

Financial Statements of ILB Group for the Financial Year from 1 January 2006 to 31 December 2006

a) Group Balance Sheet as per 31 December 2006

Assets	Thousand EUR	Thousand EUR	2005: Thousand EUR
<b>1. Cash reserves</b>			
a) Cash in hand	7		5
b) Balances with central banks	<u>6,612</u>		<u>2,842</u>
		6,619	2,847
Of which:			
Eligible as collateral with the Deutsche Bundesbank 6,612 TEUR			
<b>2. Loans and advances to banks</b>			
a) At call	16,449		16,986
b) Others	<u>654,261</u>		<u>323,516</u>
		670,710	340,502
<b>3. Loans and advances to customers</b>		3,553,477	3,557,594
Of which:			
Secured by mortgages 500,454 TEUR			
Municipal loans 2,734,794 TEUR			
<b>4. Bonds and other fixed-rate securities</b>			
a) Bonds			
aa) Of public issuers	384,789		51,265
Of which:			
Eligible as collateral with the Deutsche Bundesbank 384,789 TEUR			
ab) Of other issuers	<u>1,827,934</u>		<u>1,678,140</u>
		2,212,723	1,729,405
Of which:			
Eligible as collateral with the Deutsche Bundesbank 1,725,527 TEUR			
<b>5. Investments</b>		18,920	20,550
<b>6. Associated enterprises</b>		0	283
<b>7. Assets on a trust basis</b>		4,017,424	4,509,216
Of which:			
Loans on a trust basis 3,945,931 TEUR			
Securities held on a trust basis 45,426 TEUR			
<b>8. Intangibles assets</b>		796	324
<b>9. Fixed assets</b>		40,332	42,474
<b>10. Other assets</b>		4,474	22,894
<b>11. Prepaid expenses and deferred charges</b>		965	1,026
<b>Total assets</b>		<b><u>10,526,440</u></b>	<b><u>10,227,115</u></b>

Liabilities and Shareholders' Equity	Thousand EUR	Thousand EUR	Thousand EUR	2005: Thousand EUR
<b>1. Funds borrowed from banks</b>				
a) At call		24,313		73,089
b) With agreed term or period of notice		<u>6,035,289</u>		<u>5,228,550</u>
			6,059,602	5,301,639
<b>2. Funds borrowed from customers</b>				
a) Other liabilities				
aa) At call		31,871		37,463
ab) With agreed term or period of notice		<u>112,232</u>		<u>113,034</u>
			144,103	150,497
<b>3. Liabilities on a trust basis</b>			4,017,424	4,509,216
Of which:				
Loans on a trust basis 3,945,931 TEUR				
Securities held on a trust basis 45,426 TEUR				
<b>4. Other liabilities</b>			24,410	2,229
<b>5. Deferred income</b>			42,975	36,960
<b>6. Accrued estimated liabilities</b>				
a) For pensions and similar obligations		208		143
b) For tax payments		78		61
c) Others		<u>4,148</u>		<u>3,795</u>
			4,434	3,999
<b>7. Special item for investment grants to fixed assets</b>			18,313	18,533
<b>8. Fund for general bank risks</b>			27,000	25,000
<b>9. Equity capital</b>				
a) Subscribed		110,000		110,000
b) Retained earnings				
ba) Statutory reserve	6,185			5,919
bb) Other	<u>53,000</u>			<u>53,000</u>
			59,185	58,919
c) Balance sheet profit		18,017		10,073
d) Shares held outside the Group		<u>977</u>		<u>50</u>
			188,179	179,042
<b>Total liabilities</b>			<b><u>10,526,440</u></b>	<b><u>10,227,115</u></b>
<b>1. Contingent liabilities</b>				
a) On guarantees			17,931	9,517
<b>2. Other obligations</b>				
a) Irrevocable loan commitments			300,240	284,226
<b>3. Administration loans</b>			258,198	278,883
<b>4. Administration guarantees</b>			374,479	433,992