UBI Banca: Consolidated results as at 31 March 2009

11 May 2009

UBI Banca
UNIONE DI BANCHE ITALIANE

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<u>Methodology</u>

Following the partial disposal (50% of the share capital + 1 share) of UBI Assicurazioni Vita (now Aviva Assicurazioni Vita), concluded on 18th June 2008, which meant that the consolidation method was changed from full consolidation to consolidation using the equity method, pro-forma changes were made to the reclassified income statements for the first quarter of 2008 in order to back-date the new consolidation criterion to 1st January 2008. This, however, did not affect the final net results.

The change in the consolidation also affected the reclassified balance sheet, with changes in particular to direct funding from customers, resulting from the absence of Aviva Assicurazioni Vita financial funding, and to the portfolio of financial assets, resulting from the absence of the related investments.

The reclassified balance sheets (and also the mandatory statements) as at 31st March 2008 were affected by a reclassification of repurchase and reverse repurchase agreements with an institutional counterparty from item “amounts due to/from banks” to item “amounts due to/from customers”, which affected also the related items in the income statements. This reclassification was necessary in order to align the classification of this counterparty in the former BLP and former BPU IT systems.

Finally, some items in the reclassified income statements for 2008 have been affected by reclassifications as a result of the following: on the one hand the alignment of the accounting policies of some non banking companies that were merged with Group accounting policies and on the other the implementation of Bank of Italy instructions to reclassify statutory auditors’ remuneration from other administrative expenses to staff expenses.

The “notes on the reclassified financial statements” contained in the periodic financial reports of the Group may be consulted for a fuller comprehension of the rules followed in preparing the reclassified financial statements.

Executive summary – *1Q2009 Results vs 1Q2008 Results**

- Normalised net profit of

  98,7 mln€ in 1Q2009

  -102 mln€ in 4Q2008

  187 mln€ in 1Q2008

- Stated net profit of 24,3 mln€ in 1Q2009: impact of adjustments to AFS assets** -75,4 mln€ fully recovered as at date of results approval

- Good evolution of lending (+4%) and funding (+8%)

- Operating profit to 995,7 mln€ in 1Q2009 vs 1.068,1 mln€ in 1Q2008 (-6,8%), improving from -861 mln€ in 4Q2008 (1Q2009 vs 4Q2008 +15,7% or +8,2 in normalised terms)

- Good cost control: total operating costs down by 2,6% to 619,3 mln€ thanks to the ongoing achievement of synergies from the integration process (91% of Industrial Plan activities completed vs 85% at year end 2008)

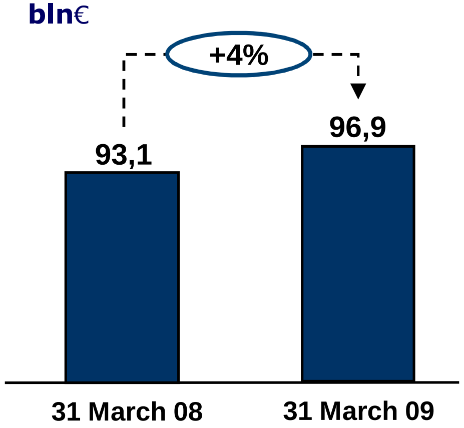
- Cost of credit to 66bp of total loans: improving from 4Q2008 (129 bp), below 2H2008 average (85bp), but higher than 1Q2008 (26 bp) and FY2008 (59bp)

**including Purchase Price Allocation impact*

*** Intesa S. Paolo and A2A*

Contents

Growth in lending +4% (+5,3% net of Large Corporates)



Network Banks perimeter - end of period volumes

bln €	31.03.2008	%	31.03.2009	%	Changes
Retail	**34,5**	**52,8%**	**35,5**	**54,3%**	**2,9%**
of which: private customers	18,1	27,7%	18,7	28,6%	3,1%
small businesses	15,5	23,7%	15,7	24,0%	1,7%
Corporate	**30,3**	**46,3%**	**29,2**	**44,7%**	**-3,4%**
of which: Core corporates	19,2	29,4%	18,7	28,6%	-2,5%
Large corportates	11,0	16,8%	10,5	16,1%	-5,1%
Private	**0,7**	**1,0%**	**0,6**	**1,0%**	**-1,7%**
Total Network Banks	**65,4**	**100,0%**	**65,4**	**100,0%**	**0,0%**

