014 include the conversion of DTAs into tax credit, effective after the approval of 2013 accounts in May 2014. The sum of Credit Risk, Market Risk and Operational risk RWAs as at 1Q 2014, not including the effect of DTA conversion, amounts to 418,870. This figure differs from those disclosed in the Regulatory Reports due to adjustments connected with the difference between the timing of the approval of the interim financial report and the transmission – on June 30, 2014 – of Regulatory Reports referring to March 31, 2014.

Common Equity Tier 1 Capital as of September 2014 includes 9M 2014 Interim Net Profit net of dividends accrual (assumed at 10 € cents in line with previous year).

December 2014 values assume 2014 scrip dividend of 12 €cents per ordinary share with 75-25% shares-cash acceptance. Including full cash dividend CET1 Ratio at 10.26%, Tier 1 Ratio at 11.12% and Total Capital Ratio at 13.41%.

March 2015 values pro-forma assuming unaudited 1Q15 earnings net of dividend accrual, 2014 scrip dividend with 75% share acceptance and Pekao minority excess capital calculated assuming 12% threshold. CET1 ratio, Tier 1 ratio and Total Capital ratio for regulatory purposes at 9.86%, 10.67% and 13.43%, respectively.

September 2015 values pro-forma assuming unaudited 3Q15 earnings net of dividend accrual; CET1 ratio, Tier 1 ratio and Total Capital ratio for regulatory purposes at 10.44%, 11.35% and 14.11%, respectively.

December 2015 values pro-forma assuming 2015 scrip dividend of 12 €cents per ordinary share with 75%-25% shares-cash acceptance. CET1 ratio, Tier 1 ratio and Total Capital ratio for regulatory purposes at 10.59%, 11.50% and 14.23%, respectively.

Commercial Bank - Italy

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 5,079 | 5,134 | -1.1% | 1,280 | 1,300 | 1,267 | 1,287 | 1,284 | 1,279 | 1,261 | 1,255 |
| Dividends and other income from equity investments | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 3,506 | 3,304 | +6.1% | 857 | 878 | 783 | 785 | 925 | 930 | 826 | 825 |
| Net trading income | 32 | -11 | n.m. | -4 | -9 | 0 | 1 | 1 | 20 | 1 | 10 |
| Net other expenses/income | -28 | -20 | +38.0% | -1 | -5 | -2 | -12 | -13 | -14 | -5 | 4 |
| OPERATING INCOME | 8,590 | 8,407 | +2.2% | 2,132 | 2,165 | 2,048 | 2,062 | 2,198 | 2,215 | 2,083 | 2,094 |
| Payroll costs | -2,728 | -2,667 | +2.3% | -690 | -646 | -637 | -693 | -687 | -693 | -683 | -665 |
| Other administrative expenses | -1,898 | -1,882 | +0.8% | -478 | -471 | -464 | -469 | -477 | -474 | -465 | -482 |
| Recovery of expenses | 457 | 457 | -0.1% | 116 | 119 | 115 | 107 | 117 | 112 | 113 | 115 |
| Amortisation & depreciation | -61 | -71 | -14.0% | -16 | -20 | -17 | -18 | -15 | -15 | -15 | -17 |
| Operating costs | -4,231 | -4,163 | +1.6% | -1,068 | -1,019 | -1,004 | -1,072 | -1,062 | -1,070 | -1,050 | -1,049 |
| OPERATING PROFIT | 4,359 | 4,244 | +2.7% | 1,064 | 1,146 | 1,044 | 990 | 1,136 | 1,146 | 1,033 | 1,045 |
| Net write-downs of loans | -1,208 | -1,034 | +16.8% | -280 | -294 | -132 | -329 | -280 | -260 | -245 | -423 |
| NET OPERATING PROFIT | 3,151 | 3,210 | -1.9% | 785 | 852 | 913 | 661 | 856 | 885 | 788 | 622 |
| Other Charges & Provisions | -277 | -112 | +146.9% | -12 | -32 | -34 | -35 | -17 | -54 | -17 | -190 |
| o/w Systemic Charges | -129 | -9 | n.m. | 0 | 0 | -9 | 0 | 0 | -29 | 0 | -100 |
| Integration costs | -485 | -4 | n.m. | 0 | -18 | -2 | 17 | 0 | 0 | 0 | -485 |
| Net income from investments | -15 | -7 | +105.7% | -4 | -1 | -1 | -2 | 0 | -3 | -6 | -7 |
| PROFIT BEFORE TAX | 2,372 | 3,087 | -23.1% | 768 | 801 | 876 | 642 | 839 | 829 | 765 | -60 |
| CONSOLIDATED PROFIT | 1,552 | 1,978 | -21.5% | 486 | 529 | 562 | 401 | 559 | 558 | 509 | -73 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 49.3% | 49.5% | -26bp | 50.1% | 47.0% | 49.0% | 52.0% | 48.3% | 48.3% | 50.4% | 50.1% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 91 | 79 | 12bp | 85 | 89 | 40 | 101 | 85 | 78 | 73 | 127 |

VOLUMES

| | | | | | | | | | | | |
|---|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Customer Loans | 132,279 | 130,190 | +1.6% | 132,303 | 131,471 | 130,571 | 130,190 | 134,106 | 134,063 | 133,643 | 132,279 |
| Total Customer Deposits (incl. securities in issue) | 145,760 | 145,347 | +0.3% | 147,921 | 144,132 | 142,516 | 145,347 | 144,209 | 144,222 | 142,403 | 145,760 |
| Total RWA End of Period | 75,775 | 80,603 | -6.0% | 79,125 | 78,340 | 80,126 | 80,603 | 83,206 | 80,563 | 80,097 | 75,775 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| FTEs (eop, 100%) | 37,325 | 37,316 | +0.0% | 37,588 | 37,631 | 37,313 | 37,316 | 37,185 | 37,301 | 37,073 | 37,325 |
|------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|

Commercial Bank - Germany

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 1,688 | 1,719 | -1.8% | 435 | 436 | 424 | 424 | 406 | 420 | 423 | 439 |
| Dividends and other income from equity investments | 51 | 13 | n.m. | 1 | 5 | 2 | 6 | 1 | 4 | 42 | 5 |
| Net fees and commissions | 751 | 785 | -4.3% | 210 | 203 | 191 | 182 | 210 | 193 | 184 | 164 |
| Net trading income | 97 | 34 | n.m. | 18 | 8 | 2 | 6 | 2 | 64 | 4 | 28 |
| Net other expenses/income | 114 | 91 | +25.4% | 27 | 26 | 20 | 18 | 27 | 27 | 29 | 31 |
| OPERATING INCOME | 2,701 | 2,642 | +2.2% | 691 | 677 | 638 | 636 | 646 | 707 | 681 | 667 |
| Payroll costs | -1,168 | -1,170 | -0.2% | -290 | -285 | -296 | -299 | -301 | -295 | -289 | -283 |
| Other administrative expenses | -831 | -857 | -3.0% | -214 | -205 | -217 | -221 | -210 | -203 | -203 | -216 |
| Recovery of expenses | 27 | 14 | +92.5% | 4 | 3 | 3 | 4 | 4 | 3 | 2 | 19 |
| Amortisation & depreciation | -44 | -47 | -4.5% | -12 | -12 | -12 | -12 | -12 | -11 | -11 | -10 |
| Operating costs | -2,016 | -2,059 | -2.1% | -511 | -498 | -522 | -527 | -519 | -507 | -501 | -490 |
| OPERATING PROFIT | 685 | 583 | +17.5% | 179 | 179 | 116 | 109 | 127 | 201 | 180 | 177 |
| Net write-downs of loans | -44 | -26 | +67.6% | -15 | -5 | 18 | -25 | -24 | -41 | 22 | -1 |
| NET OPERATING PROFIT | 641 | 557 | +15.2% | 164 | 174 | 133 | 84 | 103 | 159 | 203 | 176 |
| Other Charges & Provisions | -177 | -81 | +118.3% | -11 | -8 | -28 | -34 | -37 | -43 | -47 | -51 |
| o/w Systemic Charges | -62 | -44 | +41.4% | -12 | -12 | -11 | -10 | -36 | -13 | -7 | -6 |
| Integration costs | -74 | 11 | n.m. | 0 | 2 | 0 | 10 | 0 | 0 | 0 | -74 |
| Net income from investments | 49 | 181 | -72.9% | 2 | 1 | 2 | 175 | 0 | 11 | 6 | 32 |
| PROFIT BEFORE TAX | 439 | 667 | -34.3% | 156 | 169 | 108 | 235 | 66 | 128 | 161 | 83 |
| CONSOLIDATED PROFIT | 433 | 504 | -14.0% | 104 | 113 | 73 | 214 | 43 | 86 | 107 | 197 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 74.6% | 77.9% | -330bp | 74.0% | 73.6% | 81.9% | 82.9% | 80.3% | 71.6% | 73.6% | 73.4% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 6 | 3 | 2bp | 8 | 2 | -9 | 13 | 12 | 21 | -11 | 0 |

VOLUMES

| | | | | | | | | | | | |
|---|---------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Customer Loans | 80,431 | 78,416 | +2.6% | 78,537 | 78,783 | 78,765 | 78,416 | 79,256 | 79,563 | 80,143 | 80,431 |
| Total Customer Deposits (incl. securities in issue) | 103,889 | 102,236 | +1.6% | 105,562 | 104,709 | 102,044 | 102,236 | 101,088 | 101,978 | 101,504 | 103,889 |
| Total RWA End of Period | 31,488 | 33,608 | -6.3% | 35,388 | 32,879 | 33,780 | 33,608 | 33,334 | 31,121 | 31,782 | 31,488 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| FTEs (eop, 100%) | 11,781 | 13,333 | -11.6% | 13,500 | 13,411 | 13,489 | 13,333 | 12,960 | 12,237 | 12,078 | 11,781 |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Commercial Bank - Austria

