

4Q16 GROUP RESULTS



Divisional Database

Planning and Capital Management

Milan, February 2017

Welcome to
 **UniCredit**

3Q16 GROUP RESULTS

CONSOLIDATED ACCOUNTS

■ Consolidated Income Statements	1
■ Consolidated Balance Sheet	2
■ Group Shareholder's Equity	3
■ Core Bank	4
■ Asset Quality Core Bank	5
■ Asset Quality Country Breakdown	6
■ Asset Quality Non-Core	7
■ Capital Position	8

CONTRIBUTION OF DIVISIONS TO GROUP RESULTS

■ Commercial Bank Italy	9
■ Commercial Bank Germany	10
■ Commercial Bank Austria	11
■ CIB	12
■ CIB Managerial Data	13
■ Poland	14
■ Asset Management	15
■ Asset Gathering	16
■ CEE Division	18
■ CEE Countries	19-28
■ Non-Core	29
■ Fees - Details Group&Core	30
■ Branches	31

Consolidated Income Statement

CONSOLIDATED INCOME STATEMENT

(mIn Euro)	FY		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	%	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	10.307	10.922	-5,6%	2.715	2.751	2.678	2.778	2.631	2.670	2.591	2.415
Dividends and other income from equity investments	844	822	+2,7%	117	265	191	248	212	295	189	148
Net fees and commissions	5.458	5.518	-1,1%	1.437	1.385	1.326	1.370	1.417	1.401	1.334	1.306
Net trading income	2.080	1.485	+40,0%	555	447	221	261	337	860	478	405
Net other expenses/income	112	118	-5,1%	30	-32	54	67	77	37	49	-51
OPERATING INCOME	18.801	18.866	-0,3%	4.854	4.817	4.471	4.724	4.674	5.262	4.642	4.223
Payroll costs	-7.124	-7.486	-4,8%	-1.891	-1.912	-1.864	-1.819	-1.832	-1.837	-1.791	-1.665
Other administrative expenses	-4.900	-4.750	+3,2%	-1.191	-1.186	-1.186	-1.187	-1.105	-1.122	-1.112	-1.561
Recovery of expenses	768	807	-4,8%	188	212	198	209	176	194	191	207
Amortisation & depreciation	-1.196	-837	+42,9%	-202	-203	-205	-227	-214	-218	-228	-536
Operating costs	-12.453	-12.266	+1,5%	-3.095	-3.089	-3.057	-3.024	-2.976	-2.982	-2.940	-3.555
OPERATING PROFIT	6.348	6.600	-3,8%	1.759	1.728	1.414	1.699	1.698	2.280	1.702	667
Net write-downs of loans	-12.207	-3.991	n.m.	-948	-881	-975	-1.187	-760	-884	-977	-9.586
NET OPERATING PROFIT	-5.858	2.609	n.m.	812	846	439	513	938	1.397	726	-8.919
Other Charges & Provisions	-2.078	-1.447	+43,6%	-239	-339	-139	-730	-381	-477	-247	-973
o/w Systemic Charges	-1.057	-773	+36,7%	-192	-181	-68	-332	-356	-259	-173	-269
Integration costs	-2.132	-386	n.m.	0	-1	-3	-383	-252	-83	-26	-1.771
Net income from investments	-910	-27	n.m.	-5	18	5	-45	-18	0	-8	-885
PROFIT BEFORE TAX	-10.978	749	n.m.	567	525	301	-644	288	837	445	-12.547
Income tax for the period	-713	99	n.m.	-277	-178	-129	682	-186	-153	-271	-103
Profit (Loss) from non-current assets held for sale, after tax	630	1.377	-54,3%	385	333	457	202	398	379	378	-525
PROFIT (LOSS) FOR THE PERIOD	-11.061	2.225	n.m.	676	680	629	240	500	1.064	551	-13.175
Minorities	-464	-352	+31,9%	-102	-100	-78	-72	-93	-147	-103	-120
NET PROFIT ATTRIBUTABLE TO THE GROUP BEFORE PPA	-11.524	1.873	n.m.	574	580	551	169	407	917	448	-13.296
Purchase Price Allocation effect	-5	-179	-97,1%	-62	-58	-44	-15	-1	-1	-1	-2
Goodwill impairment	-261	0	n.m.	0	0	0	0	0	0	0	-261
CONSOLIDATED PROFIT	-11.790	1.694	n.m.	512	522	507	153	406	916	447	-13.558

INCOME STATEMENT RATIOS

Cost income ratio	66,2%	65,0%	1 pp	63,8%	64,1%	68,4%	64,0%	63,7%	56,7%	63,3%	84,2%
Cost of Risk (LLP annualized on Avg Loans) in basis points	269	89	180bp	84	78	88	107	67	77	85	855
Tax rate	-6,5%	-13,2%	666bp	48,8%	34,0%	42,8%	n.m.	64,7%	18,3%	61,0%	-0,8%

VOLUMES

Customers Loans net of Repos and IC	417.868	417.793	+0,0%	421.569	421.564	417.780	417.793	421.077	428.459	426.150	417.868
Customer Depos (excl. Repos and IC)	395.979	369.045	+7,3%	339.018	346.597	357.971	369.045	379.626	380.401	386.139	395.979
Total RWA End of Period	387.136	390.599	-0,9%	420.637	405.897	400.480	390.599	394.359	399.260	390.901	387.136

OTHER FIGURES

FTEs (eop, 100%)	117.659	125.510	-6,3%	128.263	127.475	126.849	125.510	124.459	123.888	122.990	117.659
------------------	---------	---------	-------	---------	---------	---------	---------	---------	---------	---------	---------

Consolidated Balance Sheet

(mIn Euro)	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Assets								
Cash and cash balances	9.299	9.316	10.555	9.611	8.793	11.904	15.582	13.858
Financial assets held for trading	113.249	96.567	90.306	89.995	97.239	104.047	93.433	87.467
Loans and receivables with banks	86.786	84.237	89.736	77.437	85.442	67.452	75.473	74.692
Loans and receivables with customers	453.865	445.120	444.999	445.382	455.756	462.069	452.849	444.607
Financial investments	142.920	146.259	146.023	147.634	154.422	157.463	148.859	149.004
Hedging instruments	11.341	9.199	8.847	7.911	8.451	8.025	8.017	6.872
Property, plant and equipment	9.890	9.718	9.702	9.673	9.285	9.229	9.220	9.092
Goodwill	1.736	1.736	1.736	1.744	1.744	1.744	1.744	1.484
Other intangible assets	1.760	1.781	1.778	1.908	1.893	1.905	1.885	1.708
Tax assets	14.457	14.980	14.934	15.615	15.601	15.604	15.368	15.161
Non-current assets and disposal groups classified as held for sale	46.105	46.708	45.920	44.576	43.386	43.179	43.540	45.854
Other assets	9.241	9.505	8.970	8.948	10.192	8.857	8.557	9.735
Total assets	900.649	875.126	873.506	860.433	892.203	891.477	874.527	859.533
Liabilities and shareholders' equity								
Deposits from banks	129.522	119.623	118.831	110.333	111.175	112.038	113.838	103.852
Deposits from customers and debt securities in issue	543.211	550.153	556.676	553.483	576.988	567.538	560.459	567.855
Financial liabilities held for trading	89.228	71.722	66.473	68.029	71.154	79.304	67.800	68.361
Financial liabilities designated at fair value	539	460	455	455	1.217	1.465	1.509	2.497
Hedging instruments	16.132	12.283	11.465	11.004	12.014	12.427	11.545	9.405
Provisions for risks and charges	10.288	9.853	9.796	9.720	9.357	9.723	9.733	10.541
Tax liabilities	1.762	1.313	1.465	1.428	1.534	1.299	1.378	1.399
Liabilities included in disposal groups classified as held for sale	35.526	36.692	36.408	35.985	34.861	35.453	35.418	35.869
Other liabilities	19.398	19.560	18.371	16.511	19.959	18.933	17.704	16.566
Minorities	3.711	3.272	3.327	3.399	3.513	3.174	3.906	3.853
Shareholders' equity	51.331	50.195	50.239	50.087	50.431	50.123	51.237	39.336
- Capital and reserves	50.699	50.157	49.255	48.336	49.998	49.812	50.409	51.881
- Available-for-sale assets fair value reserve and cash-flow hedging reserve	120	-997	-558	56	27	-1.011	-941	-755
- Net profit	512	1.034	1.541	1.694	406	1.321	1.768	-11.790
Total liabilities and shareholders' equity	900.649	875.126	873.506	860.433	892.203	891.477	874.527	859.533

Shareholders' Equity attributable to the Group

(mln Euro)

Shareholders' Equity as at December 31, 2015	50.087
Capital increase (net of capitalized costs)	0
Equity instruments	495
Disbursements related to Cashes transaction ("canoni di usufrutto")	-128
Dividend payment	-158
Forex translation reserve	1.197
Change in afs/cash-flow hedge reserve	-397
Others	30
Net profit (loss) for the period	-11.790
Shareholders' Equity as at December 31, 2016	39.336

