



Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million)

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	14,912.7	11,822.0	3,090.7
thereof derivatives	-381.4	-	
Present value	16,464.1	12,716.4	3,747.7
thereof derivatives	-	150.3	
Risk-adjusted present value	16,512.0	12,836.0	3,676.0

* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Deposits of previous year according to section 28 para. 5

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	13,768.3	10,818.1	2,950.2
thereof derivatives	-179.4	-	
Present value	15,054.5	11,560.6	3,493.9
thereof derivatives	63.7	-	
Risk-adjusted present value	15,121.5	11,729.6	3,391.9

* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million) according to the VDP credit-worthiness differentiation model:

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	14,912.7	11,822.0	3,090.7
Present value	16,464.1	12,716.4	3,747.7

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	13,768.3	10,818.1	2,950.2
Present value	15,054.5	11,560.6	3,493.9

Maturity structure of Mortgage Pfandbriefe and the fixed-interest periods of the corresponding cover pool (in € million)

section 28 para. 1 no. 2

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,320.5	638.9
more than 6 months up to 12 Months	1,347.2	1,266.0
more than 12 months up to 18 Months	637.5	969.2
more than 18 months up to 2 years	1,120.4	1,496.8
more than 2 up to 3 years	1,992.4	2,320.3
more than 3 up to 4 years	3,020.5	1,675.6
more than 4 up to 5 years	2,088.8	705.3
more than 5 up to 10 years	3,046.8	2,106.7
more than 10 years	338.6	443.2
Total	14,912.7	11,822.0

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,267.4	867.9
more than 6 months up to 12 Months	623.4	285.7
more than 12 months up to 18 Months	924.4	814.7
more than 18 months up to 2 years	1,596.6	1,270.9
more than 2 up to 3 years	2,094.6	2,187.9
more than 3 up to 4 years	2,118.8	1,876.7
more than 4 up to 5 years	2,026.1	1,086.8
more than 5 up to 10 years	2,892.0	2,005.5
more than 10 years	225.0	422.0
Total	13,768.3	10,818.1

Breakdown of covered assets by nominal values (in € million)

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	27.9
more than € 300,000 up to € 1 million	84.3
more than € 1 million up to € 10 million	958.5
more than € 10 million	12,710.0
Total	13,780.7

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	13.8
more than € 300,000 up to € 1 million	73.6
more than € 1 million up to € 10 million	922.3
more than € 10 million	11,354.0
Total	12,363.7

Further cover assets acc. To section 28 para. 1 nos. 4, 5 and 6 - detailed overview (in €million)

Countries	Equalisation claims according to section 19 para. 1 no. 1	Money claims according to section 19 para. 1 no. 2		Covered bonds according to section 19 para. 1 no. 3	Total
		Total	of which covered bonds in the legal sense of clause 129 EU act number 575/2013		
Germany	-	-	-	844.4	844.4
EU-Institutions	-	-	-	110.0	110.0
France	-	-	-	170.0	170.0
Austria	-	-	-	389.0	389.0
Total	0.0	0.0	0.0	1,513.4	1,513.4

Deposits of previous year according to section 28 para. 5

Countries	Equalisation claims according to section 19 para. 1 no. 1	Money claims according to section 19 para. 1 no. 2		Covered bonds according to section 19 para. 1 no. 3	Total
		Total	of which covered bonds in the legal sense of clause 129 EU act number 575/2013		
Germany	-	-	-	807.7	807.7
EU-Institutions	-	-	-	291.0	291.0
France	-	-	-	285.0	285.0
Austria	-	-	-	200.2	200.2
Total	0.0	0.0	0.0	1,583.9	1,583.9

Key figures about outstanding Pfandbriefe and Cover Pool (in €million)

Outstanding Pfandbriefe	11,822.0	in € million
thereof percentage share of fixed-rate Pfandbriefe	50.5	%

section 28 para. 1 no. 9

Cover pool	14,912.7	in € million
thereof total amount of claims which exceed the limits laid down in section 13 para. 1	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3	-	in € million
thereof percentage share of fixed-rate cover assets	37.6	in € million

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	4.7	years
average loan-to-value ratio, weighted using the mortgage lending value	57.3	%
average loan-to-value ratio, weighted using the market value	40.1	%

section 28 para. 1 no. 11

section 28 para. 2 no. 3

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency		Balance from assets/ liability	
CAD		13.5	in € million
CHF		23.1	in € million
CZK		-3.0	in € million
DKK		68.9	in € million
EUR		3,786.8	in € million
GBP		-95.5	in € million
NOK		1.5	in € million
SEK		-20.2	in € million
USD		-62.6	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe	10,818.1	in € million
thereof percentage share of fixed-rate Pfandbriefe	48.1	%

section 28 para. 1 no. 9

Cover pool	13,768.3	in € million
thereof total amount of claims which exceed the limits laid down in section 13 para. 1	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3	-	in € million
thereof percentage share of fixed-rate cover assets	39.9	%

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	4.2	years
average loan-to-value ratio, weighted using the mortgage lending value	56.6	%
average loan-to-value ratio, weighted using the market value	37.2	%

section 28 para. 1 no. 11

section 28 para. 2 no. 3

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency		Balance from assets/ liability	
CAD		6.9	in € million
CHF		32.4	in € million
CZK		-11.4	in € million
DKK		32.6	in € million
EUR		3,173.0	in € million
GBP		53.1	in € million
JPY		-12.8	in € million
NOK		-4.9	in € million
SEK		81.0	in € million
USD		90.4	in € million

section 28 para. 1 no. 10