## IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST NINE MONTHS OF 2016

Loan loss provisions (·)   1651   367   1284   2100     Net commission income   164   163   1   1     Fair value result (including hedge accounting)   354   175   179   >100     Profit/loss from financial assets   61   56   5   5     Profit/loss from financial assets   61   56   5   5     Profit/loss from financial assets   61   56   5   5     Profit/loss from investments accounted for using the equity method   -18   6   -24   >100     Administrative expenses (·)   835   815   20   7   7   30   33     Earnings before reorganisation and taxes   -47   -77   30   33     Earnings before reorganisation and taxes   -615   635   -1250   >100     Earnings before taxes   -624   630   -1254   >100     Income taxes (·)   112   91   21   22     Consolidated net profit   -736   539   -1275   >100     RATIOS   1.1 - 30.09   1.1 - 30.09     EFS in EUR million   2016   2015     EALANCE SHEET RATIOS   30.09   31.12   Change (FFS in EUR million)   2016   2015     Ealance sheet total   177 706   180 998   -3 292   -2     Loans and advances to banks   22 208   21 194   10 14   9     Customer loans   106 081   107 878   -1797   -2     Customer loans   106 081   107 878   -1797   -2     Customer loans   57 136   60 597   -3 461   -6     Equity   7548   8513   -965   -1     REGULLATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFFS)   2016   2015   in EUR million in in the properties of the	INCOME STATEMENT (IFRS in EUR million)	1.130.09 2016	1.1.–30.09. 2015	Change in EUR million	Change in %
Net commission income   164   163   1   175   179   170	Net interest income	1 357	1 494	-137	-9
Fair value result (including hedge accounting)   354   175   179   >100     Profit/loss from financial assets   61   56   5   5     Profit/loss from investments accounted for using the equity method   -18   6   -24   >100     Administrative expenses (*)   835   815   20   3     Other operating profit/loss   -47   -77   30   38     Earnings before reorganisation and taxes   -615   635   -1250   >100     Reorganisation expenses   -9   -5   -4   -80     Earnings before taxes   -624   630   -1254   >100     Income taxes (*)   112   91   21   22     Consolidated net profit   -736   539   -1275   >100     Consolidated net profit   -736   539   -1275   >100     Cost-income ratio (CIR)   46.1   46.3     Return on equity (RoE)   -10.4   11.5     BALANCE SHEET RATIOS   30.09   31.12   Change (FRS in EUR million)   2016   2015   in EUR million   19     Balance sheet total   177 706   180 998   -3 292   -3     Loans and advances to banks   22 208   21 194   10 14   5     Customer loans   106 081   107 878   -1797   -2     Customer deposits   57 136   60 597   -3 461   -0     Equity   7548   8513   -965   -1     REGULATORY RATIOS   30.09   31.12   Change (Change (GRR / CRD IV / IFRS)   2016   2015   in EUR million   10     Common Equity Tier 1 capital (in EUR million)   7,783   8,320   -537   -6     Regulatory capital (in EUR million)   63,857   63,675   182   (	Loan loss provisions (-)	1 651	367	1 284	>100
Profit/loss from financial assets         61         56         5         5           Profit/loss from investments accounted for using the equity method         −18         6         −24         >100           Administrative expenses (·)         835         815         20         3           Combine operating profit/loss         −47         −77         30         33           Earnings before reorganisation and taxes         −615         635         −1250         >100           Reorganisation expenses         −9         −5         −4         −8           Earnings before taxes         −624         630         −1254         >100           Income taxes (·)         112         91         21         22           Consolidated net profit         −736         539         −1275         >100           RATIOS         1.1.−30.09, 2016         2015         2015         2016         2015           Cost-income ratio (CIR)         46.1         46.3	Net commission income	164	163	1	1
Profit/loss from investments accounted for using the equity method  Administrative expenses (·)  B35 815 20 2  Cher operating profit/loss  -47 -77 30 33  Earnings before reorganisation and taxes  -615 635 -1250 >100  Reorganisation expenses  -9 -5 -4 -88  Earnings before taxes  -624 630 -1254 >100  Income taxes (·)  Income taxes (·)	Fair value result (including hedge accounting)	354	175	179	>100
uity method         -16         0         -24           Administrative expenses (·)         835         815         20         2           Cother operating profit/loss         -47         -77         30         38           Earnings before reorganisation and taxes         -615         635         -1250         >100           Reorganisation expenses         -9         -5         -4         -86           Earnings before taxes         -624         630         -1254         >100           Income taxes (·)         112         91         21         22           Consolidated net profit         -736         539         -1275         >100           RATIOS (IFRS, in %)         2016         2015         -100	Profit/loss from financial assets	61	56	5	9
