

Balance sheet

31 DECEMBER 2019

ASSETS
IN €

		31 Dec. 19	€ 000 31 Dec. 18
1. Cash reserve			
a) Cash on hand	5,441.17		15
b) Balances with central banks	11,893,282.17		390,369
of which: with Deutschen Bundesbank € 11,893,282.17			
		11,898,723.34	390,384
2. Claims on banks			
a) Mortgage loans	4,269,239.14		4,937
b) Public-sector loans	117,709,012.08		126,417
c) Other claims	1,932,302,114.12		1,609,565
of which: payable on demand € 1,062,098,556.02			
		2,054,280,365.34	1,740,919
3. Claims on customers			
a) Mortgage loans	35,415,250,284.77		31,874,048
b) Public-sector loans	2,022,889,256.16		2,235,789
c) Other claims	188,967,506.93		175,053
		37,627,107,047.86	34,284,890
4. Bonds and other fixed-income securities			
a) Bonds and notes	1,995,516,336.64		2,258,918
aa) Public-sector issuers € 1,166,826,001.04			(1,309,268)
of which: eligible as collateral for Deutsche Bundesbank advances € 1,128,781,976.94			
ab) Other issuers € 828,690,335.60			(949,651)
of which: eligible as collateral for Deutsche Bundesbank advances € 699,214,401.01			
b) Own bonds and notes	650,002,669.44		1,200,036
Nominal value € 650,000,000.00			
		2,645,519,006.08	3,458,954
Carried forward		42,338,805,142.62	39,875,147

Assets continued on page 39

Assets continued from page 38

ASSETS		€ 000	
IN €		31 Dec. 19	31 Dec. 18
Brought forward		42,338,805,142.62	39,875,147
5. Equities and other variable-yield securities		147,000,000.00	154,050
6. Participations and shares in cooperatives			
a) Participations	104,535,198.49		104,535
of which: credit institutions € 22,955,936.29			
b) Shares in cooperatives	18,500.00		19
of which: in credit cooperatives € 15,500.00			
		104,553,698.49	104,554
7. Shares in affiliated companies		13,151,601.64	11,152
8. Assets held in trust		0.00	2
of which: loans € 0.00			
9. Intangible assets			
a) Internally generated commercial property rights and similar rights and assets	2,491,280.46		0
b) Concessions acquired for consideration, commercial rights and similar rights and values, as well as licenses to these rights and values	5,434,973.87		3,746
		7,926,254.33	3,746
10. Tangible assets		68,040,344.97	69,453
11. Other assets		133,985,442.27	120,467
12. Deferred items			
a) From issuing and lending business	58,527,391.41		52,663
b) Other	248,183.91		
		58,775,575.32	52,663
Total assets		42,872,238,059.64	40,391,234

LIABILITIES, CAPITAL AND RESERVES
IN €

		31 Dec. 19	€ 000 31 Dec. 18
1. Liabilities to banks			
a) Registered Mortgage Pfandbriefe issued	688,592,368.66		789,576
b) Registered Public Pfandbriefe issued	57,415,145.82		85,352
c) Other liabilities	4,051,555,935.37		4,214,904
of which: payable on demand € 1,427,741,869.62			
		4,797,563,449.85	5,089,832
2. Liabilities to customers			
a) Registered Mortgage Pfandbriefe issued	9,812,321,080.55		9,602,199
b) Registered Public Pfandbriefe issued	2,041,016,739.73		2,142,135
c) Other liabilities	3,871,388,260.47		3,493,668
of which: payable on demand € 44,397,382.01			
		15,724,726,080.75	15,238,002
3. Certificated liabilities			
a) Bonds issued	20,020,287,620.53		18,185,051
aa) Mortgage Pfandbriefe € 16,299,480,086.59			14,744,976
ab) Public Pfandbriefe € 178,608,494.63			(231,321)
ac) Other bonds and fixed-income securities € 3,542,199,039.31			(3,208,754)
b) Other certificated liabilities	299,724,824.46		50,050
of which: money market paper € 299,724,824.46			
		20,320,012,444.99	18,235,101
4. Liabilities incurred as trustee		0.00	2
of which: loans € 0.00			
5. Other liabilities		259,301,939.35	206,541
Carried forward		41,101,603,914.94	38,769,478

Liabilities continued on page 41

Liabilities continued from page 40

LIABILITIES, CAPITAL AND RESERVES
IN €

		31 Dec. 19	€ 000 31 Dec. 18
Brought forward:		41,101,603,914.94	38,769,478
6. Deferred items			
From issuing and lending business	46,339,931.69		21,367
		46,339,931.69	21,367
7. Provisions			
a) Provisions for pensions and similar obligations	32,482,894.00		31,348
b) Provisions for taxes	0.00		5,150
c) Other provisions	38,989,782.00		34,599
		71,472,676.00	71,097
8. Subordinated liabilities		74,200,000.00	106,200
9. Profit-participation certificates		115,164,916.16	0
10. Fund for general banking risks		35,000,000.00	35,000
11. Capital and reserves			
a) Subscribed capital	1,072,452,850.00		1,034,630
aa) Members' capital contributions € 1,072,452,850.00			(1,032,630)
ab) Silent participation € 0.00			(2,000)
b) Revenue reserves	332,000,000.00		320,000
ba) Legal reserve € 326,000,000.00			(314,000)
bb) Other revenue reserves € 6,000,000.00			(6,000)
c) Unappropriated profit	24,003,770.85		33,462
		1,428,456,620.85	1,388,092
Total liabilities, capital and reserves		42,872,238,059.64	40,391,234
1. Contingent liabilities			
Contingent liability on guarantees and indemnities		766.94	1
2. Other commitments			
Irrevocable loan commitments		4,186,243,226.53	4,191,441