

## Fiscal Year 2021

<b>1. New business</b>	<b>2021</b>	<b>2020</b>	
	EUR million		% change
<b><u>Promotional lending</u></b>			
<b>Special promotional loans</b>	<b>5,609</b>	<b>5,973</b>	<b>- 6.1</b>
of which: Agriculture	2,452	2,072	18.3
Rural Development	1,200	1,869	- 35.8
Agribusiness	843	1,075	- 21.6
Renewable Energy	1,066	878	21.4
<b>Registered bonds/promissory notes/ securities</b>	<b>4,183</b>	<b>5,201</b>	<b>- 19.6</b>
<b>Total new promotional lending</b>	<b>9,791</b>	<b>11,174</b>	<b>- 12.4</b>
<b><u>Funding</u></b>			
<b>Medium and long-term funding</b>	<b>10,688</b>	<b>11,428</b>	<b>- 6.5</b>
of which: Euro MTN	8,847	8,094	9.3
Global bonds	1,475	3,097	- 52.4
AUD MTN	356	238	49.6
<b>2. Balance sheet</b>			
Total assets	95,511	95,286	0.2
Loans and advances to banks	65,082	61,802	5.3
Loans and advances to customers	7,599	6,968	9.1
Securities portfolio	15,069	17,617	- 14.5
Securitised liabilities	82,635	81,759	1.1
Equity reported on the balance sheet	4,723	4,676	1.0
<b>3. Income statement</b>			
<b>Net interest income</b>	<b>285.7</b>	<b>296.9</b>	<b>- 3.8</b>
Administrative expenses	90.0	75.9	18.6
<b>Operating profit before provision for loan losses/valuation</b>	<b>187.7</b>	<b>208.9</b>	<b>- 10.1</b>
Provision for loan losses and valuation	153.2	175.4	- 12.7
Net income	34.5	33.5	3.0
<b>Distributable profit</b>	<b>17.3</b>	<b>16.8</b>	<b>3.0</b>
<b>4. Capital ratios</b>	in %		Change in percentage points
Common Equity Tier 1 capital ratio	31.8	31.0	0.8
Total capital ratio	32.0	31.5	0.5
<b>5. Cost-income ratio</b>	32.9	28.2	4.7
<b>First quarter of 2022 - new business</b>	<b>Q1 2022</b>	<b>Q1 2021</b>	<b>% Change</b>
Special promotional loans (EUR million)	1 883	1 338	40.7
Medium and long-term funding (EUR million)	6 289	4 797	31.1

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