Helaba

Investor Relations – Update –

Group results as of June 30, 2022

August 09, 2022

Werte, die bewegen.

Performance Figures

Helaba posts consolidated profit before tax of € 327 m in first half of 2022

- Profit before tax in H1 2022 above same period of previous year (€ 293 m, +11.6 %), despite considerably higher charges beyond the bank's control
- Operating business continues to grow – further jump in net fee and commission income of € 45 m to € 269 m (+20.2 %)
- CET1 ratio stable at a comfortable 13.9 %* (H1 2021: 14.0 %)
- Risk position currently stable – further additions to risk provisioning (top level adjustment (TLA)) of € 85 m (H1 2021: € 141 m) in view of mounting uncertainties
- Adjusted CIR of 61.7 % (H1 2021: 60.1 %) and RoE of 8.7 % (H1 2021: 7.8 %)

*Slightly adjusted as part of the finalization of the half year accounts

Positive development of key indicators

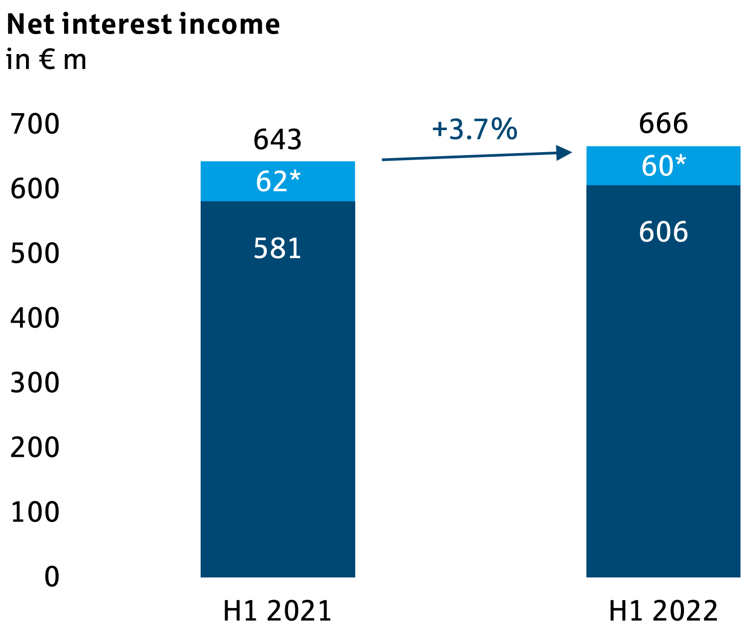
Key ratios

	Requirement / Target ratio	H1 2021	H1 2022
Cost-Income Ratio	<70%	60.1%[2]	61.7%
Return on equity (RoE)	6-8%	7.8%[2]	8.7%
CET1 ratio	8.52%[1]	14.0%	13.9%[3]
Total capital ratio	n.a.	17.9%	17.7%
Leverage Ratio	3.0%	4.9%	4.4%[3]
Liquidity coverage Ratio	>125%	215.5%	170.7%
Net Stable Funding Ratio (NSFR)	>105%	-	119.0%

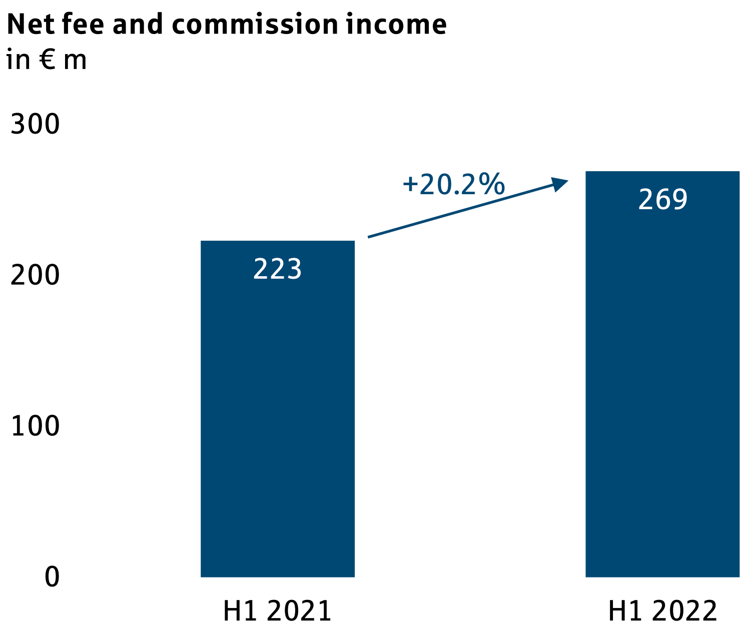
1) Derived from SREP requirement as of 30 June 2022 taking capital buffers into account
2) Previous year‘s figures adjusted
3) Slightly adjusted as part of the finalization of the half year accounts

- Adjusted **CIR** and **RoE** of 61.7 % and 8.7 %, respectively
- Stable capital position with **CET1 ratio** of 13.9 %[3] while total capital ratio of 17.7 % largely unchanged year-on-year
- **Leverage ratio** reduced to 4.4 %[3] as of 30 June 2022
- **Liquidity coverage ratio** (LCR) at 170.7 %
- **Net stable funding ratio** (NSFR) - only a reporting requirement since H2 2021 - amounted to 119.0 %
- All regulatory ratios significantly above requirements

Slight growth in net interest income, net fee and commission income well above previous year



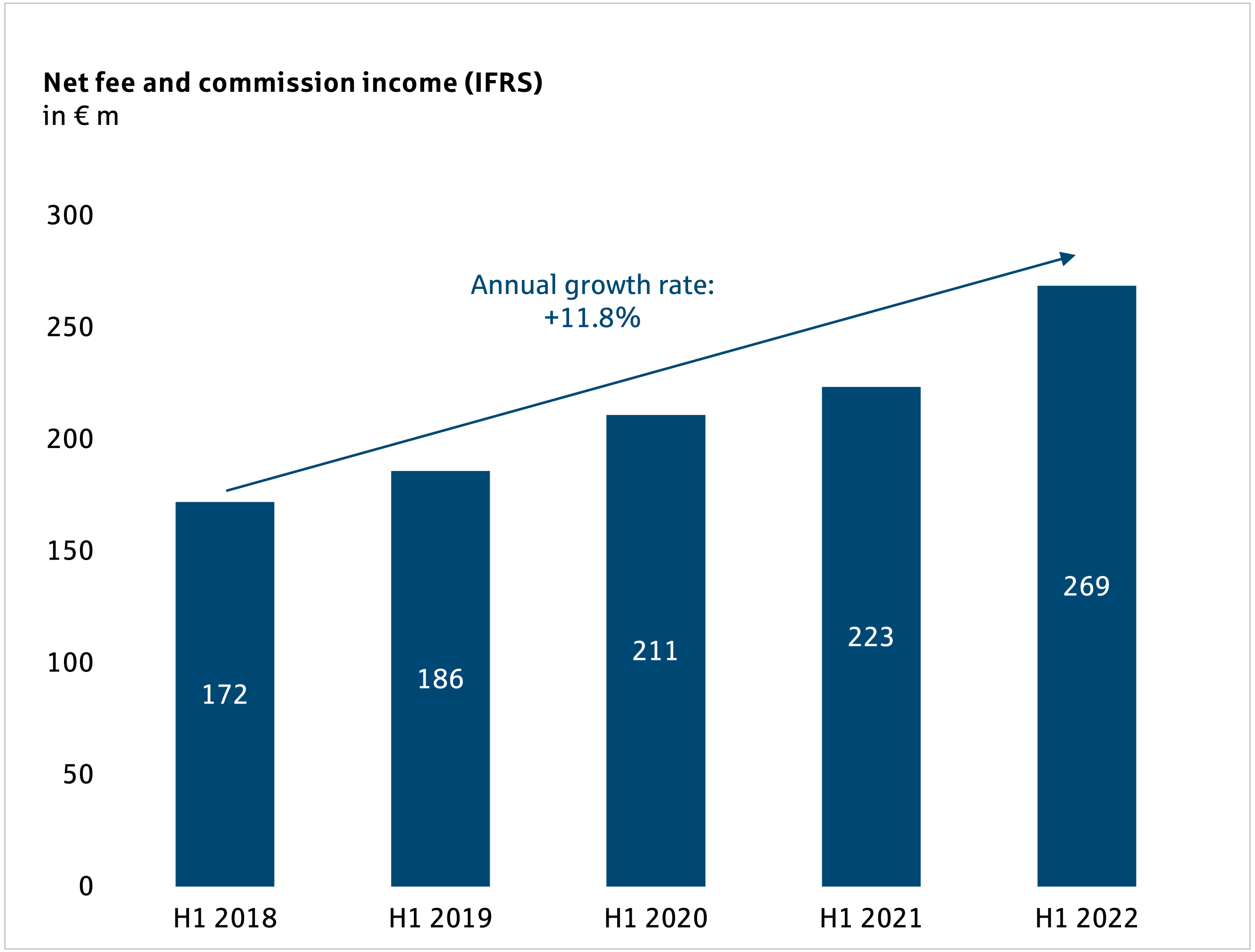
*Net interest income resulting from ECB's targeted longer-term refinancing operations (TLTROs)



- Rise in net interest income a result operating activities and a modest increase in portfolio while average margin remained stable