Asset Quality - Country Breakdown

CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
(min Euro)	2015	2015	2015	2015	2016	2016	2016	2016
Italy Core								
Total Impaired Loans - Face value	8.932	9.300	9.633	9.936	10.045	10.240	10.662	11.481
Total Impaired Loans - Carrying value	5.267	5.339	5.468	5.654	5.561	5.728	6.006	5.530
Total Customer Loans - Face value	187.303	180.762	184.220	185.051	194.938	199.409	191.330	198.809
Total Customer Loans - Carrying value	183.140	176.261	179.374	180.068	189.714	194.158	185.953	192.033
Coverage Ratio - Specific only	41,0%	42,6%	43,2%	43,1%	44,6%	44,1%	43,7%	51,8%
Coverage Ratio - Overall Provisions	46,6%	48,4%	50,3%	50,2%	52,0%	51,3%	50,4%	59,0%
Impaired Loans Ratio - Face value	4,8%	5,1%	5,2%	5,4%	5,2%	5,1%	5,6%	5,8%
Impaired Loans Ratio - Carrying value	2,9%	3,0%	3,0%	3,1%	2,9%	3,0%	3,2%	2,9%
Italy Non-Core								
Total Impaired Loans - Face value	54.670	53.470	52.493	52.026	51.503	50.443	49.687	31.513
Total Impaired Loans - Carrying value	26.298	25.804	25.340	24.780	24.481	23.733	23.069	13.548
Total Customer Loans - Face value	71.455	69.367	65.242	63.432	60.680	57.766	56.372	37.409
Total Customer Loans - Carrying value	42.279	41.059	37.649	35.806	33.308	30.761	29.505	19.178
Coverage Ratio - Specific only	51,9%	51,7%	51,7%	52,4%	52,5%	53,0%	53,6%	57,0%
Coverage Ratio - Overall Provisions	53,4%	52,9%	52,6%	53,1%	53,1%	53,5%	54,1%	57,9%
Impaired Loans Ratio - Face value	76,5%	77,1%	80,5%	82,0%	84,9%	87,3%	88,1%	84,2%
Impaired Loans Ratio - Carrying value	62,2%	62,8%	67,3%	69,2%	73,5%	77,2%	78,2%	70,6%
Germany								
Total Impaired Loans - Face value	6.160	5.743	5.516	5.496	5.363	4.820	4.964	4.731
Total Impaired Loans - Carrying value	3.607	3.225	3.195	3.294	3.127	2.595	2.797	2.581
Total Customer Loans - Face value	114.973	114.110	114.648	116.231	118.777	121.973	122.524	124.168
Total Customer Loans - Carrying value	112.066	111.266	112.030	113.648	116.163	119.370	120.001	121.666
Coverage Ratio - Specific only	41,5%	43,8%	42,1%	40,1%	41,7%	46,2%	43,7%	45,5%
Coverage Ratio - Overall Provisions	47,2%	49,5%	47,5%	47,0%	48,8%	54,0%	50,8%	52,9%
Impaired Loans Ratio - Face value	5,4%	5,0%	4,8%	4,7%	4,5%	4,0%	4,1%	3,8%
Impaired Loans Ratio - Carrying value	3,2%	2,9%	2,9%	2,9%	2,7%	2,2%	2,3%	2,1%
Austria								
Total Impaired Loans - Face value	4.815	4.647	4.594	4.059	3.908	3.650	3.572	2.902
Total Impaired Loans - Carrying value	1.909	1.818	1.794	1.679	1.565	1.434	1.541	1.170
Total Customer Loans - Face value	69.466	69.212	69.888	69.913	69.794	70.281	69.116	63.085
Total Customer Loans - Carrying value	66.196	66.022	66.735	67.145	67.057	67.656	66.689	60.925
Coverage Ratio - Specific only	60,4%	60,9%	61,0%	58,6%	60,0%	60,7%	56,9%	59,7%
Coverage Ratio - Overall Provisions	67,9%	68,6%	68,6%	68,2%	70,0%	71,9%	68,0%	74,4%
Impaired Loans Ratio - Face value	6,9%	6,7%	6,6%	5,8%	5,6%	5,2%	5,2%	4,6%
Impaired Loans Ratio - Carrying value	2,9%	2,8%	2,7%	2,5%	2,3%	2,1%	2,3%	1,9%
CEE								
Total Impaired Loans - Face value	6.559	6.540	6.466	6.322	6.246	6.071	5.945	5.714
Total Impaired Loans - Carrying value	3.244	3.125	3.096	2.860	2.752	2.578	2.354	2.166
Total Customer Loans - Face value	57.332	57.664	56.641	56.097	56.705	57.364	58.066	58.039
Total Customer Loans - Carrying value	53.695	53.930	52.758	52.174	52.902	53.555	54.159	54.170
Coverage Ratio - Specific only	50,5%	52,2%	52,1%	54,8%	55,9%	57,5%	60,4%	62,1%
Coverage Ratio - Overall Provisions	55,4%	57,1%	60,0%	62,1%	60,9%	62,8%	65,7%	67,7%
Impaired Loans Ratio - Face value	11,4%	11,3%	11,4%	11,3%	11,0%	10,6%	10,2%	9,8%
Impaired Loans Ratio - Carrying value	6,0%	5,8%	5,9%	5,5%	5,2%	4,8%	4,3%	4,0%

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

Asset Quality - Non Core

CONSOLIDATED IMPAIRED LOANS TO CUSTOMER

(mln Euro)	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
NPLs - Face value	36.274	36.420	36.631	37.374	37.774	37.410	37.084	18.725
Writedowns	22.301	22.048	21.944	22.454	22.671	22.428	22.456	12.285
<i>as a percentage of face value (Coverage Ratio)</i>	<i>61,5%</i>	<i>60,5%</i>	<i>59,9%</i>	<i>60,1%</i>	<i>60,0%</i>	<i>60,0%</i>	<i>60,6%</i>	<i>65,6%</i>
NPLs - Carrying value	13.973	14.372	14.688	14.920	15.104	14.982	14.628	6.440
Unlikely to pay - Face value	16.608	15.312	14.425	13.699	12.972	12.426	11.994	12.533
Writedowns	5.630	5.214	4.858	4.516	4.176	4.132	4.006	5.586
<i>as a percentage of face value (Coverage Ratio)</i>	<i>33,9%</i>	<i>34,0%</i>	<i>33,7%</i>	<i>33,0%</i>	<i>32,2%</i>	<i>33,2%</i>	<i>33,4%</i>	<i>44,6%</i>
Unlikely to pay- Carrying value	10.978	10.099	9.567	9.183	8.796	8.294	7.988	6.947
Past-due loans - Face value	1.788	1.738	1.436	953	757	606	609	255
Writedowns	441	404	351	275	176	150	155	93
<i>as a percentage of face value (Coverage Ratio)</i>	<i>24,7%</i>	<i>23,2%</i>	<i>24,4%</i>	<i>28,9%</i>	<i>23,2%</i>	<i>24,8%</i>	<i>25,5%</i>	<i>36,5%</i>
Past-due loans- Carrying value	1.347	1.334	1.086	678	581	456	454	162
IMPAIRED LOANS - Face value	54.670	53.470	52.493	52.026	51.503	50.443	49.687	31.513
Writedowns	28.372	27.666	27.152	27.245	27.023	26.710	26.617	17.965
<i>as a percentage of face value (Coverage Ratio)</i>	<i>51,9%</i>	<i>51,7%</i>	<i>51,7%</i>	<i>52,4%</i>	<i>52,5%</i>	<i>53,0%</i>	<i>53,6%</i>	<i>57,0%</i>
IMPAIRED LOANS - Carrying value	26.298	25.804	25.340	24.780	24.481	23.733	23.069	13.548
PERFORMING LOANS - Face value	16.785	15.897	12.750	11.407	9.177	7.323	6.686	5.896
Writedowns	804	642	441	381	350	294	250	266
<i>as a percentage of face value (Coverage Ratio)</i>	<i>4,8%</i>	<i>4,0%</i>	<i>3,5%</i>	<i>3,3%</i>	<i>3,8%</i>	<i>4,0%</i>	<i>3,7%</i>	<i>4,5%</i>
PERFORMING LOANS- Carrying value	15.981	15.255	12.309	11.026	8.827	7.029	6.436	5.630

AS A PERCENTAGE OF TOTAL LOANS TO CUSTOMERS

	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
NPLs - Face value	50,8%	52,5%	56,1%	58,9%	62,3%	64,8%	65,8%	50,1%
NPLs - Carrying value	33,0%	35,0%	39,0%	41,7%	45,3%	48,7%	49,6%	33,6%
Unlikely to pay - Face value	23,2%	22,1%	22,1%	21,6%	21,4%	21,5%	21,3%	33,5%
Unlikely to pay - Carrying value	26,0%	24,6%	25,4%	25,6%	26,4%	27,0%	27,1%	36,2%
Past-due loans - Face value	2,5%	2,5%	2,2%	1,5%	1,2%	1,0%	1,1%	0,7%
Past-due loans - Carrying value	3,2%	3,2%	2,9%	1,9%	1,7%	1,5%	1,5%	0,8%
Total Impaired Loans - Face value	76,5%	77,1%	80,5%	82,0%	84,9%	87,3%	88,1%	84,2%
Total Impaired Loans - Carrying value	62,2%	62,8%	67,3%	69,2%	73,5%	77,2%	78,2%	70,6%

Capital Position

GROUP CAPITAL STRUCTURE

Basel 3

(mln Euro)	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Change % q/q	y/y
Common Equity Tier I *	41.486	42.699	41.825	41.375	40.644	41.955	42.980	31.537	-26,6%	-23,8%
Tier I Capital	44.898	46.286	45.458	44.920	44.050	45.134	46.152	35.005	-24,2%	-22,1%
Total Capital	56.480	57.799	56.521	55.579	54.381	55.960	56.667	45.150	-20,3%	-18,8%
Total RWA (bn) *	420.637	405.897	400.480	390.599	394.359	399.260	390.901	387.136	-1,0%	-0,9%
Credit Risk	351.967	343.985	340.241	333.598	336.969	337.609	333.133	331.181	-0,6%	-0,7%
Market Risk	24.766	18.558	17.039	15.870	16.696	22.127	18.207	17.437	-4,2%	+9,9%
Operational Risk	43.904	43.354	43.200	41.130	40.694	39.524	39.562	38.518	-2,6%	-6,4%
Floor										
Hybrids included in Tier I Capital	3.708	3.707	3.706	3.577	3.468	3.298	3.237	3.732	+15,3%	+4,3%

CAPITAL RATIOS

%	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Delta q/q	Delta y/y
Common Equity Tier I Ratio	9,86%	10,52%	10,44%	10,59%	10,31%	10,51%	11,00%	8,15%	-285bp	-245bp
Tier I Ratio	10,67%	11,40%	11,35%	11,50%	11,17%	11,30%	11,81%	9,04%	-276bp	-246bp
Total Capital Ratio	13,43%	14,24%	14,11%	14,23%	13,79%	14,02%	14,50%	11,66%	-283bp	-257bp
Hybrids as % of Tier I capital	8,26%	8,01%	8,15%	7,96%	7,87%	7,31%	7,01%	10,66%	365bp	270bp
note: maximum allowed by BoI	NA	NA	NA	NA	NA	NA	NA	NA		

*Capital position as per regulatory purposes.

