



2015 – RESTATED QUARTERLY RESULT SERIES BASED ON 2016 FORMAT

Paris, 29 March 2016

So as to be comparable with 2016, the 2015 quarterly result series have been restated of the following main effects as if these had occurred on 1st January 2015.

1. The capital allocated to each business line is now based on 11% of risk-weighted assets, compared to 9% previously. Furthermore, the capital allocated to the Insurance business is henceforth based on Solvency 2 standards.
2. Subordination costs of Additional Tier 1 and Tier 2 debt issued by the Group have been charged to the divisions and business lines. The Group has also reviewed the way it charges and remunerates liquidity between the Corporate Centre and the business lines. The allocation practices for revenues and operating expenses of Treasury activities within CIB have been adapted to take into account the new regulations on liquidity.
3. The contribution to the Single Resolution Fund, the reduction of the French systemic tax and the new contributions to the deposit guarantee funds of BNL bc and Luxembourg Retail Banking had been temporarily booked in the operating expenses of the Corporate Centre. These items have been allocated to the divisions and business lines.
4. Some limited internal transfers of activities and results have been made, the main one being the transfer of Cortal Consors France from Other Domestic Markets Activities (Personal Investors) to French Retail Banking.

These changes do not affect Group results as a whole but only their analytical breakdown.

The attached unaudited appendices disclose 2015 results following this new presentation:

- Appendix 1: main effects by division and business line
- Appendix 2: effect of the transfer of Cortal Consors France from Personal Investors to French Retail Banking
- Appendix 3: summary of 2015 results before and after restatement for all divisions and business lines
- Appendix 4: restated results series for all divisions and business lines



APPENDIX 1: MAIN EFFECTS BY DIVISION AND BUSINESS LINE

€m	Revenues	Costs	Pre-tax income
RETAIL BANKING & SERVICES	-191	-120	-297
DOMESTIC MARKETS*	-151	-101	-251
French Retail Banking*	-48	-104	-152
BNL banca commerciale*	22	-38	-16
Belgian Retail Banking*	4	-13	-8
Other Domestic Markets activities including Luxembourg*	-129	54	-74
INTERNATIONAL FINANCIAL SERVICES	-40	-19	-46
Personal Finance	-83	-24	-107
International Retail Banking*	35	8	43
Europe Mediterranean*	25	6	30
BancWest*	10	3	13
Insurance	16	4	33
Wealth and Asset Management	-8	-7	-15
CORPORATE AND INSTITUTIONAL BANKING	-153	-180	-332
Corporate Banking	271	-212	57
Global Markets	-414	48	-366
Securities Services	-9	-15	-23
Corporate Centre	343	300	629
BNP PARIBAS Group	0	0	0

* including 2/3 of Private Banking

APPENDIX 2: EFFECT OF THE TRANSFER OF CORTAL CONSORS FRANCE FROM PERSONAL INVESTORS TO FRENCH RETAIL BANKING

€m	From	To	P&L 2015		
			Revenues	Costs	Pre-Tax Income
Cortal Consors France	Personal Investors	FRB at 2/3 French Private Banking	72	-71	1



