

	Q4 2018	Q4 2017	Q3 2018	2018	2017
Net interest margin (NIM) (in bps)	167	167	163	165	157
Cost/income ratio	70.2%	68.0%	52.9%	58.8%	60.1%
Cost of risk (in bps) <sup>1</sup>	27	-5	15	24	-2
Return on average Equity <sup>2</sup>	6.0%	10.9%	14.4%	11.4%	14.5%
Dividend per share <sup>3</sup>	0.80	0.80		1.45	1.45
Earnings per share (in EUR) <sup>4</sup>	0.31	0.55	0.74	2.35	2.89

EPS