



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

	Asset pool	Pfandbriefe outstanding ⁽¹⁾	Overcollateralisation
Nominal amount	12,061.1	10,386.1	1,675.0
thereof derivatives	165.0	-	
Present value	13,031.2	11,094.0	1,937.2
thereof derivatives	229.8	-	
Risk-adjusted present value⁽²⁾	12,950.9	11,598.4	1,352.5

* 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 ⁽²⁾	Overcollateralisation
Nominal amount	12,320.9	10,654.4	1,666.5
thereof derivatives	48.6	-	
Present value	13,301.2	11,472.4	1,828.8
thereof derivatives	143.7	-	
Risk-adjusted present value⁽³⁾	13,514.0	12,211.9	1,302.1

* 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 ⁽¹⁾	Overcollateralisation
Nominal amount	12,061.1	10,386.1	1,675.0
Present value	13,031.2	11,094.0	1,937.2

Deposits of previous year

	Asset pool	Pfandbriefe outstanding ⁽²⁾	Overcollateralisation
Nominal amount	12,320.9	10,654.4	1,666.5
Present value	13,301.2	11,472.4	1,828.8

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 ⁽¹⁾
Up to 6 months	525.6	318.9
more than 6 months up to 12 Months	1,069.1	921.1
more than 12 months up to 18 Months	768.8	589.8
more than 18 months up to 2 years	1,392.4	1,327.1
more than 2 up to 3 years	1,949.8	1,943.8
more than 3 up to 4 years	2,938.1	1,533.0
more than 4 up to 5 years	1,679.3	837.3
more than 5 up to 10 years	1,712.3	2,690.3
more than 10 years	25.7	224.8
Total	12,061.1	10,386.1

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding ⁽²⁾
Up to 6 months	1,141.4	540.4
more than 6 months up to 12 Months	892.4	1,101.2
more than 12 months up to 18 Months	457.7	318.7
more than 18 months up to 2 years	1,109.9	859.5
more than 2 up to 3 years	1,979.3	1,934.9
more than 3 up to 4 years	2,022.3	1,954.7
more than 4 up to 5 years	2,576.7	1,500.9
more than 5 up to 10 years	2,109.8	2,165.3
more than 10 years	31.4	278.8
Total	12,320.9	10,654.4

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	256.9
more than € 300,000 up to € 1 million	52.7
more than € 1 million up to € 10 million	411.8
more than € 10 million	10,474.7
Total	11,196.1

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	328.9
more than € 300,000 up to € 1 million	68.5
more than € 1 million up to € 10 million	474.1
more than € 10 million	10,208.9
Total	11,080.4

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 676/2013		
Germany	-	-	-	391.5	391.5
EU-Institutions	-	-	-	281.0	281.0
France	-	-	-	25.0	25.0
Austria	-	-	-	2.5	2.5
Total	-	-	-	700.0	700.0

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 676/2013		
Germany	-	-	-	928.0	928.0
EU-Institutions	-	-	-	100.0	100.0
France	-	-	-	135.0	135.0
Austria	-	-	-	29.0	29.0
Total	-	-	-	1,192.0	1,192.0

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

Outstanding Pfandbriefe⁽¹⁾	10,386.1	in € million
thereof percentage share of fixed-rate Pfandbriefe	65.9	%

section 28 para. 1 no. 9

Cover pool	12,061.1	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	51.9	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)	4.9	years
average loan-to-value ratio, weighted using the mortgage lending value	55.8	%
average loan-to-value ratio, weighted using the market value	33.0	%

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			
AUD		62.3	in € million
CAD		138.7	in € million
CHF		16.7	in € million
DKK		2.4	in € million
EUR		64.5	in € million
GBP		401.7	in € million
SEK		55.5	in € million
USD		886.7	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe⁽²⁾	10,654.4	in € million
thereof percentage share of fixed-rate Pfandbriefe	74.5	%

section 28 para. 1 no. 9

Cover pool	12,320.9	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	54.1	%

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)	4.9	years
average loan-to-value ratio, weighted using the mortgage lending value	55.3	%
average loan-to-value ratio, weighted using the market value	33.7	%

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		52.8	in € million
CHF		15.6	in € million
DKK		-16.8	in € million
EUR		1,119.9	in € million
GBP		246.3	in € million
SEK		21.1	in € million
USD		-77.8	in € million

section 28 para. 1 no. 10

⁽¹⁾ - of which taken over in the proprietary portfolio 1,458.5 Mio. €

⁽²⁾ - of which taken over in the proprietary portfolio 0.00 Mio. €

⁽³⁾ - dynamic method acc. to section 5 BarWertVO / static method acc. to section 6 BarWertVO