



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

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	15,175.5	12,142.6	3,032.9
thereof derivatives	-530.9	-	
Present value	16,691.5	13,162.4	3,529.1
thereof derivatives	-	318.5	
Risk-adjusted present value*	16,689.6	13,343.7	3,345.9

* 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	13,241.3	10,560.5	2,680.8
thereof derivatives	-16.0	-	
Present value	14,322.7	11,245.8	3,076.9
thereof derivatives	197.4	-	
Risk-adjusted present value*	14,448.4	11,489.0	2,959.4

* 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	15,175.5	12,142.6	3,032.9
Present value	16,691.5	13,162.4	3,529.1

Deposits of previous year

	Asset pool	Pfandbriefe outstanding	Overcollateralisation
Nominal amount	13,241.3	10,560.5	2,680.8
Present value	14,322.7	11,245.8	3,076.9

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	1,203.4	418.6
more than 6 months up to 12 Months	1,109.1	1,480.0
more than 12 months up to 18 Months	1,198.1	1,110.2
more than 18 months up to 2 years	945.6	1,185.6
more than 2 up to 3 years	2,403.2	2,375.7
more than 3 up to 4 years	2,644.6	2,073.7
more than 4 up to 5 years	2,335.0	906.2
more than 5 up to 10 years	3,185.9	2,124.2
more than 10 years	150.6	468.4
Total	15,175.5	12,142.6

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding
Up to 6 months	1,385.2	608.8
more than 6 months up to 12 Months	812.2	800.9
more than 12 months up to 18 Months	829.5	348.4
more than 18 months up to 2 years	1,213.4	1,394.8
more than 2 up to 3 years	2,067.2	2,070.3
more than 3 up to 4 years	2,443.9	1,783.6
more than 4 up to 5 years	1,939.6	949.3
more than 5 up to 10 years	2,325.2	2,223.9
more than 10 years	225.1	370.5
Total	13,241.3	10,560.5

Distribution of the amounts assigned as cover in their nominal values by their size in bands (€ mn)

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	31.5
more than € 300,000 up to € 1 million	89.1
more than € 1 million up to € 10 million	1,038.2
more than € 10 million	13,767.2
Total	14,926.0

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	13.9
more than € 300,000 up to € 1 million	74.6
more than € 1 million up to € 10 million	1,038.1
more than € 10 million	10,905.2
Total	12,031.8

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 576/2013		
Germany	-	-	-	457.4	457.4
EU-Institutes	-	-	-	110.0	110.0
France	-	-	-	125.0	125.0
Austria	-	-	-	88.0	88.0
Total	0.0	0.0	0.0	780.4	780.4

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 576/2013		
Germany	-	-	-	561.7	561.7
EU-Institutes	-	-	-	298.5	298.5
France	-	-	-	285.0	285.0
Austria	-	-	-	80.2	80.2
Total	0.0	0.0	0.0	1,225.4	1,225.4

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

Outstanding Pfandbriefe		12,142.6	in € million
thereof percentage share of fixed-rate Pfandbriefe		49.1	%
Cover pool		15,175.5	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		35.8	in € million
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)		4.5	years
average loan-to-value ratio, weighted using the mortgage lending value		57.3	%
average loan-to-value ratio, weighted using the market value		40.8	%

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency		Balance from assets/ liability	
CAD		18.6	in € million
CHF		-9.9	in € million
CZK		-2.8	in € million
DKK		43.4	in € million
EUR		3,259.8	in € million
GBP		81.4	in € million
JPY		111.4	in € million
NOK		1.3	in € million
SEK		5.7	in € million
USD		-100.6	in € million

Deposits of previous year according to section 28 para. 5

Outstanding Pfandbriefe		10,560.5	in € million
thereof percentage share of fixed-rate Pfandbriefe		45.2	%
Cover pool		13,241.3	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		38.4	%
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)		4.2	years
average loan-to-value ratio, weighted using the mortgage lending value		56.0	%
average loan-to-value ratio, weighted using the market value		36.9	%

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency		Balance from assets/ liability	
CAD		13.4	in € million
CHF		-16.9	in € million
CZK		-2.8	in € million
DKK		8.9	in € million
EUR		2,883.3	in € million
GBP		-49.8	in € million
JPY		-12.8	in € million
NOK		-4.7	in € million
SEK		86.1	in € million
USD		102.0	in € million

section 28 para. 1 no. 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

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10

section 28 para. 1 no. 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

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10