

# HSH NORDBANK GROUP AT A GLANCE

## INCOME STATEMENT

in (€ m)

	2015	2014
Net income before restructuring	954	883
Net income before taxes	450	278
Group net result	98	160

## BALANCE SHEET

in (€ bn)

	31.12.2015	31.12.2014
Equity	4.9	4.7
Total assets	97.0	110.1
Business volume	106.2	119.9

## CAPITAL RATIOS<sup>1)</sup>

in (%)

	31.12.2015	31.12.2014
CET1 ratio	12.3	10.0 <sup>2)</sup>
Tier 1 capital ratio	16.4	14.4
Regulatory capital ratio	20.6	18.7

## EMPLOYEES

(computed on full-time equivalent basis)

	31.12.2015	31.12.2014
Total	2,384	2,579
Germany	2,264	2,422
Abroad	120	157

## LONG-TERM RATINGS

	Unguaranteed liabilities	Guaranteed liabilities <sup>3)</sup>	Public-sector Pfandbriefe	Mortgage Pfandbriefe	Ship Pfandbriefe
Moody's	Baa 3	Aa 1	Aa 2	Aa 3	Baa 1
Fitch	BBB-	AAA	-	-	-

<sup>1)</sup> According to the same period calculation under the CRR rules.

<sup>2)</sup> Plus a buffer of 2.6 percentage points, which arose effective 31 December 2014 from the way in which the second-loss guarantee works.

<sup>3)</sup> Liabilities covered by guarantor's liability (Gewährträgerhaftung).

Due to rounding, numbers presented throughout this document may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.