



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
<b>Nominal amount</b>	13,903.3	10,589.2	<b>3,314.1</b>
thereof derivatives	159.4	-	
<b>Present value</b>	14,999.7	11,458.4	<b>3,541.3</b>
thereof derivatives	282.4	-	
<b>Risk-adjusted present value*</b>	15,250.3	11,857.6	<b>3,392.7</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	Overcollateralisation
<b>Nominal amount</b>	12,430.0	9,639.2	<b>2,790.8</b>
thereof derivatives	6.6	-	
<b>Present value</b>	13,700.3	10,366.4	<b>3,333.9</b>
thereof derivatives	226.1	-	
<b>Risk-adjusted present value*</b>	13,544.2	10,393.4	<b>3,150.8</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	Overcollateralisation
<b>Nominal amount</b>	13,903.3	10,589.2	<b>3,314.1</b>
<b>Present value</b>	14,999.7	11,458.4	<b>3,541.3</b>

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
<b>Nominal amount</b>	12,430.0	9,639.2	<b>2,790.8</b>
<b>Present value</b>	13,700.3	10,366.4	<b>3,333.9</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
Up to 6 months	931.5	1,278.5
more than 6 months up to 12 Months	924.7	1,618.2
more than 12 months up to 18 Months	1,630.3	1,164.0
more than 18 months up to 2 years	1,467.7	875.7
more than 2 up to 3 years	2,190.2	1,314.9
more than 3 up to 4 years	2,162.6	607.3
more than 4 up to 5 years	1,619.2	1,579.8
more than 5 up to 10 years	2,826.9	1,713.5
more than 10 years	150.2	437.3
<b>Total</b>	<b>13,903.3</b>	<b>10,589.2</b>

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,282.0	969.4
more than 6 months up to 12 Months	584.0	1,465.0
more than 12 months up to 18 Months	632.2	911.5
more than 18 months up to 2 years	854.2	1,354.8
more than 2 up to 3 years	2,511.8	1,714.0
more than 3 up to 4 years	2,294.9	700.5
more than 4 up to 5 years	1,861.7	398.6
more than 5 up to 10 years	2,107.0	1,869.4
more than 10 years	302.2	256.0
<b>Total</b>	<b>12,430.0</b>	<b>9,639.2</b>

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

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	692.0
more than € 300,000 up to € 1 million	103.1
more than € 1 million up to € 10 million	758.4
more than € 10 million	10,469.1
<b>Total</b>	<b>12,022.6</b>

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	17.9
more than € 300,000 up to € 1 million	63.1
more than € 1 million up to € 10 million	691.2
more than € 10 million	10,782.9
<b>Total</b>	<b>11,555.1</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	-	-	-	1,260.8	1,260.8
EU-Institutios	-	-	-	244.5	244.5
France	-	-	-	120.0	120.0
Austria	-	-	-	96.0	96.0
<b>Total</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1,721.3</b>	<b>1,721.3</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	-	-	-	564.3	564.3
EU-Institutios	-	-	-	30.0	30.0
France	-	-	-	145.0	145.0
Austria	-	-	-	129.0	129.0
<b>Total</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>868.3</b>	<b>868.3</b>

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

Outstanding Pfandbriefe			10,589.2	in € million
thereof percentage share of fixed-rate Pfandbriefe			66.4	%

section 28 para. 1 no. 9

Cover pool			13,903.3	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			48.2	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)			5.9	years
average loan-to-value ratio, weighted using the mortgage lending value			56.2	%
average loan-to-value ratio, weighted using the market value			37.4	%

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				
Currency				Balance from assets/ liability
CAD				14.4 in € million
CHF				16.5 in € million
DKK				58.6 in € million
EUR				3,003.6 in € million
GBP				200.2 in € million
SEK				25.5 in € million
USD				142.7 in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe			9,639.2	in € million
thereof percentage share of fixed-rate Pfandbriefe			56.3	%

section 28 para. 1 no. 9

Cover pool			12,430.0	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			37.7	%

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)			5.0	years
average loan-to-value ratio, weighted using the mortgage lending value			57.4	%
average loan-to-value ratio, weighted using the market value			38.4	%

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				
Currency				Balance from assets/ liability
CAD				25.8 in € million
CHF				16.6 in € million
CZK				6.9 in € million
DKK				81.5 in € million
EUR				2,623.4 in € million
GBP				304.5 in € million
NOK				0.6 in € million
SEK				8.3 in € million
USD				174.5 in € million

section 28 para. 1 no. 10