

# OVERVIEW

## BUSINESS DEVELOPMENT (IN MILLIONS OF €)\*

	2016	2015	Change %
<b>Lending Business</b>			
a) Mortgage loans	4,930	4,850	2
aa) Residential property financing	3,271	3,205	2
ab) Commercial property financing	1,659	1,645	1
b) Loans to public sector and banks	109	671	-84
<b>Total</b>	<b>5,039</b>	<b>5,521</b>	<b>-9</b>

## BALANCE SHEET (IN MILLIONS OF €)\*

	2016	2015	Change %
Total assets	38,509	38,099	1
Mortgage loans	27,809	25,678	8
Public sector and banks	6,760	8,235	-18
Pfandbriefe and other bonds	32,750	32,136	2
Liable equity capital	1,343	1,372	-2

## INCOME STATEMENT (IN MILLIONS OF €)\*

	2016	2015	Change %
Net interest income and net commission income	159	155	3
Administrative expenses	92	89	3
Results from operations before deducting provisions for risks	64	61	3
Results from operations after deducting provisions for risks	67	56	20
Transfer to the Fund for General Banking Risks	-7	-8	-16
Net income	32	22	44

## EMPLOYEES (NUMBER)

	2016	2015	Change %
Average number of employees per year	493	493	0
Apprentices	15	20	-25
Employees participating in parental leave, early retirement and partial retirement (non-working phase)	19	17	12

\*Amounts have been rounded.