

# Key Performance Indicators at a Glance

Excerpt from the Profit and Loss Account in € m	2019	2018
Net interest income	309.7	315.4
Net commission income	17.8	23.2
Staff expenditure	92.4	83.8
Other operating expenditure	67.5	61.5
of which: Expenditure for bank levy	12.0	10.6
Write-offs on fixed assets	12.4	5.9
Operating expenditure	172.3	151.2
Other operating result	-1.6	-4.4
Risk provisioning	-2.2	-37.4
Valuation result of lending business	7.5	-15.5
Valuation result of securities business	-9.7	-21.9
Operating result	155.8	220.4
Net income from investments	-4.0	1.2
Provision for general banking risks	90.0	105.0
Other taxes	0.2	0.2
Operating result before income taxes and profit transfer	61.6	116.4
Profit transfer	61.0	116.4
Net income for the year	0.0	0.0
Cost-income ratio in %	52.9	45.2
Return on equity in %	11.6	18.2

Excerpt from the Balance Sheet in € m	31.12.2019	31.12.2018
Balance sheet total	27,021	27,178
of which: mortgage loans	21,774	20,223
NPL <sup>1</sup>	181	183

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

Business development in € m	2019	2018
New lending	6,253	4,893
Extensions (capital employed ≥ 1 year)	1,023	1,226

Regulatory-law key indicators <sup>2</sup>	31.12.2019	31.12.2018
RWA in € m	9,991	9,215
CET1 ratio in %	13.3	13.5
Total capital ratio in %	16.0	16.8
Leverage ratio in %	4.6	4.3

<sup>2</sup> After adoption.

Issue ratings	31.12.2019	31.12.2018
<b>Moody's</b>		
Pfandbriefe	Aaa (stable)	Aaa (stable)
Senior preferred	Aa2 (stable)	Aa2 (stable)
Senior non-preferred	A2	A2
<b>Fitch</b>		
Pfandbriefe	-	-
Senior preferred	A+ (stable)	A+ (stable)
Senior non-preferred	A+ (stable)	A+ (stable)

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

Other	31.12.2019	31.12.2018
Number of employees (as at the reporting date)	606	601

## 11.6 %

Return on equity

## € 7.3 billion

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

## Aaa

(Moody's)  
Pfandbrief issue rating