

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.09.2019

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	16.748,7	18.204,0	18.546,8
of which derivatives	-	-	-
Cover Pool	19.627,4	21.433,0	21.558,9
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.878,7	3.229,0	3.012,1
OC in % of Pfandbriefe outstanding	17,2%	17,7%	16,2%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.878,7	3.229,0	
OC in % of Pfandbriefe outstanding	17,2%	17,7%	-

* 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	2.136,5	1.990,1
> 0,5 years and <= 1 year	1.617,9	1.554,2
> 1 year and <= 1,5 years	645,2	1.954,3
> 1,5 years and <= 2 years	797,5	1.117,5
> 2 years and <= 3 years	3.868,0	2.591,1
> 3 years and <= 4 years	1.713,5	2.478,9
> 4 years and <= 5 years	1.448,1	2.737,5
> 5 years and <= 10 years	1.695,1	4.630,3
> 10 years	2.826,9	573,5
Total	16.748,7	19.627,4

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.09.2019

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	1.280,9	-	278,5	-	1.002,4
Germany	144,5	-	111,1	-	33,4
France	25,0	-	-	-	25,0
Ireland	75,0	-	75,0	-	-
Italy	205,0	-	-	-	205,0
Japan	51,0	-	-	-	51,0
Luxembourg	92,4	-	92,4	-	-
Austria	138,7	-	-	-	138,7
Slovakia	100,0	-	-	-	100,0
Slovenia	50,0	-	-	-	50,0
Spain	238,8	-	-	-	238,8
Hungary	110,0	-	-	-	110,0
Internationale Organisationen	50,5	-	-	-	50,5

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. | 30.09.2019

	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 €	
Total - all states	18.346,5	3.428,1	458,2	15,4	2.761,0	193,6	-	14.918,4	7.309,2	3.727,5	161,8	2.842,2	765,5	112,2	0,2	0,2	
Germany	8.068,1	2.885,2	458,2	6,9	2.244,8	175,4	-	5.182,9	2.425,5	1.104,8	75,5	946,3	518,6	112,2	0,2	0,2	
France	2.021,1	80,7	-	-	80,7	-	-	1.940,5	1.394,8	212,8	56,9	202,5	73,4	-	-	-	
Great Britain	2.583,7	8,5	-	8,5	-	-	-	2.575,2	734,5	1.001,0	14,1	652,2	173,4	-	-	-	
Netherlands	472,2	51,9	-	-	33,6	18,2	-	420,3	123,8	62,8	-	233,7	-	-	-	-	
Austria	354,6	8,3	-	0,0	8,2	-	-	346,3	175,0	131,1	-	40,3	-	-	-	-	
Switzerland	158,3	-	-	-	-	-	-	158,3	16,6	141,7	-	-	-	-	-	-	
USA	1.783,5	263,8	-	-	263,8	-	-	1.519,6	1.187,5	106,9	-	225,3	-	-	-	-	
Denmark	47,5	-	-	-	-	-	-	47,5	-	-	-	47,5	-	-	-	-	
Finland	290,2	-	-	-	-	-	-	290,2	70,9	86,2	-	133,1	-	-	-	-	
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-	
Luxembourg	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	-	
Poland	912,5	-	-	-	-	-	-	912,5	389,7	373,2	15,4	134,2	-	-	-	-	
Sweden	819,8	129,8	-	-	129,8	-	-	690,0	405,2	177,7	-	107,1	-	-	-	-	
Slovakia	73,2	-	-	-	-	-	-	73,2	-	22,0	-	51,2	-	-	-	-	
Spain	224,7	-	-	-	-	-	-	224,7	139,7	84,9	-	-	-	-	-	-	
Czech Republic	211,7	-	-	-	-	-	-	211,7	61,0	122,9	-	27,8	-	-	-	-	
Hungary	60,1	-	-	-	-	-	-	60,1	11,1	49,0	-	-	-	-	-	-	
Romania	29,6	-	-	-	-	-	-	29,6	29,6	-	-	-	-	-	-	-	
Slovenia	50,5	-	-	-	-	-	-	50,5	-	50,5	-	-	-	-	-	-	

