

Key Figures for the Group in accordance with International Financial Reporting Standards (IFRS)

| | 31 Dec. 2008 € million | 31 Dec. 2007 € million | Change € million | % |
|--|---------------------------|---------------------------|---------------------|---------|
| Income Statement | | | | |
| Net interest income | 179.1 | 156.2 | 22.9 | 14.6 |
| Allowance for losses on loans and advances | - 27.3 | 6.8 | - 34.1 | < 100.0 |
| Net interest income after allowance for losses on loans and advances | 151.7 | 163.0 | - 11.2 | - 6.9 |
| Net fee and commission income | 25.9 | 18.5 | 7.5 | 40.4 |
| Net trading income | 17.4 | 21.6 | - 4.1 | - 19.0 |
| Net income from non-current financial assets | 5.0 | - 18.5 | 23.4 | < 100.0 |
| Administrative expenses | 80.7 | 83.1 | - 2.4 | - 2.9 |
| Profit before tax | 121.2 | 105.0 | 16.2 | 15.5 |
| Income taxes/deferred taxes | 12.5 | 10.8 | 1.8 | 15.7 |
| Loss after tax from discontinued operations and assets held for sale | - 12.0 | - 2.1 | - 9.8 | > 100.0 |
| Consolidated profit for the period | 96.7 | 92.1 | 4.7 | 5.1 |
| | € million | € million | € million | % |
| Balance Sheet | | | | |
| Total assets | 26,170.9 | 23,827.1 | 2,343.9 | 9.8 |
| Equity | 861.0 | 915.9 | - 54.9 | - 6.0 |
| New Business | | | | |
| Total | 6,013.8 | 9,633.9 | 3,620.1 | - 37.6 |
| Commercial use | 4,799.3 | 8,407.0 | 3,607.7 | - 42.9 |
| Residential use | 1,214.5 | 1,226.9 | 12.4 | - 1.0 |
| | % | % | | % |
| Key Figures | | | | |
| BIS core capital ratio (in %) | 8.4 | 6.1 | - | - |
| Cost/Income Ratio** | 35.5 | 40.4 | - | - |
| Return on equity before taxes** | 13.5 | 12.0 | - | - |
| | | | Number | % |
| Employees | | | | |
| Employees (annual average) | 515 | 499 | 16 | 3.2 |
| Rating*** | | | | |
| Standard & Poor's rating for Westdeutsche ImmobilienBank AG | | | | |
| - long-term | | | | BBB+ |
| - short-term | | | | A-2 |
| Mortgage Pfandbriefe | | | | AAA |
| Public sector Pfandbriefe | | | | AAA |

* The core capital ratio was calculated in accordance with Basel I in 2007 and Basel II in 2008

** The cost/income ratio and RoE were calculated excluding discontinued operations

*** Information correct as of May 2009