

> Six-year overview of comdirect group

		2012	Change in %	2011	Change in %
Customers, assets under custody and key products					
comdirect group**		31.12.		31.12.	
Customers	number	2,755,257	4.7	2,630,525	14.6
Custody accounts	number	1,702,021	1.1	1,683,301	13.6
Total assets under custody	in € million	48,854	17.5	41,587	-2.2
- of which: portfolio volume	in € million	37,134	20.2	30,882	-4.1
- of which: deposit volume	in € million	11,720	9.5	10,705	3.6
business-to-customer (B2C) business line					
Customers	number	1,716,783	5.2	1,632,467	4.7
Custody accounts	number	806,417	2.9	783,616	4.7
Current accounts	number	901,419	16.4	774,518	19.7
Tagesgeld PLUS ("call money plus") accounts	number	1,344,940	8.8	1,235,770	9.3
Total assets under custody	in € million	27,909	12.1	24,896	-5.4
- of which: portfolio volume	in € million	16,286	13.7	14,324	-11.1
- of which: deposit volume	in € million	11,623	10.0	10,571	3.6
Credit volume	in € million	173	-8.5	189	-4.5
business-to-business (B2B) business line					
Customers	number	1,038,474	4.0	998,058	35.4
Custody accounts	number	895,604	-0.5	899,685	22.6
Total assets under custody	in € million	20,945	25.5	16,692	2.9
- of which: portfolio volume	in € million	20,848	25.9	16,558	2.9
- of which: deposit volume	in € million	97	-27.6	134	2.3
Orders and order volume					
		2012		2011	
Executed orders	number	17,988,010	-3.7	18,677,910	22.0
- of which: B2C	number	8,472,017	-7.4	9,151,389	17.0
- of which: B2B	number	9,515,993	-0.1	9,526,521	27.3
Average order activity per custody account (B2C)	number	8.8	-26.1	11.9	11.2
Order volume per executed order (B2C)	in €	4,759	-10.3	5,308	3.9
Earnings ratios					
		2012		2011	
Net commission income	in € thousand	166,416	-8.9	182,585	5.7
Net interest income before provisions	in € thousand	151,801	0.6	150,847	47.8
Administrative expenses	in € thousand	236,702	2.0	232,074	10.5
Pre-tax profit	in € thousand	92,286	-14.6	108,076	33.6
Net profit	in € thousand	73,358	-34.4	111,763	87.4
Earnings per share	in €	0.52	-34.2	0.79	88.1
Return on equity before tax ¹⁾	in %	17.3	-	21.2	-
Cost/income ratio	in %	71.0	-	68.0	-
Dividend per share	in €	0.44 ²⁾	-21.4	0.56	33.3
Balance sheet key figures					
		31.12.		31.12.	
Balance sheet total	in € million	12,446	9.4	11,378	3.1
Equity	in € million	586	7.1	547	6.4
Equity ratio ³⁾	in %	4.3	-	4.7	-
Employees' figures					
		31.12.		31.12.	
Employees	number	1,176	2.4	1,148	2.5
Employees full-time basis	number	1,050.2	2.5	1,024.8	2.2

^{*)} B2C: comdirect bank AG; B2B: ebase GmbH

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

²⁾ Dividend proposal

³⁾ Equity (excluding revaluation reserve)/balance sheet total

2010	Change in %	2009	Change in %	2008 (including ebase)	2008 (excluding ebase)	Change in %	2007
31.12.		31.12.		31.12.	31.12.		31.12.
2,296,075	6.8	2,150,563	3.4	2,078,850	1,349,297	34.8	1,000,722
1,482,023	4.4	1,419,037	-0.6	1,427,359	697,806	8.0	645,893
42,535	19.6	35,572	15.0	30,933	20,342	-0.2	20,373
32,197	21.7	26,463	29.4	20,454	9,876	-22.2	12,688
10,338	13.5	9,110	-13.1	10,479	10,466	36.2	7,686
1,559,021	7.5	1,450,720	7.5	1,349,297	1,349,297	34.8	1,000,722
748,151	4.0	719,194	3.1	697,806	697,806	8.0	645,893
647,048	21.2	533,928	25.6	425,149	425,149	25.9	337,578
1,130,998	17.7	960,935	18.0	814,516	814,516	> 100	400,414
26,319	18.3	22,241	9.3	20,342	20,342	-0.2	20,373
16,113	22.5	13,158	33.2	9,876	9,876	-22.2	12,688
10,207	12.4	9,083	-13.2	10,466	10,466	36.2	7,686
198	12.4	176	-11.3	198	198	-6.8	216
737,054	5.3	699,843	-4.1	729,553	-	-	-
733,872	4.9	699,843	-4.1	729,553	-	-	-
16,216	21.6	13,331	25.9	10,591	-	-	-
16,084	20.9	13,305	-	-	-	-	-
131	> 100	26	-	-	-	-	-
2010		2009		2008	2008		2007
15,305,203	4.4	14,661,234	-17.1	17,682,007	9,231,378	-7.2	9,950,097
7,824,053	6.9	7,319,045	-20.7	9,231,378	9,231,378	-7.2	9,950,097
7,481,150	1.9	7,342,189	-13.1	8,450,629	-	-	-
10.7	3.9	10.3	-25.0	13.7	13.7	-13.8	15.9
5,110	13.3	4,512	4.8	4,304	4,304	-18.4	5,273
2010		2009		2008	2008		2007
172,772	16.1	148,757	-16.0	177,034	138,441	-9.4	152,724
102,074	-6.1	108,693	-33.5	163,405	162,372	27.7	127,164
210,028	5.6	198,918	-18.1	242,774	208,748	11.4	187,437
80,874	6.4	75,993	-8.2	82,754	77,760	-14.1	90,480
59,634	5.3	56,624	-6.9	60,838	57,692	0.0	57,697
0.42	5.3	0.40	-6.8	0.43	0.41	0.0	0.41
16.8	-	17.6	-	17.0	16.0	-	16.3
72.1	-	70.4	-	74.3	72.6	-	67.0
0.42	2.4	0.41	0.0	0.41	0.41	0.0	0.41
31.12.		31.12.		31.12.	31.12.		31.12.
11,040	12.8	9,785	-12.3	11,158	11,070	34.5	8,233
514	-3.6	533	12.2	475	476	-0.5	478
4.4	-	4.9	-	4.4	4.4	-	5.9
31.12.		31.12.		31.12.	31.12.		31.12.
1,120	-3.0	1,155	-0.7	1,163	906	10.0	824
1,002.9	-2.6	1,029.2	-0.4	1,033.3	806.4	11.8	721.5