

**DVB Group –
Consolidated statement of financial position (IFRS)
as at 31 March 2010**

Assets (€ mn)	31 Mar 2010	31 Dec 2009	%
Cash and balances with the central bank	110.2	252.4	-56.3
Loans and advances to banks	426.9	401.2	6.4
Loans and advances to customers	15,638.7	14,670.4	6.6
Allowance for credit losses	-166.2	-158.5	4.9
Positive fair values of derivative hedging instruments	391.8	356.6	9.9
Financial assets held for trading	183.8	282.4	-34.9
Investment securities	170.0	134.6	26.3
Investments in companies accounted for using the equity method	21.8	18.7	16.6
Intangible assets	111.9	111.8	0.1
Property and equipment	978.1	839.7	16.5
Income tax assets	94.1	87.3	7.8
Other assets	295.6	272.0	8.7
Total	18,256.7	17,268.6	5.7

Equity and liabilities (€ mn)

Deposits from other banks	8,082.3	7,076.8	14.2
Deposits from customers	4,156.1	4,412.7	-5.8
Securitised liabilities	3,624.6	3,477.1	4.2
Negative fair values of derivative hedging instruments	188.7	162.3	16.3
Financial liabilities held for trading	260.1	206.7	25.8
Provisions	54.4	52.1	4.4
Income tax liabilities	87.0	90.6	-4.0
Other liabilities	109.3	125.8	-13.1
Subordinated liabilities	630.1	606.0	4.0
Equity	1,064.1	1,058.5	0.5
Issued share capital	118.1	118.1	0.0
Capital reserve	333.0	333.2	-0.1
Retained earnings	611.7	583.8	4.8
thereof: fund for general banking risks	82.4	82.4	0.0
Revaluation reserve	-0.8	-0.1	-
Hedging reserve – cash flow hedges	-10.8	-3.0	-
Currency translation reserve	-2.6	-2.7	-3.7
Distributable profit	14.9	27.9	-46.6
Non-controlling interests	0.6	1.3	-53.8
Total	18,256.7	17,268.6	5.7

Customer lending volume (€bn)	17.8	17.3	2.9
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Basel II - Key ratios

Tier 1 ratio	15.3%	14.2%	1.1 pp
Total capital ratio	19.8%	18.0%	1.8 pp