

SWEDBANK P&C INSURANCE AS

Interim Report

As of 31 March 2016

| | |
|----------------------------------|--|
| Business name | Swedbank P&C Insurance AS |
| Commercial Register code | 11269248 |
| Address | 12 Liivalaia St., Tallinn 15039, Estonia |
| Telephone | +372 888 2220 |
| Fax | +372 888 2221 |
| E-mail | varakindlustus@swedbank.ee |
| Website | www.swedbank.ee/varakindlustus |
| Principal activity | Provision of insurance services |
| Chairman of the Management Board | Margus Liigand |
| Auditors | AS Deloitte Audit Eesti |

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OVERVIEW OF THE BUSINESS RESULTS

Swedbank P&C Insurance AS (hereinafter also the Company) operates through its branches in Estonia, Latvia and Lithuania. The Company provides motor own damage, motor third party liability, home and apartment building insurance and travel insurance. The Company also renders financial loss and accident insurance as well as travel insurance to credit card customers of Swedbank. The products of Swedbank P&C Insurance AS are sold through the sales channels of Swedbank. Customers can also enter into contracts by telephone and e-mail and partially via other e-channels.

Results of Business Operations of Q1 of 2016

Q1 financial results of the Company were mostly influenced by the increase of claims ratio foremost in comparison with Q1 2015, when the level of claims was low. Loss ratio increased almost in all business lines, except loan payment protection insurance, and was in total 68.2% (2015:53.4%). Increased frequency of claims in home and motor third party liability insurance lead to growth of claims ratio.

The operating expenses of the Company increased due to active insurance sales and higher volume of developments. The Company distributed dividends in a sum of 22.8 million euros in Q1. Income tax on distributed dividends lead the quarter to end with loss.

| In euros | Q1 of 2016 | Q1 of 2015 |
|------------------------------------|------------|------------|
| Premiums earned net of reinsurance | 15 378 729 | 13 098 925 |
| Claims incurred net of reinsurance | 10 485 814 | 6 996 100 |
| Net operating expenses | 2 030 158 | 1 686 832 |
| Return of insurance activities | 2 862 757 | 4 415 993 |
| Net profit/loss | -2 063 628 | 2 111 559 |
| Net claims ratio | 68.2% | 53.4% |
| Net expense ratio | 13.2% | 12.9% |
| Combined ratio | 81.4% | 66.3% |

Net claims ratio = $\frac{\text{Claims incurred net of reinsurance}}{\text{Premiums earned net of reinsurance}}$

Net expense ratio = $\frac{\text{Net operating expenses}}{\text{Premiums earned net of reinsurance}}$

Combined ratio = Net claims ratio + net expense ratio

Insurance premium by products and countries:

Sales results of Company in Estonia

| in thousands of euros | Q1 of 2016 | Proportion |
|---------------------------------------|---------------|-------------|
| Motor own damage insurance | 4 701 | 42.0% |
| Home insurance | 3 732 | 33.3% |
| Motor third party liability insurance | 1 260 | 11.3% |
| Payment protection insurance | 827 | 7.4% |
| Travel insurance | 608 | 5.4% |
| Apartment building insurance | 72 | 0.6% |
| Other | 5 | 0.0% |
| TOTAL | 11 205 | 100% |

Sales Results of Company in Latvia

| in thousands of euros | Q1 of 2016 | Proportion |
|---------------------------------------|--------------|-------------|
| Home insurance | 1 303 | 52.1% |
| Motor own damage insurance | 737 | 29.4% |
| Motor third party liability insurance | 198 | 7.9% |
| Travel insurance | 169 | 6.7% |
| Payment protection insurance | 79 | 3.2% |
| Other | 17 | 0.7% |
| TOTAL | 2 503 | 100% |

Sales Results of Company in Lithuania

| in thousands of euros | Q1 of 2016 | Proportion |
|------------------------------|--------------|-------------|
| Home insurance | 1 851 | 66.4% |
| Motor own damage insurance | 358 | 12.8% |
| Travel insurance | 275 | 9.9% |
| Payment protection insurance | 253 | 9.1% |
| Other | 49 | 1.8% |
| TOTAL | 2 786 | 100% |

Insurance premiums have increased compared to Q1 2015 18.2%. The main source of the increase of insurance premiums is still continuing active sales in home insurance, where yearly insurance premium growth in comparison to Q1 2015 was 31.0%. Motor own damage insurance premiums have increased in comparison to Q1 2015 5.1%. At the same time payment protection insurance premiums grew 43.6%, driven by the active sales of mortgage

related insurance products in the Baltics and credit card payment protection insurance launched in Q3 2015 in Latvia and Lithuania.

