

EXCERPT FROM THE BALANCE SHEET

in million € ...	30 Sept 2020	31 Dec 2019
Claims on banks	2,100.6	2,054.3
of which:		
Mortgage loans	1.9	4.3
Public-sector loans	101.7	117.7
Other claims	1,997.0	1,932.3
Claims on customers	39,435.1	37,627.1
of which:		
Mortgage loans	37,386.6	35,415.2
Public-sector loans	1,840.7	2,022.9
Other claims	207.8	189.0
Bonds and other fixed-income securities	5,485.1	2,645.5
of which:		
Own bonds	3,521.2	650.0
Liabilities to banks	7,748.0	4,797.6
of which:		
Registered mortgage Pfandbriefe issued	666.3	688.6
Registered public Pfandbriefe issued	66.1	57.4
Liabilities to clients	14,880.4	15,724.7
of which:		
Registered mortgage Pfandbriefe issued	9,215.0	9,812.3
Registered public Pfandbriefe issued	1,857.6	2,041.0
Certificated liabilities	24,161.7	20,320.0
of which:		
Mortgage Pfandbriefe issued	19,333.2	16,299.5
Public Pfandbriefe issued	95.9	178.6
Other bonds and notes issued	4,493.8	3,542.2
Other certificated liabilities	238.8	299.7
Subordinated liabilities	62.7	74.2



Additional Tier 1 Capital Instruments	115.7	115.2
Fund for general banking risks	35.0	35.0
Capital and reserves	1,468.2	1,428.5
of which:		
Members' capital contributions	1,088.5	1,072.5
Silent participations	332.0	332.0
Reserves	47.7	24.0
Total assets	48,841.5	42,872.2

EXCERPT FROM INCOME STATEMENT

in million € ... for period January 1st to September 30th	2020	2019
Interest income	719.2	710.6
Interest expenses	464.4	492.6
Current income	0.4	1.5
Net interest income	255.2	219.5
Net commission income	-80.0	-63.8
Net interest and commission income	175.2	155.6
Personnel expenses	45.1	42.0
Other administrative expenses	50.8	51.1
Depreciation and write-downs on intangible and tangible assets	5.9	4.5
Administrative expenses	101.8	97.6
Other operational expenses/income	-3.3	-3.2
Write-downs and adjustments of claims and certain securities, as well as additions to provision for possible losses	-24.4	0.0
Income from reversals of write-downs to claims and certain securities, as well as from reversals of provisions for possible loan losses	0.0	3.5
Results from ordinary business activities	45.7	58.3
Taxes on revenue and income	-22.0	-27.4
Net income	23.7	30.9

BUSINESS DEVELOPMENT

in million € ... for period January 1st to September 30th	2020	2019
Loan commitments	4,427.2	4,976.6
of which:		
Mortgage commitments	4,427.2	4,976.6
of which:		
Residential property financing	2,899.2	2,996.7
Commercial property financing	1,493.0	2,009.9
States/banks	35.0	0.0
Mortgage loan disbursements	4,112.5	4,729.4
of which:		
Mortgage loans	4,077.5	4,729.4
States/banks	35.0	0.0
Inflow of refinancing resources	6,078.1	5,139.0

EMPLOYEES

... for period January 1st to September 30th	2020	2019
Average number of employees	609	569
not included:		
Apprentices	14	13
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	36	35