

DVB Bank AG - Group
Consolidated Income Statement
(as at 30/09/2007)

Results in €mn	01/01/-30/09/2007	01/01/-30/09/2006	%
Net interest income	134.3	102.9	30.5
Impairment losses on loans and advances	5.9	0.8	-
Net interest income after loan losses	140.2	103.7	35.2
Net fee and commission income	55.9	48.3	15.7
Net income from financial instruments in accordance with IAS 39	12.5	1.9	-
Results from investments accounted for at equity	1.7	0.0	-
General administrative expenses	-98.7	-84.3	17.1
Net other operating income/expenses	-1.4	7.0	-
Result from ordinary activities before tax	110.2	76.6	43.9
Income tax expense	-12.4	-14.7	-15.6
Profit after tax	97.8	61.9	58.0
Minority interest	0.8	0.8	0.0
Net profit	98.6	62.7	57.3

Earnings per share (€)		
Basic earnings per share	24.98	16.05
Diluted earnings per share	24.96	15.94

Key financial indicators (IFRS)		
Cost/income ratio	48.7%	52.6%
Return on equity before tax	24.9%	19.8%
Return on equity after tax	21.9%	14.2%

Key financial indicators (German Commercial Code - HGB)		
Cost/income ratio	47.1%	47.9%
Return on equity before tax	25.4%	23.6%
Return on equity after tax	21.4%	18.7%