

Key Performance Indicators at a Glance

Excerpt from the Profit and Loss Account in € m	2020	2019
Net interest income	313.1	309.7
Net commission income	20.0	17.8
Staff expenditure	82.0	92.4
Other operating expenditure	70.1	67.5
of which: Expenditure for bank levy	13.4	12.0
Write-offs on fixed assets	21.1	12.4
Operating expenditure	173.2	172.3
Other operating result	-1.7	-1.6
Risk provisioning	61.6	-2.2
Valuation result of lending business	81.4	7.5
Valuation result of securities business	-19.8	-9.7
Operating result	96.6	155.8
Net income from investments	-2.8	-4.0
Provision for general banking risks	70.0	90.0
Other taxes	0.2	0.2
Operating result before income taxes and profit transfer	23.6	61.6
Profit transfer	23.4	61.0
Net income for the year	0.0	0.0
Cost-income ratio in %	52.3	52.9
Return on equity in %	6.8	11.6

Excerpt from the Balance Sheet in € m	31.12.2020	31.12.2019
Balance sheet total	33,423	27,021
of which: mortgage loans	23,864	21,774
NPL ¹	141	181

¹ 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	2020	2019
New lending	5,664	6,253
Extensions (capital employed ≥ 1 year)	1,062	1,023

Regulatory-law key indicators ²	31.12.2020	31.12.2019
RWA in € m	10,321	9,984
CET1 ratio in %	13.4	13.3
Total capital ratio in %	15.8	16.0
Leverage ratio in %	4.1	4.6

² After adoption.

Issue ratings	31.12.2020	31.12.2019
Moody's		
Pfandbriefe	Aaa (stable)	Aaa (stable)
Senior preferred	Aa2 (stable)	Aa2 (stable)
Senior non-preferred	A2	A2
Fitch		
Pfandbriefe	-	-
Senior preferred	AA- (negative)	A+ (stable)
Senior non-preferred	A+ (negative)	A+ (stable)

Sustainability ratings	oekom	Sustainalytics
	B- (Prime)	Low Risk

Other	31.12.2020	31.12.2019
Number of employees (as at the reporting date)	593	606

6.8 %

Return on equity

€ 6.7 billion

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

Aaa

(Moody's)
Pfandbrief issue rating