

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

<b>Assets (€mn)</b>	<b>30 Jun 2009</b>	<b>31 Dec 2008</b>	<b>%</b>
Cash and balances with the central bank	397.7	642.9	-38.1
Loans and advances to banks	444.6	321.7	38.2
Loans and advances to customers	15,017.6	14,321.7	4.9
Allowance for credit losses	-110.2	-107.7	2.3
Positive fair values from derivative hedging instruments	439.0	267.2	64.3
Financial assets held for trading	328.0	531.3	-38.3
Investment securities	155.7	130.2	19.6
Investments in companies accounted for using the equity method	24.5	30.3	-19.1
Intangible assets	104.6	104.6	---
Property and equipment	939.2	984.9	-4.6
Income tax assets	75.1	79.1	-5.1
Other assets	76.0	70.6	7.6
<b>Total assets</b>	<b>17,891.8</b>	<b>17,376.8</b>	<b>3.0</b>

<b>Equity and liabilities (€mn)</b>			
Deposits from other banks	7,489.8	7,144.9	4.8
Deposits from customers	4,782.5	5,011.4	-4.6
Securitised liabilities	3,409.8	2,722.6	25.2
Negative fair values from derivative hedging instruments	197.8	308.0	-35.8
Financial liabilities held for trading	151.7	287.5	-47.2
Provisions	37.5	54.8	-31.6
Income tax liabilities	84.3	83.0	1.6
Other liabilities	102.5	93.5	9.6
Subordinated liabilities	604.6	672.2	-10.1
Equity	1,031.3	998.9	3.2
Issued share capital	118.2	118.3	-0.1
Capital reserve	334.1	335.2	-0.3
Retained earnings	537.7	537.7	---
thereof: fund for general banking risks	82.4	82.4	---
Revaluation reserve	-1.8	-5.0	-64.0
Hedging reserve – cash flow hedges	-8.3	-15.1	-45.0
Currency translation reserve	0.4	-1.5	---
Distributable profit	48.7	27.9	74.6
Minority interests	2.3	1.4	64.3
<b>Total equity and liabilities</b>	<b>17,891.8</b>	<b>17,376.8</b>	<b>3.0</b>

<b>Customer lending volume (€mn)</b>	<b>18,313.7</b>	<b>18,494.3</b>	<b>-1.0</b>
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<b>Basel II - Key ratios</b>			
Core capital ratio	14.4%	13.9%	0.5 pp
Total capital ratio	19.0%	18.2%	0.8 pp