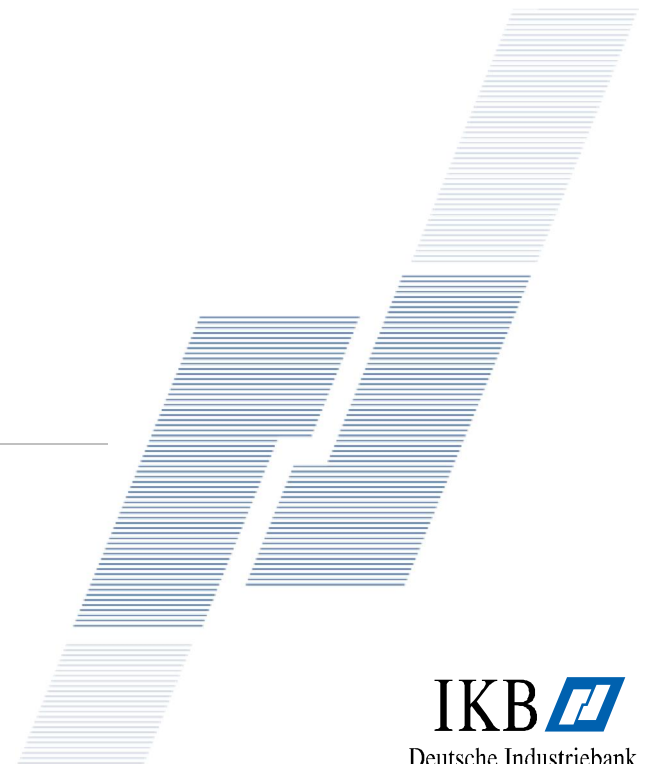


IKB Deutsche Industriebank AG

3 June 2013, Düsseldorf



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IKB Deutsche Industriebank AG

- Founded in 1924
- Headquarter in Düsseldorf, Germany
- Shareholders: Lone Star: 91.5%, Free float: 8.5%
- Financial year: 1 April until 31 March

„Bank for the Mittelstand“

- Focus on Mittelstand companies (SME)
- Long-standing, stable client relationships
- High lending competence
- Market leader in public programme loan schemes
- Capital markets and advisory services

Staff, locations

- 1,489 employees (FTE), thereof 420 at IKB Leasing
- Locations: Düsseldorf, Berlin, Frankfurt, Hamburg, Munich, Stuttgart; London, Madrid, Milan, Paris

Financials

- Total assets: € 31.1 billion
 - Group Tier I ratio: 9.4%
 - SoFFin-guarantees redeemed in full and ahead of time
-

The Business Strategy at a Glance

Business model

- Focus on companies of the Mittelstand (SME)
- Regional and sectoral client coverage with product competence
- Lending only with price and risk discipline
- Advisory and capital markets related services

Basis

- Long-standing client relationships, understanding the needs of the Mittelstand
- Ca. 2,500 clients, 18,000 German leasing customers
- Ca. 12% market share in relevant KfW public programme loans
- Ca. 7% market share in long-term loans to the manufacturing industry

Capital/Liquidity

- Tier I ratio of 9.4% and overall capital ratio of 13.5% as of 30 September 2012 on Group level
- Comfortable liquidity position
- Access to the money market via private and corporate customer deposits
- Capital market access via secured funding or promissory notes

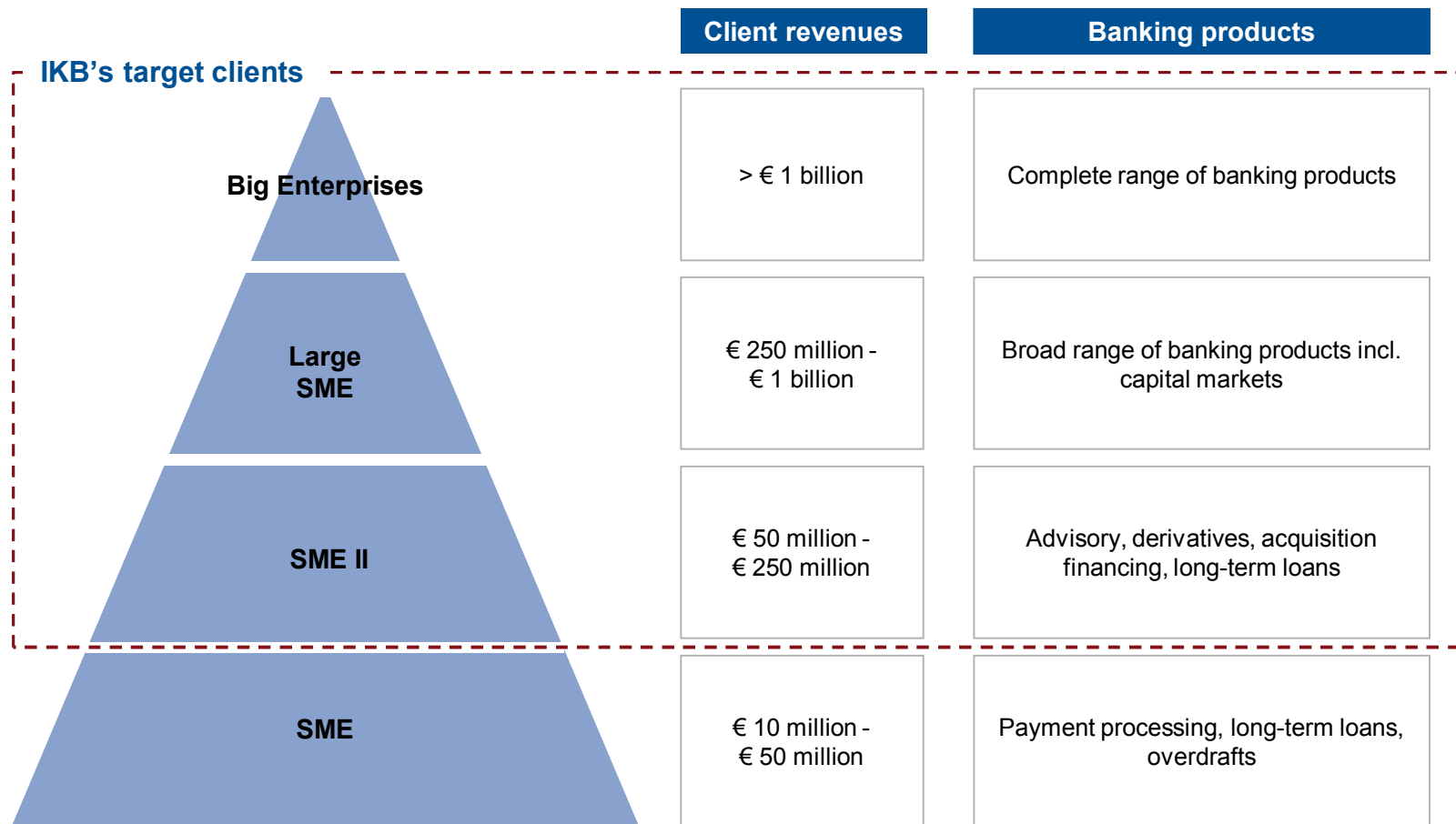
Risk

- Conservative risk provisioning
- Loan book diversified by sector and geography
- Low market risk profile

Cost

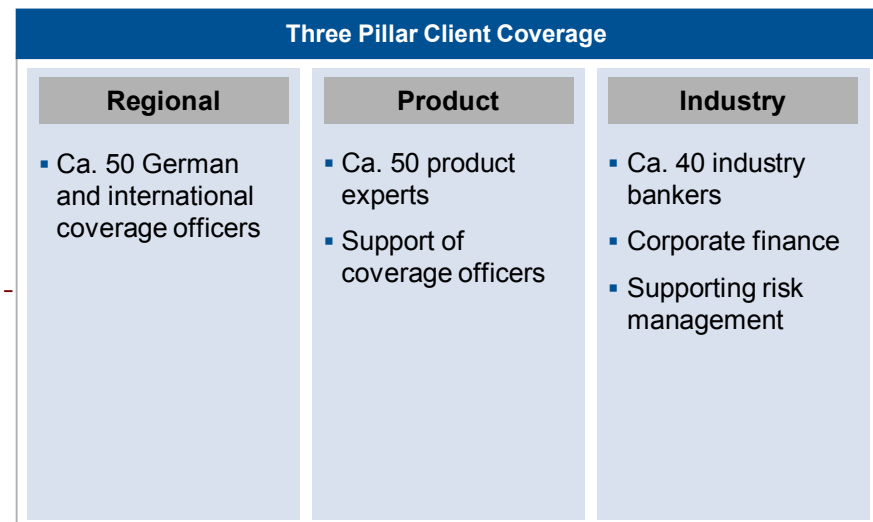
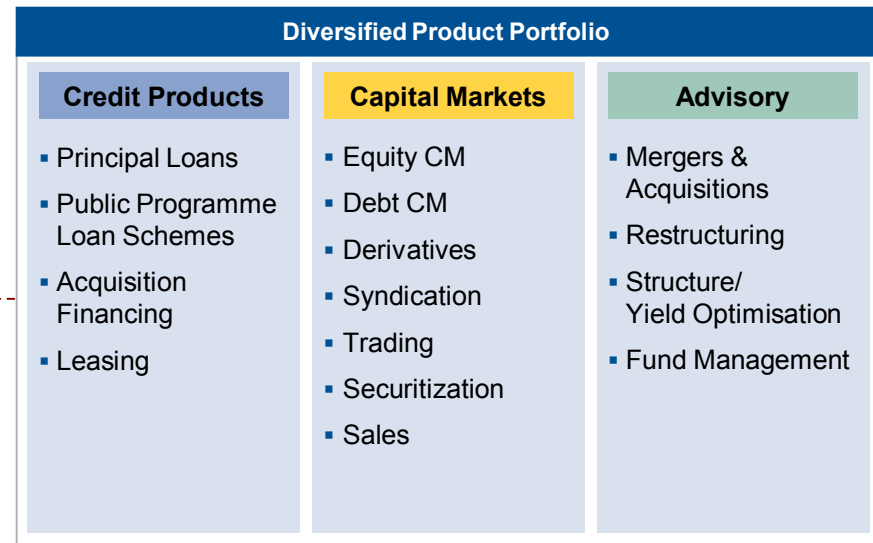
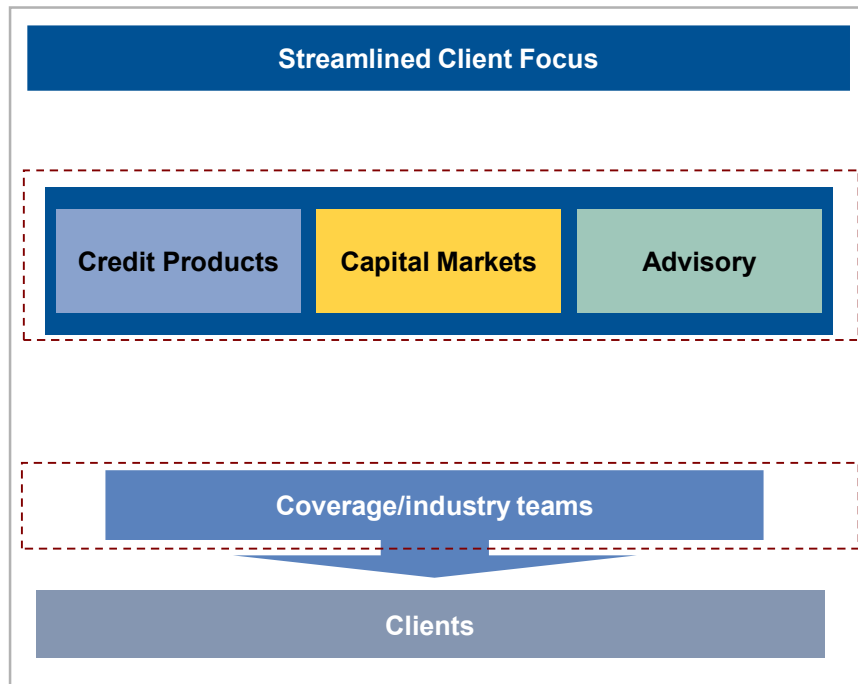
- Sustainable cost reductions
- EU requirements practically fulfilled
- SoFFin guarantees redeemed in full and ahead of time

