

EXCERPT FROM THE BALANCE SHEET

in million € ...	30. Sept 2023	31. Dec 2022 ¹	31. Dec 2022 ²
Claims on banks	1,492.5	1,528.0	1,536.5
of which:			
Mortgage loans	7.3	0.2	0.2
Public-sector loans	25.4	25.1	25.1
Other claims	1,459.8	1,502.7	1,511.2
Claims on customers	47,518.6	45,436.5	47,039.5
of which:			
Mortgage loans	46,320.7	44,187.4	45,788.7
Public-sector loans	1,180.4	1,199.5	1,200.8
Other claims	17.5	49.6	50.0
Bonds and other fixed-income securities	4,680.3	4,823.9	4,951.9
of which:			
Own bonds	0.5	2,560.5	2,560.5
Liabilities to banks	4,883.8	6,463.2	6,632.5
of which:			
Registered mortgage Pfandbriefe issued	973.4	844.3	1,011.2
Registered public Pfandbriefe issued	68.1	68.9	68.9
Liabilities to clients	17,662.1	15,645.9	16,755.6
of which:			
Registered mortgage Pfandbriefe issued	10,200.7	9,440.1	10,042.7
Registered public Pfandbriefe issued	1,167.0	1,228.8	1,228.8

¹ Comparative figures Münchener Hypothekenbank.

² Comparative figures incl. M.M. Warburg & CO Hypothekenbank AG.



in million € ...	30. Sept 2023	31.Dec 2022 ¹	31. Dec 2022 ²
Certificated liabilities	29,130.9	28,025.8	28,417.7
of which:			
Mortgage Pfandbriefe issued	22,798.6	21,618.3	22,010.2
Public Pfandbriefe issued	40.8	41.1	41.1
Other bonds and notes issued	5,957.1	6,027.2	6,027.2
Other certificated liabilities	334.4	339.2	339.2
Subordinated liabilities	186.1	0.0	30.0
Additional Tier 1 Capital Instruments	216.8	203.1	203.1
Fund for general banking risks	114.0	55.0	55.0
Capital and reserves	1,764.7	1,722.4	1,820.9
of which:			
Members' capital contributions	1,270.3	1,272.0	1,366.4
Silent participations	412.0	412.0	412.0
Reserves	82.4	38.4	42.5
Total assets	54,340.6	52,405.5	54,230.5

¹ Comparative figures Münchener Hypothekenbank.

² Comparative figures incl. M.M. Warburg & CO Hypothekenbank AG.

EXCERPT FROM INCOME STATEMENT

in million € ... for period January 1st to September 30th	2023	2022 ¹	2022 ²
Interest income	1,023.3	704.8	726.7
Interest expenses	648.0	397.6	411.8
Current income	0.4	1.5	1.5
Net interest income	375.7	308.7	316.4
Net commission income	-50.1	-86.6	-86.5
Net interest and commission income	325.6	222.1	229.9
Personnel expenses	53.5	50.4	53.1
Other administrative expenses	69.2	57.5	61.9
Depreciation and write-downs on intangible and tangible asset	3.1	3.5	3.5
Administrative expenses	125.8	111.4	118.5
Other operational expenses/income	-0.9	-2.2	-2.2
Write-downs and adjustments of claims and certain securities, as well as additions to provision for possible loan losses	-90.0	-30.3	-30.4
Income from reversals of write-downs to claims and certain securities, as well as from reversals of provisions for possible loan losses	0.5	5.3	4.9
Results from ordinary business activities	109.4	83.5	83.7
Net sum of extraordinary expenses/income	79.1	0.0	0.0
Allocation to fund for general banking risks	-59.0	0.0	0.0
Taxes on revenue and income	-47.4	-38.4	-38.5
Net income	82.1	45.1	45.2

¹ Comparative figures Münchener Hypothekenbank.

² Comparative figures incl. M.M. Warburg & CO Hypothekenbank AG.



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BUSINESS DEVELOPMENT

in million € ... for period January 1st to September 30th	2023	2022
Loan commitments	4,270.8	4,831.2
of which:		
Mortgage commitments	2,218.3	4,329.7
of which:		
Residential property financing	1,034.1	2,814.4
Commercial property financing	1,184.2	1,515.3
Public and liquid investments	2,052.5	501.5
Mortgage loan disbursements	5,185.7	5,152.6
of which:		
Mortgage loans	3,133.2	4,651.1
Public and liquid investments	2,052.5	501.5
Inflow of refinancing resources	5,395.6	5,387.8

EMPLOYEES

... for period January 1st to September 30th	2023	2022
Average number of employees	640	630
not included:		
Apprentices	13	13
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	44	42