



Aufin Bank

**Consolidated Financial Statement  
for the Financial year Ended  
December 18, 2018**

# Key financial data & ratios



in EUR million	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
<b>Income statement</b>					
in EUR million					
Net interest income	1,082.6	1,131.2	1,158.2	1,210.0	1,160.9
Net fee and commission income	478.6	480.7	471.4	477.7	487.7
Net trading result and gains/losses from financial instruments at FVPL	11.3	0.6	-62.2	48.7	153.3
Operating income	1,655.1	1,719.0	1,722.1	1,819.5	1,771.7
Operating expenses	-1,065.0	-1,011.5	-1,025.8	-1,078.8	-1,115.6
<b>Operating result</b>	<b>590.2</b>	<b>707.5</b>	<b>696.3</b>	<b>740.6</b>	<b>656.0</b>
Impairment result from financial instruments	54.4	18.9	28.9	-42.9	35.8
<b>Post-provision operating result</b>	<b>644.5</b>	<b>726.3</b>	<b>725.2</b>	<b>697.7</b>	<b>691.8</b>
Other operating result	-128.0	-76.6	-32.4	-67.6	-131.1
Levies on banking activities	-38.6	-24.7	-24.8	-24.1	-38.8
Pre-tax result from continuing operations	520.7	654.0	694.3	626.0	561.8
Taxes on income	-114.6	-120.4	-120.0	22.5	-95.5
<b>Net result for the period</b>	<b>406.2</b>	<b>533.6</b>	<b>574.2</b>	<b>648.5</b>	<b>466.3</b>
Net result attributable to non-controlling interests	70.1	95.4	120.3	83.3	89.3
<b>Net result attributable to owners of the parent</b>	<b>336.1</b>	<b>438.2</b>	<b>454.0</b>	<b>565.2</b>	<b>377.0</b>
<b>Balance sheet</b>					
in EUR million	Mar 18	Jun 18	Sep 18	Dec 18	Mar 19
Cash and cash balances	25,246	16,888	15,237	17,549	16,382
Trading, financial assets	43,607	43,899	44,333	43,930	45,191
Loans and receivables to credit institutions	11,944	17,149	19,972	19,103	22,741
Loans and receivables to customers	142,059	144,730	148,311	149,321	151,957
Intangible assets	1,511	1,507	1,483	1,507	1,489
Miscellaneous assets	5,651	5,705	5,491	5,382	5,946
<b>Total assets</b>	<b>230,018</b>	<b>229,878</b>	<b>234,827</b>	<b>236,792</b>	<b>243,706</b>

Financial liabilities held for trading	2,940	3,070	2,865	2,508	2,277
Deposits from banks	20,988	17,867	19,086	17,658	20,295
Deposits from customers	155,306	156,831	159,828	162,638	166,216
Debt securities issued	26,451	28,474	28,249	29,738	28,670
Miscellaneous liabilities	6,366	5,928	6,403	5,381	6,492
Total equity	17,968	17,708	18,396	18,869	19,754
<b>Total liabilities and equity</b>	<b>230,018</b>	<b>229,878</b>	<b>234,827</b>	<b>236,792</b>	<b>243,706</b>
Loan/deposit ratio	91.5%	92.3%	92.8%	91.8%	91.4%
NPL ratio	3.7%	3.6%	3.5%	3.2%	3.0%
NPL coverage ratio (based on AC loans, ex collateral)	73.0%	72.5%	71.1%	73.4%	74.5%
CET1 ratio (phased-in)	12.6%	12.6%	12.5%	13.5%	13.2%
<b>Ratings</b>					
<b>Fitch</b>					
Long-term	A-	A-	A-	A-	A
Short-term	F1	F1	F1	F1	F1
Outlook	Stable	Stable	Stable	Stable	Stable
<b>Moody's</b>					
Long-term	A3	A2	A2	A2	A2
Short-term	P-2	P-1	P-1	P-1	P-1
Outlook	Positive	Positive	Positive	Positive	Positive