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 732 | 772 | -5.2% | 199 | 197 | 187 | 189 | 176 | 187 | 182 | 186 |
| Dividends and other income from equity investments | 171 | 151 | +13.2% | 25 | 61 | 31 | 34 | 26 | 44 | 40 | 62 |
| Net fees and commissions | 620 | 581 | +6.7% | 143 | 142 | 141 | 155 | 153 | 155 | 152 | 160 |
| Net trading income | 41 | 175 | -76.7% | 32 | 63 | 34 | 45 | 10 | 20 | -3 | 13 |
| Net other expenses/income | 20 | 31 | -36.8% | 11 | 7 | 10 | 4 | 5 | 0 | 6 | 9 |
| OPERATING INCOME | 1,583 | 1,710 | -7.4% | 410 | 471 | 403 | 426 | 370 | 406 | 377 | 429 |
| Payroll costs | -763 | -823 | -7.3% | -212 | -207 | -198 | -206 | -197 | -198 | -185 | -182 |
| Other administrative expenses | -549 | -527 | +4.2% | -128 | -131 | -125 | -144 | -137 | -134 | -138 | -141 |
| Recovery of expenses | 1 | 1 | -7.9% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -23 | -24 | -1.9% | -6 | -6 | -6 | -6 | -6 | -6 | -6 | -6 |
| Operating costs | -1,335 | -1,373 | -2.8% | -345 | -343 | -328 | -356 | -339 | -338 | -329 | -329 |
| OPERATING PROFIT | 248 | 337 | -26.4% | 65 | 128 | 74 | 70 | 31 | 68 | 49 | 101 |
| Net write-downs of loans | -15 | -111 | -86.5% | -48 | -4 | -17 | -41 | -27 | 31 | -8 | -10 |
| NET OPERATING PROFIT | 233 | 227 | +2.9% | 17 | 124 | 57 | 29 | 3 | 99 | 40 | 91 |
| Other Charges & Provisions | -195 | -96 | +104.4% | -21 | -25 | -25 | -25 | -41 | -33 | -70 | -52 |
| o/w Systemic Charges | -135 | -86 | +57.2% | -20 | -23 | -21 | -21 | -37 | -32 | -25 | -40 |
| Integration costs | 320 | -2 | n.m. | 0 | 0 | 0 | -1 | 0 | 0 | 0 | 321 |
| Net income from investments | -18 | 4 | n.m. | 40 | -18 | 6 | -24 | 1 | -2 | 0 | -17 |
| PROFIT BEFORE TAX | 340 | 134 | n.m. | 36 | 80 | 39 | -21 | -37 | 64 | -29 | 342 |
| CONSOLIDATED PROFIT | 571 | 152 | n.m. | 34 | 84 | 79 | -45 | -20 | 83 | -18 | 527 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 84.3% | 80.3% | 405bp | 84.0% | 72.8% | 81.6% | 83.6% | 91.7% | 83.2% | 87.1% | 76.5% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 3 | 23 | -20bp | 40 | 4 | 14 | 35 | 23 | -25 | 7 | 8 |

VOLUMES

| | | | | | | | | | | | |
|---|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 49,305 | 47,379 | +4.1% | 47,877 | 48,083 | 47,442 | 47,379 | 48,744 | 48,785 | 48,677 | 49,305 |
| Total Customer Deposits (incl. securities in issue) | 63,358 | 63,442 | -0.1% | 60,225 | 59,920 | 62,877 | 63,442 | 65,119 | 63,847 | 64,494 | 63,358 |
| Total RWA End of Period | 22,085 | 24,047 | -8.2% | 27,169 | 23,838 | 24,080 | 24,047 | 24,339 | 23,052 | 21,993 | 22,085 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 6,439 | 6,658 | -3.3% | 6,759 | 6,590 | 6,707 | 6,658 | 6,570 | 6,522 | 6,486 | 6,439 |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|--------------|-------------|-------------|-------------|--------------|--------------|--------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 2,278 | 2,326 | -2.0% | 562 | 612 | 572 | 579 | 560 | 563 | 514 | 641 |
| Dividends and other income from equity investments | 28 | 88 | -68.3% | 9 | 40 | 26 | 14 | 10 | 5 | 9 | 3 |
| Net fees and commissions | 604 | 564 | +7.1% | 109 | 157 | 151 | 147 | 158 | 142 | 138 | 165 |
| Net trading income | 819 | 803 | +2.0% | 331 | 181 | 117 | 173 | 335 | 303 | 126 | 55 |
| Net other expenses/income | 28 | -22 | n.m. | -15 | -86 | -50 | 129 | 4 | -12 | 25 | 11 |
| OPERATING INCOME | 3,757 | 3,759 | -0.1% | 996 | 904 | 816 | 1,042 | 1,067 | 1,003 | 812 | 875 |
| Payroll costs | -687 | -628 | +9.3% | -172 | -143 | -161 | -152 | -164 | -177 | -169 | -177 |
| Other administrative expenses | -1,113 | -1,021 | +9.0% | -263 | -266 | -253 | -239 | -279 | -281 | -305 | -248 |
| Recovery of expenses | 44 | 3 | n.m. | 1 | 1 | 2 | 1 | 0 | 0 | 41 | 2 |
| Amortisation & depreciation | -3 | -3 | -9.5% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| Operating costs | -1,759 | -1,649 | +6.7% | -435 | -409 | -414 | -391 | -443 | -458 | -434 | -424 |
| OPERATING PROFIT | 1,998 | 2,110 | -5.3% | 561 | 495 | 403 | 651 | 624 | 545 | 378 | 451 |
| Net write-downs of loans | -31 | -129 | -76.0% | 0 | -97 | 68 | -100 | -28 | -92 | 73 | 16 |
| NET OPERATING PROFIT | 1,967 | 1,980 | -0.7% | 561 | 398 | 471 | 551 | 597 | 452 | 451 | 467 |
| Other Charges & Provisions | -227 | -77 | n.m. | 8 | -27 | -37 | -21 | -64 | -71 | -7 | -85 |
| o/w Systemic Charges | -140 | -88 | +59.0% | -22 | -22 | -22 | -21 | -64 | -27 | -10 | -39 |
| Integration costs | -35 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -35 |
| Net income from investments | -44 | -83 | -47.3% | 4 | -68 | 29 | -49 | -8 | 8 | -3 | -42 |
| PROFIT BEFORE TAX | 1,661 | 1,820 | -8.7% | 574 | 303 | 462 | 481 | 525 | 390 | 441 | 305 |
| CONSOLIDATED PROFIT | 1,212 | 1,255 | -3.5% | 391 | 200 | 266 | 398 | 362 | 257 | 295 | 298 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 46.8% | 43.9% | 295bp | 43.7% | 45.3% | 50.7% | 37.5% | 41.5% | 45.7% | 53.4% | 48.5% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 3 | 14 | -11bp | 0 | 42 | -32 | 46 | 12 | 40 | -32 | -7 |

VOLUMES

| | | | | | | | | | | | |
|---|--------|--------|-------|--------|--------|--------|--------|--------|---------|---------|--------|
| Total Customer Loans | 96,876 | 89,225 | +8.6% | 96,700 | 86,754 | 84,492 | 89,225 | 95,524 | 88,203 | 92,341 | 96,876 |
| Total Customer Deposits (incl. securities in issue) | 96,181 | 87,491 | +9.9% | 87,231 | 88,097 | 85,854 | 87,491 | 96,022 | 101,546 | 105,754 | 96,181 |
| Total RWA End of Period | 65,382 | 68,631 | -4.7% | 77,419 | 71,185 | 70,871 | 68,631 | 72,386 | 67,944 | 68,719 | 65,382 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 3,918 | 3,954 | -0.9% | 4,049 | 3,957 | 3,949 | 3,954 | 3,962 | 3,985 | 3,992 | 3,918 |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

CIB Division - Additional Disclosure (managerial figures)

| (mIn Euro) | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| TOTAL REVENUES CIB | 996 | 904 | 816 | 1,042 | 1,067 | 1,003 | 812 | 875 |
| Financing & Advisory (F&A) | 312 | 377 | 276 | 498 | 279 | 313 | 305 | 385 |
| Financing & Advisory (F&A) Italy | 105 | 131 | 123 | 111 | 95 | 92 | 88 | 98 |
| Financing & Advisory (F&A) Germany | 168 | 209 | 117 | 345 | 146 | 169 | 179 | 242 |
| Financing & Advisory (F&A) Austria | 40 | 39 | 37 | 44 | 39 | 53 | 39 | 45 |
| Markets | 578 | 423 | 438 | 433 | 681 | 584 | 392 | 373 |
| Global Transaction Business (GTB) | 107 | 109 | 106 | 109 | 109 | 109 | 115 | 115 |
| CIB Other | -1 | -2 | -2 | 0 | 2 | -4 | 0 | -1 |
| TOTAL COSTS CIB | -435 | -409 | -414 | -391 | -443 | -458 | -434 | -424 |
| Financing & Advisory (F&A) | -138 | -142 | -134 | -129 | -146 | -151 | -145 | -142 |
| Financing & Advisory (F&A) Italy | -27 | -26 | -25 | -29 | -31 | -34 | -33 | -28 |
| Financing & Advisory (F&A) Germany | -94 | -99 | -93 | -79 | -98 | -98 | -95 | -97 |
| Financing & Advisory (F&A) Austria | -18 | -18 | -17 | -23 | -18 | -20 | -18 | -18 |
| Markets | -234 | -210 | -228 | -193 | -235 | -244 | -227 | -207 |
| Global Transaction Business (GTB) | -52 | -54 | -49 | -56 | -55 | -57 | -55 | -64 |
| CIB Other | 0 | 0 | 1 | 0 | -2 | 3 | 0 | 0 |
| TOTAL LOAN LOSS PROVISIONS CIB | 0 | -97 | 68 | -100 | -28 | -92 | 73 | 16 |
| Financing & Advisory (F&A) | 4 | -114 | 54 | -49 | -26 | -60 | 80 | 0 |
| Financing & Advisory (F&A) Italy | 60 | -135 | -16 | 27 | 6 | -111 | 38 | 25 |
| Financing & Advisory (F&A) Germany | -42 | -5 | 79 | -72 | -22 | 45 | 42 | -50 |
| Financing & Advisory (F&A) Austria | -13 | 27 | -9 | -4 | -10 | 6 | 1 | 24 |
| Markets | -3 | 6 | 15 | -50 | 0 | -29 | -6 | 7 |
| Global Transaction Business (GTB) | -2 | 11 | -1 | -1 | -2 | -3 | -1 | 9 |
| CIB Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL NET OPERATING PROFIT CIB | 561 | 398 | 471 | 551 | 597 | 452 | 451 | 467 |
| Financing & Advisory (F&A) | 179 | 121 | 196 | 320 | 107 | 101 | 240 | 243 |
| Financing & Advisory (F&A) Italy | 138 | -30 | 81 | 109 | 70 | -53 | 92 | 96 |
| Financing & Advisory (F&A) Germany | 32 | 104 | 103 | 194 | 26 | 115 | 126 | 95 |
| Financing & Advisory (F&A) Austria | 9 | 48 | 11 | 17 | 11 | 39 | 22 | 52 |
| Markets | 340 | 219 | 226 | 190 | 445 | 311 | 159 | 173 |
| Global Transaction Business (GTB) | 53 | 66 | 55 | 52 | 52 | 49 | 59 | 60 |
| CIB Other | 0 | -2 | -1 | -1 | 0 | -1 | 0 | -1 |
| RWA CIB | 77,419 | 71,185 | 70,871 | 68,631 | 72,386 | 67,944 | 68,719 | 65,382 |
| Financing & Advisory (F&A) | 36,321 | 34,749 | 34,596 | 33,533 | 34,105 | 34,799 | 35,384 | 34,017 |
| Financing & Advisory (F&A) Italy | 12,735 | 11,612 | 11,721 | 11,414 | 10,945 | 11,577 | 13,492 | 12,184 |
| Financing & Advisory (F&A) Germany | 19,400 | 18,340 | 18,015 | 16,935 | 17,785 | 17,884 | 16,858 | 17,396 |
| Financing & Advisory (F&A) Austria | 4,186 | 4,798 | 4,860 | 5,183 | 5,375 | 5,338 | 5,034 | 4,437 |
| Markets | 36,264 | 31,154 | 30,868 | 30,123 | 32,932 | 27,790 | 27,518 | 25,298 |
| Global Transaction Business (GTB) | 4,677 | 5,527 | 5,167 | 5,109 | 4,857 | 5,414 | 5,867 | 5,994 |
| CIB Other | 157 | -246 | 240 | -134 | 491 | -58 | -50 | 72 |

