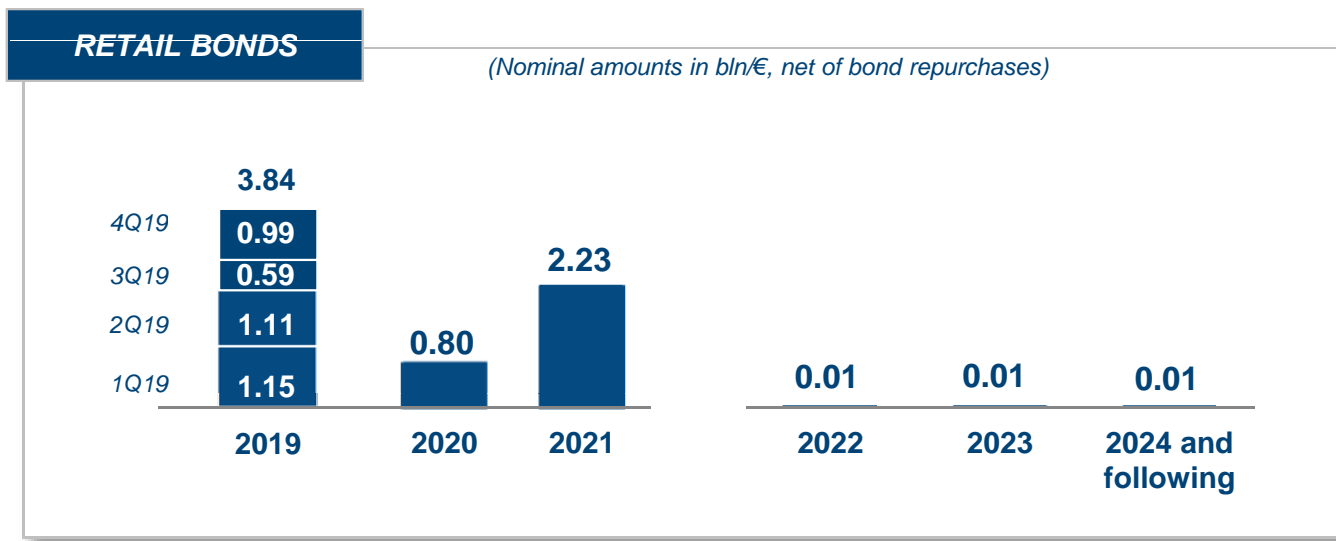
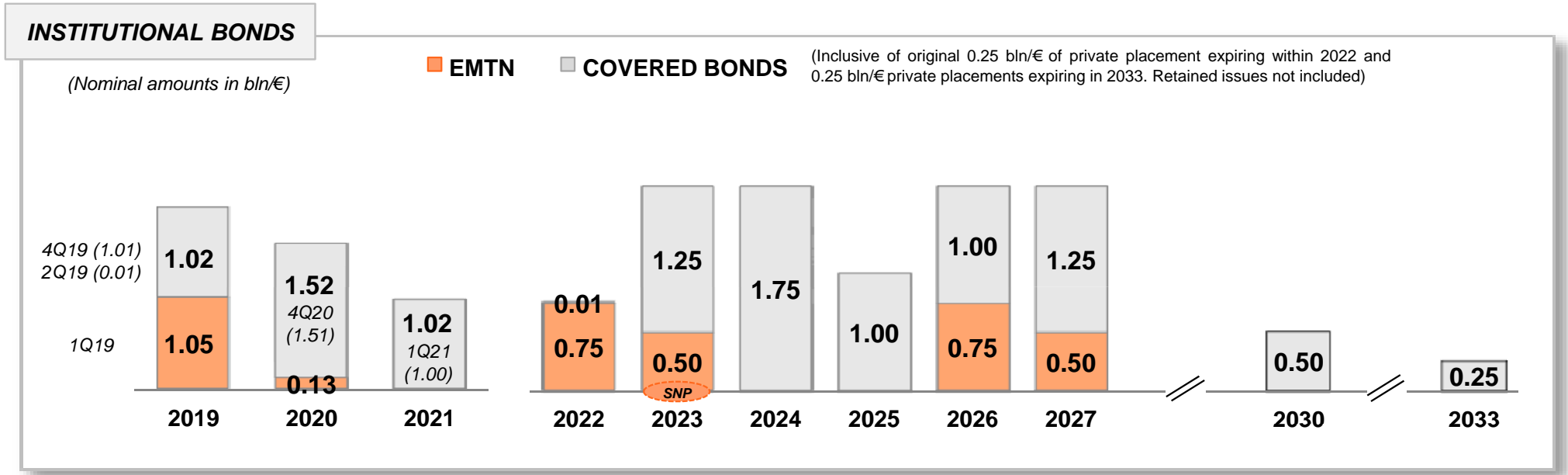


