

EXCERPT FROM THE BALANCE SHEET

in million € ...	30 Sept 2021	31 Dec 2020
Claims on banks	1.699,5	1.935,7
of which:		
Mortgage loans	0,2	1,8
Public-sector loans	100,6	100,6
Other claims	1.598,7	1.833,3
Claims on customers	41.954,0	40.264,9
of which:		
Mortgage loans	40.441,1	38.319,1
Public-sector loans	1.366,7	1.754,4
Other claims	146,2	191,4
Bonds and other fixed-income securities	6.797,0	5.656,5
of which:		
Own bonds	4.500,2	3.750,2
Liabilities to banks	8.164,8	7.618,5
of which:		
Registered mortgage Pfandbriefe issued	695,5	704,4
Registered public Pfandbriefe issued	83,4	85,9
Liabilities to clients	14.979,5	14.847,7
of which:		
Registered mortgage Pfandbriefe issued	9.127,1	9.157,5
Registered public Pfandbriefe issued	1.426,6	1.808,6
Certificated liabilities	27.065,6	24.052,0
of which:		
Mortgage Pfandbriefe issued	21.023,0	19.174,3
Public Pfandbriefe issued	85,9	96,1
Other bonds and notes issued	5.696,7	4.617,5
Other certificated liabilities	260,0	164,1
Subordinated liabilities	19,5	49,7



Additional Tier 1 Capital Instruments	115,4	115,7
Fund for general banking risks	55,0	55,0
Capital and reserves	1.631,9	1.546,8
of which:		
Members' capital contributions	1.218,7	1.153,1
Silent participations	347,0	347,0
Reserves	66,2	46,7
Total assets	52.294,5	48.558,4

EXCERPT FROM INCOME STATEMENT

in million € ... for period January 1st to September 30th	2021	2020
Interest income	704,0	719,2
Interest expenses	404,7	464,4
Current income	0,7	0,4
Net interest income	300,0	255,2
Net commission income	-92,3	-80,0
Net interest and commission income	207,7	175,2
Personnel expenses	48,8	45,1
Other administrative expenses	49,8	50,8
Depreciation and write-downs on intangible and tangible asset	3,8	5,9
Administrative expenses	102,4	101,8
Other operational expenses/income	-2,8	-3,3
Write-downs and adjustments of claims and certain securities, as well as additions to provision for possible loan losses	-32,8	-24,4
Income from reversals of write-downs to claims and certain securities, as well as from reversals of provisions for possible loan losses	0,0	0,0
Results from ordinary business activities	69,7	45,7
Taxes on revenue and income	-36,5	-22,0
Net income	33,2	23,7

BUSINESS DEVELOPMENT

in million € ... for period January 1st to September 30th	2021	2020
Loan commitments	5.434,3	4.427,2
of which:		
Mortgage commitments	4.825,3	4.392,2
of which:		
Residential property financing	3.241,4	2.899,2
Commercial property financing	1.583,9	1.493,0
States/banks	609,0	35,0
Mortgage loan disbursements	5.220,7	4.112,5
of which:		
Mortgage loans	4.611,7	4.077,5
States/banks	609,0	35,0
Inflow of refinancing resources	5.564,1	6.078,1

EMPLOYEES

... for period January 1st to September 30th	2021	2020
Average number of employees	620	609
not included:		
Apprentices	12	14
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	37	36