March 2015 CET1 ratio, Tier 1 ratio and Total Capital ratio pro-forma assuming unaudited 1Q15 earnings net of dividend accrual and 2014 scrip dividend with 75% share acceptance and Pekao minority excess capital calculated assuming 12% threshold at 10.10%, 10.92% and 13.67% respectively.

September 2015 CET1 ratio, Tier 1 ratio and Total Capital ratio pro-forma assuming unaudited 3Q15 earnings net of dividend accrual at 10.53%, 11.43% and 14.20% respectively.

December 2015 CET1 ratio, Tier 1 ratio and Total Capital ratio pro-forma assuming 2015 scrip dividend of 12 €cents per ordinary share with 75%-25% shares-cash acceptance at 10.73%, 11.64% and 14.36% respectively.

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

Commercial Bank - Italy

INCOME STATEMENT

(mln Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	3.853	4.111	-6,3%	1.056	1.042	1.013	1.000	999	1.000	977	877
Dividends and other income from equity investments	95	63	+51,4%	1	24	21	17	21	22	26	26
Net fees and commissions	3.485	3.491	-0,2%	921	924	825	820	932	911	834	807
Net trading income	57	31	+87,4%	2	18	2	9	-1	62	8	-13
Net other expenses/income	-52	-28	+84,6%	-13	-14	-5	4	-17	-4	-10	-21
OPERATING INCOME	7.438	7.668	-3,0%	1.966	1.994	1.857	1.851	1.934	1.992	1.835	1.676
Payroll costs	-2.645	-2.669	-0,9%	-672	-678	-668	-651	-680	-675	-655	-635
Other administrative expenses	-2.317	-2.345	-1,2%	-586	-585	-574	-600	-591	-573	-591	-562
Recovery of expenses	438	455	-3,9%	116	112	113	114	109	104	115	110
Amortisation & depreciation	-65	-62	+4,9%	-15	-15	-15	-17	-15	-16	-17	-17
Operating costs	-4.589	-4.620	-0,7%	-1.157	-1.166	-1.145	-1.153	-1.177	-1.160	-1.149	-1.103
OPERATING PROFIT	2.849	3.047	-6,5%	810	828	712	698	757	832	687	573
Net write-downs of loans	-1.978	-1.210	+63,5%	-297	-239	-248	-426	-236	-236	-239	-1.267
NET OPERATING PROFIT	870	1.838	-52,6%	512	590	464	272	520	596	448	-694
Other Charges & Provisions	-386	-284	+36,1%	-17	-54	-17	-196	-51	-117	-126	-92
o/w Systemic Charges	-91	-129	-30,0%	0	-29	0	-100	-30	3	-73	9
Integration costs	-971	-473	+105,4%	0	0	0	-472	-33	-47	-1	-890
Net income from investments	-44	-15	n.m.	0	-3	-6	-7	-1	-5	-2	-36
PROFIT BEFORE TAX	-531	1.066	n.m.	495	533	441	-403	436	427	318	-1.712
CONSOLIDATED PROFIT	-582	718	n.m.	334	374	304	-294	297	288	221	-1.389

INCOME STATEMENT RATIOS

Cost income ratio	61,7%	60,3%	1 pp	58,8%	58,5%	61,7%	62,3%	60,9%	58,2%	62,6%	65,8%
Cost of Risk (LLP annualized on Avg Loans) in basis points	145	91	54bp	90	72	74	129	71	69	69	372

VOLUMES

Customers Loans net of Repos and IC	134.976	131.487	+2,7%	133.016	133.151	133.028	131.487	135.693	138.312	137.092	134.976
Customer Depos (excl. Repos and IC)	134.768	122.130	+10,3%	110.267	114.945	116.578	122.130	126.353	127.802	128.961	134.768
Total RWA End of Period	79.463	77.008	+3,2%	83.753	81.048	80.965	77.008	78.994	79.182	78.868	79.463

OTHER FIGURES

FTEs (eop, 100%)	35.046	36.561	-4,1%	36.393	36.512	36.287	36.561	36.425	36.486	35.599	35.046
------------------	--------	--------	-------	--------	--------	--------	--------	--------	--------	--------	--------

Commercial Bank - Germany

INCOME STATEMENT

(mIn Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	1.473	1.691	-12,9%	407	421	424	440	394	368	369	343
Dividends and other income from equity investments	49	51	-4,3%	1	4	42	5	41	3	1	5
Net fees and commissions	732	717	+2,1%	203	183	175	156	188	181	181	182
Net trading income	80	79	+1,7%	-4	59	0	23	-13	19	16	58
Net other expenses/income	125	114	+10,0%	27	27	29	31	40	33	26	26
OPERATING INCOME	2.460	2.652	-7,3%	634	694	669	655	651	604	593	613
Payroll costs	-1.058	-1.145	-7,6%	-296	-289	-285	-276	-277	-271	-267	-243
Other administrative expenses	-806	-825	-2,3%	-208	-202	-202	-214	-191	-198	-193	-224
Recovery of expenses	3	18	-83,4%	1	0	0	16	0	0	1	1
Amortisation & depreciation	-42	-44	-4,4%	-12	-11	-11	-10	-11	-11	-15	-5
Operating costs	-1.903	-1.997	-4,7%	-514	-503	-497	-484	-479	-479	-474	-471
OPERATING PROFIT	556	655	-15,1%	120	191	172	172	172	124	118	142
Net write-downs of loans	44	-44	n.m.	-24	-41	22	-1	22	7	-21	36
NET OPERATING PROFIT	600	611	-1,7%	95	150	194	171	194	131	98	178
Other Charges & Provisions	-132	-177	-25,8%	-37	-43	-47	-51	-37	-11	4	-87
o/w Systemic Charges	-53	-62	-15,4%	-36	-13	-7	-6	-37	-14	-9	7
Integration costs	-301	-74	n.m.	0	0	0	-74	0	0	0	-301
Net income from investments	18	49	-62,5%	0	11	6	32	2	19	1	-3
PROFIT BEFORE TAX	186	409	-54,5%	59	118	153	78	158	138	103	-213
CONSOLIDATED PROFIT	120	413	-70,9%	38	80	102	194	108	92	66	-147

INCOME STATEMENT RATIOS

Cost income ratio	77,4%	75,3%	2 pp	81,1%	72,4%	74,3%	73,8%	73,6%	79,4%	80,0%	76,9%
Cost of Risk (LLP annualized on Avg Loans) in basis points	-5	6	-11bp	12	21	-11	0	-11	-3	10	-18

VOLUMES

Customers Loans net of Repos and IC	80.660	80.172	+0,6%	78.958	79.321	79.895	80.172	79.593	80.508	80.721	80.660
Customer Depos (excl. Repos and IC)	86.603	82.527	+4,9%	75.868	76.980	77.020	82.527	81.943	85.769	87.442	86.603
Total RWA End of Period	36.109	34.083	+5,9%	35.616	33.402	34.086	34.083	34.770	35.372	35.015	36.109

OTHER FIGURES

FTEs (eop, 100%)	10.949	11.542	-5,1%	12.732	12.010	11.838	11.542	11.217	11.039	11.074	10.949
------------------	--------	--------	-------	--------	--------	--------	--------	--------	--------	--------	--------

Commercial Bank - Austria

INCOME STATEMENT

(mln Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	757	835	-9,4%	213	201	208	213	196	191	204	166
Dividends and other income from equity investments	126	171	-26,5%	26	44	40	62	25	35	36	29
Net fees and commissions	595	606	-1,9%	168	130	150	158	147	146	146	156
Net trading income	129	39	n.m.	10	20	-3	13	2	68	12	46
Net other expenses/income	18	18	+3,2%	5	0	3	9	7	2	9	0
OPERATING INCOME	1.624	1.669	-2,7%	422	395	397	455	377	442	408	397
Payroll costs	-661	-718	-7,9%	-185	-186	-175	-172	-168	-171	-155	-167
Other administrative expenses	-559	-591	-5,4%	-146	-145	-146	-155	-139	-142	-134	-143
Recovery of expenses	0	-1	-100,0%	0	0	0	0	0	0	0	0
Amortisation & depreciation	-15	-23	-35,3%	-6	-6	-6	-6	-6	-6	-6	2
Operating costs	-1.235	-1.332	-7,3%	-337	-337	-327	-332	-313	-319	-295	-309
OPERATING PROFIT	389	336	+15,7%	86	57	70	123	65	123	113	88
Net write-downs of loans	-32	-12	n.m.	-27	31	-7	-9	-4	10	21	-60
NET OPERATING PROFIT	357	324	+10,2%	59	88	63	114	61	133	134	29
Other Charges & Provisions	-272	-195	+39,4%	-41	-33	-70	-52	-70	-26	-35	-141
o/w Systemic Charges	-146	-135	+8,2%	-37	-32	-25	-40	-69	-26	-25	-26
Integration costs	-361	320	n.m.	0	0	0	321	-204	0	-4	-153
Net income from investments	-72	-18	n.m.	1	-2	0	-17	5	1	2	-81
PROFIT BEFORE TAX	-348	431	n.m.	19	54	-7	365	-208	108	97	-345
CONSOLIDATED PROFIT	-395	692	n.m.	37	73	32	550	-209	86	95	-367

