

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2017

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	14.117,1	15.202,1	15.514,1
of which derivatives	-	-	-
Cover Pool	17.630,1	18.979,7	18.873,2
of which derivatives	-	-	-
Over-Collateralisation (OC)	3.513,0	3.777,6	3.359,1
OC in % of Pfandbriefe outstanding	24,9%	24,9%	21,7%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	3.513,0	3.777,6	
OC in % of Pfandbriefe outstanding	24,9%	24,9%	-

* 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	224,8	1.943,0
> 0,5 years and <= 1 year	1.134,8	809,8
> 1 year and <= 1,5 years	920,0	1.412,6
> 1,5 years and <= 2 years	1.256,9	1.372,8
> 2 years and <= 3 years	3.546,8	2.843,7
> 3 years and <= 4 years	872,5	2.436,5
> 4 years and <= 5 years	1.654,2	1.976,5
> 5 years and <= 10 years	2.033,0	4.053,8
> 10 years	2.474,0	781,4
Total	14.117,1	17.630,1

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2017

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		
			overall	thereof	bonds according to section 19 para. 1 no. 3
	mn €	mn €	mn €	mn €	mn €
Total - all states	1.269,1	-	707,5	-	561,6
Belgium	-	-	-	-	-
Germany	469,6	-	439,3	-	30,3
France	121,2	-	46,2	-	75,0
Great Britain	52,0	-	52,0	-	-
Italy	205,0	-	-	-	205,0
Japan	45,2	-	-	-	45,2
Austria	63,7	-	-	-	63,7
Poland	-	-	-	-	-
Portugal	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	-	-	-	-	-
Czech Republic	-	-	-	-	-
Hungary	-	-	-	-	-
Luxembourg	170,1	-	170,1	-	-
Netherlands	100,0	-	-	-	100,0
Denmark	42,4	-	-	-	42,4

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. | 30.09.2017

	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 Total	thereof						Commercial 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	16.361,0	2.872,6	612,9	14,2	2.010,9	234,6	-	13.488,4	5.282,9	4.623,5	481,7	2.134,4	858,8	107,2	2,1	3,1	
Germany	7.373,2	2.656,6	531,4	14,2	1.876,3	234,6	-	4.716,5	1.913,3	1.293,3	56,2	873,5	477,3	103,0	2,1	3,1	
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	2.067,8	7,5	0,4	-	7,1	-	-	2.060,3	1.143,3	281,7	97,7	286,5	246,9	4,2	-	-	
Great Britain	2.728,3	17,0	-	-	17,0	-	-	2.711,3	831,6	1.289,3	14,4	451,6	124,4	-	-	-	
Netherlands	342,4	81,0	81,0	-	-	-	-	261,4	130,2	20,9	-	110,3	-	-	-	-	
Austria	275,3	9,8	-	-	9,8	-	-	265,6	143,7	111,7	-	-	10,2	-	-	-	
Switzerland	158,2	-	-	-	-	-	-	158,2	15,7	142,4	-	-	-	-	-	-	
USA	537,4	-	-	-	-	-	-	537,4	406,6	98,6	-	32,2	-	-	-	-	
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	164,1	-	-	-	-	-	-	164,1	43,6	33,6	86,9	-	-	-	-	-	
Italy	80,1	-	-	-	-	-	-	80,1	-	-	-	80,1	-	-	-	-	
Luxembourg	39,4	-	-	-	-	-	-	39,4	14,7	-	-	24,7	-	-	-	-	
Norway	17,5	-	-	-	-	-	-	17,5	-	17,5	-	-	-	-	-	-	
Poland	1.016,3	-	-	-	-	-	-	1.016,3	265,6	538,2	15,4	197,2	-	-	-	-	
Sweden	897,8	100,7	-	-	100,7	-	-	797,1	206,6	384,9	151,5	54,1	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	116,2	-	-	-	-	-	-	116,2	20,0	96,2	-	-	-	-	-	-	
Czech Republic	254,2	-	-	-	-	-	-	254,2	78,1	92,4	59,7	24,0	-	-	-	-	
Hungary	241,2	-	-	-	-	-	-	241,2	69,9	171,3	-	-	-	-	-	-	
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 | 30.09.2017

