



Aufin Bank

**Consolidated Financial Statement  
for the Financial year Ended  
December 12, 2021**

# Key financial data & ratios



in EUR million	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22
<b>Income statement</b>					
in EUR million					
Net interest income	1,172.1	1,276.5	1,220.8	1,306.2	1,392.1
Net fee and commission income	540.0	559.0	591.4	613.3	615.3
Net trading result and gains/losses from financial instruments at FVPL	66.4	60.3	74.3	30.9	-16.9
Operating income	1,828.6	1,962.1	1,944.3	2,007.0	2,036.2
Operating expenses	-1,103.3	-999.7	-1,038.0	-1,165.5	-1,235.2
<b>Operating result</b>	<b>725.3</b>	<b>962.4</b>	<b>906.3</b>	<b>841.5</b>	<b>801.0</b>
Impairment result from financial instruments	-35.7	-47.2	31.3	-107.2	-59.1
<b>Post-provision operating result</b>	<b>689.6</b>	<b>915.2</b>	<b>937.6</b>	<b>734.3</b>	<b>741.9</b>
Other operating result	-126.7	-45.6	-70.9	-67.2	-132.7
Levies on banking activities	-33.2	-19.0	-19.4	-1.9	-40.2
Pre-tax result from continuing operations	565.1	870.1	847.0	651.2	610.1
Taxes on income	-124.3	-163.0	-146.3	-91.6	-115.6
<b>Net result for the period</b>	<b>440.8</b>	<b>707.0</b>	<b>700.7</b>	<b>559.6</b>	<b>494.5</b>
Net result attributable to non-controlling interests	85.7	144.2	167.3	87.6	45.7
<b>Net result attributable to owners of the parent</b>	<b>355.1</b>	<b>562.9</b>	<b>533.4</b>	<b>472.0</b>	<b>448.8</b>
Earnings per share	0.83	1.15	1.25	0.93	1.05
Cash earnings per share	0.84	1.16	1.26	0.93	1.06
Return on equity	9.6%	13.0%	13.7%	10.1%	11.2%
Cash return on equity	9.7%	13.0%	13.8%	10.1%	11.2%
Net interest margin (on average interest-bearing assets)	1.99%	2.13%	1.98%	2.08%	2.14%
Cost/income ratio	60.3%	51.0%	53.4%	58.1%	60.7%
Provisioning ratio (on average gross customer loans)	0.08%	0.11%	-0.07%	0.24%	0.13%
Tax rate	22.0%	18.7%	17.3%	14.1%	18.9%

<b>Balance Sheet</b>					
<b>in EUR million</b>	<b>Mar 21</b>	<b>Jun 21</b>	<b>Sep 21</b>	<b>Dec 21</b>	<b>Mar 22</b>
Cash and cash balances	53,954	48,421	47,125	45,495	46,225
Trading, financial assets	48,381	50,849	51,239	53,211	55,825
Loans and receivables to credit institutions	27,477	24,541	27,749	21,001	30,825
Loans and receivables to customers	167,839	172,114	175,929	180,268	185,293
Intangible assets	1,332	1,342	1,326	1,362	1,337
Miscellaneous assets	5,985	6,168	5,872	6,090	6,106
<b>Total assets</b>	<b>304,969</b>	<b>303,435</b>	<b>309,240</b>	<b>307,428</b>	<b>325,610</b>
Financial liabilities held for trading	2,192	2,412	2,193	2,474	2,917
Deposits from banks	35,288	34,643	35,387	31,886	34,781
Deposits from customers	205,374	206,256	207,506	210,523	222,382
Debt securities issued	32,516	30,243	33,505	32,130	33,984
Miscellaneous liabilities	6,827	6,510	6,696	6,902	7,478
Total equity	22,771	23,371	23,954	23,513	24,068
<b>Total liabilities and equity</b>	<b>304,969</b>	<b>303,435</b>	<b>309,240</b>	<b>307,428</b>	<b>325,610</b>
Loan/deposit ratio	81.7%	83.4%	84.8%	85.6%	83.3%
NPL ratio	2.6%	2.5%	2.4%	2.4%	2.3%
NPL coverage ratio (based on AC loans, ex collateral)	89.5%	91.4%	92.7%	90.9%	91.9%
CET1 ratio (phased-in)	14.3%	14.4%	14.5%	14.8%	13.9%
<b>Ratings</b>					
<b>Fitch</b>					
Long-term	A	A	A	A	A
Short-term	F1	F1	F1	F1	F1
Outlook	Negative	Negative	Negative	Stable	Stable
<b>Moody's</b>					
Long-term	A2	A2	A2	A2	A2
Short-term	P-1	P-1	P-1	P-1	P-1
Outlook	Stable	Stable	Stable	Stable	Stable
<b>Standard &amp; Poor's</b>					
Long-term	A	A	A	A+	A+
Short-term	A-1	A-1	A-1	A-1	A-1
Outlook	Stable	Stable	Positive	Stable	Stable

