

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 31.12.2019

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	16.598,1	17.798,8	18.350,6
of which derivatives	-	-	-
Cover Pool	19.668,5	21.390,4	21.685,7
of which derivatives	-	-	-
Over-Collateralisation (OC)	3.070,4	3.591,6	3.335,1
OC in % of Pfandbriefe outstanding	18,5%	20,2%	18,2%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	3.070,4	3.591,6	
OC in % of Pfandbriefe outstanding	18,5%	20,2%	-

* 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	2.180,7	1.809,4
> 0,5 years and <= 1 year	1.398,6	1.950,2
> 1 year and <= 1,5 years	76,0	1.570,5
> 1,5 years and <= 2 years	1.711,2	1.193,8
> 2 years and <= 3 years	3.090,9	2.483,0
> 3 years and <= 4 years	1.716,9	3.430,4
> 4 years and <= 5 years	1.469,9	2.054,9
> 5 years and <= 10 years	2.150,1	4.499,5
> 10 years	2.803,7	676,9
Total	16.598,1	19.668,5

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 31.12.2019

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	2.103,1	-	568,5	-	1.534,5
Germany	144,5	-	111,1	-	33,4
France	460,9	-	-	-	460,9
Ireland	75,0	-	75,0	-	-
Italy	150,0	-	-	-	150,0
Japan	49,2	-	-	-	49,2
Luxembourg	302,4	-	302,4	-	-
Netherlands	100,0	-	-	-	100,0
Austria	218,7	-	80,0	-	138,7
Poland	165,0	-	-	-	165,0
Slovakia	100,0	-	-	-	100,0
Slovenia	50,0	-	-	-	50,0
Spain	238,4	-	-	-	238,4
Internationale Organisationen	49,0	-	-	-	49,0

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. | 31.12.2019

	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	17.565,4	3.326,5	466,2	6,8	2.659,2	194,4	-	14.238,9	7.333,6	3.324,3	162,3	2.577,9	685,1	155,7	0,2	0,2	
Germany	7.986,3	2.824,1	466,2	6,7	2.182,5	168,6	-	5.162,2	2.483,9	1.068,5	75,4	816,8	562,0	155,7	0,2	0,2	
Belgium	80,6	-	-	-	-	-	-	80,6	80,6	-	-	-	-	-	-	-	
France	1.779,3	3,9	-	-	3,9	-	-	1.775,5	1.343,2	156,0	56,9	168,9	50,5	-	-	-	
Great Britain	2.299,5	-	-	-	-	-	-	2.299,5	672,1	864,4	14,7	675,6	72,6	-	-	-	
Netherlands	446,8	59,1	-	-	33,3	25,8	-	387,7	121,7	41,9	-	224,1	-	-	-	-	
Austria	346,3	0,0	-	0,0	-	-	-	346,3	175,0	131,1	-	40,3	-	-	-	-	
Switzerland	116,6	-	-	-	-	-	-	116,6	79,4	37,3	-	-	-	-	-	-	
USA	1.864,0	306,6	-	-	306,6	-	-	1.557,5	1.291,2	103,6	-	162,7	-	-	-	-	
Denmark	47,5	-	-	-	-	-	-	47,5	-	-	-	47,5	-	-	-	-	
Finland	315,1	-	-	-	-	-	-	315,1	97,9	86,2	-	130,9	-	-	-	-	
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-	
Luxembourg	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	-	
Poland	885,1	-	-	-	-	-	-	885,1	438,7	323,8	15,4	107,3	-	-	-	-	
Sweden	674,4	132,9	-	-	132,9	-	-	541,5	275,8	182,0	-	83,8	-	-	-	-	
Slovakia	73,2	-	-	-	-	-	-	73,2	-	22,0	-	51,2	-	-	-	-	
Spain	164,5	-	-	-	-	-	-	164,5	79,1	85,3	-	-	-	-	-	-	
Czech Republic	211,7	-	-	-	-	-	-	211,7	61,0	122,9	-	27,8	-	-	-	-	
Hungary	89,7	-	-	-	-	-	-	89,7	40,7	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 | 31.12.2019

	Cover Assets
	mn €
up to 300.000 €	83,0
more than 300.000 € up to 1 mn. €	190,8
more than 1 mn. € up to 10 mn. €	1.480,5
more than 10 mn. €	15.811,1
Total	17.565,4

