

Key figures for the Group (IFRS) as of March 31, 2012

Statement of comprehensive income	Jan. 1 - Mar. 31, 2012 €m	Jan. 1 - Mar. 31, 2011 €m
Net interest income	680	726
Allowance for losses on loans and advances	-100	-95
Net interest income after allowance for losses on loans and advances	580	631
Net fee and commission income	299	323
Net trading income	-39	-2
Net income from investment securities	-10	82
Administrative expenses	-735	-891
Other income/expenses	-6	-1
Earnings before taxes	89	142
Income tax expense	-25	-37
Earnings after taxes	64	105
Non-controlling interests	0	0
Consolidated net profit	64	105

From the statement of financial position	Mar. 31, 2012 €m	Mar. 31, 2011 €m
Total assets	206,173	191,982
Cash reserve	1,872	3,652
Loans and advances to other banks	37,738	20,322
Loans and advances to customers	110,498	110,740
Allowance for losses on loans and advances	-1,840	-1,826
Trading assets	7,304	6,892
Investment securities	44,755	46,480
Deposits by other banks	31,811	20,024
Due to customers	136,854	134,126
Securitized liabilities	12,339	12,727
Trading liabilities	8,831	8,591
Hedging derivatives	1,580	1,817
Provisions	2,575	2,557
Subordinated debt	5,320	5,438
Equity	5,934	5,709
a) Issued capital	547	547
b) Share premium	2,010	2,010
c) Other reserves	3,309	3,037
d) Consolidated net profit	64	111
Non-controlling interests	4	4

Other performance indicators	Jan. 1 - Mar. 31, 2012	Jan. 1 - Mar. 31, 2011
Cost-income ratio (%)	79.1	78.9
Return on equity before taxes (%)	6.1	9.9
Earnings per share ¹ (€)	0.29	0.48
Employees (FTEs) (thousand)	18.92	20.09
	Mar. 31, 2012	Mar. 31, 2011
Risk assets (€ billion)	56.0	57.1
Tier 1 capital ratio (%)	10.9	10.8

¹ based on 218.8 million shares