

# Overview

## BUSINESS DEVELOPMENT IN MILLIONS OF €\*

	2020	2019	Change %
Lending business			
a) Mortgage loans	6,395	6,478	- 1
aa) Residential property financing	4,019	3,716	8
ab) Commercial property financing	2,376	2,762	- 14
b) Loans to public sector and banks	97	45	116
<b>Total</b>	<b>6,492</b>	<b>6,523</b>	<b>0</b>

## OVERVIEW OF PORTFOLIOS IN MILLIONS OF €\*

	2020	2019	Change %
Total assets	48,558	42,872	13
Mortgage loans	38,411	35,498	8
Public sector and banks	3,704	4,075	- 9
Pfandbriefe and other bonds	39,576	36,398	9
Liable equity capital	1,676	1,573	7

## INCOME STATEMENT IN MILLIONS OF €\*

	2020	2019	Change %
Net interest income and net commission income	238	205	17
Administrative expenses	128	131	- 2
Results from ordinary business activities	95	74	29
Transfer to the Fund for General Banking Risks	20	0	-
<b>Net income</b>	<b>38</b>	<b>36</b>	<b>6</b>

## EMPLOYEES NUMBER

	2020	2019	Change %
Average number of employees per year	611	573	7
Apprentices	15	15	0
Employees participating in parental leave, early retirement and partial retirement (non-working phase)	35	36	- 3

\* Amounts have been rounded.