# Consolidated financial statements (Income statement)

in EUR million	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
<b>Income statement</b>					
Net interest income	1,082.6	1,131.2	1,158.2	1,210.0	1,160.9
Interest income	1,222.0	1,263.4	1,314.0	1,374.9	1,356.6
Other similar income	473.8	413.1	448.8	437.0	425.3
Interest expenses	-229.7	-240.7	-262.5	-270.6	-271.2
Other similar expenses	-383.5	-304.6	-342.1	-331.3	-349.8
Net fee and commission income	478.6	480.7	471.4	477.7	487.7
Fee and commission income	602.9	603.0	584.0	587.0	595.8
Fee and commission expenses	-124.3	-122.3	-112.6	-109.3	-108.1
Dividend income	2.6	14.8	4.8	6.7	0.5
Net trading result	11.3	0.6	-62.2	48.7	153.3
Gains/losses from financial instruments measured at fair value through profit	30.3	36.3	99.2	29.6	-77.1
Net result from equity method investments	1.8	5.2	3.0	3.1	1.8
Rental income from investment properties & other operating leases	47.9	50.2	47.7	43.6	44.6
Personnel expenses	-604.5	-612.1	-613.8	-643.8	-621.9
Other administrative expenses	-344.5	-283.0	-294.0	-313.4	-358.3
Depreciation and amortisation	-115.9	-116.3	-118.0	-121.7	-135.4
Gains/losses from financial assets and liabilities not measured at fair value th	0.0	0.0	0.0	0.0	0.0
Gains/losses from derecognition of financial assets measured at amortised c	0.1	-0.4	0.5	-0.1	0.3
Other gains/losses from derecognition of financial instruments not measured	4.1	4.7	1.0	-4.1	0.7
Gains/losses from reclassification from amortised cost to fair value through p	0.0	0.0	0.0	0.0	0.0
Gains/losses from reclassification from fair value through other comprehensiv	0.0	0.0	0.0	0.0	0.0
Net impairment loss on financial assets	0.0	0.0	0.0	0.0	0.0
Impairment result from financial instruments	54.4	18.9	28.9	-42.9	35.8
Other operating result	-128.0	-76.6	-32.4	-67.6	-131.1
Levies on banking activities	-38.6	-24.7	-24.8	-24.1	-38.8
<b>Pre-tax result from continuing operations</b>	<b>520.7</b>	<b>654.0</b>	<b>694.3</b>	<b>626.0</b>	<b>561.8</b>
Taxes on income	-114.6	-120.4	-120.0	22.5	-95.5
Post-tax result from continuing operations	406.2	533.6	574.2	648.5	466.3
Post-tax result from discontinued operations	0.0	0.0	0.0	0.0	0.0
Net result for the period	406.2	533.6	574.2	648.5	466.3
Net result attributable to non-controlling interests	70.1	95.4	120.3	83.3	89.3
<b>Net result attributable to owners of the parent</b>	<b>336.1</b>	<b>438.2</b>	<b>454.0</b>	<b>565.2</b>	<b>377.0</b>

