

DVB Bank AG - Consolidated Balance Sheet
(as at 31/03/2008)

Assets in € mn	31/03/2008	31/12/2007	%
Cash and balances with the central bank	256.2	276.6	-7.4
Loans and advances to banks	1,177.6	1,518.8	-22.5
Loans and advances to customers	10,101.2	10,124.7	-0.2
Allowances for losses on loans and advances	-89.5	-113.2	-20.9
Positive fair values of hedging derivatives	145.2	111.8	29.9
Financial assets held for trading	355.8	149.8	-
Investment securities	171.3	190.3	-10.0
Investments accounted for at equity	34.9	34.7	0.6
Intangible assets	89.0	89.5	-0.6
Property and equipment	439.7	687.7	-36.1
Income tax assets	39.1	39.3	-0.5
Other assets	76.3	44.5	71.5
Total assets	12,796.8	13,154.5	-2.7

Liabilities in € mn			
Deposits from other banks	3,366.6	4,057.9	-17.0
Deposits from customers	4,457.8	4,362.3	2.2
Securitised liabilities	2,989.8	2,931.8	2.0
Negative fair values of hedging derivatives	135.1	125.8	7.4
Financial liabilities held for trading	98.2	52.2	88.1
Provisions	94.9	95.5	-0.6
Income tax liabilities	66.8	71.3	-6.3
Other liabilities	135.9	38.9	-
Subordinated liabilities	645.1	625.6	3.1
Equity	806.6	793.2	1.7
Issued share capital	100.2	99.7	0.5
Capital reserve	194.1	195.8	-0.9
Retained earnings	477.3	456.7	4.5
thereof: Fund for general banking risks	82.4	82.4	-
Revaluation reserve	-3.8	7.2	-
Hedging reserve - cash flow hedges	12.8	9.0	42.2
Currency translation reserve	-1.8	3.3	-
Distributable profit	26.7	20.6	29.6
Minority interests	1.1	0.9	22.2
Total equity and liabilities	12,796.8	13,154.5	-2.7

Customer lending volume in € mn	13,853.8	14,375.6	-3.6
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Basel II - Key ratios (Advanced Approach)		
Core capital ratio	11.9%	-
Total capital ratio	17.3%	-

Basel I - Key ratios		
Core capital ratio	6.4%	6.4%
Total capital ratio	9.6%	9.4%

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