

# Performance indicators at a glance

## Excerpt from the Condensed Statement of Profit or Loss in € m

	01.07. – 31.12.22	01.01. – 30.06.22
Net Interest Income	197.4	258.6
Net Commission Income	12.4	11.4
Staff expenditure	41.0	49.9
Other operating expenditure	43.2	61.9
of which Expenditure for bank levy	0.0	25.5
Depreciation on fixed assets	5.7	4.9
Operating expenditure	89.9	116.7
Other Operating Result	-0.2	-11.8
Risk provisioning	25.0	61.4
Valuation result of lending business	-19.9	6.7
Valuation result of securities business	44.9	54.7
Operating result	94.7	80.1
Financial investment result	0.0	0.0
Allocation to the fund for general banking risks	25.0	50.0
Other taxes	0.0	0.1
Profit before income tax	69.7	30.0
Profit transfer	0.0	30.0
Net income for the year	41.0	0.0
Cost-income ratio in %	42.9	45.2
Return on equity in %	11.3	9.8

## Excerpt from the Balance Sheet in € m

	31.12.22	30.06.22
Balance sheet total	34,412	38,111
incl. mortgage loans	27,503	26,356
NPL <sup>1</sup>	127	141

<sup>1</sup> Gross carrying amounts.

## Business Development in € m

	01.07. – 31.12.22	01.01. – 30.06.22
New Lending	3,049	2,814
Extensions (capital employed ≥ 1 year)	762	334

## Regulatory law key figures<sup>2</sup>

	31.12.22	30.06.22
Common equity Tier 1 capital in € m (CET1)	1,623	1,604
Additional Tier 1 capital in € m (AT1)	0	0
Tier 1 capital in € m (T1)	1,623	1,604
Tier 2 capital in € m (T2)	209	220
Equity/total capital in € m (total capital)	1,833	1,824
RWA in € m	11,854	11,487
CET1 ratio in %	13.7	14.0
T1 ratio in %	13.7	14.0
Total capital ratio in %	15.5	15.9
Total capital ratio in %	4.5	4.1
MREL (nominal values)	24.0	23.4
MREL (RWA)	72.8	78.7
LCR	124.5	142.6
NFSR	105.8	108.3

<sup>2</sup> On the basis of the audit certificate, before appropriation of earnings

## Issue ratings

	31.12.22	30.06.22
<b>Moody's</b>		
Pfandbriefe	Aaa (stable)	Aaa (stable)
Senior preferred	Aa3 (stable)	Aa2 (under review)
Senior non-preferred	A2 (stable)	A2 (stable)
<b>Fitch</b>		
Pfandbriefe	–	–
Senior preferred	A (stable)	AA- (negative)
Senior non-preferred	A- (stable)	A+ (negative)

## Sustainability Ratings

	MSCI	ISS ESG	Sustainalytics
	AAA	B- (Prime)	7.1 (Negligible Risk)

## Other

	31.12.22	30.06.22
Number of employees (as at the reporting date)	613	604

€ 3.8 billion

New lending (including extensions with capital employed ≥ 1 year)

11.3 %

Return on equity

Aaa

(Moody's)  
Pfandbrief issue rating