DISCLAIMER

The consolidated and separate financial position and income statement for the period ended June 30, 2019 were examined by the Board of Directors on July 30, 2019.

The financial information presented for the period ended June 30, 2019 and comparative periods has been prepared according to IFRS as adopted by the European Union and applicable at this date.

This financial information is at group level, does not constitute a full set of financial statements and is not audited.

This presentation may contain forward-looking statements relating to the targets and strategies of BRD, based on a series of assumptions. These forward-looking statements would have been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment. BRD may be unable to anticipate all the risks, uncertainties or other factors likely to affect its business and to appraise their potential consequences, and to evaluate the extent to which the occurrence of a risk or a combination of risks could cause actual results to differ materially from those provided in this document.

Investors and analysts are advised to take into account factors of uncertainty and risk likely to impact the operations of BRD when considering the information contained in any such forward-looking statements. Other than as required by applicable law, BRD does not undertake any obligation to update or revise any forward-looking information or statements.
INTRODUCTION
H1 2019: NET PROFIT OF RON 787 MILLION

Strong revenues’ generation capacity benefiting from dynamic commercial activity and double digit advance in NII
Increase of average outstanding of retail (+3.9% y/y) and corporate loans (+7.7% y/y)
Average outstanding deposits of retail customers, up by +5.5% y/y
Increasing assets under management by +23% y/y, to over RON 3.5bn

NBI
RON 1,609m +8.7% vs H1 2018

GOI
RON 805m +12.9%* vs H1 2018

NCR
RON 144m write-backs vs. RON 154m in H1 2018

Very solid operating performance

Risk indicators further evidence the continued improvement of loans’ portfolio quality
Net cost of risk write-backs, RON 144m in H1 2019, benefiting from strong recovery performance and favorable economic environment
NPL ratio kept the downward trend, reaching 3.8% at June 2019 end vs. 6.3% at June 2018 end

High level of profitability

Comfortable solvency ratio

ROE: 20.9% in H1 2019 (vs. 21.6% in H1 2018)

Note: CAR, Bank only
*variation excluding cumulated contributions to Deposit Guarantee and Resolution Funds

CAR: 20.0% vs 18.8% at June 2018 end
**Q2 2019: REVENUES POSITIVE MOMENTUM SUPPORTING THE BOTTOM LINE**

**Good revenue momentum**
Net banking income, +9.1% y/y on broad based revenues growth

**Costs under control**
Operating expenses up by +2.3% y/y
C/I ratio improved to 43.9%, lower by -2.9 pts vs. Q2 2018

**Strong risk profile**
Net cost of risk write backs of RON 118 m (vs. RON 2m in Q2 2018) reflecting recoveries from both retail and corporate defaulted portfolios and the good quality of the loan origination

**Significant increase in net profit**
+41.3%* y/y pushed mainly by higher net interest income and positive cost of risk

**ROE: 25.2% in Q2 2019 (vs. 19.1% in Q2 2018)**

*non recurring items related to risk costs
MACROECONOMIC AND BANKING ENVIRONMENT
STRONG ECONOMIC EXPANSION, LARGELY BASED ON CONSUMER SPENDING

GDP growth of 5.0% y/y in Q1 2019
In Q1 2019, economic expansion was robust (+5.0% y/y), but continued to be consumption-led (households’ consumption: +4.4 pp contribution to GDP growth)
Weak gross fixed capital formation contribution (+0.6 pp)

Persisting inflationary pressures
CPI reached +3.8% YoY at June 2019 end, still outside the central bank’s target interval (2.5% ± 1 pp), on persisting demand-side pressures and wage cost-pushed inflationary pressures
Going forward, risks are tilted to the upside due to domestic developments (accommodative fiscal and income policy, tense labor market) and external conditions (protectionist initiatives in global trade, international oil price dynamics)

Policy rate on hold
Key interest rate kept at 2.5% since May 2018, given softer growth expectations in Romania and the Eurozone