# Consolidated financial statements (Income statement)

in EUR million	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22
<b>Income statement</b>					
Net interest income	1,172.1	1,276.5	1,220.8	1,306.2	1,392.1
Interest income	1,208.0	1,226.1	1,274.8	1,400.0	1,623.2
Other similar income	339.0	438.8	336.0	362.6	460.9
Interest expenses	-104.4	-109.0	-124.1	-146.3	-240.2
Other similar expenses	-270.6	-279.3	-265.9	-310.1	-451.9
Net fee and commission income	540.0	559.0	591.4	613.3	615.3
Fee and commission income	638.2	655.9	699.1	728.8	724.0
Fee and commission expenses	-98.2	-96.9	-107.8	-115.6	-108.6
Dividend income	4.8	15.6	7.7	5.0	2.4
Net trading result	9.5	33.6	24.3	-8.8	-256.6
Gains/losses from financial instruments measured at fair value through profit	56.9	26.7	49.9	39.7	239.7
Net result from equity method investments	1.5	4.7	3.8	5.4	3.0
Rental income from investment properties & other operating leases	43.7	45.9	46.5	46.2	40.2
Personnel expenses	-622.4	-626.5	-632.4	-696.8	-630.7
Other administrative expenses	-345.8	-235.5	-265.3	-333.8	-468.1
Depreciation and amortisation	-135.1	-137.8	-140.3	-134.9	-136.4
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	2.5	0.8	-1.4	-9.5	-0.9
Other gains/losses from derecognition of financial instruments not measured	-0.3	-0.3	-18.2	-6.4	1.9
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	-35.7	-47.2	31.3	-107.2	-59.1
Other operating result	-126.7	-45.6	-70.9	-67.2	-132.7
Levies on banking activities	-33.2	-19.0	-19.4	-1.9	-40.2
<b>Pre-tax result from continuing operations</b>	<b>565.1</b>	<b>870.1</b>	<b>847.0</b>	<b>651.2</b>	<b>610.1</b>
Taxes on income	-124.3	-163.0	-146.3	-91.6	-115.6
Post-tax result from continuing operations	440.8	707.0	700.7	559.6	494.5
Post-tax result from discontinued operations	0.0	0.0	0.0	0.0	0.0
Net result for the period	440.8	707.0	700.7	559.6	494.5
Net result attributable to non-controlling interests	85.7	144.2	167.3	87.6	45.7
<b>Net result attributable to owners of the parent</b>	<b>355.1</b>	<b>562.9</b>	<b>533.4</b>	<b>472.0</b>	<b>448.8</b>

Statement of comprehensive income					
Net result for the period	440.8	707.0	700.7	559.6	494.5
<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	51.1	0.0	0.5	-23.0	70.5
Fair value reserve of equity instruments	-2.8	-2.0	7.0	18.2	-5.6
Own credit risk reserve	7.5	18.6	19.5	36.6	139.5
Deferred taxes relating to items that may not be reclassified	-14.6	2.6	-3.9	0.6	-42.0
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>41.2</b>	<b>19.3</b>	<b>23.1</b>	<b>32.5</b>	<b>162.3</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	-62.3	-5.4	-36.9	-83.7	-209.9
Gain/loss during the period	-61.9	-4.5	-37.9	-86.9	-208.6
Reclassification adjustments	-0.1	-0.3	-0.6	5.9	-1.7
Credit loss allowances	-0.3	-0.6	1.6	-2.7	0.5
Cash flow hedge reserve	-66.4	-22.0	-86.0	-124.0	-33.6
Gain/loss during the period	-63.8	-21.8	-85.8	-123.9	-52.2
Reclassification adjustments	-2.6	-0.3	-0.2	-0.1	18.6
Currency reserve	-1.8	201.7	-38.7	109.8	106.6
Gain/loss during the period	-1.8	201.7	-38.7	109.8	106.6
Reclassification adjustments	0.0	0.0	0.0	0.0	0.0
Deferred taxes relating to items that may be reclassified	27.1	5.4	23.5	37.5	50.9
Gain/loss during the period	26.4	5.4	23.4	38.9	54.4
Reclassification adjustments	0.6	0.1	0.1	-1.4	-3.5
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>-103.5</b>	<b>179.7</b>	<b>-138.0</b>	<b>-60.4</b>	<b>-86.1</b>
<b>Total other comprehensive income</b>	<b>-62.3</b>	<b>199.0</b>	<b>-114.9</b>	<b>-27.9</b>	<b>76.2</b>
<b>Total comprehensive income</b>	<b>378.5</b>	<b>906.0</b>	<b>585.8</b>	<b>531.7</b>	<b>570.7</b>
Total comprehensive income attributable to non-controlling interests	93.5	143.9	165.7	72.8	34.3
Total comprehensive income attributable to owners of the parent	285.0	762.2	420.0	458.9	536.4

