

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 31.03.2017

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	14.347,5	15.570,5	15.722,7
of which derivatives	-	-	-
Cover Pool	17.330,2	18.628,9	18.214,7
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.982,7	3.058,4	2.492,1
OC in % of Pfandbriefe outstanding	20,8%	19,6%	15,9%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.982,7	3.058,4	
OC in % of Pfandbriefe outstanding	20,8%	19,6%	-

* 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	1.819,3	1.698,3
> 0,5 years and <= 1 year	226,0	1.231,6
> 1 year and <= 1,5 years	1.134,8	1.051,8
> 1,5 years and <= 2 years	920,0	1.370,7
> 2 years and <= 3 years	3.203,4	3.139,3
> 3 years and <= 4 years	863,0	2.619,4
> 4 years and <= 5 years	1.800,5	2.083,8
> 5 years and <= 10 years	2.035,9	3.511,5
> 10 years	2.344,5	623,7
Total	14.347,5	17.330,2

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 31.03.2017

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	1.284,0	-	796,1	-	487,8
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	50,2	-	-	-	50,2
Austria	63,7	-	-	-	63,7
Poland	-	-	-	-	-
Portugal	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	-	-	-	-	-
Czech Republic	-	-	-	-	-
Hungary	-	-	-	-	-
Luxembourg	235,1	-	235,1	-	-
Netherlands	100,0	-	-	-	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. | 31.03.2017

	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 €		
Total - all states	16.046,2	2.834,3	324,8	15,3	2.289,1	205,1	-	13.211,9	4.928,1	4.846,7	503,3	2.116,8	693,0	124,1	6,5	11,3	
Germany	7.263,4	2.629,7	240,4	15,3	2.168,9	205,1	-	4.633,7	1.694,4	1.422,1	106,7	915,8	370,7	124,1	2,1	3,1	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	2.089,4	7,8	0,5	-	7,3	-	-	2.081,6	1.199,0	273,0	98,5	311,3	199,9	-	1,4	3,2	
Great Britain	2.799,7	-	-	-	-	-	-	2.799,7	886,3	1.353,5	41,1	406,6	112,2	-	-	-	
Netherlands	332,4	83,9	83,9	-	-	-	-	248,6	101,4	20,9	-	126,3	-	-	-	-	
Austria	290,0	11,0	-	0,0	11,0	-	-	279,0	157,1	111,7	-	-	10,2	-	-	-	
Switzerland	171,3	-	-	-	-	-	-	171,3	16,9	154,4	-	-	-	-	-	-	
USA	256,0	-	-	-	-	-	-	256,0	164,4	91,6	-	-	-	-	-	-	
Denmark	2,7	-	-	-	-	-	-	2,7	-	-	2,7	-	-	-	-	-	
Finland	128,0	-	-	-	-	-	-	128,0	39,4	3,0	85,7	-	-	-	3,0	4,9	
Italy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Luxembourg	39,4	-	-	-	-	-	-	39,4	14,7	-	-	24,7	-	-	-	-	
Norway	17,9	-	-	-	-	-	-	17,9	-	17,9	-	-	-	-	-	-	
Poland	1.023,5	-	-	-	-	-	-	1.023,5	265,6	523,1	15,4	219,5	-	-	-	-	
Sweden	880,5	101,9	-	-	101,9	-	-	778,6	220,9	404,3	153,3	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	140,7	-	-	-	-	-	-	140,7	20,0	120,7	-	-	-	-	-	-	
Czech Republic	275,3	-	-	-	-	-	-	275,3	39,9	122,9	-	112,6	-	-	-	-	
Hungary	284,3	-	-	-	-	-	-	284,3	108,3	176,0	-	-	-	-	-	-	
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 | 31.03.2017

	Cover Assets
	mn €
up to 300.000 €	128,7
more than 300.000 € up to 1 mn. €	296,9
more than 1 mn. € up to 10 mn. €	1.709,3
more than 10 mn. €	13.911,4
Total	16.046,2

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 | 31.03.2017

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		14.347,5
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		89,44%
Cover Pool		17.330,2
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)		40,41%
	CHF	230,0
	GBP	1.651,8
	JPY	65,8
	SEK	662,4
	NOK	19,1
	DKK	2,7
	USD	270,7
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)		
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)		55,57%
weighted average loan-to-value ratio, based upon the market value -optional-		38,54%

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

Public Pfandbriefe outstanding and their cover | 31.03.2017

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	14.848,9	18.346,2	16.753,6
thereof derivatives	-	-	-
Cover Pool	18.825,1	22.428,6	20.593,0
thereof derivatives	-	-	-
Over-Collateralisation (OC)	3.976,2	4.082,3	3.839,4
OC in % of Pfandbriefe outstanding	26,8%	22,3%	22,9%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.943,6	4.048,1	-
OC in % of Pfandbriefe outstanding	26,6%	22,1%	-

* 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	286,2	1.807,3
> 0,5 years and <= 1 year	1.251,8	1.000,3
> 1 year and <= 1,5 years	228,0	717,4
> 1,5 years and <= 2 years	116,6	574,1
> 2 years and <= 3 years	2.712,3	1.458,4
> 3 years and <= 4 years	756,2	2.244,2
> 4 years and <= 5 years	749,5	779,1
> 5 years and <= 10 years	3.030,1	3.163,0
> 10 years	5.718,3	7.081,3
Total	14.848,9	18.825,1

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 31.03.2017

	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 | 31.03.2017

	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	18.825,1	1.052,4	5.441,0	6.531,2	1.268,2	2.044,2	1.773,8	1.332,7	432,2	1,8
Germany	8.727,6	1.020,4	1.770,4	4.418,4	457,7	410,8	1.157,7	345,3	165,6	1,8
Belgium	198,7	-	-	-	-	-	50,0	148,7	-	-
Finland	161,9	-	9,4	-	40,0	112,5	-	-	-	-
France	2.693,4	-	220,9	848,1	452,1	961,1	-	21,1	190,2	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	538,9	-	2,5	448,0	88,5	-	-	-	-	-
Japan	206,0	-	146,0	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	14,2	-	-	-	-	-	13,8	-	0,4	-
Austria	4.245,3	-	3.175,0	-	-	-	370,0	624,3	76,0	-
Portugal	362,1	-	-	43,7	-	125,0	-	193,3	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	984,3	-	-	758,4	112,5	113,3	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Switzerland	50,0	-	-	-	-	50,0	-	-	-	-
Slovenia	150,3	-	-	-	-	-	150,3	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	116,9	-	116,9	-	-	-	-	-	-	-
Great Britain	64,1	31,9	-	14,6	17,5	-	31,9	-	-	-
USA	12,8	-	-	-	-	12,8	-	-	-	-
International Organisations	258,7	-	-	-	-	258,7	-	-	-	-

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 | 31.03.2017

	Cover Assets
	mn €
up to 10 mn. €	322,2
more than 10 mn. € up to 100 mn. €	3.975,8
more than 100 mn. €	14.527,0
Total	18.825,1

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 31.03.2017

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		14.848,9
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		86,75%
Cover Pool		18.825,1
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)		71,12%
	CAD	14,5
	CHF	152,5
	GBP	80,7
	JPY	191,1
	USD	402,2

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)