Poland

INCOME STATEMENT

| (mIn Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|--------------|--------------|---------------|-----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 996 | 1,068 | -6.7% | -6.7% | 271 | 274 | 272 | 251 | 249 | 248 | 247 | 251 |
| Dividends and other income from equity investments | 15 | 17 | -9.8% | -9.8% | 5 | 6 | 4 | 3 | 4 | 7 | 3 | 2 |
| Net fees and commissions | 486 | 500 | -3.0% | -3.0% | 125 | 129 | 125 | 122 | 116 | 127 | 122 | 121 |
| Net trading income | 159 | 162 | -2.3% | -2.3% | 22 | 34 | 47 | 58 | 62 | 25 | 29 | 43 |
| Net other expenses/income | 37 | 22 | +70.3% | +70.3% | 8 | 5 | 3 | 6 | 2 | 28 | 5 | 2 |
| OPERATING INCOME | 1,692 | 1,769 | -4.4% | -4.4% | 431 | 448 | 450 | 440 | 433 | 435 | 405 | 419 |
| Payroll costs | -459 | -463 | -1.0% | -1.0% | -115 | -118 | -117 | -113 | -113 | -118 | -116 | -111 |
| Other administrative expenses | -237 | -258 | -8.2% | -8.2% | -66 | -65 | -65 | -62 | -58 | -63 | -59 | -57 |
| Recovery of expenses | 1 | 1 | -1.6% | -1.6% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -79 | -79 | +0.7% | +0.7% | -20 | -20 | -20 | -20 | -20 | -20 | -20 | -20 |
| Operating costs | -774 | -799 | -3.2% | -3.2% | -200 | -203 | -202 | -194 | -190 | -201 | -194 | -188 |
| OPERATING PROFIT | 918 | 970 | -5.3% | -5.3% | 230 | 245 | 248 | 246 | 242 | 234 | 211 | 231 |
| Net write-downs of loans | -124 | -134 | -7.4% | -7.4% | -35 | -34 | -32 | -32 | -33 | -32 | -30 | -29 |
| NET OPERATING PROFIT | 794 | 836 | -5.0% | -5.0% | 195 | 210 | 216 | 215 | 209 | 202 | 181 | 202 |
| Other Charges & Provisions | -135 | -34 | n.m. | n.m. | -9 | -9 | -8 | -8 | -25 | -15 | -17 | -78 |
| o/w Systemic Charges | -128 | -33 | n.m. | n.m. | -8 | -8 | -8 | -8 | -18 | -15 | -16 | -78 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | 18 | 0 | n.m. | n.m. | 0 | 0 | 0 | 1 | 0 | 0 | 15 | 3 |
| PROFIT BEFORE TAX | 677 | 803 | -15.7% | -15.7% | 186 | 202 | 208 | 207 | 185 | 187 | 179 | 126 |
| CONSOLIDATED PROFIT | 275 | 327 | -15.8% | -15.8% | 76 | 83 | 84 | 84 | 75 | 76 | 72 | 52 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 45.7% | 45.2% | 56bp | | 46.5% | 45.4% | 44.8% | 44.0% | 44.0% | 46.3% | 47.9% | 44.9% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 43 | 51 | -8bp | | 56 | 53 | 49 | 48 | 47 | 44 | 41 | 41 |

VOLUMES

| | | | | | | | | | | | | |
|---|--------|--------|-------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 28,621 | 26,896 | +6.4% | | 25,540 | 26,384 | 26,449 | 26,896 | 28,798 | 28,815 | 29,128 | 28,621 |
| Total Customer Deposits (incl. securities in issue) | 30,862 | 30,178 | +2.3% | | 27,439 | 28,362 | 29,685 | 30,178 | 30,670 | 30,784 | 31,096 | 30,862 |
| Total RWA End of Period | 25,810 | 25,894 | -0.3% | | 25,311 | 24,760 | 25,234 | 25,894 | 26,862 | 25,618 | 25,848 | 25,810 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|--------|--------|-------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| FTEs (eop, 100%) | 17,606 | 18,160 | -3.1% | | 18,194 | 18,134 | 17,983 | 18,160 | 18,043 | 17,916 | 17,806 | 17,606 |
| Branches | 976 | 1,036 | -5.8% | | 1,002 | 1,000 | 1,001 | 1,036 | 1,023 | 1,015 | 993 | 976 |

Asset Management

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 3 | 2 | +23.4% | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Dividends and other income from equity investments | 3 | 4 | -24.4% | 1 | 2 | 1 | 1 | 0 | 0 | 0 | 3 |
| Net fees and commissions | 900 | 769 | +17.1% | 183 | 188 | 197 | 202 | 220 | 225 | 219 | 236 |
| Net trading income | 1 | 1 | -51.2% | 1 | 1 | 2 | -2 | 2 | 0 | 0 | -2 |
| Net other expenses/income | 12 | 14 | -16.6% | 0 | 0 | -1 | 15 | 3 | 1 | 4 | 4 |
| OPERATING INCOME | 919 | 791 | +16.2% | 185 | 191 | 199 | 217 | 227 | 228 | 223 | 241 |
| Payroll costs | -410 | -326 | +25.8% | -79 | -79 | -83 | -85 | -91 | -99 | -89 | -132 |
| Other administrative expenses | -187 | -167 | +11.6% | -40 | -43 | -41 | -44 | -44 | -48 | -45 | -49 |
| Recovery of expenses | 1 | 8 | -91.7% | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -12 | -11 | +11.4% | -3 | -3 | -3 | -3 | -3 | -3 | -3 | -3 |
| Operating costs | -608 | -496 | +22.6% | -120 | -123 | -125 | -129 | -138 | -150 | -137 | -184 |
| OPERATING PROFIT | 311 | 295 | +5.4% | 66 | 68 | 74 | 87 | 89 | 78 | 86 | 57 |
| Net write-downs of loans | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| NET OPERATING PROFIT | 311 | 295 | +5.4% | 66 | 68 | 74 | 87 | 89 | 78 | 86 | 57 |
| Other Charges & Provisions | -3 | 2 | n.m. | 2 | -1 | 0 | 1 | 0 | -5 | 2 | 0 |
| o/w Systemic Charges | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Integration costs | -24 | -11 | +115.7% | -1 | -1 | -1 | -8 | -1 | -2 | -5 | -16 |
| Net income from investments | 3 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| PROFIT BEFORE TAX | 287 | 286 | +0.4% | 67 | 66 | 72 | 81 | 88 | 70 | 84 | 45 |
| CONSOLIDATED PROFIT | 206 | 178 | +16.3% | 47 | 47 | 48 | 36 | 62 | 55 | 57 | 32 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 66.2% | 62.7% | 347bp | 64.5% | 64.4% | 62.8% | 59.7% | 60.6% | 65.8% | 61.3% | 76.3% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 0 | 0 | bp | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

VOLUMES

| | | | | | | | | | | | |
|---|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Customer Deposits (incl. securities in issue) | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total RWA End of Period | 1,914 | 1,693 | +13.1% | 2,097 | 1,619 | 1,520 | 1,693 | 1,749 | 1,875 | 1,869 | 1,914 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 1,986 | 2,021 | -1.7% | 2,007 | 2,021 | 2,044 | 2,021 | 2,035 | 2,037 | 2,029 | 1,986 |
|------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|

ASSETS UNDER MANAGEMENT (bn)

| | | | | | | | | | | | |
|------------------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Italy | 117,793 | 104,339 | +12.9% | 91,458 | 94,187 | 100,516 | 104,339 | 114,413 | 113,461 | 114,703 | 117,793 |
| USA | 40,855 | 38,347 | +6.5% | 34,740 | 35,883 | 38,253 | 38,347 | 43,880 | 41,311 | 39,177 | 40,855 |
| International | 19,771 | 17,814 | +11.0% | 14,765 | 15,610 | 16,409 | 17,814 | 21,098 | 20,426 | 19,252 | 19,771 |
| Germany | 20,829 | 17,949 | +16.0% | 16,858 | 17,305 | 17,585 | 17,949 | 21,109 | 20,945 | 20,344 | 20,829 |
| CEE | 7,243 | 6,765 | +7.1% | 6,220 | 6,455 | 6,779 | 6,765 | 7,502 | 7,515 | 7,240 | 7,243 |
| Pioneer Austria (BACA) | 11,006 | 10,925 | +0.7% | 10,518 | 10,769 | 10,962 | 10,925 | 11,562 | 11,177 | 10,887 | 11,006 |
| India | 1,339 | 658 | +103.5% | 737 | 877 | 690 | 658 | 562 | 1,250 | 1,095 | 1,339 |
| Asia | 4,778 | 4,234 | +12.9% | 4,166 | 4,437 | 4,520 | 4,234 | 4,834 | 4,791 | 4,579 | 4,778 |
| Russia | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 223,614 | 201,030 | +11.2% | 179,463 | 185,522 | 195,713 | 201,030 | 224,960 | 220,875 | 217,277 | 223,614 |

