



Aufin Bank

**Consolidated Financial Statement
for the Financial year Ended
December 16, 2017**

Key financial data & ratios



in EUR million	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18
Income statement					
in EUR million					
Net interest income	1,051.30	1,091.70	1,086.30	1,123.85	1,082.62
Net fee and commission income	457.69	453.25	450.97	489.67	478.55
Net trading result	48.59	54.26	36.46	83.48	11.32
Operating income	1,617.54	1,675.22	1,644.15	1,732.13	1,655.12
Operating expenses	-1,018.32	-985.18	-1,010.06	-1,144.67	-1,064.96
Operating result	599.22	690.04	634.10	587.45	590.15
Impairment result from financial instruments	-65.78	-38.57	32.87	-60.54	0.00
Post-provision operating result	533.44	651.47	666.97	526.91	644.55
Other operating result	-127.08	-82.70	-86.78	-160.87	-128.04
Levies on banking activities	-35.82	-23.55	-22.73	-23.55	-38.57
Pre-tax result from continuing operations	434.66	582.98	608.46	451.70	520.72
Taxes on income	-95.65	-128.23	-141.99	-44.18	-114.56
Net result for the period	339.01	454.74	466.47	407.52	406.16
Net result attributable to non-controlling interests	76.82	92.27	103.52	78.92	70.08
Net result attributable to owners of the parent	262.20	362.47	362.95	328.60	336.08
Earnings per share	0.61	0.80	0.85	0.68	0.79
Cash earnings per share	0.62	0.80	0.86	0.69	0.79
Return on equity	0.09	0.11	0.12	0.09	0.11
Cash return on equity	0.09	0.11	0.12	0.09	0.11
Net interest margin (on average interest-bearing assets)	0.02	0.02	0.02	0.02	0.02
Cost/income ratio	0.63	0.59	0.61	0.66	0.64
Provisioning ratio (on average gross customer loans)	0.00	0.00	-0.00	0.00	-0.00
Tax rate	0.22	0.22	0.23	0.10	0.22

Balance sheet

in EUR million	Mar 17	Jun 17	Sep 17	Dec 17	Mar 18
Cash and cash balances	24,730.52	25,842.01	22,103.82	21,796.30	25,245.78
Trading, financial assets	46,144.72	44,886.10	43,539.04	42,752.35	43,607.21
Loans and receivables to credit institutions	10,447.86	4,347.22	10,358.11	9,125.67	11,943.92
Loans and receivables to customers	132,991.95	135,122.07	138,005.46	139,532.28	142,059.10
Intangible assets	1,378.39	1,457.55	1,474.17	1,523.56	1,510.85
Miscellaneous assets	7,104.92	6,501.10	6,234.20	5,929.27	5,651.49
Total assets	222,798.36	218,156.05	221,714.80	220,659.43	230,018.34
Financial liabilities held for trading	4,314.06	3,959.97	3,550.77	3,422.79	2,939.81
Deposits from banks	22,935.41	17,882.86	19,225.73	16,349.38	20,987.66
Deposits from customers	144,706.53	145,574.22	148,363.24	150,969.27	155,306.47
Debt securities issued	27,126.68	26,602.48	25,661.16	25,094.81	26,450.88
Miscellaneous liabilities	6,821.74	6,621.32	6,944.76	6,534.86	6,365.75
Total equity	16,893.94	17,515.21	17,969.15	18,288.32	17,967.77
Total liabilities and equity	222,798.36	218,156.05	221,714.80	220,659.43	230,018.34
Loan/deposit ratio	0.92	0.93	0.93	0.92	0.91
NPL ratio	0.05	0.05	0.04	0.04	0.04
NPL coverage (exc collateral)	0.68	0.69	0.70	0.69	0.73
CET 1 ratio (phased-in)	0.13	0.13	0.13	0.13	0.13