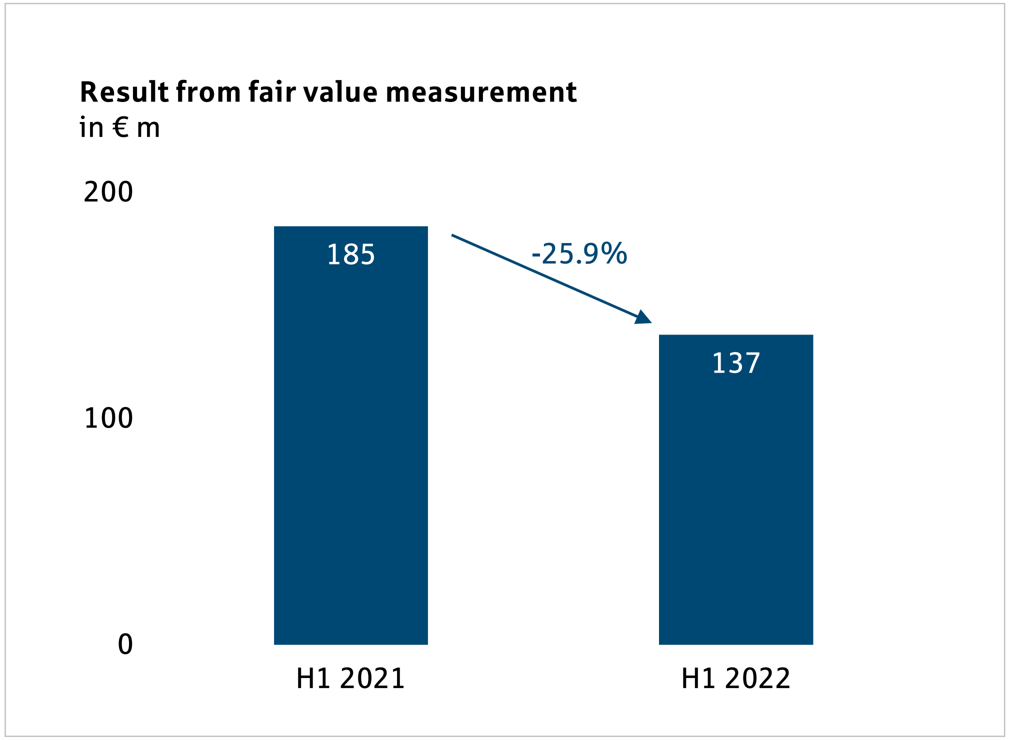
- Higher net fee and commission income of € 45 m primarily due to growth in fees and commissions from account and cash management activities (+ € 11 m) as well as from securities and custodian business (+ € 8 m) and from expansion of asset management activities at Frankfurter Bankgesellschaft (+ € 6 m) and Helaba Invest (+ € 4 m)

Continuous growth in net fee and commission income



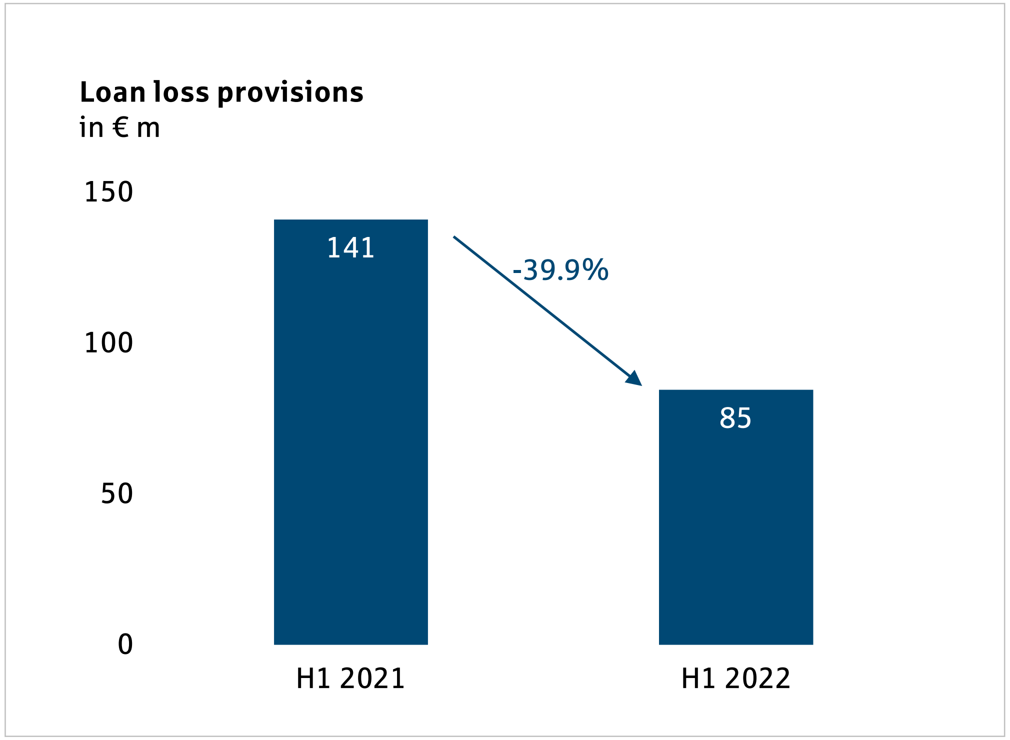
- The total rise in net fee and commission income of nearly € 100 m since 2018 reflects a long-term, stable trend to which various business areas and Group companies have contributed.
- The single-entity Helaba Bank and the subsidiaries each account for half of this increase (thereof attributable in particular to the FBG Group + € 29 m, Frankfurter Sparkasse + € 10 m and Helaba Invest + € 12 m)

Decline in net income from fair value measurement



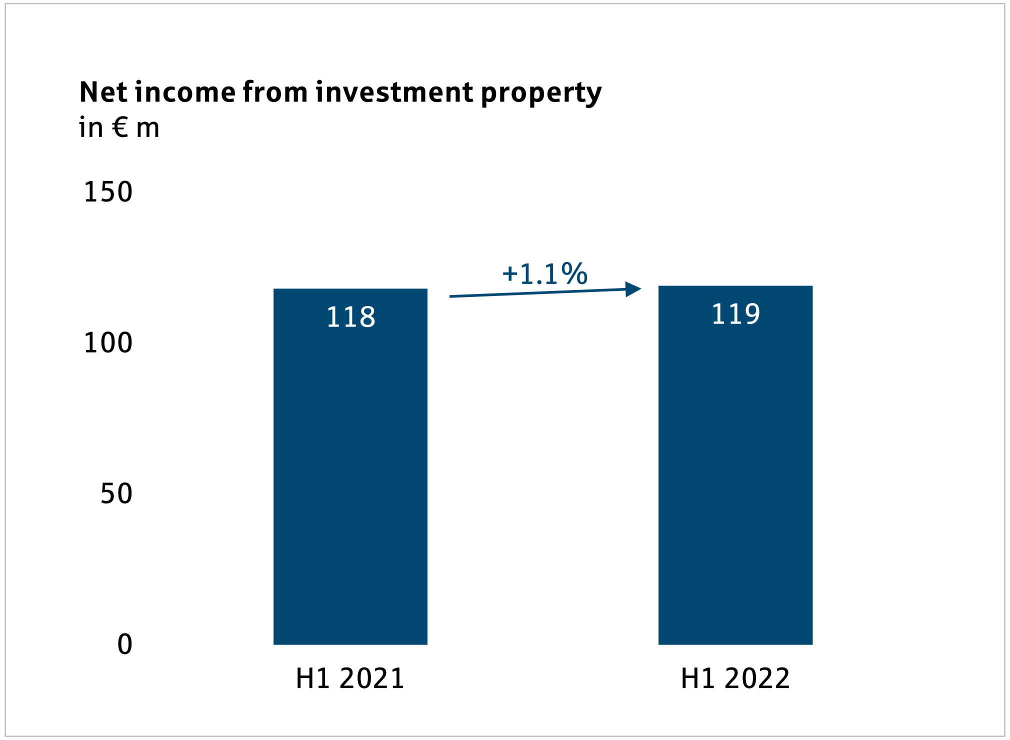
- Result from fair value measurement normalised after positive non-recurring effect in the previous year
- Decline in earnings due to changes in credit spreads, which were partially offset by positive effects from interest rate changes

Risk position remains comfortable – further increase in risk provisioning through top level adjustment

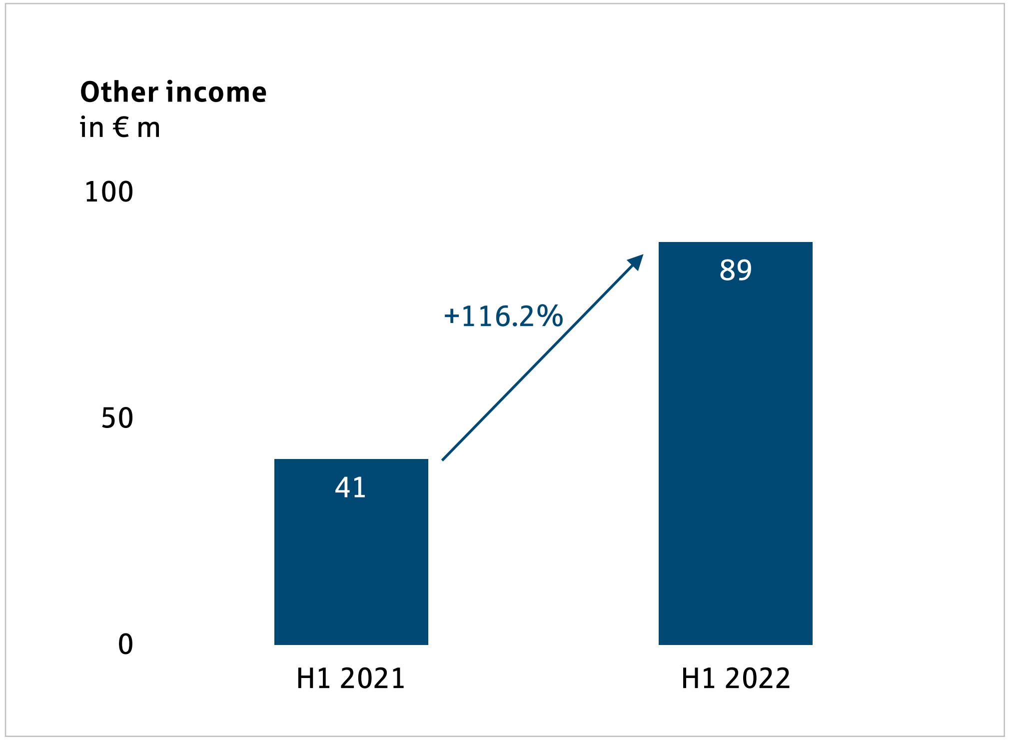


- Risk position currently stable - further additions to risk provisioning through top level adjustment (TLA) in view of mounting uncertainties
- Net reversals in Stage 1 and 2 risk provisioning (excl. top level adjustment) of € 3 m (H1 2021: net addition of € 46 m)
- Top level adjustment: Addition to risk provisioning due to macroeconomic scenarios of € 29 m (H1 2021: reversal of € 21 m) and management adjustment of € 57 m (H1 2021: € 79 m)
- Net additions to Stage 3 risk provisioning of € 2 m (H1 2021: € 37 m)

