

DVB Group –
Consolidated balance sheet
(as at 30 September 2008)

Assets in €mn	30 Sep 2008	31 Dec 2007	%
Cash and balances with the central bank	344.6	276.6	24.6
Loans and advances to banks	509.7	1,518.8	-66.4
Loans and advances to customers	12,889.9	10,124.7	27.3
Allowances for losses on loans and advances	-77.9	-113.2	-31.2
Positive fair values of hedging derivatives	92.8	111.8	-17.0
Financial assets held for trading	119.3	149.8	-20.4
Investment securities	151.7	190.3	-20.3
Investments accounted for at equity	49.4	34.7	42.4
Intangible assets	100.7	89.5	12.5
Property and equipment	973.1	687.7	41.5
Income tax assets	42.8	39.3	8.9
Other assets	117.6	44.5	-
Total assets	15,313.7	13,154.5	16.4

Liabilities in €mn			
Deposits from other banks	4,938.2	4,057.9	21.7
Deposits from customers	4,549.5	4,362.3	4.3
Securitised liabilities	3,553.8	2,931.8	21.2
Negative fair values of hedging derivatives	145.1	125.8	15.3
Financial liabilities held for trading	267.6	52.2	-
Provisions	99.7	95.5	4.4
Income tax liabilities	72.3	71.3	1.4
Other liabilities	63.0	38.9	62.0
Subordinated liabilities	623.2	625.6	-0.4
Equity	1,001.3	793.2	26.2
Issued share capital	118.6	99.7	19.0
Capital reserve	337.7	195.8	72.5
Retained earnings	460.3	456.7	0.8
thereof: Fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	2.2	7.2	-69.4
Hedging reserve - cash flow hedges	-4.6	9.0	-
Currency translation reserve	-2.2	3.3	-
Distributable profit	87.9	20.6	-
Minority interests	1.4	0.9	55.6
Total equity and liabilities	15,313.7	13,154.5	16.4

Customer lending volume in €mn	17,482.2	14,375.6	21.6
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Basel II - Key ratios (Advanced Approach)		
Core capital ratio	14.2%	-
Total capital ratio	18.4%	-