Consolidated financial statements (Income statement)

in EUR million	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18
Income statement					
Net interest income	1,051.30	1,091.70	1,086.30	1,123.85	1,082.62
Interest income	1,397.77	1,414.47	1,411.90	1,400.28	1,221.97
Other similar income	0.00	0.00	0.00	0.00	473.81
Interest expenses	-346.48	-322.77	-325.59	-276.43	-229.71
Other similar expenses	0.00	0.00	0.00	0.00	-383.45
Net fee and commission income	457.69	453.25	450.97	489.67	478.55
Fee and commission income	571.18	578.13	574.35	605.72	602.90
Fee and commission expenses	-113.49	-124.89	-123.38	-116.06	-124.34
Dividend income	3.73	23.37	10.39	6.24	2.64
Net trading result	48.59	54.26	36.46	83.48	11.32
Gains/losses from financial instruments measured at fair value through profit or loss	2.97	1.51	7.65	-24.43	30.27
Net result from equity method investments	3.20	2.90	4.05	5.71	1.78
Rental income from investment properties & other operating leases	50.06	48.24	48.33	47.60	47.94
Personnel expenses	-571.69	-579.61	-595.93	-641.35	-604.55
Other administrative expenses	-332.39	-291.76	-301.07	-384.41	-344.49
Depreciation and amortisation	-114.25	-113.81	-113.05	-118.92	-115.92
Gains/losses from financial assets and liabilities not measured at fair value through profit or loss, net	28.30	14.21	28.27	85.66	0.00
Gains/losses from derecognition of financial assets measured at amortised cost	0.00	0.00	0.00	0.00	0.12
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss	0.00	0.00	0.00	0.00	4.09
Gains/losses from reclassification from amortised cost to fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Gains/losses from reclassification from fair value through other comprehensive income to fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Net impairment loss on financial assets	-65.78	-38.57	32.87	-60.54	0.00
Impairment result from financial instruments	0.00	0.00	0.00	0.00	54.39
Other operating result	-127.08	-82.70	-86.78	-160.87	-128.04
Levies on banking activities	-35.82	-23.55	-22.73	-23.55	-38.57
Pre-tax result from continuing operations	434.66	582.98	608.46	451.70	520.72
Taxes on income	-95.65	-128.23	-141.99	-44.18	-114.56
Post-tax result from continuing operations	339.01	454.74	466.47	407.52	406.16
Post-tax result from discontinued operations	0.00	0.00	0.00	0.00	0.00
Net result for the period	339.01	454.74	466.47	407.52	406.16
Net result attributable to non-controlling interests	76.82	92.27	103.52	78.92	70.08
Net result attributable to owners of the parent	262.20	362.47	362.95	328.60	336.08

Statement of comprehensive income	Q1 17	Q2 17	Q3 17	Q4 17	Q1 18
Net result for the period	339.01	454.74	466.47	407.52	406.16
Other comprehensive income	0.00	0.00	0.00	0.00	0.00
Items that may not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
Remeasurement of net liability of defined pension plans	-0.06	19.76	0.24	-27.33	-1.59
Fair value changes of equity instruments at fair value through other comprehensive income	0.00	0.00	0.00	0.00	9.34
Fair value changes of financial liabilities at fair value through profit or loss attributable to the parent	0.00	0.00	0.00	0.00	-35.88
Deferred taxes relating to items that may not be reclassified	0.02	-5.34	-0.02	12.08	8.65
Share of other comprehensive income of associates and joint ventures accounted for	0.00	0.00	0.00	0.00	0.00
Total	-0.04	14.42	0.22	-15.24	-19.48
Items that may be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
Available for sale reserve (including currency translation)	-90.60	-29.43	20.51	-85.06	0.00
Gain/loss during the period	-69.44	-23.77	45.31	-13.73	0.00
Reclassification adjustments	-21.16	-5.66	-24.80	-71.34	0.00
Debt instruments at fair value through other comprehensive income	0.00	0.00	0.00	0.00	-51.05
Gain/loss during the period	0.00	0.00	0.00	0.00	-44.77
Reclassification adjustments	0.00	0.00	0.00	0.00	-5.04
Credit loss allowances	0.00	0.00	0.00	0.00	-1.25
Cash flow hedge reserve	-15.35	-21.49	-36.36	-32.10	-1.92
Gain/loss during the period	-2.59	-23.56	-23.87	-23.88	5.37
Reclassification adjustments	-12.75	2.07	-12.49	-8.22	-7.29
Currency translation reserve	15.04	147.58	7.40	67.60	16.46
Gain/loss during the period	15.04	147.58	7.40	67.60	16.46
Reclassification adjustments	0.00	0.00	0.00	0.00	0.00
Deferred taxes relating to items that may be reclassified	17.32	14.58	0.56	34.81	11.51
Gain/loss during the period	9.51	12.39	-7.47	8.83	8.83
Reclassification adjustments	7.81	2.19	8.03	25.98	2.68
Share of other comprehensive income of associates and joint ventures accounted for	0.00	0.00	0.00	0.00	0.00
Total	-73.58	111.25	-7.89	-14.75	-25.00
Total other comprehensive income	-73.62	125.66	-7.66	-29.99	-44.48
Total comprehensive income	265.39	580.41	458.81	377.53	361.68
Total comprehensive income attributable to non-controlling interests	37.31	75.59	106.73	57.51	61.01
Total comprehensive income attributable to owners of the parent	228.09	504.81	352.07	320.02	300.67