APPENDIX 3: SUMMARY OF 2015 RESULTS BEFORE AND AFTER RESTATEMENT FOR ALL DIVISIONS AND BUSINESS LINES

€m	Reported 2015 Results				Restated 2015 Results			
	Revenues	Costs	Pre-Tax Income	Allocated Equity**	Revenues	Costs	Pre-Tax Income	Allocated Equity**
RETAIL BANKING & SERVICES	30,712	-19,340	8,335	40,395	30,521	-19,460	8,038	48,370
DOMESTIC MARKETS*	15,377	-10,025	3,555	18,633	15,226	-10,126	3,304	22,679
French Retail Banking*	6,322	-4,404	1,580	6,779	6,274	-4,508	1,428	8,264
BNL banca commerciale*	3,051	-1,830	-28	5,304	3,073	-1,868	-44	6,470
Belgian Retail Banking*	3,388	-2,357	936	3,671	3,392	-2,370	928	4,463
Other Domestic Markets activities including Luxembourg*	2,616	-1,434	1,067	2,879	2,487	-1,380	993	3,482
INTERNATIONAL FINANCIAL SERVICES	15,335	-9,315	4,780	21,762	15,295	-9,334	4,734	25,691
Personal Finance	4,744	-2,291	1,351	3,707	4,661	-2,315	1,244	4,524
International Retail Banking*	5,267	-3,563	1,393	9,517	5,302	-3,555	1,436	11,624
Europe Mediterranean*	2,482	-1,707	483	4,391	2,507	-1,701	513	5,360
BancWest*	2,785	-1,856	910	5,125	2,795	-1,853	923	6,264
Insurance	2,304	-1,160	1,296	6,757	2,320	-1,156	1,329	7,372
Wealth and Asset Management	3,020	-2,301	740	1,781	3,012	-2,308	725	2,171
CORPORATE AND INSTITUTIONAL BANKING	11,659	-8,278	3,329	17,865	11,506	-8,458	2,997	21,630
Corporate Banking	3,736	-2,258	1,501	8,777	4,007	-2,470	1,558	11,414
Global Markets	6,124	-4,552	1,493	8,515	5,710	-4,504	1,127	9,518
Securities Services	1,799	-1,468	335	573	1,790	-1,483	312	697
Corporate Centre	567	-1,636	-1,285		910	-1,336	-656	
BNP PARIBAS Group	42,938	-29,254	10,379		42,938	-29,254	10,379	

* including 2/3 of Private Banking

** Average 2015


APPENDIX 4: RESTATED RESULTS SERIES FOR ALL DIVISIONS AND BUSINESS LINES

€m	2015	4Q15	3Q15	2Q15	1Q15
RETAIL BANKING & SERVICES Excluding PEL/CEL Effects					
Revenues	30,552	7,681	7,582	7,719	7,571
Operating Expenses and Dep.	-19,460	-5,049	-4,701	-4,636	-5,074
Gross Operating Income	11,092	2,632	2,881	3,082	2,496
Cost of Risk	-3,533	-882	-837	-865	-950
Operating Income	7,559	1,750	2,045	2,218	1,546
Share of Earnings of Equity-Method Entities	509	138	117	139	115
Other Non Operating Items	1	-8	20	-2	-10
Pre-Tax Income	8,069	1,881	2,182	2,355	1,651
Allocated Equity (€bn, year to date)	48.4	48.4	48.4	48.3	47.7

€m	2015	4Q15	3Q15	2Q15	1Q15
RETAIL BANKING & SERVICES					
Revenues	30,521	7,685	7,580	7,713	7,543
Operating Expenses and Dep.	-19,460	-5,049	-4,701	-4,636	-5,074
Gross Operating Income	11,061	2,637	2,879	3,077	2,469
Cost of Risk	-3,533	-882	-837	-865	-950
Operating Income	7,528	1,755	2,042	2,212	1,519
Share of Earnings of Equity-Method Entities	509	138	117	139	115
Other Non Operating Items	1	-8	20	-2	-10
Pre-Tax Income	8,038	1,885	2,180	2,349	1,623
Allocated Equity (€bn, year to date)	48.4	48.4	48.4	48.3	47.7

€m	2015	4Q15	3Q15	2Q15	1Q15
DOMESTIC MARKETS (including 100% of Private Banking in France, Italy, Belgium and Luxembourg)* Excluding PEL/CEL Effects					
Revenues	15,797	3,905	3,920	3,982	3,991
Operating Expenses and Dep.	-10,393	-2,713	-2,526	-2,398	-2,755
Gross Operating Income	5,404	1,191	1,394	1,584	1,235
Cost of Risk	-1,812	-471	-419	-433	-490
Operating Income	3,592	721	975	1,152	745
Share of Earnings of Equity-Method Entities	50	22	14	9	5
Other Non Operating Items	-34	-7	-7	-4	-15
Pre-Tax Income	3,608	735	981	1,156	736
Income Attributable to Wealth and Asset Management	-273	-60	-71	-72	-70
Pre-Tax Income of Domestic Markets	3,335	675	911	1,084	666
Allocated Equity (€bn, year to date)	22.7	22.7	22.6	22.6	22.6

