

Fiscal Year 2020

1. New business	2020	2019	
	EUR million		% change
<u>Promotional business</u>			
Special promotional loans	5,973	6,011	- 0.6
of which: Agriculture	2,072	2,174	- 4.7
Rural Development	1,869	1,745	7.1
Agribusiness	1,075	1,167	- 7.8
Renewable Energy	878	894	- 1.8
Registered bonds/promissory notes/ securities	5,201	4,783	8.7
Total new promotional business	11,173	10,794	3.5
<u>Funding</u>			
Medium and long-term funding	11,428	10,300	11.0
of which: Euro MTN	8,094	8,976	- 9.8
Global bonds	3,097	906	241.8
AUD MTN	238	418	- 43.1
2. Balance sheet			
Total assets	95,286	90,904	4.8
Loans and advances to banks	61,802	60,417	2.3
Loans and advances to customers	6,968	6,487	7.4
Securities portfolio	17,617	17,162	2.7
Securitised liabilities	81,759	77,499	5.5
Equity reported on the balance sheet	4,676	4,609	1.5
3. Income statement			
Net interest income	296.9	300.6	- 1.2
Administrative expenses	75.9	72.9	4.1
Preliminary operating profit before provision for loan losses/valuation	208.9	210.1	- 0.6
Provision for loan losses and valuation	175.4	177.6	- 1.2
Net income	33.5	32.5	3.1
Distributable profit	16.8	16.3	3.1
4. Capital ratios	in %		Change in percentage points
Tier 1 capital ratio	31.0	30.1	0.9
Total capital ratio	31.5	31.1	0.4
5. Cost/income ratio	28.2	27.8	0.4
First quarter of 2021 - new business	Q1 2021	Q1 2020	% Change
Special promotional loans (EUR million)	1,338	1,562	- 14.3
Medium and long-term funding (EUR million)	4,797	2,626	82.7

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