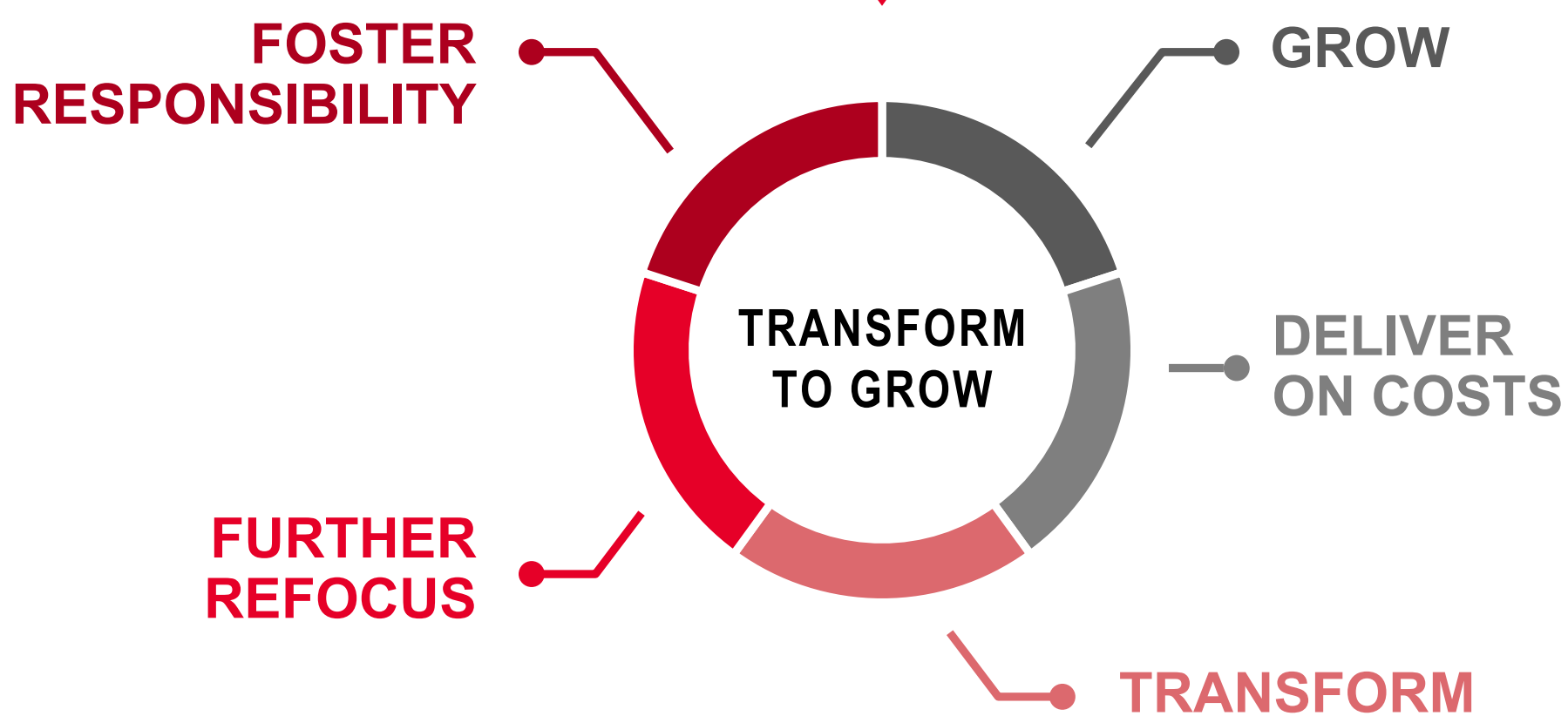


OUR VISION

Be a trusted partner committed to positive transformations

5 Key Strategic Priorities



OUR AMBITION

Deliver superior, profitable and sustainable growth

2020 Group Financial Targets

REVENUES* + €3.6bn	ROTE ~ 11.5%	CET1 ≥ 12%
COST OF RISK 35-40bp	C/I RATIO < 63%	EPS ~ €6.50