€m	2015	4Q15	3Q15	2Q15	1Q15
DOMESTIC MARKETS (including 2/3 of Private Banking in France, Italy, Belgium and Luxembourg)					
Revenues	15,226	3,782	3,781	3,842	3,821
Operating Expenses and Dep.	-10,126	-2,646	-2,459	-2,336	-2,685
Gross Operating Income	5,100	1,137	1,322	1,506	1,136
Cost of Risk	-1,811	-471	-420	-432	-488
Operating Income	3,289	666	902	1,074	648
Share of Earnings of Equity-Method Entities	49	21	14	9	5
Other Non Operating Items	-34	-7	-7	-4	-15
Pre-Tax Income	3,304	680	908	1,078	638
Allocated Equity (€bn, year to date)	22.7	22.7	22.6	22.6	22.6

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



€m	2015	4Q15	3Q15	2Q15	1Q15
FRENCH RETAIL BANKING (including 100% of Private Banking in France)*					
Revenues	6,566	1,608	1,649	1,663	1,646
<i>Incl. Net Interest Income</i>	<i>3,773</i>	<i>951</i>	<i>959</i>	<i>929</i>	<i>934</i>
<i>Incl. Commissions</i>	<i>2,793</i>	<i>657</i>	<i>690</i>	<i>734</i>	<i>713</i>
Operating Expenses and Dep.	-4,641	-1,207	-1,172	-1,097	-1,164
Gross Operating Income	1,925	401	477	565	483
Cost of Risk	-343	-88	-79	-87	-89
Operating Income	1,583	313	398	478	394
Non Operating Items	4	1	1	1	1
Pre-Tax Income	1,587	314	398	479	395
Income Attributable to Wealth and Asset Management	-159	-34	-41	-43	-42
Pre-Tax Income of French Retail Banking	1,428	281	358	436	353
Allocated Equity (€bn, year to date)	8.3	8.3	8.3	8.3	8.3

€m	2015	4Q15	3Q15	2Q15	1Q15
FRENCH RETAIL BANKING (including 100% of Private Banking in France)* Excluding PEL/CEL Effects					
Revenues	6,597	1,603	1,651	1,668	1,674
<i>Incl. Net Interest Income</i>	<i>3,804</i>	<i>946</i>	<i>961</i>	<i>935</i>	<i>961</i>
<i>Incl. Commissions</i>	<i>2,793</i>	<i>657</i>	<i>690</i>	<i>734</i>	<i>713</i>
Operating Expenses and Dep.	-4,641	-1,207	-1,172	-1,097	-1,164
Gross Operating Income	1,956	396	479	571	510
Cost of Risk	-343	-88	-79	-87	-89
Operating Income	1,613	308	400	484	422
Non Operating Items	4	1	1	1	1
Pre-Tax Income	1,617	309	401	485	422
Income Attributable to Wealth and Asset Management	-159	-34	-41	-43	-42
Pre-Tax Income of French Retail Banking	1,458	276	360	442	380
Allocated Equity (€bn, year to date)	8.3	8.3	8.3	8.3	8.3

€m	2015	4Q15	3Q15	2Q15	1Q15
FRENCH RETAIL BANKING (including 2/3 of Private Banking in France)					
Revenues	6,274	1,539	1,576	1,588	1,570
Operating Expenses and Dep.	-4,508	-1,173	-1,141	-1,065	-1,130
Gross Operating Income	1,765	367	436	523	440
Cost of Risk	-341	-87	-79	-87	-88
Operating Income	1,425	280	357	436	352
Non Operating Items	3	1	1	1	1
Pre-Tax Income	1,428	281	358	436	353
Allocated Equity (€bn, year to date)	8.3	8.3	8.3	8.3	8.3

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



€m	2015	4Q15	3Q15	2Q15	1Q15
BNL banca commerciale (Including 100% of Private Banking in Italy)*					
Revenues	3,150	781	763	797	809
Operating Expenses and Dep.	-1,903	-550	-446	-443	-464
Gross Operating Income	1,247	230	317	354	345
Cost of Risk	-1,248	-300	-309	-318	-321
Operating Income	-2	-70	8	36	24
Non Operating Items	-1	0	0	0	-1
Pre-Tax Income	-3	-70	8	36	23
Income Attributable to Wealth and Asset Management	-41	-10	-9	-11	-10
Pre-Tax Income of BNL bc	-44	-80	-1	24	13
Allocated Equity (€bn, year to date)	6.5	6.5	6.5	6.5	6.6

