

23 May 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

P&L Figures Helaba Group as of 31 March 2013 under IFRS

	01.01.–31.03. 2013	01.01.–31.03. 2012		Change
	in € million	in € million	In € million	in %
Net interest income	283	250	33	13.2
Provisions for loans and advances	-54	-58	4	6.9
Net interest income after provisions for loans and advances	229	192	37	19.3
Net commission income	75	61	14	23.0
Net trading income	114	208	-94	-45.2
Result of hedges/derivatives	7	-39	46	>100.0
Result from financial investments (incl. result from companies accounted for using the equity method)	-16	-3	-13	>-100.0
Other operating result	60	49	11	22.4
General administration expenses	-306	-248	-58	-23.4
Earnings before tax	163	220	-57	-25.9

Statement of Financial Position Helaba Group as of 31 March 2013 under IFRS

	31.03.2013	31.12.2012	Change	
	in € million	in € million	in € million	in %
Loans and advances to banks incl. cash reserve	24,609	32,161	-7,552	-23.5
Loans and advances to customers	91,014	90,821	193	0,2
Impairments on receivables	-1,233	-1,205	-28	-2.3
Assets held for trading	36,910	37,954	-1,044	-2.8
Positive market value of derivatives not held for trading	6,060	6,992	-932	-13.3
Financial investments, incl. companies accounted for using the equity method	26,399	28,003	-1,604	-5.7
Other assets	4,576	4,575	-1	0.0
Total assets	188,335	199,301	-10,966	-5.5
Liabilities due to banks	35,458	39,275	-3,817	-9.7
Liabilities due to customers	46,702	47,611	-909	-1.9
Securitised liabilities	51,079	57,168	-6,089	-10.7
Liabilities held for trading	35,872	36,148	-276	-0.8
Negative market value of derivatives not held for trading	4,932	4,982	-50	-1.0
Provisions/other liabilities	3,051	2,937	114	3.9
Subordinate capital	4,373	4,363	10	0.2
Shareholders' equity	6,868	6,817	51	0.7
Total liabilities	188,335	199,301	-10,966	-5.5

Financial Ratios

	31.03.2013	31.12.2012
	in %	in %
Cost-income ratio	58.6	61.2
Return on equity (before taxes)	9.6	8.4
Total capital ratio	15.9	16.3
Tier-1 capital ratio	11.2	11.6

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/ individual rating	D+	a+*	-

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