Other operating profit/loss         -47         -77         30         33           Earnings before reorganisation and taxes         -615         635         -1 250         >100           Reorganisation expenses         -9         -5         -4         -80           Earnings before taxes         -624         630         -1 254         >100           Income taxes (·)         112         91         21         22           Consolidated net profit         -736         539         -1 275         >100           RATIOS (IFRS, in %)         2016         2015         -1 275         >100           Cost-income ratio (CIR)         46.1         46.3         46.3         -1 275         -1 200           GIFRS in EUR million)         2016         2015         -1 200		-18	6	-24	>100
Earnings before reorganisation and taxes   -615   635   -1250   >100     Reorganisation expenses   -9   -5   -4   -80     Earnings before taxes   -624   630   -1254   >100     Income taxes ()   112   91   21   22     Consolidated net profit   -736   539   -1275   >100     RATIOS     1.130.09   2016   2015     Cost-income ratio (CIR)   46.1   46.3     Return on equity (RoE)   -10.4   11.5     BALANCE SHEET RATIOS   30.09   31.12   Change (IFRS in EUR million)   2016   2015   in EUR million     Balance sheet total   177 706   180 998   -3 292   -2     Loans and advances to banks   22 208   21 194   1 014   2.5     Customer loans   106 081   107 878   -1 797   -2     Customer deposits   57 136   60 597   -3 461   -6     Equity   7548   8513   -965   -1     REGULATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFRS)   2016   2015   in EUR million     REGULATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFRS)   2016   2015   in EUR million     REGULATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFRS)   2016   2015   in EUR million     REGULATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFRS)   2016   2015   in EUR million     REGULATORY RATIOS   30.09   31.12   Change (CRR / CRD IV / IFRS)   2016   2015   in EUR million     Regulatory capital (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total risk exposure (in EUR million)   10,585   10,647   -62   -1     Total ris	Administrative expenses (-)	835	815	20	2
Reorganisation expenses   -9   -5   -4   -88	Other operating profit/loss	- 47	-77	30	39
Earnings before taxes	Earnings before reorganisation and taxes	-615	635	-1 250	>100
Income taxes (·)	Reorganisation expenses	-9	-5	-4	-80
Consolidated net profit	Earnings before taxes	-624	630	-1254	>100
RATIOS	Income taxes (-)	112	91	21	23
Cost-income ratio (CIR)   46.1   46.3     46.1   46.3     46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.3	Consolidated net profit	-736	539	-1275	>100
Cost-income ratio (CIR)   46.1   46.3     46.1   46.3     46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.1   46.3     46.3					
Return on equity (RoE)					
BALANCE SHEET RATIOS (IFRS in EUR million)   30.09.   31.12.   Change (IFRS in EUR million)   10.79     Balance sheet total   177 706   180 998   -3 292   -2 208   21 194   1 014   1 014   1 014     Customer loans   106 081   107 878   -1 797   -2 208   2 208	Cost-income ratio (CIR)	46.1	46.3		
Common Equity Tier 1 capital ratio   Common Eq	Return on equity (RoE)	-10.4	11.5		
Common Equity Tier 1 capital ratio   Common Eq					
Loans and advances to banks       22 208       21 194       1 014       5         Customer loans       106 081       107 878       − 1 797       − 2         Customer deposits       57 136       60 597       − 3 461       − 6         Equity       7 548       8 513       − 965       − 11         REGULATORY RATIOS (CRR / CRD IV / IFRS)       30.09.       31.12.       Change in EUR million       Common Equity Tier 1 capital ratio¹ (in %)       10,647       − 62       − 1         Common Equity Tier 1 capital ratio¹ (in %)       12.2       13.1				9	Change in %
Customer loans         106 081         107 878         -1 797         -2           Customer deposits         57 136         60 597         -3 461         -6           Equity         7 548         8 513         -965         -13           REGULATORY RATIOS (CRR / CRD IV / IFRS)         30.09.         31.12.         Change in EUR million in 9           Common Equity Tier 1 capital (in EUR million)         7,783         8,320         -537         -6           Regulatory capital (in EUR million)         10,585         10,647         -62         -1           Total risk exposure (in EUR million)         63,857         63,675         182         0           Common Equity Tier 1 capital ratio¹ (in %)         12.2         13.1         1           Total regulatory capital ratio² (in %)         16.6         16.7         1           Common Equity Tier 1 capital ratio¹ (fully loaded, in %)         11.5         12.2	Balance sheet total	177 706	180 998	-3292	-2
