

Overview

BUSINESS DEVELOPMENT

IN € MILLION¹

	2018	2017	Change %
Lending business			
a) Mortgage loans	5,640	5,054	12
aa) Residential property financing	3,142	3,185	-1
ab) Commercial property financing	2,498	1,869	34
b) Loans to public sector and banks	7	25	-72
Total	5,647	5,079	11

OVERVIEW OF PORTFOLIOS

IN € MILLION¹

	2018	2017	Change %
Total assets	40,391	38,905	4
Mortgage loans	31,956	29,227	9
Public sector and banks	4,540	5,736	-21
Pfandbriefe and other bonds	34,704	34,087	2
Equity capital	1,442	1,391	4

INCOME STATEMENT

IN € MILLION¹

	2018	2017	Change %
Net interest income and net commission income	208	182	14
Administrative expenses	114	100	14
Results from ordinary business activities	76	85	-11
Transfer to the Fund for General Banking Risks	0	-5	-100
Net income	49	46	5

EMPLOYEES

NUMBER

	2018	2017	Change %
Average number of employees per year	550	509	8
Apprentices	12	11	9
Employees participating in parental leave, early retirement and partial retirement (non-working phase)	30	30	0

¹ Amounts have been rounded.