	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.06.2026
Cost-Income-Ratio	62.1%	64.3%	69.2%	72.6%	73.1%	76.3%	81.2%	79.8%	75.9%	63.7%	66.5%	66.3%	59.4%
Return on equity after taxes	3.6%	3.6%	3.7%	3.6%	3.6%	3.6%	3.5%	3.5%	3.4%	4.8%	4.8%	4.8%	kA
Members	105,864	107,768	109,680	111,494	113,455	115,884	116,055	115,239	113,543	110.436*	111,472	111,591	110,849
Customers	382,000	397,000	415,000	436,260	458,770	481,070	481,000	n.a.	498,474	501,823	505,947	513,665	516,752
Employees	2,486	2,563	2,598	2,553	2,523	2,448	2,354	2,246	2,269	2,299	2,341	2,359	2,395
Locations	81	83	84	84	85	85	84	83	80	77	77	73	72

* adjusted retrospectively

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million Euro	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.06.2026
Net interest income	698.3	675.2	625.6	606.2	632.4	691.1	750.4	685.0	766.4	970.2	972.0	977.1	518.3
Net commission income	123.5	133.0	139.0	156.3	164.9	175.3	184.3	193.0	184.1	178.3	177.2	197.7	108.6
General administrative expenses	-478.6	-496.0	-516.4	-530.1	-597.6	-683.9	-720.9	-715.0	-737.3	-738.8	-731.1	-783.6	-369.2
Balance of other operating income/expenses	-7.1	-7.9	0.3	-8.9	33.9	35.2	-29.1	25.1	27.8	24.3	9.9	22.1	3.9
Operating profit before risk provisioning	**337.1**	**304.8**	**249.2**	**223.7**	**233.6**	**217.7**	**184.7**	**188.1**	**241.1**	**433.9**	**408.2**	**413.0**	**261.7**
Risk provisioning from the operating business*	-59.2	-39.2	5.7	12.1	-31.9	-43.5	-40.1	-14.3	-43.1	-64.1	-61.4	-78.6	-48.0
Risk provisioning with reserve character	-135.9	-112.2	-95.3	-103.0	-88.3	-57.1	-33.4	-49.5	-46.5	-131.9	-35.0	-98.8	-91.8
Operating result	**141.8**	**153.4**	**159.6**	**132.8**	**113.4**	**117.1**	**111.2**	**124.3**	**151.5**	**237.9**	**311.7**	**235.9**	**121.8**
Taxes	-79.3	-94.3	-98.6	-70.9	-50.4	-53.0	-45.9	-58.9	-85.7	-143.7	-215.7	-136.1	-69.3
Net profit after tax	**54.5**	**59.1**	**61.0**	**61.9**	**62.9**	**64.1**	**65.3**	**65.4**	**65.8**	**94.2**	**96.0**	**99.8**	**52.5**

* Incl. risk provisioning for lending business and securities and participations.

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million Euro	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.06.2026
Balance sheet total	**35,129**	**36,447**	**38,604**	**41,369**	**45,376**	**49,603**	**59,440**	**67,372**	**54,184**	**50,727**	**51,812**	**52,438**	**53,771**
Assets													
Loans and advances to banks	1,008	1,053	1,254	1,108	1,186	1,225	1,264	1,454	9,004	6,054	8,007	5,359	4,200
Loans and advances to customers	27,037	27,893	29,492	32,013	34,652	37,291	38,240	37,787	37,008	35,309	34,743	35,035	35,614
Securities	5,533	5,681	6,058	5,714	5,558	5,800	7,965	10,166	7,166	8,396	8,438	10,893	12,995
Liabilities													
Liabilities to banks	8,033	7,214	6,930	8,105	8,950	9,636	15,379	17,813	11,066	11,338	11,501	11,759	12,299
Liabilities to customers	21,737	23,588	25,797	26,037	27,449	29,237	33,241	37,140	33,934	29,422	30,279	33,151	33,886
Securitised liabilities	2,294	2,739	2,934	4,202	5,876	7,396	7,398	8,926	5,500	5,998	5,768	3,288	3,301
Capital and reserves	1,846	1,692	1,729	1,768	1,810	1,868	1,915	1,981	1,984	2,046	2,094	2,205	2,202

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	31/12/2017	31/12/2018	31/12/2019	31.12.2020	31.12.2021	31.12.2022	31.12.2023	31.12.2024	31.12.2025	30.06.2026
Own funds										
Common equity tier 1 ratio, %	19.5	16.7	15.2	16.3	15.9	15.8	16.7	17.1	20.9	20.9
Equity ratio, %	21.8	18.3	16.5	18.0	17.3	17.6	18.0	18.3	22.7	21.5
Common tier 1 capital, million Euro	2,254	2,310	2,325	2,459	2,446	2,331	2,661	2,778	3,058	3,281
Regulatory equity capital, million Euro	2,528	2,543	2,519	2,720	2,676	2,595	2,857	2,971	3,313	3,536
Leverage ratio, %	5.2	4.8	4.4	4.7	5.0	4.3	5.2	5.3	5.6	5.8
Liquidity										
Liquidity coverage ratio (LCR), %	132	144	140	186	271	206	212	263	237	233
Net stable funding ratio (NSFR), %	108	111	113	118	133	127	125	120	117	120
Asset encumbrance ratio, %	32.3	33.6	34.8	38.7	39.2	35.9	37.4	36.0	35.8	36.8
Asset quality (FINREP)										
RWA, total, million Euro	11,584	13,861	15,294	15,095	15,427	14,752	15,895	16,251	14,627	16,430
RWA credit risk, million Euro	10,359	12,662	14,111	13,809	13,987	13,298	14,383	14,665	12,360	12,326
Non performing loans (NPL) ratio, %	1.5	1.3	1.2	1.4	1.6	2.4	1.9	2.1	1.9	1.8
Coverage ratio, %	36.6	38.4	39.9	42.1	37.1	33.9	39.1	42.3	46.6	42.3
Forbearance ratio, %	1.4	1.3	1.1	1.0	0.9	1.0	1.1	1.2	0.8	0.7

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