

Key performance indicators at a glance

18.2%

Return on equity

6.1 € billion

New lending business
(including capital employed \geq 1 year)

Aaa

(Moody's)
Pfandbrief issue rating

Excerpt from the Profit and Loss Account in € m	2018	2017
Net interest	315.4	270.9
Net commission income	23.2	39.1
Operating expenditure	151.2	134.8
Risk provisioning	-37.4	-56.2
Operating result	220.4	184.4
Provision for general banking risks	105.0	70.0
Profit transfer	116.4	117.0
Net income for the year	0.0	0.0
Cost-income ratio after bank levy in %	45.2	51.2
Return on equity in %	18.2	16.9

Excerpt from the Balance Sheet in € m	2018	2017
Balance sheet total	27,178	27,123
Mortgage loans	20,223	20,081
NPL ¹	183	256

¹ Screening of NPL portfolio by rating in accordance with EBA guideline from 2017 onwards (previously: risk class); comparable figure for previous year adjusted.

Business Development in € m	2018	2017
New lending	4,893	6,666
Extensions (capital employed \geq 1 year)	1,226	1,464

Regulatory law key figures ²	2018	2017
RWA in € m	9,215	9,151
Hard core capital ratio (CET1 ratio) in %	13.5	12.5
Total capital ratio in %	16.8	15.5
Leverage Ratio in %	4.3	4.0

² After adoption

Issue ratings	Moody's	Fitch
Hypothekpfandbriefe	Aaa (stable)	-
Senior Preferred	Aa2 (stable)	A+ (stable)
Senior Non-Preferred	A2	A+ (stable)

Sustainability ratings	oekom	Sustainalytics
	B- (Prime)	86/100 (Leader)