INCOME STATEMENT RATIOS

Cost income ratio	76,0%	79,8%	-4 pp	79,7%	85,4%	82,4%	72,9%	82,9%	72,2%	72,3%	77,7%
Cost of Risk (LLP annualized on Avg Loans) in basis points	7	3	4bp	22	-26	6	8	3	-9	-17	49

VOLUMES

Customers Loans net of Repos and IC	44.984	44.867	+0,3%	45.465	44.239	44.008	44.867	44.708	44.383	44.512	44.984
Customer Depos (excl. Repos and IC)	47.096	45.664	+3,1%	46.895	46.890	47.093	45.664	47.251	47.060	47.322	47.096
Total RWA End of Period	23.675	24.969	-5,2%	27.535	26.550	25.451	24.969	24.735	23.685	23.536	23.675

OTHER FIGURES

FTEs (eop, 100%)	5.781	6.138	-5,8%	6.232	6.183	6.155	6.138	5.950	5.856	5.830	5.781
------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

CEE Division

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	2.491	2.453	+1,5%	+3,6%	604	633	608	609	596	616	640	639
Dividends and other income from equity investments	394	364	+8,4%	+18,6%	73	92	67	132	75	153	106	61
Net fees and commissions	800	789	+1,4%	+2,1%	185	202	196	206	190	205	208	198
Net trading income	417	376	+10,9%	+11,9%	110	110	62	93	67	182	76	91
Net other expenses/income	60	28	+111,2%	+114,0%	4	7	12	6	12	13	25	10
OPERATING INCOME	4.162	4.010	+3,8%	+6,3%	975	1.044	946	1.045	941	1.168	1.055	999
Payroll costs	-708	-705	+0,4%	+1,7%	-169	-181	-175	-180	-173	-179	-182	-174
Other administrative expenses	-667	-679	-1,9%	-1,0%	-158	-169	-163	-190	-163	-173	-173	-158
Recovery of expenses	0	0	-2,9%	-0,1%	0	0	0	0	0	0	0	0
Amortisation & depreciation	-121	-107	+12,8%	+15,0%	-26	-25	-24	-32	-25	-27	-29	-39
Operating costs	-1.495	-1.491	+0,3%	+1,4%	-353	-375	-362	-402	-361	-379	-383	-371
OPERATING PROFIT	2.667	2.519	+5,9%	+9,1%	623	669	584	643	579	788	672	627
Net write-downs of loans	-791	-1.016	-22,1%	-20,5%	-175	-220	-360	-261	-139	-187	-151	-313
NET OPERATING PROFIT	1.876	1.503	+24,8%	+28,9%	447	449	225	382	441	601	521	314
Other Charges & Provisions	-145	-172	-16,0%	-15,8%	-59	-33	-27	-54	-74	-29	-15	-27
o/w Systemic Charges	-133	-155	-14,2%	-13,9%	-55	-33	-26	-41	-86	-22	-14	-11
Integration costs	-14	-8	+63,0%	+63,1%	-1	-1	-3	-4	-2	-4	-4	-4
Net income from investments	-9	-4	+110,1%	+102,9%	-1	0	0	-3	7	0	0	-16
PROFIT BEFORE TAX	1.709	1.319	+29,6%	+34,2%	387	416	194	322	372	568	502	268
CONSOLIDATED PROFIT	1.408	723	+94,7%	+104,7%	242	211	180	90	315	458	436	199

INCOME STATEMENT RATIOS

Cost income ratio	35,9%	37,2%	-1 pp		36,2%	35,9%	38,2%	38,4%	38,4%	32,5%	36,3%	37,2%
Cost of Risk (LLP annualized on Avg Loans) in basis points	134	174	-40bp		120	148	246	181	96	128	102	209

VOLUMES

Customers Loans net of Repos and IC	59.865	57.151	+4,7%		57.788	58.910	57.802	57.151	57.721	58.919	59.541	59.865
Customer Depos (excl. Repos and IC)	59.175	55.405	+6,8%		50.581	52.550	54.248	55.405	57.874	56.524	57.522	59.175
Total RWA End of Period	91.210	92.859	-1,8%		94.002	94.014	93.213	92.859	92.452	94.277	93.421	91.210

OTHER FIGURES

FTEs (eop, 100%)	24.271	28.485	-14,8%		28.945	28.867	28.697	28.485	28.364	28.408	28.601	24.271
------------------	--------	--------	--------	--	--------	--------	--------	--------	--------	--------	--------	--------

CIB

INCOME STATEMENT

(mIn Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	2.318	2.450	-5,4%	596	607	562	685	588	624	558	549
Dividends and other income from equity investments	55	15	n.m.	9	1	8	-3	45	4	7	-1
Net fees and commissions	614	639	-4,0%	167	156	141	175	158	171	159	126
Net trading income	1.238	843	+46,9%	345	308	130	61	266	327	371	274
Net other expenses/income	27	27	-0,3%	4	-12	25	10	23	4	-26	27
OPERATING INCOME	4.252	3.974	+7,0%	1.120	1.060	866	928	1.080	1.129	1.068	974
Payroll costs	-647	-690	-6,3%	-164	-178	-170	-178	-159	-165	-166	-157
Other administrative expenses	-1.076	-1.082	-0,6%	-283	-284	-268	-247	-264	-273	-269	-271
Recovery of expenses	3	4	-3,9%	0	0	1	2	0	0	0	2
Amortisation & depreciation	-3	-3	+16,1%	-1	-1	-1	-1	-1	-1	-1	-1
Operating costs	-1.723	-1.772	-2,7%	-448	-462	-438	-424	-424	-438	-435	-426
OPERATING PROFIT	2.529	2.202	+14,8%	672	599	428	504	656	691	634	548
Net write-downs of loans	-595	-16	n.m.	-17	-95	78	19	-54	-74	-29	-437
NET OPERATING PROFIT	1.934	2.186	-11,5%	655	503	506	522	602	617	605	111
Other Charges & Provisions	-376	-228	+64,7%	-64	-71	-7	-87	-101	-20	-18	-237
o/w Systemic Charges	-118	-141	-16,5%	-64	-27	-10	-41	-93	-12	-11	-3
Integration costs	-114	-35	n.m.	0	0	0	-35	-2	-10	1	-103
Net income from investments	-97	-44	+121,3%	-8	8	-3	-42	-41	-16	-8	-32
PROFIT BEFORE TAX	1.346	1.879	-28,3%	583	440	496	359	458	570	579	-261
CONSOLIDATED PROFIT	1.176	1.374	-14,4%	407	296	336	336	312	374	381	110

INCOME STATEMENT RATIOS

Cost income ratio	40,5%	44,6%	-4 pp	40,0%	43,6%	50,6%	45,7%	39,2%	38,8%	40,7%	43,7%
Cost of Risk (LLP annualized on Avg Loans) in basis points	57	2	55bp	7	41	-34	-8	21	28	11	168

VOLUMES

Customers Loans net of Repos and IC	75.463	65.850	+14,6%	61.654	62.333	62.865	65.850	67.541	72.922	71.922	75.463
Customer Depos (excl. Repos and IC)	45.501	42.939	+6,0%	36.831	36.746	43.685	42.939	45.168	42.515	44.090	45.501
Total RWA End of Period	74.733	70.754	+5,6%	77.960	73.206	73.601	70.754	72.923	80.082	74.370	74.733

OTHER FIGURES

FTEs (eop, 100%)	3.662	3.951	-7,3%	3.995	4.018	4.024	3.951	3.920	3.842	3.794	3.662
------------------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------	-------

Asset Gathering

INCOME STATEMENT

(mIn Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	249	240	+3,5%	56	59	63	62	62	61	62	63
Dividends and other income from equity investments	0	0	n.m.	0	0	0	0	0	0	0	0
Net fees and commissions	243	252	-3,8%	63	64	62	64	58	60	59	66
Net trading income	69	54	+28,2%	17	11	13	13	20	27	11	11
Net other expenses/income	-2	-3	-25,6%	0	-3	2	-1	0	1	-1	-2
OPERATING INCOME	558	543	+2,7%	136	131	140	137	140	149	132	138
Payroll costs	-74	-75	-1,8%	-18	-19	-19	-19	-19	-19	-19	-17
Other administrative expenses	-228	-233	-2,0%	-60	-60	-53	-59	-61	-57	-53	-57
Recovery of expenses	85	84	+1,2%	21	21	20	22	21	21	22	21
Amortisation & depreciation	-10	-9	+11,3%	-2	-2	-2	-3	-2	-2	-3	-3
Operating costs	-226	-233	-2,6%	-60	-60	-54	-59	-60	-58	-53	-55
OPERATING PROFIT	332	311	+6,7%	77	71	85	78	80	91	78	83
Net write-downs of loans	-4	-7	-37,4%	-2	-1	-1	-3	-1	-1	-1	-1
NET OPERATING PROFIT	328	304	+7,7%	75	70	84	75	78	90	77	82
Other Charges & Provisions	-10	-16	-36,5%	-3	-1	-1	-10	-1	-1	-11	4
o/w Systemic Charges	-9	-5	+96,1%	0	-3	0	-2	0	1	-11	1
Integration costs	-6	-1	n.m.	0	0	0	-1	0	0	0	-5
Net income from investments	-7	0	n.m.	0	0	0	0	0	0	0	-7
PROFIT BEFORE TAX	305	287	+6,3%	72	69	83	63	77	89	66	74
CONSOLIDATED PROFIT	118	125	-5,0%	31	30	36	28	33	43	25	17

