

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

section 28 para. 1 nos. 1 and 3

	Asset pool	Pfandbriefe outstanding ⁽¹⁾	Overcollateralisation
Nominal amount	12,464.3	10,604.0	1,860.3
thereof derivatives	60.4	-	
Present value	13,381.6	11,163.7	2,217.9
thereof derivatives	110.0	-	
Risk-adjusted present value⁽³⁾	13,445.6	11,521.5	1,924.1

* 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	11,917.5	10,617.6	1,299.9
thereof derivatives	66.8	-	
Present value	12,855.6	11,315.3	1,540.3
thereof derivatives	146.7	-	
Risk-adjusted present value⁽³⁾	12,947.3	11,847.9	1,099.4

* 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	12,464.3	10,604.0	1,860.3
Present value	13,381.6	11,163.7	2,217.9

Deposits of previous year

	Asset pool	Pfandbriefe outstanding ⁽²⁾	Overcollateralisation
Nominal amount	11,917.5	10,617.6	1,299.9
Present value	12,855.6	11,315.3	1,540.3

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	812.7	820.5
more than 6 months up to 12 Months	765.0	539.8
more than 12 months up to 18 Months	1,340.0	1,346.4
more than 18 months up to 2 years	873.3	1,124.3
more than 2 up to 3 years	2,738.4	1,765.7
more than 3 up to 4 years	2,155.5	1,417.6
more than 4 up to 5 years	1,764.5	889.8
more than 5 up to 10 years	2,004.5	2,475.2
more than 10 years	10.4	224.7
Total	12,464.3	10,604.0

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding ⁽²⁾
Up to 6 months	934.2	1,097.7
more than 6 months up to 12 Months	528.9	318.7
more than 12 months up to 18 Months	1,143.4	856.1
more than 18 months up to 2 years	780.0	589.8
more than 2 up to 3 years	2,138.2	2,490.2
more than 3 up to 4 years	2,536.1	1,763.5
more than 4 up to 5 years	1,760.6	747.8
more than 5 up to 10 years	2,070.0	2,525.5
more than 10 years	26.1	228.3
Total	11,917.5	10,617.6

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	224.1
more than € 300,000 up to € 1 million	46.2
more than € 1 million up to € 10 million	438.2
more than € 10 million	10,995.3
Total	11,703.8

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	287.9
more than € 300,000 up to € 1 million	56.8
more than € 1 million up to € 10 million	413.4
more than € 10 million	10,214.6
Total	10,972.7

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 579/2013		
Germany	-	-	-	424.0	424.0
EU-Institutions	-	-	-	231.0	231.0
Spain	-	-	-	45.0	45.0
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 579/2013		
Germany	-	-	-	478.0	478.0
EU-Institutions	-	-	-	265.0	265.0
France	-	-	-	135.0	135.0
Total	-	-	-	878.0	878.0

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

Outstanding Pfandbriefe⁽¹⁾	10,604.0	in € million
thereof percentage share of fixed-rate Pfandbriefe	76.7	%

section 28 para. 1 no. 9

Cover pool	12,464.3	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	54.6	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	55.3	%
average loan-to-value ratio, weighted using the market value	33.4	%

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		67.2	in € million
CAD		78.0	in € million
CHF		13.1	in € million
DKK		16.9	in € million
EUR		1,519.2	in € million
GBP		485.4	in € million
SEK		56.7	in € million
USD		-177.6	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe⁽²⁾	10,617.6	in € million
thereof percentage share of fixed-rate Pfandbriefe	71.0	%

section 28 para. 1 no. 9

Cover pool	11,917.5	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	55.0	%

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	55.9	%
average loan-to-value ratio, weighted using the market value	33.5	%

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		24.3	in € million
CAD		-5.6	in € million
CHF		15.7	in € million
DKK		-33.0	in € million
EUR		584.1	in € million
GBP		299.1	in € million
SEK		132.9	in € million
USD		181.1	in € million

section 28 para. 1 no. 10

⁽¹⁾ - of which taken over in the proprietary portfolio 397.0 Mio. €

⁽²⁾ - of which taken over in the proprietary portfolio 512.00 Mio. €

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