

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2016

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	15.177,9	16.771,8	16.730,2
of which derivatives	-	-	-
Cover Pool	17.883,5	19.798,4	19.287,9
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.705,6	3.026,6	2.557,8
OC in % of Pfandbriefe outstanding	17,8%	18,1%	15,3%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.705,6	3.026,6	
OC in % of Pfandbriefe outstanding	17,8%	18,1%	-

* For the calculation of risk risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

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	2.227,8	1.709,8
> 0,5 years and <= 1 year	1.816,7	789,7
> 1 year and <= 1,5 years	225,1	1.176,2
> 1,5 years and <= 2 years	1.134,8	1.121,0
> 2 years and <= 3 years	2.062,9	2.754,5
> 3 years and <= 4 years	2.239,2	3.163,1
> 4 years and <= 5 years	292,5	2.201,2
> 5 years and <= 10 years	2.967,7	3.924,0
> 10 years	2.211,2	1.044,0
Total	15.177,9	17.883,5

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2016

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	1.787,3	-	785,1	-	1.002,2
Belgium	-	-	-	-	-
Germany	519,0	-	490,1	-	28,9
France	296,5	-	-	-	296,5
Great Britain	-	-	-	-	-
Italy	455,0	-	-	-	455,0
Japan	53,1	-	-	-	53,1
Austria	138,7	-	-	-	138,7
Poland	30,0	-	-	-	30,0
Portugal	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	-	-	-	-	-
Czech Republic	-	-	-	-	-
Hungary	-	-	-	-	-
Luxembourg	295,0	-	295,0	-	-

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. | 30.09.2016

	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	16.096,2	2.904,9	433,2	17,0	2.268,3	186,3	-	13.191,3	5.092,8	4.723,4	449,3	2.254,7	583,1	88,0	16,4	19,7	
Germany	7.702,4	2.712,0	349,2	17,0	2.159,5	186,3	-	4.990,4	1.938,8	1.500,4	137,3	1.045,7	280,0	88,0	4,3	4,3	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	2.011,4	7,8	-	-	7,8	-	-	2.003,6	1.235,0	309,6	15,6	276,7	166,7	-	0,3	3,2	
Great Britain	2.707,7	-	-	-	-	-	-	2.707,7	838,6	1.355,5	41,4	346,1	126,1	-	-	-	
Netherlands	383,9	84,0	84,0	-	-	-	-	299,9	161,1	20,9	-	117,9	-	-	-	-	
Austria	288,5	-	-	-	-	-	-	288,5	166,6	111,7	-	-	10,2	-	-	-	
Switzerland	139,9	-	-	-	-	-	-	139,9	16,6	123,3	-	-	-	-	-	-	
USA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Denmark	17,5	-	-	-	-	-	-	17,5	17,5	-	-	-	-	-	-	-	
Finland	196,9	-	-	-	-	-	-	196,9	55,5	53,8	87,6	-	-	-	-	-	
Italy	7,8	-	-	-	-	-	-	7,8	7,8	-	-	-	-	-	-	-	
Luxembourg	39,4	-	-	-	-	-	-	39,4	14,7	-	-	24,7	-	-	-	-	
Norway	18,3	-	-	-	-	-	-	18,3	-	18,3	-	-	-	-	-	-	
Poland	1.012,0	-	-	-	-	-	-	1.012,0	235,7	440,4	15,4	320,6	-	-	-	-	
Sweden	798,2	101,0	-	-	101,0	-	-	697,2	154,2	391,1	151,9	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	143,5	-	-	-	-	-	-	143,5	20,0	113,0	-	10,5	-	-	11,8	12,2	
Czech Republic	283,1	-	-	-	-	-	-	283,1	117,2	53,3	-	112,6	-	-	-	-	
Hungary	294,1	-	-	-	-	-	-	294,1	113,7	180,5	-	-	-	-	-	-	
Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	51,6	-	-	-	-	-	-	51,6	-	51,6	-	-	-	-	-	-	
Slovenia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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 | 30.09.2016

