

### New segment structure CMS & Strategic Markets

<b>REVENUES</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	1 716	1 741	1 764	1 792	7 014
Strategic Markets	834	975	961	1 665	4 436
<b>Total revenues</b>	<b>2 550</b>	<b>2 716</b>	<b>2 726</b>	<b>3 458</b>	<b>11 450</b>

<b>SERVICE LINE EARNINGS</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	396	448	459	255	1 558
Strategic Markets	241	334	153	-2 702	-1 974
<b>Total service line earnings</b>	<b>638</b>	<b>781</b>	<b>613</b>	<b>-2 447</b>	<b>-415</b>

<b>ADJUSTMENTS REVENUE (Items affecting comparability)</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	0	0	0	0	0
Strategic Markets	175	2	0	0	177
<b>Total revenue adjustments</b>	<b>175</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>177</b>

<b>ADJUSTMENTS EARNINGS (Items affecting comparability)</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	-15	-13	-30	-176	-235
Strategic Markets	138	-4	-8	-3 219	-3 092
<b>Total service line earnings adjustments</b>	<b>123</b>	<b>-17</b>	<b>-38</b>	<b>-3 395</b>	<b>-3 327</b>

<b>ADJUSTED REVENUES</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	1 716	1 740	1 765	1 793	7 015
Strategic Markets	659	973	961	1 665	4 259
<b>Total adjusted revenues</b>	<b>2 375</b>	<b>2 714</b>	<b>2 727</b>	<b>3 458</b>	<b>11 273</b>

<b>ADJUSTED SERVICE LINE EARNINGS</b>	<b>Jan-Mar 2019</b>	<b>Apr-Jun 2019</b>	<b>Jul-Sep 2019</b>	<b>Oct-Dec 2019</b>	<b>Full Year 2019</b>
Credit Management Services	412	460	490	430	1 793
Strategic Markets	103	337	161	517	1 118
<b>Total adjusted service line earnings</b>	<b>515</b>	<b>798</b>	<b>651</b>	<b>947</b>	<b>2 911</b>