

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

Section 28 (1) No. 1 and 3

	Cover assets pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	11.809,0	10.316,8	1.492,2
thereof derivatives	82,5	-	
Present value	12.619,8	11.002,7	1.617,1
thereof derivatives	158,2	-	
Risk-adjusted present value	12.739,6	11.405,8	1.333,8

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

Deposits of the previous year according to section 28 (5) (in € million)

	Cover assets 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. to section 5 BarWertVO / static method acc. to section 6 BarWertVO

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	Overcollateralisation
Nominal amount	11.809,0	10.316,8	1.492,2
Present value	12.619,8	11.002,7	1.617,1

Deposits of the previous year (in € million)

	Cover assets 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

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

Section 28 (1) No 2

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding
up to 6 months	1.316,6	897,3
more than 6 months up to 12 months	761,4	540,9
more than 12 months up to 18 months	943,0	1.092,6
more than 18 months up to 2 years	544,2	308,7
more than 2 years up to 3 years	1.974,8	885,3
more than 3 years up to 4 years	1.777,4	2.499,6
more than 4 years up to 5 years	1.806,5	1.727,6
more than 5 years up to 10 years	2.656,0	2.044,4
more than 10 years	29,1	320,4
Total	11.809,0	10.316,8

Deposits of the previous year according to section 28 (5) (in € million)

Fixed-interest period / maturity structure	Cover assets 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 years up to 3 years	1.655,8	1.347,0
more than 3 years up to 4 years	2.015,4	815,4
more than 4 years up to 5 years	1.476,7	1.463,4
more than 5 years 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

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

Section 28 (2) No. 1a

Tranches	Cover assets pool
up to € 300,000	376,5
more than € 300,000 up to € 1 million	75,1
more than € 1 million up to € 10 million	525,0
more than € 10 million	10.033,9
Total	11.010,5

Deposits of the previous year according to section 28 (5) (in € million)

Tranches	Cover assets pool in the previous year
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

Further cover assets according to section 28 (1) Nos. 4, 5 and 6 – detailed overview (€ million)

Countries	Equalisation claims according to section 19 (1) No. 1	Money claims according to section 19 (1) No. 2		Bonds according to section 19 (1) No. 3	Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013		
Germany	-	-	-	521,0	521,0
EU institutions	-	-	-	60,0	60,0
France	-	-	-	135,0	135,0
Total	0,0	0,0	0,0	716,0	716,0

Deposits of the previous year according to section 28 (5) (in € million)

Countries	Equalisation claims according to section 19 (1) No. 1	Money claims according to section 19 (1) No. 2		Bonds according to section 19 (1) No. 3	Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013		
Germany	-	-	-	1.563,2	1.563,2
EU institutions	-	-	-	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

Key figures for outstanding Pfandbriefe and related cover assets

Pfandbriefe outstanding	10.316,8	€ million
thereof share of fixed-income Pfandbriefe	70,1	%

Section 28 (1) No. 9

Cover assets pool	11.809,0	€ million
thereof total amount of claims exceeding the limits set out in section 13 (1)	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 2 of the PfandBG	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 3 of the PfandBG	-	€ million
thereof share of fixed-income cover assets pool	53,0	%

Section 28 (1) No. 7

Section 28 (1) No. 8

Section 28 (1) No. 8

Section 28 (1) No. 9

Volume-weighted average age of receivables (seasoning)	5,3	years
Weighted average mortgage lending value ratio based on mortgage lending value	56,4	%
Weighted average mortgage lending value ratio based on market value	35,6	%

Section 28 (1) No. 11

Section 28 (2) No. 3

Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency	
Currency	Balance of assets and liabilities
CAD	28,0 € million
CHF	15,0 € million
DKK	74,7 € million
EUR	786,0 € million
GBP	417,2 € million
SEK	21,5 € million
USD	71,7 € million

Section 28 (1) No. 10

Deposits of the previous year according to section 28 (5) (in € million)

Pfandbriefe outstanding	10.043,4	€ million
thereof share of fixed-income Pfandbriefe	65,2	%

Section 28 (1) No. 9

Cover assets pool	13.082,5	€ million
thereof total amount of claims exceeding the limits set out in section 13 (1)	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 2 of the PfandBG	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 3 of the PfandBG	-	€ million
thereof share of fixed-income cover assets pool	52,2	%

Section 28 (1) No. 7

Section 28 (1) No. 8

Section 28 (1) No. 8

Section 28 (1) No. 9

Volume-weighted average age of receivables (seasoning)	5,8	years
Weighted average mortgage lending value ratio based on mortgage lending value	56,2	%
Weighted average mortgage lending value ratio based on market value	36,7	%

Section 28 (1) No. 11

Section 28 (2) No. 3

Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency	
Currency	Balance of assets and liabilities
CAD	8,7 € million
CHF	14,6 € million
DKK	21,3 € million
EUR	3.122,7 € million
GBP	33,5 € million
SEK	32,4 € million
USD	0,5 € million

Section 28 (1) No. 10