Well Defined Target Segments*



* excl. Leasing clients

Client Focused Coverage



Key Highlights

- Focus on clients with annual sales above € 50 million
- Phasing out non-target clients
- Strengthening industry teams
- Expansion of product teams
- Regional presence: 6 German and 4 international branches

Lending Business

Corporate Loans

- Existing clients and target clients allow IKB to grow the lending business
- Focus on leading and structuring syndicated loans
- Complex transactions generate better margins

Acquisition Financing

- IKB is a leading provider of acquisition financing in the German mid-cap market
- Structuring, underwriting and syndication of loan volumes up to € 500 million

Public Programme Loan Schemes

- IKB is the leading bank in public programme loan schemes
- Close relationships to KfW and the regional development banks
- Public programme loan schemes account for roughly one third of new loans (no funding risk/sometimes credit risk transfer)

Lending Related Fee Income

- Lending related fee income supported by rising demand for advisory and underwriting services

Selective new business with increasing margin and fee generation

Refinancing and Liquidity

Public programme loan schemes

- Channeling loans by KfW, regional development agencies and EIB
- Roughly one third of new lending in 2011/12

Protected by Deposit Protection Fund of the Association of German Banks

- Promissory note loans: € 3.8 billion
- Customer deposits: € 6.8 billion

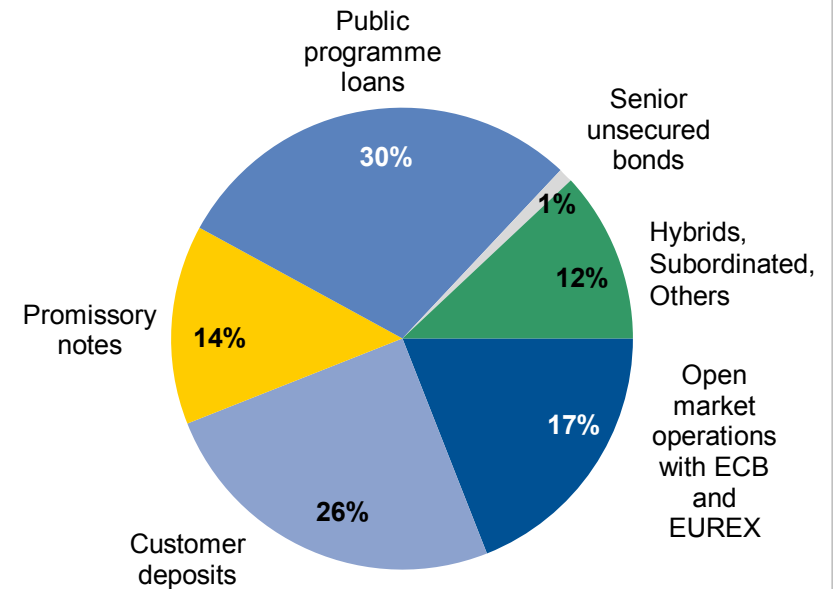
Other components

- Cash securitisation/asset-based funding
- Debt Issuance Programme/Senior Unsecured Debt

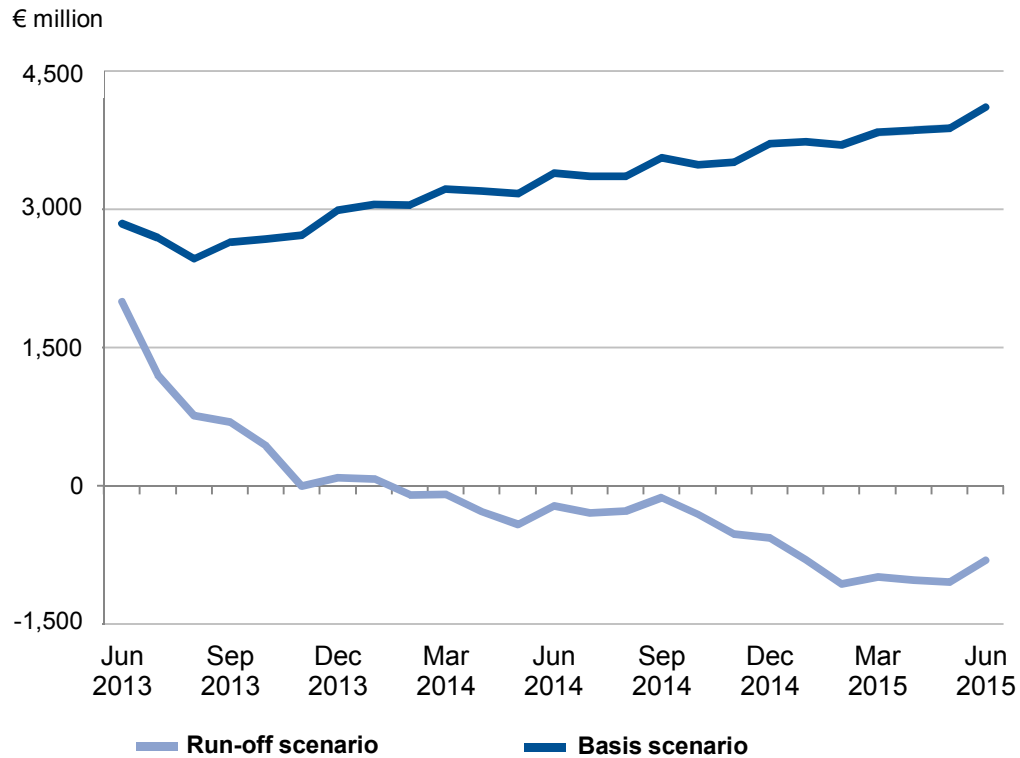
Selective new business

- Stringent criteria for term and profitability
- New lending linked to fee income

Structure of funding (as of 31 December 2012)



Liquidity Plan



Liquidity plan

- Tie-up of liquidity of all assets and liabilities by maturity
- Prolongation of customer deposits assumed in the basis scenario
- Net liquidity effect of new business and drawing of liquidity commitments
- Modelling of the business loan portfolio (unscheduled repayments, insolvencies, etc.) based on back-testing
- ECB collateral pool

Regulatory Equity Position of IKB Group

€ million	30 Sep 2012	31 Mar 2012	31 Mar 2011	31 Mar 2010	31 Mar 2009	31 Mar 2008
Tier I	1,594	1,698	2,120	2,257	2,276	1,941
Tier II	704	695	919	1,030	1,245	1,191
Tier III	0	0	0	0	35	45
Deductions	-70	-137	-149	-216	-236	-18
Equity	2,228	2,256	2,890	3,071	3,320	3,159
Total RWA*	16,513	17,301	18,221	20,678	26,655	32,394
Tier I ratio in %	9.4	9.4	11.2	10.4	8.1	6.0
Capital ratio in %	13.5	13.0	15.9	14.9	12.5	9.8

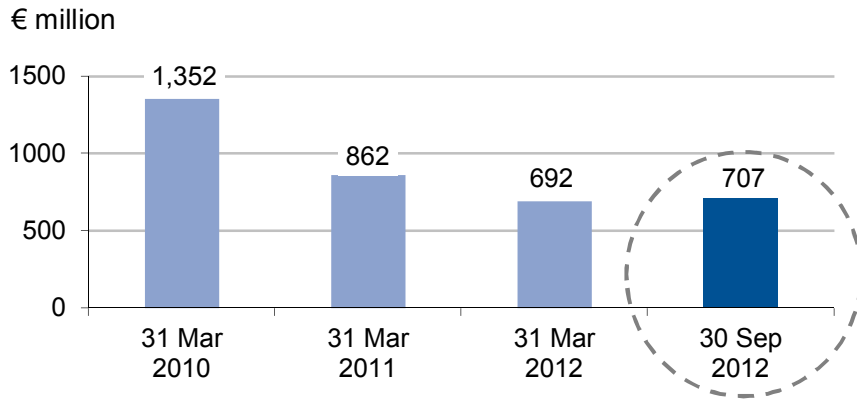


- Tier I ratio above statutory requirement (4%)

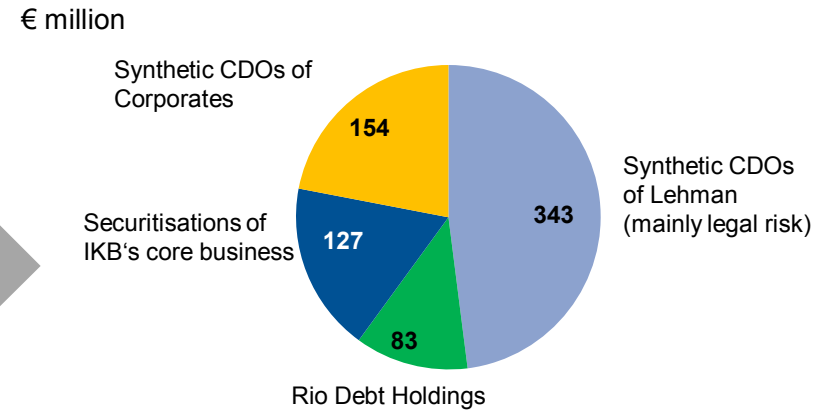
* RWA + market risk equivalent + operational risk

