



# Consolidated Financial Statements for 2015

# Consolidated Balance Sheet for Bankhaus Lampe KG

as at 31 December 2015

## Assets

in euros		2015	2014
			in T euros
<b>Cash Reserves</b>			
a) Cash on hand	635,383.38		582
b) Balances with central banks	455,058,067.15		187,651
thereof: at Deutsche Bundesbank	455,058,067.15	455,693,450.53	(187,651)
<b>Loans and advances to banks</b>			
a) Due on demand	174,909,654.72		202,031
b) Other claims	72,331,362.55	247,241,017.27	115,141
<b>Loans and advances to clients</b>		1,236,448,416.78	1,258,021
thereof: secured by liens on property	63,583,367.14		(72,854)
thereof: public sector loans	55,400,000.00		(110,870)
<b>Debt securities and other fixed income securities</b>			
Bonds and debt securities			
a) From public issuers	15,043,350.00		145,043
thereof: eligible as collateral for advances from Deutsche Bundesbank	15,043,350.00		(145,043)
b) From other issuers	133,313,171.10	148,356,521.10	255,062
thereof: eligible as collateral for advances from Deutsche Bundesbank	133,313,171.10	148,356,521.10	(255,062)
<b>Equity and other variable-yield securities</b>		400.00	5,242
<b>Trading portfolio</b>		440,633,113.73	408,405
<b>Shareholdings</b>		30,657,250.52	32,465
thereof: financial institutions	7,453,193.04		(7,146)
thereof: financial services institutions	5,922,515.22		(5,801)
<b>Shareholdings in affiliated companies</b>		276,000.00	276
<b>Shareholdings in associated companies</b>		28,706,351.29	32,417
<b>Fiduciary assets</b>		11,888,813.80	11,945
thereof: fiduciary loans	11,888,813.80		(11,945)
<b>Intangible assets</b>		5,223,608.06	3,566
<b>Property, plant and equipment</b>		28,948,930.63	30,387
<b>Other current assets</b>		22,347,667.11	89,211
<b>Accruals and deferred items</b>		1,784,369.90	1,740
<b>Total assets</b>		2,658,205,910.72	2,779,186

## Liabilities

in euros		2015	2014
			in T euros
<b>Liabilities to banks</b>			
a) Due on demand	49,368,132.31		61,144
b) Subject to an agreed term or period of notice	49,333,148.31	98,701,280.62	52,866
<b>Liabilities to clients</b>			
Other liabilities			
a) Due on demand	1,850,334,642.46		1,748,393
b) Subject to an agreed term or period of notice	225,398,553.85	2,075,733,196.31	447,910
<b>Trading portfolio</b>		23,859,506.89	32,653
<b>Fiduciary liabilities</b>		11,888,813.80	11,945
thereof: fiduciary loans	11,888,813.80		(11,945)
<b>Other liabilities</b>		14,942,823.76	9,778
<b>Accruals and deferred items</b>		1,586,273.35	2,380
<b>Provisions</b>			
a) Provisions for pensions and similar obligations	11,307,657.00		12,714
b) Tax provisions	4,861,879.23		3,852
c) Other provisions	26,436,030.43	42,605,566.66	30,145
<b>Subordinated liabilities</b>		27,723,640.28	27,724
thereof: due within two years	723,640.28		724
<b>Profit participation capital</b>		20,000,000.00	20,000
thereof: due within two years	0.00		0
<b>Funds for general banking risks</b>		36,900,000.00	36,400
thereof special items according to section 340e of the German Commercial Code (HGB)	4,200,000.00		(3,700)
<b>Equity</b>			
a) Subscribed capital	70,000,000.00		70,000
b) Capital reserve	194,000,000.00		172,000
c) Other surplus reserves	16,747,737.77		16,748
d) Adjustments for minority interests	517,071.28		534
e) Consolidated profit	23,000,000.00	304,264,809.05	22,000
<b>Total liabilities</b>		2,658,205,910.72	2,779,186
<b>Contingent liabilities</b>			
Liabilities arising from guarantees and warranty agreements		80,465,874.49	73,680
<b>Other liabilities</b>			
Irrevocable lending commitments		57,397,000.00	85,229

# Consolidated Profit and Loss Account of Bankhaus Lampe KG

for the period from 1 January to 31 December 2015

## Expenses

in euros		2015	2014
			in T euros
<b>Interest payable</b>		29,375,007.98	51,566
<b>Commission payable</b>		22,146,570.19	34,413
<b>General administrative expenses</b>			
a) Personnel expenses			
aa) Wages and salaries	76,214,685.41		71,617
ab) Social security contributions and expenditures for pensions and related employee benefits	8,403,466.09	84,618,151.50	9,534
including pensions: 2,270,095.39			(2,102)
b) Other administrative expenses	54,693,694.01	139,311,845.51	50,244
<b>Depreciation and valuation allowances on intangible assets and property, plant and equipment</b>		3,876,366.45	3,744
<b>Other operating expenses</b>		2,425,906.70	3,368
<b>Depreciation and valuation allowances to accounts receivable, certain securities and from reversal of provisions in the credit business</b>		0.00	4,996
<b>Depreciation and valuation allowances to shareholdings, shareholdings in affiliated companies and securities treated as fixed assets</b>		4,755.99	0.00
<b>Taxes on income and profit</b>		4,581,905.58	3,494
<b>Other taxes not shown under "other operating expenses"</b>		96,066.30	7
<b>Consolidated net income for the year</b>		23,377,002.03	22,367
<b>Total expenses</b>		225,195,426.73	255,349

## Income

in euros		2015	2014
			in T euros
<b>Interest earned on</b>			
a) Credit and money market transactions	35,039,950.81		55,530
b) Fixed-income securities and debt register claims	26,504,037.62	61,543,988.43	29,521
<b>Current income from</b>			
a) Equity and other variable-yield securities	980,969.82		24,127
b) Shareholdings	3,205,388.35	4,186,358.17	1,521
<b>Earnings from associated companies</b>		6,789,082.77	5,294
<b>Commission earnings</b>		132,487,838.94	125,882
<b>Net earnings from financial transactions</b>		4,323,362.10	7,794
thereof: allocation according to section 340e paragraph 4 of the German Commercial Code (HGB):	500,000.00		(900)
<b>Earnings from write-ups to accounts receivable, certain securities, and from reversal of provisions in the credit business</b>		9,198,371.96	0
<b>Other operating earnings</b>		6,666,424.36	5,680
<b>Total Income</b>		225,195,426.73	255,349
<b>Net income for the year</b>		23,377,002.03	22,367
thereof profit due to other partners		-377,002.03	-367
<b>Profit carryforward from previous year</b>		0.00	0
<b>Withdrawal from capital reserves</b>		0.00	0
<b>Withdrawals from other retained earnings</b>		0.00	0
<b>Advance distribution</b>		0.00	0
<b>Allocations to other retained earnings</b>		0.00	0
<b>Advance withdrawals from partners</b>		0.00	0
<b>Group profit</b>		23,000,000.00	22,000