Earnings per share					
Net result attributable to owners of the parent	262.20	362.47	362.95	328.60	336.08
Dividend on AT1 capital	0.00	-22.19	0.00	-38.71	0.00
Net result for the period attributable to owners of the parent after deduction of AT1 capital dividend	262.20	340.28	362.95	289.90	336.08
Weighted average number of outstanding shares	426,665,391.3	426,676,033.0	426,677,367.1	426,692,855.9	426,717,321.8
Earnings per share	0.61	0.80	0.85	0.68	0.79
Weighted average diluted number of outstanding shares	426,665,391.3	426,676,033.0	426,677,367.1	426,692,855.9	426,717,321.8
Diluted earnings per share	0.61	0.80	0.85	0.68	0.79
Changes in the number of shares and participation capital securities	0.00	0.00	0.00	0.00	0.00
Number of shares	0.00	0.00	0.00	0.00	0.00
Shares outstanding at the beginning of the period	409,497,646.0	409,497,646.0	409,497,646.0	409,497,646.0	409,206,906.0
Acquisition of treasury shares	-2,204,610.00	-2,983,103.00	-4,985,700.00	-7,429,508.00	-2,087,317.00
Disposal of treasury shares	2,201,122.00	3,063,163.00	5,067,960.00	7,138,768.00	2,087,317.00
Capital increases due to ESOP and MSOP	0.00	0.00	0.00	0.00	0.00
Capital increases	0.00	0.00	0.00	0.00	0.00
Shares outstanding at the end of the period	409,494,158.0	409,577,706.0	409,579,906.0	409,206,906.0	409,206,906.0
Treasury shares	20,305,842.00	20,222,294.00	20,220,094.00	20,593,094.00	20,593,094.00
Number of shares issued at the end of the period	429,800,000.0	429,800,000.0	429,800,000.0	429,800,000.0	429,800,000.0
Weighted average number of outstanding shares	426,665,391.3	426,670,712.1	426,672,930.5	426,679,572.3	426,717,321.8
Dilution due to MSOP/ESOP	0.00	0.00	0.00	0.00	0.00
Dilution due to options	0.00	0.00	0.00	0.00	0.00
Weighted average diluted number of outstanding shares	426,665,391.3	426,670,712.1	426,672,930.5	426,679,572.3	426,717,321.8
Cash flow statement					
Cash and cash equivalents at the beginning of the period	18,352.60	0.00	0.00	0.00	21,795.53
Cash flow from operating activities	6,397.49	1,104.61	-3,745.13	-278.09	3,456.35
Cash flow from investing activities	-16.69	-240.63	-23.64	-72.62	-31.30
Cash flow from financing activities	-4.19	42.67	-2.15	-40.68	-2.89
Effect of currency translation	1.27	205.07	32.83	83.60	28.08
Cash and cash equivalents at the end of period	24,730.52	1,111.49	-3,738.19	-307.52	25,245.78

