



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	13,082.5	10,043.4	3,039.1
thereof derivatives	246.8	-	
Present value	14,076.3	10,781.4	3,294.9
thereof derivatives	333.3	-	
Risk-adjusted present value*	14,023.2	10,809.4	3,213.8

* 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	11,602.9	9,211.2	2,391.7
thereof derivatives	-67.0	-	
Present value	12,742.6	9,762.5	2,980.1
thereof derivatives	86.3	-	
Risk-adjusted present value*	12,417.7	9,523.3	2,894.4

* 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	Overcollateralisation
Nominal amount	13,082.5	10,043.4	3,039.1
Present value	14,076.3	10,781.4	3,294.9

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	11,602.9	9,211.2	2,391.7
Present value	12,742.6	9,762.5	2,980.1

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	876.9	1,609.4
more than 6 months up to 12 Months	1,544.5	1,164.0
more than 12 months up to 18 Months	1,397.6	858.1
more than 18 months up to 2 years	1,036.9	540.5
more than 2 up to 3 years	1,655.8	1,347.0
more than 3 up to 4 years	2,015.4	815.4
more than 4 up to 5 years	1,476.7	1,463.4
more than 5 up to 10 years	2,832.4	1,843.5
more than 10 years	246.3	402.1
Total	13,082.5	10,043.4

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	897.7	1,465.1
more than 6 months up to 12 Months	583.1	910.7
more than 12 months up to 18 Months	790.0	1,364.8
more than 18 months up to 2 years	837.3	800.6
more than 2 up to 3 years	2,656.8	1,353.5
more than 3 up to 4 years	1,929.2	421.0
more than 4 up to 5 years	1,505.7	648.9
more than 5 up to 10 years	1,999.0	2,027.3
more than 10 years	404.1	219.3
Total	11,602.9	9,211.2

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	572.3
more than € 300,000 up to € 1 million	90.0
more than € 1 million up to € 10 million	654.8
more than € 10 million	9,513.4
Total	10,830.5

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	14.6
more than € 300,000 up to € 1 million	62.5
more than € 1 million up to € 10 million	601.4
more than € 10 million	10,142.9
Total	10,821.4

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 575/2013		
Germany	-	-	-	1,563.2	1,563.2
EU-Institutios	-	-	-	271.0	271.0
France	-	-	-	75.0	75.0
Austria	-	-	-	96.0	96.0
Total	0.0	0.0	0.0	2,005.2	2,005.2

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	-	-	-	497.5	497.5
EU-Institutios	-	-	-	5.0	5.0
France	-	-	-	250.0	250.0
Austria	-	-	-	96.0	96.0
Total	0.0	0.0	0.0	848.5	848.5

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

Outstanding Pfandbriefe			10,043.4	in € million
thereof percentage share of fixed-rate Pfandbriefe			65.2	%

section 28 para. 1 no. 9

Cover pool			13,082.5	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			52.2	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)			5.8	years
average loan-to-value ratio, weighted using the mortgage lending value			56.2	%
average loan-to-value ratio, weighted using the market value			36.7	%

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				
Currency				Balance from assets/ liability
CAD				8.7 in € million
CHF				14.6 in € million
DKK				21.3 in € million
EUR				3,122.7 in € million
GBP				33.5 in € million
SEK				32.4 in € million
USD				0.5 in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe			9,211.2	in € million
thereof percentage share of fixed-rate Pfandbriefe			59.4	%

section 28 para. 1 no. 9

Cover pool			11,602.9	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			42.4	%

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)			5.2	years
average loan-to-value ratio, weighted using the mortgage lending value			57.5	%
average loan-to-value ratio, weighted using the market value			37.8	%

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				
Currency				Balance from assets/ liability
CAD				30.6 in € million
CHF				10.3 in € million
DKK				82.9 in € million
EUR				2,674.5 in € million
GBP				96.2 in € million
NOK				0.5 in € million
SEK				-3.9 in € million
USD				41.0 in € million

section 28 para. 1 no. 10