

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2015

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	15.779,6	17.194,6	17.591,2
of which derivatives	-	-	-
Cover Pool	20.710,4	22.666,2	22.496,4
of which derivatives	-	-	-
Over-Collateralisation (OC)	4.930,8	5.471,6	4.905,2
OC in % of Pfandbriefe outstanding	31,2%	31,8%	27,9%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	4.871,9	5.403,9	
OC in % of Pfandbriefe outstanding	30,9%	31,4%	-

* 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	1.263,5	2.467,9
> 0,5 years and <= 1 year	796,9	1.543,8
> 1 year and <= 1,5 years	2.228,6	1.670,1
> 1,5 years and <= 2 years	1.875,5	1.127,7
> 2 years and <= 3 years	1.372,2	2.698,8
> 3 years and <= 4 years	2.062,9	2.839,5
> 4 years and <= 5 years	2.295,3	3.005,8
> 5 years and <= 10 years	1.775,0	4.176,9
> 10 years	2.109,8	1.179,9
Total	15.779,6	20.710,4

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2015

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	5.702,2	-	1.132,2	-	4.570,0
Belgium	152,9	-	-	-	152,9
Germany	826,8	-	574,2	-	252,6
France	340,0	-	-	-	340,0
Great Britain	-	-	-	-	-
Italy	1.252,7	-	-	-	1.252,7
Japan	44,5	-	-	-	44,5
Austria	815,7	-	-	-	815,7
Poland	100,0	-	-	-	100,0
Portugal	290,0	-	-	-	290,0
Slovenia	20,0	-	-	-	20,0
Spain	911,2	-	-	-	911,2
Czech Republic	45,0	-	-	-	45,0
Hungary	245,4	-	-	-	245,4
Luxembourg	658,0	-	558,0	-	100,0

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. | 30.09.2015

	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 €	mn €
Total - all states	15.008,1	2.889,0	235,6	20,5	2.460,9	172,0	-	12.119,1	4.473,1	4.977,8	435,5	1.985,7	172,4	74,6	15,9	29,9	
Germany	7.125,2	2.635,6	235,5	20,0	2.226,3	153,8	-	4.489,6	1.661,0	1.701,4	50,4	908,2	94,0	74,6	10,2	18,7	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	1.546,0	10,8	-	-	10,8	-	-	1.535,2	906,0	238,9	53,8	269,8	66,7	-	-	-	
Great Britain	2.835,8	18,3	-	-	-	18,3	-	2.817,6	919,6	1.440,0	49,6	396,7	11,7	-	-	-	
Netherlands	150,5	0,5	0,1	0,5	-	-	-	150,0	28,4	48,3	-	73,2	-	-	1,7	5,9	
Austria	198,0	-	-	-	-	-	-	198,0	99,0	99,0	-	-	-	-	-	-	
Switzerland	131,7	-	-	-	-	-	-	131,7	-	131,7	-	-	-	-	-	-	
USA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	288,4	-	-	-	-	-	-	288,4	92,8	108,0	87,6	-	-	-	-	-	
Italy	7,8	-	-	-	-	-	-	7,8	7,8	-	-	-	-	-	-	-	
Luxembourg	45,5	-	-	-	-	-	-	45,5	26,8	-	-	18,7	-	-	-	-	
Norway	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Poland	850,0	-	-	-	-	-	-	850,0	150,9	469,1	-	229,9	-	-	-	-	
Sweden	982,1	223,8	-	-	223,8	-	-	758,3	217,9	346,3	194,1	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	238,4	-	-	-	-	-	-	238,4	100,9	126,7	-	10,8	-	-	4,1	5,3	
Czech Republic	291,4	-	-	-	-	-	-	291,4	162,6	50,3	-	78,5	-	-	-	-	
Hungary	228,3	-	-	-	-	-	-	228,3	99,3	129,0	-	-	-	-	-	-	
Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	51,6	-	-	-	-	-	-	51,6	-	51,6	-	-	-	-	-	-	
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 | 30.09.2015

	Cover Assets
	mn €
up to 300.000 €	181,4
more than 300.000 € up to 1 mn. €	434,2
more than 1 mn. € up to 10 mn. €	1.880,5
more than 10 mn. €	12.512,0
Total	15.008,2

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 | 30.09.2015

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		15.779,6
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		85,72%
Cover Pool		20.710,4
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)		39,55%
	CHF	222,9
	GBP	1.933,8
	JPY	60,0
	SEK	859,0
	USD	54,8
	DKK	13,4
		-
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)		4,3
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		36,41%
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 | 30.09.2015

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	16.919,2	20.999,8	22.598,2
thereof derivatives	-	-	-
Cover Pool	21.946,8	25.391,5	26.191,6
thereof derivatives	-	-	-
Over-Collateralisation (OC)	5.027,6	4.391,7	3.593,4
OC in % of Pfandbriefe outstanding	29,7%	20,9%	15,9%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	4.986,8	4.350,5	
OC in % of Pfandbriefe outstanding	29,5%	20,7%	-

* 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 and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	536,0	1.792,8
> 0,5 years and <= 1 year	764,7	1.449,5
> 1 year and <= 1,5 years	1.764,4	674,7
> 1,5 years and <= 2 years	380,6	1.566,3
> 2 years and <= 3 years	1.657,8	1.869,3
> 3 years and <= 4 years	657,0	1.602,4
> 4 years and <= 5 years	1.644,4	1.867,0
> 5 years and <= 10 years	3.108,8	3.337,3
> 10 years	6.405,7	7.787,7
Total	16.919,2	21.946,8

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.09.2015

	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	-	-	-	-
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 | 30.09.2015

	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	21.946,8	1.186,3	9.242,8	8.278,0	1.582,0	2.844,0
Germany	11.092,9	1.150,1	3.541,1	6.015,4	686,9	849,4
Belgium	175,7	-	50,0	125,7	-	-
Finland	188,8	-	8,9	-	43,3	136,5
France	2.661,5	-	796,3	741,4	438,4	685,4
Greece	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-
Italy	453,0	-	390,9	19,6	42,5	-
Japan	204,5	-	144,5	-	60,0	-
Lithuania	-	-	-	-	-	-
Netherlands	100,5	-	100,0	-	0,5	-
Austria	4.094,8	-	3.497,9	481,9	-	115,0
Portugal	370,5	-	41,0	329,5	-	-
Sweden	40,0	-	-	-	40,0	-
Slovakia	35,0	-	35,0	-	-	-
Spain	1.195,9	-	265,0	547,6	250,0	133,3
Poland	145,0	-	145,0	-	-	-
Switzerland	125,0	-	-	-	-	125,0
Slovenia	191,0	-	191,0	-	-	-
Czech Republic	-	-	-	-	-	-
Canada	-	-	-	-	-	-
Denmark	44,6	-	-	-	-	44,6
Hungary	-	-	-	-	-	-
Great Britain	73,4	36,2	36,2	16,9	20,3	-
USA	12,2	-	-	-	-	12,2
International Organisations	742,6	-	-	-	-	742,6

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	-	-	-	-	-

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 | 30.09.2015

	Cover Assets
	mn €
up to 10 mn. €	371,8
more than 10 mn. € up to 100 mn. €	4.046,5
more than 100 mn. €	17.528,4
Total	21.946,8

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2015

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		16.919,2
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		84,09%
		-
Cover Pool		21.946,8
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)		72,10%
	AUD	-95,1
	CAD	13,3
	CHF	-160,3
	GBP	-34,6
	JPY	192,6
	USD	1.024,3

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)