Interbank RON interest rates up since September 2017
Quarterly average ROBOR 3M reaching 3.29% in Q2 2019 vs. 2.62% in Q2 2018
ROBUST LOAN MARKET

Individuals’ borrowing appetite begins to moderate

Consumer lending is showing signs of softening after enjoying sound growth last year (+3.4%* y/y at June 2019 end compared to the average +5.8%* y/y growth in 2018)

Housing loans grew at a milder but still robust pace (+8.9%* y/y versus +11.7%* on average in 2018)

Expanding loans to companies (+5.9%* y/y)

Deposits higher by +6.6% y/y thanks mostly to individuals’ segment

Individuals’ savings up by +9.7%* y/y, in a context of rising wages

Companies’ deposits growth slowed down to +2.9%* y/y

* Variation at constant exchange rate
Further improving risk profile
Declining trend in NPL ratio as a result of write off operations and sale of defaulted loans portfolios, as well as positive lending dynamics
NPL ratio at 4.8% at May 2019 end, compared to 20.7% at 2014 end
NPL coverage ratio well above EU average

Solid capital and liquidity positions
Loan to deposit ratio at 75% at March 2019 end (vs 116% in 2011)
Average liquidity coverage ratio of 243% at May 2019 end, well above regulatory requirement (100%) and European average (153% at March 2019 end)
Total capital ratio of 20.0% at March 2019 end

Source: EBA Risk Dashboard – Q4 2018, NBR data
2ND QUARTER AND 1ST HALF
2019 BRD GROUP RESULTS
FURTHER DIGITALIZING THE CUSTOMER JOURNEY

Constant focus on innovation

✓ **Personal expenses dashboard** in ContAll offers users additional insight on monthly spending habits (MyBRD Mobile)
✓ **Instant Top-Up** option in MyBRD Mobile allows free interbank transfers to a BRD account
✓ MyBRD Mobile received the “Product of the year 2019” award at the “Voted Product of the Year” Gala in May 2019

Intensified customer activity on digital channels

1.74m contracts (MyBRD Net & MyBRD Mobile) at June 2019 end, +18% vs June 2018 end

Mobile banking growing at a fast pace: MyBRD Mobile banking subscriptions: +43%

+25% nb of transactions in Q2 2019 vs Q2 2018

+30% nb of connections in Q2 2019 vs Q2 2018

Progressive adjustment of network footprint

✓ 699 branches at June 2019 end, -55 y/y

Building strong commercial relationships

✓ MyBRD Net and MyBRD Mobile penetration rates reaching 46% (+1 pts y/y) and 34% (+9 pts y/y), respectively
✓ Average equipment rate of individual clients up to 4.25 from 4.22 at June 2018 end

*A Number of contracts: MyBRD Mobile, MyBRD Net*
LOAN GROWTH SUSTAINED BY ADVANCE ON RETAIL AND LARGE CORPORATE CLIENTS

Retail growth building on both consumer and housing loans

Robust increase in consumer loans (+5.8%* y/y)

Focus on higher mass market customers with safe risk profile

Housing loans outstanding up by +3.4%* y/y

BRD Finance production up by +9.7% y/y at H1 2019 thanks to revolving and consumer loans, and by +10.2% at Q2 2019, on higher demand for all product types (revolving, consumer loans and car loans)

Corporate financing driven by large corporates and leasing

Loans to large companies up by +2.3%* y/y

BRD Sogelease production up by +33% y/y driven by demand from both small business and SMEs

* Variations at constant exchange rate

Note: Net loans exclude reverse repo transactions.
LARGE DEPOSIT BASE ENSURING STABLE FUNDING SOURCES

Retail savings continued to rise
Retail deposits up by +3.2%* y/y due to higher inflows in individuals’ sight accounts (+23%* y/y)
Corporate deposits’ collection pragmatically adjusted depending on the liquidity position of the bank

Remarkable performance on alternative savings
BRD AM’s assets under management reaching RON 3.5bn, corresponding to a market share of 15.8% on open-end mutual funds’ market, up by +3.3 pts y/y

