



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

	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,320.9	10,654.4	<b>1,666.5</b>
thereof derivatives	48.6	-	
<b>Present value</b>	13,301.2	11,472.4	<b>1,828.8</b>
thereof derivatives	143.7	-	
<b>Risk-adjusted present value<sup>(2)</sup></b>	13,514.0	12,211.9	<b>1,302.1</b>

Deposits of previous year according to section 28 para. 5

	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,958.8	10,253.2	<b>1,705.6</b>
thereof derivatives	176.2	-	
<b>Present value</b>	12,761.5	10,866.5	<b>1,895.0</b>
thereof derivatives	231.2	-	
<b>Risk-adjusted present value<sup>(3)</sup></b>	12,943.2	11,252.3	<b>1,690.9</b>

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million) according to the VDP credit-worthiness differentiation model:

	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,320.9	10,654.4	<b>1,666.5</b>
<b>Present value</b>	13,301.2	11,472.4	<b>1,828.8</b>

Deposits of previous year

	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,958.8	10,253.2	<b>1,705.6</b>
<b>Present value</b>	12,761.5	10,866.5	<b>1,895.0</b>

Maturity structure of Mortgage Pfandbriefe and the fixed-interest periods of the corresponding cover pool (in € million)

Maturity structure	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>
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
<b>Total</b>	<b>12,320.9</b>	<b>10,654.4</b>

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>
Up to 6 months	1,596.3	1,164.2
more than 6 months up to 12 Months	980.2	894.1
more than 12 months up to 18 Months	786.8	640.2
more than 18 months up to 2 years	890.2	1,126.8
more than 2 up to 3 years	2,022.9	707.3
more than 3 up to 4 years	1,745.4	1,931.5
more than 4 up to 5 years	957.6	1,209.8
more than 5 up to 10 years	2,956.4	2,236.2
more than 10 years	23.0	343.1
<b>Total</b>	<b>11,958.8</b>	<b>10,253.2</b>

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

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
<b>Total</b>	<b>11,080.4</b>

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	450.6
more than € 300,000 up to € 1 million	83.7
more than € 1 million up to € 10 million	574.7
more than € 10 million	9,568.2
<b>Total</b>	<b>10,677.2</b>

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	-	-	-	928.0	928.0
EU-Institutions	-	-	-	100.0	100.0
France	-	-	-	135.0	135.0
Austria	-	-	-	29.0	29.0
<b>Total</b>	-	-	-	<b>1,192.0</b>	<b>1,192.0</b>

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	-	-	-	955.4	955.4
EU-Institutions	-	-	-	15.0	15.0
France	-	-	-	135.0	135.0
<b>Total</b>	-	<b>0.0</b>	-	<b>1,105.4</b>	<b>1,105.4</b>

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

Outstanding Pfandbriefe <sup>(1)</sup>		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	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		55.3	%
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	
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

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe <sup>(2)</sup>		10,253.2	in € million
thereof percentage share of fixed-rate Pfandbriefe		64.6	%

section 28 para. 1 no. 9

Cover pool		11,958.8	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		54.3	%

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)		5.5	years
average loan-to-value ratio, weighted using the mortgage lending value		56.1	%
average loan-to-value ratio, weighted using the market value		35.8	%

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		Balance from assets/ liability	
CAD		12.2	in € million
CHF		17.6	in € million
DKK		26.8	in € million
EUR		1,449.6	in € million
GBP		128.9	in € million
SEK		20.6	in € million
USD		80.6	in € million

section 28 para. 1 no. 10

<sup>(1)</sup> - of which taken over in the proprietary portfolio 0.0 Mio. €

<sup>(2)</sup> - of which taken over in the proprietary portfolio 300.00 Mio. €

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