

EXCERPT FROM THE BALANCE SHEET

in million €..	30.09.2016	31.12.2015
Claims on banks	4,058.5	3,495.9
of which:		
Mortgage loans	10.9	12.5
Public-sector loans	367.0	487.2
Other claims	3,680.6	2,996.2
Claims on customers	30,791.0	29,522.0
of which:		
Mortgage loans	27,068.7	25,520.0
Public-sector loans	3,702.1	3,920.2
Other claims	20.2	81.8
Bonds and other fixed-income securities	3,831.8	4,565.2
Liabilities to banks	5,074.0	4,895.3
of which:		
Registered mortgage Pfandbriefe issued	690.8	701.5
Registered public-sector Pfandbriefe issued	105.9	53.1
Liabilities to clients	15,200.3	14,330.0
of which:		
Registered mortgage Pfandbriefe issued	8,551.5	8,201.2
Registered public-sector Pfandbriefe issued	2,807.8	2,961.7
Certificated liabilities	16,991.1	16,965.2
of which:		
Mortgage Pfandbriefe issued	11,045.0	11,319.4
Public-sector Pfandbriefe issued	2,084.8	2,096.0
Other bonds and notes issued	3,228.5	2,982.9
Other certificated liabilities	632.8	566.9
Subordinated liabilities	156.2	156.2
Profit-participation capital	6.1	6.1
Fund for general banking risks	23.0	23.0
Capital and reserves	1,110.3	1,159.9
of which:		
Members' capital contributions	795.8	705.3
Silent participations	30.7	170.8
Reserves	283.8	283.8
Total assets	39,143.8	38,098.8

EXCERPT FROM INCOME STATEMENT

<i>in million € ... for period January 1st to September 30th</i>	2016	2015
Interest income	799.8	860.9
Interest expenses	632.5	701.0
Current income	1.2	1.8
Net interest income	168.5	161.7
Net commission income	-55.0	-49.1
Net interest and commission income	113.5	112.6
Personnel expenses	32.8	31.3
Other administrative expenses	31.2	31.6
Depreciation and write-downs on intangible and tangible assets	5.0	5.4
Administrative expenses	69.0	68.3
Other operational expenses/income	-2.5	-2.4
Write-downs and adjustments to claims and certain securities, as well as additions to provisions for possible loan losses	-7.2	-7.8
Income from writing up the value of participating interests, shares in affiliated companies and securities treated as fixed assets	10.7	2.4
Results from ordinary business activities	45.5	36.5
Taxes on revenue and income	-18.4	-14.7
Net income	27.1	21.8

BUSINESS DEVELOPMENT

in million €... for period January 1st to September 30th	2016	2015
Loan commitments	3,497.4	4,130.5
of which:		
Mortgage commitments	3,388.4	3,748.0
of which:		
Residential property financing	2,486.9	2,477.6
Commercial property financing	901.5	1,270.4
States/banks	109.0	382.5
Mortgage loan disbursements	3,566.8	3,343.9
of which:		
Mortgage loans	3,482.8	2,978.4
States/banks	84.0	365.5
Inflow of refinancing resources	4,443.7	5,482.4

EMPLOYEES

... for period January 1st to September 30th	2016	2015
Average number of employees	493	492
not included:		
Apprentices	15	19
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	17	18