

DVB Group
Consolidated balance sheet (IFRS) as at 31 December 2009
(preliminary, unaudited figures)

Assets (€ mn)	31 Dec 2009	31 Dec 2008	%
Cash and balances with the central bank	252.4	642.9	-60.7
Loans and advances to banks	401.2	321.7	24.7
Loans and advances to customers	14,670.4	14,321.7	2.4
Allowance for credit losses	-158.5	-107.7	47.2
Positive fair values from derivative hedging instruments	356.6	267.2	33.5
Financial assets held for trading	282.4	531.3	-46.8
Investment securities	134.6	130.2	3.4
Investments in companies accounted for using the equity method	18.7	30.3	-38.3
Intangible assets	111.8	104.6	6.9
Property and equipment	839.7	984.9	-14.7
Income tax assets	87.3	79.1	10.4
Other assets	272.0	70.6	---
Total assets	17,268.6	17,376.8	-0.6

Equity and liabilities (€ mn)			
Deposits from other banks	7,076.8	7,144.9	-1.0
Deposits from customers	4,412.7	5,011.4	-11.9
Securitised liabilities	3,477.1	2,722.6	27.7
Negative fair values from derivative hedging instruments	162.3	308.0	-47.3
Financial liabilities held for trading	206.7	287.5	-28.1
Provisions	52.1	54.8	-4.9
Income tax liabilities	90.6	83.0	9.2
Other liabilities	125.8	93.5	34.5
Subordinated liabilities	606.0	672.2	-9.8
Equity	1,058.5	998.9	6.0
Issued share capital	118.1	118.3	-0.2
Capital reserve	333.2	335.2	-0.6
Retained earnings	583.8	537.7	8.6
thereof: fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	-0.1	-5.0	-98.0
Hedging reserve – cash flow hedges	-3.0	-15.1	-80.1
Currency translation reserve	-2.7	-1.5	80.0
Distributable profit	27.9	27.9	0.0
Minority interests	1.3	1.4	-7.1
Total equity and liabilities	17,268.6	17,376.8	-0.6

Customer lending volume (€ mn)	17,213.3	18,494.3	-6.9
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Basel II - Key ratios			
Core capital ratio	14.2%	13.9%	0.3 pp
Total capital ratio	18.0%	18.2%	-0.2 pp