

EXCERPT FROM THE BALANCE SHEET

in million € ...	30 Sept 2022	31 Dec 2021
Claims on banks	3,177.0	1,639.1
of which:		
Mortgage loans	0.2	0.2
Public-sector loans	25.0	100.6
Other claims	3,151.8	1,538.3
Claims on customers	45,295.2	43,045.9
of which:		
Mortgage loans	44,015.9	41,555.7
Public-sector loans	1,209.9	1,351.0
Other claims	69.4	139.2
Bonds and other fixed-income securities	6,031.4	6,713.9
of which:		
Own bonds	3,654.0	4,500.1
Liabilities to banks	7,839.2	8,073.2
of which:		
Registered mortgage Pfandbriefe issued	796.3	700.9
Registered public Pfandbriefe issued	68.2	84.3
Liabilities to clients	15,875.9	14,866.6
of which:		
Registered mortgage Pfandbriefe issued	9,395.1	9,068.5
Registered public Pfandbriefe issued	1,227.9	1,339.3
Certificated liabilities	29,187.8	27,375.7
of which:		
Mortgage Pfandbriefe issued	22,774.7	20,706.1
Public Pfandbriefe issued	40.9	66.1
Other bonds and notes issued	6,055.0	5,946.4
Other certificated liabilities	317.2	657.1
Subordinated liabilities	10.0	19.5
Additional Tier 1 Capital Instruments	209.2	121.0



Fund for general banking risks	55.0	55.0
Capital and reserves	1,695.6	1,682.3
of which:		
Members' capital contributions	1,268.1	1,243.2
Silent participations	382.0	372.0
Reserves	45.5	67.1
Total assets	55,190.1	52,538.2

EXCERPT FROM INCOME STATEMENT

in million € ... for period January 1st to September 30th	2022	2021
Interest income	704.8	704.0
Interest expenses	397.6	404.7
Current income	1.5	0.7
Net interest income	308.7	300.0
Net commission income	-86.6	-92.3
Net interest and commission income	222.1	207.7
Personnel expenses	50.4	48.8
Other administrative expenses	57.5	49.8
Depreciation and write-downs on intangible and tangible asset	3.5	3,8
Administrative expenses	111.4	102.4
Other operational expenses/income	-2.2	-2.8
Write-downs and adjustments of claims and certain securities, as well as additions to provision for possible loan losses	-30.3	-32.8
Income from reversals of write-downs to claims and certain securities, as well as from reversals of provisions for possible loan losses	5.3	0.0
Results from ordinary business activities	83.5	69.7
Taxes on revenue and income	-38.4	-36.5
Net income	45.1	33.2

BUSINESS DEVELOPMENT

in million € ... for period January 1st to September 30th	2022	2021
Loan commitments	4,831.2	5,434.3
of which:		
Mortgage commitments	4,329.7	4,825.3
of which:		
Residential property financing	2,814.4	2,899.2
Commercial property financing	1,515.3	1,493.0
States/banks	501.5	609.0
Mortgage loan disbursements	5,152.6	5,220.7
of which:		
Mortgage loans	4,651.1	4,611.7
States/banks	501.5	609.0
Inflow of refinancing resources	5,387.8	5,564.1

EMPLOYEES

... for period January 1st to September 30th	2022	2021
Average number of employees	630	620
not included:		
Apprentices	13	12
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	42	37