

**Mortgage business - Overview asset pool (section 28 PfandBG)**  
**Updated: 31.12.2019**



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

	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,860.7	10,432.8	<b>1,427.9</b>
thereof derivatives	42.6	-	
<b>Present value</b>	12,741.0	11,097.4	<b>1,643.6</b>
thereof derivatives	112.4	-	
<b>Risk-adjusted present value<sup>(3)</sup></b>	12,906.7	11,621.0	<b>1,285.7</b>

\* 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 <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,178.6	10,573.5	<b>1,605.1</b>
thereof derivatives	170.8	-	
<b>Present value</b>	12,997.7	11,208.6	<b>1,789.1</b>
thereof derivatives	236.0	-	
<b>Risk-adjusted present value<sup>(3)</sup></b>	13,124.1	11,594.1	<b>1,530.0</b>

\* 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 <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,860.7	10,432.8	<b>1,427.9</b>
<b>Present value</b>	12,741.0	11,097.4	<b>1,643.6</b>

**Deposits of previous year**

	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,178.6	10,573.5	<b>1,605.1</b>
<b>Present value</b>	12,997.7	11,208.6	<b>1,789.1</b>

**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 <sup>(1)</sup>
Up to 6 months	821.0	712.7
more than 6 months up to 12 Months	793.2	751.2
more than 12 months up to 18 Months	749.5	218.1
more than 18 months up to 2 years	1,083.0	1,071.6
more than 2 up to 3 years	1,864.8	1,883.6
more than 3 up to 4 years	2,561.7	1,819.1
more than 4 up to 5 years	1,736.0	1,454.3
more than 5 up to 10 years	2,224.8	2,246.0
more than 10 years	26.7	276.2
<b>Total</b>	<b>11,860.7</b>	<b>10,432.8</b>

**Deposits of previous year according to section 28 para. 5**

Maturity structure	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>
Up to 6 months	1,688.1	1,603.0
more than 6 months up to 12 Months	953.6	712.7
more than 12 months up to 18 Months	525.1	747.9
more than 18 months up to 2 years	903.3	750.7
more than 2 up to 3 years	1,833.1	835.7
more than 3 up to 4 years	1,797.5	1,866.3
more than 4 up to 5 years	1,403.1	1,534.2
more than 5 up to 10 years	3,040.8	2,179.0
more than 10 years	34.0	344.0
<b>Total</b>	<b>12,178.6</b>	<b>10,573.5</b>

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	309.0
more than € 300,000 up to € 1 million	62.0
more than € 1 million up to € 10 million	436.3
more than € 10 million	10,125.5
<b>Total</b>	<b>10,932.8</b>

**Deposits of previous year according to section 28 para. 5**

Tranches	Cover pool
up to € 300,000	408.0
more than € 300,000 up to € 1 million	80.7
more than € 1 million up to € 10 million	558.7
more than € 10 million	9,875.4
<b>Total</b>	<b>10,922.8</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 575/2013		
Germany	-	-	-	458.0	458.0
EU-Institutes	-	-	-	255.0	255.0
France	-	-	-	135.0	135.0
Austria	-	-	-	37.2	37.2
<b>Total</b>	-	-	-	<b>885.2</b>	<b>885.2</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 575/2013		
Germany	-	-	-	900.0	900.0
EU-Institutes	-	-	-	50.0	50.0
France	-	-	-	135.0	135.0
<b>Total</b>	-	<b>0.0</b>	-	<b>1,085.0</b>	<b>1,085.0</b>

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

<b>Outstanding Pfandbriefe<sup>(1)</sup></b>	10,432.8	in € million
thereof percentage share of fixed-rate Pfandbriefe	73.8	%

section 28 para. 1 no. 9

<b>Cover pool</b>	11,860.7	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	55.6	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)	4.8	years
average loan-to-value ratio, weighted using the mortgage lending value	55.5	%
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	
Currency			
AUD		27.3	in € million
CAD		-0.3	in € million
CHF		15.8	in € million
CZK		0.0	in € million
DKK		-32.9	in € million
EUR		871.4	in € million
GBP		211.4	in € million
HKD		0.0	in € million
JPY		0.0	in € million
NOK		0.0	in € million
SEK		55.0	in € million
SGD		0.0	in € million
USD		229.5	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

<b>Outstanding Pfandbriefe<sup>(2)</sup></b>	10,573.5	in € million
thereof percentage share of fixed-rate Pfandbriefe	66.0	%

section 28 para. 1 no. 9

<b>Cover pool</b>	12,178.6	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	53.4	%

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)	5.3	years
average loan-to-value ratio, weighted using the mortgage lending value	56.1	%
average loan-to-value ratio, weighted using the market value	35.4	%

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			
CAD		39.5	in € million
CHF		15.5	in € million
DKK		72.6	in € million
EUR		1,177.2	in € million
GBP		192.4	in € million
SEK		22.1	in € million
USD		71.1	in € million

section 28 para. 1 no. 10

<sup>(1)</sup> - of which taken over in the proprietary portfolio 160.00 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