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Press and Communication

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P&L Figures Helaba Group as of 30 June 2013 under IFRS

	01.01.–30.06.	01.01.–30.06.	Changes	
	2013	2012	EURm	in %
Net interest income	581	547	34	6.2
Provisions for loans and advances	-137	-162	25	15.4
Net interest income after provisions for loans and advances	444	385	59	15.3
Net commission income	142	121	21	17.4
Net trading income	243	217	26	12.0
Result of hedges/derivatives	40	-16	56	>100.0
Result from financial investments (incl. result from companies accounted for using the equity method)	8	-15	23	>100.0
Other operating result	86	107	-21	-19.6
General administration expenses	-627	-511	-116	-22.7
Earnings before tax	336	288	48	16.7
Taxes on income	-106	-94	-12	-12.8
Consolidated net income	230	194	36	18.6

Statement of Financial Position as of 30 June 2013 under IFRS

	30.06.2013	31.12.2012	Changes	
	EURm	EURm	EURm	in %
Loans and advances to banks incl. cash reserve	21,463	32,161	-10,698	-33.3
Loans and advances to customers	91,404	90,821	583	0.6
Impairments on receivables	-1,241	-1,205	-36	-3.0
Assets held for trading	35,177	37,954	-2,777	-7.3
Positive market value of derivatives not held for trading	5,121	6,992	-1,871	-26.8
Financial investments, incl. companies accounted for using the equity method	24,424	28,003	-3,579	-12.8
Investment property, property, equipment and intangible assets	2,863	2,882	-19	-0.7
Income tax assets	756	753	3	0.4
Other assets	939	940	-1	-0.1
Total assets	180,906	199,301	-18,395	-9.2
Liabilities due to banks	33,020	39,275	-6,255	-15.9
Liabilities due to customers	45,766	47,611	-1,845	-3.9
Securitised liabilities	49,534	57,168	-7,634	-13.4
Liabilities held for trading	34,466	36,148	-1,682	-4.7
Negative market value of derivatives not held for trading	3,932	4,982	-1,050	-21.1
Provisions	1,636	1,644	-8	-0.5
Income tax liabilities	551	637	-86	-13.5
Other liabilities	772	656	116	17.7
Subordinate capital	4,289	4,363	-74	-1.7
Equity	6,940	6,817	123	1.8
Total liabilities	180,906	199,301	-18,395	-9.2

**Segment development Helaba Group as of 30 June 2013 under IFRS
(earnings before tax)**

	1.1.-30.06.2013	1.1.-30.06.2012
	EURm	EURm
Real estate	121	102
Corporate finance	91	31
Financial markets	189	120
Asset management	5	6
S-Group business	8	10
Public development and infrastructure	11	7
Frankfurter Sparkasse	66	82
Other / Überleitung	-155	-70
Group	336	288

Financial Ratios

in %	1.1.-30.6.2013	30.6.2012
Cost-income ratio ¹	57.0 %	53.2 %
Return on equity (before taxes) ¹	9.8 %	12.6 %
		31.12.2012
Total capital ratio	16.6 %	16.3 %
Tier-1 capital ratio	11.7 %	11.6 %

¹ incl. bank levy

Ratings

	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/ viability rating	D+	a+*	–

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