✓Consolidated lending volumes confirm modest growth both year on year (+4%) and compared to YE2008 (+0,5%) reflecting lower industrial orders and lower turnover

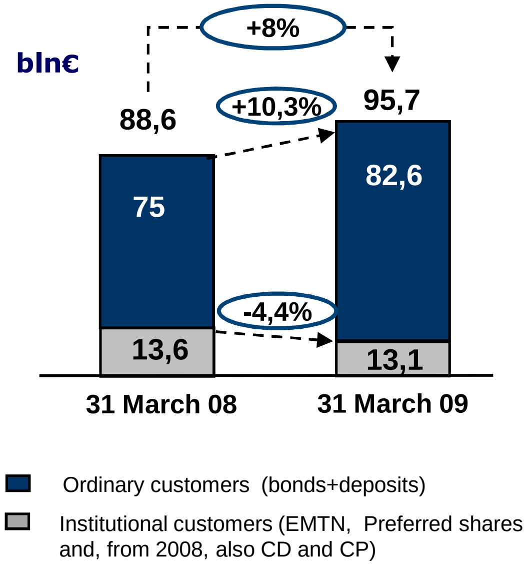
✓Growth year on year is higher than at system level (+2,8%)*

✓The year on year comparison at **network banks** level shows:
- a positive evolution of the retail segment, which is even higher if the increase in Banca 24/7 lending products sold to captive customers (1,8 bln in 1Q2009 vs 1,2 in 1Q2008) is included.
- at corporate level, the contraction in lending is lower if volumes of industrial lending to captive customers entrusted by the network banks to Centrobanca (3,3 bln€ in 1Q2009 vs 2,2bln€ in 1Q2008) are considered

✓Both UBI Leasing and UBI Factoring still show good growth (respectively +10,7% to 9,3 bln€ and +12.7% to 1,9 bln€)

**Source: ABI Monthly outlook of april 2009*

Total direct funding up by 8%



— Composition of direct funding —

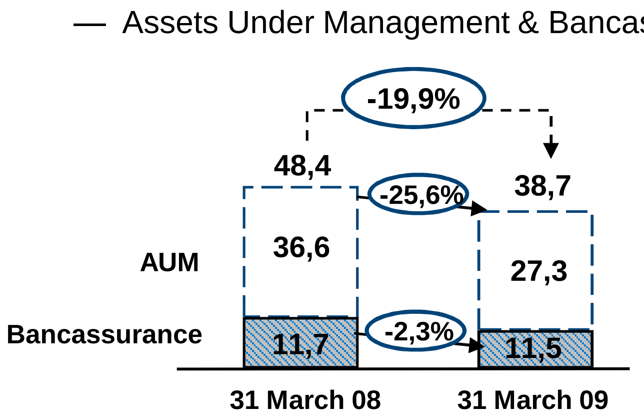
bln €	31.03.2008	%	31.03.2009	%	Changes yoy	31.12.2008
Due to customers	**48,2**	**54,4%**	**54,0**	**56,4%**	**12,1%**	**54,2**
of which: current accounts and deposits	38,7	43,7%	43,0	45,0%	11,2%	41,5
repurchase agreements	7,0	7,9%	8,7	9,1%	24,3%	10,4
Securities in issue	**40,4**	**45,6%**	**41,7**	**43,6%**	**3,3%**	**43,4**
of which: Network Banks	18,0	20,3%	19,4	20,2%	7,3%	20,4
EMTN	13,1	14,8%	10,9	11,4%	-16,8%	12,4
CD and ECP	-	-	1,6	1,7%	ns	1,3
Preferred shares	0,6	0,7%	0,6	0,6%	-	0,6
TOTAL DIRECT FUNDING	**88,6**	**100,0%**	**95,7**	**100,0%**	**8,0%**	**97,6**

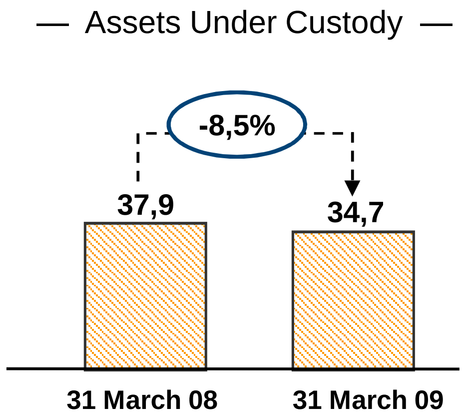
- ✓ Strong growth in current accounts and deposits (+11,2%) and in securities placed with ordinary customers (+7,2%) confirming own ordinary customer base as main funding source for the Group (86.3% of total funding)
- ✓ As a result of trends in funding and lending, net interbank exposure amounts to 3,1 billion euro (5 billion in 1Q2008 and approx 1 billion euro at YE2008)
- ✓ No refinancing asked from central bank (Assets eligible for refinancing amount to 9 bln€)

