

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2018

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	16.066,4	16.967,7	17.382,2
of which derivatives	-	-	-
Cover Pool	17.608,9	18.785,2	18.824,9
of which derivatives	-	-	-
Over-Collateralisation (OC)	1.542,6	1.817,5	1.442,7
OC in % of Pfandbriefe outstanding	9,6%	10,7%	8,3%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	1.542,6	1.817,5	
OC in % of Pfandbriefe outstanding	9,6%	10,7%	-

* 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	920,0	1.979,5
> 0,5 years and <= 1 year	1.249,6	1.331,5
> 1 year and <= 1,5 years	2.143,6	1.378,4
> 1,5 years and <= 2 years	1.586,7	1.124,7
> 2 years and <= 3 years	1.441,7	2.789,7
> 3 years and <= 4 years	2.242,6	2.186,3
> 4 years and <= 5 years	1.620,0	1.924,6
> 5 years and <= 10 years	2.338,3	4.220,3
> 10 years	2.523,8	673,9
Total	16.066,4	17.608,9

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2018

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	947,6	-	313,2	-	634,4
Belgium	-	-	-	-	-
Germany	169,6	-	137,8	-	31,8
France	71,2	-	46,2	-	25,0
Great Britain	52,0	-	52,0	-	-
Italy	80,0	-	-	-	80,0
Japan	45,7	-	-	-	45,7
Austria	63,7	-	-	-	63,7
Poland	-	-	-	-	-
Portugal	120,0	-	-	-	120,0
Slovenia	-	-	-	-	-
Spain	225,0	-	-	-	225,0
Czech Republic	-	-	-	-	-
Hungary	-	-	-	-	-
Luxembourg	77,2	-	77,2	-	-
Netherlands	-	-	-	-	-
Denmark	43,2	-	-	-	43,2

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. | 30.09.2018

	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	16.661,3	2.947,8	678,3	9,7	2.040,1	219,6	-	13.713,5	6.341,8	3.884,1	222,1	2.483,3	632,6	149,7	1,0		
Germany	7.853,2	2.534,0	565,2	9,7	1.739,5	219,6	-	5.319,2	2.571,1	1.091,9	44,6	991,8	470,2	149,7	1,0		
Belgium	44,6	-	-	-	-	-	-	44,6	44,6	-	-	-	-	-	-		
France	1.846,6	5,2	0,3	-	4,9	-	-	1.841,5	1.133,7	308,1	61,0	295,8	42,8	-	-		
Great Britain	2.433,3	125,1	55,3	-	69,8	-	-	2.308,2	774,6	869,0	14,3	562,1	88,2	-	-		
Netherlands	285,3	53,8	-	-	53,8	-	-	231,6	160,3	62,8	-	8,4	-	-	-		
Austria	323,4	9,8	-	-	9,8	-	-	313,6	151,1	131,1	-	-	31,4	-	-		
Switzerland	158,7	-	-	-	-	-	-	158,7	15,9	142,8	-	-	-	-	-		
USA	1.045,4	125,0	57,6	-	67,4	-	-	920,5	633,0	100,5	-	187,0	-	-	-		
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Finland	216,7	-	-	-	-	-	-	216,7	43,6	86,2	86,9	-	-	-	-		
Italy	12,2	-	-	-	-	-	-	12,2	-	-	-	12,2	-	-	-		
Luxembourg	51,7	-	-	-	-	-	-	51,7	26,9	-	-	24,7	-	-	-		
Norway	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Poland	953,6	-	-	-	-	-	-	953,6	308,5	439,7	15,4	190,0	-	-	-		
Sweden	875,3	95,0	-	-	95,0	-	-	780,3	382,7	325,0	-	72,6	-	-	-		
Slovakia	73,2	-	-	-	-	-	-	73,2	-	22,0	-	51,2	-	-	-		
Spain	41,2	-	-	-	-	-	-	41,2	23,6	17,6	-	-	-	-	-		
Czech Republic	271,4	-	-	-	-	-	-	271,4	61,0	122,9	-	87,5	-	-	-		
Hungary	60,1	-	-	-	-	-	-	60,1	11,1	49,0	-	-	-	-	-		
Japan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Romania	51,6	-	-	-	-	-	-	51,6	-	51,6	-	-	-	-	-		
Slovenia	63,9	-	-	-	-	-	-	63,9	-	63,9	-	-	-	-	-		