Actively Reduced Risk Exposure

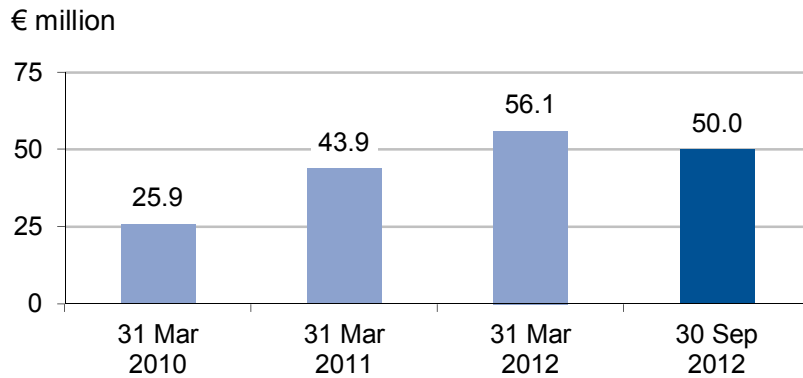
Book Value of Portfolio Investments



Current Structure of Portfolio Investments



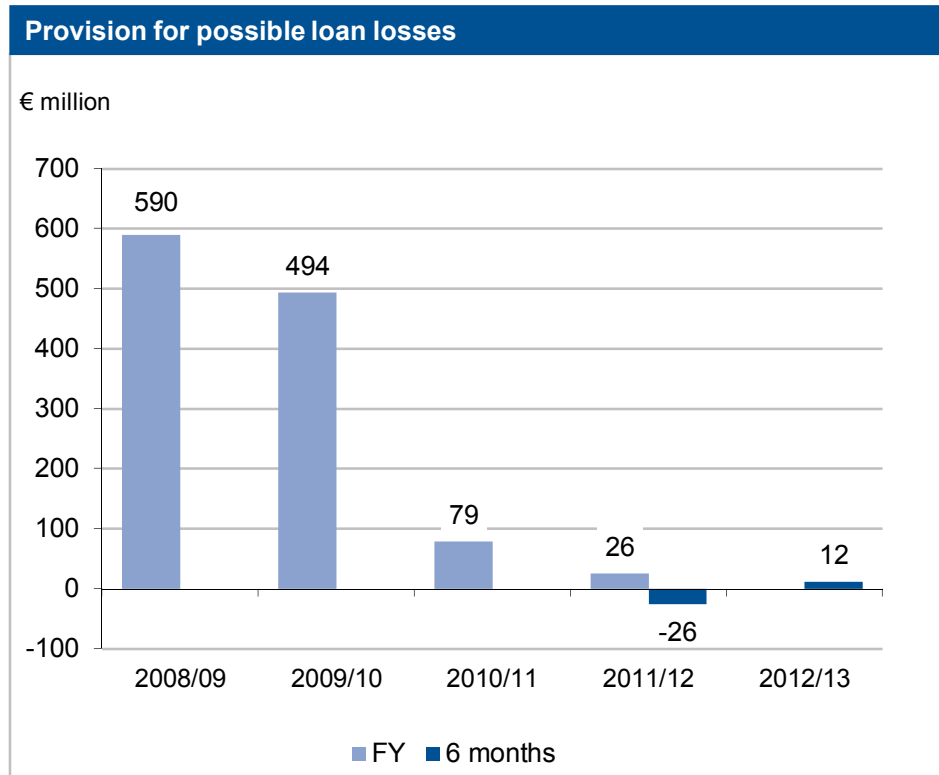
Value at Risk (99% confidence level with a holding period of one day)



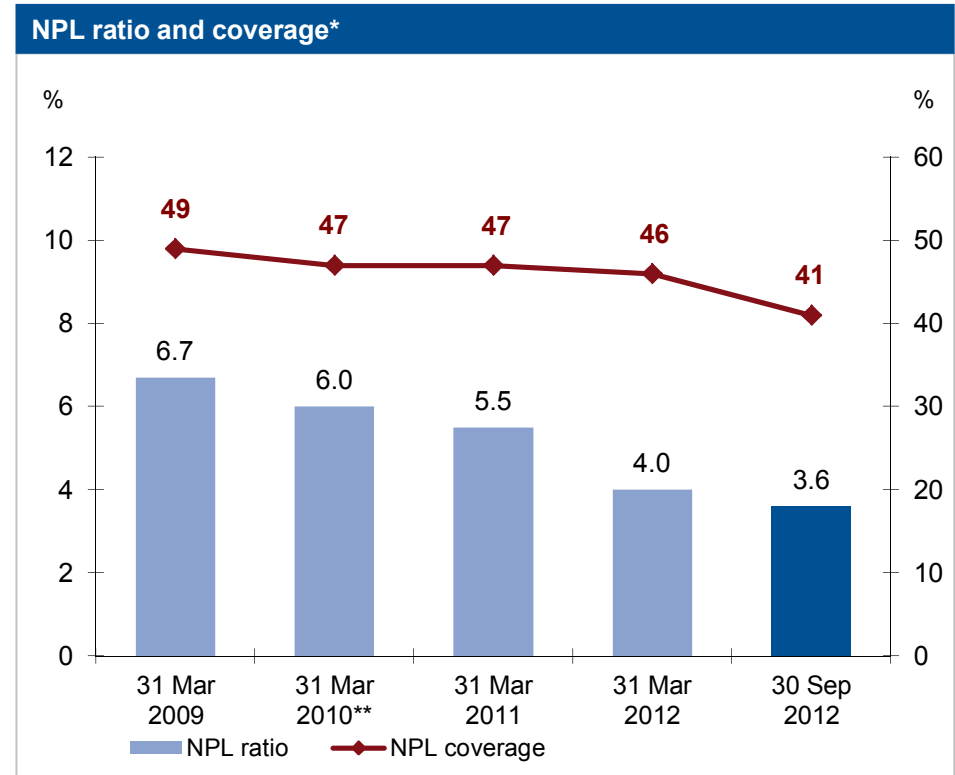
Key Highlights

- **Value at Risk**
 - Active reduction after IKB's crisis
 - Increase due to the financial/government debt crisis
 - Current VaR driven by credit spread exposure of liquidity portfolio

Risk Costs and Coverage



- Since 2010: Decrease due to the strong economic development, particularly in Germany and RWA reduction

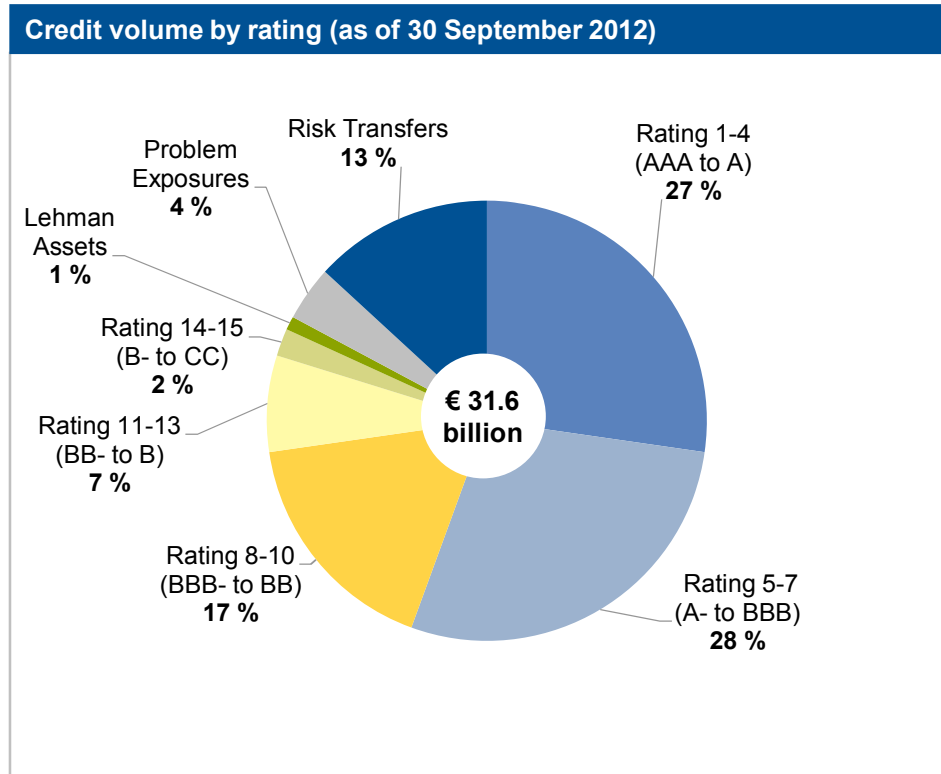


- As of 30 September 2012
 - NPLs: € 1,134 million
 - Loan loss charges and provisions: € 412 million
 - Valuation discount on securities: € 59 million

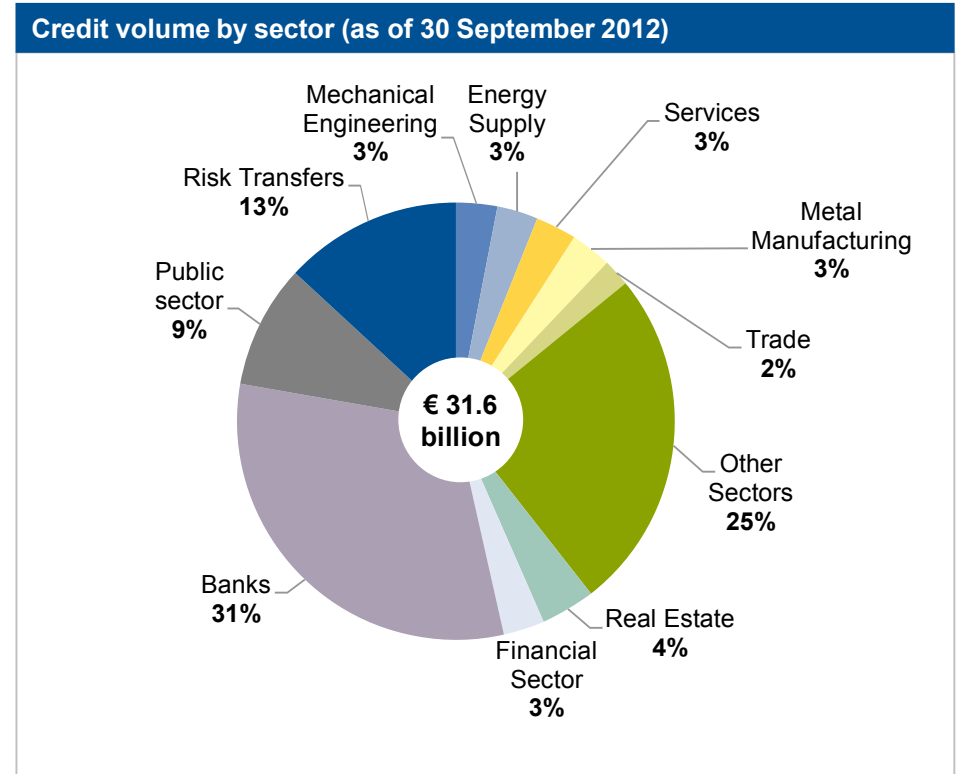
* NPL ratio: (NPLs + Valuation discount on securities)/credit volume; NPL coverage: (Loan loss charges and provisions + Valuation discount on securities)/NPLs