	Cover Assets
	mn €
up to 300.000 €	145,8
more than 300.000 € up to 1 mn. €	334,9
more than 1 mn. € up to 10 mn. €	1.811,7
more than 10 mn. €	13.803,9
Total	16.096,2

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 | 30.09.2016

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		15.177,9
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		91,20%
Cover Pool		17.883,5
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)		42,51%
	CHF	209,4
	GBP	1.934,0
	JPY	70,2
	SEK	681,1
	NOK	21,7
	DKK	12,2
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)		3,7
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		55,61%
weighted average loan-to-value ratio, based upon the market value -optional-		39,45%

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

Public Pfandbriefe outstanding and their cover | 30.09.2016

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	16.612,9	21.062,5	19.597,2
thereof derivatives	-	-	-
Cover Pool	19.615,0	24.191,6	22.476,9
thereof derivatives	-	-	-
Over-Collateralisation (OC)	3.002,1	3.129,1	2.879,7
OC in % of Pfandbriefe outstanding	18,1%	14,9%	14,7%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.958,7	3.083,6	
OC in % of Pfandbriefe outstanding	17,8%	14,6%	-

* For the calculation of risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 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	1.806,4	1.328,1
> 0,5 years and <= 1 year	285,6	1.709,6
> 1 year and <= 1,5 years	1.351,8	1.015,5
> 1,5 years and <= 2 years	228,0	845,4
> 2 years and <= 3 years	1.105,0	1.644,0
> 3 years and <= 4 years	1.632,1	2.129,3
> 4 years and <= 5 years	784,0	936,6
> 5 years and <= 10 years	3.420,4	2.693,2
> 10 years	5.999,7	7.313,2
Total	16.612,9	19.615,0

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.09.2016

	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 | 30.09.2016

	Cover assets									
	Total		thereof				thereof granted			
		granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	19.615,0	1.072,5	5.707,8	6.731,4	1.188,2	2.365,7	1.802,3	1.329,5	487,7	2,2
Germany	9.237,2	1.040,0	1.777,1	4.778,7	488,2	545,4	1.187,6	270,4	187,7	2,2
Belgium	209,6	-	-	-	-	-	50,0	159,6	-	-
Finland	169,5	-	9,0	-	40,0	120,5	-	-	-	-
France	2.379,5	-	262,9	676,5	328,5	888,0	-	-	223,7	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	588,7	-	13,4	478,8	96,5	-	-	-	-	-
Japan	214,4	-	154,4	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	0,4	-	-	-	-	-	-	-	0,4	-
Austria	4.323,8	-	3.175,0	-	-	-	370,0	702,8	76,0	-
Portugal	365,4	-	-	43,7	-	125,0	-	196,7	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	1.176,7	-	200,0	739,2	117,5	120,0	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Switzerland	75,0	-	-	-	-	75,0	-	-	-	-
Slovenia	162,2	-	-	-	-	-	162,2	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-	-
Denmark	44,8	-	-	-	-	44,8	-	-	-	-
Hungary	116,1	-	116,1	-	-	-	-	-	-	-
Great Britain	64,6	32,5	-	14,5	17,5	-	32,5	-	-	-
USA	12,2	-	-	-	-	12,2	-	-	-	-
International Organisations	434,9	-	-	-	-	434,9	-	-	-	-

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				
	thereof				
	Total	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				
	thereof				
	Total	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 | 30.09.2016

	Cover Assets
	mn €
up to 10 mn. €	288,1
more than 10 mn. € up to 100 mn. €	4.130,6
more than 100 mn. €	15.196,3
Total	19.615,0

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2016

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		16.612,9
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		87,35%
Cover Pool		19.615,0
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)		72,35%
	CAD	14,7
	CHF	-194,4
	GBP	83,1
	JPY	213,2
	USD	518,1

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)