

## EXCERPT FROM THE BALANCE SHEET

<i>in million €...</i>	30.09.2012	31.12.2011
<b>Claims on banks</b>	<b>4,890.4</b>	<b>5,377.4</b>
of which:		
Mortgage loans	43.0	48.8
Public-sector loans	1,232.5	1,298.3
Other claims	3,614.9	4,030.3
<b>Claims on customers</b>	<b>26,166.3</b>	<b>25,297.9</b>
of which:		
Mortgage loans	20,392.5	19,175.6
Public-sector loans	5,620.2	5,956.2
Other claims	153.6	166.1
<b>Bonds and other fixed-income securities</b>	<b>6,852.9</b>	<b>6,370.8</b>
<b>Liabilities to banks</b>	<b>6,293.9</b>	<b>6,246.6</b>
of which:		
Registered mortgage Pfandbriefe issued	605.3	702.5
Registered public-sector Pfandbriefe issued	191.9	188.6
<b>Liabilities to clients</b>	<b>10,658.5</b>	<b>10,531.6</b>
of which:		
Registered mortgage Pfandbriefe issued	4,570.3	4,514.7
Registered public-sector Pfandbriefe issued	4,253.9	4,308.1
<b>Certificated liabilities</b>	<b>20,037.3</b>	<b>19,303.9</b>
of which:		
Mortgage Pfandbriefe issued	11,620.2	10,722.6
Public-sector Pfandbriefe issued	3,385.9	3,750.4
Other bonds and notes issued	4,851.9	4,746.5
Other certificated liabilities	179.3	84.4
<b>Subordinated liabilities</b>	<b>156.2</b>	<b>156.2</b>
<b>Profit-participation capital</b>	<b>16.4</b>	<b>21.5</b>
<b>Fund for general banking risks</b>	<b>1.8</b>	<b>1.8</b>
<b>Capital and reserves</b> (excluding members' uncalled liability)	<b>786.2</b>	<b>786.6</b>
of which:		
Members' capital contributions	161.8	161.2
Silent participations	340.6	341.6
Reserves	283.8	283.8
<b>Total assets</b>	<b>38,244.3</b>	<b>37,348.3</b>

## EXCERPT FROM INCOME STATEMENT

<i>in million € ... for period January 1st to September 30th</i>	2012	2011
Interest income	985.3	983.0
Interest expenses	892.2	890.7
Current income	0.8	0.8
Net interest income	93.9	93.1
Net commission income	-35.4	-25.1
<b>Net interest and commission income</b>	<b>58.5</b>	<b>68.0</b>
<b>Net result from financial activities</b>	<b>0.0</b>	<b>-2.4</b>
Personnel expenses	23.9	24.6
Other administrative expenses	20.2	20.2
Depreciation and write-downs on intangible and tangible assets	3.8	3.8
<b>Administrative expenses</b>	<b>47.9</b>	<b>48.6</b>
Other operational expenses/income	-1.7	-1.4
Write-downs and adjustments to claims and certain securities, as well as additions to provisions for possible loan losses	-11.3	0.0
Income from writing up the value of claims and certain securities, as well as from release of provisions made in lending business	0.0	47.0
Write-downs and adjustments to value of participations, shares in affiliated companies and securities treated as fixed assets	0.0	-54.1
Income from writing up the value of participating interests, shares in affiliated companies and securities treated as fixed assets	9.0	0.0
<b>Operating result after making provisions for risk</b>	<b>6.6</b>	<b>8.5</b>
Tax expenses	-0.8	-0.1
<b>Net income</b>	<b>5.8</b>	<b>8.4</b>

## BUSINESS DEVELOPMENT

<i>in million € ... for period January 1st to September 30th</i>	2012	2011
<b>Loan commitments</b>	<b>3,358.3</b>	<b>3,788.5</b>
of which:		
Mortgage commitments	2,768.8	2,440.4
of which:		
Residential property financing	2,110.1	1,842.1
Commercial property financing including housing companies	658.7	598.3
States/banks	589.5	1,348.1
<b>Mortgage loan disbursements</b>	<b>2,374.3</b>	<b>3,477.7</b>
of which:		
Mortgage loans	1,830.5	2,199.6
States/banks	543.8	1,278.1
<b>Inflow of refinancing resources</b>	<b>6,191.7</b>	<b>5,420.3</b>

## EMPLOYEES

<i>... for period January 1st to September 30th</i>	2012	2011
<b>Average number of employees</b>	<b>408</b>	<b>372</b>
not included:		
Apprentices	12	12
Employees participatin in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	19	24