

## Key figures for the Group (IFRS) as of March 31, 2013

<b>Consolidated Income Statement</b>	<b>January 1-March 31, 2013</b> €m	<b>January 1-March 31, 2012</b> €m
Net interest income	586	680
Allowance for losses on loans and advances	-84	-100
Net interest income after allowance for losses on loans and advances	502	580
Net fee and commission income	280	299
Net trading income	3	-39
Net income from investment securities	211	-10
Administrative expenses	-915	-735
Other income/expenses	4	-6
Profit before tax	85	89
Income tax	-19	-25
Profit from ordinary activities after tax	66	64
Minority interest	0	0
Consolidated net profit	66	64

  

<b>From the statement of financial position</b>	<b>March 31, 2013</b> €m	<b>December 31, 2012<sup>1</sup></b> €m
Total assets	170,248	187,962
Cash reserve	1,120	2,054
Loans and advances to other banks	25,036	28,297
Loans and advances to customers	104,800	105,615
Allowance for losses on loans and advances	-1,759	-1,745
Trading assets	2,835	4,764
Investment securities	33,904	37,027
Deposits by other banks	18,204	17,334
Amounts due to customers	126,409	131,732
Debt securities in issue	7,780	9,436
Trading liabilities	3,247	5,953
Hedging derivatives	524	1,002
Provisions	2,282	2,974
Subordinated debt	4,723	3,196
Equity	5,815	5,980
a) Issued capital	547	547
b) Share premium	2,010	2,010
c) Other reserves	3,188	3,140
d) Consolidated net profit	66	279
Non-controlling interests	4	4

Other performance indicators	January 1-March 31, 2013	January 1-March 31, 2012
	March 31, 2013	December 31, 2012
Cost-income ratio (%)	84.7	79.0
Return on equity before taxes (%)	5.5	6.2
Earnings per share <sup>2</sup> (€)	0.30	0.29
Employees (FTEs) (thousand)	18.54	19.18
Risk assets (€ billion)	47.49	54.50
Tier 1 capital ratio (%)	10.0	12.0

<sup>1</sup> Restated

<sup>2</sup> based on 218.8 million shares