

Financial Statements of ILB Group for the Financial Year from 1 January 2007 to 31 December 2007

a) Group Balance Sheet as per 31 December 2006

Assets	Thousand EUR	Thousand EUR	31. Dec. 2006 Thousand EUR
1. Cash reserves			
a) Cash in hand	6		7
b) Balances with central banks	4,272		6,612
Of which: Eligible as collateral with the Deutsche Bundesbank 4,272 TEUR		4,278	6,619
2. Loans and advances to banks			
a) At call	20,407		16,449
b) Others	1,121,881		654,261
		1,142,288	670,710
3. Loans and advances to customers		3,976,329	3,553,477
Of which:			
Secured by mortgages 500,454 TEUR			
Municipal loans 2,734,794 TEUR			
4. Bonds and other fixed-rate securities			
a) Bonds			
aa) Of public issuers	228,318		384,789
Of which:			
Eligible as collateral with the Deutsche Bundesbank 228,318 TEUR			
ab) Of other issuers	1,925,721		1,827,934
Of which:		2,154,039	2,212,723
Eligible as collateral with the Deutsche Bundesbank 1,909,055 TEUR			
5. Investments		19,839	18,920
6. Associated enterprises		0	0
7. Assets on a trust basis		3,867,654	4,017,424
Of which:			
Loans on a trust basis 3,797,979 TEUR			
Securities held on a trust basis 55,879 TEUR			
8. Intangibles assets		554	796
9. Fixed assets		38,755	40,332
10. Other assets		2,409	4,474
11. Prepaid expenses and deferred charges		3,843	965
Total assets		11,209,988	10,526,440

Liabilities and Shareholders' Equity	Thousand EUR	Thousand EUR	Thousand EUR	31. Dec. 2006 Thousand EUR
1. Funds borrowed from banks				
a) At call		178,326		24,313
b) With agreed term or period of notice		6,731,625		6,035,289
			6,909,951	6,059,602
2. Funds borrowed from customers				
a) Other liabilities				
aa) At call		18,197		31,871
ab) With agreed term or period of notice		59,040		112,232
			77,237	144,103
3. Liabilities on a trust basis			3,867,654	4,017,424
Of which:				
Loans on a trust basis 3,797,979 TEUR				
Securities held on a trust basis 55,879 TEUR				
4. Other liabilities			60,843	24,410
5. Deferred income			38,931	42,975
6. Accrued estimated liabilities				
a) For pensions and similar obligations		249		208
b) For tax payments		22		78
c) Others		15,208		4,148
			15,479	4,434
7. Special item for investment grants to fixed assets			16,599	18,313
8. Fund for general bank risks			29,000	27,000
9. Equity capital				
a) Subscribed		110,000		110,000
b) Retained earnings				
ba) Statutory reserve	6,460			6,185
bb) Other	53,000			53,000
		59,460		59,185
c) Balance sheet profit		23,983		18,017
d) Shares held outside the Group		851		977
			194,294	188,179
Total liabilities			11,209,988	10,526,440
1. Contingent liabilities				
a) On guarantees			11,796	17,931
2. Other obligations				
a) Irrevocable loan commitments			726,052	300,240
3. Administration loans			240,656	258,198
4. Administration guarantees			305,644	374,479