

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

	31 Dec. 2009 € million	31 Dec. 2008 € million	Change	
			€ million	%
Income Statement				
Net interest income	198.7	179.1	19.6	10.9
Allowance for losses on loans and advances	- 66.2	- 27.3	- 38.9	> - 100
Net interest income after allowance for losses on loans and advances	132.5	151.8	- 19.3	- 12.7
Net fee and commission income	32.4	25.9	6.5	25.1
Net trading income	4.3	17.4	- 13.1	- 75.3
Net income from non-current financial assets	- 10.2	5.0	- 15.2	> - 100
Administrative expenses	87.7	80.7	7.0	8.7
Net other operating income and expenses	3.5	1.9	1.6	84.2
Profit before tax	74.8	121.2	- 46.5	- 38.3
Income taxes/deferred taxes	2.7	12.5	- 9.8	- 78.4
Loss after tax from discontinued operations and assets held for sale	11.3	- 12.0	23.3	> 100
Consolidated profit for the period	83.4	96.7	- 13.3	- 13.8
	31 Dec. 2009 € million	31 Dec. 2008 € million	Change	
			€ million	%
Balance Sheet				
Total assets	26,889.5	26,170.9	718.6	2.7
Equity	905.9	861.0	44.9	5.2
New Business				
Total	6,215.3	6,013.8	201.5	3.4
Commercial use	5,941.7	4,799.3	1,142.4	23.8
Residential use	274	1,215	- 940.9	- 77.5
	2009 %	2008 %		%
Key Figures				
BIS core capital ratio (in %)	8.2	8.4	- 0.2	- 2.4
Cost/Income Ratio*	37.7	35.5	2.2	6.2
Return on equity before taxes*	7.9	13.5	- 5.6	- 41.5
	Number	Number	Number	%
Employees				
Employees (annual average)	479	515	- 36	- 7.0
Rating				
Standard & Poor's Rating for Westdeutsche ImmobilienBank AG				
- long-term				BBB+
- short-term				A-2
Mortgage Pfandbriefe				AAA
Public sector Pfandbriefe				AAA

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