Net income from investment property stable, strong rise in other income

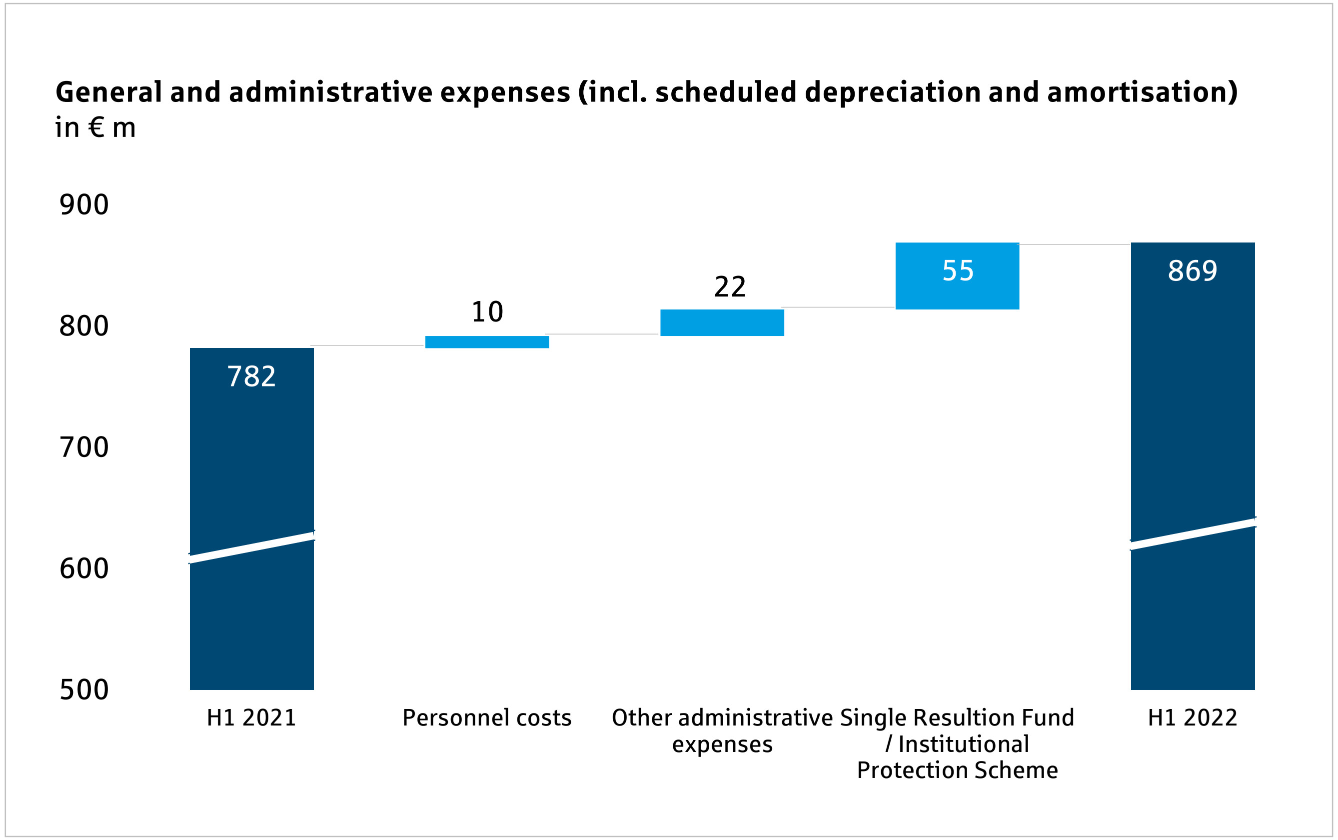


- Item largely consists of stable earnings from GWH (rental income less maintenance costs)
- Earnings on a par with previous year. Increase in operating result offset by decline in net income from disposals



- Growth due to positive net income from sale of financial instruments and fall in other operating expenses
- Further easing due to absence of negative non-recurring effect in previous year (addition to restructuring provision at Frankfurter Sparkasse)

Rise in general and administrative expenses due to higher costs for bank levy / protection schemes

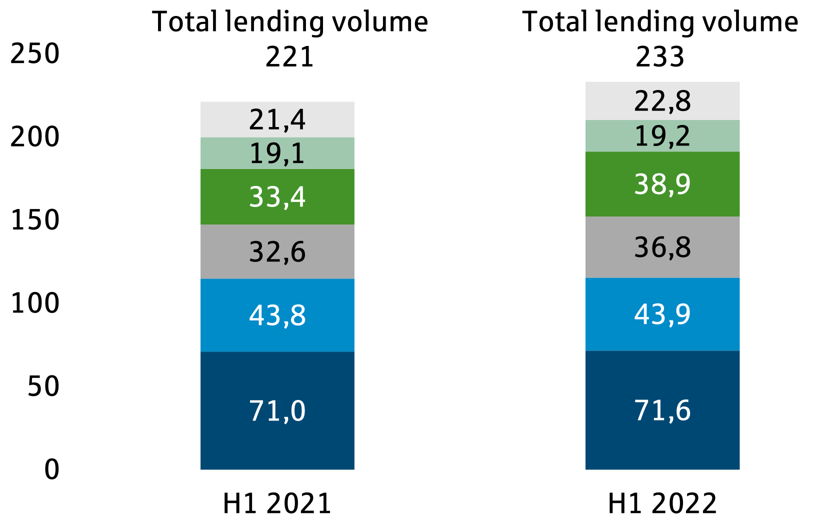


- Modest increase in personnel expenses (single-entity Helaba Bank + € 4 m, Group companies + € 6 m) as a result of one-off payments under collective bargaining agreements and additional recruitment at subsidiaries in line with strategy
- Increase in other administrative expenses due to projects, modernisation of IT systems and higher scheduled depreciation and amortisation, thereof € 16 m attributable to Helaba Bank.
- Increase in payments to bank levy and protection schemes fully allocable to Helaba Bank

Helaba

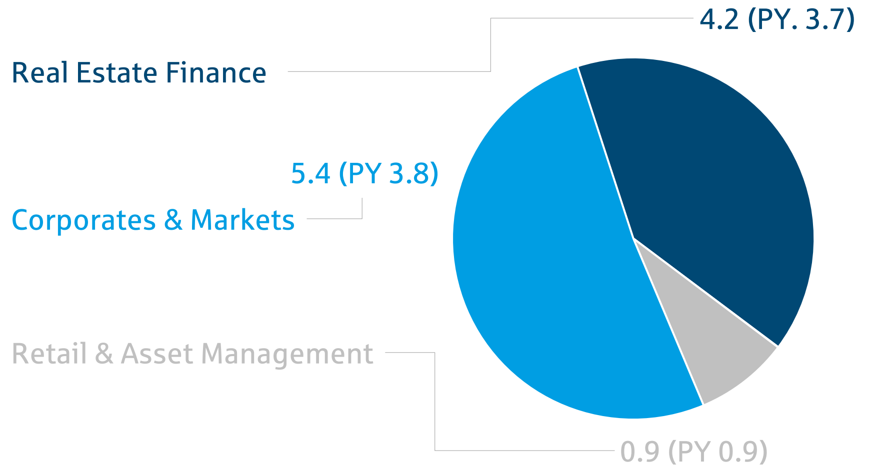
Encouraging growth in new business with highly diversified lending volumes

Breakdown of lending volume by customer
in € bn



- Increase in total lending volume in H1 2022 primarily as a result of higher level of receivables from financial institutions and corporates

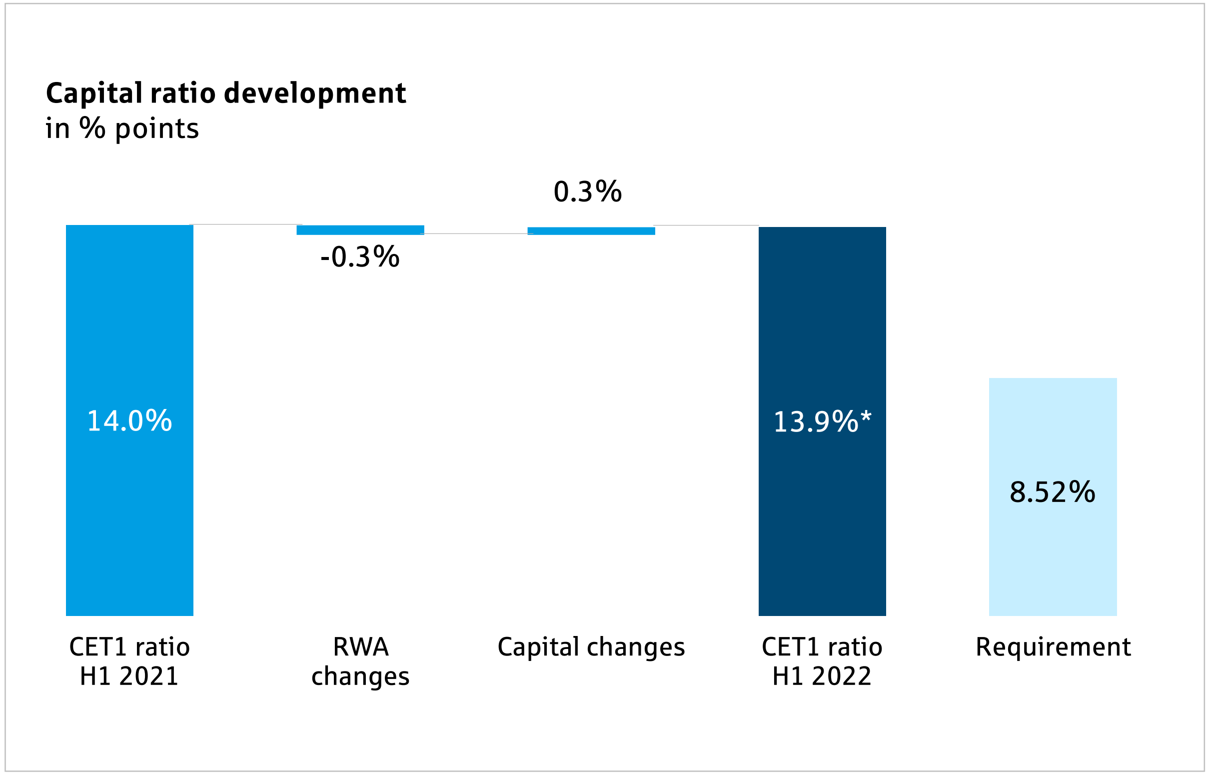
New medium and long-term business: € 10.5 bn[1] (PY: € 8.4 bn)
in € bn



