

DVB Group –
Consolidated statement of financial position (IFRS)
as at 30 June 2010

Assets (€mn)	30 Jun 2010	31 Dec 2009	%
Cash and balances with the central bank	171.5	252.4	-32.1
Loans and advances to banks	675.4	401.2	68.3
Loans and advances to customers	17,122.7	14,670.4	16.7
Allowance for credit losses	-159.9	-158.5	0.9
Positive fair values of			
derivative hedging instruments	452.9	356.6	27.0
Financial assets held for trading	194.6	282.4	-31.1
Investment securities	137.8	134.6	2.4
Investments in companies accounted for using the equity method	23.1	18.7	23.5
Intangible assets	111.4	111.8	-0.4
Property and equipment	1,103.8	839.7	31.5
Income tax assets	142.2	87.3	62.9
Other assets	313.5	272.0	15.3
Total	20,289.0	17,268.6	17.5

Equity and liabilities (€mn)

Deposits from other banks	8,583.9	7,076.8	21.3
Deposits from customers	4,206.5	4,412.7	-4.7
Securitised liabilities	4,749.6	3,477.1	36.6
Negative fair values of			
derivative hedging instruments	267.2	162.3	64.6
Financial liabilities held for trading	460.7	206.7	-
Provisions	40.4	52.1	-22.5
Income tax liabilities	133.2	90.6	47.0
Other liabilities	115.9	125.8	-7.9
Subordinated liabilities	670.6	606.0	10.7
Equity	1,061.0	1,058.5	0.2
Issued share capital	118.0	118.1	-0.1
Capital reserve	332.9	333.2	-0.1
Retained earnings	582.4	583.8	-0.2
thereof: fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	0.0	-0.1	-
Hedging reserve – cash flow hedges	-20.8	-3.0	-
Currency translation reserve	-1.4	-2.7	-48.1
Distributable profit	49.7	27.9	78.1
Non-controlling interests	0.2	1.3	-84.6
Total	20,289.0	17,268.6	17.5

Customer lending volume (€bn)	19.4	17.3	12.1
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Basel II - Key ratios

Tier 1 ratio	13.7%	14.2%	-0.5 pp
Total capital ratio	16.8%	18.0%	-1.2 pp