	Cover Assets
	mn €
up to 300.000 €	119,0
more than 300.000 € up to 1 mn. €	278,8
more than 1 mn. € up to 10 mn. €	1.705,8
more than 10 mn. €	14.257,4
Total	16.361,0

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 | 30.09.2017

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		14.117,1
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		91,78%
Cover Pool		17.630,1
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)		44,91%
	CHF	210,4
	DKK	1.947,6
	GBP	58,7
	JPY	18,4
	NOK	469,5
	SEK	-4,8
	USD	-
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)		3,5
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		54,50%
weighted average loan-to-value ratio, based upon the market value -optional-		36,78%

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

Public Pfandbriefe outstanding and their cover | 30.09.2017

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	14.474,4	17.654,2	16.421,1
thereof derivatives	-	-	-
Cover Pool	17.002,2	20.095,2	18.660,7
thereof derivatives	-	-	-
Over-Collateralisation (OC)	2.527,8	2.441,0	2.239,6
OC in % of Pfandbriefe outstanding	17,5%	13,8%	13,6%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.495,8	2.407,8	-
OC in % of Pfandbriefe outstanding	17,2%	13,6%	-

* 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	1.251,8	1.032,8
> 0,5 years and <= 1 year	228,0	714,9
> 1 year and <= 1,5 years	116,6	567,5
> 1,5 years and <= 2 years	1.048,6	903,8
> 2 years and <= 3 years	1.756,4	2.180,2
> 3 years and <= 4 years	784,0	978,6
> 4 years and <= 5 years	910,1	841,5
> 5 years and <= 10 years	2.845,2	3.063,1
> 10 years	5.533,7	6.719,8
Total	14.474,4	17.002,2

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 30.09.2017

	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 | 30.09.2017

	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	17.002,2	925,4	4.970,8	5.643,4	1.258,7	1.976,7	1.579,3	1.146,3	425,3	1,7
Germany	7.151,3	898,3	1.337,9	3.582,5	452,3	383,8	990,1	242,7	160,3	1,7
Belgium	190,7	-	-	-	-	-	50,0	140,7	-	-
Finland	149,6	-	8,5	-	36,7	104,5	-	-	-	-
France	2.714,0	-	217,5	875,2	454,1	958,2	-	20,4	188,6	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	507,9	-	0,4	427,6	79,8	-	-	-	-	-
Japan	191,5	-	131,5	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	21,1	-	-	-	-	-	20,8	-	0,4	-
Austria	4.176,8	-	3.175,0	-	-	-	370,0	555,8	76,0	-
Portugal	355,4	-	-	43,7	-	125,0	-	186,7	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	914,3	-	-	700,1	107,5	106,7	-	-	-	-
Poland	100,0	-	100,0	-	-	-	-	-	-	-
Switzerland	50,0	-	-	-	-	50,0	-	-	-	-
Slovenia	121,4	-	-	-	-	-	121,4	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Great Britain	69,6	27,1	-	14,2	28,4	-	27,1	-	-	-
USA	11,6	-	-	-	-	11,6	-	-	-	-
International Organisations	237,0	-	-	-	-	237,0	-	-	-	-

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 | 30.09.2017

	Cover Assets
	mn €
up to 10 mn. €	310,8
more than 10 mn. € up to 100 mn. €	4.185,2
more than 100 mn. €	12.506,3
Total	17.002,2

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2017

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		14.474,4
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		87,05%
Cover Pool		17.002,2
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)		69,93%
	CAD	13,6
	CHF	134,4
	GBP	-30,4
	JPY	170,3
	USD	349,7

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)