Stable funding sources
Loan to deposit ratio at 67.5%, flat y/y
Share of deposits in total liabilities growing from 69% at 2011 end to 92% at June 2019 end, ensuring a stable funding base
Parent funding of 2.3% of BRD Group liabilities

* Variations at constant exchange rate
Note: Market share for assets under management computed based on total open-end funds assets under management.
**POSITIVE BUSINESS MOMENTUM**

**Continued rise in revenues**
Near +9% y/y in both Q2 2019 and H1 2019, reflecting good commercial activity overall in spite of an environment marked by legislative uncertainties.

**Double digit increase of net interest income**
Net interest income up by +12.5% y/y in Q2 2019 and by +11.4% y/y in H1 2019.

Positive influence of expanding volumes of customers’ loans and deposits outstanding
- 6M avg. outstanding loans up +5.0% y/y
- 6M avg. outstanding of retail deposits up +5.5% y/y

Supportive interest rate environment
- ROBOR 3M average of 3.29% in Q2 2019, +66 bps y/y
- ROBOR 3M average of 3.20% in H1 2019, +87 bps y/y

**Higher non-interest income**
+3.3% y/y in Q2 2019 and +4.0% y/y in H1 2019

- Net fees and commissions positively influenced by dynamic card activity and increased e-banking subscriptions
- Higher contribution of trading and re-evaluation income
### OPEX INCREASE REFLECTING HIGHER REGULATORY AND LABOR COSTS

#### Operating expenses integrating rising staff costs and higher contribution to FGDB & RF

Staff costs increased (+5.0% y/y in Q2 2019 and +6.7% y/y in H1 2019) in relation to salary and other benefits adjustments in a tight labor market environment.

Doubled cumulated contribution to Deposit Guarantee Fund and Resolution Fund (RON 72m in 2019 vs. RON 35m in 2018), fully booked in Q1 2019.

#### Disciplined management of sundry costs

Non-staff expenses (excl. FGDB & RF) contained at +0.9% y/y in H1 2019 (-0.8% y/y in Q2 2019) with sundry costs’ strict management offsetting higher IT costs.

#### Further improved operational efficiency

C/I at 43.9% in Q2 2019, lower by -2.9 pts vs Q2 2018.

C/I* at 45.5% in H1 2019, lower by -2.0 pts vs H1 2018.

---

*Note: C/I variation in H1 2019 and H1 2018 excluding regulatory expenses (cumulated contributions to Deposit Guarantee and Resolution Funds)*
IMPROVED ASSET QUALITY

Loan portfolio market mix
70.6% on individuals market segment
29.4% on legal entities market segment

Consolidation of RON lending
Share of RON denominated loans at 67.1% (vs 64.9% as of June 2018 end)
Trend in line with market evolution

Declining NPL
NPL ratio below banking sector level
Reflecting write-offs performed since 2015 as well as outstanding NPL recovery performance

All figures at individual level

*NPL Ratio for Banking System – as of May 2019*
NEGATIVE COST OF RISK

Net cost of risk at -162 bps, driven by:

Significant net provision reversals, typical to upper part of the economic cycle with low default rate and recoveries above expectations

Solid NPL coverage ratio following prudent provisioning policy

Note: Cost of risk in bps for Q2-2018 and Q2-2019 is annualized

All figures at individual level
STRONG PROFITABILITY, DRIVEN BY SOLID OPERATING PERFORMANCE AND NCR WRITE-BACKS

Very strong operational performance
GOI +15.0% y/y in Q2 2019 vs Q2 2018 due to solid revenue generation and operational expenses growing at a far slower pace
GOI +8.5% y/y in H1 2019 vs H1 2018 (+12.9% y/y excl. FGDB&RF)

Significant increase in net profit over the quarter
+41.9% y/y pushed by strong net banking income growth and further cost of risk write-backs

Solid ROE
ROE of 20.9% in H1 2019 vs. 21.6% in H1 2018

* Non recurring items: insurance indemnities and/or gain on sale of NPLs, net of corporate tax
Comfortable level of solvency ratio

