

DVB Group
Consolidated balance sheet (IFRS)
(as at 31 March 2009)

Assets (€ mn)	31 Mar 2009	31 Dec 2008	%
Cash and balances with the central bank	20.2	642.9	-96.9
Loans and advances to banks	298.0	321.7	-7.4
Loans and advances to customers	15,413.5	14,321.7	7.6
Allowance for credit losses	-110.1	-107.7	2.2
Positive fair values from derivative hedging instruments	409.8	267.2	53.4
Financial assets held for trading	378.4	531.3	-28.8
Investment securities	158.4	130.2	21.7
Investments in companies accounted for using the equity method	25.0	30.3	-17.5
Intangible assets	104.5	104.6	-0.1
Property and equipment	980.1	984.9	-0.5
Income tax assets	83.0	79.1	4.9
Other assets	95.4	70.6	35.1
Total assets	17,856.2	17,376.8	2.8

Equity and liabilities (€ mn)			
Deposits from other banks	7,700.9	7,144.9	7.8
Deposits from customers	4,779.9	5,011.4	-4.6
Securitised liabilities	2,936.2	2,722.6	7.8
Negative fair values from derivative hedging instruments	305.6	308.0	-0.8
Financial liabilities held for trading	234.3	287.5	-18.5
Provisions	54.6	54.8	-0.4
Income tax liabilities	82.8	83.0	-0.2
Other liabilities	110.6	93.5	18.3
Subordinated liabilities	634.7	672.2	-5.6
Equity	1,016.6	998.9	1.8
Issued share capital	118.5	118.3	0.2
Capital reserve	334.2	335.2	-0.3
Retained earnings	569.2	537.7	5.9
thereof: fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	-5.8	-5.0	16.0
Hedging reserve – cash flow hedges	-17.2	-15.1	13.9
Currency translation reserve	-1.5	-1.5	0.0
Distributable profit	24.4	27.9	-12.5
Minority interests	-5.2	1.4	---
Total equity and liabilities	17,856.2	17,376.8	2.8

Customer lending volume (€ mn)	19,562.1	18,494.3	5.8
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Basel II - Key ratios (Advanced Approach)			
Core capital ratio	15.3%	13.9%	1.4 pp
Total capital ratio	20.3%	18.2%	2.1 pp