** calculation changed: figures based on the former basis as of 31 March 2010: 7.9% NPL, 48% NPL coverage

Diversified Loan Portfolio



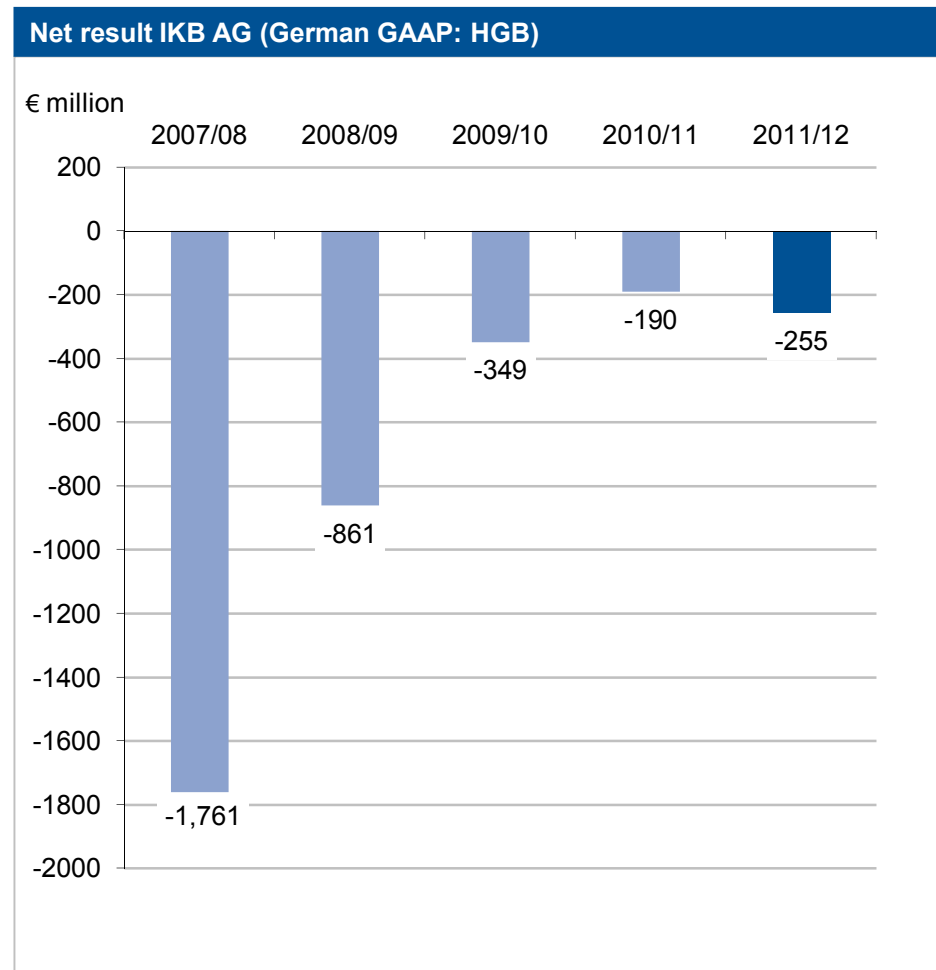
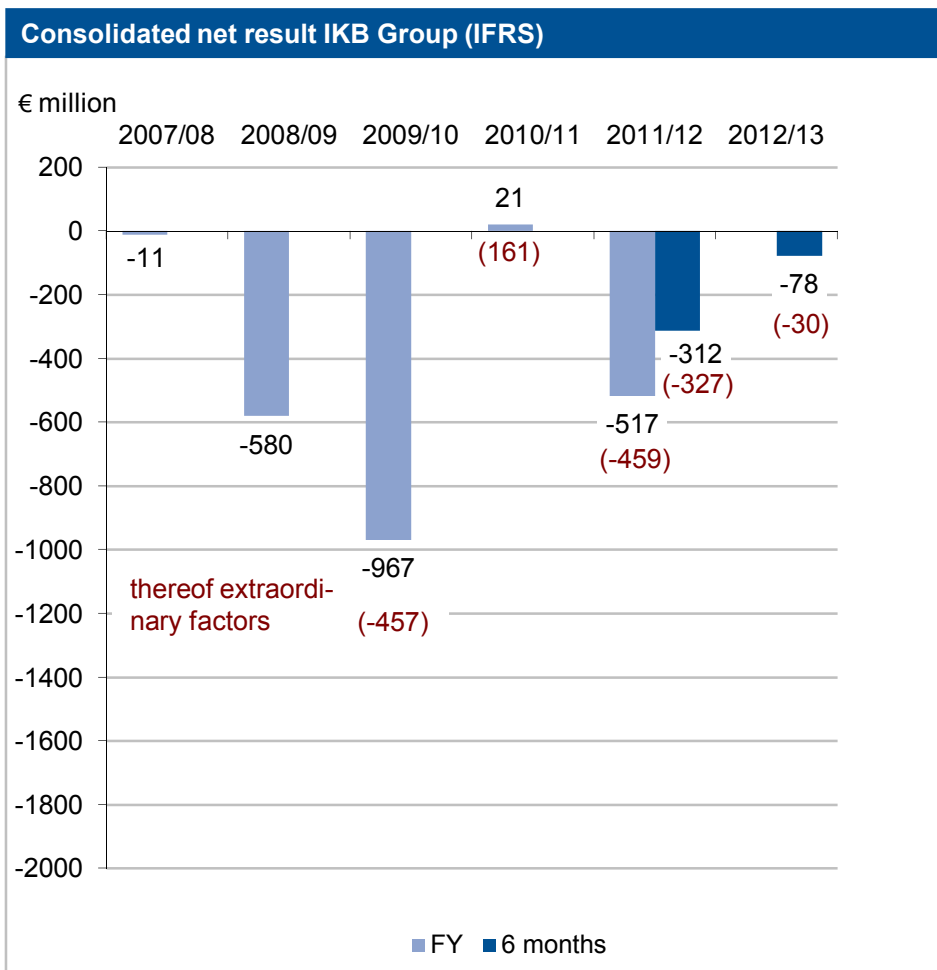
- Two thirds of loan book are better than BBB



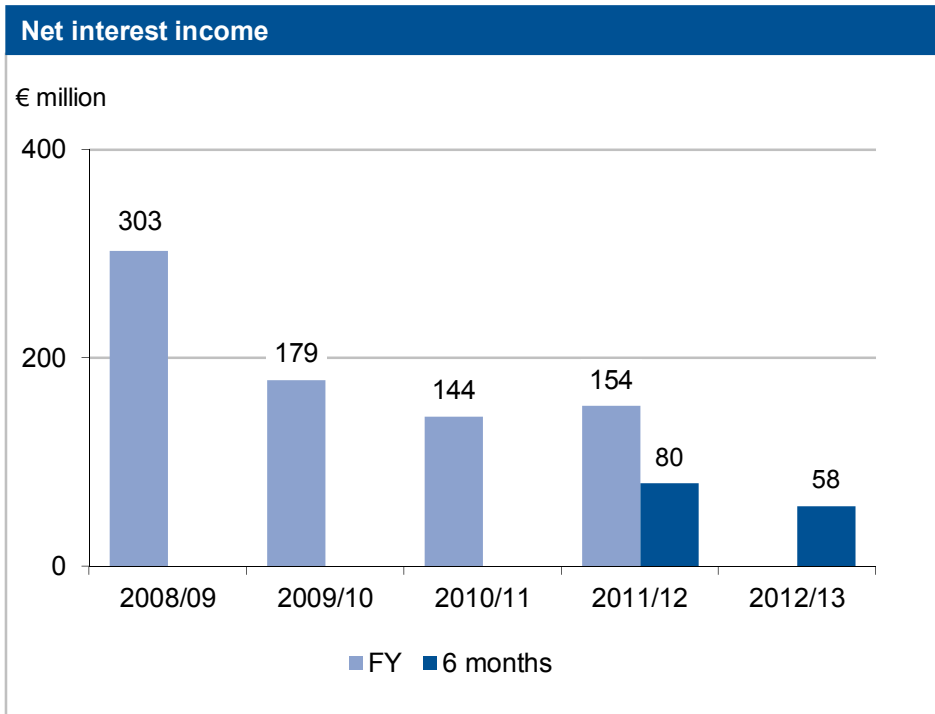
- High granularity of loan portfolio
- No industrial sector accounts for more than 5%

	Damages Claimed
Havenrock I, Havenrock II, Rhinebridge	<ul style="list-style-type: none">▪ Legal risks of major portfolio investments settled▪ Continuing third party indemnification
Lehman	<ul style="list-style-type: none">▪ Settlement of synthetic transactions due to the Lehman insolvency (nominal € 339 million)▪ Lehman disputes payments waterfall▪ Timing unclear
Investors in IKB securities	<ul style="list-style-type: none">▪ About 20 individual suits with a volume of ca. € 8 million
Special Audit	<ul style="list-style-type: none">▪ Assessment whether there is negligence by the former Board of Managing Directors and the Supervisory Board in connection with the IKB crisis▪ No direct damage claims

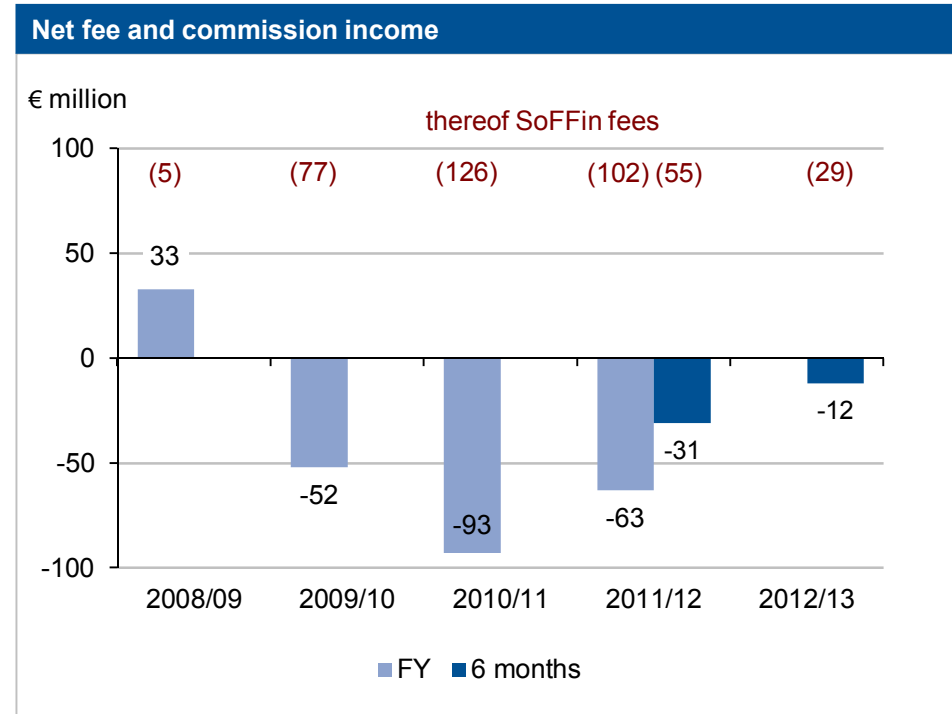
Results (IFRS and German GAAP)



