

## Key figures for the AWD Group

H1 2008

28 August 2008

KEY FIGURES	H1 2008 € million	H1 2007 € million	Change
<b>Revenue</b>	<b>335.8</b>	<b>388.2</b>	<b>-13.5 %</b>
Product groups in % of up-front commission:			
<i>Unit-linked products</i>	40.5%	35.8%	+4.7%-points
<i>Life-insurance products</i>	17.1%	15.6%	+1.5%-points
<i>Investment-fund products</i>	21.2%	22.8%	-1.6%-points
<i>Real-estate and tax-optimised products</i>	3.2%	8.5%	-5.3%-points
<i>Mortgages and financing</i>	9.7%	10.5%	-0.8%-points
<i>Private health insurance</i>	4.7%	4.2%	+0.5%-points
<i>Property and accident insurance</i>	3.6%	2.6%	+1.0%-points
<b>Earnings before interest and taxes (EBIT)</b>	<b>24.1</b>	<b>43.0</b>	<b>-44.0%</b>
EBIT margin	7.2%	11.1%	-3.9%-points
Financial income	1.7	3.1	-45.2%
Earnings before taxes (EBT)	25.8	46.1	-44.0%
Net profit for the period	17.8	31.5	-43.5%
<b>Earnings per share (€)</b>	<b>0.46</b>	<b>0.82</b>	<b>-43.9%</b>

Number of shares	38,639,016	38,639,016	±0.0%
Return on equity after taxes (annualised)	44.3%	67.2%	-22.9%-points

Financial advisers	6,037	6,343	-4.8%
Customers advised	241,600	268,600	-10.1%

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## Segment report

H1 2008

28 August 2008

KEY FIGURES	H1 2008 €million	H1 2007 €million	Change
<b>Germany</b>			
Revenue	185.9	184.8	+0.6%
Earnings before interest and taxes (EBIT)	37.1	31.7	+17.0%
EBIT margin	20.0%	17.2%	+2.8%-points
<b>Austria &amp; CEE</b>			
Revenue	64.6	91.5	-29.4%
Earnings before interest and taxes (EBIT)	7.1	21.4	-66.8%
EBIT margin	11.0%	23.4%	-12.4%-points
<b>United Kingdom</b>			
Revenue	50.2	77.6	-35.3%
Earnings before interest and taxes (EBIT)	-6.8	0.8	<-100%
EBIT margin	-13.5%	1.0%	-14.5%-points
<b>Switzerland</b>			
Revenue	35.1	34.3	2.3%
Earnings before interest and taxes (EBIT)	3.0	4.4	-31.8%
EBIT margin	8.5%	12.8%	-4.3%-points

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## Key figures for the AWD Group

**Q2 2008**

28 August 2008

KEY FIGURES	Q2 2008 € million	Q2 2007 € million	Change
<b>Revenue</b>	<b>159.2</b>	<b>187.0</b>	<b>-14.9%</b>
Product groups in % of up-front commission:			
<i>Unit-linked products</i>	40.6%	33.9%	+6.7%-points
<i>Life-insurance products</i>	18.1%	15.5%	+2.6%-points
<i>Investment-fund products</i>	20.7%	23.4%	-2.7%-points
<i>Real-estate and tax-optimised products</i>	3.0%	9.4%	-6.4%-points
<i>Mortgages and financing</i>	9.7%	11.6%	-1.9%-points
<i>Private health insurance</i>	4.1%	3.6%	+0.5%-points
<i>Property and accident insurance</i>	3.8%	%2.6	+1.2%-points
<b>Earnings before interest and taxes (EBIT)</b>	<b>6.3</b>	<b>20.8</b>	<b>-69.7%</b>
EBIT margin	4.0%	11.1%	-7.1%-points
Financial income	0.9	1.8	-50.0%
Earnings before taxes (EBT)	7.2	22.6	-68.1%
Net profit for the period	4.7	16.3	-71.2%
<b>Earnings per share (€)</b>	<b>0.12</b>	<b>0.42</b>	<b>-71.2%</b>

Number of shares	38,639,016	38,639,016	±0.0%
Return on equity after taxes (annualised)	23.4%	69.5%	-46.1%-points

Financial advisers	6,037	6,343	-4.8%
Customers advised	110,800	117,000	-5.3%

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## Segment report

Q2 2008

28 August 2008

KEY FIGURES	Q2 2008 €million	Q2 2007 €million	Change
<b>Germany</b>			
Revenue	90.3	86.9	+3.9%
Earnings before interest and taxes (EBIT)	14.6	14.1	+3.5%
EBIT margin	16.2%	16.2%	0.0%-points
<b>Austria &amp; CEE</b>			
Revenue	28.6	45.6	-37.3%
Earnings before interest and taxes (EBIT)	1.3	11.8	-89.0%
EBIT margin	4.5%	25.9%	-21.4%-points
<b>United Kingdom</b>			
Revenue	23.6	37.8	-37.6%
Earnings before interest and taxes (EBIT)	-3.0	0.2	<-100%
EBIT margin	-12.7%	0.5%	-13.2%-points
<b>Switzerland</b>			
Revenue	16.7	16.7	0.0%
Earnings before interest and taxes (EBIT)	1.2	2.0	-40.0%
EBIT margin	7.2%	12.0%	-4.8%-points

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