

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST HALF OF 2013

	1 Jan. - 30 Jun. 2013	1 Jan. - 30 Jun. 2012 ¹⁾	Change in €m ²⁾	Change in %
Income Statement (€m)				
Net interest income	974	972	2	0
Loan loss provisions	-432	-146	-286	> 100
Net commission income	77	83	-6	-7
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	102	-168	270	> 100
Profit/loss from financial assets	-4	12	-16	> 100
Profit/loss from investments accounted for using the equity method	18	-8	26	> 100
Administrative expenses	575	554	-21	-4
Other operating profit/loss	-24	-35	11	31
Profit/loss before reorganisation expenses and taxes	136	156	-20	-13
Reorganisation expenses (including expenses for provision of guarantee)	-40	-25	-15	-60
Consolidated profit before taxes	96	131	-35	-27
Income taxes	9	64	55	86
Consolidated profit	87	67	20	30
Key Figures (in %)				
Cost-income ratio (CIR)	50,2	65,6	—	—
Return on equity (RoE)	2,5	3,9	—	—

¹⁾ Previous year's figures adjusted for individual items.

²⁾ The sign before figures in the change columns indicates the effect on profit/loss.

	30 June 2013	31 Dec. 2012	Change in €m	Change in %
Balance Sheet Data (€m)				
Total assets	208,242	225,550	-17,308	-8
Customer loans	110,742	114,577	-3,835	-3
Customer deposits	56,893	55,951	942	2
Equity	7,876	7,700	176	2
Core capital for solvency reasons (in €m)	8,088	8,451	-362	-4
Regulatory equity (in €m)	10,096	10,776	-679	-6
Risk-weighted assets (in €m)	72,646	77,863	-5,339	-7
Total capital ratio (in %)	13.9	13.8	—	—
Core capital ratio (in %)	11.1	10.9	—	—

¹⁾ Previous year's figures adjusted in individual items.

IFRS CONSOLIDATED FINANCIAL STATEMENTS FOR THE SECOND QUARTER OF 2013

	01.04.-30.06. 2013	01.04.-30.06. 2012 ¹⁾	Change in €m ²⁾	Change in %
Income Statement (in € million)				
Net interest income	476	479	- 3	- 1
Loan loss provisions	- 191	- 113	- 78	- 69
Net commission income	41	41	0	0
Profit/loss from financial instruments at fair value through profit or loss including hedge accounting	114	- 173	287	> 100
Profit/loss from financial assets	- 44	6	- 50	> 100
Profit/loss from investments accounted for using the equity method	8	8	0	0
Administrative expenses	281	273	- 8	- 3
Other operating profit/loss	43	- 8	51	> 100
Profit/loss before reorganisation expenses and taxes	166	- 33	199	> 100
Reorganisation expenses (including expenses for provision of guarantee)	- 24	- 25	1	4
Consolidated profit before taxes	142	- 58	200	> 100
Income taxes	23	- 7	30	> 100
Consolidated profit	119	- 51	170	> 100

¹⁾ Previous year's figures adjusted for individual items.

²⁾ The sign before figures in the change columns indicates the effect on profit/loss.