

Balance Sheet (Euro mln)	Dec-09	Dec-08
Assets	9,956	9,541
Cash and balances at central banks	1,596	1,965
Financial assets at FVPL	996	252
Financial investments	1,118	387
Loans and receivables – banks	616	953
Loans and receivables – customers	5,219	5,370
Derivative financial instruments	202	425
Property and equipment	105	107
Other assets	104	82
Liabilities and Shareholders Equity	9,956	9,541
Due to banks	1,317	1,229
Due to customers	7,223	6,802
Derivative financial instruments	199	335
Issued debt securities	214	136
Other liabilities	141	137
Subordinated liabilities	224	231
Equity	638	671
Solvency ratio (capital adequacy ratio)	12.57%	12.41%
Profit & Loss Statement (Euro mln)	Dec-09	Dec-08
Total income	475	529
Net interest income	341	454
Fees & commissions	55	71
Trading & other income, net	79	4
Operating costs	(236)	(280)
Personnel expenses	(126)	(158)
General and administrative expenses	(90)	(104)
Depreciation and amortization	(16)	(16)
Other operating expenses	(4)	(2)
Credit loss charges	(162)	(148)
Profit before tax	78	101
Income tax expense	(27)	(27)
Profit for the year	51	75