

INTERNATIONAL RETAIL BANKING & FINANCIAL SERVICES
QUARTERLY RESULTS



(in millions of euros)

	Q1 14	Q2 14	Q3 14	Q4 14
Western Europe				
Net banking income	156	163	161	156
Operating expenses	-92	-84	-82	-80
Net cost of risk	-61	-59	-50	-65
Income tax	-1	-4	-8	-1
Group net income	1	16	20	9
Czech Republic				
Net banking income	246	248	247	250
Operating expenses	-125	-121	-123	-129
Net cost of risk	-19	-10	-11	-7
Income tax	-23	-28	-26	-26
Group net income	47	55	54	54
Romania				
Net banking income	111	139	138	134
Operating expenses	-80	-76	-77	-85
Net cost of risk	-56	-56	-106	-56
Income tax	6	-1	10	1
Group net income	-12	5	-22	-3
Russia				
Net banking income	274	279	275	252
Operating expenses	-198	-203	-191	-173
Net cost of risk	-86	-78	-79	-102
Income tax	2	0	-2	7
Group net income	-530	-1	4	-16
Other Europe				
Net banking income	144	159	166	167
Operating expenses	-112	-111	-108	-116
Net cost of risk	-42	-18	-24	-29
Income tax	2	-7	-7	-5
Group net income	-8	22	26	16
Africa, Asia, Mediterranean basin and Overseas				
Net banking income	357	370	387	371
Operating expenses	-226	-207	-216	-229
Net cost of risk	-103	-70	-85	-83
Income tax	-8	-20	-20	-14
Group net income	15	47	48	-164