

# Balance sheet

31 DECEMBER 2020

ASSETS IN €		31 Dec. 20	€ 000 31 Dec. 19
<b>1. Cash reserve</b>			
a) Cash on hand	9,816.27		6
b) Balances with central banks	151,900,630.89		11,893
of which: with Deutsche Bundesbank € 151,900,630.89			
		<b>151,910,447.16</b>	<b>11,899</b>
<b>2. Claims on banks</b>			
a) Mortgage loans	1,804,261.36		4,269
b) Public-sector loans	100,575,557.53		117,709
c) Other claims	1,833,316,194.11		1,932,302
of which: payable on demand € 1,029,650,237.56			
		<b>1,935,696,013.00</b>	<b>2,054,280</b>
<b>3. Claims on customers</b>			
a) Mortgage loans	38,319,054,400.38		35,415,250
b) Public-sector loans	1,754,449,332.40		2,022,889
c) Other claims	191,434,421.41		188,968
		<b>40,264,938,154.19</b>	<b>37,627,107</b>
<b>4. Bonds and other fixed-income securities</b>			
a) Bonds and notes	1,906,375,758.41		1,995,516
aa) Public-sector issuers € 1,116,468,273.04			(1,166,826)
of which: eligible as collateral for Deutsche Bundesbank advance € 1,028,562,753.17			
ab) Other issuers € 789,907,485.37			(828,690)
of which: eligible as collateral for Deutsche Bundesbank advance € 647,830,141.39			
b) Own bonds and notes	3,750,170,105.55		650,003
Nominal value € 3,750,000,000.00			
		<b>5,656,545,863.96</b>	<b>2,645,519</b>
Carried forward		<b>48,009,090,478.31</b>	<b>42,338,805</b>

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ASSETS		€ 000	
IN €		31 Dec. 20	31 Dec. 19
Brought forward		48,009,090,478.31	42,338,805
<b>5. Equities and other variable-yield securities</b>		<b>147,000,000.00</b>	<b>147,000</b>
<b>6. Participations and shares in cooperatives</b>			
a) Participations	104,535,198.49		104,535
of which: credit institutions € 22,955,936.29			
b) Shares in cooperatives	18,500.00		19
of which: in credit cooperatives € 15,500.00			
		<b>104,553,698.49</b>	<b>104,554</b>
<b>7. Shares in affiliated companies</b>		<b>12,351,601.64</b>	<b>13,152</b>
<b>8. Intangible assets</b>			
a) Internally generated commercial property rights and similar rights and assets	0.00		2,491
b) Concessions acquired for consideration, commercial rights and similar rights and values, as well as licenses to these rights and values	4,202,739.96		5,435
		<b>4,202,739.96</b>	<b>7,926</b>
<b>9. Tangible assets</b>		<b>67,104,932.98</b>	<b>68,040</b>
<b>10. Other assets</b>		<b>144,640,674.40</b>	<b>133,985</b>
<b>11. Deferred items</b>			
a) From issuing and lending business	68,762,011.53		58,528
b) Other	711,383.16		248
		<b>69,473,394.69</b>	<b>58,776</b>
<b>Total assets</b>		<b>48,558,417,520.47</b>	<b>42,872,238</b>

LIABILITIES, CAPITAL AND RESERVES  
IN €

		31 Dec. 20	€ 000 31 Dec. 19
<b>1. Liabilities to banks</b>			
a) Registered Mortgage Pfandbriefe issued	704,383,205.75		688,592
b) Registered Public Pfandbriefe issued	85,918,967.51		57,415
c) Other liabilities	6,828,228,277.62		4,051,556
of which: payable on demand € 1,538,640,957.23			
		<b>7,618,530,450.88</b>	<b>4,797,563</b>
<b>2. Liabilities to customers</b>			
a) Registered Mortgage Pfandbriefe issued	9,157,494,958.12		9,812,321
b) Registered Public Pfandbriefe issued	1,808,582,157.62		2,041,017
c) Other liabilities	3,881,625,825.13		3,871,388
of which: payable on demand € 22,930,560.44			
		<b>14,847,702,940.87</b>	<b>15,724,726</b>
<b>3. Certificated liabilities</b>			
a) Bonds issued	23,887,921,117.25		20,020,288
aa) Mortgage Pfandbriefe € 19,174,300,025.72			(16,299,480)
ab) Public Pfandbriefe € 96,098,095.09			(178,609)
ac) Other bonds and fixed-income securities € 4,617,522,996.44			(3,542,199)
b) Other certificated liabilities	164,058,324.25		299,724
of which: money market paper € 164,058,324.25			
		<b>24,051,979,441.50</b>	<b>20,320,012</b>
<b>4. Other liabilities</b>		<b>140,378,616.31</b>	<b>259,302</b>
Carried forward		<b>46,658,591,449.56</b>	<b>41,101,603</b>

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Liabilities continued from page 39

LIABILITIES, CAPITAL AND RESERVES  
IN €

		31 Dec. 20	€ 000 31 Dec. 19
Brought forward:		46,658,591,449.56	41,101,603
<b>5. Deferred items</b>			
From issuing and lending business	60,323,163.99		46,340
		<b>60,323,163.99</b>	<b>46,340</b>
<b>6. Provisions</b>			
a) Provisions for pensions and similar obligations	34,922,006.00		32,483
b) Provisions for taxes	595,000.00		0
c) Other provisions	36,810,121.00		38,990
		<b>72,327,127.00</b>	<b>71,473</b>
<b>7. Subordinated liabilities</b>		<b>49,700,000.00</b>	<b>74,200</b>
<b>8. Instruments of the additional regulatory core capital</b>		<b>115,719,311.24</b>	<b>115,165</b>
<b>9. Fund for general banking risks</b>		<b>55,000,000.00</b>	<b>35,000</b>
<b>10. Capital and reserves</b>			
a) Subscribed capital	1,153,051,340.00		1,072,453
aa) Members' capital contributions € 1,153,051,340.00			(1,072,453)
b) Revenue reserves	347,000,000.00		332,000
ba) Legal reserve € 341,000,000.00			(326,000)
bb) Other revenue reserves € 6,000,000.00			(6,000)
c) Unappropriated profit	46,705,128.68		24,004
		<b>1,546,756,468.68</b>	<b>1,428,457</b>
<b>Total liabilities, capital and reserves</b>		<b>48,558,417,520.47</b>	<b>42,872,238</b>
<b>1. Contingent liabilities</b>			
Contingent liability on guarantees and indemnities		766.94	1
<b>2. Other commitments</b>			
Irrevocable loan commitments		<b>4,750,651,675.17</b>	<b>4,186,243</b>