Net interest income					
Financial assets held to maturity	137.68	133.20	129.61	131.08	0.00
Loans and receivables	993.31	1,016.64	1,013.51	1,026.12	0.00
Financial assets at amortised cost	0.00	0.00	0.00	0.00	1,166.04
Financial assets available for sale	91.89	84.33	80.90	82.95	0.00
Financial assets at fair value through other comprehensive income	0.00	0.00	0.00	0.00	55.93
Interest income	0.00	0.00	0.00	0.00	0.00
Non-trading financial assets at fair value through profit or loss	0.00	0.00	0.00	0.00	17.92
Financial assets held for trading	158.40	154.80	166.50	142.51	480.39
Financial assets at fair value through profit or loss	3.48	3.45	3.12	3.10	0.00
Derivatives - hedge accounting, interest rate risk	-5.90	-5.93	-5.75	-8.17	-62.70
Other assets	9.89	3.38	6.00	9.42	24.40
Negative Interest from financial assets	9.01	24.61	17.99	13.26	13.81
Other similar income	0.00	0.00	0.00	0.00	0.00
Interest and other similar income	1,388.76	1,423.48	1,411.90	1,335.41	1,681.97
Financial liabilities at amortised cost	-305.09	-292.74	-291.79	-289.63	-222.47
Interest expenses	0.00	0.00	0.00	0.00	0.00
Financial liabilities at fair value through profit or loss	-13.42	-13.12	-13.07	-12.76	-105.74
Financial liabilities held for trading	-101.22	-94.02	-84.11	-49.64	-314.82
Derivatives - hedge accounting, interest rate risk	91.38	95.80	85.09	103.46	66.39
Other liabilities	-5.60	-3.65	-5.06	-12.23	-13.17
Negative interest from financial liabilities	-12.53	-15.04	-16.67	-15.63	-23.36
Other similar expenses	0.00	0.00	0.00	0.00	0.00
Interest and other similar expenses	-333.95	-335.29	-325.59	-216.57	-589.80
Net interest income	1,051.30	1,091.70	1,086.30	1,123.85	1,082.62
Net fee and commission income					
Securities	53.57	54.32	41.78	46.09	50.96
Issues	6.00	13.27	7.60	5.77	6.83
Transfer orders	45.95	39.54	32.31	38.58	42.44
Other	1.62	1.51	1.86	1.74	1.69
Clearing and settlement	1.95	2.60	0.95	1.70	1.15
Asset management	68.72	69.14	71.73	83.62	78.01
Custody	19.77	18.90	21.58	21.33	15.45
Fiduciary transactions	0.76	0.81	0.73	1.06	0.14

Payment services	212.09	216.09	226.85	219.79	212.78
Card business	44.10	44.03	53.13	45.38	46.92
Other	167.99	172.06	173.72	174.41	165.86
Customer resources distributed but not managed	45.09	39.20	37.35	56.01	43.93
Collective investment	3.31	3.41	2.93	2.69	1.41
Insurance products	29.80	28.03	25.59	36.93	32.57
Building society brokerage	5.54	2.35	1.59	10.27	3.98
Foreign exchange transactions	5.92	5.11	7.01	5.52	6.34
Other	0.52	0.30	0.23	0.61	-0.36
Structured finance	0.00	0.00	0.00	0.00	-0.05
Servicing fees from securitization activities	0.00	0.00	0.02	0.00	0.00
Lending business	33.67	37.60	36.92	44.36	40.56
Guarantees given, guarantees received	13.70	13.99	13.23	17.04	14.64
Loan commitments given, loan commitments received	5.17	6.95	4.63	7.52	4.30
Other lending business	14.79	16.66	19.06	19.79	21.61
Other	22.07	14.58	13.07	15.71	35.62
Net fee and commission income	457.69	453.25	450.97	489.67	478.55
Dividend income					
Financial assets held for trading	0.27	0.20	0.18	0.01	0.13
Financial assets at fair value through profit or loss	0.82	0.32	1.01	-0.07	0.00
Non-trading financial assets at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Financial assets available for sale	2.62	22.86	9.20	6.30	0.00
Financial assets at fair value through other comprehensive income	0.00	0.00	0.00	0.00	0.00
Dividend income	3.73	23.37	10.39	6.24	2.64
Gains/losses from financial instruments measured at fair value through profit or loss					
Result from measurement/sale of financial assets designated at fair value through profit or loss	4.76	3.17	2.56	-0.19	-6.37
Result from measurement/sale of financial liabilities designated at fair value through profit or loss	-1.79	-1.67	5.10	-24.27	33.91
Result from financial assets and liabilities designated at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Result from measurement/repurchase of financial assets mandatorily at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Gains/losses from financial instruments measured at fair value through profit or loss	2.97	1.50	7.65	-24.46	26.74