Important events during the quarter

Starting from 2016 new Insurance Activities Act was enforced, which main purpose is to fully reflect Solvency II requirements. In connection with aforementioned enforced Insurance Activities Act, the Company has made changes in its management and control systems to be compliant with the new requirements.

With the decision of the Shareholder, Swedbank AS, on 09.02.2016 the share capital of the Company was increased by 14 million euros in monetary contribution, 1,400,000 new shares were issued. The reason of the increase of share capital is to cover next three years capital need with share capital, which allows paying out dividends from retained earnings of 2015 as well as previous periods.

With the decision of the Council of Swedbank P&C Insurance AS starting from 12.02.2016, Ivika Torpel was called back from the Management Board of the Company. The decision is related with the rearrangements in organizational setup, after what Ivika Torpel started to work in Swedbank AS, which acts as an agent of Swedbank P&C Insurance AS. Management Board continues with four members: Margus Liigand, Peeter Kabbun, Mihkel Mandre and Vaida Janušyté.

With the decision of the Shareholder of Swedbank P&C Insurance AS, Swedbank AS, on 17.03.2016 was decided to distribute net profit of 2015 in a sum of 12,523,446 euros and retained earnings from previous financial periods in a sum of 11,691,064 euros as follows: pay dividends to the Shareholder 22,800,000 euros and to be left undistributed 1,414,510 euros.

Assets of Company

The assets of the Company decreased during the quarter 3.6 million (6.5%) and formed EUR 52.82 million. The volume of financial investments decreased during the quarter by EUR 6.6 million (16.1%) and formed EUR 34.4 million, which is EUR 10.5 million (43.6%) more than in the end of Q1 2015. The financial investments of the Company exceeded technical liabilities 1.4 times.

Number of Employees and Staff Costs

As of 31 March 2016, the Company employed 102 people – 61 in Estonia, 18 in Latvia and 23 in Lithuania. Labour costs of Q1 were EUR 617.6 thousand (Q1 2015: EUR 643.9 thousand).

STATEMENT OF FINANCIAL POSITION

| In euros | Note | 31.03.2016 | 31.12.2015 |
|---|------|-------------------|-------------------|
| ASSETS | | | |
| Cash and cash equivalents | | 8 933 948 | 7 184 894 |
| Financial investments | 2 | 34 444 705 | 41 062 598 |
| Bonds | | 24 448 689 | 24 443 886 |
| Term deposits | | 9 996 016 | 16 618 712 |
| Receivables related to insurance activities | | 3 492 358 | 3 429 443 |
| Accrued income and prepaid expenses | | 258 172 | 136 589 |
| Reinsurance assets | 3 | 5 024 426 | 3 972 649 |
| Receivables | | 2 227 660 | 1 397 887 |
| Technical provisions | | 2 796 766 | 2 574 762 |
| Deferred tax assets | | 1 423 | 1 423 |
| Tangible assets | | 9 376 | 10 728 |
| Total assets | | 52 164 408 | 55 798 324 |
| LIABILITIES AND EQUITY | | | |
| Liabilities related to insurance activities | 4 | 24 340 409 | 22 396 482 |
| Technical provisions | | 21 443 830 | 20 354 424 |
| Liabilities related to reinsurance | | 2 428 862 | 1 605 585 |
| Other | | 467 717 | 436 473 |
| Other liabilities | 5 | 6 542 116 | 1 256 331 |
| Total liabilities | | 30 882 525 | 23 652 813 |
| Equity | | | |
| Share capital | | 21 210 000 | 7 210 000 |
| Share premium | | 1 | 1 |
| Statutory legal reserve | | 721 000 | 721 000 |
| Retained earnings | | 1 414 510 | 11 691 064 |
| Net profit for current period | | -2 063 628 | 12 523 446 |
| Total equity | | 21 281 883 | 32 145 511 |
| Total liabilities and equity | | 52 164 408 | 55 798 324 |