INCOME STATEMENT RATIOS

Cost income ratio	40,6%	42,8%	-2 pp	43,8%	45,6%	38,7%	43,1%	43,0%	38,7%	40,6%	40,0%
Cost of Risk (LLP annualized on Avg Loans) in basis points	46	81	-35bp	85	54	67	114	66	64	31	27

VOLUMES

Customers Loans net of Repos and IC	910	706	+29,0%	587	637	645	706	701	781	815	910
Customer Depos (excl. Repos and IC)	18.570	15.623	+18,9%	14.304	14.982	14.811	15.623	16.513	16.981	17.029	18.570
Total RWA End of Period	1.890	1.804	+4,8%	1.813	1.800	1.781	1.804	1.838	1.805	1.778	1.890

OTHER FIGURES

FTEs (eop, 100%)	1.052	1.019	+3,2%	990	992	1.013	1.019	1.021	1.025	1.033	1.052
------------------	-------	-------	-------	-----	-----	-------	-------	-------	-------	-------	-------

Non-Core

INCOME STATEMENT

(mln Euro)	FY			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	y/y %	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	-173	0	n.m.	24	11	-2	-33	-24	-42	-48	-60
Dividends and other income from equity investments	0	0	n.m.	0	0	0	0	0	0	0	0
Net fees and commissions	-66	51	n.m.	31	4	16	0	-1	-11	-15	-39
Net trading income	-5	17	n.m.	-2	13	2	3	18	5	-2	-26
Net other expenses/income	-33	-40	-17,3%	-7	-10	-11	-12	-5	-14	-7	-7
OPERATING INCOME	-276	28	n.m.	46	18	5	-42	-11	-62	-71	-132
Payroll costs	-47	-124	-61,9%	-36	-34	-33	-20	-15	-11	-11	-10
Other administrative expenses	-222	-172	+28,6%	-55	-35	-47	-35	-45	-52	-52	-72
Recovery of expenses	119	119	+0,3%	16	46	31	25	17	43	27	32
Amortisation & depreciation	0	0	-60,3%	0	0	0	0	0	0	0	0
Operating costs	-150	-177	-15,6%	-75	-23	-50	-30	-42	-20	-36	-51
OPERATING PROFIT	-426	-150	n.m.	-29	-5	-44	-71	-53	-83	-107	-182
Net write-downs of loans	-8.845	-1.674	n.m.	-405	-317	-460	-491	-342	-401	-546	-7.556
NET OPERATING PROFIT	-9.271	-1.823	n.m.	-434	-322	-505	-563	-395	-483	-653	-7.739
Other Charges & Provisions	-85	-147	-42,4%	-13	-46	-1	-87	-27	-14	-8	-37
o/w Systemic Charges	-31	-79	-60,6%	0	-24	0	-55	-23	-6	-1	-1
Integration costs	-16	-9	+73,6%	0	0	0	-9	-1	-2	0	-13
Net income from investments	-10	-2	n.m.	0	-2	-1	0	-3	-7	0	0
PROFIT BEFORE TAX	-9.382	-1.983	n.m.	-448	-370	-506	-659	-426	-506	-661	-7.789
CONSOLIDATED PROFIT	-9.372	-1.345	n.m.	-309	-249	-341	-445	-288	-312	-450	-8.322

INCOME STATEMENT RATIOS

Cost income ratio	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Cost of Risk (LLP annualized on Avg Loans) in basis points	2922	412	2511bp	361	304	468	535	396	500	725	n.m.

VOLUMES

Customers Loans net of Repos and IC	18.969	35.802	-47,0%	42.244	41.025	37.615	35.802	33.304	30.757	29.500	18.969
Customer Depos (excl. Repos and IC)	967	1.584	-38,9%	1.661	1.624	1.422	1.584	1.331	1.049	1.054	967
Total RWA End of Period	26.198	31.174	-16,0%	36.252	35.024	32.660	31.174	29.245	27.431	26.252	26.198

OTHER FIGURES

FTEs (eop, 100%)	524	717	-26,9%	1.763	1.707	1.672	717	673	548	533	524
------------------	-----	-----	--------	-------	-------	-------	-----	-----	-----	-----	-----

INCOME STATEMENT

(mIn Euro)	FY		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	%	2015	2015	2015	2015	2016	2016	2016	2016
Net interest	-661	-859	-23,1%	-241	-222	-198	-198	-180	-147	-172	-162
Dividends and other income from equity investments	124	158	-21,0%	8	101	13	35	5	78	13	29
Net fees and commissions	-945	-1.027	-8,0%	-300	-279	-240	-208	-256	-262	-238	-190
Net trading income	95	48	+97,0%	76	-91	16	47	-23	168	-14	-36
Net other expenses/income	-31	2	n.m.	10	-27	0	19	17	3	33	-83
OPERATING INCOME	-1.417	-1.679	-15,6%	-446	-519	-409	-305	-437	-159	-378	-443
Payroll costs	-1.285	-1.360	-5,6%	-350	-348	-340	-323	-342	-345	-335	-262
Other administrative expenses	974	1.178	-17,3%	306	293	267	312	348	347	353	-74
Recovery of expenses	120	128	-6,6%	33	32	34	29	28	26	26	40
Amortisation & depreciation	-940	-588	+59,7%	-140	-142	-146	-160	-153	-155	-158	-473
Operating costs	-1.131	-643	+75,9%	-152	-165	-184	-142	-120	-128	-114	-769
OPERATING PROFIT	-2.548	-2.321	+9,8%	-598	-683	-593	-447	-557	-287	-493	-1.211
Net write-downs of loans	-5	-13	-57,5%	0	1	1	-14	-6	-1	-11	12
NET OPERATING PROFIT	-2.553	-2.334	+9,4%	-598	-682	-592	-461	-562	-288	-504	-1.199
Other Charges & Provisions	-672	-227	n.m.	-6	-59	30	-193	-19	-258	-38	-356
o/w Systemic Charges	-476	-66	n.m.	0	-20	0	-47	-19	-183	-29	-246
Integration costs	-349	-106	n.m.	1	1	1	-108	-10	-19	-18	-302
Net income from investments	-689	8	n.m.	3	5	8	-8	13	8	0	-711
PROFIT BEFORE TAX	-4.263	-2.659	+60,3%	-601	-736	-554	-769	-579	-556	-560	-2.568
CONSOLIDATED PROFIT	-4.265	-1.006	n.m.	-267	-293	-141	-305	-163	-114	-328	-3.660

INCOME STATEMENT RATIOS

Cost income ratio	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m
Cost of Risk (LLP annualized on Avg Loans) in basis points	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m	n.m

VOLUMES

Customers Loans net of Repos and IC	2.041	1.758	+16,1%	1.859	1.949	1.921	1.758	1.817	1.877	2.047	2.041
Customer Depos (excl. Repos and IC)	3.300	3.173	+4,0%	2.611	1.880	3.114	3.173	3.192	2.702	2.719	3.300
Total RWA End of Period	53.859	57.948	-7,1%	63.706	60.852	58.724	57.948	59.402	57.426	57.661	53.859

OTHER FIGURES

FTEs (eop, 100%)	36.374	37.097	-1,9%	37.214	37.186	37.163	37.097	36.890	36.684	36.526	36.374
------------------	--------	--------	-------	--------	--------	--------	--------	--------	--------	--------	--------

CEE - Russia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	608	590	+3,1%	+12,3%	144	162	140	144	131	144	161	172
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	81	64	+25,2%	+36,4%	12	17	16	20	16	21	23	21
Net trading income	26	62	-58,7%	-55,0%	10	30	0	22	8	24	0	-7
Net other expenses/income	-3	-2	+85,2%	+101,7%	0	1	-2	-1	0	0	-2	-1
OPERATING INCOME	712	715	-0,4%	+8,4%	166	210	154	185	155	189	182	185
Payroll costs	-119	-116	+2,8%	+12,0%	-29	-33	-27	-26	-26	-29	-30	-34
Other administrative expenses	-78	-75	+2,8%	+11,9%	-16	-19	-18	-22	-16	-18	-20	-23
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-28	-24	+14,9%	+25,1%	-6	-7	-5	-7	-5	-7	-6	-9
Operating costs	-225	-216	+4,2%	+13,4%	-51	-60	-50	-55	-47	-55	-57	-66
OPERATING PROFIT	487	499	-2,4%	+6,3%	115	150	104	130	108	134	126	119
Net write-downs of loans	-236	-214	+10,3%	+20,2%	-35	-72	-50	-56	-49	-52	-55	-80
NET OPERATING PROFIT	251	285	-12,0%	-4,1%	81	78	53	73	60	82	70	40
Other Charges & Provisions	-16	-9	+70,2%	+85,2%	-2	-3	-2	-3	-4	-3	-5	-3
o/w Systemic Charges	-11	-8	+35,8%	+48,0%	-2	-2	-2	-2	-2	-2	-3	-3
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Net income from investments	-3	0	n.m.	n.m.	0	0	0	0	0	0	0	-3
PROFIT BEFORE TAX	232	276	-16,0%	-8,5%	79	75	51	71	55	79	65	33
CONSOLIDATED PROFIT	182	224	-18,7%	-11,4%	63	61	39	60	45	63	50	25

INCOME STATEMENT RATIOS

Cost income ratio	31,6%	30,2%	1 pp		30,6%	28,4%	32,7%	29,6%	30,2%	29,0%	31,2%	35,7%
Cost of Risk (LLP annualized on Avg Loans) in basis points	223	177	46bp		112	223	167	204	181	196	211	305

VOLUMES

Customers Loans net of Repos and IC	10.343	10.734	-3,6%		13.189	12.650	11.379	10.734	10.496	10.583	10.245	10.343
Customer Depos (excl. Repos and IC)	12.107	11.532	+5,0%		12.488	12.963	12.704	11.532	13.958	12.098	11.799	12.107
Total RWA End of Period	14.191	15.118	-6,1%		17.480	16.845	15.522	15.118	14.688	13.851	13.928	14.191