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 | 30.09.2018

	Cover Assets
	mn €
up to 300.000 €	102,3
more than 300.000 € up to 1 mn. €	225,6
more than 1 mn. € up to 10 mn. €	1.524,6
more than 10 mn. €	14.808,8
Total	16.661,3

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 | 30.09.2018

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		16.066,4
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		93,01%
Cover Pool		17.608,9
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)		50,02%
	CHF	185,1
	GBP	759,4
	JPY	50,6
	SEK	339,9
	USD	528,2
		-
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)		3,3
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		54,64%
weighted average loan-to-value ratio, based upon the market value -optional-		35,93%

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

Public Pfandbriefe outstanding and their cover | 30.09.2018

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	12.952,9	15.715,8	14.679,5
thereof derivatives	-	-	-
Cover Pool	15.508,0	18.279,8	17.128,1
thereof derivatives	-	-	-
Over-Collateralisation (OC)	2.555,2	2.564,0	2.448,6
OC in % of Pfandbriefe outstanding	19,7%	16,3%	16,7%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.555,2	2.564,0	-
OC in % of Pfandbriefe outstanding	19,7%	16,3%	-

* 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	116,6	592,2
> 0,5 years and <= 1 year	1.058,7	914,8
> 1 year and <= 1,5 years	1.610,7	554,6
> 1,5 years and <= 2 years	145,8	1.646,7
> 2 years and <= 3 years	784,0	997,7
> 3 years and <= 4 years	899,6	863,1
> 4 years and <= 5 years	416,1	704,5
> 5 years and <= 10 years	3.964,2	3.301,6
> 10 years	3.957,3	5.932,8
Total	12.952,9	15.508,0

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.09.2018

	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 | 30.09.2018

	Cover assets									
	Total		thereof				thereof granted			
		granted for reasons of promoting exports		Regional authorities	Local authorities	Other debtors		Regional authorities	Local authorities	Other debtors
	mn €	mn €	State mn €	mn €	mn €	mn €	State mn €	mn €	mn €	mn €
Total - all states	15.508,0	969,2	4.764,7	5.204,4	778,9	1.801,2	1.481,0	1.025,0	397,8	55,0
Germany	5.940,7	801,9	1.140,3	3.196,7	93,2	301,6	851,1	215,8	141,9	0,0
Belgium	171,7	-	-	-	-	-	50,0	121,7	-	-
Finland	130,5	-	8,6	-	33,3	88,5	-	-	-	-
France	2.911,0	46,7	207,7	993,5	453,2	1.007,5	46,7	18,9	183,4	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	423,2	-	-	376,9	46,3	-	-	-	-	-
Japan	193,0	-	133,0	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	42,1	41,8	-	-	-	-	41,8	-	0,3	-
Austria	4.112,5	-	3.175,0	-	-	-	370,0	495,3	72,2	-
Portugal	298,3	-	-	-	-	125,0	-	173,3	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	734,3	-	-	626,0	25,0	83,3	-	-	-	-
Poland	100,0	-	100,0	-	-	-	-	-	-	-
Switzerland	-	-	-	-	-	-	-	-	-	-
Slovenia	97,6	-	-	-	-	-	97,6	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	55,0	55,0	-	-	-	-	-	-	-	55,0
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Great Britain	62,8	23,7	-	11,3	27,8	-	23,7	-	-	-
USA	11,8	-	-	-	-	11,8	-	-	-	-
International Organisations	183,5	-	-	-	-	183,5	-	-	-	-

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				
		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				
		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 | 30.09.2018

	Cover Assets
	mn €
up to 10 mn. €	319,6
more than 10 mn. € up to 100 mn. €	4.150,7
more than 100 mn. €	11.037,7
Total	15.508,0

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2018

	Cover Pool
	mn €
Outstanding Public Pfandbriefe	12.952,9
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)	85,67%
Cover Pool	15.508,0
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)	69,79%
	CAD 10,6
	CHF 120,6
	GBP -48,1
	JPY 146,0
	USD 265,5

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)