

# Key Figures for the Group

English translation

	1 Jan.–30 June 2009 € million	1 Jan.–30 June 2008 € million	Change € million	%
<b>Income Statement</b>				
Net interest income	86.9	84.4	2.5	3.0
Allowance for losses on loans and advances	- 18.3	- 10.0	- 8.3	83.0
Net interest income after allowance for losses on loans and advances	68.6	74.4	- 5.8	- 7.8
Net fee and commission income	15.9	18.8	- 2.9	- 15.4
Net trading income	11.0	9.5	1.5	15.8
Net income from non-current financial assets	- 11.0	1.5	- 12.5	< 100.0
Administrative expenses	41.5	40.9	0.6	1.5
Profit before tax	42.8	60.6	- 17.8	- 29.4
Income taxes	0.1	0.1	0.0	0.0
Profit/loss from discontinued operations and non-current assets held for sale, net of tax	1.3	0.5	0.8	> 100.0
Consolidated profit for the period	30.8	51.0	- 20.2	- 39.6

	30 June 2009 € million	31 Dec. 2008 € million	Change € million	%
<b>Balance Sheet</b>				
Total assets	27,249.4	26,170.9	1,078.5	4.1
Equity	904.2	861.0	43.2	5.0

	30 June 2009 %	31 Dec. 2008 %	Change percentage points
<b>Key Figures</b>			
Tier 1 ratio (Basel II)	8.3	8.4	- 0.1
Cost/income ratio*	36.5	35.5	1.0
Return on equity before taxes*/**	9.1	13.5	- 4.4

	30 June 2009 absolute	31 Dec. 2008 absolute	Change absolute	%
<b>Employees</b>				
Total***	487	515	28	- 5.4

## 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 return on equity figures were calculated excluding discontinued operations.

\*\* Extrapolated for the year as a whole

\*\*\* Annual average, excluding staff on parental leave

\*\*\*\* Status May 2009