

11 April 2013

Press and Communication

MAIN TOWER · Neue Mainzer Straße 52-58
60311 Frankfurt am Main · www.helaba.de
Tel.: +49 (0) 69 / 9132 – 2192

Wolfgang Kuß

E-Mail: wolfgang.kuss@helaba.de

Ursula-Brita Krück

E-Mail: ursula-brita.krueck@helaba.de

Balance Sheet (IFRS) for the Helaba Group as of 31 December 2012*

	31.12.2012	31.12.2011	Change	
	in € million	in € million	in € million	in %
Loans and advances to banks incl. cash reserve	32,161	15,646	16,515	>100.0
Loans and advances to customers	90,821	84,041	6,780	8.1
Impairments on receivables	-1,205	-1,256	51	4.1
Assets held for trading	37,954	37,960	-6	-
Positive market value of derivatives not held for trading	6,992	4,285	2,707	63.2
Financial investments, incl. companies accounted for using the equity method	28,003	18,805	9,198	48.9
Other assets	4,575	4,504	71	1.6
Total assets	199,301	163,985	35,316	21.5
Liabilities due to banks	39,275	31,533	7,742	24.6
Liabilities due to customers	47,611	41,907	5,704	13.6
Securitised liabilities	57,168	37,243	19,925	53.5
Liabilities held for trading	36,148	37,198	-1,050	-2.8
Negative market value of derivatives not held for trading	4,982	3,916	1,066	27.2
Reserves/other liabilities	2,937	2,228	709	31.8
Subordinate capital	4,363	4,466	-103	-2.3
Shareholders' equity	6,817	5,494	1,323	24.1
Total liabilities	199,301	163,985	35,316	21.5

Income Statement

	2012	2011	Change	
	in € million	in € million	in € million	in %
Net interest income	1,145	1,067	78	7.3
Provisions for loans and advances	-238	-273	35	12.8
Net interest income after provisions for loans and advances	907	794	113	14.2
Net commission income	263	254	9	3.5
Net trading income	411	-44	455	>100.0
Result of hedges/derivatives	-111	292	-403	>-100.0
Result from financial investments (incl. result from companies accounted for using the equity method)	-13	-16	3	18.8
Other operating result	236	209	27	12.9
General administrative expenses	-1,181	-997	-184	-18.5
Earnings before tax	512	492	20	4.1
Taxes on income	-194	-95	-99	>-100.0
Consolidated net income	318	397	-79	-19.9

Ratings of Helaba

	Moody's Investors Service	FitchRatings	Standard & Poor's Corp.
Long-term liabilities	A2	A+*	A*
Short-term liabilities	P-1	F1+*	A-1*
Public Pfandbriefe	Aaa	AAA	-
Mortgage Pfandbriefe	-	AAA	-
Financial strength/ individual rating	D+	a+*	-

* Joint group rating of the Sparkassen-Finanzgruppe Hessen-Thüringen

Financial ratios

	2012	2011
	in per cent	in per cent
Cost-income ratio*	61.2	56.6
Return on equity (before taxes)*	8.4	9.2
Total capital ratio**	16.3	15.3
Tier-1 capital ratio**	11.6	10.1

* Including bank levy

** After approval of annual financial statements