

Five-year comparison of consolidated financial data

Income statement (€ mn)	2001	2000	1999	1998	1997
Net interest and current income	4,364	4,312	4,007	3,834	3,684
Net loan loss provisions	1,893	1,586	1,284	1,117	773
Net fee and commission income	3,841	4,291	3,437	2,837	2,503
Net trading income	1,526	1,329	1,274	743	905
Administrative expenses	8,682	7,652	6,528	5,892	5,059
Net other income and expenses	1,617	1,947	1,224	933	135
Special factors	620	1,028			
Income before taxes	153	1,613	2,130	1,338	1,435
Income tax expense	- 33	- 129	1,051	338	824
Net income	180	1,730	1,053	930	598
Key data (%)					
Cost-income ratio	77.7	64.8	66.2	71.1	70.5
(adjusted for amortisation of goodwill)	72.7	63.7	64.7	69.5	68.8
Return on equity before taxes	1.1	13.9	19.3	12.7	15.3
(adjusted for amortisation of goodwill)	5.2	15.0	20.7	14.0	16.6
Return on equity after taxes	1.3	15.1	9.8	9.1	6.5
(adjusted for amortisation of goodwill)	5.4	16.2	11.1	10.3	7.9
Dresdner Bank share information					
Earnings per share (€)	0.32	3.32	2.04	1.82	1.23
Dividend per share (€)	0.70	0.90	0.90 ^{*)}	0.79	0.79
Total dividends paid (€ mn)	403	500	469	410	397
Shares outstanding as at year-end (mn)	575	526	521	518	513
Market capitalisation as at year-end (€ bn)	23.6	24.4	28.1	18.5	21.8
Regulatory Capital (German Banking Act)					
	31 Dec	31 Dec	31 Dec	31 Dec	31 Dec
Core capital (€ mn)	11,542	13,276	12,908	10,623	9,152
Liable capital (€ mn)	20,927	22,895	22,682	18,724	16,733
Risk-weighted assets (€ mn)	181,478	200,556	194,929	176,956	159,211
Core capital (%)	6.4	6.6	6.6	6.0	5.7
Total capital (%)	11.5	11.4	11.6	10.6	10.5
Balance sheet (€ mn)					
Total assets	506,683	483,498	396,846	365,475	343,549
Lending volume	219,210	225,343	223,336	203,877	187,562
Assets (€ mn)					
Cash reserves	6,945	5,275	2,798	3,823	3,444
Trading assets	126,007	103,362	74,104	58,194	52,551
Loans and advances to banks	77,473	89,650	56,672	65,884	63,444
Loans and advances to customers	239,743	234,584	218,047	196,276	185,466
Investment securities	39,303	36,873	32,975	27,895	30,103
Liabilities (€ mn)					
Trading liabilities	45,815	49,447	32,327	27,682	21,707
Liabilities to banks	127,455	116,164	71,876	79,148	80,868
Liabilities to customers	171,478	158,466	142,160	133,796	129,117
Certificated liabilities	114,312	120,540	115,348	93,880	80,256
Provisions and other liabilities	14,338	15,055	12,643	11,816	4,134
Subordinated liabilities and profit-participation certificates	11,278	10,361	10,030	7,693	7,439
Shareholders' equity	21,633	13,020	11,567	10,938	10,411
Additional information (number)					
Employees as at year-end	49,968	51,456	50,659	48,948	46,577
Branch offices	1,172	1,360	1,459	1,506	1,553

^{*)} Including bonus payment of €0.05.