

(€ million)	First half 2019	First half 2018	% variance	Full year 2018
<u>Consolidated income statement</u>				
Business income	565	542	4%	1079
Interest, banking & other income	160	128	25%	256
Net operating income	725	670	8%	1335
Operating expenses	-413	-390	-6%	-814
Share of results	-3	-4	33%	-7
Operating profit before impairment and taxation	309	275	12%	514
Result for the period	217	192	13%	322

Consolidated balance sheet

Shareholders' equity	4,151	3,746	11%	3,839
Long term debt	5,810	1,296	348%	4,956
Total assets	32,022	29,396	9%	28,134

(€)

Per share information

Net earnings per share	68.8	61.1	13%	102.3
Net asset value per share	1,319	1,190	11%	1,220

Notes:

1. Net earnings per share are based on a weighted average number of shares
2. Net asset value per share is based on the number of shares at the end of the period