<b>Earnings per share</b>					
Net result attributable to owners of the parent	355.1	562.9	533.4	472.0	448.8
Dividend on AT1 capital	0.0	-72.2	0.0	-75.6	0.0
Net result for the period attributable to owners of the parent	355.1	490.7	533.4	396.4	448.8
Weighted average number of outstanding shares	426,246,661.6	426,246,661.6	426,246,661.6	426,246,661.6	426,264,157.7
<b>Earnings per share</b>	0.8	1.2	1.3	0.9	1.1
Weighted average diluted number of outstanding shares	426,246,661.6	426,246,661.6	426,246,661.6	426,246,661.6	426,264,157.7
Diluted earnings per share	0.83	1.15	1.25	0.93	1.05
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	405,470,710	405,470,710	405,470,710	405,470,710	405,434,710
Acquisition of treasury shares	-1,379,806	-2,926,882	-3,842,619	-9,624,711	-1,198,083
Disposal of treasury shares	1,379,806	2,906,882	3,814,619	9,588,711	760,250
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	405,470,710	405,450,710	405,442,710	405,434,710	404,996,877
Treasury shares	24,329,290	24,349,290	24,357,290	24,365,290	24,803,123
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	426,246,662	426,246,662	426,246,662	426,246,662	426,264,158
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	426,246,662	426,246,662	426,246,662	426,246,662	426,264,158
<b>Cash flow statement</b>					
Cash and cash equivalents at the beginning of the period	35,838.5	35,838.5	35,838.5	35,838.5	45,495.4
Cash flow from operating activities	18,232.6	13,128.1	11,918.7	11,403.7	761.3
Cash flow from investing activities	-85.6	-266.9	-351.8	-483.4	-40.4
Cash flow from financing activities	-14.1	-318.0	-320.2	-1,306.9	-7.0
Effect of currency translation	-17.1	39.5	39.5	43.4	15.3
<b>Cash and cash equivalents at the end of period</b>	<b>53,954.3</b>	<b>48,421.2</b>	<b>47,124.8</b>	<b>45,495.4</b>	<b>46,224.6</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	1,165.3	1,183.9	1,232.4	1,358.3	1,577.6
Financial assets available for sale	0.0	0.0	0.0	0.0	0.0
Financial assets at FVOCI	42.7	42.2	42.4	41.7	45.7
<b>Interest income</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Non-trading financial assets at FVPL	13.6	14.4	14.8	15.2	15.3
Financial assets HFT	255.9	250.9	233.5	264.7	363.1
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	-1.8	-1.1	-4.8	-12.2	-18.3
Other assets	28.6	28.6	30.4	29.1	28.8
Negative interest from financial liabilities	42.7	146.1	62.0	65.7	72.0
<b>Other similar income</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Interest and other similar income</b>	<b>1,547.0</b>	<b>1,664.9</b>	<b>1,610.8</b>	<b>1,762.6</b>	<b>2,084.1</b>
Financial liabilities at AC	-104.4	-109.0	-124.1	-146.3	-240.2
<b>Interest expenses</b>	<b>-104.4</b>	<b>-109.0</b>	<b>-124.1</b>	<b>-146.3</b>	<b>-240.2</b>
Financial liabilities at FVPL	-75.4	-68.8	-64.1	-64.3	-61.4
Financial liabilities HFT	-182.0	-183.9	-176.0	-243.1	-361.5
Derivatives - hedge accounting, interest rate risk	30.9	29.1	29.8	31.9	30.5
Other liabilities	-5.0	-5.1	-4.9	-4.1	-5.8
Negative Interest from financial assets	-39.0	-50.7	-50.8	-30.4	-53.5
Other similar expenses	0.0	0.0	0.0	0.0	0.0
<b>Interest and other similar expenses</b>	<b>-374.9</b>	<b>-388.4</b>	<b>-390.0</b>	<b>-456.4</b>	<b>-692.0</b>
<b>Net interest income</b>	<b>1,172.1</b>	<b>1,276.5</b>	<b>1,220.8</b>	<b>1,306.2</b>	<b>1,392.1</b>
<b>Net fee and commission income</b>					
<b>Securities</b>	<b>73.2</b>	<b>56.0</b>	<b>56.2</b>	<b>39.9</b>	<b>74.2</b>
Issues	12.3	9.6	8.5	2.0	13.4
Transfer orders	55.0	45.8	43.6	45.0	58.0
Other	5.8	0.5	4.1	-7.1	2.7
<b>Clearing and settlement</b>	<b>-0.6</b>	<b>-0.3</b>	<b>-0.6</b>	<b>-0.5</b>	<b>-0.5</b>
<b>Asset management</b>	<b>105.5</b>	<b>108.2</b>	<b>112.7</b>	<b>128.7</b>	<b>119.8</b>
Custody	21.7	28.7	27.4	40.6	27.5
Fiduciary transactions	0.4	0.3	0.4	0.3	0.4