Customer deposits         57 136         60 597         - 3 461         - 6           Equity         7 548         8 513         - 965         - 13           REGULATORY RATIOS (CRR / CRD IV / IFRS)         30.09. 2016         31.12. 2015         Change in EUR million in EUR million in EUR million         60 597         - 537         - 60           Common Equity Tier 1 capital (in EUR million)         7,783         8,320         - 537         - 60           Regulatory capital (in EUR million)         10,585         10,647         - 62         - 7           Total risk exposure (in EUR million)         63,857         63,675         182         0           Common Equity Tier 1 capital ratio¹ (in %)         12.2         13.1         1           Total regulatory capital ratio² (in %)         16.6         16.7         1           Common Equity Tier 1 capital ratio¹ (fully loaded, in %)         11.5         12.2	Loans and advances to banks	22 208	21 194	1 014	5
Equity         7 548         8 513         - 965         - 13           REGULATORY RATIOS (CRR / CRD IV / IFRS)         30.09. 2016         2015 in EUR million         Change in EUR million         Change in EUR million         Change in EUR million         60.00	Customer loans	106 081	107 878	-1797	-2
REGULATORY RATIOS (CRR / CRD IV / IFRS)       30.09. 2016       31.12. 2015 in EUR million       Change in EUR million       Common Equity Tier 1 capital ratio (in %)       Change in EUR million       Change in	Customer deposits	57 136	60 597	-3 461	-6
(CRR / CRD IV / IFRS)         2016         2015 in EUR million         in 9           Common Equity Tier 1 capital (in EUR million)         7,783         8,320         -537         -6           Regulatory capital (in EUR million)         10,585         10,647         -62         -1           Total risk exposure (in EUR million)         63,857         63,675         182         0           Common Equity Tier 1 capital ratio¹ (in %)         12.2         13.1         1           Total regulatory capital ratio² (in %)         16.6         16.7         1           Common Equity Tier 1 capital ratio¹ (fully loaded, in %)         11.5         12.2	Equity	7 548	8 513	-965	-11
(CRR / CRD IV / IFRS)         2016         2015 in EUR million         in 9           Common Equity Tier 1 capital (in EUR million)         7,783         8,320         -537         -6           Regulatory capital (in EUR million)         10,585         10,647         -62         -1           Total risk exposure (in EUR million)         63,857         63,675         182         0           Common Equity Tier 1 capital ratio¹ (in %)         12.2         13.1         1           Total regulatory capital ratio² (in %)         16.6         16.7         1           Common Equity Tier 1 capital ratio¹ (fully loaded, in %)         11.5         12.2					
Regulatory capital (in EUR million)       10,585       10,647       -62       -1         Total risk exposure (in EUR million)       63,857       63,675       182       0         Common Equity Tier 1 capital ratio¹ (in %)       12.2       13.1         Total regulatory capital ratio² (in %)       16.6       16.7         Common Equity Tier 1 capital ratio¹ (fully loaded, in %)       11.5       12.2					Change in %
Total risk exposure (in EUR million) 63,857 63,675 182 Common Equity Tier 1 capital ratio¹ (in %) 12.2 13.1 Total regulatory capital ratio² (in %) 16.6 16.7 Common Equity Tier 1 capital ratio¹ (fully loaded, in %) 11.5 12.2	Common Equity Tier 1 capital (in EUR million)	7,783	8,320	- 537	-6
Common Equity Tier 1 capital ratio <sup>1</sup> (in %)  12.2  13.1  Total regulatory capital ratio <sup>2</sup> (in %)  16.6  16.7  Common Equity Tier 1 capital ratio <sup>1</sup> (fully loaded, in %)  11.5  12.2	Regulatory capital (in EUR million)	10,585	10,647	-62	- 1
Total regulatory capital ratio <sup>2</sup> (in %)  Common Equity Tier 1 capital ratio <sup>1</sup> (fully loaded, in %)  11.5  12.2	Total risk exposure (in EUR million)	63,857	63,675	182	0
Common Equity Tier 1 capital ratio (fully loaded, in %)  11.5  12.2	Common Equity Tier 1 capital ratio (in %)	12.2	13.1		
	Total regulatory capital ratio <sup>2</sup> (in %)	16.6	16.7	-	
Total regulatory capital ratio <sup>2</sup> (fully loaded, in %) 16.0 16.7	Common Equity Tier 1 capital ratio (fully loaded, in %)	11.5	12.2	=	
	Total regulatory capital ratio <sup>2</sup> (fully loaded, in %)	16.0	16.7	-	

4.2

4.3

Leverage ratio (in %)

 $<sup>^1\</sup>mathrm{CET1}$  capital ratio,  $^2\mathrm{Total}$  regulatory capital ratio