OTHER FIGURES

FTEs (eop, 100%)	4.149	3.988	+4,0%		3.960	3.911	3.903	3.988	3.963	3.957	4.183	4.149
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Czech Republic & Slovakia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	375	375	+0,0%	-0,8%	93	96	97	89	93	95	94	93
Dividends and other income from equity investments	2	2	+5,6%	+5,5%	1	1	1	0	1	0	1	1
Net fees and commissions	141	141	+0,4%	-0,5%	34	37	36	34	34	37	34	37
Net trading income	118	70	+68,7%	+67,2%	27	14	16	14	17	51	17	32
Net other expenses/income	11	9	+22,1%	+21,3%	2	2	3	2	2	4	3	3
OPERATING INCOME	648	597	+8,5%	+7,5%	156	149	151	140	147	187	148	166
Payroll costs	-126	-122	+3,0%	+2,1%	-29	-30	-32	-32	-31	-31	-32	-32
Other administrative expenses	-134	-129	+4,0%	+3,1%	-30	-33	-31	-34	-33	-34	-33	-34
Recovery of expenses	0	0	-100,0%	-100,0%	0	0	0	0	0	0	0	0
Amortisation & depreciation	-8	-8	+2,4%	+1,6%	-3	-1	-2	-2	-2	-2	-2	-2
Operating costs	-267	-258	+3,6%	+2,7%	-61	-64	-65	-68	-66	-66	-67	-67
OPERATING PROFIT	381	339	+12,2%	+11,2%	95	86	86	73	81	121	81	98
Net write-downs of loans	-55	-53	+4,7%	+3,8%	-13	-15	-11	-14	-6	-14	-7	-28
NET OPERATING PROFIT	325	287	+13,6%	+12,6%	82	71	75	59	75	107	74	70
Other Charges & Provisions	-38	-22	+70,9%	+69,3%	-6	-4	-6	-7	-19	-5	-2	-13
o/w Systemic Charges	-27	-23	+17,7%	+16,6%	-6	-6	-6	-6	-19	-5	-2	-2
Integration costs	-9	-5	+68,6%	+67,1%	-1	-1	0	-3	-1	-3	-3	-2
Net income from investments	6	1	n.m.	n.m.	0	0	1	1	7	0	0	0
PROFIT BEFORE TAX	285	260	+9,7%	+8,7%	76	65	69	49	62	100	69	55
CONSOLIDATED PROFIT	223	207	+7,6%	+6,7%	61	52	56	39	49	79	55	40

INCOME STATEMENT RATIOS

Cost income ratio	41,2%	43,2%	-2 pp		39,3%	42,7%	43,0%	48,3%	44,9%	35,5%	45,6%	40,6%
Cost of Risk (LLP annualized on Avg Loans) in basis points	40	41	-1bp		40	47	35	42	19	40	19	80

VOLUMES

Customers Loans net of Repos and IC	14.259	13.004	+9,7%		12.664	13.048	12.957	13.004	13.601	13.671	14.226	14.259
Customer Depos (excl. Repos and IC)	13.514	13.166	+2,6%		11.562	12.094	12.540	13.166	13.432	13.271	13.353	13.514
Total RWA End of Period	13.720	13.278	+3,3%		12.290	12.551	13.209	13.278	13.851	14.136	14.265	13.720

OTHER FIGURES

FTEs (eop, 100%)	3.339	3.312	+0,8%		3.300	3.314	3.322	3.312	3.346	3.334	3.321	3.339
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Hungary

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	201	208	-3,3%	-2,8%	52	53	51	52	51	49	51	50
Dividends and other income from equity investments	1	1	-0,5%	-0,0%	0	1	0	0	0	1	0	0
Net fees and commissions	125	127	-1,5%	-1,1%	30	33	32	32	31	32	32	30
Net trading income	50	40	+24,5%	+25,1%	16	12	8	5	15	17	13	5
Net other expenses/income	39	12	n.m.	n.m.	0	1	4	7	6	4	22	7
OPERATING INCOME	416	389	+7,1%	+7,6%	98	99	94	96	104	103	117	92
Payroll costs	-58	-55	+3,9%	+4,4%	-13	-15	-14	-14	-14	-14	-14	-14
Other administrative expenses	-101	-104	-2,8%	-2,4%	-24	-27	-26	-27	-24	-25	-24	-27
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-9	-7	+32,1%	+32,8%	-1	-1	-1	-3	-1	-1	-3	-5
Operating costs	-167	-166	+0,9%	+1,3%	-38	-43	-41	-44	-39	-41	-41	-46
OPERATING PROFIT	249	223	+11,8%	+12,3%	60	56	54	52	64	63	76	46
Net write-downs of loans	-21	-33	-34,2%	-33,9%	-10	-6	-9	-8	-3	-5	0	-12
NET OPERATING PROFIT	228	190	+19,7%	+20,3%	51	50	45	44	61	57	76	34
Other Charges & Provisions	-13	-36	-65,3%	-65,1%	-32	-2	-2	-1	-15	2	2	-1
o/w Systemic Charges	-20	-35	-44,1%	-43,8%	-30	-2	-2	-1	-22	2	0	0
Integration costs	-1	-3	-70,9%	-70,7%	0	0	-3	0	0	0	0	-1
Net income from investments	0	9	-97,7%	-97,7%	0	0	0	9	0	0	0	0
PROFIT BEFORE TAX	214	160	+34,2%	+34,8%	19	47	41	52	45	59	78	32
CONSOLIDATED PROFIT	173	124	+40,0%	+40,6%	15	38	33	38	38	48	65	22

INCOME STATEMENT RATIOS

Cost income ratio	40,2%	42,7%	-2 pp		38,6%	43,2%	43,1%	46,1%	38,1%	39,3%	35,1%	50,1%
Cost of Risk (LLP annualized on Avg Loans) in basis points	62	102	-40bp		118	80	110	99	40	61	5	137

VOLUMES

Customers Loans net of Repos and IC	3.566	3.294	+8,2%		3.277	3.070	3.085	3.294	3.406	3.343	3.573	3.566
Customer Depos (excl. Repos and IC)	4.960	4.726	+5,0%		3.784	3.719	3.840	4.726	4.401	4.391	4.517	4.960
Total RWA End of Period	3.869	4.096	-5,5%		4.338	4.144	4.049	4.096	4.506	3.966	4.249	3.869

OTHER FIGURES

FTEs (eop, 100%)	1.728	1.697	+1,8%		1.781	1.785	1.740	1.697	1.714	1.718	1.723	1.728
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Slovenia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	45	50	-8,7%	-8,7%	13	14	11	12	12	11	12	10
Dividends and other income from equity investments	0	0	+60,0%	+60,0%	0	0	0	0	0	0	0	0
Net fees and commissions	26	28	-8,0%	-8,0%	7	7	7	8	6	6	6	7
Net trading income	9	8	+9,0%	+9,0%	4	1	1	1	2	4	1	1
Net other expenses/income	2	1	n.m.	n.m.	0	0	0	0	0	1	0	0
OPERATING INCOME	82	86	-4,8%	-4,8%	23	22	19	22	20	23	20	19
Payroll costs	-24	-24	-1,6%	-1,6%	-6	-6	-6	-6	-6	-6	-6	-6
Other administrative expenses	-14	-15	-8,2%	-8,2%	-3	-4	-4	-5	-3	-4	-4	-3
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-5	-5	+7,4%	+7,4%	-1	-1	-1	-2	-1	-1	-1	-2
Operating costs	-43	-44	-2,9%	-2,9%	-10	-11	-11	-13	-11	-11	-11	-11
OPERATING PROFIT	39	42	-6,8%	-6,8%	13	12	8	9	9	12	9	9
Net write-downs of loans	-14	-25	-43,4%	-43,4%	-7	-8	-4	-5	-3	-3	-2	-6
NET OPERATING PROFIT	25	17	+47,1%	+47,1%	5	3	4	4	7	9	7	2
Other Charges & Provisions	-4	-4	+7,5%	+7,5%	0	-1	0	-2	-2	0	1	-3
o/w Systemic Charges	-2	-1	+29,3%	+29,3%	0	0	0	-1	-2	0	0	0
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Net income from investments	0	-1	n.m.	-108,6%	0	0	-1	0	0	0	0	1
PROFIT BEFORE TAX	21	12	+69,8%	+69,8%	5	2	3	2	4	9	7	0
CONSOLIDATED PROFIT	18	10	+73,4%	+73,4%	4	2	3	2	4	7	6	2

INCOME STATEMENT RATIOS

Cost income ratio	52,5%	51,5%	1 pp		44,3%	47,6%	56,7%	58,7%	52,6%	49,3%	53,8%	55,0%
Cost of Risk (LLP annualized on Avg Loans) in basis points	79	132	-53bp		153	173	96	102	65	60	53	140

VOLUMES

Customers Loans net of Repos and IC	1.803	1.764	+2,2%		1.975	1.921	1.796	1.764	1.799	1.770	1.752	1.803
Customer Depos (excl. Repos and IC)	1.763	1.828	-3,6%		1.643	2.051	1.940	1.828	1.908	1.829	1.829	1.763
Total RWA End of Period	1.276	1.119	+14,0%		1.255	1.196	1.131	1.119	1.165	1.220	1.254	1.276

OTHER FIGURES

FTEs (eop, 100%)	518	550	-5,9%		577	572	570	550	549	541	528	518
------------------	-----	-----	-------	--	-----	-----	-----	-----	-----	-----	-----	-----