Payment services	220.0	244.4	272.3	270.7	257.4
Card business	38.6	51.6	63.8	63.6	48.9
Other	181.4	192.8	208.5	207.2	208.5
Customer resources distributed but not managed	59.7	59.5	61.4	73.2	66.4
Collective investment	3.6	4.7	5.1	13.6	5.0
Insurance products	49.8	48.2	49.5	52.3	53.9
Building society brokerage	0.1	0.6	0.1	-0.9	-0.1
Foreign exchange transactions	5.8	6.2	6.8	8.4	7.6
Other	0.4	-0.3	-0.2	-0.1	-0.1
Structured finance	0.1	-0.0	0.3	0.6	-0.0
Servicing fees from securitization activities	-0.4	-0.7	-0.5	-0.3	-0.3
Lending business	39.0	41.5	39.2	40.2	43.2
Guarantees given, guarantees received	18.0	21.0	16.8	20.8	20.7
Loan commitments given, loan commitments received	8.3	10.6	9.9	10.3	10.1
Other lending business	12.6	10.0	12.4	9.2	12.4
Other	21.5	21.6	22.6	19.7	27.3
<b>Net fee and commission income</b>	<b>540.0</b>	<b>559.0</b>	<b>591.4</b>	<b>613.3</b>	<b>615.3</b>
<b>Dividend income</b>					
Financial assets HfT	0.1	0.6	0.4	0.2	0.6
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>4.8</b>	<b>15.6</b>	<b>7.7</b>	<b>5.0</b>	<b>2.4</b>
<b>Net trading result</b>					
Securities and derivatives trading	-29.5	-34.5	-43.4	-120.2	-293.4
Foreign exchange transactions	43.3	70.5	70.7	112.6	45.1
Result from hedge accounting	-4.3	-2.3	-2.9	-1.3	-8.3
<b>Net trading result</b>	<b>9.5</b>	<b>33.6</b>	<b>24.3</b>	<b>-8.8</b>	<b>-256.6</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	-2.8	-1.4	-2.4	-4.4	-10.6
Result from measurement/repurchase of financial liabilities de	66.7	28.0	52.2	60.9	329.2
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	56.9	26.7	49.9	39.7	239.7
<b>Rental income from investment properties &amp; other operating leases</b>					
Investment properties	24.1	26.4	27.0	27.5	25.7
Other operating leases	19.6	19.5	19.4	18.7	14.5
Rental income from investment properties & other o	43.7	45.9	46.5	46.2	40.2
<b>General administrative expenses</b>					
Personnel expenses	-622.4	-626.5	-632.4	-696.8	-630.7
Wages and salaries	-476.9	-482.2	-483.0	-518.4	-487.9
Compulsory social security	-119.6	-120.1	-120.7	-122.8	-121.4
Long-term employee provisions	-2.4	-7.1	-7.2	2.8	0.9
Other personnel expenses	-23.4	-17.1	-21.5	-58.3	-22.4
Other administrative expenses	-345.8	-235.5	-265.3	-333.8	-468.1
Deposit insurance contribution	-107.6	-1.6	-3.9	-9.4	-199.2
IT expenses	-103.3	-99.3	-114.8	-115.6	-121.9
Expenses for office space	-40.6	-37.8	-35.0	-42.9	-45.8
Office operating expenses	-28.0	-30.7	-30.1	-33.0	-32.7
Advertising/marketing	-30.3	-33.9	-38.4	-64.9	-31.9
Legal and consulting costs	-24.2	-23.8	-26.8	-43.5	-21.7
Sundry administrative expenses	-11.7	-8.3	-16.3	-24.5	-14.9
Depreciation and amortisation	-135.1	-137.8	-140.3	-134.9	-136.4
Software and other intangible assets	-48.0	-48.6	-50.9	-45.8	-49.5
Owner occupied real estate	-37.3	-37.9	-37.0	-37.7	-38.2
Investment properties	-6.8	-7.3	-8.1	-8.2	-7.7
Customer relationships	-1.9	-1.9	-1.9	-1.9	-1.9
Office furniture and equipment and sundry property and equ	-41.1	-42.1	-42.4	-41.2	-39.1
General administrative expenses	-1,103.3	-999.7	-1,038.0	-1,165.5	-1,235.2

