

**Key figures for the Group (IFRS) as of  
September 30, 2012**

**Statement of comprehensive income**

	<b>Jan 1-Sep 30, 2012</b>	<b>Jan 1-Sep 30, 2011</b>
	<b>€m</b>	<b>€m</b>
Net interest income	2,052	2,157
Allowance for losses on loans and advances	-286	-281
Net interest income after allowance for losses on loans and advances	1,766	1,876
Net fee and commission income	880	951
Net trading income	-71	1
Net income from investment securities	27	-449
Administrative expenses	-2,210	-2,363
Other income/expenses	1	-4
Earnings before taxes	393	12
Income taxes	-64	-6
Earnings after taxes	329	6
Non-controlling interests	0	0
Consolidated net profit	329	6

**From the statement of financial position**

	<b>Sep 30, 2012</b>	<b>Dec 31, 2011</b>
	<b>€m</b>	<b>€m</b>
Total assets	199,082	191,982
Cash reserve	1,361	3,652
Loans and advances to other banks	31,427	20,322
Loans and advances to customers	110,727	110,740
Allowance for losses on loans and advances	-1,848	-1,826
Trading assets	9,452	6,892
Investment securities	42,132	46,480
Deposits by other banks	25,043	20,024
Amounts due to customers	135,013	134,126
Securitized liabilities	10,882	12,727
Trading liabilities	11,135	8,591
Hedging derivatives	2,181	1,817
Provisions	2,601	2,557
Subordinated debt	5,165	5,438
Equity	6,138	5,709
a) Issued capital	547	547
b) Share premium	2,010	2,010
c) Other reserves	3,248	3,037
d) Consolidated net profit	329	111
Non-controlling interests	4	4

Other performance indicators	Jan 1-Sep 30, 2012	Jan 1-Sep 30, 2011
Cost-income ratio (%)	76.5	88.8
Return on equity before taxes (%)	8.7	0.3
Earnings per share <sup>1</sup> (€)	1.50	0.03
Employees (FTEs) (thousand)	19.1	19.8
	Sep 30, 2012	Dec 31, 2011
Risk assets (€ billion)	57.1	57.1
Tier 1 capital ratio (%)	11.3	10.8

<sup>1</sup> based on 218.8 million shares