Rental income from investment properties & other operating leases					
Investment properties	21.20	21.04	20.26	20.10	21.61
Other operating leases	28.86	27.19	28.07	27.51	26.33
Rental income from investment properties & other operating	50.06	48.24	48.33	47.60	47.94
General administrative expenses					
Personnel expenses	-571.69	-579.61	-595.93	-641.35	-604.55
Wages and salaries	-427.26	-437.66	-451.95	-498.22	-455.49
Compulsory social security	-114.02	-111.10	-116.11	-116.88	-112.40
Long-term employee provisions	-7.57	-4.00	-4.22	2.85	-7.46
Other personnel expenses	-22.83	-26.85	-23.65	-29.10	-29.21
Other administrative expenses	-332.39	-291.76	-301.07	-384.41	-344.49
Deposit insurance contribution	-64.72	-3.87	-6.07	-8.11	-74.24
IT expenses	-91.62	-103.19	-109.96	-121.18	-103.33
Expenses for office space	-60.22	-57.15	-58.86	-67.23	-62.18
Office operating expenses	-27.47	-28.80	-28.34	-32.56	-20.77
Advertising/marketing	-33.26	-40.40	-38.79	-61.80	-36.79
Legal and consulting costs	-30.21	-38.27	-37.48	-59.79	-28.24
Sundry administrative expenses	-24.89	-20.08	-21.57	-33.74	-18.94
Depreciation and amortisation	-114.25	-113.81	-113.05	-118.92	-115.92
Software and other intangible assets	-41.79	-43.60	-40.57	-41.81	-44.00
Owner occupied real estate	-19.67	-18.17	-18.55	-19.98	-18.45
Investment properties	-5.73	-5.97	-5.86	-89.50	-6.49
Customer relationships	-2.01	-2.11	-2.27	-2.26	Customer relat
Office furniture and equipment and sundry property and equ	-45.05	-43.96	-45.80	34.63	Office furniture
General administrative expenses	-1,018.32	-985.18	-1,010.06	-1,144.67	General administ
Gains/losses from financial assets and liabilities not measured at fair value through profit or loss, net					
From sale of financial assets available for sale	25.61	11.97	28.46	81.58	0.00
From sale of financial assets held to maturity	2.43	0.00	0.15	0.08	0.00
From sale of loans and receivables	0.66	2.49	0.64	1.06	0.00
From repurchase of liabilities measured at amortise	-0.39	-0.26	-0.99	2.93	0.00
Gains/losses from financial assets and liabilities not measure	28.30	14.21	28.27	85.66	0.00

Gains/losses from derecognition of financial assets measured at amortised cost					
Gains from sale of financial assets at amortised cost	0.00	0.00	0.00	0.00	0.33
Losses from sale of financial assets at amortised cost	0.00	0.00	0.00	0.00	-0.21
Gains/losses from derecognition of financial assets measured	0.00	0.00	0.00	0.00	0.12
Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss					
From sale of financial assets at fair value through other comprehensive income	0.00	0.00	0.00	0.00	5.04
From sale of financial lease receivables	0.00	0.00	0.00	0.00	0.00
From repurchase of liabilities measured at amortised cost	0.00	0.00	0.00	0.00	-0.95
Other gains/losses from derecognition of financial instrumen	0.00	0.00	0.00	0.00	4.09
Net impairment loss on financial assets					
Financial assets available for sale	-4.12	-7.30	-3.23	-12.47	0.00
Loans and receivables	-61.70	-30.99	35.75	-48.07	0.00
Allocation to risk provisions	-592.00	-523.27	-325.24	-628.58	0.00
Release of risk provisions	461.48	478.80	375.26	536.33	0.00
Direct write-offs	-17.65	-34.76	-8.95	-18.97	0.00
Recoveries recorded directly to the income statement	86.48	48.25	-5.31	63.15	0.00
Financial assets held to maturity	0.04	-0.29	0.35	0.01	0.00
Net impairment loss on financial assets	-65.78	-38.57	32.87	-60.54	0.00
Impairment result from financial instruments					
Financial assets at fair value through other compreh	0.00	0.00	0.00	0.00	1.35
Financial assets at amortised cost	0.00	0.00	0.00	0.00	76.87
Net allocation to risk provisions	0.00	0.00	0.00	0.00	67.03
Direct write-offs	0.00	0.00	0.00	0.00	-18.38
Recoveries recorded directly to the income statement	0.00	0.00	0.00	0.00	32.13
Modification gains or losses	0.00	0.00	0.00	0.00	-3.90
Finance lease					
Finance lease	0.00	0.00	0.00	0.00	1.59
Net allocation of provisions for commitments and gu	0.00	0.00	0.00	0.00	-25.42
Impairment result from financial instruments	0.00	0.00	0.00	0.00	54.39

