

Financial Statements of ILB Group for the Financial Year from 1 January 2008 to 31 December 2008

a) Group Balance Sheet as per 31 December 2008

Assets	Thousand EUR	Thousand EUR	31 Dec. 2007 Thousand EUR
1. Cash reserves			
a) Cash in hand	5		6
b) Balances with central banks	4,885		4,272
Of which:		4,890	4,278
Eligible as collateral with the Deutsche Bundesbank 4,885 TEUR (2007: 4,272 TEUR)			
2. Loans and advances to banks			
a) At call	17,214		20,407
b) Others	862,679		1,121,881
		879,893	1,142,288
3. Loans and advances to customers		4,291,737	3,976,329
Of which:			
Secured by mortgages 444,046 TEUR (2007: 432,656 TEUR)			
Municipal loans 3,588,360 TEUR (2007: 3,169,158 TEUR)			
4. Bonds and other fixed-rate securities			
a) Bonds			
aa) Of public issuers	289,038		228,318
Of which:			
Eligible as collateral with the Deutsche Bundesbank 289,038 TEUR (2007: 228,318 TEUR)			
ab) Of other issuers	2,031,167		1,925,721
Of which:		2,320,205	2,154,038
Eligible as collateral with the Deutsche Bundesbank 2,018,960 TEUR (2007: 1,868,505 TEUR)			
5. Investments		25,869	19,839
6. Associated enterprises		0	0
7. Assets on a trust basis		3,719,120	3,867,654
Of which:			
Loans on a trust basis 3,639,051 TEUR (2007: 3,797,979 TEUR)			
Securities held on a trust basis 65,113 TEUR (2007: 55,879 TEUR)			
8. Intangibles assets		626	554
9. Fixed assets		37,495	38,755
10. Other assets		14,269	2,409
11. Prepaid expenses and deferred charges		5,529	3,843
Total assets		11,299,633	11,209,988

Liabilities and Shareholders' Equity	Thousand EUR	Thousand EUR	Thousand EUR	31 Dec. 2007 Thousand EUR
1. Funds borrowed from banks				
a) At call		18,207		178,326
b) With agreed term or period of notice		7,176,710		6,731,625
			7,194,917	6,909,951
2. Funds borrowed from customers				
a) Other liabilities				
aa) At call		19,163		18,197
ab) With agreed term or period of notice		67,060		59,040
			86,223	77,237
3. Liabilities on a trust basis			3,719,120	3,867,654
Of which:				
Loans on a trust basis 3,639,051 TEUR (2007: 3,797,979 TEUR)				
Securities held on a trust basis 65,113 TEUR (2007: 55,879 TEUR)				
4. Other liabilities			2,038	60,843
5. Deferred income			33,328	38,931
6. Accrued estimated liabilities				
a) For pensions and similar obligations		299		249
b) For tax payments		22		22
c) Others		17,047		15,208
			17,368	15,479
7. Special item for investment grants to fixed assets			15,757	16,599
8. Fund for general bank risks			31,000	29,000
9. Equity capital				
a) Subscribed		110,000		110,000
b) Retained earnings				
ba) Statutory reserve	6,736			6,460
bb) Other	53,000			53,000
		59,736		59,460
c) Balance sheet profit		29,215		23,983
d) Shares held outside the Group		931		851
Total liabilities			11,299,633	11,209,988
1. Contingent liabilities				
a) on guarantees			16,771	11,796
2. Other obligations				
a) Irrevocable loan commitments			196,533	726,052
3. Administration loans			233,200	240,656
4. Administration guarantees			244,705	305,644