Asset Gathering

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|---------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 245 | 228 | +7.4% | 58 | 58 | 56 | 56 | 58 | 61 | 64 | 63 |
| Dividends and other income from equity investments | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 248 | 195 | +26.8% | 48 | 49 | 46 | 53 | 62 | 63 | 61 | 62 |
| Net trading income | 54 | 30 | +80.3% | 7 | 6 | 7 | 10 | 17 | 11 | 13 | 13 |
| Net other expenses/income | -3 | -3 | +14.5% | 0 | 0 | -1 | -1 | 0 | -3 | 2 | -1 |
| OPERATING INCOME | 544 | 451 | +20.6% | 113 | 113 | 107 | 118 | 137 | 131 | 140 | 137 |
| Payroll costs | -75 | -69 | +8.5% | -16 | -16 | -18 | -19 | -18 | -19 | -19 | -19 |
| Other administrative expenses | -233 | -211 | +10.2% | -53 | -56 | -50 | -52 | -60 | -60 | -53 | -59 |
| Recovery of expenses | 84 | 77 | +9.3% | 19 | 19 | 19 | 20 | 21 | 21 | 20 | 22 |
| Amortisation & depreciation | -9 | -9 | +1.6% | -2 | -2 | -2 | -3 | -2 | -2 | -2 | -3 |
| Operating costs | -233 | -212 | +9.6% | -52 | -55 | -51 | -54 | -60 | -60 | -54 | -59 |
| OPERATING PROFIT | 311 | 239 | +30.4% | 61 | 58 | 56 | 64 | 77 | 71 | 86 | 78 |
| Net write-downs of loans | -7 | -3 | +110.9% | 0 | -1 | -1 | -1 | -2 | -1 | -1 | -3 |
| NET OPERATING PROFIT | 305 | 236 | +29.3% | 61 | 57 | 55 | 63 | 75 | 70 | 84 | 75 |
| Other Charges & Provisions | -16 | -6 | n.m. | -3 | 0 | -1 | -2 | -3 | -1 | -1 | -10 |
| o/w Systemic Charges | -5 | -1 | n.m. | 0 | 0 | -1 | 0 | 0 | -3 | 0 | -2 |
| Integration costs | -1 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 |
| Net income from investments | 0 | 0 | -75.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PROFIT BEFORE TAX | 288 | 230 | +25.3% | 58 | 57 | 55 | 60 | 72 | 69 | 83 | 64 |
| CONSOLIDATED PROFIT | 125 | 124 | +1.0% | 37 | 37 | 23 | 27 | 31 | 30 | 36 | 28 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 42.7% | 47.0% | -428bp | 45.7% | 48.9% | 47.9% | 45.7% | 43.8% | 45.6% | 38.7% | 43.1% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 81 | 47 | 34bp | 28 | 48 | 39 | 69 | 85 | 54 | 67 | 114 |

VOLUMES

| | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 923 | 696 | +32.7% | 669 | 696 | 700 | 696 | 797 | 836 | 885 | 923 |
| Total Customer Deposits (incl. securities in issue) | 16,084 | 14,254 | +12.8% | 13,969 | 14,344 | 14,097 | 14,254 | 14,922 | 15,554 | 15,311 | 16,084 |
| Total RWA End of Period | 1,713 | 1,742 | -1.6% | 1,905 | 1,635 | 1,624 | 1,742 | 1,735 | 1,722 | 1,711 | 1,713 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|-------|-----|-------|-----|-----|-----|-----|-----|-----|-------|-------|
| FTEs (eop, 100%) | 1,019 | 974 | +4.7% | 935 | 944 | 953 | 974 | 990 | 992 | 1,013 | 1,019 |
|------------------|-------|-----|-------|-----|-----|-----|-----|-----|-----|-------|-------|

GBS – CC – Elisions

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | -1,500 | -1,464 | +2.5% | -394 | -365 | -356 | -349 | -375 | -390 | -365 | -370 |
| Dividends and other income from equity investments | 197 | 175 | +12.8% | 14 | 118 | 20 | 22 | 5 | 118 | 31 | 44 |
| Net fees and commissions | -103 | -21 | n.m. | -11 | -22 | -8 | 20 | -44 | -53 | -11 | 6 |
| Net trading income | 97 | 80 | +20.9% | 8 | -19 | 71 | 21 | 105 | -65 | 6 | 52 |
| Net other expenses/income | 1 | 43 | -97.3% | 17 | 32 | 24 | -30 | 9 | -27 | 8 | 11 |
| OPERATING INCOME | -1,308 | -1,187 | +10.2% | -366 | -256 | -249 | -317 | -301 | -418 | -331 | -258 |
| Payroll costs | -1,223 | -1,173 | +4.3% | -294 | -290 | -299 | -289 | -317 | -315 | -309 | -282 |
| Other administrative expenses | 1,092 | 941 | +16.1% | 257 | 226 | 243 | 214 | 278 | 279 | 281 | 254 |
| Recovery of expenses | 74 | 116 | -36.0% | 27 | 32 | 27 | 30 | 29 | 29 | -10 | 26 |
| Amortisation & depreciation | -588 | -539 | +9.2% | -126 | -134 | -130 | -149 | -140 | -142 | -146 | -160 |
| Operating costs | -645 | -655 | -1.5% | -137 | -166 | -158 | -194 | -149 | -149 | -185 | -162 |
| OPERATING PROFIT | -1,953 | -1,842 | +6.0% | -502 | -422 | -406 | -511 | -450 | -567 | -516 | -420 |
| Net write-downs of loans | -9 | -23 | -60.0% | 5 | 4 | -5 | -27 | -2 | 0 | 0 | -8 |
| NET OPERATING PROFIT | -1,962 | -1,865 | +5.2% | -498 | -418 | -411 | -538 | -452 | -567 | -515 | -428 |
| Other Charges & Provisions | -184 | -34 | n.m. | 0 | -81 | 17 | 30 | -6 | -59 | 28 | -147 |
| o/w Systemic Charges | -68 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | -20 | 0 | -48 |
| Integration costs | -93 | 10 | n.m. | -1 | 0 | 1 | 9 | 1 | 1 | 1 | -95 |
| Net income from investments | 8 | 82 | -90.6% | 21 | 129 | 8 | -76 | 3 | 5 | 8 | -8 |
| PROFIT BEFORE TAX | -2,231 | -1,807 | +23.5% | -478 | -370 | -385 | -574 | -454 | -620 | -479 | -678 |
| CONSOLIDATED PROFIT | -1,641 | -1,735 | -5.5% | -414 | -617 | -332 | -372 | -413 | -482 | -319 | -426 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| Cost income ratio | -49.3% | -55.2% | 582bp | -37.4% | -65.1% | -63.3% | -61.3% | -49.6% | -35.7% | -55.7% | -62.9% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |

VOLUMES

| | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | -7,639 | -6,708 | +13.9% | -5,768 | -5,832 | -5,894 | -6,708 | -6,359 | -6,561 | -6,531 | -7,639 |
| Total Customer Deposits (incl. securities in issue) | 67,742 | 63,208 | +7.2% | 67,540 | 70,054 | 64,759 | 63,208 | 65,015 | 65,042 | 67,703 | 67,742 |
| Total RWA End of Period | 42,689 | 44,102 | -3.2% | 50,950 | 49,042 | 46,016 | 44,102 | 43,271 | 43,868 | 42,725 | 42,689 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|
| FTEs (eop, 100%) | 16,233 | 15,715 | +3.3% | 15,696 | 15,846 | 16,021 | 15,715 | 15,837 | 15,945 | 16,033 | 16,233 |
|------------------|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|--------|

CEE Division

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|---------------|-----------------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|--------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 2,389 | 2,466 | -3.1% | +5.2% | 603 | 614 | 646 | 604 | 579 | 617 | 598 | 595 |
| Dividends and other income from equity investments | 364 | 346 | +5.3% | +9.2% | 49 | 90 | 95 | 112 | 73 | 92 | 67 | 132 |
| Net fees and commissions | 718 | 702 | +2.2% | +4.5% | 167 | 184 | 183 | 168 | 168 | 184 | 178 | 189 |
| Net trading income | 330 | 266 | +24.0% | +36.9% | 61 | 69 | 107 | 28 | 85 | 83 | 74 | 88 |
| Net other expenses/income | 26 | 54 | -52.7% | -57.0% | 7 | 17 | 34 | -4 | 4 | 6 | 1 | 15 |
| OPERATING INCOME | 3,826 | 3,834 | -0.2% | +6.7% | 888 | 974 | 1,064 | 908 | 909 | 982 | 918 | 1,018 |
| Payroll costs | -703 | -734 | -4.3% | +1.2% | -180 | -181 | -184 | -190 | -169 | -180 | -174 | -180 |
| Other administrative expenses | -672 | -665 | +1.1% | +5.0% | -158 | -166 | -166 | -174 | -156 | -167 | -161 | -189 |
| Recovery of expenses | 1 | 1 | -8.5% | -8.9% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -107 | -111 | -3.8% | +4.0% | -31 | -22 | -30 | -29 | -26 | -25 | -24 | -32 |
| Operating costs | -1,482 | -1,510 | -1.9% | +3.1% | -369 | -369 | -379 | -393 | -350 | -372 | -359 | -400 |
| OPERATING PROFIT | 2,345 | 2,325 | +0.9% | +9.0% | 519 | 605 | 686 | 515 | 558 | 610 | 559 | 617 |
| Net write-downs of loans | -1,017 | -677 | +50.3% | +63.4% | -148 | -168 | -156 | -204 | -174 | -220 | -359 | -265 |
| NET OPERATING PROFIT | 1,327 | 1,648 | -19.4% | -13.0% | 371 | 437 | 530 | 310 | 384 | 391 | 200 | 353 |
| Other Charges & Provisions | -223 | -258 | -13.4% | -13.1% | -58 | -55 | -116 | -29 | -59 | -33 | -25 | -107 |
| o/w Systemic Charges | -155 | -120 | +28.9% | +31.1% | -48 | -25 | -25 | -23 | -55 | -33 | -26 | -41 |
| Integration costs | -8 | -7 | +11.3% | +9.6% | -1 | -6 | -1 | 1 | -1 | -1 | -3 | -4 |
| Net income from investments | -4 | -6 | -32.7% | -38.8% | -1 | -1 | 1 | -6 | -1 | 0 | 0 | -3 |
| PROFIT BEFORE TAX | 1,092 | 1,376 | -20.7% | -13.0% | 311 | 375 | 414 | 277 | 323 | 357 | 172 | 239 |
| CONSOLIDATED PROFIT | 494 | 936 | -47.2% | -47.0% | 247 | 283 | 294 | 112 | 178 | 152 | 158 | 6 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 38.7% | 39.4% | -65bp | | 41.5% | 37.9% | 35.6% | 43.3% | 38.6% | 37.9% | 39.1% | 39.3% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 175 | 118 | 57bp | | 105 | 118 | 107 | 142 | 120 | 149 | 246 | 184 |