1) new medium and long-term business excluding WIBank

- Volume of new medium and long-term lending of € 10.5 bn higher than previous year
- Growth in new business driven by Corporates & Markets (+ € 1.6 bn) and Real Estate Finance (+ € 0.5 bn)

Capital ratios at very good level



- Stable capital ratio of 13.9 %*
- Helaba has adequate capital resources, all regulatory requirements are significantly exceeded
- Changes in RWAs and capital cancel each other out
- Total risk-weighted assets of € 63.9 bn (H1 2021: € 62.5 bn)

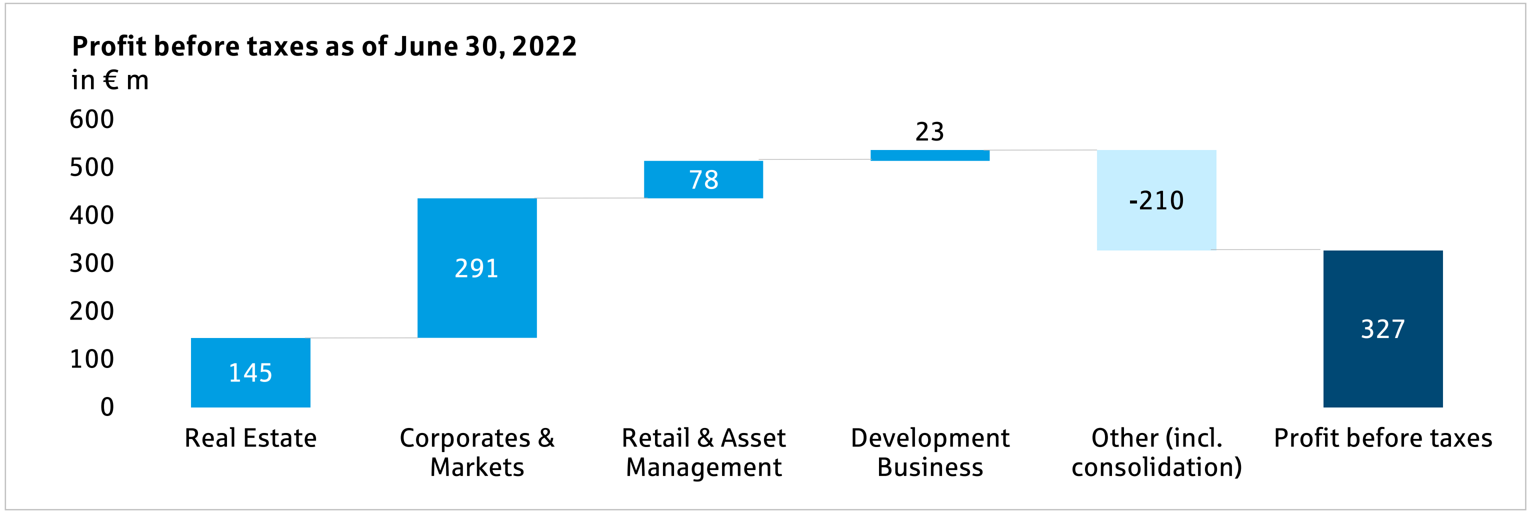
*Slightly adjusted as part of the finalization of the half year accounts

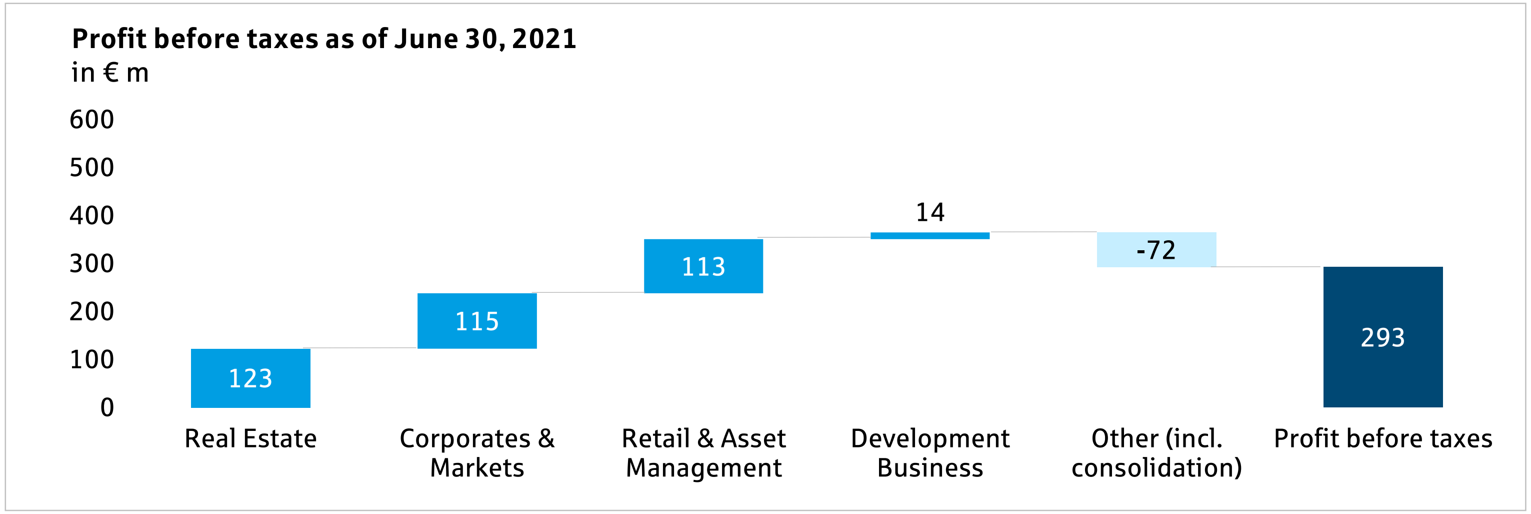
Helaba

Segments aligned to customer and risk structure

Real Estate	Corporates & Markets	Retail & Asset Management	Development Business	Others incl. consolidation
Real Estate Finance	Asset Finance	Frankfurter Sparkasse 1822	WIBank Wirtschafts- und Infrastrukturbank Hessen	Group disposition and liquidity portfolio
	Corporate Banking	Frankfurter Bankgesellschaft PRIVATBANK Zürich Frankfurt		Corporate Center units
	Savings Banks and SME	LBS		OFB Projektentwicklung
	Public Sector incl. Public Finance Europe / NY	Helaba Invest		Treasury
	Capital Markets	Portfolio and Real Estate Management		Consolidation effects
	Sales Controlling	GWH RÄUME ZUM LEBEN		

Positive contribution to net earnings by all business segments





- All business segments continued to make positive contributions to earnings
- Higher earnings in Corporates & Markets segment thanks to improved net trading income and positive valuation effects and reduced risk provisioning
- Result in Retail & Asset Management segment negatively affected by result from fair value measurement at Frankfurter Sparkasse
- Lower net income in Other segment attributable in part to higher contribution to bank levy / protection schemes, absence of positive valuation effects compared to H1 2021 as well as top level adjustment recognised in this segment

Real Estate
Improved segment result thanks to easing of the risk situation

Real Estate	H1 2021	H1 2022	Change
	€ m	€ m	%
Total income before loan loss provisions	222	211	-5.0
thereof: Net interest income	*217*	*207*	*-4.7*
thereof: Net fee and commission income	*7*	*10*	*52.3*
Provisions for losses on loans and advances	-30	2	n.a.
General and administration expenses	-69	-68	0.4
Segment result	**123**	**145**	**17.2**

	30 June 2021	30 June 2022
	€ bn	€ bn
Assets	33.8	34.4
Risk-weighted assets	18.4	17.3

- Core activities comprise commercial real estate portfolio and project finance
- Volume of new medium and long-term business increased to € 4.2 bn (H1 2021: € 3.7 bn)
- Earnings of € 211 m slightly below previous year's level. Decline in net interest income (mainly due to early repayment charges) partially offset by higher net fee and commission income
- Reversal of loan loss provisions of € 2 m (H1 2021: addition of € 30 m)
- General and administrative expenses of € 68 m at same level as in first half of 2021

Corporates & Markets
Marked improvement in segment result

Corporates & Markets	H1 2021	H1 2022	Change
	€ m	€ m	%
Total income before loan loss provisions	414	530	28.0
thereof: Net interest income	*245*	*248*	*1.4*
thereof: Net fee and commission income	*78*	*91*	*16.7*
thereof: Result from fair value measurement	*88*	*189*	*>100.0*
Provisions for losses on loans and advances	-44	-4	91.9
General and administration expenses	-256	-236	7.9
Segment result	**115***	**291**	**>100.0**

	30 June 2021	30 June 2022
	€ bn	€ bn
Assets	65.2	68.7
Risk-weighted assets	26.6	30.0

- Encompasses products for the corporate, institutional, public sector and municipal corporation customer groups as well as expenses from custodian services
- Sharp rise in volume of new medium and long-term business to € 5.4 bn (H1 2021: € 3.8 bn)
- Growth in net earnings to € 530 m (H1 2021: € 414 m) due to a strong increase in net trading income as a result of higher operating earnings as well as positive valuation effects
- Additions to loan loss provisions of € -4 m considerably below the previous year's level (€ -44 m)
- Lower general and administrative expenses due, among other things, to lower operating costs

* Previous year‘s figures adjusted

Retail & Asset Management
Encouraging rise in net fee and commission income; negative result from fair value measurement

Retail & Asset Management	H1 2021	H1 2022	Changes
	€ m	€ m	%
Total income before loan loss provisions	406	369	-9.2
thereof: Net interest income	*115*	*112*	*-2.8*
thereof: Net fee and commission income	*131*	*143*	*8.9*
thereof: Result from real estate activities	*118*	*119*	*1.1*
thereof: Result from fair value measurement	*8*	*-49*	*n.a.*
Provisions for losses on loans and advances	-8	0	98.1
General and administration expenses	-285	-290	-1.8
Segment result	**113**	**78**	**-30.9**

	30 June 2021	30 June 2022
	€ bn	€ bn
Assets	33.9	34.9
Risk-weighted assets	7.5	7.0

- Segment comprises retail banking, private banking and asset management (via the Frankfurter Sparkasse, Frankfurter Bankgesellschaft and Helaba Invest subsidiaries), Landesbausparkasse Hessen-Thüringen and GWH
- Total earnings below previous year, primarily attributable to negative result from fair value measurement of Frankfurter Sparkasse' special funds due to interest rate changes
- Higher net fee and commission income, mainly at Frankfurter Bankgesellschaft and Helaba Invest
- Steady earnings from real estate management and project development
- Slight increase in general and administrative expenses largely due to growth in business at subsidiaries in line with strategy
- No further additions to risk provisioning

