

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2014

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	15.477,7	16.935,0	17.342,5
of which derivatives	-	-	-
Cover Pool	20.286,1	22.370,6	22.286,1
of which derivatives	-	-	-
Over-Collateralisation (OC)	4.808,4	5.435,5	4.943,6
OC in % of Pfandbriefe outstanding	31,1%	32,1%	28,5%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	4.770,5	5.391,0	
OC in % of Pfandbriefe outstanding	30,8%	31,8%	-

* For the calculation of risk cash value the dynamic rate method is applied (section 5 para. 1 no. 1)

Publication according to section 28 para. 1 no. 2 Pfandbrief Act
Maturity structure of outstanding Mortgage Pfandbriefe and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	414,5	2.191,0
> 0,5 years and <= 1 year	195,0	1.683,9
> 1 year and <= 1,5 years	1.260,4	1.936,6
> 1,5 years and <= 2 years	782,9	1.317,1
> 2 years and <= 3 years	4.086,1	3.697,6
> 3 years and <= 4 years	1.383,2	3.277,2
> 4 years and <= 5 years	2.062,9	1.922,3
> 5 years and <= 10 years	3.231,9	2.910,4
> 10 years	2.060,9	1.350,1
Total	15.477,7	20.286,1

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2014

Further Cover Assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3					
	Total	thereof			
		equalization claims according to section 19 para. 1 no. 1	money claims according to section 19 para. 1 no. 2		bonds according to section 19 para. 1 no. 3
			overall	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
	mn €	mn €	mn €	mn €	mn €
Total - all states*	5.972,2	-	2.264,9	-	3.707,3
Belgium	169,0	-	-	-	169,0
Germany	679,6	-	354,6	-	325,0
France	44,0	-	44,0	-	-
Great Britain	210,0	-	210,0	-	-
Italy	2.035,9	-	689,4	-	1.346,5
Japan	51,0	-	51,0	-	-
Austria	911,5	-	104,5	-	806,9
Poland	573,4	-	573,4	-	-
Portugal	123,3	-	123,3	-	-
Slovenia	17,6	-	17,6	-	-
Spain	786,2	-	-	-	786,2
Czech Republic	45,0	-	-	-	45,0
Hungary	225,5	-	96,9	-	128,7
Luxembourg	100,0	-	-	-	100,0

* excluding statutory overcollateralization (307,1 mn €)

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe split by states in which the property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims if the respective amount in arrears is at least 5 percent of the claim. | 30.09.2014

	Cover Assets															Total amount of payments in arrears for at least 90 days	total amount of these claims inasmuch as the respective amount in arrears is at least 5% of the claim
	Total	thereof Residential							Commercial								
		Total	thereof					Total	thereof								
			Apartments	Single-and two-family houses	Multi-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land			
	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	
Total - all states	14.006,9	3.059,3	114,0	63,2	2.858,7	23,4	-	10.947,6	4.130,9	4.053,5	477,5	2.089,6	80,8	115,3	9,9	14,7	
Germany	7.308,0	2.782,8	113,9	62,5	2.583,1	23,4	-	4.525,2	1.676,8	1.763,1	73,0	869,3	27,6	115,3	3,9	8,6	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	1.257,8	11,6	0,0	-	11,5	-	-	1.246,3	815,3	167,2	50,2	160,4	53,2	-	-	-	
Great Britain	2.281,1	25,7	-	-	25,7	-	-	2.255,4	733,6	1.021,4	47,1	453,3	-	-	-	-	
Netherlands	193,5	0,7	0,1	0,6	-	-	-	192,8	29,0	89,2	-	74,6	-	-	-	-	
Austria	60,5	0,1	-	0,1	-	-	-	60,4	14,4	46,0	-	-	-	-	-	-	
Switzerland	120,9	-	-	-	-	-	-	120,9	-	120,9	-	-	-	-	-	-	
USA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	132,9	-	-	-	-	-	-	132,9	41,3	5,4	86,2	-	-	-	-	-	
Italy	95,4	-	-	-	-	-	-	95,4	7,8	87,6	-	-	-	-	-	-	
Luxembourg	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Norway	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Poland	677,6	-	-	-	-	-	-	677,6	118,7	372,4	-	186,4	-	-	-	-	
Sweden	882,9	238,4	-	-	238,4	-	-	644,5	318,6	73,5	221,0	31,3	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	335,4	-	-	-	-	-	-	335,4	107,0	217,4	-	11,0	-	-	6,0	6,2	
Czech Republic	240,4	-	-	-	-	-	-	240,4	166,2	51,8	-	22,4	-	-	-	-	
Hungary	274,2	-	-	-	-	-	-	274,2	102,0	-	-	172,1	-	-	-	-	
Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	108,7	-	-	-	-	-	-	108,7	-	-	-	108,7	-	-	-	-	
Slovenia	37,5	-	-	-	-	-	-	37,5	-	37,5	-	-	-	-	-	-	

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches | 30.09.2014

	Cover Assets
	mn €
up to 300.000 mn. €	218,9
more than 300.000 mn. € up to 1 mn. €	492,2
more than 1 mn. € up to 10 mn. €	2.039,1
more than 10 mn. €	11.256,6
Total	14.006,9

