

# Annual financial statement as at 31.12.2002

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Assets

	EUR	EUR	EUR	31.12.2001 EUR thousands
<b>1. Cash reserve</b>				
a) Cash on hand		44,502,161.48		40,335
b) Credit with Deutsche Bundesbank		<u>79,014,000.49</u>		<u>73,767</u>
			123,516,161.97	114,102
<b>2. Public bonds and bills of exchange licensed with Deutsche Bundesbank for refinancing purposes</b>				
a) Treasury bills and non-interest-bearing treasury notes and similar public bonds		0.00		0
b) Bills of exchange		<u>1,960,903.93</u>		<u>4,097</u>
			1,960,903.93	4,097
<b>3. Loans to banks</b>				
a) Due daily		3,637,537.80		43,781
b) Other loans		<u>1,194,732,749.26</u>		<u>825,479</u>
			1,198,370,287.06	869,260
<b>4. Loans to customers</b>			3,065,337,792.01	3,044,820
of which: those secured with liens on real estate	1,073,583,263.19 EUR			(1,071,339)
local government loans	<u>691,971,337.64 EUR</u>			<u>(703,712)</u>
<b>5. Bonds and other fixed-interest securities</b>				
a) Money market securities				
aa) From public issuers		0.00		0
of which: those eligible as security for loans from Deutsche Bundesbank	0.00 EUR			(0)
ab) From other issuers		<u>0.00</u>		
of which: those eligible as security for loans from Deutsche Bundesbank	0.00 EUR			(0)
			0.00	0
b) Debentures and bonds				
ba) From public issuers		<u>140,419,962.51</u>		<u>159,095</u>
of which: those eligible as security for loans from Deutsche Bundesbank	140,419,962.51 EUR			(151,186)
bb) From other issuers		<u>901,094,396.13</u>		<u>1,006,967</u>
of which: those eligible as security for loans from Deutsche Bundesbank	880,929,301.13 EUR		1,041,514,358.64	1,166,062
c) Own bonds		<u>1,801,305.02</u>		<u>(976,728)</u>
			1,801,305.02	582
Nominal amount	1,757,333.52 EUR		1,043,315,663.66	1,166,644
				(570)
<b>6. Shares and other non-fixed-interest securities</b>			317,429,146.68	259,060
<b>7. Equity investments</b>			<u>32,280,904.41</u>	<u>38,446</u>
of which:				
in banks	0.00 EUR			(0)
in financial service companies	<u>0.00 EUR</u>			<u>(0)</u>
<b>8. Shares in affiliated/associated companies</b>			51,129.19	26
of which:				
in banks	0.00 EUR			(0)
in financial service companies	<u>0.00 EUR</u>			<u>(0)</u>
<b>9. Trustee assets</b>			1,738,864.79	2,006
of which: trustee loans	1,738,864.79 EUR			(2,006)
<b>10. Compensation claims vis-à-vis government incl. bonds from their exchange</b>			0.00	0
<b>11. Intangible investments</b>			<u>862,346.26</u>	<u>679</u>
<b>12. Fixed assets</b>			<u>40,384,495.23</u>	<u>42,814</u>
<b>13. Other asset items</b>			<u>20,338,191.36</u>	<u>29,171</u>
<b>14. Accruals and deferrals</b>			<u>3,763,603.10</u>	<u>4,185</u>
<b>Total assets</b>			5,849,349,489.65	5,575,310

	EUR	EUR	EUR	31.12.2001 EUR thousands
<b>Liabilities</b>				
<b>1. Liabilities to banks</b>				
a) Due daily		329,172,762.30		233,892
b) With agreed term or period of notice		<u>1,268,038,956.14</u>		<u>1,203,452</u>
			1,597,211,718.44	<u>1,437,344</u>
<b>2. Liabilities to customers</b>				
a) Savings deposits				
aa) With agreed period of notice of three months	1,549,706,814.47			1,509,840
ab) With an agreed period of notice of in excess of three months	<u>368,513,433.01</u>			<u>373,773</u>
		1,918,220,247.48		<u>1,883,613</u>
b) Other liabilities				
ba) Due daily	<u>674,679,283.87</u>			636,805
bb) With an agreed period of notice	<u>931,996,294.30</u>			<u>852,414</u>
		1,606,675,578.17		<u>1,489,219</u>
<b>3. Certificated liabilities</b>			3,524,895,825.65	<u>3,372,832</u>
a) Bonds issued		306,163,936.71		<u>376,572</u>
b) other certificated liabilities		<u>0.00</u>		<u>0</u>
			306,163,936.71	<u>376,572</u>
of which:				
money market securities	0.00 EUR			(0)
own bills of acceptance				
promissory notes in circulation	0.00 EUR			(0)
<b>4. Trustee liabilities</b>			1,738,864.79	<u>2,006</u>
of which: trustee loans	<u>1,738,864.79 EUR</u>			<u>(2,006)</u>
<b>5. Other liabilities</b>			9,886,995.90	<u>9,346</u>
<b>6. Accruals and deferrals</b>			11,603,623.40	<u>12,021</u>
<b>7. Allocations to reserves</b>				
a) Reserves for pensions and similar commitments		9,890,584.00		9,765
b) Tax reserves		<u>4,252,604.91</u>		<u>3,893</u>
c) Other reserves		<u>29,100,741.24</u>		<u>33,215</u>
			43,243,930.15	<u>46,873</u>
<b>8. Special items with reserves share</b>			0.00	<u>108</u>
<b>9. Subordinated liabilities</b>			115,954,578.99	<u>121,073</u>
<b>10. Participatory capital</b>			15,338,756.44	<u>15,339</u>
of which: that due within less than two years	0.00 EUR			(0)
<b>11. Fund for general banking risks</b>			33,700,000.00	<u>0</u>
<b>12. Equity</b>				
a) Subscribed capital		0.00		0
b) Capital reserves		<u>0.00</u>		<u>0</u>
c) Profit reserves				
ca) Contingency reserve	<u>180,942,089.07</u>			<u>173,256</u>
cb) Other reserves	<u>0.00</u>			<u>0</u>
		180,942,089.07		<u>173,256</u>
d) Net earnings		<u>8,669,170.11</u>		<u>8,540</u>
			189,611,259.19	<u>181,796</u>
<b>Total liabilities</b>			5,849,349,489.65	<u>5,575,310</u>
<b>1. Contingent liabilities</b>				
a) Contingent liabilities from rediscounted bills of exchange		0.00		0
b) Liabilities from guarantee contracts		<u>65,462,551.25</u>		<u>76,031</u>
c) Liability for assets pledged as collateral security for third-party liabilities		<u>33,266.13</u>		<u>14</u>
			65,495,817.38	<u>76,045</u>
<b>2. Other liabilities</b>				
a) Return commitments for unauthentic pension transactions		0.00		0
b) Placing and takeover commitments		<u>0.00</u>		<u>0</u>
c) Irrevocable loan agreements		<u>40,558,263.82</u>		<u>48,409</u>
			40,558,263.82	<u>48,409</u>