



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	14,606.6	10,701.6	3,905.0
thereof derivatives	83.9	-	
Present value	15,818.6	11,599.0	4,219.6
thereof derivatives	211.3	-	
Risk-adjusted present value*	15,703.0	11,629.0	4,074.0

* 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	12,938.0	10,194.3	2,743.7
thereof derivatives	-65.3	-	
Present value	14,171.4	10,948.8	3,222.6
thereof derivatives	161.4	-	
Risk-adjusted present value*	14,052.9	10,997.0	3,055.9

* 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	14,606.6	10,701.6	3,905.0
Present value	15,818.6	11,599.0	4,219.6

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	12,938.0	10,194.3	2,743.7
Present value	14,171.4	10,948.8	3,222.6

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

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,196.4	1,162.8
more than 6 months up to 12 Months	994.2	1,748.6
more than 12 months up to 18 Months	1,175.4	830.5
more than 18 months up to 2 years	1,612.7	1,604.3
more than 2 up to 3 years	2,785.7	1,021.6
more than 3 up to 4 years	2,072.6	403.0
more than 4 up to 5 years	1,983.4	1,142.5
more than 5 up to 10 years	2,377.9	2,338.5
more than 10 years	408.3	449.8
Total	14,606.6	10,701.6

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,104.9	1,087.4
more than 6 months up to 12 Months	671.9	1,183.9
more than 12 months up to 18 Months	1,012.8	837.5
more than 18 months up to 2 years	735.3	1,504.1
more than 2 up to 3 years	2,615.4	2,041.0
more than 3 up to 4 years	2,478.3	891.2
more than 4 up to 5 years	1,730.4	279.2
more than 5 up to 10 years	2,453.2	2,030.0
more than 10 years	135.8	340.0
Total	12,938.0	10,194.3

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

Tranches	Cover pool
up to € 300,000	745.0
more than € 300,000 up to € 1 million	107.0
more than € 1 million up to € 10 million	812.1
more than € 10 million	11,096.7
Total	12,760.8

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	19.7
more than € 300,000 up to € 1 million	73.8
more than € 1 million up to € 10 million	754.9
more than € 10 million	11,452.4
Total	12,300.8

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	-	51.0	-	1,235.0	1,286.0
EU-Institutions	-	-	-	160.0	160.0
France	-	-	-	120.0	120.0
Austria	-	-	-	196.0	196.0
Total	0.0	51.0	0.0	1,711.0	1,762.0

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	-	-	-	338.5	338.5
EU-Institutions	-	-	-	90.0	90.0
France	-	-	-	145.0	145.0
Austria	-	-	-	129.0	129.0
Total	0.0	0.0	0.0	702.5	702.5

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

Outstanding Pfandbriefe			10,701.6	in € million
thereof percentage share of fixed-rate Pfandbriefe			69.9	%
Cover pool			14,606.6	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			45.3	in € million
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			6.0	years
average loan-to-value ratio, weighted using the mortgage lending value			55.9	%
average loan-to-value ratio, weighted using the market value			37.3	%

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency				
Currency				Balance from assets/ liability
CAD				27.7 in € million
CHF				11.9 in € million
DKK				76.3 in € million
EUR				3,489.7 in € million
GBP				274.2 in € million
NOK				-5.0 in € million
SEK				-7.3 in € million
USD				315.8 in € million

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe			10,194.3	in € million
thereof percentage share of fixed-rate Pfandbriefe			54.2	%
Cover pool			12,938.0	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			38.7	%
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			4.9	years
average loan-to-value ratio, weighted using the mortgage lending value			57.6	%
average loan-to-value ratio, weighted using the market value			38.9	%

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency				
Currency				Balance from assets/ liability
CAD				27.5 in € million
CHF				17.7 in € million
CZK				6.9 in € million
DKK				77.0 in € million
EUR				2,582.7 in € million
GBP				323.3 in € million
NOK				0.7 in € million
SEK				59.5 in € million
USD				28.8 in € million

section 28 para. 1 no. 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

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10

section 28 para. 1 no. 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

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10