

Consolidated Income Statement

	Jan, 1 - June 30, 2012	Jan, 1 - June 30, 2011
	€m	€m
Interest income	3.162	3.409
Interest expense	-1.780	-1.983
Net interest income	1.382	1.426
Allowance for losses on loans and advances	-193	-201
Net interest income after allowance for losses on loans and advances	1.189	1.225
Fee and commission income	712	765
Fee and commission expense	-127	-132
Net fee and commission income	585	633
Net trading income	-48	8
Net income from investment securities	-17	-100
Administrative expenses	-1.467	-1.629
Other income	52	44
Other expenses	-47	-37
Profit before tax	247	144
Income tax	-73	-46
Profit from ordinary activities after tax	174	98
Noncontrolling interests	0	0
Consolidated net profit	174	98

Consolidated Income Statement: Quarterly Overview

	2012			2011		
	Q2	Q1	Q4	Q3	Q2	Q1
	€m	€m	€m	€m	€m	€m
Interest income	1.551	1.611	1.747	1.744	1.701	1.708
Interest expense	-849	-931	-994	-1.013	-1.001	-982
Net interest income	702	680	753	731	700	726
Allowance for losses on loans and advances	-93	-100	-102	-80	-106	-95
Net interest income after allowance for losses on loans and advances	609	580	651	651	594	631
Fee and commission income	350	362	355	382	380	385
Fee and commission expense	-64	-63	-54	-64	-70	-62
Net fee and commission income	286	299	301	318	310	323
Net trading income	-9	-39	63	-7	10	-2
Net income from investment securities	-7	-10	-105	-349	-182	82
Administrative expenses	-732	-735	-841	-734	-738	-891
Other income	32	20	39	24	22	22
Other expenses	-21	-26	-42	-35	-14	-23
Profit before tax	158	89	66	-132	2	142
Income tax	-48	-25	40	40	-9	-37
Profit from ordinary activities after tax	110	64	106	-92	-7	105
Noncontrolling interests	0	0	-1	0	0	0
Consolidated net profit/loss	110	64	105	-92	-7	105

Consolidated Balance Sheet

Assets	June 30, 2012	Dec. 31, 2011
	€m	€m
Cash reserve	2.087	3.652
Loans and advances to other banks	25.887	20.322
Loans and advances to customers	110.452	110.740
Allowance for losses an loans and advances	-1.838	-1.826
Trading assets	8.813	6.892
Hedging derivatives	1.459	1.277
Investment securities	45.071	46.480
Intangible assets	2.259	2.274
Property and equipment	768	791
Investment property	1	73
Current tax assets	91	206
Deferred tax assets	461	404
Other assets	969	697
Total assets	196.480	191.982

Equity and liabilities	June 30, 2012	Dec. 31, 2011
	€m	€m
Deposits from other banks	23.061	20.024
Due to costumers	134.898	134.126
Debt securities in issue	11.022	12.727
Trading liabilities	10.287	8.591
Hedging derivatives	2.206	1.817
Provisions	2.571	2.557
Current tax liabilities	123	129
Deferred tax liabilities	301	175
Other liabilities	556	689
Subordinated debt	5.315	5.438
Equity	6.140	5.709
a) Issued capital	547	547
b) Share premium	2.010	2.010
c) Retained earnings	3.405	3.037
d) Consolidated net profit	174	111
Noncontrolling interests	4	4
Total equity and liabilities	196.480	191.982