PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

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PFANDBRIEFBANK

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

Mortgage Pfandbriefe outstanding and their cover | 30.06.2015

	nominal value	net present value	risk-adjusted net present value*
Total outstanding	mn €	mn €	mn €
Mortgage Pfandbriefe	15.559,0	16.928,1	17.407,7
of which derivatives	-	-	-
Cover Pool	19.664,5	21.523,9	21.415,5
of which derivatives	-	-	-
Over-Collateralisation (OC)	**4.105,5**	**4.595,8**	**4.007,8**
OC in % of Pfandbriefe outstanding	26,4%	27,1%	23,0%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	4.046,0	4.527,4	
OC in % of Pfandbriefe outstanding	26,0%	26,7%	-

* 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
Maturity:	mn €	mn €
<= 0,5 years	426,2	2.348,9
> 0,5 years and <= 1 year	1.563,1	1.338,9
> 1 year and <= 1,5 years	1.583,8	1.720,0
> 1,5 years and <= 2 years	1.120,1	1.364,8
> 2 years and <= 3 years	2.373,8	2.427,1
> 3 years and <= 4 years	2.458,3	2.905,9
> 4 years and <= 5 years	1.796,6	2.636,7
> 5 years and <= 10 years	2.030,0	3.768,1
> 10 years	2.207,0	1.154,1
Total	**15.559,0**	**19.664,5**

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

pbb

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.06.2015

	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*	**4.681,6**	**-**	**518,2**	**-**	**4.163,5**
Belgium	161,0	-	-	-	161,0
Germany	765,7	-	518,2	-	247,5
France	128,6	-	-	-	128,6
Great Britain	-	-	-	-	-
Italy	1.193,4	-	-	-	1.193,4
Japan	50,1	-	-	-	50,1
Austria	761,6	-	-	-	761,6
Poland	-	-	-	-	-
Portugal	266,5	-	-	-	266,5
Slovenia	17,2	-	-	-	17,2
Spain	957,7	-	-	-	957,7
Czech Republic	45,0	-	-	-	45,0
Hungary	234,9	-	-	-	234,9
Luxembourg	100,0	-	-	-	100,0

* excluding statutory overcollateralizaton (309,3 mn €)

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

pbb

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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. | 30.06.2015

	Cover Assets															
	Total	thereof													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
		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	**14.673,6**	**3.052,2**	**240,4**	**25,3**	**2.649,4**	**137,2**	**-**	**11.621,3**	**4.340,9**	**4.771,8**	**394,7**	**1.875,1**	**173,6**	**65,3**	**12,2**	**29,5**
Germany	7.304,8	2.810,8	240,3	24,7	2.408,6	137,2	-	4.494,0	1.633,1	1.774,6	22,2	904,3	94,6	65,3	4,0	5,6
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	1.627,7	11,4	-	-	11,4	-	-	1.616,3	1.005,8	239,1	35,2	269,5	66,8	-	-	-
Great Britain	2.495,4	-	-	-	-	-	-	2.495,4	858,4	1.273,6	51,5	299,8	12,2	-	-	-
Netherlands	143,7	0,6	0,1	0,5	-	-	-	143,2	22,2	48,5	-	72,5	-	-	4,1	10,7
Austria	61,5	0,1	-	0,1	-	-	-	61,4	15,4	46,0	-	-	-	-	-	-
Switzerland	138,0	-	-	-	-	-	-	138,0	-	138,0	-	-	-	-	-	-
USA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	190,4	-	-	-	-	-	-	190,4	99,7	3,0	87,6	-	-	-	-	-
Italy	7,8	-	-	-	-	-	-	7,8	7,8	-	-	-	-	-	-	-
Luxembourg	24,6	-	-	-	-	-	-	24,6	24,6	-	-	-	-	-	-	-
Norway	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Poland	852,4	-	-	-	-	-	-	852,4	140,0	432,9	-	279,6	-	-	-	-
Sweden	992,3	229,4	-	-	229,4	-	-	762,9	222,7	342,0	198,3	-	-	-	-	-
Slovakia	16,2	-	-	-	-	-	-	16,2	-	-	-	16,2	-	-	-	-
Spain	317,1	-	-	-	-	-	-	317,1	100,9	205,3	-	10,9	-	-	4,1	13,2
Czech Republic	184,2	-	-	-	-	-	-	184,2	111,2	50,7	-	22,4	-	-	-	-
Hungary	228,3	-	-	-	-	-	-	228,3	99,3	129,0	-	-	-	-	-	-
Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Romania	51,6	-	-	-	-	-	-	51,6	-	51,6	-	-	-	-	-	-
Slovenia	37,5	-	-	-	-	-	-	37,5	-	37,5	-	-	-	-	-	-