Profit Components



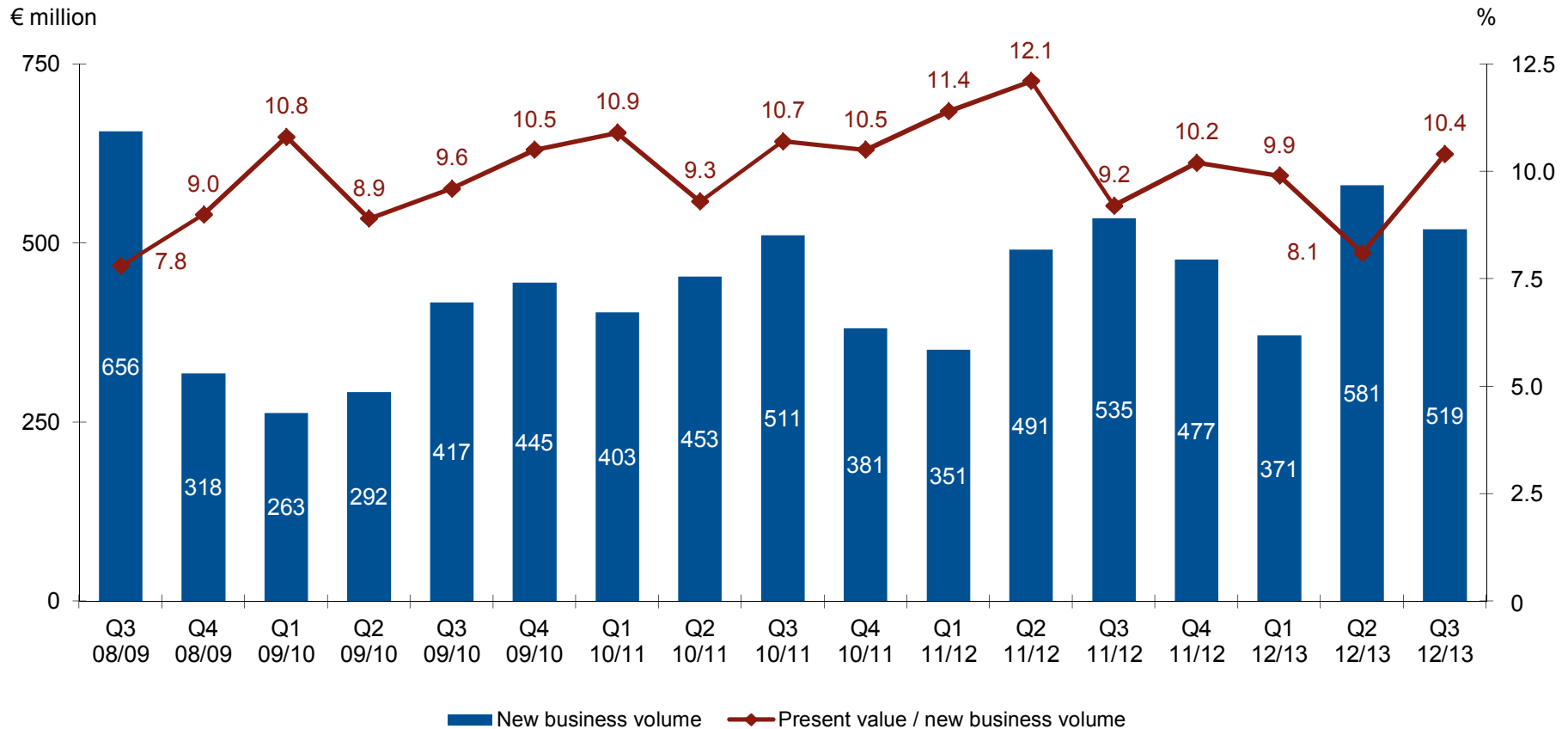
- Reduced income from equity investments
- Increased refinancing costs
- Reduced credit volume due to EU requirements



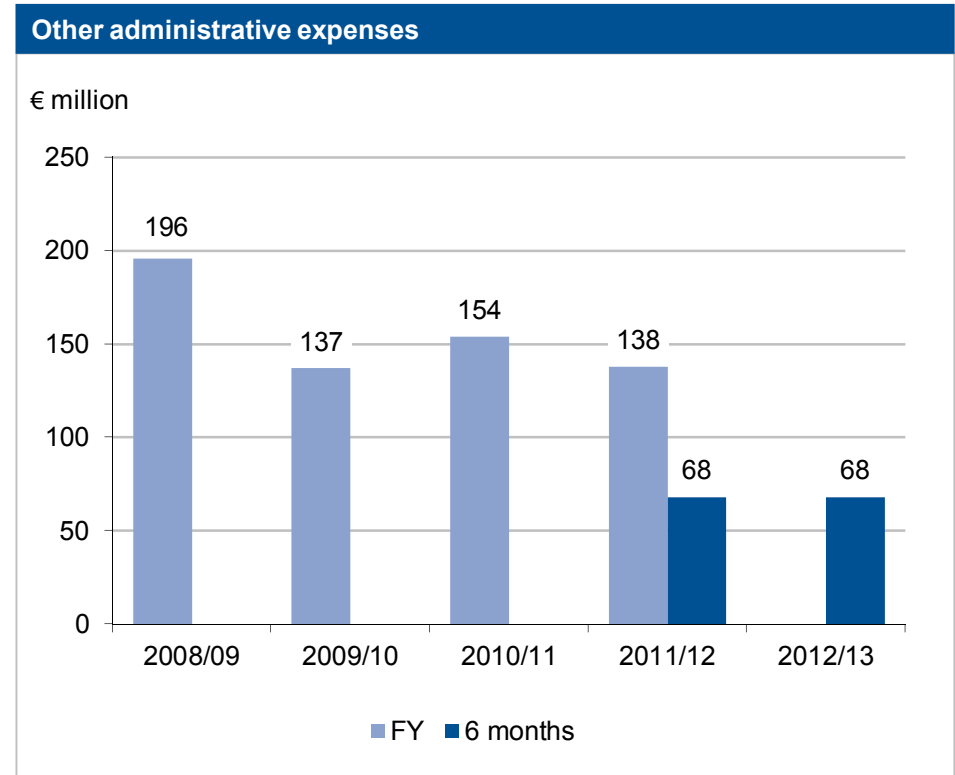
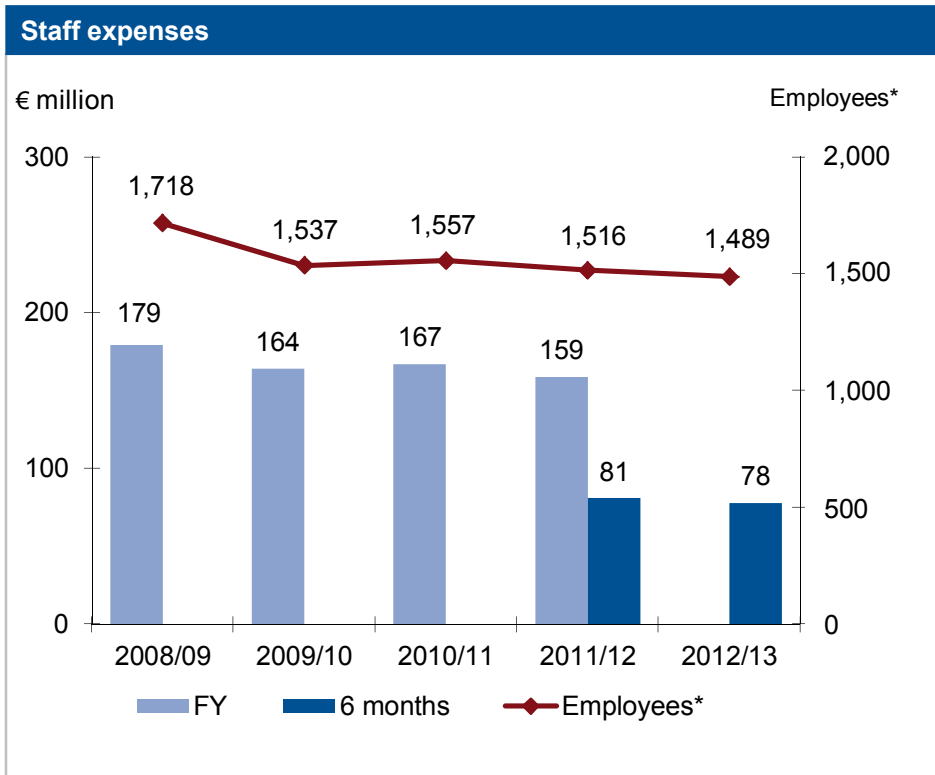
- SoFFin fees are fee and commission expenses
- € 340 million SoFFin fees until 30 September 2012
- Increase of commission income net of SoFFin expenses

New Business with Increased Profit

Present value and funding of new business (without leasing)