* Including repurchase agreements with Cassa Compensazione e Garanzia

Indirect funding performance reflects outflows of funds and market values

bln€





- ✓ UBI Pramerica Mutual funds accounts for 19,4 bln€ as at 31 March 2009. According to Assogestioni, in 1Q09 net inflows of mutual funds were negative by 0,2 bln€ (1,2% of the stock) against a performance of the Assogestioni sample negative by 12,9 bln€ (3,2% of the stock). In April 2009, net inflows of funds are positive by 55,8 million euro
- ✓ With regard to Mutual funds, the Group ranks third by total net worth, with a market share of approx. 5% (4,23% as at December 2007)
- ✓ Switch from equity, balanced and flexible funds towards liquidity and bond funds: the latter represent 76,6% of the total (vs 74,9% as at December 2008)

Contents

❑ 1Q09 results:

- Assets and liabilities

- Income statement

❑ Annexes:

- Income statement: quarterly evolution
- Income statement: Reclassified consolidated income statement net of the main non recurring items

Income statement: main figures

In million euro	1Q2009	1Q2008	Change 1Q09/1Q08	4Q2008	Change 1Q09/4Q08
STATED					
Net interest income	694	731	-5,1%	779	-10,9%
Net commissions	250	321	-22,1%	281	-10,9%
Result from finance	18	(27)	ns	(193)	ns
Operating income	996	1.068	-6,8%	861	15,7%
Operating costs	(619)	(636)	-2,6%	(683)	-9,3%
Net operating income	376	432	-12,9%	178	111,7%
Net impaiment losses on loans	(160)	(60)	167,5%	(310)	-48,6%
Net impairment losses on other assets/liabilities	(74)	-	-	(516)	-85,6%
Profit on continuing operations before tax	137	422	-67,5%	(640)	ns
Tax on income for the period	(103)	(161)	-36,1%	126	ns
Integration costs net of taxes	(6)	(14)	-55,6%	(22)	-70,6%
Profit for the period attributable to the Parent Bank	24	219	-88,9%	(551)	ns
NORMALISED					
Net interest income	694	731	-5,1%	779	-10,9%
Net commissions	250	321	-22,1%	281	-10,9%
Result from finance	18	(27)	ns	(147)	ns
Operating income	996	1.068	-6,8%	920	8,3%
Operating costs	(619)	(636)	-2,6%	(674)	-8,1%
Net operating income	376	432	-12,9%	245	53,5%
Net impaiment losses on loans	(160)	(60)	167,5%	(301)	-47,0%
Profit on continuing operations before tax	210	368	-42,8%	(56)	ns
Tax on income for the period	(103)	(153)	ns	(37)	177,7%
Profit for the period attributable to the Parent Bank	99	187	-47,4%	(102)	ns

✓ In 1Q2009, tax rate to 75% (38% in 1Q2008) due to non deductibility of:

- AFS adjustments
- higher impairment losses on loans for IRAP purposes
- 4% of interest expense