STATEMENT OF COMPREHENSIVE INCOME

| In euros | Note | Q1 of 2016 | Q1 of 2015 |
|--|------|-------------------|-------------------|
| Premiums earned, net of reinsurance | 6 | | |
| Premiums earned | | 16 454 246 | 13 940 402 |
| Reinsurance premium | | -1 075 517 | -841 477 |
| TOTAL | | 15 378 729 | 13 098 925 |
| Claims incurred, net of reinsurance | 7 | | |
| Claims incurred, gross | | 10 697 837 | 6 967 020 |
| Claims handling expenses | | 616 461 | 493 975 |
| Share of reinsurance in claims incurred | | -828 484 | -464 895 |
| TOTAL | | 10 485 814 | 6 996 100 |
| Operating expenses | | | |
| Acquisition costs, net of reinsurance | 9 | 807 970 | 508 988 |
| Administrative expenses | 10 | 1 150 923 | 1 125 449 |
| Other operating expenses | | 71 265 | 52 395 |
| TOTAL | | 2 030 158 | 1 686 832 |
| Return of insurance activities | | 2 862 757 | 4 415 993 |
| Investment income and expenses, net | 11 | 136 960 | 96 914 |
| Other income | | 239 | 1 829 |
| Other expenses | | 44 309 | 69 683 |
| Profit before income tax | | 2 955 647 | 4 445 053 |
| Income tax | | 5 019 275 | 2 333 494 |
| Net profit for the period | | -2 063 628 | 2 111 559 |
| Total comprehensive income for the period | | -2 063 628 | 2 111 559 |

STATEMENT OF CASH FLOWS

| In euros | Q1 of 2016 | Q1 of 2015 |
|--|-------------------|--------------------|
| Cash flow from / used in operating activities | 3 798 134 | 4 116 245 |
| Insurance premium collected | 16 672 673 | 14 154 543 |
| Claims, recourses and handling expenses paid | -10 118 047 | -7 208 752 |
| Settlements with reinsurers | -338 409 | -556 281 |
| Operating expenses paid | -2 282 509 | -1 992 413 |
| Income tax paid | -137 847 | -283 936 |
| Other income and expenses | 2 273 | 3 084 |
| Cash flow from / used in investing activities | 6 755 006 | 11 043 002 |
| Acquisition of fixed tangible assets | -1 243 | -2 070 |
| Interest collected | 109 018 | 77 346 |
| Acquisition of bonds | -491 717 | 0 |
| Disposal of bonds | 566 202 | 5 135 226 |
| Placed in term deposits | -5 000 000 | -3 700 000 |
| Proceeds from matured term deposits | 11 600 000 | 9 550 000 |
| Investment expenses paid | -27 254 | -17 500 |
| Cash flow used in financing activities | -8 800 000 | -11 500 000 |
| Distribution of dividends | -22 800 000 | -11 500 000 |
| Proceeds from issuance of shares | 14 000 000 | 0 |
| TOTAL CASH FLOW | 1 753 140 | 3 659 247 |
| Cash and cash equivalents at beginning of the year | 7 184 894 | 9 270 039 |
| Change in cash and cash equivalents | 1 753 140 | 3 659 247 |
| Effect of exchange rate changes | -4 086 | -1 483 |
| Cash and cash equivalents at end of the year | 8 933 948 | 12 927 803 |