€m	2015	4Q15	3Q15	2Q15	1Q15
BNL banca commerciale (Including 2/3 of Private Banking in Italy)					
Revenues	3,073	762	745	777	790
Operating Expenses and Dep.	-1,868	-541	-437	-434	-455
Gross Operating Income	1,206	221	308	342	335
Cost of Risk	-1,248	-301	-309	-318	-321
Operating Income	-42	-80	-1	24	14
Non Operating Items	-1	0	0	0	-1
Pre-Tax Income	-44	-80	-1	24	13
Allocated Equity (€bn, year to date)	6.5	6.5	6.5	6.5	6.6

€m	2015	4Q15	3Q15	2Q15	1Q15
BELGIAN RETAIL BANKING (Including 100% of Private Banking in Belgium)*					
Revenues	3,552	882	880	893	897
Operating Expenses and Dep.	-2,462	-588	-576	-525	-773
Gross Operating Income	1,090	295	305	368	123
Cost of Risk	-85	-52	2	-2	-34
Operating Income	1,005	243	306	366	90
Share of Earnings of Equity-Method Entities	11	3	3	5	-1
Other Non Operating Items	-20	5	-7	-4	-13
Pre-Tax Income	996	250	303	367	76
Income Attributable to Wealth and Asset Management	-68	-14	-20	-17	-17
Pre-Tax Income of Belgian Retail Banking	928	235	283	350	60
Allocated Equity (€bn, year to date)	4.5	4.5	4.5	4.5	4.4

€m	2015	4Q15	3Q15	2Q15	1Q15
BELGIAN RETAIL BANKING (Including 2/3 of Private Banking in Belgium)					
Revenues	3,392	846	838	856	852
Operating Expenses and Dep.	-2,370	-565	-551	-506	-747
Gross Operating Income	1,022	280	286	350	105
Cost of Risk	-86	-52	0	-1	-32
Operating Income	936	228	286	349	73
Share of Earnings of Equity-Method Entities	11	3	3	5	-1
Other Non Operating Items	-20	5	-7	-4	-13
Pre-Tax Income	928	235	283	350	60
Allocated Equity (€bn, year to date)	4.5	4.5	4.5	4.5	4.4

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



€m	2015	4Q15	3Q15	2Q15	1Q15
OTHER DOMESTIC MARKETS ACTIVITIES INCLUDING LUXEMBOURG (Including 100% of Private Banking in Luxembourg)*					
Revenues	2,498	638	625	624	611
Operating Expenses and Dep.	-1,387	-368	-332	-332	-354
Gross Operating Income	1,111	270	293	292	257
Cost of Risk	-136	-31	-33	-26	-47
Operating Income	975	240	260	266	210
Share of Earnings of Equity-Method Entities	36	18	10	3	5
Other Non Operating Items	-14	-13	0	0	-1
Pre-Tax Income	997	245	270	269	214
Income Attributable to Wealth and Asset Management	-5	-1	-1	-1	-1
Pre-Tax Income of Other Domestic Markets	993	244	269	267	213
Allocated Equity (€bn, year to date)	3.5	3.5	3.4	3.4	3.3

€m	2015	4Q15	3Q15	2Q15	1Q15
OTHER DOMESTIC MARKETS ACTIVITIES INCLUDING LUXEMBOURG (Including 2/3 of Private Banking in Luxembourg)					
Revenues	2,487	636	622	621	608
Operating Expenses and Dep.	-1,380	-366	-330	-331	-353
Gross Operating Income	1,107	269	292	290	255
Cost of Risk	-136	-31	-33	-26	-47
Operating Income	970	238	259	265	209
Share of Earnings of Equity-Method Entities	36	18	10	3	5
Other Non Operating Items	-14	-13	0	0	-1
Pre-Tax Income	993	244	269	267	213
Allocated Equity (€bn, year to date)	3.5	3.5	3.4	3.4	3.3

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



€m	2015	4Q15	3Q15	2Q15	1Q15
INTERNATIONAL FINANCIAL SERVICES					
Revenues	15,295	3,903	3,799	3,871	3,722
Operating Expenses and Dep.	-9,334	-2,403	-2,242	-2,300	-2,389
Gross Operating Income	5,961	1,500	1,558	1,571	1,333
Cost of Risk	-1,722	-411	-417	-432	-462
Operating Income	4,239	1,089	1,141	1,138	871
Share of Earnings of Equity-Method Entities	460	117	103	131	109
Other Non Operating Items	35	0	27	2	5
Pre-Tax Income	4,734	1,206	1,272	1,271	985
Allocated Equity (€bn, year to date)	25.7	25.7	25.7	25.7	25.0

