

Key figures as at 30 June 2020

(EUR million)

1. New Business	H1 2020	H1 2019	% change
<u>Promotional Business</u>			
Special promotional loans	3,139	3,178	-1.2
of which: Rural Development	1,124	881	27.6
Agriculture	986	1,088	-9.3
Agribusiness	540	583	-7.4
Renewable energy	341	504	-32.3
Registered bonds/promissory notes/ securities	3,657	2,701	35.4
Total new promotional business	6,796	5,879	15.6
<u>Funding</u>			
Medium and long-term funding	6,912	6,417	7.7
of which: Euro Medium Term Notes (EMTN)	4,844	6,229	-22.2
Global bonds	1,830	0	-
AUD MTN	238	188	26.6
2. Balance Sheet			
	30 June 2020	31 December 2019	
Total assets	94,144	90,904	3.6
Loans to banks (including cash and balances with central banks)	61,939	60,438	2.5
Securities portfolio	18,075	17,162	5.3
Securitised liabilities	80,297	77,499	3.6
Capital including fund for general banking risks (EUR billion)	4.6	4.6	0.0
3. Income Statement			
	H1 2020	H1 2019	
Net interest income	144.0	140.0	2.9
Administrative expenses	35.9	37.5	-4.3
Operating profit before loan losses and valuation	102.2	96.5	5.9
Interim net income	102.1	96.6	5.7
4. Capital ratios (in %)			
	30 June 2020	31 December 2019	% point change
Tier 1 capital ratio	30.0	30.1	-0.1
Total capital ratio	30.7	31.1	-0.4
5. Cost/income ratio (in %)			
	26.7	27.8	-1.1

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