

Key figures as at 30 June 2022

(EUR million)

1. New business	H1 2022	H1 2021	% change
<u>Promotional business</u>			
Special promotional loans	3,782	2,873	31.6
of which: Agriculture	1,104	1,301	-15.1
Agribusiness	613	432	41.7
Renewable Energy	1,000	443	125.6
Rural Development	914	587	55.6
Registered bonds/promissory notes/ securities	2,726	2,255	20.9
Total new promotional business	6,508	5,128	26.9
<u>Funding</u>			
Medium and long-term funding	8,239	6,535	26.1
of which: Euro Medium Term Notes (EMTN)	8,025	5,004	60.4
Global bonds	0	1,475	-100.0
AUD MTN	154	45	242.2
Domestic capital market instruments	60	11	445.5
2. Balance sheet	30 June 2022	31 Dec 2021	
Total assets	102,527	95,511	7.3
Loans and advances to banks (including cash and balances with central banks)	72,251	65,095	11.0
Securities portfolio	15,639	15,069	3.8
Securitised liabilities	89,121	82,635	7.8
Capital including fund for general banking risks (EUR billion)	4.7	4.7	0.0
3. Income statement	H1 2022	H1 2021	
Net interest income	122.3	140.2	-12.8
Administrative expenses	45.6	42.6	7.0
Operating profit before loan losses and valuation	74.3	94.1	-21.0
Interim net income	74.3	94.3	-21.2
Cost/income ratio (excl. promotional contribution) in %	33.4	31.3	2.1 % points
4. Capital ratios (in %)	30 June 2022	31 Dec 2021	
Tier 1 capital ratio	30.6	31.8	-1.2 % points
Total capital ratio	30.7	32.0	-1.3 % points

Figures and percentages may not add up to the total provided due to rounding.