VOLUMES

| | | | | | | | | | | | | |
|---|--------|--------|--------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 57,166 | 57,073 | +0.2% | | 55,886 | 57,846 | 58,449 | 57,073 | 59,142 | 58,870 | 57,851 | 57,166 |
| Total Customer Deposits (incl. securities in issue) | 58,665 | 52,213 | +12.4% | | 48,011 | 49,071 | 50,768 | 52,213 | 54,533 | 56,073 | 57,770 | 58,665 |
| Total RWA End of Period | 92,532 | 89,278 | +3.6% | | 83,492 | 81,786 | 84,635 | 89,278 | 97,274 | 94,992 | 92,960 | 92,532 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|--------|--------|-------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| FTEs (eop, 100%) | 28,486 | 29,040 | -1.9% | | 30,623 | 30,097 | 29,576 | 29,040 | 28,918 | 28,834 | 28,668 | 28,486 |
| Branches | 1,305 | 1,421 | -8.2% | | 1,582 | 1,507 | 1,441 | 1,421 | 1,403 | 1,360 | 1,336 | 1,305 |

CEE - Bosnia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|------------|------------|---------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 101 | 93 | +8.3% | +8.3% | 23 | 23 | 23 | 24 | 24 | 25 | 26 | 26 |
| Dividends and other income from equity investments | 0 | 0 | +22.2% | +22.2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 36 | 36 | +0.7% | +0.7% | 8 | 9 | 9 | 9 | 8 | 9 | 9 | 9 |
| Net trading income | 6 | 5 | +3.8% | +3.8% | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 |
| Net other expenses/income | 2 | -1 | n.m. | n.m. | 1 | 0 | 0 | -1 | 0 | 0 | 0 | 2 |
| OPERATING INCOME | 145 | 134 | +7.9% | +7.9% | 33 | 33 | 34 | 34 | 34 | 35 | 36 | 39 |
| Payroll costs | -36 | -36 | +2.0% | +2.0% | -9 | -9 | -9 | -9 | -9 | -9 | -9 | -10 |
| Other administrative expenses | -30 | -29 | +0.8% | +0.8% | -7 | -7 | -7 | -8 | -7 | -7 | -7 | -8 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -7 | -7 | +0.9% | +0.9% | -2 | -2 | -2 | -2 | -1 | -1 | -1 | -2 |
| Operating costs | -73 | -72 | +1.4% | +1.4% | -18 | -18 | -17 | -19 | -18 | -17 | -17 | -20 |
| OPERATING PROFIT | 72 | 62 | +15.4% | +15.4% | 15 | 15 | 17 | 15 | 17 | 18 | 19 | 19 |
| Net write-downs of loans | -9 | -13 | -28.6% | -28.6% | -4 | -3 | -3 | -3 | -2 | -4 | -2 | -1 |
| NET OPERATING PROFIT | 63 | 49 | +27.3% | +27.3% | 11 | 12 | 14 | 12 | 15 | 14 | 16 | 18 |
| Other Charges & Provisions | -5 | -4 | +14.0% | +14.0% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| o/w Systemic Charges | -4 | -4 | +13.2% | +13.2% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| Integration costs | 0 | 0 | -100.0% | -100.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | -5 | -16 | -67.0% | -67.0% | 0 | 0 | 0 | -16 | 0 | 0 | 0 | -5 |
| PROFIT BEFORE TAX | 52 | 29 | +80.7% | +80.7% | 10 | 11 | 13 | -5 | 13 | 13 | 15 | 11 |
| CONSOLIDATED PROFIT | 40 | 20 | +95.0% | +95.0% | 8 | 8 | 10 | -6 | 11 | 10 | 10 | 9 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 50.2% | 53.5% | -323bp | | 53.7% | 53.9% | 50.6% | 55.7% | 51.5% | 49.1% | 48.4% | 51.9% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 53 | 82 | -28bp | | 107 | 85 | 64 | 71 | 47 | 94 | 52 | 21 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 1,829 | 1,675 | +9.2% | | 1,596 | 1,640 | 1,613 | 1,675 | 1,726 | 1,791 | 1,802 | 1,829 |
| Total Customer Deposits (incl. securities in issue) | 2,075 | 1,845 | +12.5% | | 1,685 | 1,741 | 1,836 | 1,845 | 1,890 | 1,966 | 2,022 | 2,075 |
| Total RWA End of Period | 2,729 | 2,394 | +14.0% | | 1,652 | 1,673 | 1,749 | 2,394 | 2,416 | 2,533 | 2,613 | 2,729 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 1,641 | 1,649 | -0.5% | | 1,675 | 1,664 | 1,664 | 1,649 | 1,649 | 1,650 | 1,643 | 1,641 |
| Branches | 119 | 120 | -0.8% | | 131 | 130 | 122 | 120 | 120 | 119 | 119 | 119 |

CEE - Bulgaria

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|--|-------------|-------------|---------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | | | | | | | | |
| Net interest | 296 | 271 | +9.2% | +9.2% | 64 | 67 | 69 | 70 | 73 | 74 | 74 | 74 |
| Dividends and other income from equity investments | 1 | 1 | -29.7% | -29.7% | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 102 | 99 | +3.5% | +3.5% | 23 | 24 | 26 | 25 | 24 | 26 | 26 | 26 |
| Net trading income | 40 | 31 | +28.5% | +28.5% | 8 | 6 | 11 | 6 | 9 | 11 | 9 | 11 |
| Net other expenses/income | -3 | 1 | n.m. | n.m. | 0 | 0 | 0 | 1 | 0 | 0 | -1 | -2 |
| OPERATING INCOME | 435 | 402 | +8.2% | +8.2% | 96 | 98 | 106 | 102 | 107 | 111 | 108 | 110 |
| Payroll costs | -67 | -63 | +6.8% | +6.8% | -16 | -16 | -15 | -17 | -16 | -17 | -16 | -18 |
| Other administrative expenses | -49 | -50 | -2.1% | -2.1% | -12 | -13 | -12 | -13 | -12 | -12 | -11 | -14 |
| Recovery of expenses | 0 | 0 | -10.0% | -10.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -16 | -15 | +8.5% | +8.5% | -4 | -3 | -3 | -5 | -4 | -4 | -4 | -5 |
| Operating costs | -132 | -128 | +3.6% | +3.6% | -31 | -32 | -31 | -34 | -31 | -33 | -31 | -37 |
| OPERATING PROFIT | 303 | 274 | +10.4% | +10.4% | 65 | 66 | 76 | 68 | 75 | 78 | 76 | 73 |
| Net write-downs of loans | -64 | -93 | -31.9% | -31.9% | -14 | -23 | -28 | -28 | -20 | -18 | -15 | -10 |
| NET OPERATING PROFIT | 239 | 181 | +32.1% | +32.1% | 50 | 43 | 48 | 39 | 55 | 60 | 62 | 63 |
| Other Charges & Provisions | -39 | -19 | +107.8% | +107.8% | -5 | -4 | -5 | -5 | -7 | -6 | -6 | -21 |
| o/w Systemic Charges | -34 | -19 | +74.8% | +74.8% | -5 | -5 | -5 | -5 | -5 | -5 | -5 | -17 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | -7 | -1 | n.m. | n.m. | 0 | 0 | 0 | -1 | 0 | 0 | 0 | -7 |
| PROFIT BEFORE TAX | 193 | 162 | +19.7% | +19.7% | 46 | 39 | 43 | 33 | 48 | 54 | 56 | 35 |
| CONSOLIDATED PROFIT | 172 | 144 | +19.7% | +19.7% | 41 | 35 | 39 | 30 | 43 | 49 | 50 | 31 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 30.4% | 31.8% | -136bp | | 32.5% | 32.3% | 28.8% | 33.7% | 29.3% | 29.6% | 29.2% | 33.5% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 120 | 185 | -65bp | | 118 | 185 | 222 | 213 | 151 | 140 | 112 | 78 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 5,278 | 5,683 | -7.1% | | 4,904 | 4,963 | 4,984 | 5,683 | 5,160 | 5,230 | 5,292 | 5,278 |
| Total Customer Deposits (incl. securities in issue) | 6,793 | 5,450 | +24.6% | | 4,467 | 4,784 | 5,024 | 5,450 | 5,802 | 6,195 | 6,442 | 6,793 |
| Total RWA End of Period | 5,060 | 5,118 | -1.1% | | 4,980 | 4,953 | 4,976 | 5,118 | 5,046 | 5,200 | 5,091 | 5,060 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 4,162 | 4,136 | +0.6% | | 4,136 | 4,150 | 4,130 | 4,136 | 4,134 | 4,162 | 4,163 | 4,162 |
| Branches | 185 | 203 | -8.9% | | 206 | 203 | 202 | 203 | 200 | 197 | 193 | 185 |