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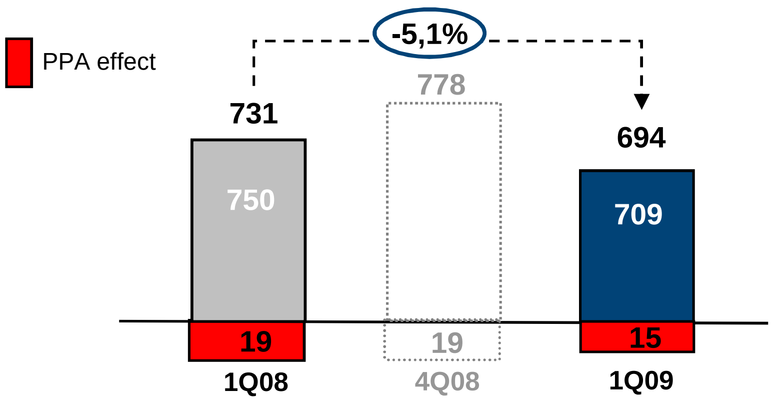
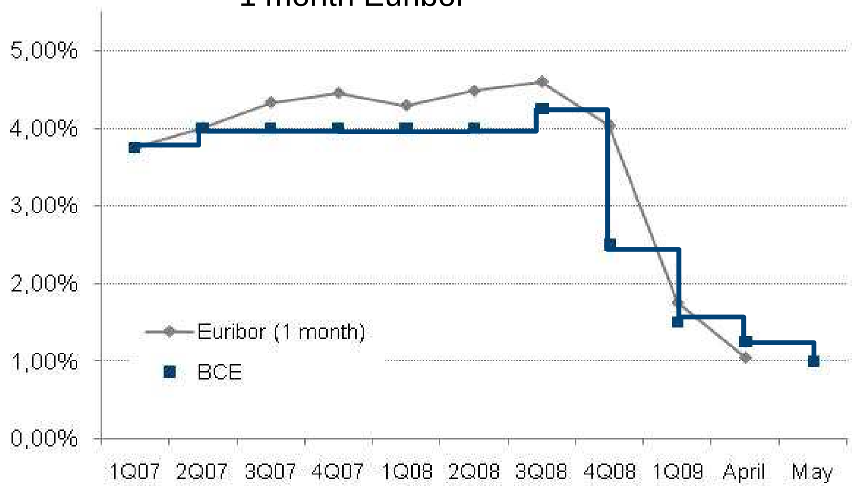
Net interest income decreases by 5,1% yoy, mainly impacted by the decrease in reference rates

mln€

— Net Interest Income —



— Evolution of BCE rates and 1 month Euribor —

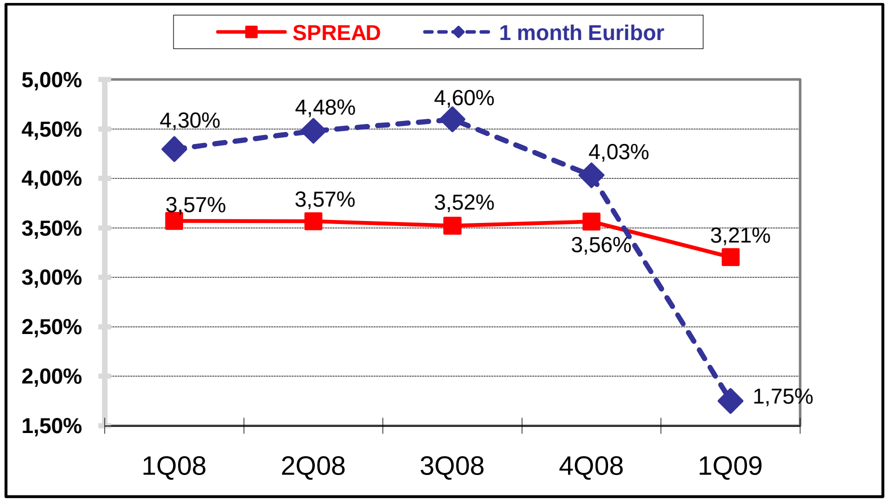


✓ Lower contribution from customer activity :

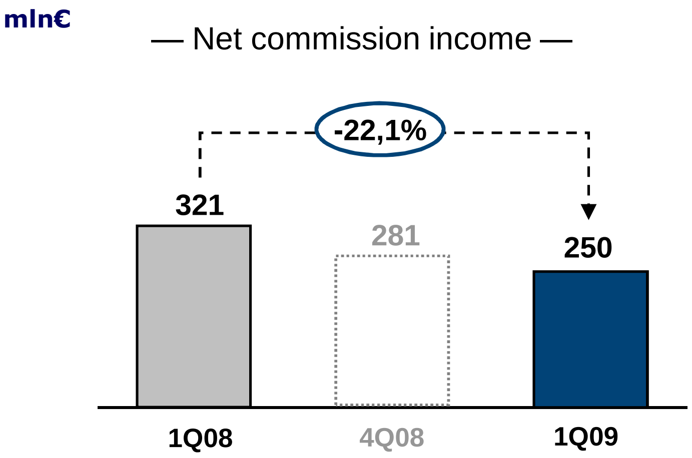
- strong compression in reference rates (1 month Euribor -255 bp yoy) significantly impacting mark down on deposits

- positive evolution of mark up also through repricing of risk carried out from 2008 (although taking into account the role of the bank in the territory) and recomposition of loan book. The significant growth in mark up compared to 1Q2008, was not fully able to compensate drop in mark down

- net interest income is affected by acceleration in deposit growth and slowdown in lending in terms of average volumes.



