

## Interim financial statements

### Statement of profit or loss and other comprehensive income for the period from 1 January to 30 June 2017

€m	Notes	1 <sup>st</sup> half 2017	1 <sup>st</sup> half 2016	Change	
Interest and similar income		430.2	445.8	-15.6	-3.5%
Interest expenses		357.9	370.9	-13.0	-3.5%
<b>Net interest income</b>	[6]	<b>72.3</b>	<b>74.9</b>	-2.6	-3.5%
<b>Provisions for loan losses</b>	[7]	<b>0.8</b>	<b>-74.1</b>	74.9	101.1%
<b>Net interest income after provisions for loan losses</b>		<b>73.1</b>	<b>0.8</b>	72.3	(>300%)
Commission income		1,138.8	1,022.3	116.5	11.4%
Commission expenses		566.0	515.7	50.3	9.8%
<b>Net commission income</b>	[8]	<b>572.8</b>	<b>506.6</b>	66.2	13.1%
<b>Trading profit or loss</b>	[9]	<b>186.2</b>	<b>164.7</b>	21.5	13.1%
<b>Profit or loss on financial instruments designated at fair value</b>	[10]	<b>-36.4</b>	<b>110.5</b>	-146.9	-132.9%
<b>Profit or loss from fair value hedges in accordance with IAS 39</b>		<b>0.5</b>	<b>-1.6</b>	2.1	131.3%
<b>Profit or loss on financial investments</b>	[11]	<b>19.8</b>	<b>-12.8</b>	32.6	254.7%
<b>Administrative expenses</b>	[12]	<b>519.1</b>	<b>482.9</b>	36.2	7.5%
<b>Other operating income</b>	[13]	<b>-7.3</b>	<b>32.6</b>	-39.9	-122.4%
<b>Net income before tax</b>		<b>289.6</b>	<b>317.9</b>	-28.3	-8.9%
<b>Income taxes</b>	[14]	<b>97.5</b>	<b>103.6</b>	-6.1	-5.9%
<b>Interest expenses for atypical silent capital contributions</b>		<b>27.9</b>	<b>21.8</b>	6.1	28.0%
<b>Net income</b>		<b>164.2</b>	<b>192.5</b>	-28.3	-14.7%
<b>Of which:</b>					
Attributable to non-controlling interests		0.0	0.0	0.0	n.a.
Attributable to the shareholders of DekaBank		164.2	192.5	-28.3	-14.7%
<b>Changes not recognised in income</b>					
<b>Items reclassified into profit or loss</b>					
Financial instruments valuation reserve Available for sale		0.0	0.0	0.0	n.a.
Cash flow hedges valuation reserve		16.6	11.6	5.0	43.1%
Current translation reserve		-0.2	-14.0	13.8	98.6%
Deferred taxes on items reclassified into profit or loss		-5.3	-3.7	-1.6	-43.2%
<b>Items not reclassified into profit or loss</b>					
Revaluation gains/losses on defined benefit pension obligations		33.7	-114.8	148.5	129.4%
Revaluation reserve investments accounted for using the equity method		0.1	-1.0	1.1	110.0%
Deferred taxes on items not reclassified into profit or loss		-10.8	37.0	-47.8	-129.2%
<b>Other comprehensive income</b>		<b>34.1</b>	<b>-84.9</b>	119.0	140.2%
<b>Net income for the period under IFRS</b>		<b>198.3</b>	<b>107.6</b>	90.7	84.3%
<b>Of which:</b>					
Attributable to non-controlling interests		0.0	0.0	0.0	n.a.
Attributable to the shareholders of DekaBank		198.3	107.6	90.7	84.3%