

OVERVIEW

BUSINESS DEVELOPMENT (IN MILLIONS OF €)*

	2017	2016	Change %
Lending Business			
a) Mortgage loans	5,054	4,930	3
aa) Residential property financing	3,185	3,271	-3
ab) Commercial property financing	1,869	1,659	13
b) Loans to public sector and banks	25	109	-77
Total	5,079	5,039	1

OVERVIEW OF PORTFOLIOS (IN MILLIONS OF €)*

	2017	2016	Change %
Total assets	38,905	38,509	1
Mortgage loans	29,227	27,809	5
Public sector and banks	5,736	6,760	-15
Pfandbriefe and other bonds	34,087	32,750	4
Liable equity capital	1,391	1,343	4

INCOME STATEMENT (IN MILLIONS OF €)*

	2017	2016	Change %
Net interest income and net commission income	182	159	14
Administrative expenses	100	92	8
Results from ordinary business activities	85	67	26
Transfer to the Fund for General Banking Risks	-5	-7	-29
Net income	46	32	45

EMPLOYEES (NUMBER)

	2017	2016	Change %
Average number of employees per year	509	493	3
Apprentices	11	15	-27
Employees participating in parental leave, early retirement and partial retirement (non-working phase)	30	19	58

* Amounts have been rounded.