Administrative Expenses

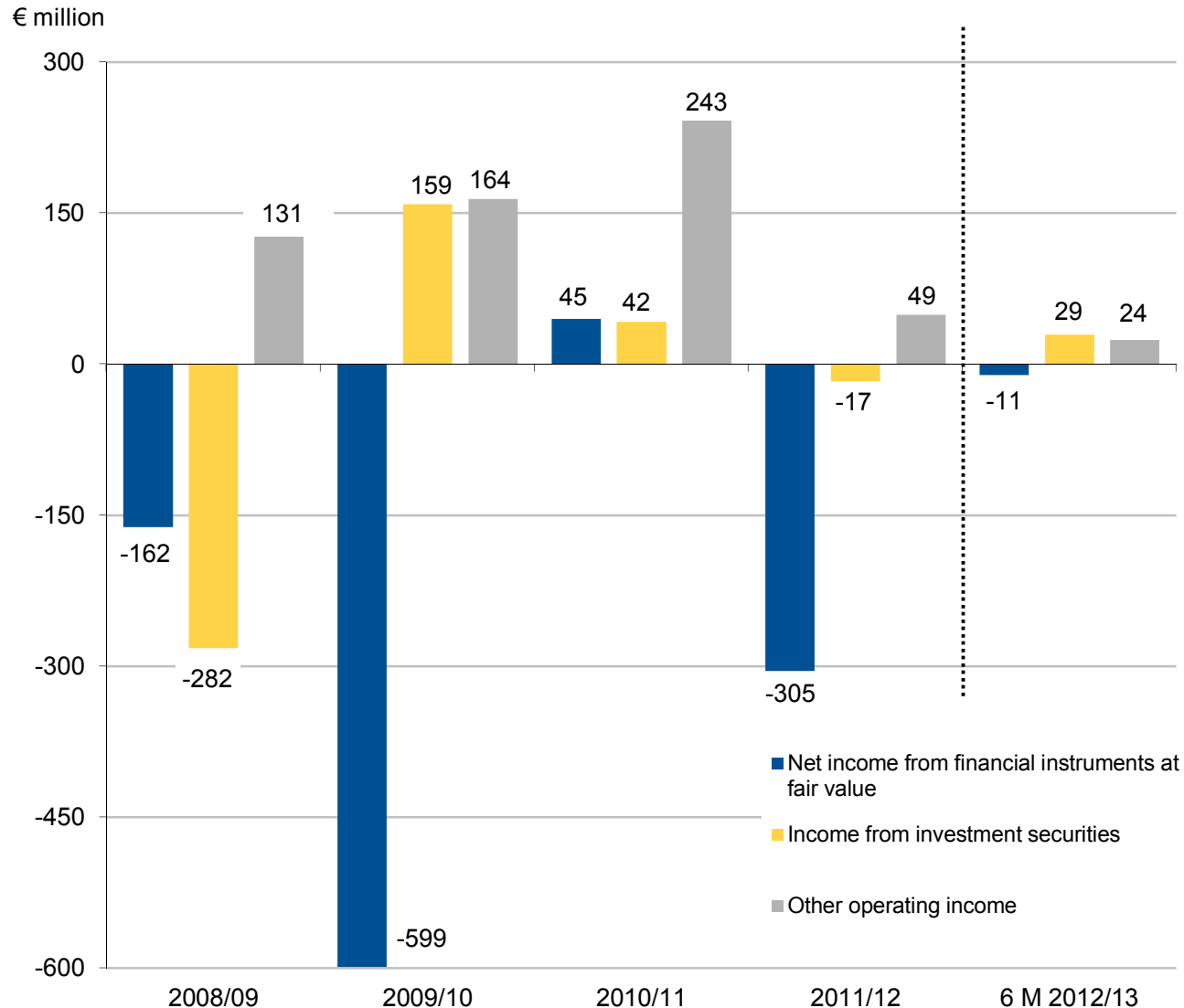


- Reduction of staff since 2007/08 by 25% (excl. Leasing)
- New redundancy scheme in 2012: staff reduction of ca. 200 employees
- Hiring of specialists to execute the business model

- Process optimisation projects
- Legal and consultancy costs
- Increasing costs due to new product/team offers
- Costs triggered by EU requirements





* FTE as of period end

Volatile Profit Components under IFRS



Important factors

- Valuation gains/losses related to public debt crisis in the Euro zone
- Valuation gains/losses from own liabilities
- Positive market value developments and disposals of portfolio investments
- Other Operating Result gains, mainly due to changed planning (valuation of liabilities)
- Valuation of liabilities according to IAS 39 AG8

Strong Client Franchise	<ul style="list-style-type: none">▪ Ca. 2,500 clients with increasing need for broader product range▪ Less than 1% of assets of German banks▪ Ca. 7% market share in long-term loans to the manufacturing industry▪ Ca. 12% market share in relevant KfW public programme loans	
Lending	<ul style="list-style-type: none">▪ Long-standing client relationships▪ Leading position in public programme loan schemes▪ Increasing strength in mid-cap acquisition financing	
Advisory and Capital Markets	<ul style="list-style-type: none">▪ Derivatives and capital markets services▪ M&A and restructuring advice▪ More than 50 product specialists	
Expertise	<ul style="list-style-type: none">▪ Broad business expertise▪ Profound market knowledge▪ Deep industry insight	
Risks	<ul style="list-style-type: none">▪ Decreasing NPL ratio▪ Structured credit investments limited▪ Low interest rate, FX and volatility risks	
Solid Capital Base	<ul style="list-style-type: none">▪ Tier I ratio of 9.4% on Group level▪ Tier I ratio of 9.7% on solo level	
Sufficient Funding	<ul style="list-style-type: none">▪ Diversified funding▪ € 6.8 billion customer deposits, € 3.8 billion promissory notes▪ SoFFin guarantees redeemed in full and ahead of time	

Focus on SME clients

- Client coverage integrating regional, sectoral and product competence

Increasing revenues

- Profitable new lending business
- Increasing share of advisory, derivative and capital markets revenues

Reducing costs

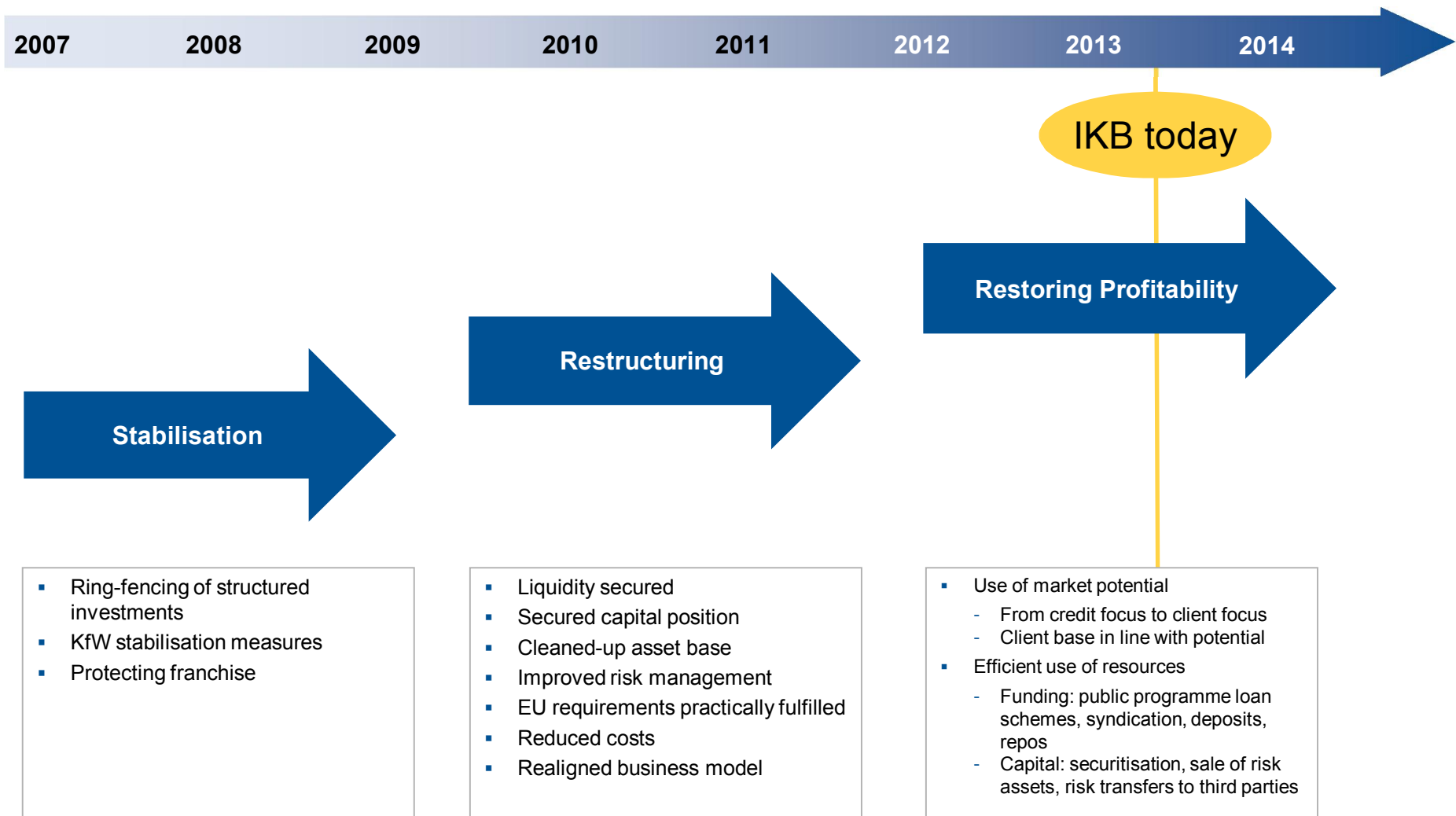
- Sustainable reduction of administrative expenses
- Process optimisation
- Reducing complexity

Risk management

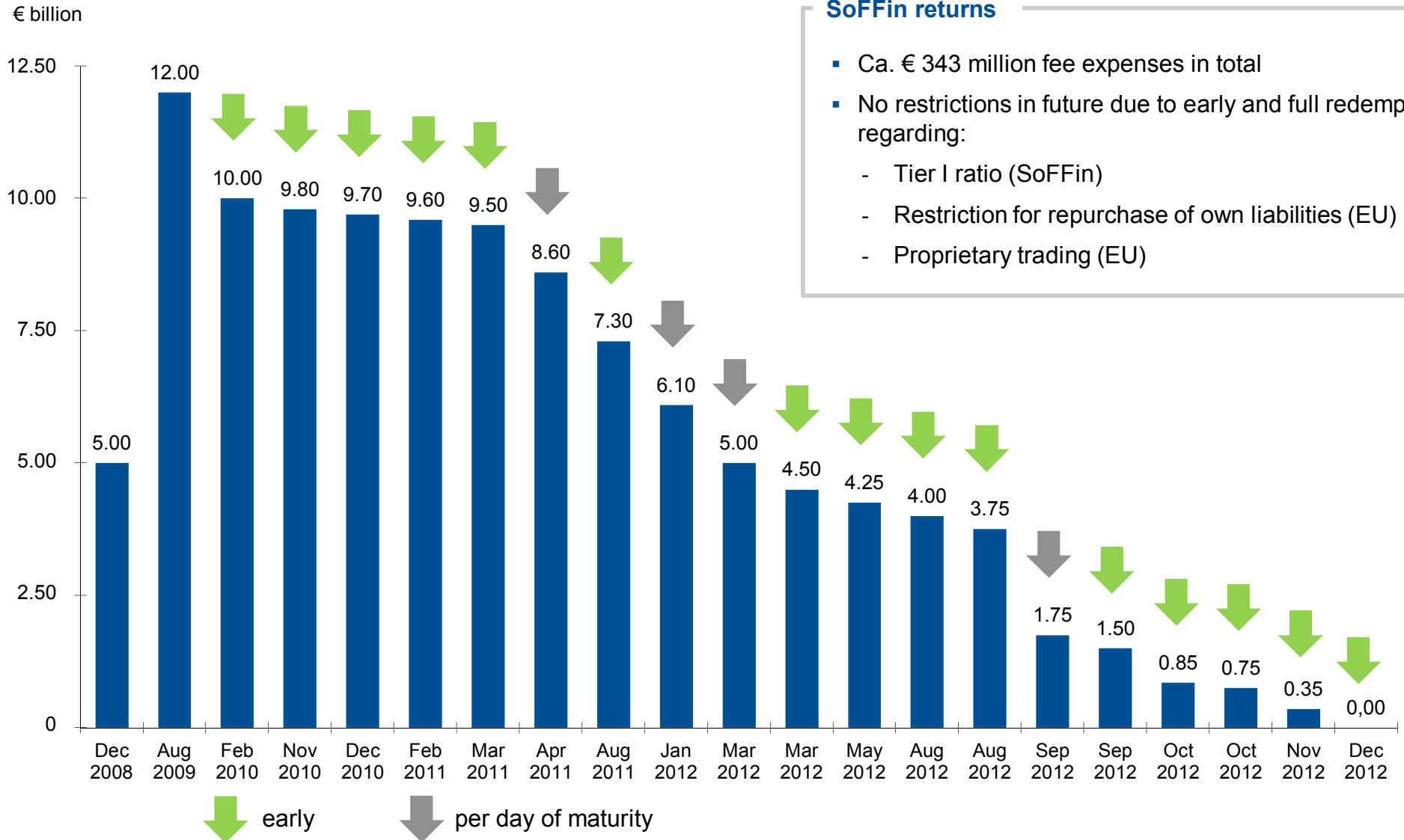
- Conservative criteria for new loans
- Restrictive management of market risks
- Transparency and open culture of communication

