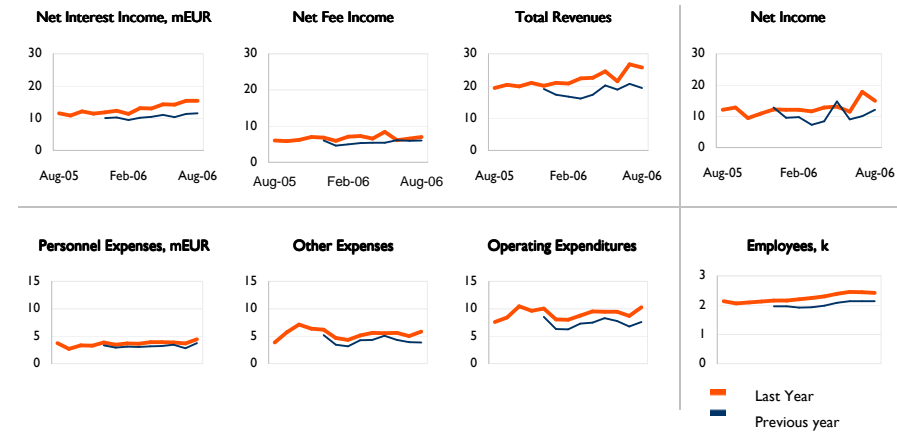


Bank Dashboard
Summary Financial Performance August 2006

Profit & Loss, m EUR	Last Yr.	Aug-06	Jul-06	MoM%	YTD06	YTD05	YoY%	Target
Net interest income		15.4	15.4	-0.2%	109.1	84.5	29.2%	
Net fee income		7.0	6.6	5.6%	54.9	43.7	25.7%	25%
Trading income		2.7	4.1	-35.0%	12.8	14.8	-13.5%	
Other income		0.7	0.6	15.0%	7.8	3.5	122.4%	
Total revenues		25.8	26.8	-3.7%	185.0	146.5	26.2%	20%
Personnel Expenses		-4.4	-3.7	21.0%	-30.5	-25.3	20.5%	
Other expenses		-5.8	-5.0	16.3%	-41.7	-32.4	28.6%	
Operating expenses		-10.3	-8.7	18.3%	-72.2	-57.7	25.0%	
Operating profit		15.5	18.1	-14.3%	112.8	88.8	27.0%	
Net Credit Losses		-0.6	-0.2	157.6%	-7.2	-6.8	4.6%	
Net Income (NOPAT)		14.9	17.9	-16.4%	105.9	80.8	31.1%	20%
EVA		11.5	14.5	-20.7%	82.8	62.1	33.3%	
Employees (FTE)		2,424	2,445	-0.9%	2,424	2,136	13.5%	
Return on Equity		38.0%	46.5%		40.0%	42.6%		40%
Cost-income ratio		39.9%	32.5%		39.1%	39.4%		40%
Net Credit Losses		-0.06%	-0.05%		-0.06%	0.00%		0.25%
Net interest margin		2.60%	2.57%		2.42%	2.89%		
Loans		5,291	5,091	3.9%	5,291	3,539	49.5%	
Deposits		3,605	3,606	0.0%	3,605	2,728	32.2%	

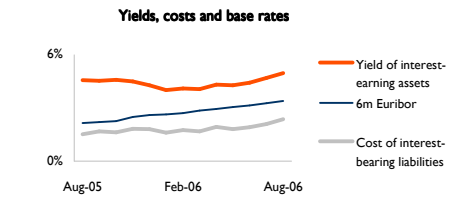


Income and Expense Summary

Revenues Breakdown	Last Yr.	Aug-06	Jul-06	MoM%	YTD06	YTD05	YoY%
EUR in millions							
Net interest income		15.4	15.4	-0.2%	109.1	84.5	29.2%
Net fee income		7.0	6.6	5.6%	54.9	43.7	25.7%
Trading income		2.7	4.1	-35.0%	12.8	14.8	-13.5%
Other income		0.7	0.6	15.0%	7.8	3.5	122.4%
Total Income		25.8	26.8	-3.7%	185.0	146.5	26.2%
Operating Expenses Breakdown							
EUR in millions							
Personnel		-4.4	-3.7	21.0%	-30.5	-25.3	20.5%
IT expenses		-2.1	-1.8	16.3%	-15.6	-11.6	34.2%
Administration		-1.6	-1.3	19.6%	-10.8	-9.1	18.2%
Marketing		-0.3	-0.3	26.9%	-3.5	-2.9	20.7%
Other Expenses		-0.8	-0.4	89.6%	-5.0	-4.0	24.8%
Depreciation		-0.2	-0.2	-0.8%	-1.7	-1.4	24.5%
Group Adjustments		-0.7	-0.9	-22.5%	-5.0	-3.3	51.1%
Operating Expenses		-10.3	-8.7	18.3%	-72.2	-57.7	25.0%
Employees (FTE)		2423.8	2445.4	-0.9%	2423.8	2136.2	13.5%
Asset Quality							
Provisions		-0.7	-0.3	114.9%	-7.6	-7.8	-2.6%
Write Offs		-0.1	-0.1	41.2%	-1.7	-1.7	-0.7%
Recovered Loans		0.3	0.2	33.6%	2.2	2.7	-19.4%
Net Credit Losses		-0.6	-0.2	157.6%	-7.2	-6.8	4.6%
Increases	kEUR	Reason	Decreases	kEUR	Reason		
PETER MILLER	1837		1 MAX GUNTHER	-2190			
TOM TAYLOR	769		2 HANS GATES	-985			
JIM FLOCKERMANN	613		3 BEN MILLER	-763			
ANTONIO FLACHE	576		4 JOHN PETERS	-745			
GABI HIPPERT	456		5 JORGE HUPERT	-556			

