



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	14,684.3	11,670.2	3,014.1
thereof derivatives	-273.0	-	
Present value	16,104.9	12,447.3	3,657.6
thereof derivatives	-	49.4	
Risk-adjusted present value	16,003.5	12,418.2	3,585.3

* 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	13,492.4	10,770.9	2,721.5
thereof derivatives	-219.0	-	
Present value	14,859.9	11,570.3	3,289.6
thereof derivatives	38.3	-	
Risk-adjusted present value	14,873.1	11,670.2	3,202.9

* 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	14,684.3	11,670.2	3,014.1
Present value	16,104.9	12,447.3	3,657.6

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	13,492.4	10,770.9	2,721.5
Present value	14,859.9	11,570.3	3,289.6

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

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,313.9	1,463.7
more than 6 months up to 12 Months	1,081.5	1,089.5
more than 12 months up to 18 Months	737.3	1,185.6
more than 18 months up to 2 years	1,003.2	839.8
more than 2 up to 3 years	2,229.2	2,302.5
more than 3 up to 4 years	3,041.6	1,850.5
more than 4 up to 5 years	2,158.0	494.9
more than 5 up to 10 years	2,711.1	2,044.0
more than 10 years	408.5	399.7
Total	14,684.3	11,670.2

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	886.7	800.9
more than 6 months up to 12 Months	783.2	263.4
more than 12 months up to 18 Months	1,160.5	1,388.7
more than 18 months up to 2 years	1,276.3	1,009.0
more than 2 up to 3 years	1,971.2	1,900.1
more than 3 up to 4 years	2,338.0	1,997.1
more than 4 up to 5 years	2,055.4	1,179.1
more than 5 up to 10 years	2,836.1	1,819.4
more than 10 years	185.0	413.2
Total	13,492.4	10,770.9

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

Tranches	Cover pool
up to € 300,000	24.9
more than € 300,000 up to € 1 million	78.0
more than € 1 million up to € 10 million	910.3
more than € 10 million	12,356.2
Total	13,369.4

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	12.5
more than € 300,000 up to € 1 million	73.2
more than € 1 million up to € 10 million	849.1
more than € 10 million	11,341.3
Total	12,276.1

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	-	-	-	833.9	833.9
EU-Institutions	-	-	-	160.0	160.0
France	-	-	-	220.0	220.0
Austria	-	-	-	374.0	374.0
Total	0.0	0.0	0.0	1,587.9	1,587.9

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	-	-	-	799.4	799.4
EU-Institutions	-	-	-	286.0	286.0
France	-	-	-	265.0	265.0
Austria	-	-	-	85.0	85.0
Total	0.0	0.0	0.0	1,435.4	1,435.4

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

Outstanding Pfandbriefe	11,670.2	in € million
thereof percentage share of fixed-rate Pfandbriefe	49.5	%

section 28 para. 1 no. 9

Cover pool	14,684.3	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	39.8	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)	4.6	years
average loan-to-value ratio, weighted using the mortgage lending value	57.2	%
average loan-to-value ratio, weighted using the market value	39.4	%

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	
CAD		25.3	in € million
CHF		17.8	in € million
CZK		6.9	in € million
DKK		78.6	in € million
EUR		3,338.6	in € million
GBP		119.5	in € million
NOK		0.5	in € million
SEK		29.1	in € million
USD		5.0	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe	10,770.9	in € million
thereof percentage share of fixed-rate Pfandbriefe	48.0	%

section 28 para. 1 no. 9

Cover pool	13,492.4	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	37.3	%

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)	4.3	years
average loan-to-value ratio, weighted using the mortgage lending value	56.3	%
average loan-to-value ratio, weighted using the market value	37.5	%

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		19.8	in € million
CHF		-17.7	in € million
CZK		12.1	in € million
DKK		32.2	in € million
EUR		3,088.2	in € million
GBP		-0.5	in € million
NOK		-4.4	in € million
SEK		54.3	in € million
USD		57.4	in € million

section 28 para. 1 no. 10