

Historical overview of consolidated financial data

Income statement (€ mn)	2000	1999	1998	1997
Net interest and current income	4,312	4,007	3,834	3,684
Net loan loss provisions	1,586	1,284	1,117	733
Net fee and commission income	4,291	3,437	2,837	2,503
Net trading income	1,329	1,274	743	905
Administrative expenses	7,652	6,528	5,892	5,059
Net other income and expenses	1,947	1,224	933	135
Expense to secure competitive position	553			
Restructuring charge	475			
Income before taxes	1,613	2,130	1,338	1,435
Income tax expense	- 129	1,051	388	824
Net income	1,730	1,053	930	598
Ratios (%)				
Cost-Income Ratio	64.8	66.2	71.1	70.5
Return on equity before taxes	22.0 ¹⁾	19.3	12.7	15.3
Return on equity after taxes	19.8 ¹⁾	9.8	9.1	6.5
The Dresdner Bank share				
Earnings per share (€)	3.32	2.04	1.82	1.23
Dividend per share (€)	0.90	0.90 ²⁾	0.79	0.79
Total dividends paid (€ mn)	500	469	410	397
Shares outstanding as at year-end (million)	526	521	518	513
Market capitalisation as at year-end (€ bn)	24.4	28.1	18.5	21.8
Regulatory Capital (German Banking Act)				
	31 Dec	31 Dec	31 Dec	31 Dec.
Core capital (€ mn)	12,046	12,908	10,623	9,152
Liable capital (€ mn)	21,665	22,682	18,724	16,733
Risk-weighted assets (€ mn)	200,556	194,929	176,956	159,211
Core capital (%)	6.0	6.6	6.0	5.7
Total capital (%)	10.8	11.6	10.6	10.5
Balance sheet (€ mn)				
Total assets	483,498	396,846	365,475	343,549
Lending volume	225,343	223,336	203,877	187,562
Assets (€ mn)				
Trading assets	103,362	74,104	58,194	52,551
Loans and advances to banks	89,650	56,672	65,884	63,444
Loans and advances to customers	234,584	218,047	196,276	185,466
Investment securities	36,873	32,975	27,895	30,103
Liabilities (€ mn)				
Trading liabilities	49,447	32,327	27,682	21,707
Liabilities to banks	116,164	71,876	79,148	80,868
Liabilities to customers	158,466	142,160	133,796	129,117
Certificated liabilities	120,540	115,348	93,880	80,256
Subordinated liabilities and profit-participation certificates	10,361	10,030	7,693	7,439
Shareholders' equity	13,020	11,567	10,938	10,411
Additional information (number)				
Employees as at year-end	51,456	50,659	48,948	46,577
Branch offices	1,360	1,459	1,506	1,553

¹⁾ Adjusted for expense to secure competitive position (€ 553 million) and restructuring charge (€ 475 million).

²⁾ Including bonus payment in the amount of € 0.05 per share.