Other operating result					
Other operating expenses	0.00	0.00	0.00	0.00	0.00
Allocation to other provisions	-83.07	-61.65	-12.46	-51.85	-11.65
Allocation to provisions for commitments and guarant	-55.16	-60.54	-70.51	-143.05	0.00
Levies on banking activities	-35.82	-23.55	-22.73	-23.55	-38.57
Banking tax	-25.43	-12.94	-11.76	-13.11	-26.73
Financial transaction tax	-10.39	-10.61	-10.98	-10.44	-11.84
Other taxes	-5.61	-6.32	-19.40	-6.35	-9.47
Recovery and resolution fund contributions	-77.50	12.10	-0.21	-0.15	-68.19
Impairment of goodwill	0.00	0.00	0.00	-0.50	0.00
Other operating income	130.04	94.38	64.45	1.59	-0.16
Release of other provisions	13.18	24.06	8.40	29.70	5.94
Release of provisions for commitments and guarant	123.69	62.27	57.25	103.56	0.00
Result from properties/movables/other intangible as	10.19	-8.98	0.08	-41.86	4.44
Result from other operating expenses/income	-17.02	-20.07	-27.18	-26.83	-10.55
Other operating result	-127.08	-82.70	-86.78	-160.87	-128.04
Gains/losses from financial instruments measured at fair value through profit or loss					
Result from measurement/sale of financial assets designated at fair value through profit or loss	4.76	3.17	2.56	-0.19	-6.37
Result from measurement/sale of financial liabilities designated at fair value through profit or loss	-1.79	-1.67	5.10	-24.27	33.91
Result from financial assets and liabilities designated at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Result from measurement/repurchase of financial assets mandatorily at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Gains/losses from financial instruments measured at fair value through profit or loss	2.97	1.50	7.65	-24.46	26.74
Rental income from investment properties & other operating leases					
Investment properties	21.20	21.04	20.26	20.10	21.61
Other operating leases	28.86	27.19	28.07	27.51	26.33
Rental income from investment properties & other operating	50.06	48.24	48.33	47.60	47.94

General administrative expenses					
Personnel expenses	-571.69	-579.61	-595.93	-641.35	-604.55
Wages and salaries	-427.26	-437.66	-451.95	-498.22	-455.49
Compulsory social security	-114.02	-111.10	-116.11	-116.88	-112.40
Long-term employee provisions	-7.57	-4.00	-4.22	2.85	-7.46
Other personnel expenses	-22.83	-26.85	-23.65	-29.10	-29.21
Other administrative expenses	-332.39	-291.76	-301.07	-384.41	-344.49
Deposit insurance contribution	-64.72	-3.87	-6.07	-8.11	-74.24
IT expenses	-91.62	-103.19	-109.96	-121.18	-103.33
Expenses for office space	-60.22	-57.15	-58.86	-67.23	-62.18
Office operating expenses	-27.47	-28.80	-28.34	-32.56	-20.77
Advertising/marketing	-33.26	-40.40	-38.79	-61.80	-36.79
Legal and consulting costs	-30.21	-38.27	-37.48	-59.79	-28.24
Sundry administrative expenses	-24.89	-20.08	-21.57	-33.74	-18.94
Depreciation and amortisation	-114.25	-113.81	-113.05	-118.92	-115.92
Software and other intangible assets	-41.79	-43.60	-40.57	-41.81	-44.00
Owner occupied real estate	-19.67	-18.17	-18.55	-19.98	-18.45
Investment properties	-5.73	-5.97	-5.86	-89.50	-6.49
Customer relationships	-2.01	-2.11	-2.27	-2.26	-2.23
Office furniture and equipment and sundry property and equ	-45.05	-43.96	-45.80	34.63	-44.75
General administrative expenses	-1,018.32	-985.18	-1,010.06	-1,144.67	-1,064.96

