

31/12/2015 in € million	Parent companies	Affiliated companies	Companies valued at equity	Other interests
Loans and advances to banks	2,021	102	134	48
Loans and advances to customers	0	760	122	164
Trading assets	0	40	0	1
Financial investments	0	179	0	148
Other assets (incl. derivatives)	7	24	0	0
Deposits from banks	338	207	2,453	118
Deposits from customers	0	472	719	52
Debt securities issued	0	11	0	0
Provisions for liabilities and charges	0	1	0	0
Trading liabilities	0	72	8	0
Other liabilities including derivatives	6	3	0	0
Subordinated capital	66	2	0	0
Guarantees given	0	184	0	0
Guarantees received	699	266	164	36

1/1-31/3/2016 in € million	Parent companies	Affiliated companies	Companies valued at equity	Other interests
Interest income	8	13	(2)	(1)
Interest expenses	(2)	(5)	7	0
Dividends income	0	5	0	0
Fee and commission income	0	11	0	(1)
Fee and commission expense	(1)	(2)	1	0

1/1-31/3/2015 in € million	Parent companies	Affiliated companies	Companies valued at equity	Other interests
Interest income	7	6	1	3
Interest expenses	(2)	(2)	(6)	0
Dividends income	0	1	0	0
Fee and commission income	0	11	0	0
Fee and commission expense	(1)	0	(2)	0

Events after the reporting date

Romania passes law allowing for the settlement of secured mortgage loan liabilities

On 13 April 2016, the Romanian Parliament passed a bill which grants private borrowers the option to settle a liability connected to a secured mortgage loan, regardless of currency, by transferring the mortgaged property to the financing bank under certain conditions. The Romanian President signed the bill on 28 April 2016, which allows for the law to come into force in May. The law relates to mortgage loans below € 250,000 and can be applied retroactively. "Prima Casa" mortgage loans - for first property purchases, with state guarantee and subsidized interest rates - are excluded from the law.

At the end of the first quarter of 2016, RBI's Romanian network bank had over € 1.3 billion in secured loans to retail customers, around two thirds of which would meet the new law's criteria. It is currently not possible to accurately estimate the extent to which customers would make use of the option for early settlement. From a current perspective and using first estimates, RBI expects that the new law would have an additional impact in the mid double digit million euro range over the entire period of execution.