CAR of 20.0% at June 2019 end

Increase in own funds on a yearly basis explained by higher reserves from revaluation of debt instruments accounted at fair value through other comprehensive income and higher retained earnings

The evolution of RWA is driven by:
- regulatory phase-in of the risk weight on EUR sovereign exposures
- increase of fixed assets following the application of IFRS 16
- continued loan growth

Regulatory own funds composed solely of Tier 1 capital

SOLVENCY RATIO

<table>
<thead>
<tr>
<th></th>
<th>Jun-18</th>
<th>Retained profit</th>
<th>OCI</th>
<th>RWA</th>
<th>Other</th>
<th>Jun-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>+149bp</td>
<td>18.8%</td>
<td>+116bp</td>
<td>-141bp</td>
<td>-3bp</td>
<td>20.0%</td>
<td></td>
</tr>
</tbody>
</table>

Note: Own funds for 2019 include the net profit of 2018, net of approved dividends.
CONCLUSIONS
CONCLUSIONS

- Sustained increase in revenues, pushed by robust business performance on individuals and large corporate segments, in a favorable macroeconomic environment

- Strong growth of BRD AM assets under management, reflecting BRD’s strategy to capture the potential of the alternative savings market

- Further focus on digital projects to anticipate customers’ evolving needs and regulatory changes

- Good control of the risk profile as reflected by the low NPL ratio and comfortable coverage by provisions
APPENDIX

BRD GROUP – KEY FIGURES
BRD - KEY FIGURES FOR BANK ONLY
BRD - STOCK PRICE PERFORMANCE
FINANCIAL CALENDAR FOR 2019
GLOSSARY – CLIENT SEGMENTATION
## BRD GROUP | KEY FIGURES

### Reported financial results

<table>
<thead>
<tr>
<th>RON m</th>
<th>Q2-2019</th>
<th>Q2-2018</th>
<th>Change</th>
<th>H1-2019</th>
<th>H1-2018</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net banking income</td>
<td>824</td>
<td>756</td>
<td>+9.1%</td>
<td>1,609</td>
<td>1,480</td>
<td>+8.7%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(362)</td>
<td>(353)</td>
<td>+2.3%</td>
<td>(804)</td>
<td>(738)</td>
<td>+8.9%</td>
</tr>
<tr>
<td>Gross operating income</td>
<td>463</td>
<td>402</td>
<td>+15.0%</td>
<td>805</td>
<td>742</td>
<td>+8.5%</td>
</tr>
<tr>
<td>Net cost of risk</td>
<td>118</td>
<td>2</td>
<td>+74.9x</td>
<td>144</td>
<td>154</td>
<td>-6.5%</td>
</tr>
<tr>
<td>Net profit</td>
<td>486</td>
<td>342</td>
<td>+41.9%</td>
<td>787</td>
<td>757</td>
<td>+4.0%</td>
</tr>
<tr>
<td>Cost/Income</td>
<td>43.9%</td>
<td>46.8%</td>
<td>-2.9 pt</td>
<td>50.0%</td>
<td>49.9%</td>
<td>+0.1 pt</td>
</tr>
<tr>
<td>ROE</td>
<td>25.2%</td>
<td>19.1%</td>
<td>+6.0 pt</td>
<td>20.9%</td>
<td>21.6%</td>
<td>-0.7 pt</td>
</tr>
</tbody>
</table>