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 | 30.09.2019

	Cover Assets
	mn €
up to 300.000 €	85,7
more than 300.000 € up to 1 mn. €	199,3
more than 1 mn. € up to 10 mn. €	1.587,8
more than 10 mn. €	16.473,8
Total	18.346,5

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 | 30.09.2019

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		16.748,7
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		93,70%
Cover Pool		19.627,4
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)		51,76%
	CHF	185,9
	DKK	48,5
	GBP	890,1
	JPY	58,3
	SEK	71,2
	USD	144,9
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)		3,1
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		54,96%
weighted average loan-to-value ratio, based upon the market value -optional-		34,84%

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

Public Pfandbriefe outstanding and their cover | 30.09.2019

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	12.038,5	15.575,0	14.561,9
thereof derivatives	-	-	-
Cover Pool	14.239,5	18.025,2	16.794,0
thereof derivatives	-	-	-
Over-Collateralisation (OC)	2.201,0	2.450,2	2.232,1
OC in % of Pfandbriefe outstanding	18,3%	15,7%	15,3%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.201,0	2.450,2	-
OC in % of Pfandbriefe outstanding	18,3%	15,7%	-

* 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	1.610,7	567,3
> 0,5 years and <= 1 year	146,3	1.517,2
> 1 year and <= 1,5 years	610,0	607,5
> 1,5 years and <= 2 years	174,0	468,6
> 2 years and <= 3 years	900,1	859,4
> 3 years and <= 4 years	418,9	747,5
> 4 years and <= 5 years	588,9	778,1
> 5 years and <= 10 years	3.452,8	3.045,6
> 10 years	4.137,0	5.648,3
Total	12.038,5	14.239,5

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

Further Cover Assets for Public Pfandbriefe - in detail | 30.09.2019

	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 | 30.09.2019

	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	14.239,5	837,7	4.791,4	4.439,2	829,4	1.585,0	1.340,7	908,8	271,5	73,5
Germany	5.060,1	655,5	1.071,4	2.628,9	84,9	289,4	665,1	195,5	124,9	0,0
Belgium	152,8	-	-	-	-	-	50,0	102,8	-	-
Finland	102,5	-	-	-	30,0	72,5	-	-	-	-
France	2.994,9	40,2	196,5	1.030,1	544,2	1.016,5	113,2	16,5	78,0	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	272,3	-	-	240,7	31,7	-	-	-	-	-
Japan	208,5	-	148,5	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	159,5	59,2	100,0	-	-	-	59,2	-	0,2	-
Austria	4.047,5	-	3.175,0	-	-	-	370,0	434,1	68,4	-
Portugal	160,0	-	-	-	-	-	-	160,0	-	-
Sweden	40,0	-	-	-	40,0	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	598,3	-	-	528,3	-	70,0	-	-	-	-
Poland	100,0	-	100,0	-	-	-	-	-	-	-
Switzerland	-	-	-	-	-	-	-	-	-	-
Slovenia	73,8	-	-	-	-	-	73,8	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	73,5	73,5	-	-	-	-	-	-	-	73,5
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Great Britain	59,2	9,4	-	11,3	38,6	-	9,4	-	-	-
USA	-	-	-	-	-	-	-	-	-	-
International Organisations	136,6	-	-	-	-	136,6	-	-	-	-

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 | 30.09.2019

	Cover Assets
	mn €
up to 10 mn. €	368,1
more than 10 mn. € up to 100 mn. €	4.260,3
more than 100 mn. €	9.611,1
Total	14.239,5

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.09.2019

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		12.038,5
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		86,46%
Cover Pool		14.239,5
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)		71,18%
	CAD	12,4
	CHF	105,7
	GBP	-29,1
	JPY	168,0
	USD	479,4

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)