

KEY FIGURES OF VOLKSBANK AG

in euro million	2009	2008	2007	2006	2005
Statement of financial position ¹⁾					
Total assets	48,116	55,815	78,641	67,429	54,800
Loans and advances to customers	24,169	26,028	24,764	31,110	24,825
Amounts owed to customers	7,315	8,628	10,191	8,087	7,039
Debts evidenced by certificates	17,329	14,954	13,436	30,846	24,358
Subordinated liabilities	1,923	1,957	1,457	1,817	1,298
Own funds					
Core capital (tier I) after deductions	2,715	2,515	2,767	2,664	1,972
Supplementary capital (tier II, tier III) after deductions	968	909	1,491	1,451	765
Eligible qualifying capital	3,682	3,424	4,258	4,114	2,737
Assessment base credit risk	27,255	33,263	38,502	33,895	26,283
Capital requirement market risk	55	42	58	51	51
Capital requirement operational risk	125	114	0	0	0
Surplus capital	1,321	606	1,120	1,352	584
Core capital ratio in % ²⁾	10.0	7.6	7.2	7.9	7.5
Equity ratio in % ³⁾	12.5	9.7	10.9	11.9	10.2
Income statement ¹⁾					
Net interest income	424.2	1,154.7	760.6	662.9	412.0
Risk provisions	-863.4	-143.7	-96.4	-61.7	-52.4
Net fee and commission income	150.0	185.0	175.9	135.3	101.9
Net trading income	120.7	41.5	55.9	70.6	69.9
General administrative expenses	-560.3	-624.4	-582.0	-507.4	-395.6
Other operating result	-13.7	-160.8	-3.8	-1.2	56.5
Income from financial investments	-272.6	-295.3	-2.2	-12.5	7.1
Income from the disposal group	71.7	-558.7	80.1	23.3	20.5
Result before taxes	-943.5	-401.8	388.1	309.4	219.9
Income taxes	-179.6	191.0	-42.2	-46.7	-9.1
Result after taxes	-1,123.0	-210.9	345.9	262.8	210.9
Minority interest	38.8	58.9	-126.2	-107.6	-50.5
Consolidated net income	-1,084.3	-152.0	219.7	155.2	160.4
Key ratios ⁴⁾					
Cost-income-ratio	74.6 %	47.3 %	59.0 %	59.3 %	61.1 %
ROE before taxes	-43.0 %	6.8 %	12.9 %	12.3 %	13.5 %
ROE after taxes	-50.3 %	13.8 %	11.3 %	10.5 %	12.9 %
ROE consolidated net income	-81.6 %	19.8 %	12.2 %	10.8 %	16.2 %
ROE before taxes (regulatory)	-43.6 %	6.6 %	16.1 %	14.4 %	15.2 %
Ressources ¹⁾					
Staff average	8,060	8,043	7,204	6,388	5,482
of which domestic	1,501	1,491	1,837	2,328	2,030
of which foreign	6,559	6,552	5,367	4,060	3,452
Staff at end of period	7,857	8,381	8,055	6,762	5,963
of which domestic	1,467	1,535	1,938	2,401	2,203
of which foreign	6,390	6,846	6,117	4,360	3,760
Number of sales outlets	584	611	595	388	263
of which domestic	1	1	49	79	79
of which foreign	583	610	546	309	184

¹⁾ The comparative figures of 2008 and 2009 were restated by disposal group in line with IFRS 5.

²⁾ In relation to credit risk

³⁾ In relation to total risk

⁴⁾ Beginning with business year 2008, the cost-income-ratio was calculated without taking into account impairment of financial investments and of goodwill but including revaluation of investment properties.

All ROEs were displayed without including the disposal group beginning with business year 2007.