STATEMENT OF CHANGES IN EQUITY

| In euros | Share capital | Share premium | Statutory legal reserve | Retained earnings | Total equity |
|----------------------------------|-------------------|---------------|-------------------------|-------------------|-------------------|
| As at 01.01.2015 | 7 210 000 | 1 | 300 002 | 23 737 139 | 31 247 142 |
| Net profit for the period | 0 | 0 | 0 | 2 111 559 | 2 111 559 |
| Distribution of dividends | 0 | 0 | 0 | -11 500 000 | -11 500 000 |
| As at 31.03.2015 | 7 210 000 | 1 | 300 002 | 14 348 698 | 21 858 701 |
| As at 01.01.2016 | 7 210 000 | 1 | 721 000 | 24 214 510 | 32 145 511 |
| Net loss for the period | 0 | 0 | 0 | -2 063 628 | -2 063 628 |
| Proceeds from issuance of shares | 14 000 000 | 0 | 0 | 0 | 14 000 000 |
| Distribution of dividends | 0 | 0 | 0 | -22 800 000 | -22 800 000 |
| As at 31.03.2016 | 21 210 000 | 1 | 721 000 | -649 118 | 21 281 883 |

NOTES TO THE INTERIM REPORT

NOTE 1. ACCOUNTING POLICIES AND PROCEDURES USED

The interim report of Q1 of 2016 of Swedbank P&C Insurance AS has been prepared in compliance with requirements of International Accounting Standard IAS 34 "Interim Financial Reporting" for abbreviated interim reports. This interim report makes use of the same accounting methods as the annual accounts of Swedbank P&C Insurance AS prepared for the financial year that ended on 31 December 2015. The comparative data of this interim report are figures of Q1 of 2015.

The presentation currency of Swedbank P&C Insurance AS is the euro. All of the amounts in this report have been recorded with an accuracy of one euro, unless indicated otherwise. All other currencies, except the local accounting currency, are considered foreign currencies.

The preparation of the report in compliance with International Financial Reporting Standards presumes assumptions and judgments of the management having an impact on balances of reported assets and liabilities and revenue and expenses of the reporting period. The judgments and assumptions have been made in accordance with the best knowledge of the management and taking into account the factors that are considered reasonable under the given circumstances. The judgments and assumptions are consistently reviewed.

NOTE 2. FINANCIAL INVESTMENTS

The contents of the investment portfolio managed by Swedbank Investeerimisfondid AS:

| In euros | 31.03.2016 | | 31.12.2015 | |
|------------------------------------|-------------------|---------------|-------------------|---------------|
| Instruments of fixed interest rate | 24 448 689 | 82.5% | 24 443 886 | 59.5% |
| Term deposits | 5 000 312 | 16.9% | 16 618 712 | 40.4% |
| Cash in investment portfolio | 178 950 | 0.6% | 42 559 | 0.1% |
| TOTAL | 29 627 951 | 100.0% | 41 105 157 | 100.0% |

NOTE 3. REINSURANCE ASSETS

| In euros | 31.03.2016 | 31.12.2015 |
|---|------------------|------------------|
| Technical provisions | 2 796 766 | 2 574 762 |
| Reinsurer's share in provision for unearned premiums | 687 401 | 687 141 |
| Reinsurer's share in provision for outstanding claims | 2 109 365 | 1 887 621 |
| Receivables | 2 227 660 | 1 397 887 |
| Reinsurance commissions | 598 500 | 397 029 |
| Share of reinsurance in claims | 1 518 462 | 922 323 |
| Refundable reinsurance premium | 110 698 | 78 535 |
| TOTAL | 5 024 426 | 3 972 649 |

NOTE 4. LIABILITIES RELATED TO INSURANCE ACTIVITIES

| In euros | 31.03.2016 | 31.12.2015 |
|---|-------------------|-------------------|
| Technical provisions | 21 443 830 | 20 354 424 |
| Provision for unearned premiums | 5 469 920 | 5 430 158 |
| Provision for outstanding claims | 15 921 862 | 14 826 986 |
| Unexpired risk reserve | 52 048 | 97 280 |
| Liabilities related to reinsurance | 2 428 862 | 1 605 585 |
| Reinsurance premium | 2 276 958 | 1 502 783 |
| Reinsurance share in recoveries | 122 574 | 81 994 |
| Refundable commissions | 29 330 | 20 808 |
| Other liabilities | 467 717 | 436 473 |
| Policyholders | 80 345 | 58 599 |
| Other | 387 372 | 377 874 |
| TOTAL | 24 340 409 | 22 396 482 |