Development Business
Further expansion of the service business

Development Business	H1 2021	H1 2022	Change
	€ m	€ m	%
Total income before loan loss provisions	58	69	18.7
thereof: Net interest income	*32*	*34*	*4.8*
thereof: Net fee and commission income	*25*	*31*	*20.9*
Provisions for losses on loans and advances	0	0	n.a.
General and administration expenses	-44	-45	-2.6
Segment result	**14**	**23**	**70.1**

	30 June 2021	30 June 2022
	€ bn	€ bn
Assets	25.6	25.5
Risk-weighted assets	1.2	1.4

- This segment reflects WIBank's public development activities
- WIBank performs key promotional funding tasks on behalf of the State of Hesse
- Net fee and commission income higher than previous year due to expansion in services for State of Hesse as well a one-off billing effect
- General and administrative expenses largely stable

Other
Segment result impacted by negative valuation effects and higher contributions to bank levy / protection schemes

Other (incl. consolidation)	**H1 2021**	**H1 2022**	**Change**
	€ m	€ m	%
Total income before loan loss provisions	115	102	-11.0
thereof: Net interest income	*33*	*65*	*96.4*
thereof: Result from fair value measurement	*89*	*-5*	*n.a.*
thereof: Other net income	*7*	*48*	*>100.0*
Provisions for losses on loans and advances	-59	-83	-40.3
General and administration expenses	-128	-230	-79.6
Segment result	**-72***	**-210**	**>-100.0**

	30 June 2021	**30 June 2022**
	€ bn	€ bn
Assets	58.6	50.3
Risk-weighted assets	8.8	8.2

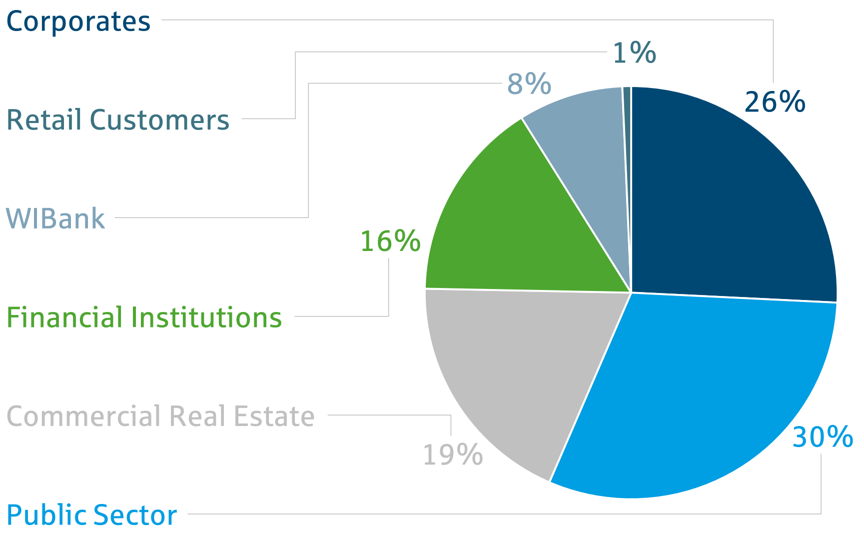
- Segment contains profit contributions and expenses that cannot be allocated to other business segments, especially earnings from treasury activities, OFB as well as costs of central corporate units incl. consolidation effects
- Decline in result from fair value measurement due to absence of general valuation recoveries recognised in H1 2021
- Additions to risk provisioning due to increase in top level adjustment
- Increase in general and administrative expenses mainly due to higher contributions to bank levy and protection schemes, higher operating costs as well as consolidation effects

* Previous year's figures adjusted

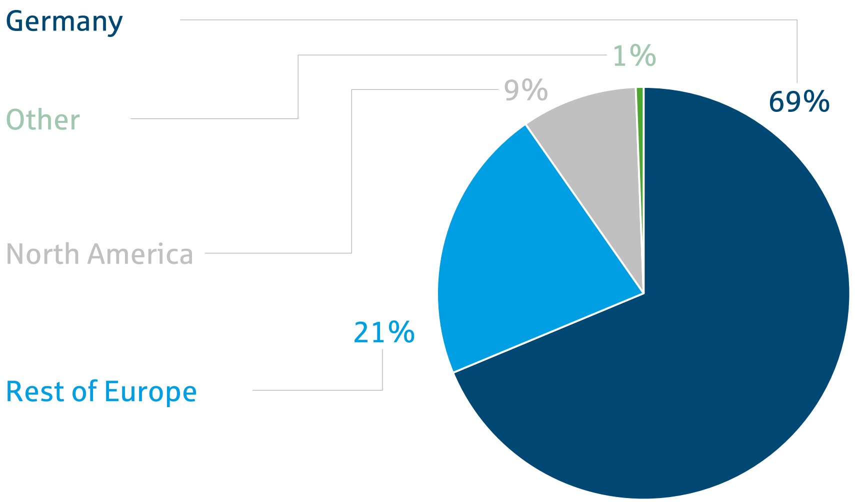
Portfolio Quality

Diversified credit portfolio with focus on Germany

Breakdown by customer



Breakdown by region

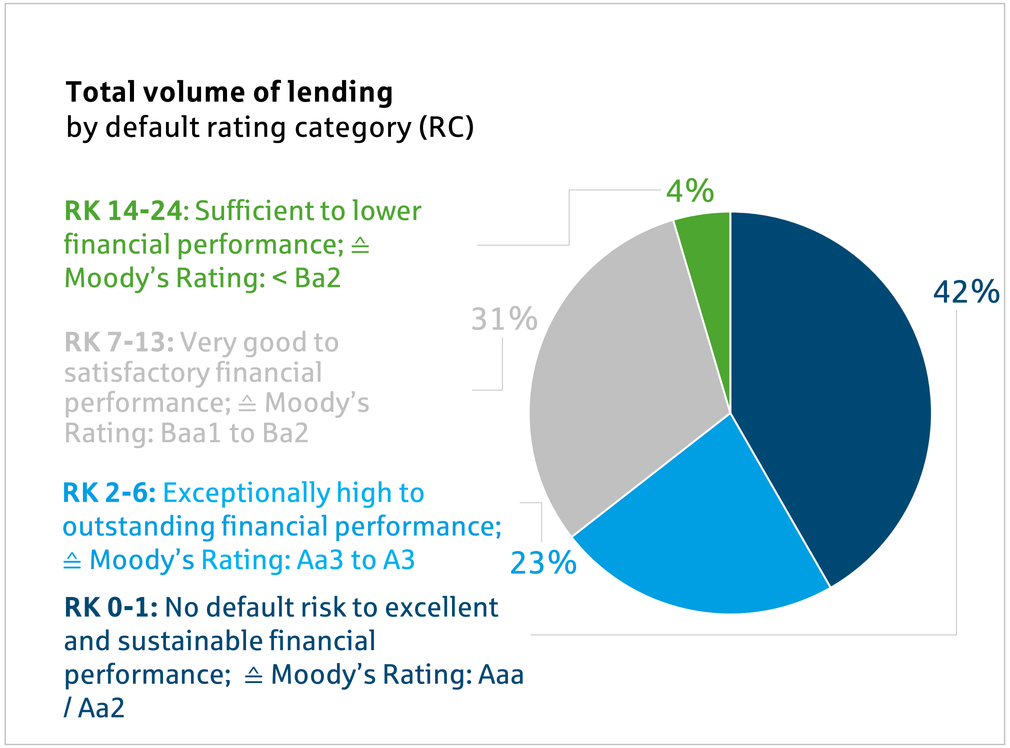


- Increase in total lending volume to € 233.1 bn (previous year: € 221.2 bn), while composition of portfolio in terms of customer group and regional distribution almost unchanged
- Most important customer groups remain the public sector, corporate clients and commercial real estate
- Strong regional focus on Germany: two-thirds of portfolio attributable to business in home market

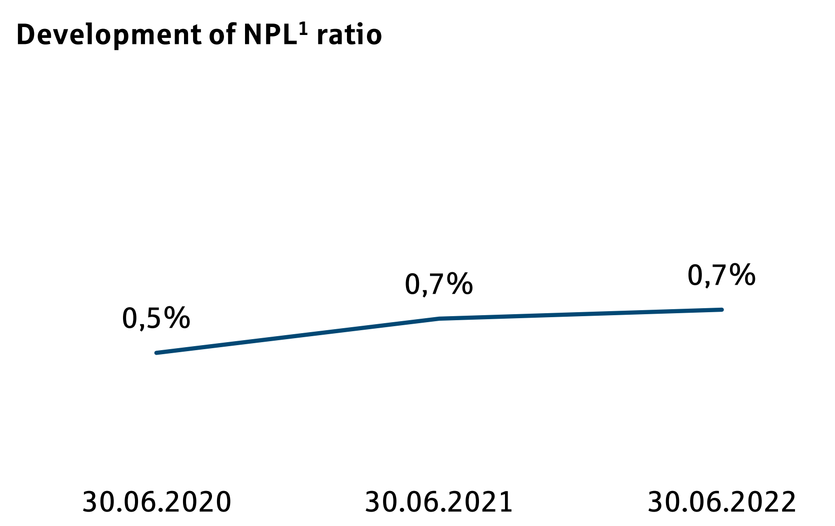
As of 30 June 2022

Helaba

Helaba Group in very good position with persistently low NPL ratio



- Total lending volume of € 233.1 bn
- Excellent to satisfactory credit ratings account for 96 % of total lending volume



1) The NPL ratio is the share of non-performing exposures according the EBA definition in relation to loans and advances to customers/banks. Based on Finrep data

