



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

|  | Asset pool | Pfandbriefe outstanding <sup>(1)</sup> | Overcollateralisation |
|--|------------|--|-----------------------|
| <b>Nominal amount</b>                            | 11,898.1   | 10,563.3                               | <b>1,334.8</b>        |
| thereof derivatives                              | 119.1      | -                                      |                       |
| <b>Present value</b>                             | 12,784.9   | 11,295.4                               | <b>1,489.5</b>        |
| thereof derivatives                              | 197.4      | -                                      |                       |
| <b>Risk-adjusted present value<sup>(3)</sup></b> | 12,841.5   | 11,827.2                               | <b>1,014.3</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>                            | 12,443.3   | 10,861.7                               | <b>1,581.6</b>        |
| thereof derivatives                              | 129.5      | -                                      |                       |
| <b>Present value</b>                             | 13,378.3   | 11,644.4                               | <b>1,733.9</b>        |
| thereof derivatives                              | 225.2      | -                                      |                       |
| <b>Risk-adjusted present value<sup>(3)</sup></b> | 13,602.2   | 12,142.0                               | <b>1,460.2</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> | 11,898.1   | 10,563.3                               | <b>1,334.8</b>        |
| <b>Present value</b>  | 12,784.9   | 11,295.4                               | <b>1,489.5</b>        |

Deposits of previous year

|                       | Asset pool | Pfandbriefe outstanding <sup>(2)</sup> | Overcollateralisation |
|-----------------------|------------|--|-----------------------|
| <b>Nominal amount</b> | 12,443.3   | 10,861.7                               | <b>1,581.6</b>        |
| <b>Present value</b>  | 13,378.3   | 11,644.4                               | <b>1,733.9</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                      | 689.8           | 764.1                                  |
| more than 6 months up to 12 Months  | 727.8           | 318.1                                  |
| more than 12 months up to 18 Months | 1,221.8         | 1,073.4                                |
| more than 18 months up to 2 years   | 882.0           | 971.9                                  |
| more than 2 up to 3 years           | 2,155.6         | 1,956.8                                |
| more than 3 up to 4 years           | 2,313.9         | 1,608.5                                |
| more than 4 up to 5 years           | 1,955.9         | 777.2                                  |
| more than 5 up to 10 years          | 1,927.7         | 2,864.9                                |
| more than 10 years                  | 23.6            | 228.4                                  |
| <b>Total</b>                        | <b>11,898.1</b> | <b>10,563.3</b>                        |

Deposits of previous year according to section 28 para. 5

| Maturity structure                  | Asset pool      | Pfandbriefe outstanding <sup>(2)</sup> |
|-------------------------------------|-----------------|--|
| Up to 6 months                      | 1,156.8         | 617.9                                  |
| more than 6 months up to 12 Months  | 750.5           | 697.3                                  |
| more than 12 months up to 18 Months | 897.1           | 744.0                                  |
| more than 18 months up to 2 years   | 783.1           | 218.2                                  |
| more than 2 up to 3 years           | 2,098.7         | 2,041.6                                |
| more than 3 up to 4 years           | 2,385.5         | 1,977.8                                |
| more than 4 up to 5 years           | 1,736.6         | 1,596.5                                |
| more than 5 up to 10 years          | 2,604.7         | 2,693.2                                |
| more than 10 years                  | 30.3            | 275.2                                  |
| <b>Total</b>                        | <b>12,443.3</b> | <b>10,861.7</b>                        |

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

| Tranches                                 | Cover pool      |
|--|-----------------|
| up to € 300,000                          | 270.0           |
| more than € 300,000 up to € 1 million    | 54.9            |
| more than € 1 million up to € 10 million | 410.4           |
| more than € 10 million                   | 10,343.6        |
| <b>Total</b>                             | <b>11,078.9</b> |

Deposits of previous year according to section 28 para. 5

| Tranches                                 | Cover pool      |
|--|-----------------|
| up to € 300,000                          | 349.7           |
| more than € 300,000 up to € 1 million    | 71.6            |
| more than € 1 million up to € 10 million | 526.5           |
| more than € 10 million                   | 9,784.0         |
| <b>Total</b>                             | <b>10,731.8</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         | -   | -  | -  | 374.0   | 374.0        |
| EU-Institutions | -   | -  | -  | 301.0   | 301.0        |
| France          | -   | -  | -  | 25.0  | 25.0         |
| <b>Total</b>    | -   | -  | -  | <b>700.0</b>  | <b>700.0</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 575/2013 |   |                |
| Germany         | -   | -  | -  | 1,348.0   | 1,348.0        |
| EU-Institutions | -   | -  | -  | 70.0  | 70.0           |
| France          | -   | -  | -  | 135.0   | 135.0          |
| Austria         | -   | -  | -  | 29.0  | 29.0           |
| <b>Total</b>    | -   | -  | -  | <b>1,582.0</b>                                      | <b>1,582.0</b> |

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

|  |  |          |              |
|--|--|----------|--------------|
| <b>Outstanding Pfandbriefe<sup>(1)</sup></b>       |  | 10,563.3 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe |  | 66.4     | %            |

section 28 para. 1 no. 9

|  |  |          |              |
|--|--|----------|--------------|
| <b>Cover pool</b>  |  | 11,898.1 | 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  |  | 53.6     | 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                         |  | 55.7 | %     |
| average loan-to-value ratio, weighted using the market value                                   |  | 33.3 | %     |

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 |
| AUD   |  |  | 41.1 in € million              |
| CAD   |  |  | 10.2 in € million              |
| CHF   |  |  | 11.1 in € million              |
| DKK   |  |  | 2.4 in € million               |
| EUR   |  |  | 287.5 in € million             |
| GBP   |  |  | 382.6 in € million             |
| SEK   |  |  | 55.6 in € million              |
| USD   |  |  | 361.6 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>       |  | 10,861.7 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe |  | 74.3     | %            |

section 28 para. 1 no. 9

|  |  |          |              |
|--|--|----------|--------------|
| <b>Cover pool</b>  |  | 12,443.3 | 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  |  | 54.9     | %            |

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                         |  | 55.6 | %     |
| average loan-to-value ratio, weighted using the market value                                   |  | 34.8 | %     |

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 |  |  |                                |
|---|--|--|--------------------------------|
| Currency  |  |  | Balance from assets/ liability |
| CAD   |  |  | 77.8 in € million              |
| CHF   |  |  | 15.2 in € million              |
| DKK   |  |  | -16.9 in € million             |
| EUR   |  |  | 1,287.4 in € million           |
| GBP   |  |  | 192.2 in € million             |
| SEK   |  |  | 21.7 in € million              |
| USD   |  |  | -61.2 in € million             |

section 28 para. 1 no. 10

<sup>(1)</sup> - of which taken over in the proprietary portfolio 1017.00 Mio. €

<sup>(2)</sup> - of which taken over in the proprietary portfolio 0.00 Mio. €

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