# Funding maturity profile as at 31 Dec 2018

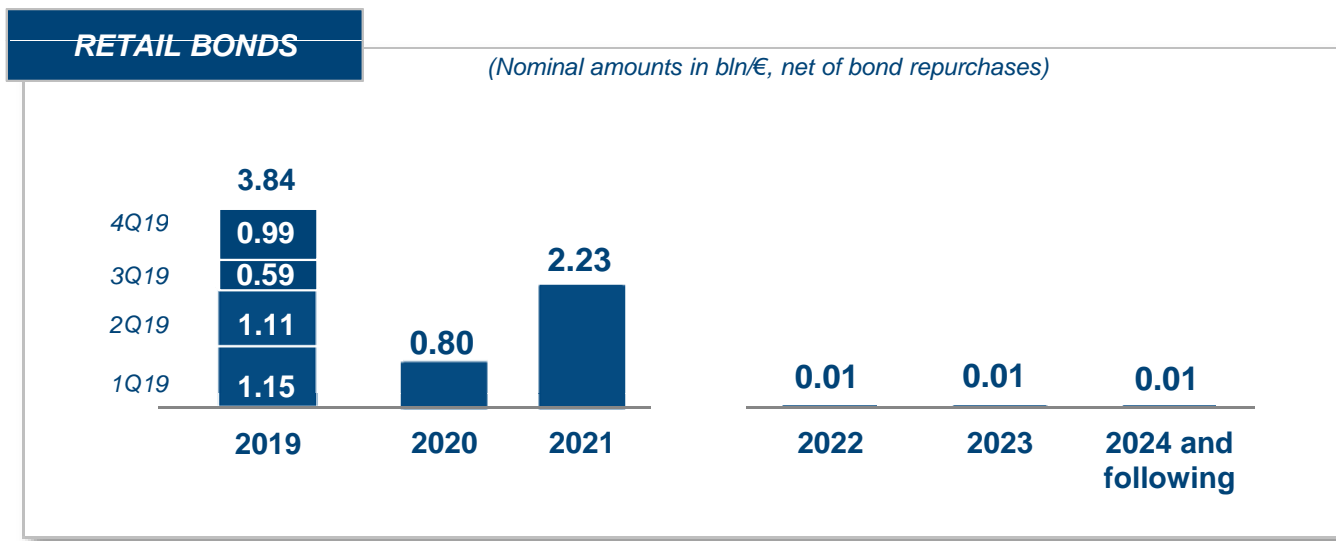
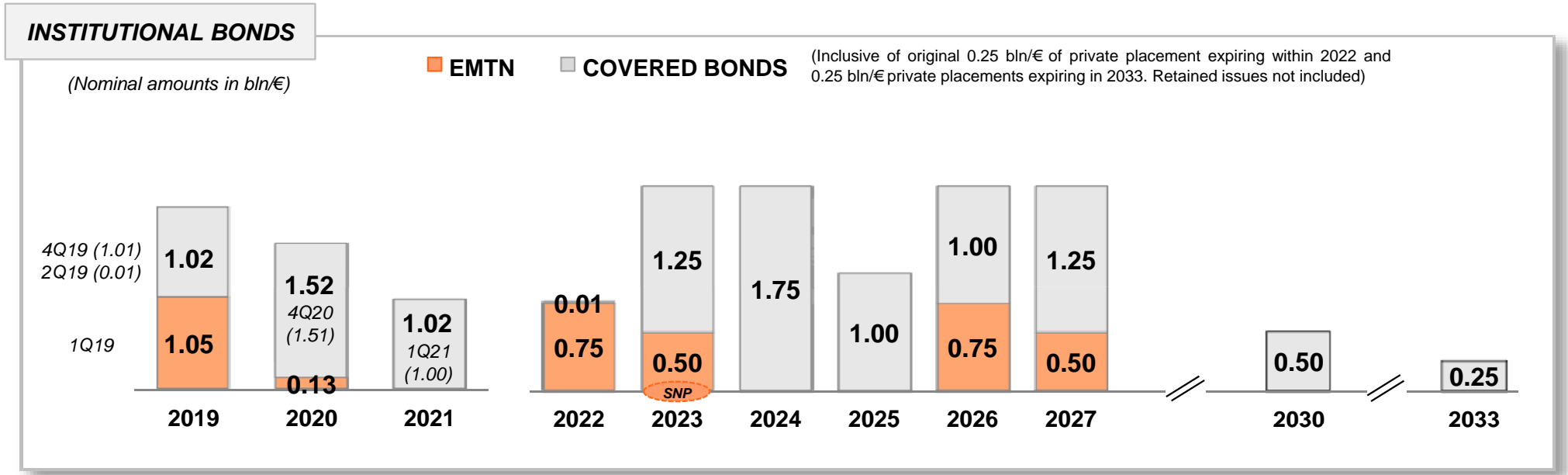


### MATURED IN 2018

	1Q18	2Q18	3Q18	4Q18
EMTN	0.23	0.11	0.20	0.88
Covered bonds	-	0.01	-	0.01
<b>Retail bonds</b>	<b>1.22</b>	<b>1.33</b>	<b>1.30</b>	<b>1.39</b>

Note: as per the 3 banks acquired, in Dec '18 there are in place 3 securitisations for a market outstanding amount of approx. 0.23 bln/€ (In Dec' 16, there were 11 securitisations, most of which highly amortised and redeemed ahead of maturity)

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