Appendix

Fundamentally Transformed



SoFFin-Guarantee Framework



SoFFin returns

- Ca. € 343 million fee expenses in total
- No restrictions in future due to early and full redemption, regarding:
 - Tier I ratio (SoFFin)
 - Restriction for repurchase of own liabilities (EU)
 - Proprietary trading (EU)

EU Conditions of no further relevance

Balance Sheet	Reduction of Assets	<ul style="list-style-type: none">▪ Reduction of total assets to € 33.5 billion▪ Winding up non-strategic assets
Real Estate Finance	Discontinuation of Operations	<ul style="list-style-type: none">▪ Discontinuation of new business▪ Reduction of portfolio▪ Closure of real estate related subsidiaries
International Operations	Winding Up of Certain Operations	<ul style="list-style-type: none">▪ Liquidation of IKB Capital Corporation (N.Y.)▪ Closure of Amsterdam office▪ Closure of Luxemburg operations
Further Conditions	Further Restrictions	<ul style="list-style-type: none">▪ Limited buyback of own liabilities▪ Limited proprietary trading

Consolidated Income Statement HY1 2012/13

€ million	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011*	Change
Net interest income	58.0	79.8	-21.8
Provisions for possible loan losses	11.9	-26.4	38.3
Net interest income after provision for possible loan losses	46.1	106.2	-60.1
Net fee and commission income	-12.1	-30.8	18.7
Net income from financial instruments at fair value	-11.4	-272.6	261.2
Net income from investment securities	29.1	-9.7	38.8
Net income from investments accounted for using the equity method	0.7	1.3	-0.6
Administrative expenses	145.9	148.2	-2.3
<i>Personnel expenses</i>	77.6	80.5	-2.9
<i>Other administrative expenses</i>	68.3	67.7	0.6
Net other operating result	24.3	42.0	-17.7
Operating result	-69.2	-311.8	242.6
Tax expenses	8.5	0.2	8.3
Consolidated net loss	-77.7	-312.0	234.3

* Previous year's figures adjusted

Consolidated Income Statement 2011/12

€ million	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011*	Change
Net interest income	153.5	143.6	9.9
Provisions for possible loan losses	26.3	78.8	-52.5
Net interest income after provision for possible loan losses	127.2	64.8	62.4
Net fee and commission income	-63.2	-93.0	29.8
Net income from financial instruments at fair value	-304.8	45.2	-350.0
Net income from investment securities	-16.8	42.3	-59.1
Net income from investments accounted for using the equity method	0.2	1.6	-1.4
Administrative expenses	297.4	321.3	-23.9
<i>Staff expenses</i>	<i>158.7</i>	<i>167.2</i>	<i>-8.5</i>
<i>Other administrative expenses</i>	<i>138.7</i>	<i>154.1</i>	<i>-15.4</i>
Net other operating result	49.4	242.9	-193.5
Operating result	-505.4	-17.5	-487.9
Tax expenses	11.5	-38.8	50.3
Consolidated net loss/profit	-516.9	21.3	-538.2

* Previous year's figures adjusted

Segment Reporting HY1 2012/13

€ million	Credit Products		Advisory & Capital Markets		Treasury and Investments		Head Office/ Consolidation		Total	
	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011*	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011*	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011*
Net interest income	97.9	100.8	0.7	0.9	-14.5	-9.5	-26.1	-12.4	58.0	79.8
Provisions for possible loan losses	10.5	-8.8	0.0	0.0	1.6	-17.2	-0.2	-0.4	11.9	-26.4
Net interest income after provision for possible loan losses	87.4	109.6	0.7	0.9	-16.1	7.7	-25.9	-12.0	46.1	106.2
Net fee and commission income	4.9	6.1	11.6	16.6	-29.3	-54.5	0.7	1.0	-12.1	-30.8
Net income from financial instruments at fair value	-0.2	0.5	3.0	3.3	11.9	-344.4	-26.1	68.0	-11.4	-272.6
Net income from investment securities	0.0	0.0	0.0	0.0	29.0	-10.4	0.1	0.7	29.1	-9.7
Net income from investment securities accounted for using the equity method	0.7	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.7	1.3
Administrative expenses	55.6	55.7	32.6	33.5	22.6	28.5	35.1	30.5	145.9	148.2
Other operating result	8.6	4.9	1.4	1.3	5.9	2.2	8.4	33.6	24.3	42.0
Operating result	45.8	66.7	-15.9	-11.4	-21.2	-427.9	-77.9	60.8	-69.2	-311.8
Cost/income ratio in %	49.6	49.0	195.2	151.6	753.3	-6.8	-	-	164.7	-78.0
Return on equity in %	15.3	24.3	0.0	0.0	-8.7	-153.9	-	-	-32.6	-66.1
Average allocated equity	600	548	0	0	488	556	-663	-161	425	943
Credit volume	13,707	14,714	0	0	17,470	17,123	412	169	31,589	32,006
Volume of new business	1,461	1,577	0	0	12	33	0	0	1,473	1,610

* Figures adjusted

Segment Reporting 2011/12

€ million	Credit Products		Advisory & Capital Markets		Treasury and Investments		Head Office/ Consolidation		Total	
	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011*	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011*	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011*	1 Apr 2011 – 31 Mar 2012	1 Apr 2010 – 31 Mar 2011*
Net interest income	205.6	199.5	1.6	2.9	-19.3	64.5	-34.4	-123.3	153.5	143.6
Provisions for possible loan losses	10.1	23.2	0	0	17.3	52.8	-1.1	2.8	26.3	78.8
Net interest income after provision for possible loan losses	195.5	176.3	1.6	2.9	-36.6	11.7	-33.3	-126.1	127.2	64.8
Net fee and commission income	9.5	19.5	27.4	8.3	-101.3	-122.6	1.2	1.8	-63.2	-93.0
Net income from financial instruments at fair value	20.9	-2.1	3.3	23.3	-376.4	-140.7	47.4	164.7	-304.8	45.2
Net income from investment securities	0	0	0	0	-17.4	42.7	0.6	-0.4	-16.8	42.3
Net income from investment securities accounted for using the equity method	0.4	1.7	0	0	0	0	-0.2	-0.1	0.2	1.6
Administrative expenses	117.1	117.8	63.5	70.8	56.0	58.5	60.8	74.2	297.4	321.3
Other operating result	3.3	8.1	2.8	3.0	-13.8	-65.3	57.1	297.1	49.4	242.9
Operating result	112.5	85.7	-28.4	-33.3	-601.5	-332.7	12.0	262.8	-505.4	-17.5
Cost/income ratio in %	48.9	52.0	180.9	188.8	-10.6	-26.4	–	–	-163.7	84.0
Return on equity in %	20.3	14.8	0	0	-104.4	-51.7	–	–	-53.6	-1.9
Average allocated equity	555	578	0	0	576	643	-188	-282	943	939
Credit volume*	14,253	15,428	0	0	17,023	16,589	437	58	31,713	32,076
Volume of new business	3,270	3,477	0	0	46	235	0	0	3,316	3,712

* Figures adjusted

Extraordinary Factors of IKB Group HY1 2012/13

30

€ million	Unadjusted Profit & Loss account		Change absolute	Thereof extraordinary factors					Adjusted Profit & Loss account 1 Apr 2012 – 30 Sep 2012
	1 Apr 2012 – 30 Sep 2012	1 Apr 2011 – 30 Sep 2011		Portfolio Investments	Long-term investments, obligations and derivatives	Measurement of liabilities due to credit rating changes	Measurement of liabilities according to IAS 39 AG 8	Other factors	
Net interest income	58.0	79.8	-21.8	–	–	–	-14.8	–	72.8
Provision for possible loan losses	11.9	-26.4	38.3	–	–	–	–	–	11.9
Net interest income after provision for possible loan losses	46.1	106.2	-60.1	–	–	–	-14.8	–	60.9
Net fee and commission income	-12.1	-30.8	18.7	–	–	–	–	-29.4	17.3
Net income from financial instruments at fair value	-11.4	-272.6	261.2	16.8	-5.0	-23.0	–	–	-0.2
Income from investment securities	29.1	-9.7	38.8	3.3	17.1	–	–	–	8.7
Result of investments accounted for at equity	0.7	1.3	-0.6	–	–	–	–	–	0.7
Administrative expenses	145.9	148.2	-2.3	–	–	–	–	3.0	142.9
Net other operating income	24.3	42.0	-17.7	–	–	–	10.1	3.2	11.0
Operating result	-69.2	-311.8	242.6	20.1	12.1	-23.0	-4.7	-29.2	-44.5
Tax expense	8.5	0.2	8.3	–	–	–	–	4.6	3.9
Consolidated net income/ loss	-77.7	-312.0	234.3	20.1	12.1	-23.0	-4.7	-33.8	-48.4

• Previous year's figures adjusted

Extraordinary Factors of IKB Group 2011/12

31

€ million	Unadjusted Profit & Loss account		Change absolute	Thereof extraordinary factors					Adjusted Profit & Loss account 1 Apr 2011 – 31 Mar 2012
	1 Apr 2010 – 31 Mar 2011*	1 Apr 2011 – 31 Mar 2012		Portfolio Investments	Long-term investments and derivatives	Measurement of liabilities due to credit rating changes	Measurement of liabilities according to IAS 39 AG 8	Other factors	
Net interest income	143.6	153.5	9.9				-30.5		184.0
Provision for possible loan losses	78.8	26.3	-52.5						26.3
Net interest income after provision for possible loan losses	64.8	127.2	62.4				-30.5		157.7
Net fee and commission income	-93.0	-63.2	29.8					-102.3	39.1
Net income from financial instruments at fair value	45.2	-304.8	-350.0	-52.5	-323.8	50.9			20.6
Income from investment securities	42.3	-16.8	-59.1	-27.1	-3.2				13.5
Result of investments accounted for at equity	1.6	0.2	-1.4						0.2
Administrative expenses	321.3	297.4	-23.9					10.3	287.1
Net other operating income	242.9	49.4	-193.5	-10.3			65.4	-14.9	9.2
Operating result	-17.5	-505.4	-487.9	-89.9	-327.0	50.9	34.9	-127.6	-46.7
Tax expense	-38.8	11.5	50.3						11.5
Consolidated net income/ loss	21.3	-516.9	-538.2	-89.9	-327.0	50.9	34.9	-127.6	-58.2