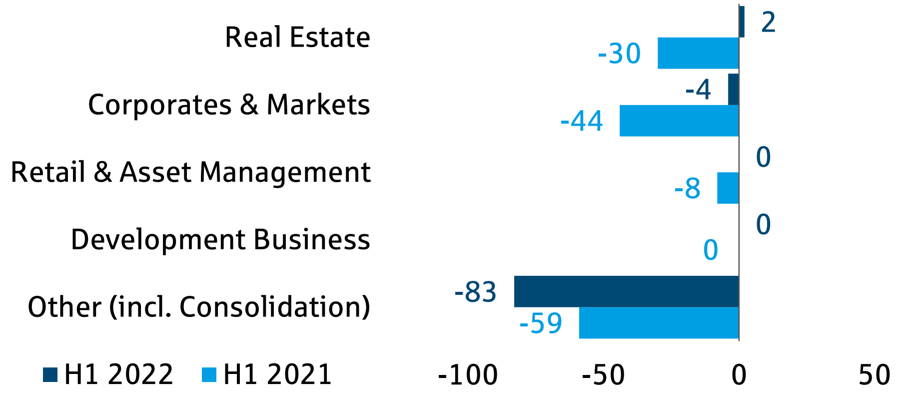
- As of 30 June 2022, NPL ratio unchanged at 0.7 % compared to the first half of 2021
- Despite turbulent market environment, Group only registered very low level of credit defaults
- Of the € 175.5 bn in loans and advances, non-performing exposures accounted for € 1.2 bn

As of 30 June 2022

Continued allocation of loan loss provisions at portfolio level

Net allocations to risk provisioning	**H1 2021**	**H1 2022**
	€ m	€ m
Stage 1	10	3
Stage 2	-114	-87
Stage 3	-37	-2
Direct write-downs	-1	-2
Recoveries on previously impaired loans/advances	2	2
Net risk provisioning	**-141**	**-85**

Breakdown by segment
in € m



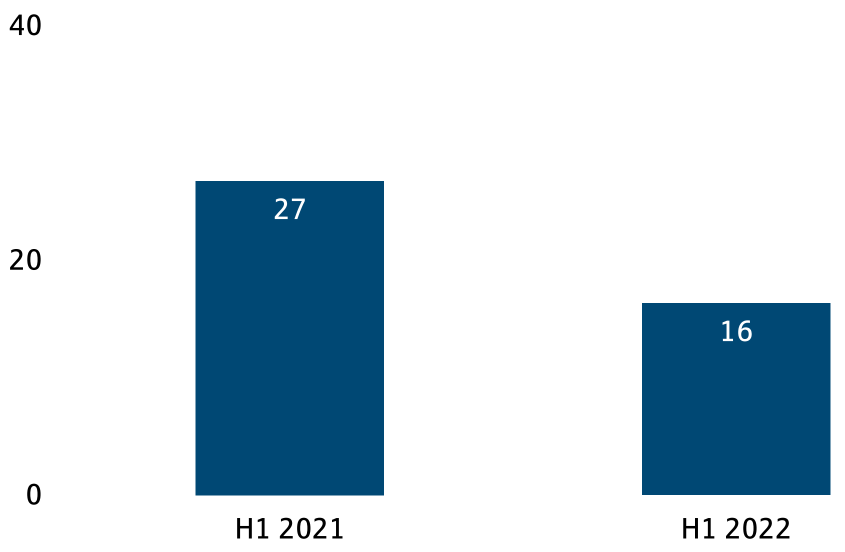
- Overall reduction in additions to risk provisioning. Further addition to top level adjustment in scope of Stage 2 provisions

- Net additions to risk provisioning in Other segment; thanks to easing of risk position, only minor additions or reversals in business segments
- Higher risk provisioning in Other segment due to increase in management adjustment, partially offset by reduction in additions due to general credit risk adjustments

Helaba

Risk provisioning remains adequate

Loan loss provisions to RWA*)
in bps



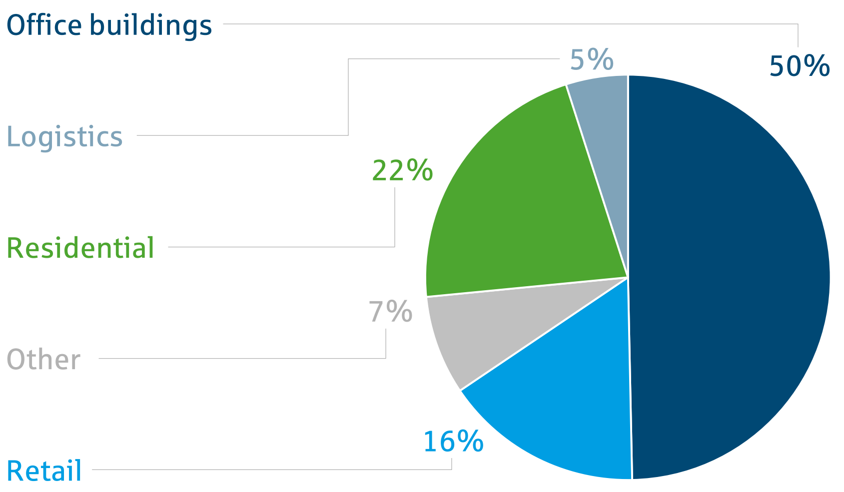
*addition to loan loss provisions, RWAs for counterparty risks exclude investment risks

- Decline in risk provisioning costs in relation to RWAs from counterparty risks
- This corresponds to a cost of risk as of the reporting date of 6 bps (previous year: 12 bps) based on receivables from non-financial corporations

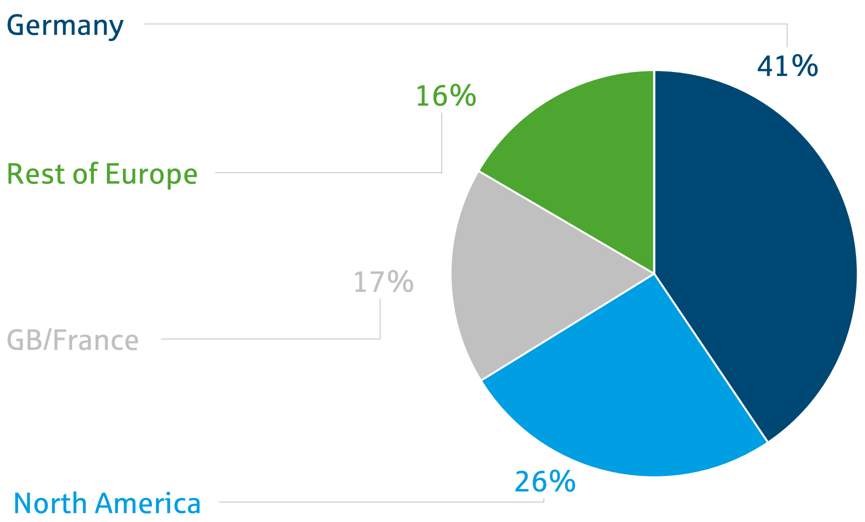
Helaba

Real Estate Finance Portfolio
Business volume of € 37.8 bn

By type of use



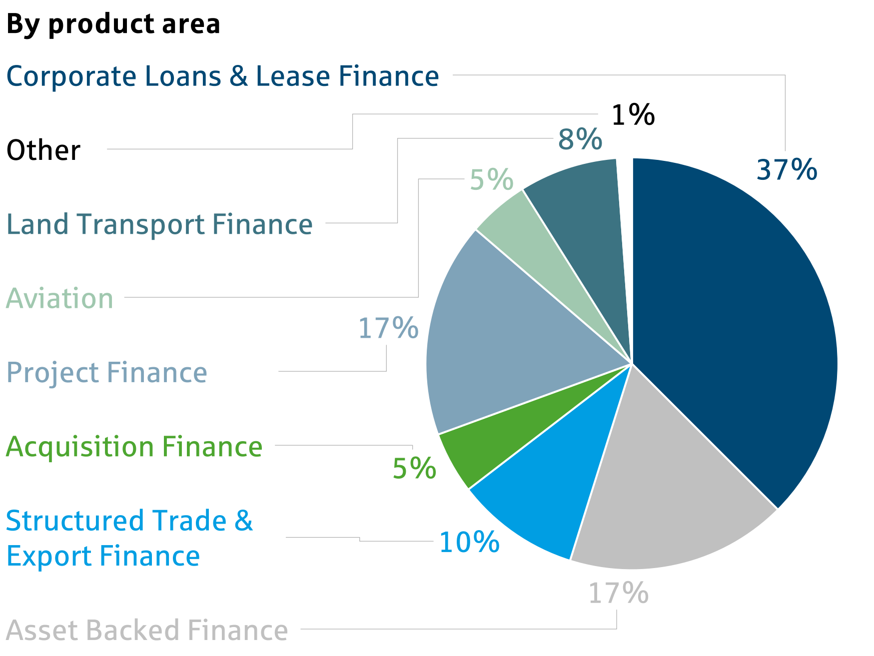
By region

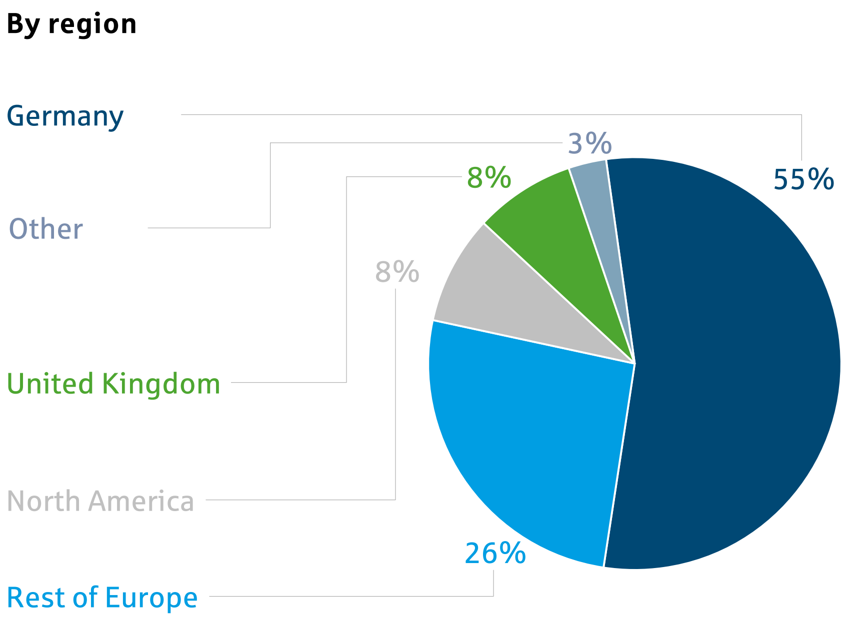


▶ Balanced portfolio by regions and type of use

As of 30 June 2022

Corporate Banking & Asset Finance Portfolio
Business volume of € 53.2 bn





▶ Broadly diversified portfolio with focus on Europe

As of 30 June 2022

Summary and outlook for portfolio quality

- Actual credit defaults have remained at a low level in the first half of 2022 - reflecting the high quality of the Helaba Group's lending portfolio

- The operating environment for the remainder of 2022 will continue to deteriorate, particularly due to upheavals in the energy sector, worsening disruption to supply chains as well as rising inflationary tendencies. There will be a time lag before the recession has an impact on credit defaults

- Since the outbreak of the pandemic, Helaba has pursued a strategy of identifying vulnerable portfolios. This has meanwhile been supplemented by an analysis of the entire lending portfolio to determine the possible impact of first and second-round effects resulting from the war in Ukraine. Altogether, this involves portfolios from the business units of corporate lending, commercial real estate as well as transport and asset finance in an amount of approximately € 13 bn (31 December 2021: € 12.5 bn, which only included exposure to impact of COVID-19). The Helaba Group is actively managing any risks in the sectors affected and is therefore well placed to respond to further developments

- Helaba's principal exposure in the energy sector is to financially strong companies or those in public sector ownership which were in a position to respond to price volatility by increasing liquidity facilities

- Allocations to risk provisioning are adjusted dynamically at portfolio level. For the year as a whole, the Group expects total risk provisioning to reach a low triple-digit million figure.

