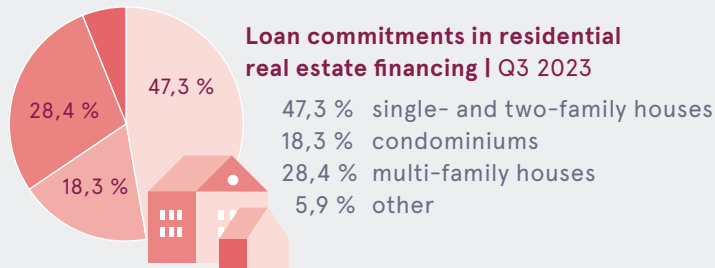
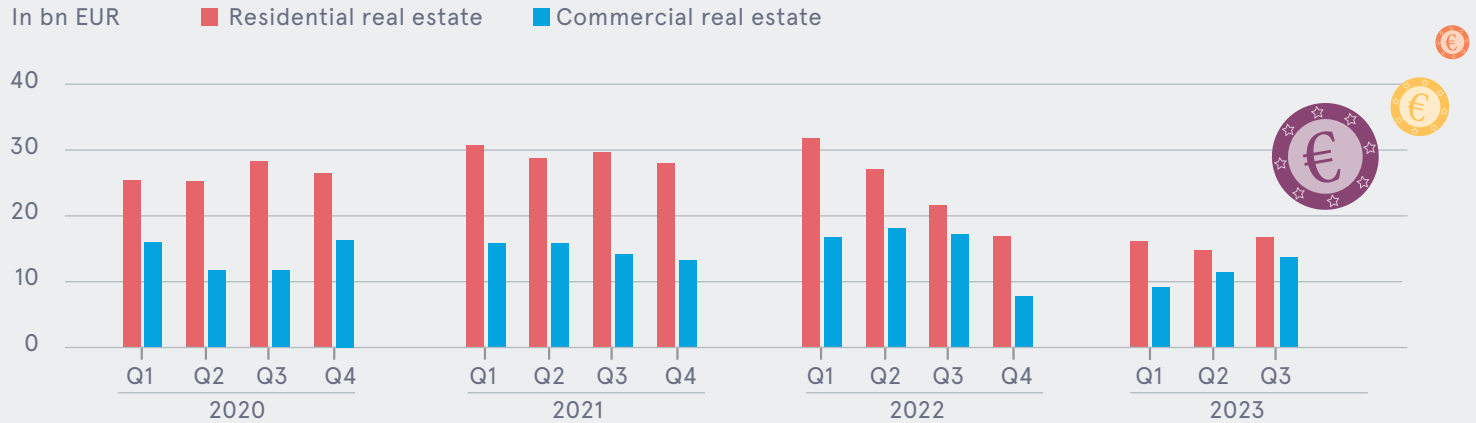


Development of real estate lending 2020-2023



Due to rounding, the sum of the stated values may be slightly above or below 100%.