

## EXCERPT FROM THE BALANCE SHEET

<i>in million €...</i>	30.09.2010	31.12.2009
<b>Claims on banks</b>	<b>4,057.1</b>	<b>4,008.4</b>
of which:		
Mortgage loans	69.8	79.3
Public-sector loans	1,397.0	1,578.8
Other claims	2,590.3	2,350.3
<b>Claims on customers</b>	<b>23,760.0</b>	<b>22,678.1</b>
of which:		
Mortgage loans	17,289.5	16,335.7
Public-sector loans	6,304.4	6,160.0
Other claims	166.1	182.4
<b>Bonds and other fixed-income securities</b>	<b>7,305.2</b>	<b>8,640.5</b>
<b>Liabilities to banks</b>	<b>4,350.2</b>	<b>5,359.8</b>
of which:		
Registered mortgage Pfandbriefe issued	608.5	678.6
Registered public-sector Pfandbriefe issued	207.8	223.6
<b>Liabilities to clients</b>	<b>9,199.8</b>	<b>9,281.5</b>
of which:		
Registered mortgage Pfandbriefe issued	3,881.4	3,753.2
Registered public-sector Pfandbriefe issued	4,140.9	4,435.9
<b>Certificated liabilities</b>	<b>20,787.2</b>	<b>20,017.4</b>
of which:		
Mortgage Pfandbriefe issued	10,682.9	9,272.0
Public-sector Pfandbriefe issued	5,370.1	6,584.4
Other bonds and notes issued	4,312.6	3,818.2
Other certificated liabilities	421.6	342.8
<b>Subordinated liabilities</b>	<b>197.5</b>	<b>156.3</b>
<b>Profit-participation capital</b>	<b>21.5</b>	<b>21.5</b>
<b>Capital and reserves</b> (excluding members' uncalled liability)	<b>757.2</b>	<b>763.2</b>
of which:		
Members' capital contributions	154.2	148.7
Silent participations	323.7	335.2
Reserves	279.3	279.3
<b>Total assets</b>	<b>35,602.6</b>	<b>35,733.4</b>

## EXCERPT FROM INCOME STATEMENT

<i>in million € ... for period January 1st to September 30th</i>	2010	2009
Interest income	991.7	1,093.0
Interest expenses	882.9	1,006.9
Current income	0.7	5.8
Net interest income	109.5	91.9
Net commission income	-20.6	-21.2
<b>Net interest and commission income</b>	<b>88.9</b>	<b>70.7</b>
<b>Net result from financial activities</b>	<b>-4.7</b>	<b>-2.3</b>
Personnel expenses	24.9	24.8
Other administrative expenses, depreciation and write-downs on intangible and tangible assets	20.4	18.4
<b>Administrative expenses</b>	<b>45.3</b>	<b>43.2</b>
Net Total of other operational expenses/income	0.1	0.4
Write-downs and adjustments to claims and certain securities, as well as additions to provisions for possible loan losses	-10.2	-15.3
Income from writing up the value of participating interests, shares in affiliated companies and securities treated as fixed assets	1.6	9.8
<b>Operating result after making provisions for risk</b>	<b>30.4</b>	<b>20.1</b>
Tax expenses	-3.5	-1.0
Interest for silent participations	-18.5	-11.3
<b>Net income</b>	<b>8.4</b>	<b>7.8</b>

## BUSINESS DEVELOPMENT

<i>in million € ... for period January 1st to September 30th</i>	2010	2009
<b>Loan commitments</b>	<b>3,991.9</b>	<b>1,654.7</b>
of which:		
Mortgage commitments	2,325.0	1,356.1
of which:		
Residential property financing	2,164.3	1,299.3
Commercial property loans	160.7	56.8
States/banks	1,666.9	298.6
<b>Mortgage loan disbursements</b>	<b>3,245.2</b>	<b>2,019.5</b>
of which:		
Mortgage loans	1,708.3	1,720.7
States/banks	1,536.9	298.8
<b>Inflow of refinancing resources</b>	<b>8,248.6</b>	<b>7,316.9</b>

## EMPLOYEES

<i>... for period January 1st to September 30th</i>	2010	2009
<b>Average number of employees</b>	<b>405</b>	<b>411</b>
of which:		
Part-time employees	63	62
Apprentices	17	18