

DVB Bank AG - Consolidated Balance Sheet

(as at 30/06/2007)

Assets in € mn	30/06/2007	31/12/2006	%
Cash and balances with the central bank	90.3	163.0	-44.6
Loans and advances to banks	638.2	600.7	6.2
Loans and advances to customers	9,796.8	9,339.2	4.9
Allowances for losses on loans and advances	-104.4	-130.7	-20.1
Positive fair values of hedging derivatives	123.5	172.8	-28.5
Financial assets held for trading	87.0	96.8	-10.1
Investment securities	196.7	221.9	-11.4
Investments accounted for at equity	42.5	48.1	-11.6
Intangible assets	80.7	82.0	-1.6
Property and equipment	373.6	469.0	-20.3
Income tax assets	45.3	22.5	
Other assets	34.6	13.8	
Total assets	11,404.8	11,099.1	2.8

Liabilities in € mn			
Deposits from other banks	2,292.2	2,554.8	-10.3
Deposits from customers	4,196.0	4,033.4	4.0
Securitised liabilities	3,177.6	3,029.5	4.9
Negative fair values of hedging derivatives	114.0	59.0	93.2
Financial liabilities held for trading	53.3	47.4	12.4
Provisions	62.7	57.6	8.9
Income tax liabilities	76.3	42.3	80.4
Other liabilities	53.9	33.2	62.3
Subordinated liabilities	628.3	537.1	17.0
Equity	750.5	704.8	6.5
Issued share capital	100.5	99.5	1.0
Capital reserve	203.2	199.4	1.9
Retained earnings	369.5	369.9	-0.1
thereof: Fund for general banking risk	82.4	82.4	
Revaluation reserve	5.9	20.4	-71.1
Hedging reserve - cash flow hedges	3.9	3.7	5.4
Currency translation reserve	-3.6	-2.9	24.1
Distributable profit	67.6	12.5	
Minority interests	3.5	2.3	52.2
Total liabilities	11,404.8	11,099.1	2.8

Lending volume in € mn	12,819.0	11,979.3	7.0
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Key ratios (German Banking Act)		
Core capital ratio	6.3%	6.8%
Total capital ratio	9.8%	9.7%