

Fiscal Year 2022

1. New business	2022	2021	
<u>Promotional business</u>	EUR million		% change
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 and Food	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 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
Operating profit before provision for loan losses and valuation	157.8	187.7	- 15.9
Provision for loan losses and valuation	121.8	153.2	- 20.5
Net income	36.0	34.5	4.3
Distributable profit	18.0	17.3	4.0
Cost-income ratio (in %)	36.7	32.9	3.8 % points
4. Capital ratios			
Common Equity Tier 1 capital ratio (in %)	31.7	31.8	-0.1 % points
Total capital ratio (in%)	31.7	32.0	-0.3 % points
First quarter of 2023 - new business	Q1 2023	Q1 2022	% Change
Special promotional loans (EUR million)	1 725	1 883	- 8.4
Medium- and long-term funding (EUR million)	5 104	6 289	- 18.8

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