

## 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
<b>Nominal amount</b>	1.878,9	1.605,3	273,6
thereof derivatives	-	-	-
<b>Present value</b>	2.541,8	2.114,5	427,3
thereof derivatives	109,8	-	-
<b>Risk-adjusted present value</b>	2.352,6	1.995,7	356,9

\*) 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
<b>Nominal amount</b>	2.284,0	1.958,3	325,7
thereof derivatives	-	-	-
<b>Present value</b>	2.918,8	2.481,9	436,9
thereof derivatives	113,2	-	-
<b>Risk-adjusted present value</b>	2.727,2	2.349,1	378,1

\*) 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
<b>Nominal amount</b>	1.878,9	1.605,3	273,6
<b>Present value</b>	2.541,8	2.114,5	427,3

## Deposits of the previous year (in € million)

	Cover assets pool	Pfandbriefe outstanding	Overcollateralisation
<b>Nominal amount</b>	2.284,0	1.958,3	325,7
<b>Present value</b>	2.918,8	2.481,9	436,9

## Maturity structure of outstanding public-sector Pfandbriefe and fixed-interest periods of the related cover assets (in € million)

Section 28 (1) No 2

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding
up to 6 months	116,8	114,2
more than 6 months up to 12 months	73,7	20,4
more than 12 months up to 18 months	82,5	128,3
more than 18 months up to 2 years	101,5	57,1
more than 2 years up to 3 years	120,8	111,2
more than 3 years up to 4 years	278,6	141,3
more than 4 years up to 5 years	98,5	183,3
more than 5 years up to 10 years	317,0	538,4
more than 10 years	689,5	311,1
<b>Total</b>	<b>1.878,9</b>	<b>1.605,3</b>

## 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	230,4	273,0
more than 6 months up to 12 months	184,6	80,1
more than 12 months up to 18 months	105,5	114,0
more than 18 months up to 2 years	76,0	20,4
more than 2 years up to 3 years	231,0	185,5
more than 3 years up to 4 years	115,0	111,2
more than 4 years up to 5 years	280,4	141,3
more than 5 years up to 10 years	361,9	677,7
more than 10 years	699,2	355,1
<b>Total</b>	<b>2.284,0</b>	<b>1.958,3</b>

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

section 28 (3) No 1

Tranches	Cover assets pool
up to € 10 million	200,2
more than € 10 million up to € 100 million	798,9
more than € 100 million	879,8
<b>Total</b>	<b>1.878,9</b>

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

Tranches	Cover assets pool
up to € 10 million	265,1
more than € 10 million up to € 100 million	911,8
more than € 100 million	1.107,1
<b>Total</b>	<b>2.284,0</b>

## Breakdown of assets used as cover assets for public-sector Pfandbriefe (based on their nominal value), by borrower's/guarantor's country of domicile, in line with section 28 (3) no. 2 of the PfandBG:

Section 28 (3) No. 2

Countries	Total	Guarantees due to promotion of export activities	of which owed by				of which guaranteed by			
			Sovereigns	Local/regional authority		Other	Sovereigns	Local/regional authority		Other
				regional	local			regional	local	
Germany	1.445,1	-	-	942,2	329,6	88,1	0,2	2,1	82,9	-
EU institutions	65,0	-	-	-	-	-	65,0	-	-	-
France	25,6	-	25,0	-	0,6	-	-	-	-	-
Italy	25,0	-	25,0	-	-	-	-	-	-	-
Japan	20,0	-	-	-	20,0	-	-	-	-	-
Austria	158,2	-	83,2	25,0	-	-	50,0	-	-	-
Poland	25,0	-	25,0	-	-	-	-	-	-	-
Spain	115,0	-	-	115,0	-	-	-	-	-	-
<b>Total</b>	<b>1.878,9</b>	<b>-</b>	<b>158,2</b>	<b>1.082,2</b>	<b>350,2</b>	<b>88,1</b>	<b>115,2</b>	<b>2,1</b>	<b>82,9</b>	<b>0,0</b>

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

Countries	Total	Guarantees due to promotion of export activities	of which owed by				of which guaranteed by			
			Sovereigns	Local/regional authority		Other	Sovereigns	Local/regional authority		Other
				regional	local			regional	local	
Germany	1.880,1	-	2,0	1.184,3	375,3	195,7	0,2	5,8	95,5	21,3
EU institutions	103,9	-	-	-	-	-	103,9	-	-	-
France	1,0	-	-	-	1,0	-	-	-	-	-
Italy	39,0	-	39,0	-	-	-	-	-	-	-
Japan	20,0	-	-	-	20,0	-	-	-	-	-
Austria	100,0	-	75,0	25,0	-	-	-	-	-	-

Poland	25,0	-	25,0	-	-	-	-	-	-	-
Spain	115,0	-	-	115,0	-	-	-	-	-	-
<b>Total</b>	<b>2.284,0</b>	<b>-</b>	<b>141,0</b>	<b>1.324,3</b>	<b>396,3</b>	<b>195,7</b>	<b>104,1</b>	<b>5,8</b>	<b>95,5</b>	<b>21,3</b>

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

Section 28 (1) No. 4 and 5

Countries	Equalisation claim according to section 20 (2) No. 1	Money claims according to section 20 (2) No. 2		Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013	
<b>Total</b>				

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

Countries	Equalisation claim according to section 20 (2) No. 1	Money claims according to section 20 (2) No. 2		Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013	
Germany	-	30,0	-	30,0
<b>Total</b>		30,0		30,0

Key figures for outstanding Pfandbriefe and related cover assets

<b>Pfandbriefe outstanding</b>	1.605,3	€ million
thereof share of fixed-income Pfandbriefe	76,7	%

Section 28 (1) No. 9

<b>Cover assets pool</b>	1.878,9	€ million
thereof total amount of claims exceeding the limits set out in section 20 (2) of the PfandBG	-	€ million
thereof share of fixed-income cover assets pool	88,5	%

Section 28 (1) No. 8  
Section 28 (1) No. 9

<b>Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency</b>		
<b>Currency</b>	<b>Balance of assets and liabilities</b>	
CHF	54,2	€ million
EUR	308,3	€ million
GBP	0	€ million

Section 28 (1) No. 10

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

<b>Pfandbriefe outstanding</b>	1.958,3	€ million
thereof share of fixed-income Pfandbriefe	81	%

Section 28 (1) No. 9

<b>Cover assets pool</b>	2.284,0	€ million
thereof total amount of claims exceeding the limits set out in section 20 (2) of the PfandBG	-	€ million
thereof share of fixed-income cover assets pool	86,9	%

Section 28 (1) No. 8  
Section 28 (1) No. 9

<b>Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency</b>		
<b>Currency</b>	<b>Balance of assets and liabilities</b>	
CHF	54,5	€ million
EUR	329,2	€ million
GBP	-0,1	€ million

Section 28 (1) No. 10

**Note:** There were no such payment arrears of 90 days or more in the reporting period, nor in the comparable period of the previous year.