• Previous year's figures adjusted

Balance Sheet of IKB Group as of 30 September 2012

ASSETS € million	30 Sep 2012	31 Mar 2012	EQUITY AND LIABILITIES € million	30 Sep 2012	31 Mar 2012
Cash reserve	78.4	19.1	Liabilities to banks	13,670.6	13,221.8
Loans and advances to banks	2,538.8	3,023.6	Liabilities to customers	10,398.0	9,997.4
Loans and advances to customers	17,163.9	17,783.6	Securitised liabilities	355.4	2,277.2
Provisions for possible loan losses	-466.6	-508.1	Liabilities held for trading	4,487.8	3,835.6
Assets held for trading	2,971.8	2,479.2	Provisions	210.2	164.4
Investment securities	7,951.2	7,941.3	Current tax liabilities	103.3	103.9
Investments accounted for using the equity method	10.7	10.5	Deferred tax liabilities	68.4	67.4
Intangible assets	24.3	24.9	Other liabilities	456.3	483.5
Property, plant and equipment	191.6	183.5	Subordinated capital	999.6	1,017.7
Current tax assets	24.7	22.3	Equity	340.5	424.8
Deferred tax assets	218.4	218.0	Issued capital	1,621.5	1,621.3
Other assets	377.6	381.2	Capital reserve	597.8	597.8
Non-current assets held for sale	5.3	14.6	Retained earnings	-1,804.8	-1,242.9
			Currency translation reserve	-18.0	-19.1
			Revaluation surplus	21.7	-15.4
			Consolidated income/cumulative loss	-77.7	-516.9
Total	31,090.1	31,593.7	Total	31,090.1	31,593.7

Balance Sheet of IKB Group as of 31 March 2012

ASSETS € million	31 Mar 2012	31 Mar 2011*	EQUITY AND LIABILITIES € million	31 Mar 2012	31 Mar 2011*
Cash reserve	19.1	84.8	Liabilities to banks	13,221.8	11,193.6
Loans and advances to banks	3,023.6	2,316.2	Liabilities to customers	9,997.4	7,693.7
Loans and advances to customers	17,783.6	20,330.9	Securitised liabilities	2,277.2	7,710.5
Provisions for possible loan losses	-508.1	-818.5	Liabilities held for trading	3,835.6	2,003.6
Assets held for trading	2,479.2	815.5	Provisions	164.4	137.1
Investment securities	7,941.3	7,892.3	Current tax liabilities	103.9	107.0
Investments accounted for using the equity method	10.5	10.8	Deferred tax liabilities	67.4	30.3
Intangible assets	24.9	19.3	Other liabilities	483.5	468.1
Property, plant and equipment	183.5	167.5	Subordinated capital	1,017.7	1,144.4
Current tax assets	22.3	36.1	Equity	424.8	943.4
Deferred tax assets	218.0	190.8	Issued capital	1,621.3	1,621.3
Other assets	381.2	386.0	Capital reserve	597.8	597.8
Non-current assets held for sale	14.6	-	Retained earnings	-1,242.9	-1,243.0
			Currency translation reserve	-19.1	-17.5
			Revaluation surplus	-15.4	-36.5
			Consolidated income/cumulative loss	-516.9	21.3
Total	31,593.7	31,431.7	Total	31,593.7	31,431.7

* Figures adjusted

Income statement of IKB AG 2011/12 (German GAAP)

€ million	Unadjusted income statement 2011/12	Extraordinary factors		Adjusted income statement 2011/12	Unadjusted income statement 2010/11
		Restruc- turing	Other		
Net interest income (not including current income from shares, investments, etc.)	102			102	226
Net fee and commission income	-51	-102		51	-71
Net trading portfolio expenses	1			1	-13
Current income from shares, equity participation and shares in affiliated companies and income from profit transfer agreements	404	192	199	13	8
Personnel expenses	-128			-128	-125
Other administrative expenses	-127	-4		-123	-143
Write-downs and value adjustments on receivables and additions to provisions in the lending business	-14		9	-23	-64
Write-downs/reversals of write-downs on securities in the liquidity reserve	9	-14	-4	27	8
Write-downs and losses on/reversals of write-downs and income from securities held as fixed assets	-257		-262	5	10
Write-downs, value adjustments and reversals of write-downs on equity participations and shares in affiliated companies	-192	-193	1	0	-56
Net other operating income (including costs of loss absorption)	20		10	10	-15
Result from ordinary business activities	-233	-121	-47	-65	-235
Extraordinary result	-14	-8	-6	0	-6
Tax income	-8			-8	51
Net profit/loss for the year	-255	-129	-53	-73	-190
Loss participation of profit-participation certificates and silent partnership contributions	14				32
Loss carryforward from previous year	-1,789				-1,631
Net accumulated losses	-2,030				-1,789

Loss Participation of the Hybrids

Maturity	ISIN	Total repayment amount before loss participation in €	Denomination to original nominal amount before loss participation in €	Repayment amount per item after loss participation				
				2007/08 in €	2008/09 in €	2009/10 in €	2010/11 in €	2011/12 in €
2015	DE0002731197	30,000,000	100.00	52.72	17.53	3.94	0.14	0.00
2017	DE0002731429	50,000,000	1,000.00	527.17	457.30	387.48	349.45	298.28
2017	DE0002731569	70,000,000	50,000.00	26,358.25	22,865.15	19,373.81	17,472.39	14,913.82
2015	DE000A0GF758 (ProPart Funding)	150,000,000	50,000.00	26,358.25	8,766.12	1,972.27	71.53	0.00

Final Maturity	ISIN	Total repayment amount before loss participation in €	Repayment amount per security before loss participation in €	Proportionate repayment amount of silent partner contributions per security after loss participation				
				2007/08 in €	2008/09 in €	2009/10 in €	2010/11 in €	2011/12 in €
Open	DE0007490724 (Capital Raising)	200,000,000	100.00	52.72	17.53	3.94	0.14	0.00
Open	DE000A0AMCG6 (Hybrid Raising)	200,000,000	100.00	52.72	17.53	3.94	0.14	0.00

Credit Volume in Western Europe by Risks (as of 30 September 2012)

36

€ million	Credit volume after risk mitigation	thereof public sector	thereof banks and financial sector ¹⁾	thereof other counterparty risks
France	2,336	251	1,299	786
UK	2,158	–	1,276	833
Italy	1,559	905	256	399
Spain	1,326	78	656	592
EU ²⁾	1,173	504	668	–
Netherlands	424	105	181	138
Ireland	327	–	190 ³⁾	137
Austria	226	77	105	44
Switzerland	218	–	104	114
Sweden	139	–	100	39
Denmark	122	97	25	1
Finland	95	–	18	78
Portugal	72	–	30	42
Other	183	–	51	132
Total	10,359	2,018	4,958	3,384

Some totals may be subject to discrepancies due to rounding differences.

1) Bank exposures in Spain and Italy contain primarily covered bonds

2) European Commission, European Financial Stability Facility (EFSF) and European Investment Bank






3) Portfolio investments of € 182 million by special purpose entities are included in the figure for Ireland

Selected Transactions




Corporate

<p>2013 Investment Financing</p>  <p>SCA <i>do Life</i></p> <p>Syndicated Loan (KfW) € 119,000,000 Sole MLA & Bookrunner IKB Deutsche Industriebank</p>	<p>2012 Refinancing</p>  <p>SAH Holland Engineering Your Road to Success</p> <p>Syndicated Loan € 260,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>	<p>2012 General Corporate Purpose</p>  <p>SCHOLZ</p> <p>Syndicated Loan € 60,000,000 Manager Lead Arranger IKB Deutsche Industriebank</p>	<p>2012 Refinancing</p>  <p>PD GROUP Germany</p> <p>Syndicated Loan € 82,400,000 Mandated Lead Arranger IKB Deutsche Industriebank</p>	<p>2012 Refinancing</p>  <p>STRÖER out of home media</p> <p>Syndicated Loan € 500,000,000 Mandated Lead Arranger IKB Deutsche Industriebank</p>	<p>2012 General Corporate Purpose</p>  <p>TOM TAILOR</p> <p>Syndicated Loan € 225,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>
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Debt/Equity Capital Markets

<p>2012 Promissory Note</p>  <p>TÖNNIES</p> <p>€ 75,000,000 Maturities: 2017, 2019 Arranger IKB Deutsche Industriebank</p>	<p>2012 Promissory Note</p>  <p>HOYER WHEN IT MATTERS.</p> <p>€ 75,000,000 Maturities: 2015, 2017, 2019 Joint-Arranger IKB Deutsche Industriebank</p>	<p>2012 Mid Cap Bond</p>  <p>KARLSBERG</p> <p>€ 30,000,000 Maturity: 2017 Coupon: 7.375% Paying & Selling Agent IKB Deutsche Industriebank</p>	<p>2012 Promissory Note</p>  <p>analytikjena</p> <p>€ 30,000,000 Maturities: 2015, 2017, 2019 Sole Arranger IKB Deutsche Industriebank</p>	<p>2012 Mid Cap Bond</p>  <p>Katjes International</p> <p>€ 15,000,000 Maturity: 2016 Coupon: 7.125% Sole Selling Agent IKB Deutsche Industriebank</p>	<p>2012 Promissory Note</p>  <p>ALLGEIER</p> <p>€ 70,000,000 Maturities: 2015, 2017, 2019 Arranger IKB Deutsche Industriebank</p>
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Leveraged Buy-Out

<p>2012 Leveraged Buy-out of</p>  <p>Douglas</p> <p>through funds advised by Advent International GLOBAL PRIVATE EQUITY</p> <p>Senior Debt € 830,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>	<p>2012 Acquisition of</p>  <p>BONITA</p> <p>by TOM TAILOR</p> <p>Senior Debt € 475,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>	<p>2012 Leveraged Buy-out of</p>  <p>fotolia</p> <p>through funds advised by KKR</p> <p>Senior Debt USD 150,000,000 Mandated Lead Arranger IKB Deutsche Industriebank</p>	<p>2012 Refinancing of</p>  <p>TOKHEIM</p> <p>through funds advised by FONDS STRATÉGIQUE D'INVESTISSEMENT MOTION EQUITY PARTNERS</p> <p>Senior Debt € 203,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>	<p>2012 Leveraged Buy-out of</p>  <p>OBERTHUR TECHNOLOGIES</p> <p>through funds advised by Advent International GLOBAL PRIVATE EQUITY</p> <p>Senior Debt € 770,000,000 Mandated Lead Arranger IKB Deutsche Industriebank</p>	<p>2011 Leveraged Buy-out of</p>  <p>Jack Wolfskin</p> <p>through funds advised by The Blackstone Group®</p> <p>Senior Debt & Second Lien € 500,000,000 MLA & Bookrunner IKB Deutsche Industriebank</p>
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Copyright:
June 2013
Publisher: IKB Deutsche Industriebank AG, Wilhelm-Bötzkens-Straße 1, 40474 Düsseldorf, Germany
Legal Form: Aktiengesellschaft
Registered Office: Düsseldorf
Commercial Register (Handelsregister): Amtsgericht Düsseldorf, HR B 1130
Chairman of the Supervisory Board: Bruno Scherrer
Chairman of the Board of Managing Directors: Hans Jörg Schüttler
Board of Managing Directors: Dr Dieter Glüder, Claus Momburg, Dr Michael H. Wiedmann