Statement of comprehensive income	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19
Net result for the period	406.2	533.6	574.2	648.5	466.3
<b>Other comprehensive income</b>	0.0	0.0	0.0	0.0	0.0
<b>Items that may not be reclassified to profit or loss</b>	0.0	0.0	0.0	0.0	0.0
Remeasurement of defined benefit plans	-1.6	-14.2	-0.0	-111.7	-50.3
Fair value reserve of equity instruments	9.3	28.8	19.2	-20.5	33.5
Own credit risk reserve	-35.9	39.8	116.1	106.9	-25.1
Deferred taxes relating to items that may not be reclassified	8.7	-23.0	-11.4	11.7	10.5
Share of other comprehensive income of associates and joint ventures accounted for	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>-19.5</b>	<b>31.4</b>	<b>123.9</b>	<b>-13.6</b>	<b>-31.4</b>
<b>Items that may be reclassified to profit or loss</b>	0.0	0.0	0.0	0.0	0.0
Available for sale reserve (including currency translation)	0.0	0.0	0.0	0.0	0.0
Gain/loss during the period	0.0	0.0	0.0	0.0	0.0
Reclassification adjustments	0.0	0.0	0.0	0.0	0.0
Fair value reserve of debt instruments	-51.1	-80.6	-31.5	10.9	27.5
Gain/loss during the period	-44.8	-74.9	-31.1	-1.7	29.6
Reclassification adjustments	-5.0	-4.2	-1.1	13.8	-1.3
Credit loss allowances	-1.2	-1.6	0.7	-1.2	-0.7
Cash flow hedge reserve	-1.9	-34.2	-65.8	99.0	-8.1
Gain/loss during the period	5.4	-26.0	-58.2	106.9	-0.8
Reclassification adjustments	-7.3	-8.2	-7.6	-7.8	-7.3
Currency reserve	16.5	-164.3	58.4	17.4	-51.7
Gain/loss during the period	16.5	-164.3	58.4	17.4	-51.7
Reclassification adjustments	0.0	0.0	0.0	0.0	0.0
Deferred taxes relating to items that may be reclassified	11.5	20.0	23.0	-19.0	-7.0
Gain/loss during the period	8.8	18.0	21.0	-17.5	-8.8
Reclassification adjustments	2.7	2.0	2.0	-1.5	1.9
Share of other comprehensive income of associates and joint ventures accounted for	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>-25.0</b>	<b>-259.2</b>	<b>-15.9</b>	<b>108.3</b>	<b>-39.2</b>
<b>Total other comprehensive income</b>	<b>-44.5</b>	<b>-227.7</b>	<b>108.0</b>	<b>94.7</b>	<b>-70.7</b>
<b>Total comprehensive income</b>	<b>361.7</b>	<b>305.9</b>	<b>682.2</b>	<b>743.2</b>	<b>395.6</b>
Total comprehensive income attributable to non-controlling interests	61.0	86.6	109.1	66.0	77.5
Total comprehensive income attributable to owners of the parent	300.7	219.3	573.1	677.3	318.1

<b>Earnings per share</b>					
Net result attributable to owners of the parent	336.1	438.2	454.0	565.2	377.0
Dividend on AT1 capital	0.0	-38.3	0.0	-38.5	0.0
Net result for the period attributable to owners of the parent	336.1	399.9	454.0	526.6	377.0
Weighted average number of outstanding shares	426,717,321.8	426,717,321.8	426,717,321.8	426,654,020.4	426,575,270.4
<b>Earnings per share</b>	0.8	0.9	1.1	1.2	0.9
Weighted average diluted number of outstanding shares	426,717,321.8	426,717,321.8	426,717,321.8	426,654,020.4	426,575,270.4
Diluted earnings per share	0.79	0.94	1.06	1.23	0.88
Changes in the number of shares and participation	0	0	0	0	0
Number of shares	0	0	0	0	0
Shares outstanding at the beginning of the period	409,206,906	409,206,906	409,206,906	409,206,906	408,617,137
Acquisition of treasury shares	-2,087,317	-3,650,715	-6,362,968	-11,126,627	-4,360,266
Disposal of treasury shares	2,087,317	3,517,446	6,199,699	10,536,858	4,100,266
Capital increases due to ESOP and MSOP	0	0	0	0	0
Capital increases	0	0	0	0	0
Shares outstanding at the end of the period	409,206,906	409,073,637	409,043,637	408,617,137	408,357,137
Treasury shares	20,593,094	20,726,363	20,756,363	21,182,863	21,442,863
Number of shares issued at the end of the period	429,800,000	429,800,000	429,800,000	429,800,000	429,800,000
Weighted average number of outstanding shares	426,717,322	426,717,322	426,717,322	426,696,221	426,575,270
Dilution due to MSOP/ESOP	0	0	0	0	0
Dilution due to options	0	0	0	0	0
Weighted average diluted number of outstanding shares	426,717,322	426,717,322	426,717,322	426,696,221	426,575,270
<b>Cash flow statement</b>					
Cash and cash equivalents at the beginning of the period	21,795.5	21,795.5	21,795.5	21,795.5	17,549.2
Cash flow from operating activities	3,456.4	-4,168.8	-5,689.1	-2,907.4	-1,483.7
Cash flow from investing activities	-31.3	-62.5	-291.9	-490.4	-138.8
Cash flow from financing activities	-2.4	-573.6	-565.2	-828.0	495.0
Effect of currency translation	28.1	-102.6	-12.3	-20.5	-39.2
<b>Cash and cash equivalents at the end of period</b>	<b>25,245.8</b>	<b>16,888.1</b>	<b>15,237.0</b>	<b>17,549.2</b>	<b>16,382.5</b>