Net Commissions continue to be affected by trends in indirect funding



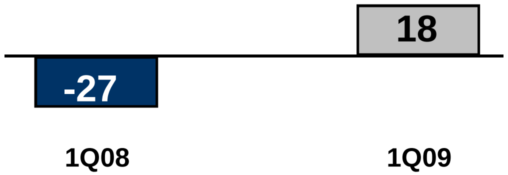
Breakdown of net commissions

Figures in thousands of euro	31.03.2008 pro-forma	31.03.2009
Guarantees granted	11.775	10.161
Management, trading and advisory services	181.410	120.008
Of which:		
Portfolio management	*86.750*	*55.095*
Placement of securities	*31.684*	*9.567*
Collection and payment services	27.314	24.239
Services for factoring transactions	5.199	5.791
Other services	95.678	90.205

- ✓ Commissions decrease mainly due to the contraction in commission on indirect funding (fees on management, trading and advisory services -60,5 mln€ net of fx trading) as a result of lower intermediated volumes and of the recomposition of investments towards less remunerative typologies of funds (liquidity and bond from equity funds)
- ✓ Up front fees amount to 6,8 mln€ only (31 mln€ in 2008) – lower placement of third party funds to safeguard direct funding

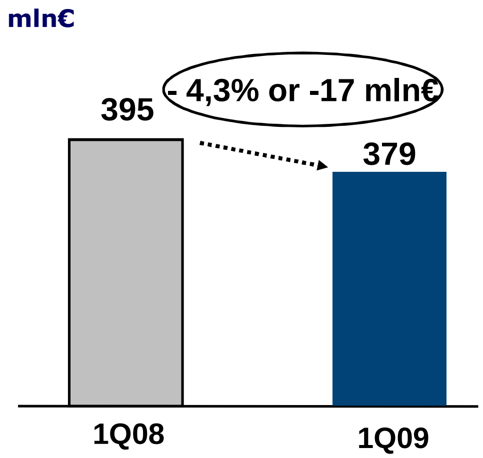
Result from finance positive by 18 mln€ in 1Q09 (+45 mln€ compared to 1Q08)

mln€



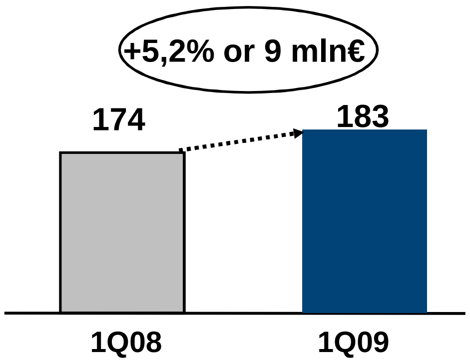
in mln €	1Q2008	1Q2009
a) Net result from trading activities	(35)	6
b) Net result from hedging activities	14	28
c) Profit from disposal of financial assets/liabilities	2	1
d) Net result from fin. Assets/liabilities at fair value	(7)	(17)
TOTAL	**(27)**	18

Total operating costs down by 2,6% year on year, continuing positive trend started in 2008 following acceleration of integration and rationalisation processes (1/2)



— Staff costs —

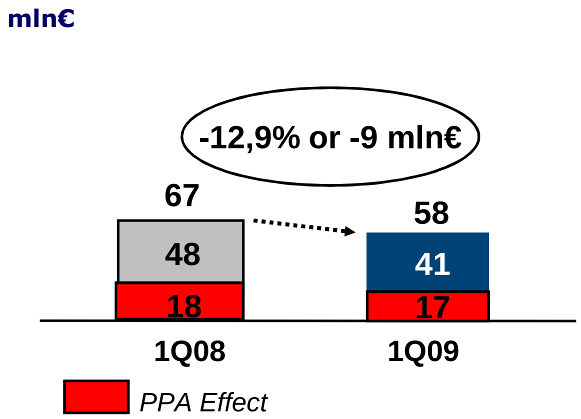
- ✓ Lowest level recorded since the merger
- ✓ Lower presence of "interinali" (staff on leasing contract) following completion of IT migrations (-159 units or -24%) - Permanent staff down by -231 units year on year – Temporary staff +145 units
- ✓ Average decrease in staff -232 units yoy
- ✓ Industrial Plan exits fully in line with forecasts (75% achieved in 2008, 15% expected in 2009)
- ✓ Measures to contain staff costs implemented during 2008 benefiting 2009 results



— Other administrative expenses —

- ✓ Increase due to structural issues: introduction in 2009 of V.A.T. on intragroup services which will impact going onward on all quarters of the year
- ✓ 1,6 million euro of one-off costs related to the migration of the 13 branches acquired from Intesa.
- ✓ On comparable basis other administrative expenses would show a slight decrease YoY.

