

# Overview

## BUSINESS DEVELOPMENT IN € MILLION <sup>1</sup>

	2019	2018	Change %
Lending business			
a) Mortgage loans	6,478	5,640	15
aa) Residential property financing	3,716	3,142	18
ab) Commercial property financing	2,762	2,499	11
b) Loans to public sector and banks	45	7	543
<b>Total</b>	<b>6,523</b>	<b>5,647</b>	<b>16</b>

## OVERVIEW OF PORTFOLIOS IN € MILLION <sup>1</sup>

	2019	2018	Change %
Total assets	42,872	40,391	6
Mortgage loans	35,498	31,956	11
Public sector and banks	4,075	4,540	-10
Pfandbriefe and other bonds	36,398	34,704	5
Liable equity capital	1,573	1,442	9

## INCOME STATEMENT IN € MILLION <sup>1</sup>

	2019	2018	Change %
Net interest income and net commission income	205	208	-1
Administrative expenses	131	114	16
Results from ordinary business activities	74	76	-3
Net income	36	49	-27

## EMPLOYEES NUMBER

	2019	2018	Change %
Average number of employees per year	573	550	4
Apprentices	15	12	25
Employees participating in parental leave, early retirement and partial retirement (non-working phase)	36	30	20

<sup>1</sup> Amounts have been rounded.