CEE - Croatia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|--------------|-----------------------|------------|------------|------------|------------|------------|------------|-------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 360 | 343 | +4.8% | +4.5% | 83 | 85 | 87 | 89 | 92 | 90 | 90 | 88 |
| Dividends and other income from equity investments | 7 | 6 | +18.0% | +18.0% | 2 | 2 | 1 | 1 | 2 | 3 | 2 | 1 |
| Net fees and commissions | 130 | 124 | +4.9% | +4.6% | 29 | 32 | 33 | 30 | 29 | 32 | 35 | 33 |
| Net trading income | 30 | 27 | +8.0% | +7.7% | 2 | 5 | 11 | 9 | 11 | -1 | 5 | 15 |
| Net other expenses/income | 22 | 39 | -45.4% | -45.6% | 3 | 10 | 30 | -3 | 1 | 4 | 11 | 6 |
| OPERATING INCOME | 548 | 540 | +1.5% | +1.2% | 118 | 133 | 162 | 126 | 135 | 128 | 143 | 143 |
| Payroll costs | -122 | -133 | -8.0% | -8.2% | -30 | -33 | -35 | -35 | -29 | -30 | -30 | -35 |
| Other administrative expenses | -85 | -79 | +8.0% | +7.7% | -19 | -20 | -20 | -20 | -17 | -19 | -19 | -30 |
| Recovery of expenses | 0 | 0 | +21.5% | +21.2% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -20 | -25 | -22.5% | -22.7% | -7 | -7 | -6 | -5 | -5 | -5 | -4 | -6 |
| Operating costs | -227 | -237 | -4.2% | -4.5% | -55 | -60 | -61 | -60 | -50 | -54 | -53 | -70 |
| OPERATING PROFIT | 321 | 303 | +6.0% | +5.7% | 63 | 73 | 101 | 66 | 85 | 74 | 90 | 73 |
| Net write-downs of loans | -340 | -138 | +145.7% | +145.1% | -11 | -29 | -31 | -68 | -16 | -35 | -222 | -67 |
| NET OPERATING PROFIT | -19 | 165 | n.m. | n.m. | 52 | 44 | 71 | -2 | 69 | 39 | -132 | 6 |
| Other Charges & Provisions | -28 | -16 | +71.2% | +70.7% | -4 | -3 | -4 | -4 | -4 | -10 | -5 | -8 |
| o/w Systemic Charges | -24 | -17 | +45.4% | +45.0% | -4 | -4 | -4 | -4 | -4 | -10 | -4 | -5 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | 0 | 8 | n.m. | n.m. | 0 | 0 | 0 | 8 | -1 | 0 | 0 | 0 |
| PROFIT BEFORE TAX | -47 | 156 | n.m. | n.m. | 48 | 40 | 66 | 2 | 64 | 29 | -138 | -2 |
| CONSOLIDATED PROFIT | -30 | 97 | n.m. | n.m. | 32 | 28 | 47 | -10 | 43 | 20 | -92 | -1 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 41.4% | 43.9% | -247bp | | 46.8% | 45.3% | 37.5% | 47.8% | 37.1% | 42.1% | 37.2% | 49.0% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 349 | 143 | 206bp | | 44 | 119 | 128 | 282 | 64 | 143 | 910 | 280 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|--------|-------|
| Total Customer Loans | 9,553 | 9,723 | -1.7% | | 9,710 | 9,786 | 9,479 | 9,723 | 9,789 | 9,888 | 9,645 | 9,553 |
| Total Customer Deposits (incl. securities in issue) | 9,955 | 8,406 | +18.4% | | 8,476 | 8,328 | 8,706 | 8,406 | 8,918 | 9,084 | 10,000 | 9,955 |
| Total RWA End of Period | 7,594 | 7,850 | -3.3% | | 8,158 | 8,115 | 8,014 | 7,850 | 7,801 | 7,795 | 7,810 | 7,594 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 4,077 | 4,175 | -2.3% | | 4,510 | 4,530 | 4,516 | 4,175 | 4,174 | 4,197 | 4,136 | 4,077 |
| Branches | 134 | 137 | -2.2% | | 147 | 146 | 137 | 137 | 135 | 135 | 134 | 134 |

CEE - Czech Republic & Slovakia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|---------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 375 | 365 | +2.8% | +1.9% | 87 | 91 | 94 | 92 | 93 | 96 | 97 | 89 |
| Dividends and other income from equity investments | 2 | 3 | -16.3% | -16.4% | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 |
| Net fees and commissions | 141 | 129 | +9.1% | +8.1% | 30 | 34 | 34 | 31 | 34 | 37 | 36 | 34 |
| Net trading income | 70 | 58 | +21.1% | +20.0% | 14 | 13 | 12 | 19 | 27 | 14 | 16 | 14 |
| Net other expenses/income | 9 | 11 | -12.9% | -13.3% | 2 | 5 | 2 | 1 | 2 | 2 | 3 | 2 |
| OPERATING INCOME | 597 | 565 | +5.7% | +4.8% | 135 | 144 | 142 | 144 | 156 | 149 | 151 | 140 |
| Payroll costs | -122 | -119 | +2.6% | +1.6% | -29 | -27 | -30 | -32 | -29 | -30 | -32 | -32 |
| Other administrative expenses | -129 | -120 | +7.4% | +6.4% | -29 | -29 | -30 | -32 | -30 | -33 | -32 | -34 |
| Recovery of expenses | 0 | 0 | +4.8% | +3.8% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -8 | -1 | n.m. | n.m. | -2 | 6 | -2 | -3 | -3 | -1 | -2 | -2 |
| Operating costs | -258 | -239 | +7.7% | +6.7% | -61 | -50 | -62 | -67 | -61 | -64 | -65 | -68 |
| OPERATING PROFIT | 339 | 325 | +4.3% | +3.3% | 74 | 94 | 81 | 77 | 95 | 86 | 86 | 73 |
| Net write-downs of loans | -53 | -78 | -32.4% | -33.0% | -19 | -22 | -17 | -20 | -13 | -15 | -11 | -14 |
| NET OPERATING PROFIT | 287 | 247 | +15.8% | +14.8% | 55 | 71 | 64 | 58 | 82 | 71 | 75 | 59 |
| Other Charges & Provisions | -22 | -24 | -5.5% | -6.4% | -6 | -7 | -7 | -4 | -6 | -4 | -6 | -7 |
| o/w Systemic Charges | -23 | -21 | +10.5% | +9.5% | -3 | -7 | -7 | -4 | -6 | -6 | -6 | -6 |
| Integration costs | -5 | -1 | n.m. | n.m. | -1 | 0 | -1 | 1 | -1 | -1 | 0 | -3 |
| Net income from investments | 1 | -3 | n.m. | n.m. | 0 | -3 | 0 | 0 | 0 | 0 | 1 | 1 |
| PROFIT BEFORE TAX | 260 | 219 | +18.7% | +17.6% | 48 | 61 | 56 | 55 | 76 | 65 | 69 | 49 |
| CONSOLIDATED PROFIT | 207 | 178 | +16.4% | +15.4% | 39 | 51 | 44 | 45 | 61 | 52 | 56 | 39 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 43.2% | 42.4% | 79bp | | 45.1% | 34.9% | 43.4% | 46.4% | 39.3% | 42.7% | 43.0% | 48.3% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 41 | 65 | -24bp | | 65 | 76 | 57 | 65 | 40 | 47 | 35 | 42 |

VOLUMES

| | | | | | | | | | | | | |
|---|--------|--------|--------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 13,004 | 12,231 | +6.3% | | 11,822 | 11,958 | 11,975 | 12,231 | 12,664 | 13,048 | 13,020 | 13,004 |
| Total Customer Deposits (incl. securities in issue) | 15,842 | 13,552 | +16.9% | | 12,724 | 12,210 | 12,275 | 13,552 | 13,740 | 14,707 | 15,417 | 15,842 |
| Total RWA End of Period | 13,168 | 11,707 | +12.5% | | 12,356 | 11,652 | 11,917 | 11,707 | 12,198 | 12,458 | 13,083 | 13,168 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 3,312 | 3,257 | +1.7% | | 3,315 | 3,275 | 3,283 | 3,257 | 3,300 | 3,314 | 3,322 | 3,312 |
| Branches | 184 | 183 | +0.5% | | 184 | 184 | 184 | 183 | 182 | 184 | 183 | 184 |

CEE - Hungary

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|----------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 205 | 212 | -3.0% | -2.6% | 52 | 52 | 54 | 54 | 51 | 52 | 50 | 52 |
| Dividends and other income from equity investments | 1 | 0 | +24.4% | +24.9% | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Net fees and commissions | 127 | 120 | +5.8% | +6.3% | 29 | 30 | 29 | 32 | 30 | 33 | 32 | 32 |
| Net trading income | 40 | 65 | -38.0% | -37.7% | 9 | 9 | 39 | 8 | 16 | 12 | 8 | 5 |
| Net other expenses/income | 13 | 3 | n.m. | n.m. | 1 | 1 | 1 | 1 | 1 | 1 | 4 | 8 |
| OPERATING INCOME | 386 | 401 | -3.6% | -3.1% | 91 | 93 | 122 | 95 | 98 | 99 | 94 | 96 |
| Payroll costs | -54 | -54 | +0.6% | +1.0% | -13 | -13 | -11 | -17 | -12 | -14 | -13 | -14 |
| Other administrative expenses | -103 | -103 | -0.1% | +0.4% | -24 | -26 | -25 | -28 | -24 | -27 | -26 | -26 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -7 | -7 | +0.1% | +0.6% | -2 | -2 | -1 | -1 | -1 | -1 | -1 | -3 |
| Operating costs | -163 | -163 | +0.2% | +0.6% | -39 | -41 | -38 | -45 | -38 | -43 | -40 | -43 |
| OPERATING PROFIT | 223 | 238 | -6.2% | -5.7% | 52 | 52 | 84 | 50 | 60 | 56 | 53 | 53 |
| Net write-downs of loans | -31 | -35 | -9.9% | -9.6% | -13 | -13 | -13 | 5 | -9 | -7 | -8 | -8 |
| NET OPERATING PROFIT | 191 | 203 | -5.6% | -5.0% | 38 | 38 | 71 | 54 | 51 | 50 | 45 | 45 |
| Other Charges & Provisions | -37 | -140 | -73.9% | -73.8% | -28 | -32 | -77 | -3 | -32 | -2 | -2 | -1 |
| o/w Systemic Charges | -35 | -30 | +16.2% | +16.7% | -27 | -1 | -1 | -1 | -30 | -2 | -2 | -1 |
| Integration costs | -3 | -5 | -45.4% | -45.1% | 0 | -5 | 0 | 0 | 0 | 0 | -3 | 0 |
| Net income from investments | 9 | 6 | +40.8% | n.m. | 0 | 1 | 6 | 0 | 0 | 0 | 0 | 9 |
| PROFIT BEFORE TAX | 161 | 64 | n.m. | n.m. | 10 | 2 | 0 | 52 | 20 | 47 | 41 | 54 |
| CONSOLIDATED PROFIT | 125 | 53 | +138.5% | +140.6% | 8 | 2 | 2 | 41 | 16 | 38 | 34 | 38 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 42.3% | 40.7% | 160bp | | 43.0% | 44.3% | 30.9% | 47.6% | 38.4% | 43.1% | 42.9% | 44.8% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 99 | 114 | -15bp | | 174 | 176 | 170 | -61 | 109 | 84 | 105 | 98 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 3,323 | 3,115 | +6.7% | | 3,005 | 3,033 | 3,089 | 3,115 | 3,269 | 3,068 | 3,089 | 3,323 |
| Total Customer Deposits (incl. securities in issue) | 4,774 | 3,838 | +24.4% | | 3,201 | 3,131 | 3,344 | 3,838 | 3,816 | 3,753 | 3,870 | 4,774 |
| Total RWA End of Period | 3,979 | 3,967 | +0.3% | | 3,850 | 3,659 | 3,821 | 3,967 | 4,174 | 3,992 | 3,897 | 3,979 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 1,647 | 1,733 | -5.0% | | 1,810 | 1,770 | 1,766 | 1,733 | 1,708 | 1,714 | 1,677 | 1,647 |
| Branches | 56 | 85 | -34.1% | | 101 | 85 | 85 | 85 | 85 | 85 | 77 | 56 |