<b>Net interest income</b>					
Financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
Loans and receivables	0.0	0.0	0.0	0.0	0.0
Financial assets at AC	1,166.0	1,210.1	1,259.5	1,319.7	1,305.5
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Financial assets at FVOCI	55.9	53.3	54.5	55.2	51.0
<b>Interest income</b>	0.0	0.0	0.0	0.0	0.0
Non-trading financial assets at FVPL	17.9	15.9	17.1	16.7	17.0
Financial assets HFT	480.4	272.4	399.3	418.3	384.6
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0
Derivatives - hedge accounting, interest rate risk	-62.7	80.2	-0.9	-37.2	-15.9
Other assets	24.4	27.7	24.3	29.1	28.2
Negative Interest from financial assets	13.8	16.8	9.0	9.9	11.5
<b>Other similar income</b>	0.0	0.0	0.0	0.0	0.0
<b>Interest and other similar income</b>	1,695.8	1,676.5	1,762.8	1,811.9	1,781.9
Financial liabilities at AC	-229.7	-240.7	-262.5	-270.6	-271.2
<b>Interest expenses</b>	-229.7	-240.7	-262.5	-270.6	-271.2
Financial liabilities at FVPL	-105.7	-110.5	-100.2	-105.3	-103.8
Financial liabilities HFT	-314.8	-158.6	-258.1	-244.4	-251.7
Derivatives - hedge accounting, interest rate risk	66.4	-3.0	45.0	43.2	42.9
Other liabilities	-5.9	-7.1	-6.7	-6.8	-17.6
Negative interest from financial liabilities	-23.4	-25.4	-22.1	-17.9	-19.6
Other similar expenses	0.0	0.0	0.0	0.0	0.0
<b>Interest and other similar expenses</b>	-613.2	-545.3	-604.6	-601.9	-621.0
<b>Net interest income</b>	<b>1,082.6</b>	<b>1,131.2</b>	<b>1,158.2</b>	<b>1,210.0</b>	<b>1,160.9</b>
<b>Net fee and commission income</b>					
<b>Securities</b>	51.0	48.0	38.2	20.9	42.0
Issues	6.8	10.9	5.9	3.3	10.1
Transfer orders	42.4	34.6	29.1	15.8	29.2
Other	1.7	2.5	3.2	1.9	2.7
<b>Clearing and settlement</b>	1.1	1.1	-0.3	0.9	0.5
<b>Asset management</b>	78.0	76.4	72.1	97.2	80.3
Custody	15.4	22.7	20.9	18.9	19.0
Fiduciary transactions	0.1	1.2	0.7	0.9	0.8

Payment services	212.8	236.9	221.6	242.6	222.3
Card business	46.9	51.6	50.6	55.2	45.8
Other	165.9	185.3	171.0	187.4	176.5
Customer resources distributed but not managed	43.9	43.5	57.5	34.7	48.7
Collective investment	1.4	2.2	1.7	3.8	1.9
Insurance products	32.6	29.5	38.4	38.7	38.2
Building society brokerage	4.0	6.5	4.7	-8.1	2.5
Foreign exchange transactions	6.3	5.9	6.4	6.6	6.2
Other	-0.4	-0.6	6.2	-6.3	-0.1
Structured finance	-0.1	-0.0	-0.1	0.4	-0.0
Servicing fees from securitization activities	0.0	-0.0	0.0	0.0	0.0
Lending business	40.6	41.6	43.9	48.7	44.4
Guarantees given, guarantees received	14.6	15.4	15.2	21.8	16.5
Loan commitments given, loan commitments received	4.3	8.7	6.7	6.5	5.4
Other lending business	21.6	17.6	21.9	20.5	22.5
Other	35.6	9.4	16.9	12.6	29.8
<b>Net fee and commission income</b>	<b>478.6</b>	<b>480.7</b>	<b>471.4</b>	<b>477.7</b>	<b>487.7</b>
<b>Dividend income</b>					
Financial assets HfT	0.1	0.1	1.6	0.1	0.1
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0
Non-trading financial assets at FVPL	0.0	0.0	0.0	0.0	0.0
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Financial assets at FVOCI	0.0	0.0	0.0	0.0	0.0
<b>Dividend income</b>	<b>2.6</b>	<b>14.8</b>	<b>4.8</b>	<b>6.7</b>	<b>0.5</b>
<b>Net trading result</b>					
Securities and derivatives trading	-41.1	-29.9	-141.2	-6.8	117.8
Foreign exchange transactions	52.9	29.7	85.2	53.3	33.2
Result from hedge accounting	-0.4	0.8	-6.2	2.1	2.4
<b>Net trading result</b>	<b>11.3</b>	<b>0.6</b>	<b>-62.2</b>	<b>48.7</b>	<b>153.3</b>