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act

Key figures about outstanding Mortgage Pfandbriefe and Cover Pool | 30.09.2014

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		15.477,7
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		83,69%
Cover Pool		20.286,1
thereof total amount of claims which exceed the limits according to section 13 para. 1 (section 28 para. 1 no. 7)		-
thereof total amount of the claims which exceed the limits according to section 19 para 1 no. 2 (section 28 para. 1 no. 8)		-
thereof total amount of the claims which exceed the limits according to section 19 para 1 no. 3 (section 28 para. 1 no. 8)		611,7
thereof fixed-rate cover assets (section 28 para. 1 no. 9)		38,93%
	CHF	744,7
	DKK	13,0
	GBP	1.567,8
	JPY	78,6
	NOK	2,2
	SEK	532,4
	USD	44,9
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in € section 28 para. 1 no. 10 (Net Total of asset/liability)		
volume-weighted average time in years (seasoning) (section 28 para. 1 no. 11)		5,4
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		39,18%
weighted average loan-to-value ratio, based upon the market value -optional-		-

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Public Pfandbriefe outstanding and their cover | 30.09.2014

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	21.540,5	25.890,4	27.436,7
thereof derivatives	-	-	-
Cover Pool	25.355,5	29.055,3	29.701,5
thereof derivatives	-	-	-
Over-Collateralisation (OC)	3.815,1	3.164,9	2.264,8
OC in % of Pfandbriefe outstanding	17,7%	12,2%	8,3%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.780,5	3.130,0	
OC in % of Pfandbriefe outstanding	17,6%	12,1%	-

* For the calculation of risk cash value the dynamic rate method is applied.

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of outstanding Public Pfandbriefe outstanding and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	477,5	2.324,7
> 0,5 years and <= 1 year	3.564,1	1.797,5
> 1 year and <= 1,5 years	499,4	1.208,2
> 1,5 years and <= 2 years	764,6	1.740,6
> 2 years and <= 3 years	2.076,0	2.258,5
> 3 years and <= 4 years	1.657,8	1.879,3
> 4 years and <= 5 years	682,0	1.470,7
> 5 years and <= 10 years	3.967,1	4.324,9
> 10 years	7.852,0	8.351,2
Total	21.540,4	25.355,5

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act

Further Cover Assets Public Pfandbriefe - in detail | 30.09.2014

	Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2			
	Total	thereof		
		equalization claims according to section 20 para. 2 no. 1	money claims according to section 20 para.2 no.2	
			overall	thereof
				Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-

Publication according to section 28 para. 3 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe split by the individual states in which the borrower is located | 30.09.2014

	Cover assets				
	Total	thereof			
		State	Regional authorities	Local authorities	Other debtors
	mn €	mn €	mn €	mn €	mn €
Total - all states	25.352,7	10.267,2	9.293,9	1.277,9	4.513,7
Germany	13.673,8	4.328,1	6.814,7	723,0	1.808,1
Belgium	253,5	50,0	203,5	-	-
Finland	199,2	-	-	46,7	152,5
France	2.241,9	781,7	680,0	170,5	609,7
Greece	-	-	-	-	-
Luxembourg	-	-	-	-	-
Italy	310,1	262,3	20,9	27,0	-
Japan	200,9	140,9	-	60,0	-
Lithuania	-	-	-	-	-
Netherlands	0,7	0,3	-	0,5	-
Austria	4.600,8	3.479,9	475,1	-	645,7
Portugal	345,8	-	285,8	-	60,0
Sweden	40,0	-	-	40,0	-
Slovakia	15,0	15,0	-	-	-
Spain	2.015,7	870,0	797,9	191,1	156,7
Poland	99,5	99,5	-	-	-
Switzerland	125,0	-	-	-	125,0
Slovenia	239,9	222,9	-	-	17,0
Czech Republic	-	-	-	-	-
Canada	-	-	-	-	-
Denmark	39,7	-	-	-	39,7
Hungary	-	-	-	-	-
Great Britain	159,3	16,8	16,1	19,3	107,2
USA	-	-	-	-	-
International Organisations	792,1	-	-	-	792,1

Total amount of payments in arrears for at least 90 days

as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5% of the claim

Amount of claims in arrears for at least 90 days					
	Total	thereof			
		State	Regional authorities	Local authorities	Other debtors
	mn €	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-	-

Total amount of these claims if the respective amount in arrears is at least 5% of the claim					
	Total	thereof			
		State	Regional authorities	Local authorities	Other debtors
	mn €	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-	-

Publication according to section 28 para. 1 nos.8, 9 and 10 Pfandbrief Act

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2014

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		21.540,5
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		79,14%
		-
Cover Pool		25.355,5
thereof total amount of the claims which exceed the limits according to section 20 para 2 (section 28 para. 1 no. 8)		-
thereof fixed-rate cover assets section (28 para. 1 no. 9)		69,57%
	AUD	-108,2
	CAD	12,7
	CHF	-690,3
	GBP	172,5
	JPY	-74,8
	USD	220,7

Net present value pursuant to
section 6 para 1 of the Pfandbrief Net Present Value Regulation
for each foreign currency in €
section 28 para. 1 no. 10 (Net Total of asset/liability)