

Mortgage business - Overview asset pool (section 28 PfandBG)

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 | 13,873.0 | 11,579.5 | 2,293.5 |
| thereof derivatives | - 60.3 | - | |
| Present value | 14,741.6 | 12,041.6 | 2,700.0 |
| thereof derivatives | - | 47.3 | |
| Risk-adjusted present value(3) | 14,588.6 | 12,395.3 | 2,193.3 |

Deposits of previous year according to section 28 para. 5

| | Asset pool | Pfandbriefe outstanding(2) | Overcollateralisation |
|---------------------------------------|------------|----------------------------|-----------------------|
| Nominal amount | 12,390.8 | 10,590.6 | 1,800.2 |
| thereof derivatives | 204.1 | - | |
| Present value | 13,335.9 | 11,282.6 | 2,053.3 |
| thereof derivatives | 261.5 | - | |
| Risk-adjusted present value(3) | 13,294.7 | 11,663.7 | 1,631.0 |

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 | 13,873.0 | 11,579.5 | 2,293.5 |
| Present value | 14,741.6 | 12,041.6 | 2,700.0 |

Werte des Vorjahres (Mio. €)

| | Asset pool | Pfandbriefe outstanding(1) | Overcollateralisation |
|-----------------------|------------|----------------------------|-----------------------|
| Nominal amount | 12,390.8 | 10,590.6 | 1,800.2 |
| Present value | 13,335.9 | 11,282.6 | 2,053.3 |

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 | 1,209.4 | 995.6 |
| more than 6 months up to 12 Months | 1,238.9 | 881.8 |
| more than 12 months up to 18 Months | 1,246.1 | 1,065.0 |
| more than 18 months up to 2 years | 1,706.8 | 733.1 |
| more than 2 up to 3 years | 2,220.0 | 1,444.4 |
| more than 3 up to 4 years | 2,607.3 | 2,090.5 |
| more than 4 up to 5 years | 1,974.4 | 979.7 |
| more than 5 up to 10 years | 1,661.1 | 3,283.4 |
| more than 10 years | 9.0 | 106.0 |
| Total | 13,873.0 | 11,579.5 |

Deposits of previous year according to section 28 para. 5

| Maturity structure | Asset pool | Pfandbriefe outstanding(1) |
|-------------------------------------|-----------------|----------------------------|
| Up to 6 months | 728.9 | 318.5 |
| more than 6 months up to 12 Months | 1,050.0 | 1,026.5 |
| more than 12 months up to 18 Months | 961.0 | 976.2 |
| mehr als 18 Monate bis zu 2 Jahren | 1,148.5 | 881.8 |
| more than 2 up to 3 years | 2,548.9 | 1,810.3 |
| more than 3 up to 4 years | 2,281.5 | 1,484.5 |
| more than 4 up to 5 years | 1,881.3 | 833.4 |
| more than 5 up to 10 years | 1,780.2 | 3,038.3 |
| more than 10 years | 10.5 | 221.1 |
| Total | 12,390.8 | 10,590.6 |

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

section 28 para. 2 no. 1a

| Tranches | Cover pool |
|--|-----------------|
| up to € 300,000 | 181.6 |
| more than € 300,000 up to € 1 million | 44.9 |
| more than € 1 million up to € 10 million | 386.4 |
| more than € 10 million | 12,170.4 |
| Total | 12,783.3 |

Deposits of previous year according to section 28 para. 5

| Tranches | Cover pool |
|--|-----------------|
| up to € 300,000 | 241.1 |
| more than € 300,000 up to € 1 million | 50.8 |
| more than € 1 million up to € 10 million | 426.4 |
| more than € 10 million | 10,768.4 |
| Total | 11,486.7 |

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 575/2013 | | |
| Germany | - | - | - | 778.0 | 778.0 |
| EU-Institutions | - | - | - | 297.0 | 297.0 |
| Spain | - | - | - | 75.0 | 75.0 |
| Total | - | - | - | 1,150.0 | 1,150.0 |

Werte des Vorjahres gemäß §28 Abs. 5 (Mio. €)

| 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 | - | - | - | 419.0 | 419.0 |
| EU-Institutions | - | - | - | 281.0 | 281.0 |
| Total | - | - | - | 700.0 | 700.0 |

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

| | | | |
|--|---------------------------------------|--------------|---------------------------|
| Outstanding Pfandbriefe(1) | 11,579.5 | in € million | |
| thereof percentage share of fixed-rate Pfandbriefe | 78.3 | % | section 28 para. 1 no. 9 |
| Cover pool | 13,873.0 | in € million | |
| thereof total amount of claims which exceed the limits laid down in section 13 para. 1 | - | in € million | section 28 para. 1 no. 7 |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2 | - | in € million | section 28 para. 1 no.8 |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3 | - | in € million | section 28 para. 1 no.8 |
| thereof percentage share of fixed-rate cover assets | 52.8 | % | section 28 para. 1 no. 9 |
| volume-weighted average of the maturity that has passed since the loan was granted (seasoning) | 4.7 | years | section 28 para. 1 no. 11 |
| average loan-to-value ratio, weighted using the mortgage lending value | 55.5 | % | section 28 para. 1 no. 3 |
| average loan-to-value ratio, weighted using the market value | 33.4 | % | |
| Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency | | | section 28 para. 1 no. 10 |
| Currency | Balance from assets/ liability | | |
| AUD | 130.2 | in € million | |
| CAD | 183.2 | in € million | |
| CHF | 68.5 | in € million | |
| DKK | 37.7 | in € million | |
| EUR | 823.1 | in € million | |
| GBP | 142.2 | in € million | |
| SEK | 84.1 | in € million | |
| USD | 1076.8 | in € million | |
| Deposits of previous year according to section 28 para. 5 | | | |
| Outstanding Pfandbriefe(2) | 10,590.6 | in € million | |
| thereof percentage share of fixed-rate Pfandbriefe | 67.7 | % | section 28 para. 1 no. 9 |
| Cover pool | 12,390.8 | in € million | |
| thereof total amount of claims which exceed the limits laid down in section 13 para. 1 | - | in € million | section 28 para. 1 no. 7 |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2 | - | in € million | section 28 para. 1 no.8 |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3 | - | in € million | section 28 para. 1 no.8 |
| thereof percentage share of fixed-rate cover assets | 52.1 | % | section 28 para. 1 no. 9 |
| volume-weighted average of the maturity that has passed since the loan was granted (seasoning) | 4.7 | years | section 28 para. 1 no. 11 |
| average loan-to-value ratio, weighted using the mortgage lending value | 55.5 | % | section 28 para. 1 no. 3 |
| average loan-to-value ratio, weighted using the market value | 33.9 | % | |
| Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency | | | section 28 para. 1 no. 10 |
| Currency | Balance from assets/ liability | | |
| AUD | 64.0 | in € million | |
| CAD | 110.0 | in € million | |
| CHF | 19.3 | in € million | |
| DKK | 17.1 | in € million | |
| EUR | 518.7 | in € million | |
| GBP | 513.2 | in € million | |
| SEK | 36.2 | in € million | |
| USD | 571.4 | in € million | |

(1) - of which taken over in the proprietary portfolio 1,239.0 Mio. €

(2) - of which taken over in the proprietary portfolio 1,359.5 Mio. €

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