

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.12.2016

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	14.163,2	15.495,6	15.647,6
of which derivatives	-	-	-
Cover Pool	16.962,2	18.352,9	17.889,6
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.799,1	2.857,3	2.242,0
OC in % of Pfandbriefe outstanding	19,8%	18,4%	14,3%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.799,1	2.857,3	
OC in % of Pfandbriefe outstanding	19,8%	18,4%	-

* 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	954,8	1.255,4
> 0,5 years and <= 1 year	1.862,0	1.154,7
> 1 year and <= 1,5 years	580,3	1.087,9
> 1,5 years and <= 2 years	827,3	1.040,7
> 2 years and <= 3 years	2.040,4	3.104,8
> 3 years and <= 4 years	2.334,0	2.751,7
> 4 years and <= 5 years	320,5	2.324,5
> 5 years and <= 10 years	2.914,7	3.613,8
> 10 years	2.329,2	628,7
Total	14.163,2	16.962,2

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.12.2016

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	
	mn €	mn €	mn €	mn €	mn €
Total - all states	1.020,4	-	634,1	-	386,3
Belgium	-	-	-	-	-
Germany	491,8	-	462,9	-	28,9
France	211,2	-	46,2	-	165,0
Great Britain	52,0	-	52,0	-	-
Italy	80,0	-	-	-	80,0
Japan	48,6	-	-	-	48,6
Austria	63,7	-	-	-	63,7
Poland	-	-	-	-	-
Portugal	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	-	-	-	-	-
Czech Republic	-	-	-	-	-
Hungary	-	-	-	-	-
Luxembourg	73,0	-	73,0	-	-

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. | 30.12.2016

Cover Assets																	
Total	thereof															Total amount of payments in arrears for at least 90 days	
	Residential							Commercial							total amount of these claims inasmuch as the respective amount in arrears is at least 5% of the claim		
	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 €	
Total - all states	15.941,9	2.892,5	364,9	16,3	2.316,0	195,3	-	13.049,3	4.978,6	4.743,2	511,4	2.129,0	575,6	111,6	14,0	45,0	
Germany	7.545,7	2.688,1	280,7	16,3	2.195,8	195,3	-	4.857,6	1.908,5	1.544,4	115,4	926,3	251,5	111,6	2,0	3,0	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	1.960,1	8,0	0,5	-	7,5	-	-	1.952,1	1.098,2	273,2	98,5	311,3	170,8	-	0,2	3,2	
Great Britain	2.741,8	-	-	-	-	-	-	2.741,8	826,2	1.324,5	41,7	406,3	143,1	-	-	-	
Netherlands	380,9	83,7	83,7	-	-	-	-	297,2	158,4	20,9	-	117,9	-	-	-	-	
Austria	293,4	11,0	-	-	11,0	-	-	282,4	160,5	111,7	-	-	10,2	-	-	-	
Switzerland	170,6	-	-	-	-	-	-	170,6	16,8	153,8	-	-	-	-	-	-	
USA	116,9	-	-	-	-	-	-	116,9	116,9	-	-	-	-	-	-	-	
Denmark	22,3	-	-	-	-	-	-	22,3	22,3	-	-	-	-	-	-	-	
Finland	126,4	-	-	-	-	-	-	126,4	35,9	3,0	87,5	-	-	-	-	-	
Italy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Luxembourg	39,4	-	-	-	-	-	-	39,4	14,7	-	-	24,7	-	-	-	-	
Norway	18,1	-	-	-	-	-	-	18,1	-	18,1	-	-	-	-	-	-	
Poland	977,8	-	-	-	-	-	-	977,8	265,6	477,3	15,4	219,5	-	-	-	-	
Sweden	863,6	101,7	-	-	101,7	-	-	761,9	168,1	440,8	153,0	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	143,4	-	-	-	-	-	-	143,4	20,0	113,0	-	10,4	-	-	11,8	38,7	
Czech Republic	201,2	-	-	-	-	-	-	201,2	58,1	30,5	-	112,6	-	-	-	-	
Hungary	288,8	-	-	-	-	-	-	288,8	108,3	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 | 30.12.2016

	Cover Assets
	mn €
up to 300.000 €	136,4
more than 300.000 € up to 1 mn. €	313,9
more than 1 mn. € up to 10 mn. €	1.779,9
more than 10 mn. €	13.711,7
Total	15.941,9

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 | 30.12.2016

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		14.163,2
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		90,88%
Cover Pool		16.962,2
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)		39,47%
	CHF	231,2
	GBP	1.964,3
	JPY	64,4
	SEK	763,4
	NOK	19,4
	DKK	2,8
	USD	122,4
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)		3,6
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		55,63%
weighted average loan-to-value ratio, based upon the market value -optional-		39,46%

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

Public Pfandbriefe outstanding and their cover | 30.12.2016

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	16.156,4	19.961,5	18.441,9
thereof derivatives	-	-	-
Cover Pool	19.041,8	22.932,9	21.175,8
thereof derivatives	-	-	-
Over-Collateralisation (OC)	2.885,4	2.971,4	2.733,9
OC in % of Pfandbriefe outstanding	17,9%	14,9%	14,8%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.852,9	2.937,1	-
OC in % of Pfandbriefe outstanding	17,7%	14,7%	-

* 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	1.536,9	1.181,5
> 0,5 years and <= 1 year	370,5	1.194,3
> 1 year and <= 1,5 years	1.191,8	999,1
> 1,5 years and <= 2 years	203,0	886,9
> 2 years and <= 3 years	2.115,3	1.457,1
> 3 years and <= 4 years	1.166,7	2.221,7
> 4 years and <= 5 years	549,0	807,3
> 5 years and <= 10 years	3.068,0	3.171,0
> 10 years	5.955,3	7.122,8
Total	16.156,4	19.041,8

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.12.2016

	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 | 30.12.2016

	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	19.041,8	1.084,8	5.438,5	6.721,7	1.230,8	2.106,2	1.814,3	1.349,6	378,6	2,2
Germany	9.010,9	1.051,3	1.770,6	4.696,7	459,9	410,9	1.197,6	303,7	169,3	2,2
Belgium	206,8	-	-	-	-	-	50,0	156,8	-	-
Finland	162,0	-	9,5	-	40,0	112,5	-	-	-	-
France	2.550,2	-	222,6	791,2	404,3	977,9	-	21,5	132,8	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	552,8	-	2,5	456,2	94,0	-	-	-	-	-
Japan	201,5	-	141,5	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	9,8	-	-	-	-	-	9,4	-	0,4	-
Austria	4.295,3	-	3.175,0	-	-	-	370,0	674,3	76,0	-
Portugal	362,1	-	-	43,7	-	125,0	-	193,3	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	951,0	-	-	719,3	115,0	116,7	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Switzerland	75,0	-	-	-	-	75,0	-	-	-	-
Slovenia	153,9	-	-	-	-	-	153,9	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	116,8	-	116,8	-	-	-	-	-	-	-
Great Britain	65,5	33,4	-	14,6	17,5	-	33,4	-	-	-
USA	12,9	-	-	-	-	12,9	-	-	-	-
International Organisations	275,3	-	-	-	-	275,3	-	-	-	-

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 | 30.12.2016

	Cover Assets
	mn €
up to 10 mn. €	346,7
more than 10 mn. € up to 100 mn. €	3.874,8
more than 100 mn. €	14.820,3
Total	19.041,8

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.12.2016

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		16.156,4
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		87,56%
Cover Pool		19.041,8
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)		72,13%
	CAD	14,8
	CHF	-105,8
	GBP	80,4
	JPY	186,4
	USD	475,4

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)