### Financial results excluding non recurring items

<table>
<thead>
<tr>
<th>RON m</th>
<th>Q2-2019</th>
<th>Q2-2018</th>
<th>Change</th>
<th>H1-2019</th>
<th>H1-2018</th>
<th>Change</th>
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<td>+8.9%</td>
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<td>402</td>
<td>+15.0%</td>
<td>805</td>
<td>742</td>
<td>+8.5%</td>
</tr>
<tr>
<td>Net cost of risk</td>
<td>115</td>
<td>2</td>
<td>+72.7x</td>
<td>116</td>
<td>89</td>
<td>+30.6%</td>
</tr>
<tr>
<td>Net profit</td>
<td>484</td>
<td>342</td>
<td>+41.3%</td>
<td>775</td>
<td>702</td>
<td>+10.5%</td>
</tr>
<tr>
<td>Cost/Income</td>
<td>43.9%</td>
<td>46.8%</td>
<td>-2.9 pt</td>
<td>50.0%</td>
<td>49.9%</td>
<td>+0.1 pt</td>
</tr>
<tr>
<td>ROE</td>
<td>25.1%</td>
<td>19.1%</td>
<td>+5.9 pt</td>
<td>20.6%</td>
<td>20.0%</td>
<td>+0.5 pt</td>
</tr>
</tbody>
</table>

### Non recurring items (RON m)

| NCR: insurance indemnities and sale of NPLs (pre-tax) | 3.5 | - | 28.0 | 65.3 |
## BRD GROUP | KEY FIGURES

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>+2.3%</td>
<td>+0.4%</td>
</tr>
<tr>
<td><strong>Net loans including leasing (RON bn)</strong></td>
<td>(1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td></td>
<td>29.8</td>
<td>30.4</td>
<td>30.6</td>
<td>+2.3%</td>
<td>+0.4%</td>
</tr>
<tr>
<td>Corporate</td>
<td></td>
<td>21.4</td>
<td>21.7</td>
<td>22.2</td>
<td>+3.0%</td>
<td>+1.5%</td>
</tr>
<tr>
<td><strong>Total deposits (RON bn)</strong></td>
<td>(1)</td>
<td>44.3</td>
<td>45.2</td>
<td>45.4</td>
<td>+1.9%</td>
<td>-0.2%</td>
</tr>
<tr>
<td>Retail</td>
<td></td>
<td>28.6</td>
<td>29.8</td>
<td>29.7</td>
<td>+3.2%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Corporate</td>
<td></td>
<td>15.7</td>
<td>15.4</td>
<td>15.7</td>
<td>-0.5%</td>
<td>+1.4%</td>
</tr>
<tr>
<td><strong>Loan to deposit ratio</strong></td>
<td></td>
<td>67.3%</td>
<td>67.2%</td>
<td>67.5%</td>
<td>+0.2 pt</td>
<td>+0.4 pt</td>
</tr>
</tbody>
</table>

| Capital adequacy   | CAR (2) | 18.8%  | 21.1%  | 20.0%  | +1.2 pt    | -1.0 pt    |

| Franchise          | No of branches | 754    | 723    | 699    | -55        | -24        |

(1) Variations at constant exchange rate
### Financial results

<table>
<thead>
<tr>
<th></th>
<th>Q2-2019</th>
<th>Q2-2018</th>
<th>Change</th>
<th>H1-2019</th>
<th>H1-2018</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net banking income</td>
<td>822</td>
<td>757</td>
<td>+8.5%</td>
<td>1,565.61</td>
<td>1,438</td>
<td>+8.9%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(339)</td>
<td>(333)</td>
<td>1.8%</td>
<td>(760)</td>
<td>(697)</td>
<td>+9.1%</td>
</tr>
<tr>
<td>Gross operating income</td>
<td>482</td>
<td>424</td>
<td>+13.7%</td>
<td>805</td>
<td>741</td>
<td>+8.7%</td>
</tr>
<tr>
<td>Net cost of risk</td>
<td>124</td>
<td>10</td>
<td>1191.3%</td>
<td>154</td>
<td>160</td>
<td>-3.6%</td>
</tr>
<tr>
<td>Net profit</td>
<td>513</td>
<td>374</td>
<td>37.2%</td>
<td>803</td>
<td>767</td>
<td>+4.7%</td>
</tr>
<tr>
<td>Cost/Income</td>
<td>41.3%</td>
<td>44.0%</td>
<td>-2.7 pt</td>
<td>48.6%</td>
<td>48.5%</td>
<td>+0.1 pt</td>
</tr>
<tr>
<td>ROE</td>
<td>27.8%</td>
<td>22.4%</td>
<td>+5.4 pt</td>
<td>22.2%</td>
<td>23.0%</td>
<td>-0.7 pt</td>
</tr>
</tbody>
</table>

