

EXCERPT FROM THE BALANCE SHEET

in million € ...	30 Sept 2024	31 Dec 2023
Claims on banks	1,502.7	1,251.7
of which:		
Mortgage loans	15.0	13.9
Public-sector loans	25.5	25.2
Other claims	1,462.2	1,212.6
Claims on customers	46,956.8	47,477.5
of which:		
Mortgage loans	45,877.6	46,231.7
Public-sector loans	1,028.5	1,191.7
Other claims	50.7	54.1
Bonds and other fixed-income securities	5,653.3	4,672.3
of which:		
Own bonds	508.8	503.4
Liabilities to banks	4,441.0	4,228.2
of which:		
Registered mortgage Pfandbriefe issued	939.9	961.3
Registered public Pfandbriefe issued	69.0	65.8
Liabilities to clients	16,740.4	16,556.4
of which:		
Registered mortgage Pfandbriefe issued	10,214.3	10,232.0
Registered public Pfandbriefe issued	1,123.0	1,147.0
Certificated liabilities	30,595.1	30,408.7
of which:		
Mortgage Pfandbriefe issued	24,465.8	24,329.7
Public Pfandbriefe issued	40.6	41.0
Other bonds and notes issued	5,971.8	5,866.1
Other certificated liabilities	116.9	171.9
Subordinated liabilities	449.0	391.4
Additional Tier 1 Capital Instruments	221.9	226.0



Fund for general banking risks	114.0	114.0
Capital and reserves	1,821.3	1,785.9
of which:		
Members' capital contributions	1,270.2	1,271.5
Silent participations	463.0	463.0
Reserves	88.1	51.4
Total assets	54,719.3	54,060.5

EXCERPT FROM INCOME STATEMENT

in million € ... for period January 1st to September 30th	2024	2023
Interest income	1,198.4	1,023.3
Interest expenses	794.5	648.0
Current income	1.1	0.4
Net interest income	405.0	375.7
Net commission income	-45.9	-50.1
Net interest and commission income	359.1	325.6
Personnel expenses	54.1	53.5
Other administrative expenses	59.2	69.2
Depreciation and write-downs on intangible and tangible asset	3.0	3.1
Administrative expenses	116.3	125.8
Other operational expenses/income	-0.9	-0.9
Write-downs and adjustments of claims and certain securities, as well as additions to provision for possible loan losses	-97.5	-90.0
Income from reversals of write-downs to claims and certain securities, as well as from reversals of provisions for possible loan losses	0.9	0.5
Results from ordinary business activities	145.3	109.4
Net sum of extraordinary expenses/income	0.0	79.1
Allocation to fund for general banking risks	0.0	-59.0
Taxes on revenue and income	-57.9	-47.4
Net income	87.4	82.1

BUSINESS DEVELOPMENT

in million € ... for period January 1st to September 30th	2024	2023
Loan commitments	3,547.1	4,270.8
of which:		
Mortgage commitments	2,201.1	2,218.3
of which:		
Residential property financing	1,196.2	1,034.1
Commercial property financing	1,004.9	1,184.2
States/banks	1,346.0	2,052.5
Mortgage loan disbursements	4,233.3	5,185.7
of which:		
Mortgage loans	2,929.3	3,133.2
States/banks	1,304.0	2,052.5
Inflow of refinancing resources	4,222.7	5,395.6

EMPLOYEES

... for period January 1st to September 30th	2024	2023
Average number of employees	661	640
not included:		
Apprentices	12	13
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	36	44