

DVB Bank AG - Consolidated Balance Sheet

(as at 31/12/2006)

Assets in €mn	31/12/2006	31/12/2005	%
Cash and balances with the central bank	163.0	48.9	
Loans and advances to banks	600.7	877.0	-31.5
Loans and advances to customers	8925.0	8,775.5	1.7
Allowances for losses on loans and advances	-124.2	-120.9	2.7
Positive fair values of hedging derivatives	172.8	317.9	-45.6
Financial assets held for trading	96.6	83.7	15.4
Investment securities	196.9	318.2	-38.1
Investments accounted for at equity	48.1	31.9	50.8
Intangible assets	82.0	80.1	2.4
Property and equipment	469.0	350.2	33.9
Income tax assets	22.5	83.4	-73.0
Other assets	13.8	9.6	43.8
Assets held for sale	432.9	0,0	
Total assets	11,099.1	10,855.5	2.2

Liabilities in €mn			
Deposits from other banks	2,554.8	2,932.2	-12.9
Deposits from customers	4,033.4	3,602.5	12.0
Securitised liabilities	3,029.5	2,860.7	5.9
Negative fair values of hedging derivatives	59.0	110.7	-46.7
Financial liabilities held for trading	46.1	63.5	-27.4
Provisions	57.6	48.8	3.2
Income tax liabilities	42.3	98.9	-57.2
Other liabilities	33.2	13.9	
Subordinated liabilities	537.1	494.7	8.6
Liabilities held for sale	1.3	0,0	
Equity	704.8	629.6	13.2
Issued share capital	99.5	99.6	-0.1
Capital reserve	199.4	199.5	-0.1
Retained earnings	369.9	299.7	26.4
thereof: Fund for general banking risk	82.4	82.4	0.0
Revaluation reserve	20.4	26.6	-23.3
Hedging reserve - cash flow hedges	3.7	-1.4	
Currency translation reserve	-2.9	-8.0	-63.8
Distributable profit	12.5	9.5	31.6
Minority interests	2.3	4.1	-43.9
Total liabilities	11,099.1	10,885.5	2.2

Lending volume in €mn	11,979.3	10,778.2	11.1
------------------------------	-----------------	-----------------	-------------

Key ratios (German Banking Act)		
Core capital ratio	6.8%	6.8%
Total capital ratio	9.7%	10.2%