Lending and Savings Analysis

Lending	Aug-06	Jul-06	MoM%	YTD06	YTD05	YoY%	Yields Last [Min Max]	Margins Last [Min Max]
EUR in millions								
Corporate lending	2,069	1,973	4.9%	2069	1333	55.2%	4.97% [4.42% 4.97%]	1.89% [1.73% 2.25%]
Mortgage	1,859	1,782	4.4%	1,859	1,117	66.4%	4.49% [3.86% 4.49%]	1.19% [1.14% 1.48%]
Leasing & factoring	994	961	3.5%	994	799	24.4%	5.28% [5.01% 5.61%]	2.31% [2.27% 2.89%]
Consumer financing	206	197	4.5%	206	127	62.0%	16.4% [16.4% 16.6%]	13.4% [13.4% 14.0%]
Other	162	179	-9.2%	162	163	-0.2%		
Total	5,291	5,091	3.9%	5,291	3,539	49.5%		
Deposits								
EUR in millions								
Demand deposits	2,624	2,661	-1.4%	2,624	2,001	31.2%		
Time deposits	981	945	3.8%	981	728	34.9%		
Total Deposits	3,605	3,606	0.0%	3,605	2,728	32.2%		



Market Share Analysis

Lending - mEUR	Growth YTD	Market Share	Change YTD	Savings - mEUR	Growth YTD	Market Share	Change YTD
Corporate Lending				Corporate deposits (resident)			
Our Bank	41.1%	43.3%	2.2%	Our Bank	6.7%	51.5%	1.0%
Market	34.1%			Market	4.6%		
Mortgage				Private Demand Deposits			
Our Bank	39.3%	50.0%	0.3%	Our Bank	24.1%	67.4%	0.0%
Market	38.4%			Market	24.1%		
Leasing and Factoring				Investment Funds			
Our Bank	16.8%	49.6%	-1.4%	Our Bank	31.2%	48.7%	2.6%
Market	20.1%			Market	24.1%		
Consumer Finance				Life Insurance			
Our Bank	36.3%	59.7%	-2.2%	Our Bank	20.7%	48.7%	-1.5%
Market	41.4%			Market	24.6%	(growth estimated)	

Strategic Goals

Key financial ratios	Metric	Last yr.	Aug/2006	Target	% vs. Target	Range
Increase of pre-tax profit	ytd		29.0%	20%		17% / 20%
Return on equity	ytd		40.0%	40%		35% / 40%
Revenue Growth	ytd		26.2%	20%		17% / 20%
Net credit losses ratio	ytd		-0.06%	0.25%		0.30% / 0.25%
Cost-income ratio	ytd		39.1%	40%		42% / 40%

Business KPIs	Metric	Last yr.	Aug/2006	Target	% vs. Target	Below
1 ● Market Sh Mortgage growth	ytd		47.4%	48%		47% / 49%
● Income growth	YoY		19.9%	30%		30% / 32%
2 ● Cons Finance Port Growth	YoY		62.0%	45%		42% / 45%
● Income growth	YoY		55.4%	46%		42% / 46%
3 ● Market Sh Corp Lend growth	ytd		47.8%	50%		47% / 50%
● Income growth	YoY		49.6%	5%		0% / 5%
4 ● Cards market share - acquiring	%		61.5%	61.0%		61% / 61%
● Cards market share - issuing	%		66.7%	67.0%		66.5% / 67.0%
● Net fee income growth	YoY		-31.4%	15.0%		13% / 17%
5 ● Growth in Assets Gathered	YoY		56.4%	62%		57% / 62%
● No of customers	#, k		369	400		390 / 400
● Performance rank - Euro Mid-Caps	ly		5/6	2/6		1 to 2 out of 6
● Performance rank - Emrg Market Eq	%, 1y		64%	25%		11-25%
6 ● Customer satisfaction (commitment)	%		75.0%	78%		75% / 78%
● Best client service company survey	%		13.7%	15%		13% / 15%