<b>Gains/losses from financial instruments measured at fair value through profit or loss</b>					
Result from measurement/sale of financial assets designated a	-6.4	-8.7	-0.9	1.4	5.8
Result from measurement/repurchase of financial liabilities de	37.4	40.2	87.9	-11.5	-111.0
Result from financial assets and liabilities designated at FVPL	0.0	0.0	0.0	0.0	0.0
Result from measurement/sale of financial assets mandatorily	0.0	0.0	0.0	0.0	0.0
Gains/losses from financial instruments measured a	-77.1	-77.1	-77.1	-77.1	-77.1
<b>Rental income from investment properties &amp; other operating leases</b>					
Investment properties	21.6	22.5	19.8	24.5	20.2
Other operating leases	26.3	27.7	27.9	19.1	24.3
Rental income from investment properties & other o	47.9	50.2	47.7	43.6	44.6
<b>General administrative expenses</b>					
Personnel expenses	-604.5	-612.1	-613.8	-643.8	-621.9
Wages and salaries	-455.5	-462.1	-469.9	-493.4	-467.7
Compulsory social security	-112.4	-112.2	-114.9	-120.8	-116.9
Long-term employee provisions	-7.5	-7.3	-7.3	-6.0	-11.8
Other personnel expenses	-29.2	-30.6	-21.7	-23.5	-25.6
Other administrative expenses	-344.5	-283.0	-294.0	-313.4	-358.3
Deposit insurance contribution	-74.2	-5.9	-4.1	-4.4	-87.5
IT expenses	-103.3	-102.5	-98.0	-91.8	-102.0
Expenses for office space	-62.2	-58.0	-55.0	-64.1	-41.8
Office operating expenses	-20.8	-16.2	-47.4	-28.1	-29.3
Advertising/marketing	-36.8	-40.6	-39.1	-59.0	-43.2
Legal and consulting costs	-28.2	-33.7	-30.6	-41.9	-31.0
Sundry administrative expenses	-18.9	-26.2	-19.8	-24.1	-23.5
Depreciation and amortisation	-115.9	-116.3	-118.0	-121.7	-135.4
Software and other intangible assets	-44.0	-45.6	-45.8	-48.5	-45.6
Owner occupied real estate	-18.4	-19.6	-18.2	-17.1	-34.1
Investment properties	-6.5	-6.3	-6.6	-6.1	-7.4
Customer relationships	-2.2	-2.2	-2.2	-2.2	-2.2
Office furniture and equipment and sundry property and equ	-44.8	-42.5	-45.3	-47.7	-46.1
General administrative expenses	-1,065.0	-1,011.5	-1,025.8	-1,078.8	-1,115.6

