

**DVB Bank AG - Consolidated Balance Sheet**

(as at 30/09/2007)

<b>Assets in € mn</b>	<b>30/09/2007</b>	<b>31/12/2006</b>	<b>%</b>
Cash and balances with the central bank	195.9	163.0	20.2
Loans and advances to banks	1,570.2	600.7	-
Loans and advances to customers	9,566.9	9,339.2	2.4
Allowances for losses on loans and advances	-100.4	-130.7	-23.2
Positive fair values of hedging derivatives	110.8	172.8	-35.9
Financial assets held for trading	169.9	96.8	75.5
Investment securities	195.7	221.9	-11.8
Investments accounted for at equity	31.4	48.1	-34.7
Intangible assets	86.2	82.0	5.1
Property and equipment	399.7	469.0	-14.8
Income tax assets	33.3	22.5	48.0
Other assets	49.7	13.8	-
<b>Total assets</b>	<b>12,309.3</b>	<b>11,099.1</b>	<b>10.9</b>

<b>Liabilities in € mn</b>			
Deposits from other banks	3,327.3	2,554.8	30.2
Deposits from customers	4,538.9	4,033.4	12.5
Securitised liabilities	2,696.4	3,029.5	-11.0
Negative fair values of hedging derivatives	99.7	59.0	69.0
Financial liabilities held for trading	36.4	47.4	-23.2
Provisions	74.1	57.6	28.6
Income tax liabilities	65.2	42.3	54.1
Other liabilities	56.5	33.2	70.2
Subordinated liabilities	627.8	537.1	16.9
Equity	787.0	704.8	11.7
Issued share capital	99.8	99.5	0.3
Capital reserve	197.2	199.4	-1.1
Retained earnings	368.4	369.9	-0.4
thereof: Fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	9.8	20.4	-52.0
Hedging reserve - cash flow hedges	7.1	3.7	91.9
Currency translation reserve	-0.4	-2.9	-86.2
Distributable profit	99.3	12.5	-
Minority interests	5.8	2.3	-
<b>Total equity and liabilities</b>	<b>12,309.3</b>	<b>11,099.1</b>	<b>10.9</b>

<b>Customer lending volume in € mn</b>	<b>12,977.8</b>	<b>11,979.3</b>	<b>8.3</b>
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<b>Key ratios (German Banking Act)</b>		
<b>Core capital ratio</b>	<b>6.2%</b>	<b>6.8%</b>
<b>Total capital ratio</b>	<b>9.5%</b>	<b>9.7%</b>