Consolidated financial statements(Balance sheet)

in EUR million	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
Assets					
Cash and cash balances	14,640.99	12,981.61	14,743.09	18,352.60	24,730.52
Financial assets held for trading	9,960.05	10,373.14	9,730.60	7,950.40	7,827.25
Derivatives	5,668.29	5,609.98	5,297.32	4,474.78	4,101.43
Other financial assets held for trading	4,291.77	4,763.16	4,433.28	3,475.62	3,725.82
Pledged as collateral	0.00	0.00	0.00	56.31	0.00
Financial assets at fair value through profit or loss	403.96	433.43	476.69	479.51	518.47
Pledged as collateral	0.00	0.00	0.00	0.00	0.00
Non-trading financial assets at fair value through profit or loss	0.00	0.00	0.00	0.00	0.00
Pledged as collateral	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00	0.00	0.00	0.00
Debt securities	0.00	0.00	0.00	0.00	0.00
Loans and advances to banks	0.00	0.00	0.00	0.00	0.00
Loans and advances to customers	0.00	0.00	0.00	0.00	0.00
Financial assets available for sale	20,743.42	20,822.38	20,405.67	19,885.53	17,886.93
Pledged as collateral	0.00	0.00	0.00	678.23	0.00
Financial assets at fair value through other comprehensive income	0.00	0.00	0.00	0.00	0.00
Pledged as collateral	0.00	0.00	0.00	0.00	0.00
Equity instruments	0.00	0.00	0.00	0.00	0.00
Debt securities	0.00	0.00	0.00	0.00	0.00
Loans and advances to banks	0.00	0.00	0.00	0.00	0.00
Loans and advances to customers	0.00	0.00	0.00	0.00	0.00
Financial assets held to maturity	17,572.64	17,823.08	18,450.59	19,270.18	19,912.07
Pledged as collateral	0.00	0.00	0.00	913.60	0.00
Loans and receivables to credit institutions	6,679.51	5,625.80	5,190.99	3,469.44	10,447.86
Pledged as collateral	0.00	0.00	0.00	0.00	0.00
Loans and receivables to customers	126,740.36	127,407.36	128,984.68	130,654.45	132,991.95
Pledged as collateral	0.00	0.00	0.00	0.00	0.00
Financial assets at amortised cost	0.00	0.00	0.00	0.00	0.00
Pledged as collateral	0.00	0.00	0.00	0.00	0.00

