

## > Key figures of comdirect group

		2012	2011	Change in %
<b>Customers, assets under custody and key products</b>		<b>31.12.</b>	<b>31.12.</b>	
<b>comdirect group*</b>				
Customers	number	2,755,257	2,630,525	4.7
Custody accounts	number	1,702,021	1,683,301	1.1
Total assets under custody	in € million	48,854	41,587	17.5
– of which: portfolio volume	in € million	37,134	30,882	20.2
– of which: deposit volume	in € million	11,720	10,705	9.5
<b>business-to-customer (B2C) business line</b>				
Customers	number	1,716,783	1,632,467	5.2
Custody accounts	number	806,417	783,616	2.9
Current accounts	number	901,419	774,518	16.4
Tagesgeld PLUS (“call money plus”) accounts	number	1,344,940	1,235,770	8.8
Total assets under custody	in € million	27,909	24,896	12.1
– of which: portfolio volume	in € million	16,286	14,324	13.7
– of which: deposit volume	in € million	11,623	10,571	10.0
Credit volume	in € million	173	189	-8.5
<b>business-to-business (B2B) business line</b>				
Customers	number	1,038,474	998,058	4.0
Custody accounts	number	895,604	899,685	-0.5
Total assets under custody	in € million	20,945	16,692	25.5
– of which: portfolio volume	in € million	20,848	16,558	25.9
– of which: deposit volume	in € million	97	134	-27.6
<b>Orders and order volume</b>				
Executed orders	number	17,988,010	18,677,910	-3.7
– of which: B2C	number	8,472,017	9,151,389	-7.4
– of which: B2B	number	9,515,993	9,526,521	-0.1
Average order activity per custody account (B2C)	number	8.8	11.9	-26.1
Order volume per executed order (B2C)	in €	4,759	5,308	-10.3
<b>Earnings ratios</b>				
Net commission income	in € thousand	166,416	182,585	-8.9
Net interest income before provisions	in € thousand	151,801	150,847	0.6
Administrative expenses	in € thousand	236,702	232,074	2.0
Pre-tax profit	in € thousand	92,286	108,076	-14.6
Net profit	in € thousand	73,358	111,763	-34.4
Earnings per share	in €	0.52	0.79	-34.2
Return on equity before tax <sup>1)</sup>	in %	17.3	21.2	-
Cost/income ratio	in %	71.0	68.0	-
<b>Balance sheet key figures</b>				
Balance sheet total	in € million	12,446	11,378	9.4
Equity	in € million	586	547	7.1
Equity ratio <sup>2)</sup>	in %	4.3	4.7	-
<b>Regulatory indicators under Basel II<sup>3)</sup></b>				
Risk weighted assets <sup>4)</sup>	in € million	635	514	23.5
Eligible amount for operational risks	in € million	15	29	-48.3
Core capital	in € million	386	356	8.4
Own funds for solvency purposes	in € million	380	351	8.3
Own funds ratio <sup>5)</sup>	in %	46.1	40.1	-
<b>Employees' figures</b>				
Employees	number	1,176	1,148	2.4
Employees full-time basis	number	1,050.2	1,024.8	2.5

\* ) B2C: comdirect bank AG; B2B: ebase GmbH

1) Pre-tax profit/average equity (excluding revaluation reserve) in the reporting period

2) Equity (excluding revaluation reserve)/balance sheet total

3) These figures are calculated on the basis of internal calculations; publication is voluntary and based on national implementation conversion and the figures are not reported to the Supervisory Authority

4) Risk weighted assets in accordance with Section 10c of the German Banking Act (KWG) (intragroup receivables are zero weighted)

5) Own funds for solvency purposes/(risk weighted assets + 12.5 x eligible amounts for operational risks)