

> Income statement

Income statement of comdirect group according to IAS/IFRS

€ thousand	Notes	1.1. to 31.12.	
		2012	2011
Interest income		263,870	269,090
Interest expenses		112,069	118,243
Net interest income before provisions	27	151,801	150,847
Provisions for possible loan losses	9, 28	-4,430	-1,331
Net interest income after provisions		147,371	149,516
Commission income		287,015	292,434
Commission expenses		120,599	109,849
Net commission income	29	166,416	182,585
Result from hedge accounting	5, 30	-8	49
Trading result	31	0	-1,128
Result from financial investments	32	3,690	-5,989
Administrative expenses	33	236,702	232,074
Other operating result	34	11,519	15,117
Pre-tax profit		92,286	108,076
Taxes on income	20, 35	18,928	-3,687
Net profit		73,358	111,763
Allocation to reserves		11,221	32,679
Consolidated profit	23	62,137	79,084

Undiluted/diluted earnings per share

	1.1. to 31.12.	
	2012	2011
Net profit (in € thousand)	73,358	111,763
Average number of ordinary shares (number)	141,220,815	141,220,815
Undiluted/diluted earnings per share (in €)	0.52	0.79

No shares were issued in the financial year so that the average number of ordinary shares corresponds to the number of ordinary shares outstanding as of 31 December 2012.

> Statement of comprehensive income

Statement of comprehensive income of comdirect group according to IAS/IFRS

€ thousand	1.1. to 31.12.	
	2012	2011
Net profit	73,358	111,763
Changes in the revaluation reserve before tax	59,397	-26,090
Taxes	-15,194	6,690
Changes in the revaluation reserve after tax	44,203	-19,400
Comprehensive income	117,561	92,363

Net profit and comprehensive income for the reporting period are attributable in full to the shareholders of comdirect bank AG.