CEE - Croatia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	378	360	+4,9%	+3,8%	92	90	90	88	91	96	97	94
Dividends and other income from equity investments	6	7	-12,7%	-12,9%	2	3	2	1	1	3	2	1
Net fees and commissions	137	130	+5,3%	+4,2%	29	32	35	33	30	34	39	33
Net trading income	40	30	+37,0%	+35,5%	11	-1	5	15	-6	28	2	17
Net other expenses/income	8	22	-61,8%	-62,2%	1	4	11	6	2	2	2	2
OPERATING INCOME	570	548	+3,9%	+2,8%	135	128	143	143	119	163	141	147
Payroll costs	-118	-122	-3,8%	-4,8%	-29	-30	-30	-35	-29	-29	-31	-29
Other administrative expenses	-80	-85	-5,9%	-6,9%	-17	-19	-19	-30	-18	-20	-20	-23
Recovery of expenses	0	0	+3,8%	+2,7%	0	0	0	0	0	0	0	0
Amortisation & depreciation	-24	-20	+20,5%	+19,2%	-5	-5	-4	-6	-5	-5	-6	-7
Operating costs	-221	-227	-2,5%	-3,5%	-50	-54	-53	-70	-52	-55	-56	-58
OPERATING PROFIT	348	321	+8,4%	+7,2%	85	74	90	73	67	108	85	88
Net write-downs of loans	-135	-340	-60,4%	-60,8%	-16	-35	-222	-67	-18	-43	-27	-47
NET OPERATING PROFIT	214	-19	n.m.	n.m.	69	39	-132	6	49	65	59	41
Other Charges & Provisions	-28	-28	+0,9%	-0,2%	-4	-10	-5	-8	-11	-9	-5	-3
o/w Systemic Charges	-24	-24	-0,2%	-1,3%	-4	-10	-4	-5	-11	-5	-5	-3
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Net income from investments	-9	0	n.m.	n.m.	-1	0	0	0	0	1	-3	-7
PROFIT BEFORE TAX	177	-47	n.m.	n.m.	64	29	-138	-2	37	58	51	31
CONSOLIDATED PROFIT	111	-30	n.m.	n.m.	43	20	-92	-1	25	39	35	12

INCOME STATEMENT RATIOS

Cost income ratio	38,9%	41,4%	-3 pp		37,1%	42,1%	37,2%	49,0%	43,9%	33,6%	39,6%	39,9%
Cost of Risk (LLP annualized on Avg Loans) in basis points	140	349	-209bp		64	143	910	280	76	177	109	199

VOLUMES

Customers Loans net of Repos and IC	9.071	9.444	-4,0%		9.696	9.836	9.551	9.444	9.394	9.683	9.569	9.071
Customer Depos (excl. Repos and IC)	10.761	9.941	+8,3%		8.868	9.022	9.981	9.941	9.875	10.237	10.654	10.761
Total RWA End of Period	7.559	7.742	-2,4%		7.891	7.885	7.940	7.742	7.737	7.848	7.765	7.559

OTHER FIGURES

FTEs (eop, 100%)	3.947	4.077	-3,2%		4.174	4.197	4.136	4.077	4.085	4.094	4.083	3.947
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Romania

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	207	201	+3,1%	+4,1%	48	50	51	52	51	51	52	53
Dividends and other income from equity investments	0	2	-74,1%	-73,9%	0	0	1	0	0	0	0	0
Net fees and commissions	74	70	+6,1%	+7,2%	16	17	18	20	17	19	19	19
Net trading income	81	76	+6,8%	+7,9%	21	16	18	21	18	29	22	11
Net other expenses/income	2	-4	n.m.	-161,2%	0	0	-2	-2	1	1	0	1
OPERATING INCOME	364	344	+5,9%	+7,0%	84	84	86	90	87	99	93	85
Payroll costs	-79	-80	-1,6%	-0,6%	-19	-20	-20	-21	-19	-20	-21	-19
Other administrative expenses	-63	-60	+5,1%	+6,1%	-16	-16	-15	-13	-15	-16	-15	-17
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-18	-16	+10,3%	+11,4%	-5	-4	-4	-4	-5	-4	-4	-5
Operating costs	-160	-156	+2,2%	+3,2%	-39	-39	-39	-39	-39	-40	-40	-41
OPERATING PROFIT	204	188	+9,0%	+10,1%	45	44	47	51	48	60	53	44
Net write-downs of loans	-100	-107	-6,1%	-5,2%	-20	-31	-30	-26	-14	-23	-33	-30
NET OPERATING PROFIT	104	81	+28,9%	+30,2%	25	14	17	25	34	37	20	14
Other Charges & Provisions	-8	-10	-14,3%	-13,4%	-3	-2	-2	-3	-10	2	0	0
o/w Systemic Charges	-7	-10	-35,2%	-34,6%	-3	-3	-3	-3	-10	4	0	0
Integration costs	-4	0	n.m.	n.m.	0	0	0	0	-1	-1	-1	-1
Net income from investments	-1	-1	-12,4%	-11,5%	0	0	0	-1	0	-1	1	-1
PROFIT BEFORE TAX	91	70	+30,3%	+31,6%	22	12	15	21	23	36	20	11
CONSOLIDATED PROFIT	74	57	+30,1%	+31,4%	18	10	12	18	18	30	17	9

INCOME STATEMENT RATIOS

Cost income ratio	43,9%	45,5%	-2 pp		46,7%	46,8%	45,5%	43,0%	44,6%	40,1%	43,3%	48,3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	199	225	-27bp		177	262	247	215	115	182	261	233

VOLUMES

Customers Loans net of Repos and IC	5.218	4.826	+8,1%		4.630	4.701	4.900	4.826	4.957	5.045	5.142	5.218
Customer Depos (excl. Repos and IC)	4.806	3.922	+22,5%		3.156	3.133	3.330	3.922	3.988	4.186	4.348	4.806
Total RWA End of Period	5.491	5.435	+1,0%		4.990	5.214	5.324	5.435	5.623	5.739	5.822	5.491

OTHER FIGURES

FTEs (eop, 100%)	3.368	3.362	+0,2%		3.350	3.363	3.349	3.362	3.336	3.364	3.375	3.368
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Bulgaria

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	297	296	+0,5%	+0,5%	73	74	74	74	74	73	74	76
Dividends and other income from equity investments	1	1	+57,5%	+57,5%	0	0	0	0	0	1	0	0
Net fees and commissions	108	102	+5,7%	+5,7%	24	26	26	26	26	27	28	28
Net trading income	57	40	+43,5%	+43,5%	9	11	9	11	11	24	13	10
Net other expenses/income	0	-3	-86,3%	-86,3%	0	0	-1	-2	1	0	0	-1
OPERATING INCOME	462	435	+6,2%	+6,2%	107	111	108	110	111	124	114	113
Payroll costs	-67	-67	-0,0%	-0,0%	-16	-17	-16	-18	-17	-17	-17	-16
Other administrative expenses	-51	-48	+6,0%	+6,0%	-11	-12	-11	-14	-12	-12	-13	-14
Recovery of expenses	0	0	n.m.	-132,8%	0	0	0	0	0	0	0	0
Amortisation & depreciation	-17	-16	+6,3%	+6,3%	-4	-4	-4	-5	-4	-4	-4	-6
Operating costs	-136	-132	+2,7%	+2,7%	-31	-33	-31	-37	-33	-33	-34	-35
OPERATING PROFIT	326	303	+7,8%	+7,8%	75	78	76	73	78	91	80	77
Net write-downs of loans	-101	-64	+59,1%	+59,1%	-20	-18	-15	-10	-22	-22	-22	-36
NET OPERATING PROFIT	225	239	-5,9%	-5,9%	55	60	62	63	57	69	59	41
Other Charges & Provisions	-17	-39	-55,9%	-55,9%	-7	-6	-6	-21	-5	-12	0	0
o/w Systemic Charges	-25	-34	-27,2%	-27,2%	-5	-5	-5	-17	-13	-11	0	0
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Net income from investments	-3	-7	-48,2%	-48,2%	0	0	0	-7	1	0	1	-5
PROFIT BEFORE TAX	204	193	+5,8%	+5,8%	48	54	56	35	52	58	60	36
CONSOLIDATED PROFIT	182	172	+5,8%	+5,8%	43	49	50	31	46	51	53	32

INCOME STATEMENT RATIOS

Cost income ratio	29,4%	30,4%	-1 pp		29,3%	29,6%	29,2%	33,5%	30,0%	26,9%	29,6%	31,4%
Cost of Risk (LLP annualized on Avg Loans) in basis points	189	120	69bp		151	140	112	78	164	165	163	263

VOLUMES

Customers Loans net of Repos and IC	5.565	5.239	+6,2%		5.063	5.201	5.252	5.239	5.216	5.290	5.432	5.565
Customer Depos (excl. Repos and IC)	7.585	6.792	+11,7%		5.801	6.194	6.442	6.792	6.831	6.935	7.275	7.585
Total RWA End of Period	4.876	5.155	-5,4%		5.146	5.300	5.181	5.155	5.072	5.006	4.814	4.876