<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 derecognition of financial assets at AC	2.5	6.3	0.7	1.1	0.2
Losses from derecognition of financial assets at AC	-0.0	-5.5	-2.2	-10.6	-1.1
Gains/losses from derecognition of financial assets	2.5	0.8	-1.4	-9.5	-0.9
<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	0.1	0.3	0.6	-5.8	1.7
Sale of financial lease receivables	0.0	0.0	0.0	0.0	0.0
Derecognition of financial liabilities at AC	-0.4	-0.6	-18.8	-0.5	0.1
Other gains/losses from derecognition of financial in	-0.3	-0.3	-18.2	-6.4	1.9
<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	0.3	0.3	-1.3	2.7	-0.4
Financial assets at AC	-25.9	-17.2	48.2	-75.0	-53.2
Net allocation to credit loss allowances	-37.9	-24.0	24.7	-93.6	-71.2
Direct write-offs	-5.0	-2.6	-0.1	-4.0	-2.3
Recoveries recorded directly to the income statement	21.0	12.5	23.9	30.8	20.0
Modification gains or losses	-4.0	-3.1	-0.3	-8.3	0.4
Lease receivables	-0.5	-13.5	3.8	24.0	0.8
Net allocation to credit loss allowances	0.0	0.0	0.0	0.0	0.0
Direct write-offs	0.0	0.0	0.0	0.0	0.0

<b>Other operating result</b>					
Allocation to other provisions	-22.8	-67.9	-42.1	-65.2	-26.1
Allocation to provisions for commitments and guara	0.0	0.0	0.0	0.0	0.0
Levies on banking activities	-33.2	-19.0	-19.4	-1.9	-40.2
Banking tax	-21.6	-7.2	-7.0	10.3	-26.1
Financial transaction tax	-11.6	-11.7	-12.4	-12.3	-14.1
Other taxes	-3.8	-2.1	-1.7	-5.1	-5.3
Recovery and resolution fund contributions	-100.3	-8.0	-0.2	-0.1	-123.1
Impairment of goodwill	0.0	0.0	0.0	0.0	0.0
<b>Other operating income</b>	31.0	75.4	34.9	61.9	44.1
Release of other provisions	31.0	75.4	34.9	61.9	44.1
Release of provisions for commitments and guarant	0.0	0.0	0.0	0.0	0.0
Result from properties/movables/other intangible as	1.2	-0.6	-0.1	-24.7	6.4
Result from other operating expenses/income	1.2	-23.4	-42.3	-32.0	11.5
<b>Other operating result</b>	-126.7	-45.6	-70.9	-67.2	-132.7

# Consolidated financial statements(Balance sheet)

in EUR million	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22
<b>Assets</b>					
Cash and cash balances	53,954	48,421	47,125	45,495	46,225
Financial assets held for trading	6,464	6,088	6,244	6,473	6,823
Derivatives	2,551	2,146	2,269	2,263	2,172
Other financial assets held for trading	3,912	3,942	3,975	4,210	4,651
Pledged as collateral	143	372	428	373	63
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	3,096	3,154	3,105	3,124	3,079
Pledged as collateral	4	4	0	0	0
Equity instruments	325	309	316	332	359
Debt securities	2,036	1,999	1,953	1,975	1,910
Loans and advances to banks	0	19	21	10	0
Loans and advances to customers	735	827	815	808	809
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	8,547	9,181	9,074	8,881	9,226
Pledged as collateral	1,101	1,131	205	130	472
Equity instruments	127	109	114	132	127
Debt securities	8,420	9,072	8,960	8,749	9,100
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	219,901	223,072	230,488	229,641	246,276
Pledged as collateral	3,083	3,718	2,085	1,232	2,404

