



Annual Statement of Accounts 2008

Balance Sheet

ASSETS	31.12.2008 €	2007 in thousands €
1. Cash, balances with central banks and balances with postal giro accounts	47.078.069,30	9.132
2. Debt certificates issued by public bodies and bills of exchange eligible for refinancing with central banks	11.591.546,52	29.802
3. Receivables from banks	303.377.805,16	286.290
4. Receivables from customers	156.396.184,28	141.520
5. Debt securities and other fixed interest securities	115.919.184,12	134.553
6. Shares and other variable yield securities	36.077.610,06	46.903
7. Investments	11.661.804,29	8.869
8. Shares in affiliated companies	7.848.673,59	4.368
9. Intangible assets	61.661,34	50
10. Tangible fixed assets	6.818.670,69	6.427
11. Other assets	3.705.775,74	1.917
12. Accounting apportionment items	59.691,02	12
	700.596.676,11	669.843
Off-balance sheet items		
1. Assets abroad	75.556.814,76	136.273

LIABILITIES

	31.12.2008 €	2007 in thousands €
1. Liabilities to banks	23.345.882,83	19.079
2. Liabilities to customers	494.008.114,67	470.642
3. Certified liabilities	93.129.524,07	89.777
4. Other liabilities	4.396.161,96	2.314
5. Deferred income	48.832,00	74
6. Accrued expenses	5.782.160,68	5.859
6.A Fund for common bank risks	9.200.000,00	9.100
7. Supplementary capital	2.964.728,65	2.965
8. Subscribed capital	50.000.000,00	40.000
9. Revenue reserves	7.650.000,00	17.495
10. Liability reserve in accordance with § 23 Abs. 6 BWG	6.066.000,00	6.066
11. Balance sheet result	2.009.980,45	4.476
12. Untaxed reserves	1.995.290,80	1.995
	700.596.676,11	669.843
Off-balance sheet items		
1. Contingent liabilities	5.262.395,50	8.398
2. Commitments	36.115.000,00	24.971
3. Commitments on trust agreements	87.861,49	88
4. Own funds to be taken into account in accordance with § 23 BWG	89.595.441,33	89.422
5. Basis for computation of own funds in accordance with § 22 Abs. 1 BWG	25.254.730,88	24.089
6. Liabilities abroad	26.116.818,53	22.870

PROFIT AND LOSS ACCOUNT

	31.12.2008 €	2007 in thousands €
1. Interest and comparable income	30.328.887,47	25.422
2. Interest and comparable expenses	-22.092.678,29	-17.600
I. NET INTEREST INCOME	8.236.209,18	7.822
3. Income from securities and investments	5.274.564,45	4.880
4. Commission income	4.861.240,21	5.119
5. Commission expenses	-1.090.270,26	-1.169
6. Net income/expenses from financial operations	216.979,49	1.396
7. Other operating income	697.886,44	579
II. OPERATING INCOME	18.196.609,51	18.627
8. General administrative expenses	-9.557.252,77	-9.648
9. Value adjustment for assets listed under captions 9 and 10	-370.658,37	-453
10. Other operating expenses	-64.454,23	-31
III. OPERATING EXPENSES	-9.992.365,37	-10.133
IV. OPERATING RESULT	8.204.244,14	8.495
11./12. Income from sale and valuation of loans and securities	-5.351.130,57	3.182
13./14. Income from sale and valuation of securities treated as fixed assets, investments and shares in affiliated companies	-292.520,31	27
V. RESULTS FROM NORMAL OPERATIONS	2.560.593,26	11.703
15. Extraordinary expenses, thereof dotation of the fund for common bank risks	-100.000,00	-700
16. Extraordinary result	-100.000,00	-700
17. Taxes on income	-211.390,94	-2.501
18. Other taxes not included under caption 17	-360.213,39	-324
VI. PROFIT OF THE YEAR	1.888.988,93	8.178
20. Balance of movements in reserves	-155.000,00	-3.973
VII. ANNUAL PROFIT	1.733.988,93	4.206
21. Profit carried forward from previous year	275.991,52	270
VIII. BALANCE SHEET RESULT	2.009.980,45	4.476

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