<b>Gains/losses from financial assets and liabilities not measured at fair value through profit or loss, net</b>					
From sale of financial assets available for sale	0.0	0.0	0.0	0.0	0.0
From sale of financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
From sale of loans and receivables	0.0	0.0	0.0	0.0	0.0
Derecognition of financial liabilities at AC	0.0	0.0	0.0	0.0	0.0
Gains/losses from financial assets and liabilities not	0.0	0.0	0.0	0.0	0.0
<b>Gains/losses from derecognition of financial assets measured at amortised cost</b>					
Gains from sale of financial assets at AC	0.3	0.5	0.9	0.4	0.3
Losses from sale of financial assets at AC	-0.2	-0.9	-0.5	-0.5	-0.0
Gains/losses from derecognition of financial assets	0.1	-0.4	0.5	-0.1	0.3
<b>Other gains/losses from derecognition of financial instruments not measured at fair value through profit or loss</b>					
Sale of financial assets at FVOCI	5.0	4.2	1.2	-13.9	1.3
Sale of financial lease receivables	0.0	0.0	0.0	0.0	0.0
Derecognition of financial liabilities at AC	-0.9	0.4	-0.2	9.8	-0.6
Other gains/losses from derecognition of financial in	4.1	4.7	1.0	-4.1	0.7
<b>Net impairment loss on financial assets</b>					
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Loans and receivables	0.0	0.0	0.0	0.0	0.0
Allocation to risk provisions	0.0	0.0	0.0	0.0	0.0
Release of risk provisions	0.0	0.0	0.0	0.0	0.0
Direct write-offs	0.0	0.0	0.0	0.0	0.0
Recoveries recorded directly to the income statement	0.0	0.0	0.0	0.0	0.0
Financial assets held to maturity	0.0	0.0	0.0	0.0	0.0
Net impairment loss on financial assets	0.0	0.0	0.0	0.0	0.0
<b>Impairment result from financial instruments</b>					
Financial assets at FVOCI	1.3	1.7	-0.5	1.0	0.8
Financial assets at AC	76.9	6.4	4.6	-49.3	-9.2
Net allocation to credit loss allowances	67.0	-13.4	-21.3	-103.9	-30.5
Direct write-offs	-18.4	-9.0	-6.0	-14.6	-10.0
Recoveries recorded directly to the income statement	32.1	29.5	32.0	69.3	33.0
Modification gains or losses	-3.9	-0.7	-0.2	-0.0	-1.7
Lease receivables	1.6	-0.1	4.5	4.6	5.2
Net allocation of provisions for commitments and guarantees given	-25.4	10.8	20.4	0.8	38.9
Impairment result from financial instruments	54.4	18.9	28.9	-42.9	35.8

<b>Other operating result</b>					
<b>Other operating expenses</b>	0.0	0.0	0.0	0.0	0.0
Allocation to other provisions	-11.6	-8.1	-10.4	-46.4	-41.1
Allocation to provisions for commitments and guarantees given	0.0	0.0	0.0	0.0	0.0
Levies on banking activities	-38.6	-24.7	-24.8	-24.1	-38.8
Banking tax	-26.7	-13.6	-13.6	-12.9	-26.5
Financial transaction tax	-11.8	-11.1	-11.2	-11.2	-12.3
Other taxes	-9.5	3.0	0.1	7.4	-3.7
Recovery and resolution fund contributions	-68.2	-3.2	0.9	0.0	-78.0
Impairment of goodwill	0.0	0.0	0.0	0.0	0.0
<b>Other operating income</b>	-0.2	39.1	39.8	11.2	19.5
Release of other provisions	5.9	33.0	39.8	11.2	19.5
Release of provisions for commitments and guarantees given	0.0	0.0	0.0	0.0	0.0
Result from properties/movables/other intangible assets other than goodwill	4.4	-13.2	-47.7	-21.6	3.0
Result from other operating expenses/income	-10.5	-63.3	9.8	5.7	8.1
<b>Other operating result</b>	<b>-128.0</b>	<b>-76.6</b>	<b>-32.4</b>	<b>-67.6</b>	<b>-131.1</b>

# Consolidated financial statements(Balance sheet)

in EUR million	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
<b>Assets</b>					
Cash and cash balances	25,246	16,888	15,237	17,549	16,382
Financial assets held for trading	6,603	6,888	6,034	5,584	6,331
Derivatives	3,696	3,804	3,303	3,037	3,208
Other financial assets held for trading	2,907	3,083	2,731	2,547	3,123
Pledged as collateral	94	172	65	163	156
Financial assets at fair value through profit or loss	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Non-trading financial assets at fair value through profit and loss	3,405	3,430	3,403	3,310	3,328
Pledged as collateral	24	49	34	37	38
Equity instruments	278	279	303	372	367
Debt securities	2,727	2,739	2,717	2,651	2,692
Loans and advances to banks	0	0	0	0	0
Loans and advances to customers	401	412	383	287	269
Financial assets available for sale	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Financial assets at fair value through other comprehensive income	10,289	9,965	9,850	9,272	9,207
Pledged as collateral	961	623	956	212	426
Equity instruments	262	242	259	239	271
Debt securities	10,027	9,723	9,591	9,033	8,936
Loans and advances to banks	0	0	0	0	0
Loans and advances to customers	0	0	0	0	0
Financial assets held to maturity	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Loans and receivables to credit institutions	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Loans and receivables to customers	0	0	0	0	0
Pledged as collateral	0	0	0	0	0
Financial assets at amortised cost	172,805	180,748	188,323	189,106	195,852
Pledged as collateral	2,522	1,944	1,680	960	2,048

