

Total volume of the Public-Sector Pfandbriefe and the corresponding cover assets pool (nominal amount and present value, in € million)

§28 I No. 1, No. 3

	Cover assets pool	Pfandbriefe outstanding ⁽¹⁾	Overcollateralisation
Nominal amount	2.374,3	2.197,0	177,3
thereof derivatives	-	-	-
Present value	3.333,7	2.812,4	521,3
thereof derivatives	86,4	-	-
Risk-adjusted present value	3.050,9	2.708,7	342,2

Values of the previous year according to §28 V (€ million)

	Cover assets pool	Pfandbriefe outstanding ⁽²⁾	Overcollateralisation
Nominal amount	1.964,1	1.685,4	278,7
thereof derivatives	-	-	-
Present value	2.565,3	2.154,3	411,0
thereof derivatives	100,5	-	-
Risk-adjusted present value	2.378,5	2.032,3	346,2

Total volume of the Public-Sector Pfandbriefe and the corresponding cover pool (nominal amount and present value, in € million) according to VDP credit-worthiness differentiation model

	Cover assets pool	Pfandbriefe outstanding ⁽¹⁾	Overcollateralisation
Nominal amount	2.374,3	2.197,0	177,3
Present value	3.333,7	2.812,4	521,3

Values (€ million) in the previous year

	Cover assets pool	Pfandbriefe outstanding in the previous year ⁽²⁾	Overcollateralisation
Nominal amount	1.964,1	1.685,4	278,7
Present value	2.565,3	2.154,3	411,0

Maturity structure of outstanding public-sector Pfandbriefe and fixed-interest periods of the corresponding cover assets pools (€ million)

§28 I No. 2

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding ⁽¹⁾
up to 6 months	150,8	310,7
more than 6 months up to 12 months	167,5	190,3
more than 12 months up to 18 months	41,5	188,1
more than 18 months up to 2 years	43,0	111,2
more than 2 years up to 3 years	157,4	50,1
more than 3 years up to 4 years	385,9	213,7
more than 4 years up to 5 years	131,5	100,7
more than 5 years up to 10 years	338,9	731,0
more than 10 years	957,8	301,2
Total	2.374,3	2.197,0

Values of the previous year according to §28 V (€ million)

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding in the previous year ⁽²⁾
up to 6 months	170,8	80,3
more than 6 months up to 12 months	48,5	114,0
more than 12 months up to 18 months	71,9	20,4
more than 18 months up to 2 years	98,3	128,3
more than 2 years up to 3 years	124,4	168,4
more than 3 years up to 4 years	114,0	40,1
more than 4 years up to 5 years	289,7	213,7
more than 5 years up to 10 years	349,9	612,1
more than 10 years	696,6	308,1
Total	1.964,1	1.685,4

Breakdown of assets used as cover (based on their nominal value) by tranches (in € million)

§28 III No. 1

Tranches	Cover assets pool
up to € 10 million	198,5
more than € 10 million up to € 100 million	730,9
more than € 100 million	1.414,9
Total	2.344,3

Values of the previous year according to §28 V (€ million)

Tranches	Cover assets pool
up to € 10 million	229,6
more than € 10 million up to € 100 million	850,8
more than € 100 million	883,7
Total	1.964,1

Distribution of the nominal amounts used as cover for public-sector Pfandbriefe to the individual states in which the debtor or guaranteeing body has its seat - broken down according to §28 III No. 2 (€ million)

§28 III No. 2

Countries	Total	Guarantees due to promotion of export activities	Sovereigns	of which owed by			of which guaranteed by			
				Local/regional authority		Other	Sovereigns	Local/regional authority		Other
				regional	local			regional	local	
Germany	1.575,7	-	-	1.133,3	315,5	43,0	0,1	1,8	81,9	0,1
EU institutions	5,0	-	-	-	-	-	5,0	-	-	-
France	0,4	-	-	-	0,4	-	-	-	-	-
Italy	25,0	-	25,0	-	-	-	-	-	-	-
Japan	20,0	-	-	-	20,0	-	-	-	-	-
Austria	333,2	-	208,2	25,0	-	-	100,0	-	-	-
Portugal	35,0	-	35,0	-	-	-	-	-	-	-
Slovenia	25,0	-	25,0	-	-	-	-	-	-	-
Spain	325,0	-	165,0	130,0	5,0	25,0	-	-	-	-
Total	2.344,3	-	458,2	1.288,3	340,9	68,0	105,1	1,8	81,9	0,1

Values of the previous year according to §28 V (€ million)

Countries	Total	Guarantees due to promotion of export activities	Sovereigns	of which owed by			of which guaranteed by			
				Local/regional authority		Other	Sovereigns	Local/regional authority		Other
				regional	local			regional	local	
Germany	1.422,4	-	2,0	932,0	348,5	20,7	0,2	4,0	94,3	20,7
EU institutions	91,9	-	-	-	-	-	91,9	-	-	-
France	75,8	-	75,0	-	0,8	-	-	-	-	-
Italy	39,0	-	39,0	-	-	-	-	-	-	-
Japan	20,0	-	-	-	20,0	-	-	-	-	-

Austria	175,0	-	100,0	25,0	-	-	50,0	-	-	-
Poland	25,0	-	25,0	-	-	-	-	-	-	-
Spain	115,0	-	-	115,0	-	-	-	-	-	-
Total	1.964,1	-	241,0	1.072,0	369,3	20,7	142,1	4,0	94,3	20,7

Further cover assets according to §28 I Nos. 4 and 5 - detailed description (€ million)

§28 I No. 4, No. 5

Countries	Equalisation claims according to §20 II No. 1	Money claims according to §20 II No. 2		Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013	
Germany	-	15,0	-	15,0
Austria	-	15,0	-	15,0
Total	-	30,0	-	30,0

Values of the previous year according to §28 V (€ million)

Countries	Equalisation claims according to §20 II No. 1	Money claims according to §20 II No. 2		Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013	
				-
Total	-	-	-	-

Key figures for outstanding Pfandbriefe and related cover assets

Pfandbriefe outstanding⁽¹⁾	2.197,0	€ million
thereof share of fixed-income Pfandbriefe	82,9	%

§28 I No. 9

Cover assets pool	2.374,3	€ million
of which total amount of receivables above the % values according to §20 II	-	€ million
thereof share of fixed-income cover assets pool	90,5	%

§28 I No. 8

§28 I No. 9

Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency		
Currency	Balance of assets and liabilities	
CHF	54	€ million
EUR	293,6	€ million
GBP	0	€ million

§28 I No. 10

Values of the previous year according to §28 V (€ million)

Pfandbriefe outstanding⁽²⁾	1.685,4	€ million
thereof share of fixed-income Pfandbriefe	77,8	%

§28 I No. 9

Cover assets pool	1.964,1	€ million
of which total amount of receivables above the % values according to §20 II	-	€ million
thereof share of fixed-income cover assets pool	87,9	%

§28 I No. 8

§28 I No. 9

Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency		
Currency	Balance of assets and liabilities	
CHF	55,2	€ million
EUR	296,7	€ million
GBP	0	€ million

§28 I No. 10

Note: There were no such payment arrears of 90 days or more in the reporting period, nor in the comparable period of the previous year.

⁽¹⁾ - of which taken over in the proprietary portfolio 0,0 € million

⁽²⁾ - of which taken over in the proprietary portfolio 0,0 € million

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