



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	11,858.2	9,122.1	2,736.1
thereof derivatives	190.6	-	
Present value	12,648.4	9,815.1	2,833.3
thereof derivatives	263.8	-	
Risk-adjusted present value*	12,821.2	10,157.8	2,663.4

* 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	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

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	11,858.2	9,122.1	2,736.1
Present value	12,648.4	9,815.1	2,833.3

Deposits of previous year

	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

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	1,211.6	825.9
more than 6 months up to 12 Months	1,465.8	1,595.1
more than 12 months up to 18 Months	1,156.9	602.9
more than 18 months up to 2 years	491.0	700.7
more than 2 up to 3 years	1,834.4	939.1
more than 3 up to 4 years	1,766.3	1,152.5
more than 4 up to 5 years	1,186.6	1,232.9
more than 5 up to 10 years	2,722.4	1,730.4
more than 10 years	23.2	342.6
Total	11,858.2	9,122.1

Deposits of previous year according to section 28 para. 5

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

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	525.7
more than € 300,000 up to € 1 million	85.9
more than € 1 million up to € 10 million	627.6
more than € 10 million	9,501.9
Total	10,741.1

Deposits of previous year according to section 28 para. 5

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

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	-	-	-	836.5	836.5
EU-Institutios	-	-	-	40.0	40.0
France	-	-	-	25.0	25.0
Austria	-	-	-	25.0	25.0
Total	-	-	-	926.5	926.5

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

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

Outstanding Pfandbriefe	9,122.1	in € million
thereof percentage share of fixed-rate Pfandbriefe	67.6	%

section 28 para. 1 no. 9

Cover pool	11,858.2	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	50.4	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)	5.7	years
average loan-to-value ratio, weighted using the mortgage lending value	56.0	%
average loan-to-value ratio, weighted using the market value	36.2	%

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	
Currency			
CAD		7.5	in € million
CHF		14.1	in € million
DKK		17.1	in € million
EUR		2,384.4	in € million
GBP		292.1	in € million
SEK		23.6	in € million
USD		-28.6	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe	10,701.6	in € million
thereof percentage share of fixed-rate Pfandbriefe	69.9	%

section 28 para. 1 no. 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	%

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)	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	%

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	
Currency			
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

section 28 para. 1 no. 10