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

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PFANDBRIEFBANK

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 | 30.06.2015

	Cover Assets
	mn €
up to 300.000 €	193,7
more than 300.000 € up to 1 mn. €	452,0
more than 1 mn. € up to 10 mn. €	1.904,8
more than 10 mn. €	12.123,0
Total	**14.673,5**

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

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PFANDBRIEFBANK

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 | 30.06.2015

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		**15.559,0**
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		85,01%
Cover Pool		**19.664,5**
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)		**-**
thereof fixed-rate cover assets (section 28 para. 1 no. 9)		39,01%
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)	CHF	236,0
	GBP	1.534,1
	JPY	79,4
	SEK	755,4
	USD	52,6
	DKK	13,5
		-
volume-weighted average time in years (seasoning) (section 28 para. 1 no. 11)		4,5
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		42,12%
weighted average loan-to-value ratio, based upon the market value -optional-		-

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

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PFANDBRIEFBANK

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

Public Pfandbriefe outstanding and their cover | 30.06.2015

	nominal value	net present value	risk-adjusted net present value*
Total Outstanding	mn €	mn €	mn €
Public Pfandbriefe	19.072,8	23.054,0	24.839,9
thereof derivatives	-	-	-
Cover Pool	23.187,9	26.530,3	27.252,0
thereof derivatives	-	-	-
Over-Collateralisation (OC)	**4.115,2**	**3.476,3**	**2.412,1**
OC in % of Pfandbriefe outstanding	21,6%	15,1%	9,7%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	4.074,2	3.435,0	
OC in % of Pfandbriefe outstanding	21,4%	14,9%	-

* For the calculaton 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 and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
Maturity:	mn €	mn €
<= 0,5 years	2.273,8	2.244,1
> 0,5 years and <= 1 year	934,3	1.469,7
> 1 year and <= 1,5 years	457,7	1.321,6
> 1,5 years and <= 2 years	1.596,6	1.542,3
> 2 years and <= 3 years	1.736,2	2.094,5
> 3 years and <= 4 years	654,5	1.664,9
> 4 years and <= 5 years	1.863,0	1.689,0
> 5 years and <= 10 years	2.970,8	3.827,6
> 10 years	6.585,9	7.334,3
Total	**19.072,8**	**23.187,9**

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

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PFANDBRIEFBANK

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.06.2015

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

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 | 30.06.2015

	Cover assets					
	Total	thereof granted for reasons of promoting exports	thereof State	Regional authorities	Local authorities	Other debtors
	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	**23.187,9**	**1.249,7**	**9.125,7**	**8.682,6**	**1.528,7**	**3.851,0**
Germany	11.790,7	1.215,7	3.673,2	6.197,2	694,5	1.225,8
Belgium	175,7	-	50,0	125,7	-	-
Finland	188,8	-	8,9	-	43,3	136,5
France	2.547,8	-	662,1	793,3	433,7	658,7
Greece	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-
Italy	455,0	-	390,8	19,8	44,5	-
Japan	202,0	-	142,0	-	60,0	-
Lithuania	-	-	-	-	-	-
Netherlands	100,5	-	100,0	-	0,5	-
Austria	3.595,9	-	2.999,0	481,9	-	115,0
Portugal	372,0	-	42,5	329,5	-	-
Sweden	40,0	-	-	-	40,0	-
Slovakia	35,0	-	35,0	-	-	-
Spain	1.610,4	-	565,0	717,6	191,1	136,7
Poland	245,0	-	245,0	-	-	-
Switzerland	125,0	-	-	-	-	125,0
Slovenia	194,6	-	194,6	-	-	-
Czech Republic	-	-	-	-	-	-
Canada	-	-	-	-	-	-
Denmark	44,7	-	-	-	-	44,7
Hungary	-	-	-	-	-	-
Great Britain	56,2	34,1	17,5	17,6	21,1	-
USA	12,2	-	-	-	-	12,2
International Organisations	1.396,4	-	-	-	-	1.396,4

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims in as much 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	**-**	**-**	**-**	**-**	**-**
Germany	**-**	**-**	**-**	**-**	**-**

	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	**-**	**-**	**-**	**-**	**-**
Germany	**-**	**-**	**-**	**-**	**-**

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

pbb
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Publication according to section 28 para. 3 no. 1 Pfandbrief Act

Volume of claims used as cover for Public Pfandbriefe according to their amount in tranches | 30.06.2015

	Cover Assets
	mn €
up to 10 mn. €	364,2
more than 10 mn. € up to 100 mn. €	4.006,2
more than 100 mn. €	18.817,6
Total	**23.187,9**

PUBLIC SECTOR FINANCE
REAL ESTATE FINANCE

pbb

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PFANDBRIEFBANK

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.06.2015

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		**19.072,8**
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		81,41%
		-
Cover Pool		**23.187,9**
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)		70,55%
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)	AUD	-106,7
	CAD	13,9
	CHF	-588,3
	GBP	-34,1
	JPY	156,4
	USD	1.079,4