Debt securities	0.00	0.00	0.00	0.00	0.00
Loans and advances to banks	0.00	0.00	0.00	0.00	0.00
Loans and advances to customers	0.00	0.00	0.00	0.00	0.00
Finance lease receivables	0.00	0.00	0.00	0.00	0.00
Hedge accounting derivatives	2,347.33	2,253.41	2,208.46	1,424.45	1,296.51
Fair value changes of hedged items in portfolio hed	0.00	0.00	0.00	0.00	0.00
Property and equipment	2,370.02	2,334.45	2,334.93	2,476.91	2,441.44
Investment properties	743.57	752.67	657.60	1,022.70	1,025.00
Intangible assets	1,446.61	1,436.66	1,443.01	1,390.24	1,378.39
Investments in associates and joint ventures	168.82	190.49	184.71	193.28	199.90
Current tax assets	142.22	132.12	129.86	124.22	117.48
Deferred tax assets	307.78	253.15	245.05	233.77	238.07
Assets held for sale	456.21	294.45	371.90	279.45	261.67
Trade and other receivables	0.00	0.00	0.00	0.00	0.00
Other assets	1,645.76	1,390.53	1,253.52	1,019.92	1,524.84
Total assets	206,369.25	204,504.74	206,811.34	208,227.07	222,798.36
Liabilities and equity					
Financial liabilities held for trading	6,612.14	6,146.23	6,271.63	4,761.78	4,314.06
Derivatives	5,782.44	5,340.77	4,932.57	4,184.51	3,854.93
Other financial liabilities held for trading	829.70	805.46	1,339.06	577.27	459.13
Financial liabilities at fair value through profit or loss	1,918.12	1,765.46	1,737.08	1,763.04	1,905.57
Deposits from banks	0.00	0.00	0.00	0.00	0.00
Deposits from customers	121.92	113.43	78.99	73.92	63.68
Debt securities issued	1,796.20	1,652.03	1,658.09	1,689.13	1,841.89
Other financial liabilities	0.00	0.00	0.00	0.00	0.00
Financial liabilities at amortised cost	175,026.37	173,943.46	175,780.17	178,908.93	193,523.12
Deposits from banks	17,330.25	16,367.10	15,227.92	14,631.35	22,935.41
Deposits from customers	128,518.29	130,303.58	133,943.95	137,938.81	144,642.85
Debt securities issued	28,263.44	26,361.56	25,641.97	25,502.62	25,284.79
Other financial liabilities	914.38	911.24	966.32	836.15	660.06
Finance lease liabilities	0.00	0.00	0.00	0.00	0.00
Hedge accounting derivatives	650.41	666.21	642.03	472.67	439.24

Fair value changes of hedged items in portfolio hed	1,089.02	1,148.22	1,127.51	942.03	862.66
Provisions	1,801.49	1,714.60	1,757.93	1,702.35	1,811.72
Current tax liabilities	100.57	98.12	62.13	65.86	61.11
Deferred tax liabilities	119.42	132.67	173.88	67.54	76.88
Liabilities associated with assets held for sale	450.93	0.00	3.01	4.64	4.58
Other liabilities	3,383.19	2,913.18	2,726.58	2,936.22	2,905.49
Total equity	15,217.59	15,976.59	16,529.37	16,602.00	16,893.94
Equity attributable to non-controlling interests	3,888.83	3,947.97	4,062.97	4,142.05	4,208.72
Additional equity instruments	0.00	496.75	496.75	496.75	496.75
Equity attributable to owners of the parent	11,328.77	11,531.87	11,969.65	11,963.19	12,188.47
Subscribed capital	0.00	0.00	0.00	859.60	859.60
Additional paid-in capital	0.00	0.00	0.00	1,477.86	1,477.86
Retained earnings and other reserves	0.00	0.00	0.00	9,625.73	9,851.01
Total liabilities and equity	206,369.25	204,504.74	206,811.34	208,227.07	222,798.36
Total equity					
Subscribed capital	859.60	859.60	859.60	859.60	859.60
Additional paid-in capital	1,477.86	1,477.80	1,477.80	1,477.86	1,477.86
Retained earnings	9,352.79	9,703.63	10,030.80	10,089.73	10,349.11
Cash flow hedge reserve	154.47	130.99	122.08	107.16	67.48
Available for sale reserve	727.47	612.73	695.57	632.00	450.30
Fair value reserve	0.00	0.00	0.00	0.00	0.00
Liability own credit risk reserve	0.00	0.00	0.00	0.00	0.00
Currency translation	-740.61	-773.84	-708.83	-733.89	-722.91
Remeasurement of net liability of defined pension p	-379.99	-381.81	-398.44	-357.05	-292.93
Deferred tax	-122.81	-97.23	-108.84	-112.16	-0.00
Equity attributable to owners of the parent	11,328.77	11,531.87	11,969.74	11,963.19	12,188.46
Additional equity instruments	0.00	496.75	496.75	496.75	496.75
Equity attributable to non-controlling interests	3,888.83	3,947.97	4,062.97	4,142.05	4,208.72
Total equity	15,217.60	15,977.68	16,529.41	16,602.00	16,893.93