Debt securities	23,710	24,029	25,430	26,050	26,594
Loans and advances to banks	11,944	17,149	19,972	19,103	22,741
Loans and advances to customers	137,151	139,570	142,921	143,953	146,518
Finance lease receivables	3,561	3,676	3,715	3,763	3,779
Hedge accounting derivatives	103	116	90	132	139
Fair value changes of hedged items in portfolio hed	0	0	0	0	0
Property and equipment	2,342	2,363	2,327	2,293	2,663
Investment properties	1,106	1,102	1,100	1,159	1,243
Intangible assets	1,511	1,507	1,483	1,507	1,489
Investments in associates and joint ventures	197	201	200	198	200
Current tax assets	122	125	110	101	98
Deferred tax assets	319	320	333	402	412
Assets held for sale	228	203	196	213	141
Trade and other receivables	947	1,072	1,292	1,318	1,391
Other assets	1,235	1,274	1,136	882	1,050
<b>Total assets</b>	<b>230,018</b>	<b>229,878</b>	<b>234,827</b>	<b>236,792</b>	<b>243,706</b>
<b>Liabilities and equity</b>					
Financial liabilities held for trading	2,940	3,070	2,865	2,508	2,277
Derivatives	2,384	2,529	2,153	2,000	1,979
Other financial liabilities held for trading	555	541	712	508	298
Financial liabilities at fair value through profit or loss	14,478	14,473	14,267	14,122	14,449
Deposits from banks	0	0	0	0	0
Deposits from customers	58	56	62	212	229
Debt securities issued	13,855	13,874	13,668	13,446	13,784
Other financial liabilities	565	544	537	464	436
Financial liabilities at amortised cost	189,427	189,875	194,025	196,863	201,357
Deposits from banks	20,988	17,867	19,086	17,658	20,295
Deposits from customers	155,248	156,775	159,765	162,426	165,556
Debt securities issued	12,596	14,601	14,582	16,293	14,886
Other financial liabilities	595	633	591	486	620
Lease liabilities	0	0	0	0	432
Hedge accounting derivatives	277	311	342	277	285

Fair value changes of hedged items in portfolio hed	0	0	0	0	0
Provisions	1,799	1,688	1,628	1,705	1,877
Current tax liabilities	114	127	126	99	88
Deferred tax liabilities	54	65	67	23	30
Liabilities associated with assets held for sale	4	3	3	3	6
Other liabilities	2,958	2,558	3,109	2,323	3,151
<b>Total equity</b>	<b>17,968</b>	<b>17,708</b>	<b>18,396</b>	<b>18,869</b>	<b>19,754</b>
Equity attributable to non-controlling interests	4,353	4,402	4,518	4,494	4,570
Additional equity instruments	993	993	993	993	1,490
Equity attributable to owners of the parent	12,622	12,313	12,884	13,381	13,694
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,477	1,477	1,477	1,477	1,477
Retained earnings and other reserves	10,286	9,977	10,548	11,045	11,358
<b>Total liabilities and equity</b>	<b>230,018</b>	<b>229,878</b>	<b>234,827</b>	<b>236,792</b>	<b>243,706</b>
<b>Total equity</b>					
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,477	1,477	1,477	1,477	1,477
Retained earnings	11,502	11,443	11,894	12,280	12,651
Cash flow hedge reserve	-4	-31	-83	-3	-9
Available for sale reserve	0	0	0	0	x
Fair value reserve	306	227	230	229	269
Own credit risk reserve	-700	-668	-559	-435	-449
Currency reserve	-487	-652	-592	-598	-648
Remeasurement of defined benefit plans	-331	-343	-343	-428	-456
Income tax	0	0	0	0	0
Equity attributable to owners of the parent	12,622	12,313	12,884	13,381	13,694
Additional equity instruments	993	993	993	993	1,490
Equity attributable to non-controlling interests	4,353	4,402	4,518	4,494	4,570
<b>Total equity</b>	<b>17,968</b>	<b>17,708</b>	<b>18,396</b>	<b>18,869</b>	<b>19,754</b>