CEE - Romania

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|-------------|-------------|---------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 201 | 209 | -3.8% | -3.8% | 49 | 52 | 53 | 55 | 48 | 50 | 51 | 52 |
| Dividends and other income from equity investments | 2 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| Net fees and commissions | 70 | 69 | +1.7% | +1.7% | 18 | 17 | 17 | 16 | 16 | 17 | 18 | 20 |
| Net trading income | 76 | 79 | -4.7% | -4.7% | 24 | 18 | 19 | 18 | 21 | 16 | 18 | 21 |
| Net other expenses/income | -4 | -3 | +27.6% | +27.7% | -1 | -1 | -1 | -1 | 0 | 0 | -2 | -2 |
| OPERATING INCOME | 344 | 354 | -2.8% | -2.8% | 91 | 86 | 88 | 89 | 84 | 84 | 86 | 90 |
| Payroll costs | -80 | -81 | -1.2% | -1.2% | -20 | -20 | -21 | -21 | -19 | -20 | -20 | -21 |
| Other administrative expenses | -60 | -64 | -6.8% | -6.8% | -16 | -16 | -16 | -16 | -16 | -16 | -15 | -13 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -16 | -18 | -8.7% | -8.7% | -4 | -4 | -4 | -5 | -5 | -4 | -4 | -4 |
| Operating costs | -156 | -163 | -4.2% | -4.2% | -40 | -40 | -41 | -42 | -39 | -39 | -39 | -39 |
| OPERATING PROFIT | 188 | 191 | -1.6% | -1.6% | 51 | 46 | 47 | 46 | 45 | 44 | 47 | 51 |
| Net write-downs of loans | -107 | -133 | -19.5% | -19.4% | -27 | -33 | -33 | -39 | -20 | -31 | -30 | -26 |
| NET OPERATING PROFIT | 81 | 58 | +39.1% | +39.2% | 24 | 13 | 14 | 7 | 25 | 14 | 17 | 25 |
| Other Charges & Provisions | -10 | -11 | -15.6% | -15.6% | -2 | -2 | -3 | -4 | -3 | -2 | -2 | -3 |
| o/w Systemic Charges | -10 | -10 | +4.4% | +4.4% | -2 | -3 | -2 | -3 | -3 | -3 | -3 | -3 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | -1 | 5 | n.m. | n.m. | 0 | 0 | 0 | 5 | 0 | 0 | 0 | -1 |
| PROFIT BEFORE TAX | 70 | 52 | +33.6% | +33.6% | 22 | 11 | 12 | 8 | 22 | 12 | 15 | 21 |
| CONSOLIDATED PROFIT | 57 | 42 | +35.4% | +35.5% | 18 | 9 | 8 | 7 | 18 | 10 | 12 | 18 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 45.5% | 46.1% | -67bp | | 43.7% | 46.3% | 46.9% | 47.8% | 46.7% | 46.8% | 45.5% | 43.0% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 225 | 301 | -76bp | | 257 | 307 | 293 | 345 | 177 | 262 | 247 | 215 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 4,826 | 4,591 | +5.1% | | 4,186 | 4,454 | 4,521 | 4,591 | 4,630 | 4,701 | 4,900 | 4,826 |
| Total Customer Deposits (incl. securities in issue) | 4,051 | 3,645 | +11.1% | | 3,044 | 3,006 | 2,962 | 3,645 | 3,288 | 3,259 | 3,465 | 4,051 |
| Total RWA End of Period | 5,389 | 4,831 | +11.5% | | 4,260 | 4,688 | 4,590 | 4,831 | 4,933 | 5,157 | 5,272 | 5,389 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 3,362 | 3,369 | -0.2% | | 3,287 | 3,347 | 3,389 | 3,369 | 3,350 | 3,363 | 3,349 | 3,362 |
| Branches | 183 | 184 | -0.5% | | 199 | 185 | 185 | 184 | 183 | 184 | 183 | 183 |

CEE - Russia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|--|-------------|-------------|---------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | | | | | | | | |
| Net interest | 590 | 697 | -15.3% | +13.2% | 166 | 172 | 197 | 162 | 144 | 162 | 140 | 144 |
| Dividends and other income from equity investments | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 64 | 126 | -48.9% | -31.8% | 33 | 37 | 33 | 23 | 12 | 17 | 16 | 20 |
| Net trading income | 62 | -30 | n.m. | n.m. | -5 | 24 | 2 | -51 | 10 | 30 | 0 | 22 |
| Net other expenses/income | -2 | 4 | n.m. | n.m. | 2 | 1 | 2 | -2 | 0 | 1 | -2 | -1 |
| OPERATING INCOME | 715 | 796 | -10.2% | +20.0% | 195 | 235 | 234 | 133 | 166 | 210 | 154 | 185 |
| Payroll costs | -116 | -142 | -18.7% | +8.6% | -39 | -38 | -37 | -29 | -29 | -33 | -27 | -26 |
| Other administrative expenses | -75 | -87 | -12.9% | +16.4% | -19 | -24 | -23 | -20 | -16 | -19 | -18 | -22 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -24 | -29 | -15.0% | +13.5% | -8 | -7 | -8 | -6 | -6 | -7 | -5 | -7 |
| Operating costs | -216 | -258 | -16.3% | +11.8% | -66 | -69 | -68 | -55 | -51 | -60 | -50 | -55 |
| OPERATING PROFIT | 499 | 538 | -7.3% | +23.9% | 129 | 166 | 166 | 77 | 115 | 150 | 104 | 130 |
| Net write-downs of loans | -214 | -85 | n.m. | n.m. | -17 | -29 | -17 | -22 | -35 | -72 | -50 | -56 |
| NET OPERATING PROFIT | 285 | 453 | -37.0% | -15.8% | 112 | 137 | 149 | 55 | 81 | 78 | 53 | 73 |
| Other Charges & Provisions | -9 | -6 | +45.5% | +93.2% | -2 | -2 | -2 | -2 | -2 | -3 | -2 | -3 |
| o/w Systemic Charges | -8 | -6 | +20.0% | +60.4% | -2 | -2 | -2 | -2 | -2 | -2 | -2 | -2 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | 0 | 1 | -66.8% | -55.7% | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| PROFIT BEFORE TAX | 276 | 448 | -38.3% | -17.5% | 111 | 136 | 147 | 54 | 79 | 75 | 51 | 71 |
| CONSOLIDATED PROFIT | 224 | 354 | -36.8% | -15.6% | 88 | 110 | 117 | 41 | 63 | 61 | 39 | 60 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 30.2% | 32.4% | -222bp | | 33.8% | 29.4% | 29.0% | 41.7% | 30.6% | 28.4% | 32.7% | 29.6% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 177 | 66 | 110bp | | 56 | 91 | 50 | 69 | 112 | 223 | 167 | 204 |

VOLUMES

| | | | | | | | | | | | | |
|---|--------|--------|-------|--|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 10,740 | 11,384 | -5.7% | | 11,908 | 13,374 | 14,215 | 11,384 | 13,242 | 12,698 | 11,393 | 10,740 |
| Total Customer Deposits (incl. securities in issue) | 11,950 | 12,058 | -0.9% | | 11,287 | 12,470 | 13,076 | 12,058 | 13,321 | 13,653 | 13,191 | 11,950 |
| Total RWA End of Period | 15,080 | 15,690 | -3.9% | | 18,042 | 16,677 | 17,858 | 15,690 | 17,431 | 16,796 | 15,481 | 15,080 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 3,988 | 3,984 | +0.1% | | 3,962 | 3,973 | 3,948 | 3,984 | 3,960 | 3,911 | 3,903 | 3,988 |
| Branches | 102 | 110 | -7.3% | | 109 | 107 | 108 | 110 | 103 | 102 | 102 | 102 |

CEE - Serbia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|------------|------------|----------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | 2014 | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 |
| Net interest | 101 | 90 | +12.0% | +15.3% | 23 | 22 | 22 | 24 | 23 | 27 | 25 | 26 |
| Dividends and other income from equity investments | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 22 | 19 | +15.4% | +18.8% | 4 | 5 | 5 | 5 | 5 | 6 | 5 | 5 |
| Net trading income | 13 | 9 | +53.9% | +58.4% | 2 | 3 | 2 | 2 | 3 | 4 | 3 | 3 |
| Net other expenses/income | -3 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | -3 | 0 |
| OPERATING INCOME | 133 | 118 | +12.9% | +16.3% | 29 | 29 | 29 | 31 | 32 | 36 | 31 | 34 |
| Payroll costs | -25 | -23 | +6.4% | +9.6% | -6 | -6 | -6 | -6 | -6 | -6 | -6 | -7 |
| Other administrative expenses | -19 | -16 | +16.1% | +19.6% | -4 | -4 | -4 | -4 | -4 | -5 | -5 | -5 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -4 | -5 | -10.5% | -7.9% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| Operating costs | -48 | -44 | +8.2% | +11.4% | -11 | -11 | -11 | -11 | -11 | -11 | -12 | -13 |
| OPERATING PROFIT | 86 | 74 | +15.7% | +19.2% | 19 | 18 | 18 | 19 | 21 | 24 | 19 | 22 |
| Net write-downs of loans | -26 | -37 | -28.9% | -26.8% | -12 | -5 | -10 | -10 | -4 | -4 | 2 | -20 |
| NET OPERATING PROFIT | 59 | 37 | +60.6% | +65.4% | 7 | 13 | 8 | 9 | 18 | 20 | 20 | 1 |
| Other Charges & Provisions | -8 | -12 | -26.7% | -24.5% | -8 | -1 | -1 | -2 | -1 | -1 | -1 | -5 |
| o/w Systemic Charges | -5 | -4 | +24.1% | +27.7% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -1 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PROFIT BEFORE TAX | 51 | 25 | +100.4% | +106.3% | -1 | 12 | 7 | 8 | 16 | 19 | 19 | -4 |
| CONSOLIDATED PROFIT | 49 | 26 | +90.2% | +95.8% | -3 | 11 | 5 | 13 | 15 | 17 | 17 | 0 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 35.6% | 37.2% | -156bp | | 36.3% | 37.7% | 37.6% | 37.1% | 34.0% | 32.0% | 39.5% | 37.4% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 175 | 266 | -91bp | | 349 | 150 | 281 | 286 | 101 | 114 | -42 | 515 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 1,561 | 1,431 | +9.1% | | 1,359 | 1,432 | 1,417 | 1,431 | 1,485 | 1,500 | 1,575 | 1,561 |
| Total Customer Deposits (incl. securities in issue) | 1,294 | 1,106 | +17.1% | | 951 | 1,047 | 1,055 | 1,106 | 1,225 | 1,225 | 1,268 | 1,294 |
| Total RWA End of Period | 2,801 | 2,452 | +14.2% | | 2,037 | 1,877 | 1,881 | 2,452 | 2,607 | 2,613 | 2,757 | 2,801 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-------|-------|-------|--|-----|-----|-----|-------|-------|-------|-------|-------|
| FTEs (eop, 100%) | 1,079 | 1,029 | +4.8% | | 988 | 994 | 992 | 1,029 | 1,024 | 1,030 | 1,054 | 1,079 |
| Branches | 71 | 72 | -1.4% | | 74 | 74 | 73 | 72 | 71 | 71 | 71 | 71 |