€m	2015	4Q15	3Q15	2Q15	1Q15
PERSONAL FINANCE					
Revenues	4,661	1,161	1,174	1,164	1,161
Operating Expenses and Dep.	-2,315	-580	-545	-581	-609
Gross Operating Income	2,346	581	629	583	552
Cost of Risk	-1,176	-309	-287	-288	-292
Operating Income	1,170	273	342	295	260
Share of Earnings of Equity-Method Entities	74	21	22	15	17
Other Non Operating Items	0	-1	0	2	-2
Pre-Tax Income	1,244	293	364	312	276
Allocated Equity (€bn, year to date)	4.5	4.5	4.5	4.4	4.2

€m	2015	4Q15	3Q15	2Q15	1Q15
EUROPE-MEDITERRANEAN (Including 100% of Private Banking in Turkey)*					
Revenues	2,516	626	617	663	609
Operating Expenses and Dep.	-1,707	-444	-404	-408	-452
Gross Operating Income	809	183	213	255	158
Cost of Risk	-466	-96	-112	-109	-150
Operating Income	342	87	101	146	8
Share of Earnings of Equity-Method Entities	173	46	44	42	42
Other Non Operating Items	1	1	0	-2	1
Pre-Tax Income	516	134	145	186	51
Income Attributable to Wealth and Asset Management	-3	-1	-1	-1	-1
Pre-Tax Income of EUROPE-MEDITERRANEAN	513	133	145	185	51
Allocated Equity (€bn, year to date)	5.4	5.4	5.4	5.4	5.3

€m	2015	4Q15	3Q15	2Q15	1Q15
EUROPE-MEDITERRANEAN (Including 2/3 of Private Banking in Turkey)					
Revenues	2,507	625	614	661	607
Operating Expenses and Dep.	-1,701	-442	-403	-406	-450
Gross Operating Income	806	182	212	254	157
Cost of Risk	-466	-96	-112	-109	-150
Operating Income	339	86	100	145	8
Share of Earnings of Equity-Method Entities	173	46	44	42	42
Other Non Operating Items	1	1	0	-2	1
Pre-Tax Income	513	133	145	185	51
Allocated Equity (€bn, year to date)	5.4	5.4	5.4	5.4	5.3

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



€m	2015	4Q15	3Q15	2Q15	1Q15
BANCWEST (Including 100% of Private Banking in United States)*					
Revenues	2,834	735	702	731	667
Operating Expenses and Dep.	-1,882	-481	-465	-466	-470
Gross Operating Income	952	253	237	265	197
Cost of Risk	-50	4	-19	-16	-19
Operating Income	902	257	218	249	178
Share of Earnings of Equity-Method Entities	0	0	0	0	0
Other Non Operating Items	31	2	25	1	3
Pre-Tax Income	933	260	243	250	180
Income Attributable to Wealth and Asset Management	-10	-3	-3	-2	-2
Pre-Tax Income of BANCWEST	923	257	240	248	178
Allocated Equity (€bn, year to date)	6.3	6.3	6.3	6.3	6.0
€m	2015	4Q15	3Q15	2Q15	1Q15
BANCWEST (Including 2/3 of Private Banking in United States)					
Revenues	2,795	724	692	721	658
Operating Expenses and Dep.	-1,853	-474	-457	-459	-463
Gross Operating Income	942	250	234	262	195
Cost of Risk	-50	4	-19	-16	-19
Operating Income	892	255	215	247	175
Non Operating Items	31	2	25	1	3
Pre-Tax Income	923	257	240	248	178
Allocated Equity (€bn, year to date)	6.3	6.3	6.3	6.3	6.0
€m	2015	4Q15	3Q15	2Q15	1Q15
INSURANCE					
Revenues	2,320	604	579	562	575
Operating Expenses and Dep.	-1,156	-302	-278	-276	-301
Gross Operating Income	1,164	302	301	286	275
Cost of Risk	-5	-4	2	-4	0
Operating Income	1,158	298	304	282	275
Share of Earnings of Equity-Method Entities	170	40	28	60	42
Other Non Operating Items	1	-1	0	1	0
Pre-Tax Income	1,329	337	332	343	316
Allocated Equity (€bn, year to date)	7.4	7.4	7.3	7.3	7.3
€m	2015	4Q15	3Q15	2Q15	1Q15
WEALTH AND ASSET MANAGEMENT					
Revenues	3,012	789	739	764	720
Operating Expenses and Dep.	-2,308	-605	-558	-579	-566
Gross Operating Income	704	184	181	185	154
Cost of Risk	-25	-7	-1	-16	-1
Operating Income	679	177	180	169	153
Share of Earnings of Equity-Method Entities	43	11	10	14	8
Other Non Operating Items	3	-3	2	0	3
Pre-Tax Income	725	185	191	183	165
Allocated Equity (€bn, year to date)	2.2	2.2	2.2	2.2	2.2

