

## Consolidated Income Statement

	2012	2011
	€m	€m
Interest income	6,100	6,900
Interest expense	-3,397	-3,990
Net interest income	2,703	2,910
Allowance for losses on loans and advances	-384	-383
Net interest income after allowance for losses on loans and advances	2,319	2,527
Fee and commission income	1,423	1,502
Fee and commission expense	-269	-250
Net fee and commission income	1,154	1,252
Net trading income	-103	64
Net income from investment securities	-15	-554
Administrative expenses	-2,999	-3,204
Other income	148	107
Other expenses	-118	-114
Profit before tax	386	78
Income tax	-106	34
Profit from ordinary activities after tax	280	112
Minority interest	-1	-1
<b>Consolidated net profit</b>	<b>279</b>	<b>111</b>
Basic earnings per share in €	1.28	0.51
Diluted earnings per share in €	1.28	0.51

## Consolidated Income Statement Quarterly Overview

	2012				2011			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
	€m	€m	€m	€m	€m	€m	€m	€m
Interest income	1,439	1,499	1,551	1,611	1,747	1,744	1,701	1,708
Interest expense	-788	-829	-849	-931	-994	-1,013	-1,001	-982
Net interest income	651	670	702	680	753	731	700	726
Allowance for losses on loans and advances	-98	-93	-93	-100	-102	-80	-106	-95
Net interest income after allowance for losses on loans and advances	553	577	609	580	651	651	594	631
Fee and commission income	343	368	350	362	355	382	380	385
Fee and commission expense	-69	-73	-64	-63	-54	-64	-70	-62
Net fee and commission income	274	295	286	299	301	318	310	323
Net trading income	-32	-23	-9	-39	63	-7	10	-2
Net income from investment securities	-42	44	-7	-10	-105	-349	-182	82
Administrative expenses	-789	-743	-732	-735	-841	-734	-738	-891
Other income	77	19	32	20	39	24	22	22
Other expenses	-48	-23	-21	-26	-42	-35	-14	-23
<b>Profit/loss before tax</b>	<b>-7</b>	<b>146</b>	<b>158</b>	<b>89</b>	<b>66</b>	<b>-132</b>	<b>2</b>	<b>142</b>
Income tax <sup>1</sup>	-20	-24	-37	-25	40	40	-9	-37
<b>Profit/loss from ordinary activities after tax</b>	<b>-27</b>	<b>122</b>	<b>121</b>	<b>64</b>	<b>106</b>	<b>-92</b>	<b>-7</b>	<b>105</b>
Minority interest	-1	0	0	0	-1	0	0	0
<b>Consolidated net profit/loss</b>	<b>-28</b>	<b>122</b>	<b>121</b>	<b>64</b>	<b>105</b>	<b>-92</b>	<b>-7</b>	<b>105</b>

<sup>1</sup> adjusted

# Consolidated Balance Sheet

<b>Assets</b>	<b>Dec. 31, 2012</b>	<b>Dec. 31, 2011 <sup>1</sup></b>
	<b>€m</b>	<b>€m</b>
Cash reserve	2,054	3,652
Loans and advances to other banks	28,297	20,322
Loans and advances to customers	106,266	110,743
Allowance for losses on loans and advances	-1,745	-1,826
Trading assets	9,446	6,892
Hedging derivatives	1,468	1,277
Investment securities	37,027	46,480
Intangible assets	2,248	2,274
Property, plant and equipment	768	791
Investment property	-	73
Current tax assets	113	206
Deferred tax assets	122	404
Other assets	719	647
Assets held for sale	7,039	-
<b>Total assets</b>	<b>193,822</b>	<b>191,935</b>
<b>Equity and liabilities</b>	<b>Dec. 31, 2012</b>	<b>Dec. 31, 2011 <sup>1</sup></b>
	<b>€m</b>	<b>€m</b>
Deposits by other banks	17,334	20,050
Due to customers	131,732	134,127
Debt securities in issue	9,436	12,727
Trading liabilities	11,220	8,591
Hedging derivatives	1,600	1,817
Provisions	2,640	2,557
a) Provisions for pensions and other employee benefits	1,189	1,161
b) Other provisions	1,451	1,396
Current tax liabilities	115	129
Deferred tax liabilities	137	153
Other liabilities	721	689
Subordinated debt	3,196	5,438
Liabilities directly related to assets held for sale	9,382	-
Equity	6,309	5,657
a) Issued capital	547	547
b) Share premium	2,010	2,010
c) Retained earnings	3,469	2,985
d) Consolidated net profit	279	111
Minority interest	4	4
<b>Total equity and liabilities</b>	<b>193,822</b>	<b>191,935</b>

<sup>1</sup> adjusted