Total operating costs down by 2,6% year on year, continuing positive trend started in 2008 following acceleration of integration and rationalisation processes (2/2)



— Depreciation & Amortization —

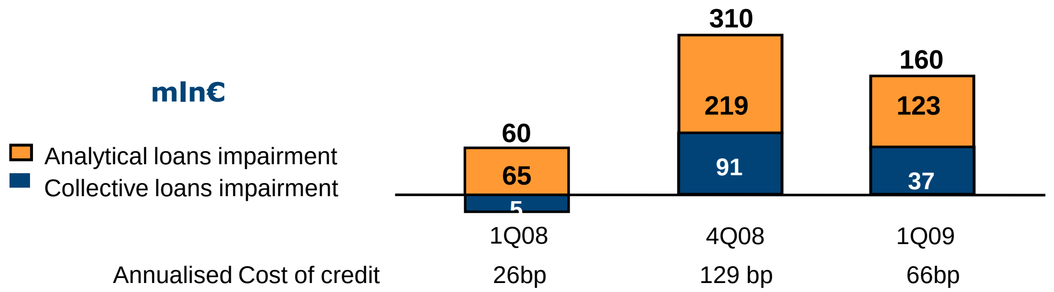
- ✓ Depreciation and amortisation down by 12,9% following the switch off of the dismissed IT system with a positive effect of approx. 8 mln€ which is going to further increase in the year.

Credit quality reflects the deterioration of the economic context

CREDIT QUALITY INDICATORS
- absolute values -

In mln€	31 Mar 08	30 Sept 08	31 Dec 08	31 Mar 09	Change 1Q09/4Q09
Gross total doubtful loans	2.771	3.216	3.608	3.879	7,5%
Net total doubful loans	1.738	2.095	2.316	2.546	9,9%
Gross NPLs	1.585	1.671	1.869	2.007	7,4%
Net NPLs	734	771	849	950	11,9%
Gross impaired loans	957	1.270	1.383	1.503	8,7%
Net impaired loans	803	1.081	1.160	1.261	8,7%
Gross restructured loans	109	112	142	141	-0,7%
Net restructured loans	88	90	103	116	12,6%
Gross past due loans	120	163	214	229	7,0%
Net past due loans	113	153	204	218	6,9%
Gross performing loans	91.717	96.264	94.487	94.788	0,3%
Net performing loans	91.388	95.925	94.053	94.347	0,3%
Gross total loans	94.488	99.481	98.094	98.667	0,6%
Net total loans	93.126	98.020	96.368	96.892	0,5%
Net impaired loans/net performing loans	**0,86**	**1,10**	**1,20**	**1,30**	
Net NPLs/ net performing loans	**0,79**	**0,79**	**0,88**	**0,98**	
Net impaired + NPL / net performing loans	**1,65**	**1,89**	**2,08**	**2,28**	

Impact on income statement



- ✓ Increase in doubtful loans reflects deterioration of economic context
- ✓ YoY data not fully comparable: stricter valuation policies introduced in 2H2008 with IT migrations, and not present in 1Q2008 (centralisation in Parent company of network banks' impaired loans and NPLs management and automatic transfer of past due loans to impaired loans after 60 days)
- ✓ Lower adjustments to loans in 1Q2009 (66bp) compared to 4Q2009 (129bp), although significantly increasing vs 1Q2008 (26bp)

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Closing considerations

- UBI Banca is positioning itself to benefit from improvement in the economic scenario:

  - strong capital ratios allow appropriate lending strategy, based on repricing for risk but also on maintaining a long term relationship with the customers

  - commission fees, affected by AUM shrinking and lower number of transactions related to slowdown of the economy, will be positively impacted by:
    - first sign of inflows in AUM (see April)
    - enhancement of recurring fees products (eg Life insurance products)

    Altogether, the guideline for yoy commissions evolution sees a relative performance recovery from 1Q2009

  - strong commitment to cost control will allow a solid and long lasting platform to increase profitability when revenues growth will be back.