OTHER FIGURES

FTEs (eop, 100%)	4.150	4.162	-0,3%		4.134	4.162	4.163	4.162	4.107	4.141	4.150	4.150
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Bosnia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015			2015	2015	2015	2015	2015	2016	2016	2016
Net interest	108	101	+6,4%	+6,4%	24	25	26	26	26	27	27	28
Dividends and other income from equity investments	0	0	-27,3%	-27,3%	0	0	0	0	0	0	0	0
Net fees and commissions	38	36	+5,0%	+5,0%	8	9	9	9	9	10	10	10
Net trading income	6	6	+8,6%	+8,6%	1	1	1	1	1	1	2	1
Net other expenses/income	0	2	n.m.	-116,3%	0	0	0	2	0	1	0	-2
OPERATING INCOME	151	145	+4,5%	+4,5%	34	35	36	39	37	39	38	37
Payroll costs	-36	-36	-0,4%	-0,4%	-9	-9	-9	-10	-9	-9	-9	-9
Other administrative expenses	-30	-30	+1,6%	+1,6%	-7	-7	-7	-8	-7	-8	-7	-8
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-6	-7	-4,3%	-4,3%	-1	-1	-1	-2	-2	-2	-2	-2
Operating costs	-73	-73	+0,0%	+0,0%	-18	-17	-17	-20	-18	-18	-18	-19
OPERATING PROFIT	79	72	+9,1%	+9,1%	17	18	19	19	20	21	21	18
Net write-downs of loans	-16	-9	+64,1%	+64,1%	-2	-4	-2	-1	-4	-3	-3	-5
NET OPERATING PROFIT	63	63	+0,8%	+0,8%	15	14	16	18	15	17	17	13
Other Charges & Provisions	-5	-5	+3,1%	+3,1%	-1	-1	-1	-1	-1	-1	-1	-2
o/w Systemic Charges	-5	-4	+9,0%	+9,0%	-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	1	-5	n.m.	-111,0%	0	0	0	-5	0	0	0	0
PROFIT BEFORE TAX	58	52	+11,7%	+11,7%	13	13	15	11	14	16	16	12
CONSOLIDATED PROFIT	45	40	+13,5%	+13,5%	11	10	10	9	11	13	12	9

INCOME STATEMENT RATIOS

Cost income ratio	48,1%	50,2%	-2 pp		51,5%	49,1%	48,4%	51,9%	47,7%	46,7%	46,3%	51,8%
Cost of Risk (LLP annualized on Avg Loans) in basis points	83	53	29bp		47	94	52	21	90	71	73	97

VOLUMES

Customers Loans net of Repos and IC	1.919	1.829	+4,9%		1.726	1.791	1.802	1.829	1.840	1.887	1.890	1.919
Customer Depos (excl. Repos and IC)	2.230	2.075	+7,5%		1.890	1.965	2.022	2.075	2.096	2.156	2.199	2.230
Total RWA End of Period	2.653	2.729	-2,8%		2.416	2.533	2.614	2.729	2.701	2.763	2.794	2.653

OTHER FIGURES

FTEs (eop, 100%)	1.662	1.641	+1,3%		1.649	1.650	1.643	1.641	1.653	1.655	1.662	1.662
------------------	-------	-------	-------	--	-------	-------	-------	-------	-------	-------	-------	-------

CEE - Serbia

INCOME STATEMENT

(mln Euro)	FY		y/y %	y/y % at const. FX	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
	2016	2015										
Net interest	99	101	-2,6%	-0,6%	23	27	25	26	25	25	25	24
Dividends and other income from equity investments	0	0	-25,0%	-23,5%	0	0	0	0	0	0	0	0
Net fees and commissions	21	22	-1,3%	+0,6%	5	6	5	5	5	6	5	5
Net trading income	13	14	-6,1%	-4,2%	4	4	3	3	3	3	3	4
Net other expenses/income	0	1	-91,4%	-91,2%	0	0	0	0	0	0	0	0
OPERATING INCOME	133	138	-3,1%	-1,1%	32	37	34	35	33	33	34	34
Payroll costs	-26	-24	+6,7%	+8,9%	-6	-6	-6	-7	-6	-6	-7	-7
Other administrative expenses	-20	-19	+7,2%	+9,4%	-4	-5	-5	-5	-5	-5	-5	-5
Recovery of expenses	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Amortisation & depreciation	-5	-4	+18,1%	+20,5%	-1	-1	-1	-1	-1	-1	-1	-1
Operating costs	-51	-47	+7,9%	+10,1%	-11	-11	-12	-13	-13	-13	-13	-13
OPERATING PROFIT	82	90	-8,9%	-7,0%	21	25	22	22	20	20	21	20
Net write-downs of loans	-23	-28	-16,0%	-14,3%	-4	-5	2	-21	2	-2	-7	-16
NET OPERATING PROFIT	59	62	-5,7%	-3,8%	18	21	23	1	22	19	14	4
Other Charges & Provisions	-5	-8	-35,7%	-34,5%	-1	-1	-1	-5	-2	-1	-1	-2
o/w Systemic Charges	-5	-5	+11,3%	+13,5%	-1	-1	-1	-1	-2	-1	-1	-1
Integration costs	0	0	n.m.	n.m.	0	0	0	0	0	0	0	0
Net income from investments	1	0	n.m.	n.m.	0	0	0	0	0	0	1	0
PROFIT BEFORE TAX	54	54	+0,3%	+2,3%	16	19	22	-4	20	18	14	3
CONSOLIDATED PROFIT	51	52	-1,6%	+0,4%	15	18	20	0	18	16	13	5

INCOME STATEMENT RATIOS

Cost income ratio	38,3%	34,4%	4 pp		33,8%	31,2%	35,8%	37,1%	38,1%	38,5%	37,5%	39,3%
Cost of Risk (LLP annualized on Avg Loans) in basis points	143	184	-41bp		103	124	-40	534	-39	47	157	387

VOLUMES

Customers Loans net of Repos and IC	1.702	1.559	+9,2%		1.482	1.498	1.573	1.559	1.566	1.648	1.687	1.702
Customer Depos (excl. Repos and IC)	1.443	1.290	+11,9%		1.225	1.224	1.264	1.290	1.281	1.369	1.458	1.443
Total RWA End of Period	2.547	2.801	-9,1%		2.607	2.613	2.757	2.801	2.689	2.743	2.772	2.547

OTHER FIGURES

FTEs (eop, 100%)	1.124	1.044	+7,7%		977	992	1.019	1.044	1.075	1.103	1.117	1.124
------------------	-------	-------	-------	--	-----	-----	-------	-------	-------	-------	-------	-------

Fees - Details Group

(mln Euro)	FY		y/y	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	2016	2015	%	2015	2015	2015	2015	2016	2016	2016	2016
GROUP											
Asset management, custody and administration	2.428	2.363	+2,7%	645	606	559	553	654	638	563	573
Financing Services	1.703	1.949	-12,6%	502	488	473	487	469	444	420	370
Transaction and Banking Services	1.327	1.206	+10,0%	290	291	295	330	293	319	352	363
TOTAL NET COMMISSIONS	5.458	5.518	-1,1%	1.437	1.385	1.326	1.370	1.417	1.401	1.334	1.306

Branches

	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016
Countries								
Poland	1023	1015	993	976	960	948	943	929
Ukraine	291	250	243	240	239	239	238	0
Romania	183	184	183	183	183	183	184	160
Bulgaria	200	197	193	185	184	178	179	179
Bosnia	120	119	119	119	118	118	119	119
Belorussia	0	0	0	0	1	0	0	0
Croatia	135	135	134	134	134	134	134	134
Hungary	85	85	77	56	56	56	55	55
Kazakhstan	0	0	0	0	0	0	0	0
Russia	103	102	102	102	102	101	102	105
Slovakia	77	77	77	76	77	77	74	69
Serbia	71	71	71	71	71	71	71	71
Montenegro	0	0	0	0	0	0	0	0
Czech Republic	105	107	106	108	107	107	107	103
Kyrgyzstan	0	0	0	0	0	0	0	0
Slovenia	30	30	28	28	26	26	26	26
Azerbaijan	0	0	0	0	0	0	0	0
Lithuania	1	1	1	1	1	1	1	1
Estonia	1	1	1	1	1	1	1	1
Latvia	1	1	1	1	1	1	1	1
Macedonia	0	0	0	0	0	0	0	0
Tajikistan	0	0	0	0	0	0	0	0
Total CEE and Poland	2426	2375	2329	2281	2261	2241	2235	1953
Italy	3961	3927	3921	3873	3805	3614	3613	3524
Germany	671	527	512	514	514	512	510	516
Austria	240	228	226	199	196	173	170	164
Total Italy Germany Austria	4872	4682	4659	4586	4515	4299	4293	4204
USA	14	14	14	13	12	10	10	11
United Kingdom	10	10	10	10	10	9	7	6
San Marino	0	0	0	0	0	0	0	0
Luxembourg	6	6	7	7	7	7	7	7
Ireland	9	10	12	14	14	18	19	19
France	2	2	2	2	2	2	2	2
Netherlands	5	5	5	5	5	5	5	5
Philippines	0	0	0	0	0	0	0	0
China	3	3	3	3	3	3	3	3
Hong Kong	2	2	2	2	2	2	2	2
Cayman Islands	4	4	4	3	3	3	2	2
Greece	3	3	3	3	2	2	2	2
Singapore	2	2	2	2	2	1	1	1
Spain	0	0	0	0	1	1	1	1
Switzerland	2	2	2	2	2	2	2	2
Belgium	0	0	0	0	0	0	0	0
Denmark	0	0	0	0	0	0	0	0
Japan	1	1	1	1	1	1	1	1
Norway	0	0	0	0	0	0	0	0
United Arab Emirates	0	0	0	0	0	0	0	0
Taiwan	0	0	0	0	0	0	0	0
Vietnam	0	0	0	0	0	0	0	0
Argentina	0	0	0	0	0	0	0	0
Bahrain	0	0	0	0	0	0	0	0
Brazil	0	0	0	0	0	0	0	0
India	0	0	0	0	0	0	0	0
Iran	0	0	0	0	0	0	0	0
Lebanon	0	0	0	0	0	0	0	0
Libya	0	0	0	0	0	0	0	0
Mexico	0	0	0	0	0	0	0	0
South Africa	0	0	0	0	0	0	0	0
South Korea	0	0	0	0	0	0	0	0
Tunisia	0	0	0	0	0	0	0	0
Total Other countries	63	64	67	67	66	66	64	64
Total	7361	7121	7055	6934	6842	6606	6592	6221