

DVB Group
Consolidated balance sheet (IFRS)
(preliminary, unaudited figures)
as at 31 December 2008

Assets in €mn	31 Dec 2008	31 Dec 2007	%
Cash and balances with the central bank	642.9	276.6	-
Loans and advances to banks	321.7	1,518.8	-78.8
Loans and advances to customers	14,321.7	10,124.7	41.5
Allowance for credit losses	-107.7	-113.2	-4.9
Positive fair values of derivative hedging instruments	267.2	111.8	-
Financial assets held for trading	531.3	149.8	-
Investment securities	130.2	190.3	-31.6
Investments in companies accounted for using the equity method	30.3	34.7	-12.7
Intangible assets	104.6	89.5	16.9
Property and equipment	984.9	687.7	43.2
Income tax assets	79.1	39.3	-
Other assets	70.6	44.5	58.7
Total assets	17,376.8	13,154.5	32.1

Equity and liabilities in €mn			
Deposits from other banks	7,144.9	4,057.9	76.1
Deposits from customers	5,011.4	4,362.3	14.9
Securitised liabilities	2,722.6	2,931.8	-7.1
Negative fair values of derivative hedging instruments	308.0	125.8	-
Financial liabilities held for trading	287.5	52.2	-
Provisions	54.8	95.5	-42.6
Income tax liabilities	83.0	71.3	16.4
Other liabilities	93.5	38.9	-
Subordinated liabilities	672.2	625.6	7.5
Equity	998.9	793.2	25.9
Issued share capital	118.3	99.7	18.7
Capital reserve	335.2	195.8	71.2
Retained earnings	537.7	456.7	17.7
thereof: Fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	-5.0	7.2	-
Hedging reserve - cash flow hedges	-15.1	9.0	-
Currency translation reserve	-1.5	3.3	-
Distributable profit	27.9	20.6	35.4
Minority interests	1.4	0.9	55.6
Total equity and liabilities	17,376.8	13,154.5	32.1

Customer lending volume in €mn	18,494.3	14,375.6	28.7
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Basel II - Key ratios (Advanced Approach)		
Core capital ratio	13.9%	-
Total capital ratio	18.2%	-