Funding

Strong national refinancing base

Funding Strategy

- Continued matched funding of new business
- Further expansion in strong position among German investors and targeted growth in international investor base
- Focus on Helaba’s sound “credit story” in and outside Germany
- Further development of product and structuring capacity using issuance programmes

Funding Programmes

€ 35 bn Medium Term Note-Programme

Domestic issues (base prospectus)

€ 10 bn Euro-CP/CD-Programme

€ 6 bn NEU CP- (former French CD) Programme

$ 5 bn USCP-Programme

Broad Access to Liquidity

€ 50 bn cover pool for covered bonds

€ 31 bn securities eligible for ECB/ central bank funding

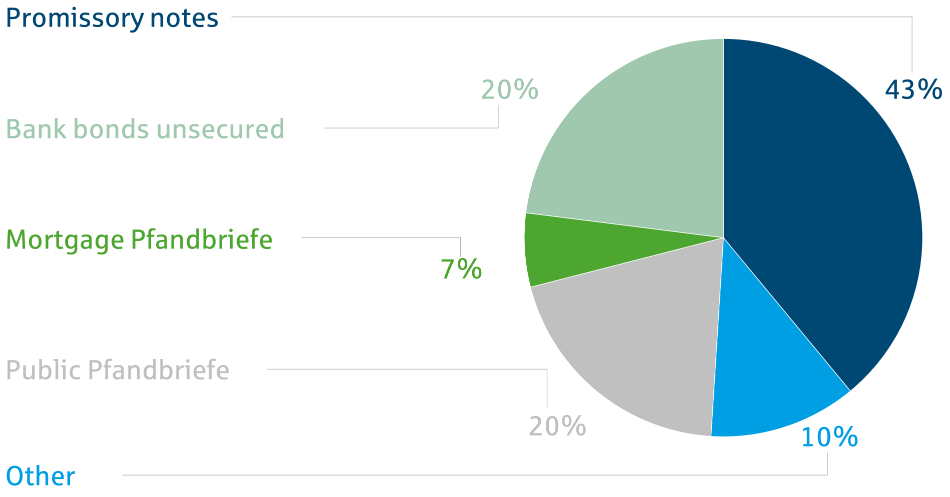
€ 22 bn retail deposits within Helaba Group

Long-term liquidity management and high degree of market acceptance

Outstanding medium and long-term funding (≥ 1 year): € 111.7 bn

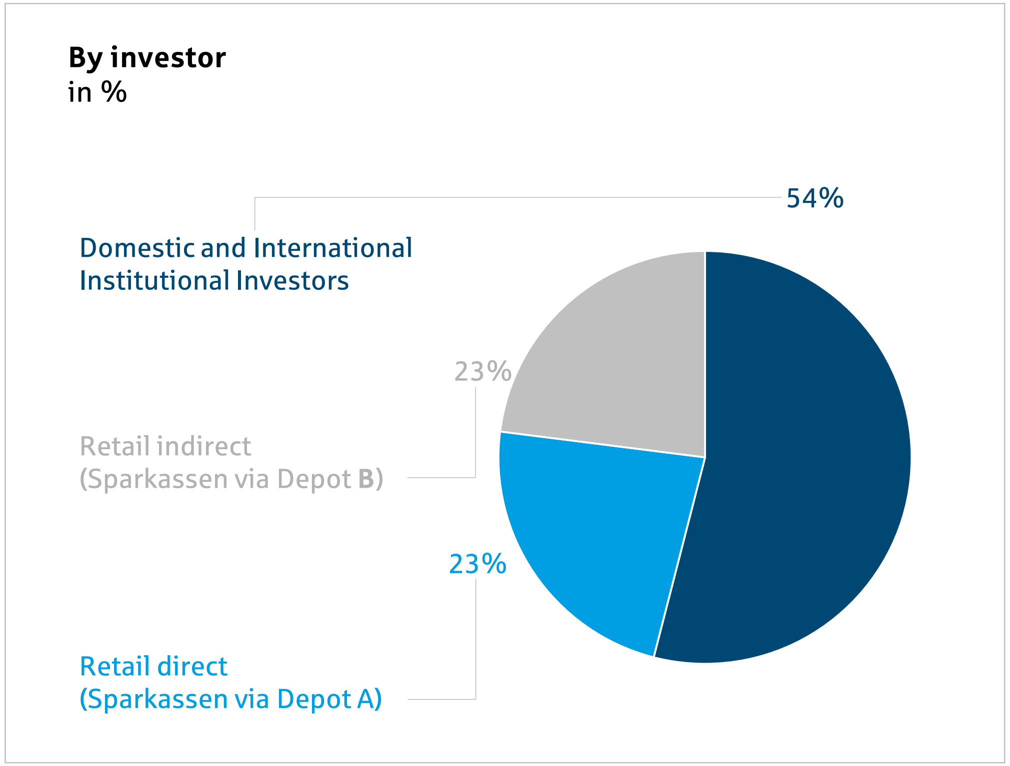
Year-on-year comparison	H1 2021	H1 2022
	€ m	€ m
Covered bonds (“Pfandbriefe”)	31,898	28,451
thereof public sector	23,214	21,748
thereof mortgage backed	8,684	6,703
Senior unsecured bonds	24,357	25,348
Promissory notes	51,804	44,027
Miscellaneous*	12,313	13,834
Total	**120,372**	**111,660**

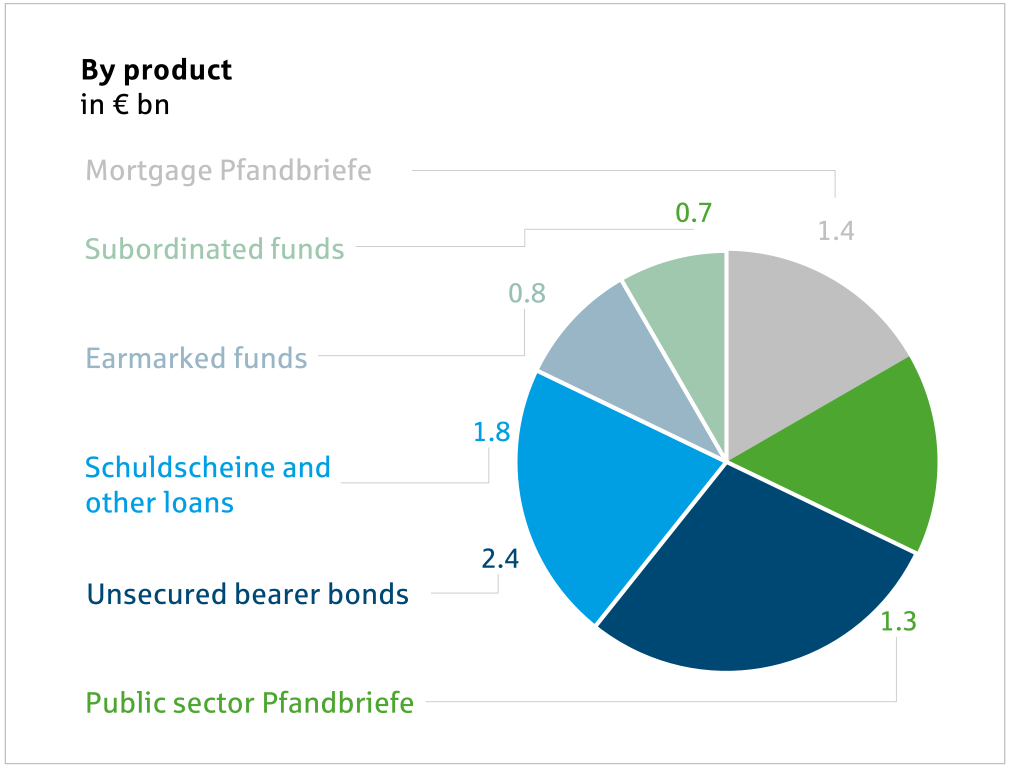
* Subordinated bonds/ participation certificates/ silent partnership contributions/earmarked funds



As of 30 June 2022

Medium and long-term funding (≥ 1 year) in H1 2022





- Medium/long-term funding volume in H1 2022: **€ 8.4 bn** (H1 2021: € 5.8 bn)
- Successful dual-tranche covered bond issue with a total volume of €2.25 bn and a tier 2 benchmark covered bond in an amount of € 550 m

As of 30 June 2022

Outlook

Helaba on track - strategic agenda delivering across all areas of activity

Selected examples

Diversify our business model more broadly and boost efficiency

- Net fee and commission income has risen by over 50 % since 2018
- First credit risk sharing transaction successfully completed with a volume of € 2.1 bn

Modernise the IT infrastructure and drive the digital transformation

- Modernisation of IT infrastructure proceeding on schedule
- First digital benchmark transaction (ESG-linked syndicated loan) conducted using vc trade

Harness sustainability as an opportunity for growth and strengthen diversity

- Introduction of Sustainable Lending Framework
- Launch of Corporate Social Volunteering Programme
- Helaba signed UN Principles for Responsible Banking

Outlook

- The **many and varied impacts** of the war in Ukraine will lead to **considerable uncertainty** and will remain a key factor in determining the performance of the global economy and financial markets
- **Pressure** from energy shortages, soaring inflation, supply chain bottlenecks and higher interest rates will **largely bring economic growth to a standstill** in the second half of 2022.
- Thanks to its **broadly diversified business model** and **systematic implementation of its strategic agenda**, Helaba is well placed to meet the challenges that lie ahead in 2022
- For the 2022 financial year as a whole, Helaba anticipates a **consolidated profit before tax of more than € 500 m** - providing there are no further significant distortions that result in a short-term economic slump

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Values with impact.