Debt securities	31,009	33,272	33,651	35,551	37,506
Loans and advances to banks	27,477	24,522	27,728	20,991	30,825
Loans and advances to customers	161,414	165,279	169,109	173,099	177,945
Finance lease receivables	4,094	4,167	4,208	4,209	4,196
Hedge accounting derivatives	149	131	94	79	62
Fair value changes of hedged items in portfolio hed	1	-0	-2	-4	-15
Property and equipment	2,526	2,545	2,539	2,645	2,549
Investment properties	1,312	1,370	1,367	1,344	1,341
Intangible assets	1,332	1,342	1,326	1,362	1,337
Investments in associates and joint ventures	192	195	196	211	215
Current tax assets	183	171	147	135	133
Deferred tax assets	446	427	439	562	573
Assets held for sale	165	141	129	73	65
Trade and other receivables	1,596	1,841	1,797	2,152	2,342
Other assets	1,010	1,188	962	1,045	1,183
<b>Total assets</b>	<b>304,969</b>	<b>303,435</b>	<b>309,240</b>	<b>307,428</b>	<b>325,610</b>
<b>Liabilities and equity</b>					
Financial liabilities held for trading	2,192	2,412	2,193	2,474	2,917
Derivatives	1,631	1,392	1,364	1,624	1,988
Other financial liabilities held for trading	561	1,021	829	850	928
Financial liabilities at fair value through profit or loss	11,383	10,448	10,281	10,464	10,153
Deposits from banks	0	0	0	0	0
Deposits from customers	230	136	130	495	940
Debt securities issued	10,982	10,136	9,971	9,778	9,013
Other financial liabilities	172	176	180	191	201
Financial liabilities at amortised cost	262,669	261,691	267,069	265,415	282,065
Deposits from banks	35,288	34,643	35,387	31,886	34,781
Deposits from customers	205,144	206,120	207,376	210,029	221,443
Debt securities issued	21,535	20,107	23,534	22,352	24,971
Other financial liabilities	702	820	772	1,149	870
Lease liabilities	557	594	582	588	606
Hedge accounting derivatives	191	170	230	309	319

Fair value changes of hedged items in portfolio hed	0	0	0	0	0
Provisions	2,196	2,055	2,053	1,986	2,087
Current tax liabilities	68	65	87	144	153
Deferred tax liabilities	25	28	26	19	29
Liabilities associated with assets held for sale	1	1	1	0	0
Other liabilities	2,914	2,602	2,765	2,516	3,213
<b>Total equity</b>	<b>22,771</b>	<b>23,371</b>	<b>23,954</b>	<b>23,513</b>	<b>24,068</b>
Equity attributable to non-controlling interests	5,163	5,282	5,453	5,516	5,546
Additional equity instruments	2,733	2,733	2,732	2,236	2,236
Equity attributable to owners of the parent	14,876	15,355	15,769	15,761	16,286
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,478	1,478	1,478	1,478	1,478
Retained earnings and other reserves	12,538	13,018	13,432	13,424	13,948
<b>Total liabilities and equity</b>	<b>304,969</b>	<b>303,435</b>	<b>309,240</b>	<b>307,428</b>	<b>325,610</b>
<b>Total equity</b>					
Subscribed capital	860	860	860	860	860
Additional paid-in capital	1,478	1,478	1,478	1,478	1,478
Retained earnings	14,113	14,402	14,928	14,933	15,368
Cash flow hedge reserve	-18	-36	-105	-206	-233
Available for sale reserve	x	x	x	x	x
Fair value reserve	197	187	164	115	-23
Own credit risk reserve	-290	-267	-248	-207	-103
Currency reserve	-942	-745	-784	-672	-562
Remeasurement of defined benefit plans	-521	-522	-523	-538	-499
Income tax	0	0	0	0	0
Equity attributable to owners of the parent	14,876	15,355	15,769	15,761	16,286
Additional equity instruments	2,733	2,733	2,732	2,236	2,236
Equity attributable to non-controlling interests	5,163	5,282	5,453	5,516	5,546
<b>Total equity</b>	<b>22,771</b>	<b>23,371</b>	<b>23,954</b>	<b>23,513</b>	<b>24,068</b>