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 | 31.12.2019

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		16.598,1
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		93,64%
Cover Pool		19.668,5
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)		52,45%
	CHF	146,2
	DKK	50,1
Net present value pursuant to	GBP	1.191,0
section 6 para. 1 of the Pfandbrief Net Present Value Regulation	JPY	66,8
for each foreign currency in €	SEK	-71,0
section 28 para. 1 no. 10 (Net Total of asset/liability)	USD	202,9
volume-weighted average time in years (seasoning) (section 28 para. 1 no. 11)		3,2
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		55,16%
weighted average loan-to-value ratio, based upon the market value -optional-		34,28%

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

Public Pfandbriefe outstanding and their cover | 31.12.2019

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	10.767,5	13.803,4	12.859,8
thereof derivatives	-	-	-
Cover Pool	14.286,0	17.905,7	16.619,1
thereof derivatives	-	-	-
Over-Collateralisation (OC)	3.518,5	4.102,2	3.759,3
OC in % of Pfandbriefe outstanding	32,7%	29,7%	29,2%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.518,5	4.102,2	-
OC in % of Pfandbriefe outstanding	32,7%	29,7%	-

* 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	498,8	1.435,3
> 0,5 years and <= 1 year	589,1	788,7
> 1 year and <= 1,5 years	127,0	358,7
> 1,5 years and <= 2 years	449,6	371,7
> 2 years and <= 3 years	626,2	732,6
> 3 years and <= 4 years	407,1	789,8
> 4 years and <= 5 years	813,6	624,2
> 5 years and <= 10 years	3.162,7	3.566,5
> 10 years	4.093,4	5.618,3
Total	10.767,5	14.286,0

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 31.12.2019

	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 | 31.12.2019

	Cover assets										
	Total			thereof							
		granted for reasons of promoting exports	thereof granted								
			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	14.286,0	794,6	5.190,6	4.399,2	852,0	1.538,0	1.321,9	648,4	262,4	73,6	
Germany	5.519,7	616,0	1.587,2	2.618,2	83,0	299,2	624,7	190,9	116,5	0,0	
Belgium	149,9	-	-	-	-	-	50,0	99,9	-	-	
Finland	103,4	-	8,9	-	30,0	64,5	-	-	-	-	
France	3.082,3	39,0	266,3	973,9	546,9	1.003,8	145,7	68,4	77,2	-	
Greece	-	-	-	-	-	-	-	-	-	-	
Luxembourg	-	-	-	-	-	-	-	-	-	-	
Italy	346,8	-	-	318,1	28,7	-	-	-	-	-	
Japan	203,2	-	143,2	-	60,0	-	-	-	-	-	
Lithuania	-	-	-	-	-	-	-	-	-	-	
Netherlands	57,7	57,5	-	-	-	-	57,5	-	0,2	-	
Austria	3.749,2	-	3.175,0	-	-	-	370,0	135,8	68,4	-	
Portugal	153,3	-	-	-	-	-	-	153,3	-	-	
Sweden	40,0	-	-	-	40,0	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	
Spain	543,9	-	-	477,3	-	66,7	-	-	-	-	
Poland	-	-	-	-	-	-	-	-	-	-	
Switzerland	-	-	-	-	-	-	-	-	-	-	
Slovenia	65,5	-	-	-	-	-	65,5	-	-	-	
Czech Republic	-	-	-	-	-	-	-	-	-	-	
Canada	73,6	73,6	-	-	-	-	-	-	-	73,6	
Denmark	-	-	-	-	-	-	-	-	-	-	
Hungary	10,0	-	10,0	-	-	-	-	-	-	-	
Great Britain	83,6	8,6	-	11,8	63,3	-	8,6	-	-	-	
USA	-	-	-	-	-	-	-	-	-	-	
International Organisations	103,8	-	-	-	-	103,8	-	-	-	-	

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					
Total	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					
Total	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 | 31.12.2019

	Cover Assets
	mn €
up to 10 mn. €	405,2
more than 10 mn. € up to 100 mn. €	4.210,1
more than 100 mn. €	9.670,6
Total	14.286,0

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

Key figures about outstanding Public Pfandbriefe and Cover Pool | 31.12.2019

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		10.767,5
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		85,34%
Cover Pool		14.286,0
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)		72,99%
	CAD	11,8
	CHF	101,0
	GBP	-12,2
	JPY	159,8
	USD	466,6

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)