



## Fiscal Year 2024

(EUR million)

1. New business	2024	2023	% change
<b><u>Promotional business*</u></b>			
<b>Special promotional loans</b>	<b>3,602</b>	<b>6,114</b>	<b>-41.1</b>
of which: Agriculture	1,438	1,597	-9.9
Rural Development	1,736	2,913	-40.4
Agribusiness	345	746	-53.8
Renewable Energy	76	849	-91.0
<b>Registered bonds/promissory notes/ securities</b>	<b>4,274</b>	<b>4,613</b>	<b>-7.3</b>
<b>Venture capital investments</b>	<b>48</b>	<b>22</b>	<b>120.5</b>
<b>Total new promotional business</b>	<b>7,925</b>	<b>10,749</b>	<b>-26.3</b>

\* includes program-linked registered bonds previously reported under registered securities, previous year's figure adjusted

### **Funding**

<b>Medium and long-term funding</b>	<b>8,160</b>	<b>10,510</b>	<b>-22.4</b>
of which: Euro Medium Term Notes (EMTN)	6,163	7,665	-19.6
Global bonds	1,389	2,116	-34.4
AUD MTN	608	714	-14.8
Domestic capital market instruments	0	15	-

## 2. Balance sheet

Total assets	94,985	97,787	-2.9
Loans and advances to banks	65,615	67,244	-2.4
Loans and advances to customers	7,003	7,502	-6.7
Bonds and other fixed-income securities	16,743	15,855	5.6
Securitised liabilities	83,752	85,757	-2.3
Equity (incl. Fund for general banking risk) reported on the balance sheet	4,960	4,867	1.9

## 3. Income statement

Net interest income	287.5	310,0	-7.3
Administrative expenses	130.8	113.6	15.1
Preliminary operating profit before provision for loan losses/valuation	161.6	197.3	-18.1
Cost-income ratio (in %)	41.8	35.6	6.2 % points

## 4. Capital ratios

Common Equity Tier 1 capital ratio (in %)	38.3	31.3	7.0 % points
Leverage ratio (in %)	10.2	10.3	-0.1 % points

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