

DVB Group
Consolidated balance sheet (IFRS)
(as at 30 September 2009)

Assets (€mn)	30 Sep 2009	31 Dec 2008	%
Cash and balances with the central bank	450.3	642.9	-30.0
Loans and advances to banks	184.0	321.7	-42.8
Loans and advances to customers	14,768.7	14,321.7	3.1
Allowance for credit losses	-102.3	-107.7	-5.0
Positive fair values from derivative hedging instruments	532.2	267.2	99.2
Financial assets held for trading	233.4	531.3	-56.1
Investment securities	127.9	130.2	-1.8
Investments in companies accounted for using the equity method	22.2	30.3	-26.7
Intangible assets	104.6	104.6	0.0
Property and equipment	967.3	984.9	-1.8
Income tax assets	75.8	79.1	-4.2
Other assets	71.4	70.6	1.1
Total assets	17,435.5	17,376.8	0.3

Equity and liabilities (€mn)			
Deposits from other banks	7,429.4	7,144.9	4.0
Deposits from customers	4,510.4	5,011.4	-10.0
Securitised liabilities	3,238.0	2,722.6	18.9
Negative fair values from derivative hedging instruments	213.2	308.0	-30.8
Financial liabilities held for trading	153.3	287.5	-46.7
Provisions	97.5	54.8	77.9
Income tax liabilities	43.2	83.0	-48.0
Other liabilities	103.4	93.5	10.6
Subordinated liabilities	594.4	672.2	-11.6
Equity	1,052.7	998.9	5.4
Issued share capital	118.1	118.3	-0.2
Capital reserve	333.6	335.2	-0.5
Retained earnings	537.7	537.7	0.0
thereof: fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	-7.6	-5.0	52.0
Hedging reserve – cash flow hedges	13.1	-15.1	---
Currency translation reserve	-2.5	-1.5	66.7
Distributable profit	57.9	27.9	---
Minority interests	2.4	1.4	71.4
Total equity and liabilities	17,435.5	17,376.8	0.3

Customer lending volume (€mn)	17,500.8	18,494.3	-5.4
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Basel II - Key ratios			
Core capital ratio	15.4%	13.9%	1.5 pp
Total capital ratio	19.8%	18.2%	1.6 pp