

Fiscal Year 2023

1. New business	2023	2022	
<u>Promotional business</u>	EUR million		% change
Special promotional loans	5,946	6,879	-13.6
of which: Agriculture	1,597	2,024	-21.1
Rural Development	2,746	2,053	33.8
Agribusiness and Food	746	1,202	-37.9
Renewable Energy	849	1,573	-46.0
Registered bonds/promissory notes/ securities	4,780	4,616	3.6
Venture capital investments	22	30	-26.7
Total promotional business	10,748	11,525	-6.7
<u>Funding</u>			
Medium- and long-term funding	10,510	11,767	-10.7
of which: Euro Medium-Term Notes (EMTN)	7,665	9,925	-22.8
Global bonds	2,116	1,262	67.7
AUD MTN	714	520	37.3
Domestic capital market instruments	15	60	-75.0
2. Balance sheet			
Total assets	97,787	97,437	0.4
Loans and advances to banks	67,244	66,007	1.9
Loans and advances to customers	7,502	7,800	-3.8
Securities portfolio	15,855	15,899	-0.3
Securitised liabilities	85,756	83,746	2.4
Equity reported on the balance sheet	4,866	4,763	2.2
3. Income statement			
Net interest income	310.0	268.8	15.3
Administrative expenses	113.6	112.5	1.0
Operating profit before provision for loan losses and valuation	197.3	157.8	25.0
Provision for loan losses and valuation	160.3	121.8	31.6
Net income	37.0	36.0	2.8
Distributable profit	18.5	18.0	2.8
Cost-income ratio (in %)	35.6	36.7	-1.1 % points
4. Capital ratios			
Common Equity Tier 1 capital ratio (in %)	31.3	31.7	-0.4 % points
Leverage Ratio (in %)	10.3	10.4	-0.1 % points
First quarter of 2024 - new business	Q1 2024	Q1 2023	% Change
Special promotional loans (EUR million)	694	1,725	-59.8
Medium- and long-term funding (EUR million)	3,261	5,104	36.1

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