Contents

- 1Q09 results:
  - Assets and liabilities
  - Income statement
- Annexes:
  - Income statement: quarterly evolution
  - Income statement: Reclassified consolidated income statement net of the main non recurring items

Income statement: quarterly results

Figures in thousands of euro	2009 1Q	2008 4Q	3Q	2Q	1Q Pro-forma
Net interest income	693.791	778.524	740.671	731.909	731.023
of which: effects of the purchase price allocation	*(15.060)*	*(18.768)*	(15.172)	(24.079)	(19.219)
Net interest income excluding the effects of the PPA	708.851	797.292	755.843	755.988	750.242
Dividends and similar income	1.844	1.210	1.519	66.839	1.636
Profit (loss) of equity investments valued using the equity method	4.208	(14.556)	374	5.470	8.730
Net commission income	250.404	280.957	280.195	305.747	321.376
Net income from trading, hedging and disposal/repurchase activities and from assets/liabilities at fair value	18.254	(192.557)	(60.596)	37.980	(27.088)
Net income from insurance operations	5.941	(6.915)	2.743	9.700	4.111
Other net operating income/(expense)	21.291	13.848	17.815	20.793	28.281
Operating income	**995.733**	**860.511**	**982.721**	**1.178.438**	**1.068.069**
Operating income excluding the effects of the PPA	**1.010.793**	**879.279**	**997.893**	**1.202.517**	**1.087.288**
Staff costs	(378.564)	(393.405)	(380.090)	(415.289)	(395.394)
Other administrative expenses	(182.782)	(211.799)	(165.293)	(198.404)	(173.764)
Net impairment losses on property, plant and equipment and intangible assets	(57.954)	(77.467)	(66.949)	(66.942)	(66.552)
of which: effects of the purchase price allocation	*(16.525)*	*(26.663)*	*(18.237)*	*(18.237)*	*(18.227)*
Net impairment losses on property, plant and equipment and intangible assets excluding the effects of the PPA	(41.429)	(50.804)	(48.712)	(48.705)	(48.325)
Operating costs	**(619.300)**	**(682.671)**	**(612.332)**	**(680.635)**	**(635.710)**
Operating costs excluding the effects of the PPA	**(602.775)**	**(656.008)**	**(594.095)**	**(662.398)**	**(617.483)**
Net operating income	**376.433**	**177.840**	**370.389**	**497.803**	**432.359**
Net operating income excluding the effects of the PPA	**408.018**	**223.271**	**403.798**	**540.119**	**469.805**
Net impairment losses on loans	(159.573)	(310.399)	(102.868)	(93.299)	(59.657)
Net impairment losses on other assets/liabilities	(74.346)	(516.179)	2.122	3.517	(10)
Net provisions for liabilities and charges	(9.790)	4.531	(13.100)	(17.431)	(8.489)
Profits (loss) from disposal of equity investments	4.188	4.699	1.196	21.708	57.382
Profit (loss) on continuing operations before tax	**136.912**	**(639.508)**	**257.739**	**412.298**	**421.585**
Profit (loss) on continuing operations before tax excluding the effects of the PPA	**168.497**	**(594.077)**	**291.148**	**454.614**	**459.031**
Taxes on income for the period for continuing operations	(102.668)	125.544	(120.023)	(66.345)	(160.740)
of which: effects of the purchase price allocation	*10.144*	*14.320*	*11.123*	*13.782*	*12.033*
Integration costs	(6.402)	(21.825)	(16.954)	(14.037)	(14.420)
of which: staff costs	*(4.968)*	*(14.538)*	*(14.735)*	*(8.634)*	*(9.889)*
other administrative expenses	*(2.874)*	*(12.442)*	*(8.288)*	*(10.788)*	*(10.402)*
net impairment losses on property, plant and equipment and intangible assets	*(1.263)*	*(4.232)*	*(951)*	*(718)*	*(322)*
taxes	*2.703*	*9.387*	*7.020*	*6.103*	*6.193*
After tax profit (loss) from discontinued operations	5.193	- 4.698	-	11.029	-
Profit (loss) for the period attributable to minority interests	(8.690)	(10.552)	(19.908)	(20.971)	(27.155)
of which: effects of the purchase price allocation	*3.483*	*6.152*	*3.646*	*4.942*	*4.128*
Profit (loss) for the period attributable to the Parent Bank excluding the effects of the PPA	*42.303*	*(526.080)*	*119.494*	*323.508*	*240.555*
Profit (loss) for the period attributable to the Parent Bank	**24.345**	**(551.039)**	**100.854**	**299.916**	**219.270**
Total impact of the purchase price allocation on the income statement	(17.958)	(24.959)	(18.640)	(23.592)	(21.285)

