

# Performance indicators at a glance

Excerpt from the Profit and Loss Account in €m	01.01. – 31.12.23	01.01. – 31.12.22
Net interest income	498.3	456.0
Net commission income	18.2	23.8
Staff expenditure	93.7	90.9
Other operating expenditure	99.8	105.1
<i>of which expenditure for bank levy</i>	16.4	25.5
Depreciation on tangible fixed assets	13.5	10.6
Operating expenditure	207.0	206.6
Other operating result	1.2	-12.0
Risk provisioning	-135.3	-86.4
Valuation result of lending business	-152.1	13.2
Valuation result of securities business	16.8	-99.6
Operating result	175.4	174.8
Net income from financial assets	-1.4	-
Allocation to the fund for general banking risks	50.0	75.0
Other taxes	0.1	0.1
Profit before income tax	123.9	99.7
Net income	75.0	71.0
Cost-income ratio in %	40.0	42.9
Return on equity in %	10.0	11.3

Excerpt from the Balance Sheet in €m	31.12.23	31.12.22
Balance sheet total	35,457	34,412
incl. mortgage loans	28,654	27,503
NPL <sup>1</sup>	492	127

<sup>1</sup> Gross carrying amounts

Business Development in €m	01.01. – 31.12.23	01.01. – 31.12.22
New lending	2,847	5,863
Extensions (capital employed ≥ 1 year)	2,240	1,096

Regulatory Law Key Figures <sup>2</sup>	31.12.23	31.12.22
Common equity tier 1 capital in €m (CET1)	1,657	1,623
Additional tier 1 capital in €m (AT1)	-	-
Tier 1 capital in €m (T1)	1,657	1,623
Tier 2 capital in €m (T2)	184	209
Equity/total capital in €m (total capital)	1,841	1,833
RWA in €m	10,753	11,854
CET1 ratio in %	15.4	13.7
T1 ratio in %	15.4	13.7
Total capital ratio in %	17.1	15.5
Leverage ratio in %	4.5	4.5
iMREL (Leverage Ratio Exposure) <sup>3</sup>	6.5	72.8
iMREL (Total Risk Exposure Amount) <sup>3</sup>	22.2	24.0
LCR	149.8	124.5
NFSR	111.3	105.8

<sup>2</sup> On the basis of the audit certificate, before appropriation of earnings  
<sup>3</sup> From 2023 on: Change from external MREL ratios (eMREL) to internal MREL ratios (iMREL) in accordance with regulatory requirements

Issue Ratings	31.12.23	31.12.22
<b>Moody's</b>		
Pfandbriefe	Aaa (stable)	Aaa (stable)
Senior preferred	Aa3 (stable)	Aa3 (stable)
Senior non-preferred	A2 (stable)	A2 (stable)
<b>Fitch</b>		
Pfandbriefe	-	-
Senior preferred	A (stable)	A (stable)
Senior non-preferred	A- (stable)	A- (stable)

Sustainability Ratings	MSCI	ISS ESG	Sustainalytics
	AAA	B-	7,1 (Negligible Risk)

Other	31.12.23	31.12.22
Number of employees (as at the reporting date)	644	613

€ 5.1 billion

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

10.0 %

Return on equity

Aaa

(Moody's)  
Pfandbrief issue rating