### Loans and deposits

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net loans (RON bn)</td>
<td>28.4</td>
<td>28.9</td>
<td>29.0</td>
<td>+1.6%</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Retail</td>
<td>20.6</td>
<td>20.9</td>
<td>21.2</td>
<td>+2.4%</td>
<td>+1.1%</td>
</tr>
<tr>
<td>Corporate</td>
<td>7.8</td>
<td>8.0</td>
<td>7.8</td>
<td>-0.6%</td>
<td>-3.3%</td>
</tr>
<tr>
<td>Total deposits (RON bn)</td>
<td>44.3</td>
<td>45.3</td>
<td>45.4</td>
<td>+1.9%</td>
<td>-0.3%</td>
</tr>
<tr>
<td>Retail</td>
<td>28.6</td>
<td>29.8</td>
<td>29.7</td>
<td>+3.2%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Corporate</td>
<td>15.7</td>
<td>15.5</td>
<td>15.7</td>
<td>-0.4%</td>
<td>+1.1%</td>
</tr>
<tr>
<td>Loan to deposit ratio</td>
<td>64.1%</td>
<td>63.8%</td>
<td>63.8%</td>
<td>-0.3 pt</td>
<td>-0.3 pt</td>
</tr>
</tbody>
</table>

### Capital adequacy

<table>
<thead>
<tr>
<th></th>
<th>CAR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18.8%</td>
</tr>
<tr>
<td></td>
<td>20.0%</td>
</tr>
<tr>
<td></td>
<td>-1.0 pt</td>
</tr>
</tbody>
</table>

### Franchise

<table>
<thead>
<tr>
<th></th>
<th>No of branches</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>754</td>
</tr>
<tr>
<td></td>
<td>699 (55)</td>
</tr>
</tbody>
</table>

(1) Variations at constant exchange rate; (2) Bank only
- BRD is part of the main market indices on the Bucharest Stock Exchange
- BRD is in Top 5 largest domestic companies listed on the local stock exchange
- BRD’s share price reached RON 12.64 as of June 2019 end, -3.7% y/y and +10.9% year-to-date.
FINANCIAL CALENDAR FOR 2019

7th February: Preliminary 2018 financial results and annual press conference

18th April: General Shareholders Meeting for approving the 2018 annual financial results

3rd May: Presentation of the 1st quarter 2019 financial results

1st August: Presentation of the 2nd quarter and 1st half 2019 financial results

6th November: Presentation of the 3rd quarter and 9 months 2019 financial results
GLOSSARY – CLIENT SEGMENTATION

- The **Retail** category is comprised of the following customer segments:
  - **Individuals** – BRD provides individual customers with a range of banking products such as: savings and deposits taking, consumer and housing loans, overdrafts, credit card facilities, funds transfer and payment facilities.
  - **Small business** – business entities with annual turnover lower than EUR 1m and having an aggregated exposure at group level less than EUR 0.3m. Standardized range of banking products is offered to small companies and professionals: savings and deposits taking, loans, transfers and payment services.

- The **Corporate** category is comprised of the following customer segments:
  - **Small and medium enterprises** - companies with annual turnover between EUR 1m and EUR 50m and the aggregated exposure at group level higher than EUR 0.3m. The Bank provides SMEs with a range of banking products such as: savings and deposits taking, loans and other credit facilities, transfers and payment services.
  - **Large corporate** - within corporate banking BRD provides customers with a range of banking products and services, including lending and deposit taking, provides cash-management, investment advices, securities business, project and structured finance transaction, syndicated loans and asset backed transactions. The large corporate customers include companies with annual turnover higher than EUR 50m, municipalities, public sector and other financial institutions.