NOTE 5. OTHER LIABILITIES

| In euros | 31.03.2016 | 31.12.2015 |
|-------------------|------------------|------------------|
| Accounts payable | 336 383 | 61 036 |
| Accrued expenses | 6 164 112 | 1 150 789 |
| Other liabilities | 41 621 | 44 506 |
| TOTAL | 6 542 116 | 1 256 331 |

Accrued expenses

| In euros | 31.03.2016 | 31.12.2015 |
|--|------------------|------------------|
| Liabilities from share-based bonus program | 665 574 | 617 130 |
| Deferred reinsurance commission | 182 161 | 182 093 |
| Reserve for unused vacation | 110 050 | 110 050 |
| Taxes payable | 5 206 327 | 238 834 |
| Other | 0 | 2 682 |
| TOTAL | 6 164 112 | 1 150 789 |

NOTE 6. PREMIUMS EARNED NET OF REINSURANCE

| In euros | Q1 of 2016 | Q1 of 2015 |
|--|-------------------|-------------------|
| Gross premium (see Note 8) | 16 494 008 | 13 956 163 |
| Change in provisions for unearned premium | -39 762 | -15 761 |
| Premiums earned | 16 454 246 | 13 940 402 |
| Reinsurance premium | -1 075 777 | -827 664 |
| Reinsurers' share in change of unearned premiums provision | 260 | -13 813 |
| Reinsurance premium | -1 075 517 | -841 477 |
| TOTAL | 15 378 729 | 13 098 925 |

NOTE 7. CLAIMS INCURRED, NET OF REINSURANCE

| In euros | Q1 of 2016 | Q1 of 2015 |
|--|-------------------|------------------|
| Claims incurred, gross amount | 10 697 837 | 6 967 020 |
| Claims paid (see Note 8) | 10 563 955 | 7 512 648 |
| Change in the claims provision | 1 049 644 | 116 312 |
| Amounts recovered from salvage and recourses | -915 762 | -661 940 |
| Claims handling expenses | 616 461 | 493 975 |
| Direct claims handling expenses | 295 845 | 218 087 |
| Indirect claims handling expenses | 320 616 | 275 888 |
| Staff costs | 235 737 | 212 903 |
| Depreciation of fixed assets | 957 | 1 042 |
| Other | 83 922 | 61 943 |
| Reinsurers` share of claims incurred | -828 484 | -464 895 |
| Reinsurers` share in claims paid | -606 740 | -331 249 |
| Reinsurers` share in change of claims provisions | -221 744 | -133 646 |
| TOTAL | 10 485 814 | 6 996 100 |

NOTE 8. GROSS PREMIUM AND CLAIMS PAID BY PRODUCTS

| In euros | Q1 of 2016 | Q1 of 2015 |
|---------------------------------------|-------------------|-------------------|
| Gross premium | | |
| Motor own damage insurance | 5 796 010 | 5 514 211 |
| Home insurance | 6 886 365 | 5 257 104 |
| Motor third party liability insurance | 1 458 237 | 1 323 938 |
| Travel insurance | 1 052 226 | 932 829 |
| Payment protection insurance | 1 159 358 | 807 440 |
| Apartment building insurance | 71 557 | 64 084 |
| Other | 70 255 | 56 557 |
| TOTAL | 16 494 008 | 13 956 163 |
| Claims paid | | |
| Motor own damage insurance | 4 891 614 | 4 158 817 |
| Home insurance | 3 037 849 | 1 734 835 |
| Motor third party liability insurance | 1 281 755 | 802 107 |
| Travel insurance | 1 067 346 | 659 236 |
| Payment protection insurance | 253 957 | 143 791 |
| Apartment building insurance | 24 519 | 6 766 |
| Other | 6 915 | 7 096 |
| TOTAL | 10 563 955 | 7 512 648 |