*Including 100% of Private Banking for Revenues down to Pre-Tax Income line items



<i>€m</i>	2015	4Q15	3Q15	2Q15	1Q15
CORPORATE AND INSTITUTIONAL BANKING					
Revenues	11,506	2,612	2,567	3,014	3,313
Operating Expenses and Dep.	-8,458	-1,976	-1,955	-2,051	-2,475
Gross Operating Income	3,049	636	612	963	838
Cost of Risk	-212	-63	-40	-14	-96
Operating Income	2,836	574	572	948	742
Share of Earnings of Equity-Method Entities	34	10	2	13	8
Other Non Operating Items	127	-27	-2	20	136
Pre-Tax Income	2,997	558	573	981	885
Allocated Equity (€bn, year to date)	21.6	21.6	21.6	21.5	20.6
<i>€m</i>	2015	4Q15	3Q15	2Q15	1Q15
CORPORATE BANKING					
Revenues	4,007	1,126	877	1,015	988
Operating Expenses and Dep.	-2,470	-606	-584	-611	-669
Gross Operating Income	1,536	520	293	404	319
Cost of Risk	-138	-69	-50	55	-73
Operating Income	1,398	451	243	459	246
Non Operating Items	159	-10	-1	32	139
Pre-Tax Income	1,558	441	242	491	385
Allocated Equity (€bn, year to date)	11.4	11.4	11.4	11.3	11.0
<i>€m</i>	2015	4Q15	3Q15	2Q15	1Q15
GLOBAL MARKETS					
Revenues	5,710	1,053	1,245	1,526	1,886
<i>incl. FICC</i>	3,507	682	766	900	1,159
<i>incl. Equity & Prime Services</i>	2,203	371	478	626	728
Operating Expenses and Dep.	-4,504	-980	-1,001	-1,073	-1,450
Gross Operating Income	1,206	73	243	453	436
Cost of Risk	-80	4	11	-72	-23
Operating Income	1,125	77	254	380	413
Share of Earnings of Equity-Method Entities	17	6	4	2	6
Other Non Operating Items	-15	-12	-2	0	-1
Pre-Tax Income	1,127	72	256	382	418
Allocated Equity (€bn, year to date)	9.5	9.5	9.5	9.5	9.0
<i>€m</i>	2015	4Q15	3Q15	2Q15	1Q15
SECURITIES SERVICES					
Revenues	1,790	433	444	473	439
Operating Expenses and Dep.	-1,483	-390	-369	-368	-356
Gross Operating Income	307	43	75	106	83
Cost of Risk	6	3	0	3	0
Operating Income	312	45	75	109	83
Non Operating Items	-1	0	0	0	0
Pre-Tax Income	312	45	75	109	83
Allocated Equity (€bn, year to date)	0.7	0.7	0.7	0.7	0.6



€m	2015	4Q15	3Q15	2Q15	1Q15
CORPORATE CENTRE					
Revenues	910	151	198	352	209
Operating Expenses and Dep.	-1,336	-381	-302	-395	-258
<i>Incl. Restructuring and Transformation Costs</i>	<i>-793</i>	<i>-286</i>	<i>-160</i>	<i>-217</i>	<i>-130</i>
Gross Operating Income	-426	-230	-103	-43	-50
Cost of Risk	-51	-24	-6	-24	2
Costs related to the comprehensive settlement with US authorities	-100	-100	0	0	0
Operating Income	-577	-354	-109	-67	-47
Share of Earnings of Equity-Method Entities	46	5	14	12	15
Other Non Operating Items	-125	-622	11	410	76
Pre-Tax Income	-656	-970	-84	354	43