CEE - Slovenia

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y % | y/y % at const. FX | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 |
|--|------------|------------|--------------|-----------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | 2015 | 2014 | | | | | | | | | | |
| Net interest | 50 | 54 | -8.5% | -8.5% | 13 | 14 | 13 | 14 | 13 | 14 | 11 | 12 |
| Dividends and other income from equity investments | 0 | 0 | - | - | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 28 | 27 | +3.2% | +3.2% | 7 | 7 | 7 | 7 | 7 | 7 | 7 | 8 |
| Net trading income | 8 | 5 | +56.3% | +56.3% | -1 | 2 | 3 | 2 | 4 | 1 | 1 | 1 |
| Net other expenses/income | 1 | 0 | +100.0% | +100.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OPERATING INCOME | 86 | 87 | -0.6% | -0.6% | 19 | 23 | 23 | 22 | 23 | 22 | 19 | 22 |
| Payroll costs | -24 | -25 | -1.1% | -1.1% | -6 | -6 | -6 | -6 | -6 | -6 | -6 | -6 |
| Other administrative expenses | -15 | -15 | +5.3% | +5.3% | -3 | -3 | -4 | -4 | -3 | -4 | -4 | -5 |
| Recovery of expenses | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Amortisation & depreciation | -5 | -5 | +4.9% | +4.9% | -1 | -1 | -1 | -1 | -1 | -1 | -1 | -2 |
| Operating costs | -44 | -44 | +1.6% | +1.6% | -11 | -10 | -11 | -12 | -10 | -11 | -11 | -13 |
| OPERATING PROFIT | 42 | 43 | -2.9% | -2.9% | 9 | 12 | 12 | 10 | 13 | 12 | 8 | 9 |
| Net write-downs of loans | -25 | -40 | -37.7% | -37.7% | -11 | -11 | -9 | -9 | -7 | -8 | -4 | -5 |
| NET OPERATING PROFIT | 17 | 3 | n.m. | n.m. | -2 | 1 | 3 | 1 | 5 | 3 | 4 | 4 |
| Other Charges & Provisions | -4 | -3 | +36.4% | +36.4% | 0 | 0 | 0 | -2 | 0 | -1 | 0 | -2 |
| o/w Systemic Charges | -1 | -2 | -11.9% | -11.9% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1 |
| Integration costs | 0 | 0 | n.m. | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net income from investments | -1 | -6 | -86.0% | n.m. | 0 | 0 | -4 | -1 | 0 | 0 | -1 | 0 |
| PROFIT BEFORE TAX | 12 | -6 | n.m. | n.m. | -2 | 1 | -2 | -2 | 5 | 2 | 3 | 2 |
| CONSOLIDATED PROFIT | 10 | -5 | n.m. | n.m. | -2 | 1 | -2 | -2 | 4 | 2 | 3 | 2 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | | |
|--|-------|-------|-------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Cost income ratio | 51.5% | 50.4% | 114bp | | 55.1% | 45.5% | 48.1% | 53.6% | 44.3% | 47.6% | 56.7% | 58.7% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 132 | 194 | -62bp | | 200 | 209 | 177 | 187 | 153 | 173 | 96 | 102 |

VOLUMES

| | | | | | | | | | | | | |
|---|-------|-------|--------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Total Customer Loans | 1,764 | 1,937 | -8.9% | | 2,132 | 2,087 | 2,022 | 1,937 | 1,975 | 1,921 | 1,796 | 1,764 |
| Total Customer Deposits (incl. securities in issue) | 1,829 | 1,375 | +33.0% | | 1,389 | 1,466 | 1,457 | 1,375 | 1,647 | 2,055 | 1,945 | 1,829 |
| Total RWA End of Period | 1,119 | 1,251 | -10.5% | | 1,367 | 1,373 | 1,323 | 1,251 | 1,241 | 1,182 | 1,127 | 1,119 |

OTHER FIGURES

| | | | | | | | | | | | | |
|------------------|-----|-----|--------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| FTEs (eop, 100%) | 550 | 568 | -3.1% | | 580 | 575 | 578 | 568 | 577 | 572 | 570 | 550 |
| Branches | 28 | 33 | -15.2% | | 39 | 39 | 33 | 33 | 30 | 30 | 28 | 28 |

Non-Core

INCOME STATEMENT

| (mln Euro) | 12-YTD | | y/y | Q1 | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 | Q4 |
|--|---------------|---------------|----------------|-------------|-------------|-------------|---------------|-------------|-------------|-------------|-------------|
| | 2015 | 2014 | % | 2014 | 2014 | 2014 | 2014 | 2015 | 2015 | 2015 | 2015 |
| Net interest | 7 | 190 | -96.4% | 62 | 52 | 54 | 22 | 26 | 12 | 0 | -32 |
| Dividends and other income from equity investments | 0 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net fees and commissions | 119 | 213 | -44.4% | 59 | 56 | 48 | 50 | 46 | 31 | 34 | 7 |
| Net trading income | 15 | -4 | n.m. | -6 | 8 | -4 | -3 | -1 | 11 | 1 | 4 |
| Net other expenses/income | -40 | -24 | +67.1% | -9 | -5 | -14 | 3 | -7 | -10 | -11 | -12 |
| OPERATING INCOME | 101 | 375 | -73.2% | 107 | 112 | 85 | 72 | 64 | 45 | 24 | -33 |
| Payroll costs | -124 | -148 | -16.3% | -40 | -36 | -36 | -36 | -36 | -34 | -33 | -20 |
| Other administrative expenses | -530 | -596 | -11.1% | -157 | -161 | -142 | -135 | -147 | -143 | -138 | -102 |
| Recovery of expenses | 119 | 155 | -23.6% | 23 | 50 | 33 | 49 | 16 | 46 | 31 | 25 |
| Amortisation & depreciation | -1 | -3 | -67.4% | 0 | -3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating costs | -536 | -591 | -9.4% | -174 | -150 | -146 | -122 | -167 | -131 | -141 | -98 |
| OPERATING PROFIT | -435 | -216 | +101.4% | -67 | -38 | -61 | -49 | -103 | -86 | -116 | -131 |
| Net write-downs of loans | -1,659 | -2,155 | -23.0% | -315 | -404 | -498 | -938 | -411 | -298 | -457 | -493 |
| NET OPERATING PROFIT | -2,094 | -2,371 | -11.7% | -382 | -442 | -559 | -987 | -514 | -383 | -574 | -624 |
| Other Charges & Provisions | -147 | -32 | n.m. | -20 | 5 | 1 | -18 | -13 | -46 | -1 | -87 |
| o/w Systemic Charges | -79 | 0 | n.m. | 0 | 0 | 0 | 0 | 0 | -24 | 0 | -55 |
| Integration costs | -9 | -18 | -47.4% | 0 | -17 | -2 | 1 | 0 | 0 | 0 | -9 |
| Net income from investments | -2 | -84 | -97.1% | 0 | -58 | -3 | -24 | 0 | -2 | -1 | 0 |
| PROFIT BEFORE TAX | -2,254 | -2,505 | -10.1% | -403 | -512 | -563 | -1,028 | -527 | -431 | -575 | -720 |
| CONSOLIDATED PROFIT | -1,534 | -1,710 | -10.3% | -294 | -355 | -376 | -686 | -365 | -292 | -389 | -487 |

INCOME STATEMENT RATIOS

| | | | | | | | | | | | |
|--|--------|--------|-------|--------|--------|--------|--------|--------|--------|--------|---------|
| Cost income ratio | 532.4% | 157.6% | n.m | 162.9% | 134.4% | 172.6% | 168.0% | 259.7% | 290.2% | 580.6% | -298.1% |
| Cost of Risk (LLP annualized on Avg Loans) in basis points | 405 | 426 | -20bp | 239 | 315 | 398 | 775 | 365 | 284 | 461 | 533 |

VOLUMES

| | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Customer Loans | 36,036 | 47,402 | -24.0% | 52,037 | 50,613 | 49,382 | 47,402 | 42,650 | 41,356 | 37,987 | 36,036 |
| Total Customer Deposits (incl. securities in issue) | 1,727 | 2,319 | -25.5% | 2,266 | 2,315 | 2,307 | 2,319 | 2,208 | 1,813 | 1,660 | 1,727 |
| Total RWA End of Period | 31,211 | 39,625 | -21.2% | 36,016 | 33,617 | 33,351 | 39,625 | 36,480 | 35,143 | 32,775 | 31,211 |

OTHER FIGURES

| | | | | | | | | | | | |
|------------------|-----|-------|--------|-------|-------|-------|-------|-------|-------|-------|-----|
| FTEs (eop, 100%) | 717 | 1,849 | -61.2% | 1,981 | 1,945 | 1,923 | 1,849 | 1,763 | 1,707 | 1,672 | 717 |
|------------------|-----|-------|--------|-------|-------|-------|-------|-------|-------|-------|-----|