NOTE 9. ACQUISITION COSTS, NET OF REINSURANCE

| In euros | Q1 of 2016 | Q1 of 2015 |
|---|----------------|----------------|
| Staff costs | 6 398 | 11 839 |
| Other operating expenses | 196 595 | 43 191 |
| Outsourced services | 797 994 | 632 712 |
| Depreciation and impairment of fixed assets | 0 | 84 |
| Reinsurance commission | -192 949 | -175 178 |
| Change of accrued reinsurance commissions | -68 | -3 660 |
| TOTAL | 807 970 | 508 988 |

NOTE 10. ADMINISTRATIVE EXPENSES

| In euros | Q1 of 2016 | Q1 of 2015 |
|---|------------------|------------------|
| Staff costs | 375 487 | 419 108 |
| Other operating expenses | 641 395 | 593 221 |
| Outsourced services | 132 539 | 111 311 |
| Depreciation and impairment on fixed assets | 1 502 | 1 809 |
| TOTAL | 1 150 923 | 1 125 449 |

NOTE 11. INVESTMENT REVENUE AND EXPENSES

| In Euros | Q1 of 2016 | Q1 of 2015 |
|---|----------------|---------------|
| Interest income | 153916 | 48 491 |
| Change in value of financial assets at fair value with changes through statement of profit and loss | -6218 | 68 841 |
| Net gains/losses from financial investments | 17 915 | -4 907 |
| Realised losses from changes in currency rates | -1 982 | -1 063 |
| Other investment management expenses | -26 671 | -14 448 |
| TOTAL | 136 960 | 96 914 |

NOTE 12. RELATED PARTIES

Transactions with related parties are transactions with the parent company and other Group companies, members of the supervisory board and management board, persons close to them and companies in which they have a considerable holding. The parent company of the Company is Swedbank AS, which holds 100% of the voting rights. The parent company of the Swedbank Group is Swedbank AB (publ), Sweden.

Transactions and balances with related parties have been reported as follows:

| In euros | Swedbank AS | Other Group companies | TOTAL |
|---|-------------------|-----------------------|-------------------|
| Receivables and liabilities as of 31.03.2016 | | | |
| Cash and deposits | 5 816 220 | 8 117 728 | 13 933 948 |
| Receivables from insurance activities | 110 058 | 139 713 | 249 771 |
| Accrued interest | 0 | -4 297 | -4 297 |
| TOTAL | 5 926 278 | 8 253 144 | 14 179 422 |
| Other liabilities | 123 090 | 29 637 | 152 727 |
| TOTAL | 123 090 | 29 637 | 152 727 |
| Receivables and liabilities as of 31.12.2015 | | | |
| Cash and deposits | 13 116 758 | 6 768 136 | 19 884 894 |
| Receivables from insurance activities | 107 366 | 134 972 | 242 338 |
| Accrued interest | 19 641 | -1 011 | 18 630 |
| TOTAL | 13 243 765 | 6 902 097 | 20 145 862 |
| Other liabilities | 0 | 16 734 | 16 734 |
| TOTAL | 0 | 16 734 | 16 734 |

| In Euros | Q1 of 2016 | Q1 of 2015 |
|--------------------------------|-----------------|-----------------|
| Intermediary fee | | |
| Swedbank AS | -373 601 | -343 294 |
| Other Group companies | -266 332 | -248 086 |
| TOTAL | -639 933 | -591 380 |
| Revenue from insurance premium | | |
| Swedbank AS | 327 151 | 350 349 |
| Other Group companies | 505 181 | 465 312 |
| TOTAL | 832 332 | 815 661 |
| Interests | | |
| Swedbank AS | 782 | 22 980 |
| Other Group companies | -3 286 | 884 |
| TOTAL | -2 504 | 23 864 |
| Other purchases | | |
| Swedbank AS | -415 319 | -290 366 |
| Other Group companies | -292 646 | -309 890 |
| TOTAL | -707 965 | -600 256 |
| Other sales | | |
| Other Group companies | 0 | 1 580 |
| TOTAL | 0 | 1 580 |
