

Fiscal Year 2022

1. New business	2022	2021	
	EUR million		% change
<u>Promotional business</u>			
Special promotional loans	6,879	5,609	22.6
of which: Agriculture	2,024	2,452	- 17.5
Rural Development	2,053	1,200	71.1
Agribusiness	1,202	843	42.6
Renewable Energy	1,573	1,066	47.6
Registered bonds/promissory notes/ securities	4,616	4,183	10.4
Venture capital investments	30	-	-
Total new promotional business	11,525	9,791	17.7
<u>Funding</u>			
Medium and long-term funding	11,767	10,688	10.1
of which: Euro Medium Term Notes (EMTN)	9,925	8,847	12.2
Global bonds	1,262	1,475	- 14.4
AUD MTN	520	356	46.1
2. Balance sheet			
Total assets	97,437	95,511	2.0
Loans and advances to banks	66,007	65,082	1.4
Loans and advances to customers	7,800	7,599	2.6
Securities portfolio	15,899	15,069	5.5
Securitised liabilities	83,746	82,635	1.3
Equity reported on the balance sheet	4,763	4,723	0.8
3. Income statement			
Net interest income	268.8	285.7	- 5.9
Administrative expenses	112.5	90.0	25.0
Preliminary operating profit before provision for loan losses/valuation	157.8	187.7	- 15.9
Cost/income ratio	36.7	32.9	3.8
4. Capital ratios	in %		Change in percentage points
Common Equity Tier 1 capital ratio	31.7	31.8	-0.1
Total capital ratio	31.7	32.0	-0.3

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