Appendix

Helaba Ratings on a high level

Insolvency hierarchy in Germany

Insolvency / liability cascade

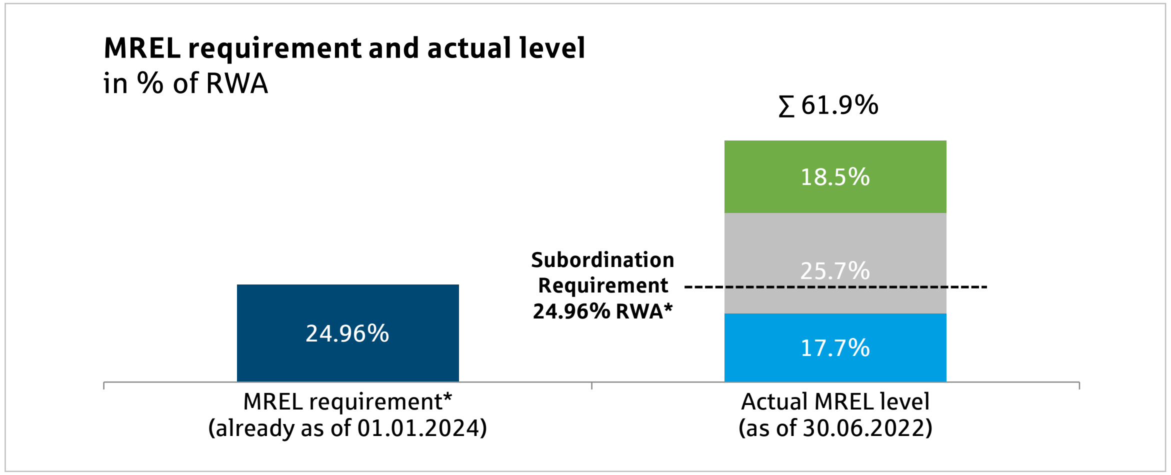
Insolvency hierarchy	Moody's	Fitch Ratings
	Issuer Rating Aa3	L/t Issuer Default Rating[1] A+
Covered bonds	Aaa Covered bonds	AAA Public sector CB
Deposits in protection scheme (< € 100,000) (covered deposits pursuant to deposit guarantee scheme)		
Deposits from private customers and SMEs (> € 100,000) (eligible deposits pursuant to deposit guarantee scheme)		
Senior Preferred: Derivates; Structured Notes; Other Deposits; Senior Preferred Notes	Aa3	AA-
Senior Non-Preferred: Senior Non-Preferred Notes (statutory); Senior Non-Preferred Notes (contractual)	A2	A+
Tier 2	Baa2	A-
AT1		
CET1		

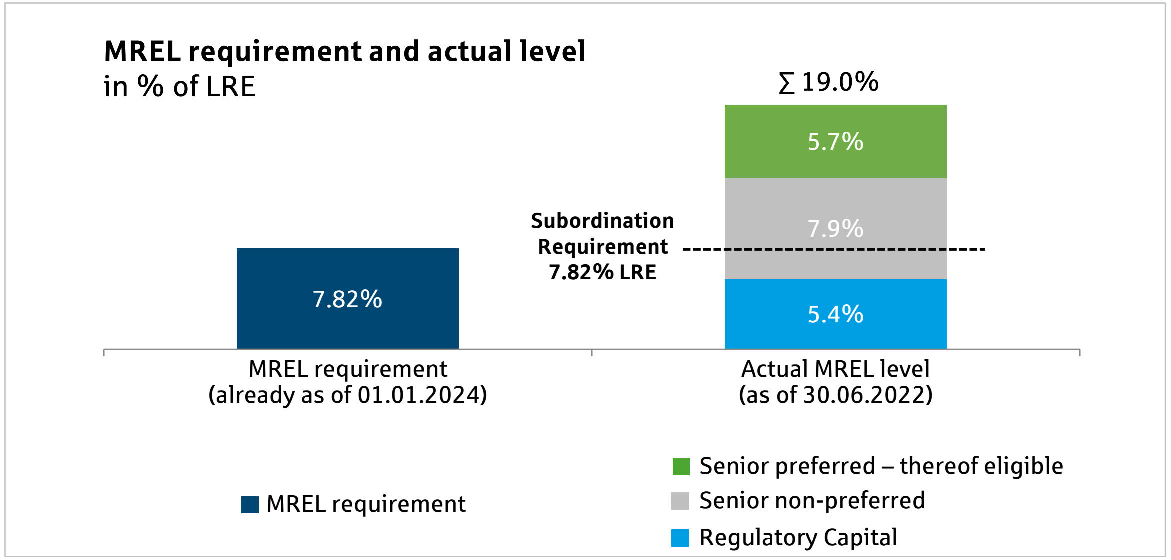
1) Joint group rating for the S-Group Hesse-Thuringia

As of 30 June 2022

▶ 15th of June 2022: Fitch confirmed the rating of S-Group Hesse-Thuringia (A+/F1+), the outlook remains „stable"

MREL requirements still comfortably exceeded





- **MREL requirement** (according to EU banking package) already from 01 Jan. 2024 onwards, (based on data 31 Dec. 2020):
  - 24.96 % in respect of RWA (risk-weighted assets) and
  - 7.82 % in respect of LRE (leverage ratio exposure)
  - “Subordination requirement” at 24.96 % RWA* and 7.82 % LRE
- **Helaba’s MREL** level as of 30 Jun. 2022 significantly above regulatory requirements:
  - 61.9 % RWA
  - 19.0 % LRE,
  - “Subordination Level“ stands at 43.4 % RWA** and 13.3 % LRE
- Regulatory capital already sufficient to cover Helaba‘s MREL requirements nearly on its own
- High level of Senior non-preferred liabilities effectively protects higher-ranking Senior preferred class and provides extensive protection within Senior non-preferred class itself

* MREL requirements as of 2024 already include 3.26 % Combined Buffer Requirements

** to be fulfilled with regulatory capital and “subordinated“ liabilities, i.e. “Senior non-preferred“

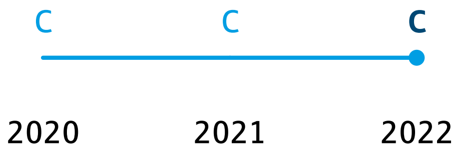
Helaba

Helaba's focus on sustainability reflected in sustainability ratings

C
Prime
ISS ESG

Among the top 10 % in peer group of 243 banks

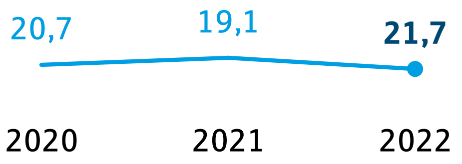
- Rating B- for sub-rating "Social & Governance"
- Scale from D- to A+



21,7
Medium Risk
SUSTAINALYTICS

Among top 20 % in peer group of 416 banks

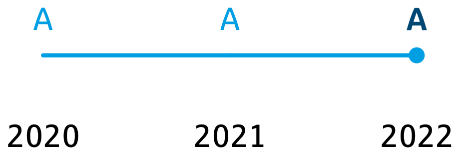
- Top score for sub-rating "Corporate Governance"
- Scale from 0 (best) to 100



A
MSCI

In upper midfield in peer group of 192 banks

- Top score for sub-rating "Financing Environmental Impact"
- Scale from CCC to AAA



As of 30 June 2022

Overview of Helaba Group's earnings position

Income Statement of Helaba Group (IFRS)	H1 2021	H1 2022	Change	
	€ m	€ m	€ m	%
Net interest income	643	666	24	3.7
Provisions for losses on loans and advances	-141	-85	56	39.9
Net interest income after provisions for losses on loans and advances	**502**	**582**	**80**	**15.9**
Net fee and commission income	223	269	45	20.2
Net income from investment property	118	119	1	1.1
Gains or losses on fair value measurement	185	137	-48	-25.9
Share of the profit or loss of equity-accounted entities	5	0	-4	-96.4
Other net income	41	89	48	>100.0
General and administrative expenses (incl. scheduled depreciations)	-782	-869	-88	-11.2
Consolidated net profit before tax	**293**	**327**	**34**	**11.6**
Tax on income	-93	-105	-12	-13.0
Consolidated net profit	**201**	**223**	**22**	**10.9**

Statement of Financial Position of Helaba Group

Statement of Financial Position of Helaba Group (IFRS)	Dec 31, 2021	Jun 30, 2022	Change yoy	
	€ bn	€ bn	€ bn	%
Cash, cash balances at central banks and other demand deposits	34.0	41.0	7.0	20.4
Financial assets at amortised cost	130.0	131.0	1.0	0.7
Promissory note loans	0.4	1.3	1.0	>100.0
Loans and advances to credit institutions	15.7	14.0	-1.7	-10.9
Loans and advances to customers	113.9	115.7	1.7	1.5
Financial assets held for trading	15.3	12.5	-2.9	-18.6
Financial assets at fair value (non-trading)	27.1	23.6	-3.5	-12.9
Investment property, deferred tax assets, other assets	5.9	5.8	-0.1	-2.0
Total assets	**212.3**	**213.8**	**1.4**	**0.7**
Financial liabilities measured at amortised cost	168.3	171.1	2.8	1.7
Deposits and loans from credit institutions	60.1	63.6	3.5	5.8
Deposits and loans from customers	63.4	64.4	1.0	1.6
Securitised liabilities	44.4	42.6	-1.7	-3.9
Other financial liabilities	0.4	0.4	0.1	16.3
Financial liabilities held for trading	13.3	15.1	1.8	13.8
Financial liabilities at fair value (non-trading)	19.1	16.1	-3.0	-15.6
Provisions, deferred tax liabilities, other liabilities	2.5	1.9	-0.6	-24.6
Total equity	9.2	9.6	0.4	4.3
Total equity and total liabilities	**212.3**	**213.8**	**1.4**	**0.7**

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