Reclassified consolidated income statement net of the main non recurring items

Figures in thousands of euro	31.03.2009	Non-recurring items: Disposal of interests IW Bank	Non-recurring items: Impairment of AFS activities	Non-recurring items: Sale of the business line represented by finacial advisors in UBI Assicurazioni	Non-recurring items: Amendment to the sale price of the BPCI branches	Non-recurring items: Integration costs	31.03.2009 **A**	**31.03.2008** pro-forma	Non-recurring items: Disposal interest of Pramerica	Non-recurring items: Impairment interest in Hopa	Non-recurring items: Integration costs	**31.03.2008** *pro-forma net of the most significant non-recurring items* **B**	Changes **A-B**	% Changes **A/B**
Net interest income (including the effects of PPA)	693.791						693.791	731.023				731.023	(37.232)	-5,09%
Dividends and similar income	1.844						1.844	1.636				1.636	208	12,71%
Profit (loss) of equity investments valued using the equity method	4.208						4.208	8.730				8.730	(4.522)	-51,80%
Net commission income	250.404						250.404	321.376				321.376	(70.972)	-22,08%
Net income from trading, hedging and disposal/repurchase activities and from assets/liabilities at fair value	18.254						18.254	(27.088)				(27.088)	45.342	n.s.
Net income from insurance operations	5.941						5.941	4.111				4.111	1.830	44,51%
Other net operating income/(expense)	21.291						21.291	28.281				28.281	(6.990)	-24,72%
Operating income (including the effects of PPA)	**995.733**	**-**	**-**	**-**	**-**	**-**	**995.733**	**1.068.069**	**-**	**-**	**-**	**1.068.069**	**(72.336)**	**-6,77%**
Staff costs	(378.564)						(378.564)	(395.394)				(395.394)	(16.830)	-4,26%
Other administrative expenses	(182.782)						(182.782)	(173.764)				(173.764)	9.018	5,19%
Net impairment losses on property, plant and equipment and intangible assets (including the effects of PPA)	(57.954)						(57.954)	(66.552)				(66.552)	(8.598)	-12,92%
Operating costs (including the effects of PPA)	**(619.300)**	**-**	**-**	**-**	**-**	**-**	**(619.300)**	**(635.710)**	**-**	**-**	**-**	**(635.710)**	**(16.410)**	**-2,58%**
Net operating income (including the effects of PPA)	**376.433**	**-**	**-**	**-**	**-**	**-**	**376.433**	**432.359**	**-**	**-**	**-**	**432.359**	**(55.926)**	**-12,94%**
Net impairment losses on loans	(159.573)						(159.573)	(59.657)				(59.657)	99.916	167,48%
Net impairment losses on other assets and liabilities	(74.346)		76.144				1.798	(10)		3.377		3.367	1.569	-46,60%
Net provisions for liabilities and charges	(9.790)						(9.790)	(8.489)				(8.489)	1.301	15,33%
Profit (loss) from disposal of equity investments	4.188	(2.618)					1.570	57.382	(57.329)			53	1.517	n.s.
Profit (loss) on continuing operations before tax (incl. PPA)	**136.912**	**(2.618)**	**76.144**	**-**	**-**		**210.438**	**421.585**	**(57.329)**	**3.377**	**-**	**367.633**	**(157.195)**	**-42,76%**
Taxes on income for the period for continuing operations	(102.668)	116	(705)				(103.257)	(160.740)	7.599			(153.141)	(49.884)	-32,57%
Integration costs	(6.402)					6.402	-	(14.420)			14.420	-	-	-
After tax profit (loss) from discontinued operations	5.193			(2.625)	(2.536)		32	-				-	32	-
Profit (loss) for the period attributable to minority interests	(8.690)	185		3	422	(487)	(8.567)	(27.155)	563		(430)	(27.022)	(18.464)	-68,30%
Profit (loss) for the period attributable to the Parent	**24.345**	**(2.317)**	**75.439**	**(2.622)**	**(2.114)**	**5.915**	**98.646**	**219.270**	**(49.167)**	**3.377**	**13.990**	**187.470**	**(88.824)**	**-47,38%**