

# Five-year Comparison of Consolidated Financial Data

	2002	2001	2000	1999	1998
<b>Income statement (€ mn)</b>					
Net interest and current income	3,276	4,364	4,312	4,007	3,834
Net loan loss provisions	2,218	1,893	1,586	1,284	1,117
Net fee and commission income	3,090	3,841	4,291	3,437	2,837
Net trading income	1,044	1,526	1,329	1,274	743
Administrative expenses	7,500	8,682	7,652	6,528	5,892
Net other income and expenses	1,406	1,617	1,947	1,224	933
Special factors	244	620	1,028		
Income before taxes	- 1,146	153	1,613	2,130	1,338
Income tax expense	- 211	- 33	- 129	1,051	338
Net income	- 942	180	1,730	1,053	930
<b>Key data (%)</b>					
Cost-income ratio	86.8	77.7	64.8	66.2	71.1
(adjusted for regular amortisation of goodwill)	84.5	75.2	63.7	64.7	69.5
Return on equity before taxes	- 7.9	1.1	13.9	19.3	12.7
(adjusted for regular amortisation of goodwill)	- 6.3	3.1	15.0	20.7	14.0
Return on equity after taxes	- 6.6	1.3	15.1	9.8	9.1
(adjusted for regular amortisation of goodwill)	- 5.0	3.3	16.2	11.1	10.3
Earnings per share (€)	- 1.63	0.32	3.32	2.04	1.82
<b>Regulatory Capital (BIZ)</b>					
	31 Dec	31 Dec	31 Dec	31 Dec	31 Dec
Core capital (€ bn)	8.6	10.5	13.2	12.9	10.6
Liable capital (€ bn)	15.1	21.6	26.1	25.0	21.7
Risk-weighted assets (€ bn)	142.8	189.8	209.3	202.8	185.0
Core capital (%)	6.0	5.5	6.3	6.4	5.7
Total capital (%)	10.6	11.4	12.5	12.4	11.7
<b>Balance sheet (€ mn)</b>					
Total assets	413,445	506,683	483,498	396,846	365,475
Lending volume	123,089	219,210	225,343	223,336	203,877
<b>Assets (€ mn)</b>					
Cash reserves	4,877	6,945	5,275	2,798	3,823
Trading assets	121,535	126,007	103,362	74,104	58,194
Loans and advances to banks	88,366	77,473	89,650	56,672	65,884
Loans and advances to customers	157,023	239,743	234,584	218,047	196,276
Investment securities	23,160	39,303	36,873	32,975	27,895
<b>Liabilities (€ mn)</b>					
Trading liabilities	52,562	45,815	49,447	32,327	27,682
Liabilities to banks	127,542	127,455	116,164	71,876	79,148
Liabilities to customers	143,836	171,478	158,466	142,160	133,796
Certificated liabilities	54,594	114,312	120,540	115,348	93,880
Provisions and other liabilities	13,387	14,338	15,055	12,643	11,816
Subordinated liabilities and profit-participation certificates	9,430	11,278	10,361	10,030	7,693
Shareholders' equity	11,976	21,633	13,020	11,567	10,938
<b>Additional information (number)</b>					
Employees as at year-end	47,016	52,322 <sup>1)</sup>	51,456	50,659	48,948
Branch offices	1,103	1,172	1,360	1,459	1,506

<sup>1)</sup> Changed basis of calculation at 31 Dec 2001.