

## Total volume of the Public-Sector Pfandbriefe and the corresponding cover assets pool (nominal amount and present value, in € million)

Section 28 (1) No. 1 and 3

	Cover assets pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12.443,3	10.861,7	1.581,6
thereof derivatives	129,5	-	
<b>Present value</b>	13.378,3	11.644,4	1.733,9
thereof derivatives	225,2	-	
<b>Risk-adjusted present value</b>	13.602,2	12.142,0	1.460,2

## Deposits of the previous year according to section 28 (5) (in € million)

	Cover assets pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11.858,2	9.122,1	2.736,1
thereof derivatives	190,6	-	
<b>Present value</b>	12.648,4	9.815,1	2.833,3
thereof derivatives	263,8	-	
<b>Risk-adjusted present value</b>	12.821,2	10.157,8	2.663,4

## Total volume of the Public-Sector Pfandbriefe and the corresponding cover pool (nominal amount and present value, in € million) according to VDP credit-worthiness differentiation model

	Cover assets pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12.443,3	10.861,7	1.581,6
<b>Present value</b>	13.378,3	11.644,4	1.733,9

## Values (€ million) in the previous year

	Cover assets pool	Pfandbriefe outstanding in the previous year <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11.858,2	9.122,1	2.736,1
<b>Present value</b>	12.648,4	9.815,1	2.833,3

## Maturity structure of outstanding mortgage Pfandbriefe and fixed-interest periods of the corresponding cover assets pools (€ million)

Section 28 (1) No 2

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding <sup>(1)</sup>
up to 6 months	1.156,8	617,9
more than 6 months up to 12 months	750,5	697,3
more than 12 months up to 18 months	897,1	744,0
more than 18 months up to 2 years	783,1	218,2
more than 2 years up to 3 years	2.098,7	2.041,6
more than 3 years up to 4 years	2.385,5	1.977,8
more than 4 years up to 5 years	1.736,6	1.596,5
more than 5 years up to 10 years	2.604,7	2.693,2
more than 10 years	30,3	275,2
<b>Total</b>	<b>12.443,3</b>	<b>10.861,7</b>

## Deposits of the previous year according to section 28 (5) (in € million)

Fixed-interest period / maturity structure	Cover assets pool	Pfandbriefe outstanding in the previous year <sup>(2)</sup>
up to 6 months	1.211,6	825,9
more than 6 months up to 12 months	1.465,8	1.595,1
more than 12 months up to 18 months	1.156,9	602,9
more than 18 months up to 2 years	491,0	700,7
more than 2 years up to 3 years	1.834,4	939,1
more than 3 years up to 4 years	1.766,3	1.152,5
more than 4 years up to 5 years	1.186,6	1.232,9
more than 5 years up to 10 years	2.722,4	1.730,4
more than 10 years	23,2	342,6
<b>Total</b>	<b>11.858,2</b>	<b>9.122,1</b>

## Breakdown of assets used as cover (based on their nominal value) by tranches (in € million)

Section 28 (2) No. 1a

Tranches	Cover assets pool
up to € 300,000	349,7
more than € 300,000 up to € 1 million	71,6
more than € 1 million up to € 10 million	526,5
more than € 10 million	9.784,0
<b>Total</b>	<b>10.731,8</b>

## Deposits of the previous year according to section 28 (5) (in € million)

Tranches	Cover assets pool in the previous year
up to € 300,000	525,7
more than € 300,000 up to € 1 million	85,9
more than € 1 million up to € 10 million	627,6
more than € 10 million	9.501,9

Total	10.741,1
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#### Further cover assets according to section 28 (1) Nos. 4, 5 and 6 – detailed overview (€ million)

Countries	Equalisation claims according to section 19 (1) No. 1	Money claims according to section 19 (1) No. 2		Bonds according to section 19 (1) No. 3	Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013		
Germany	-	-	-	1.348,0	1.348,0
EU institutions	-	-	-	70,0	70,0
France	-	-	-	135,0	135,0
Austria	-	-	-	29,0	29,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>1.582,0</b>	<b>1.582,0</b>

#### Deposits of the previous year according to section 28 (5) (in € million)

Countries	Equalisation claims according to section 19 (1) No. 1	Money claims according to section 19 (1) No. 2		Bonds according to section 19 (1) No. 3	Total
		Overall	of which covered bonds within the meaning of Art. 129 of Regulation (EU) No 575/2013		
Germany	-	-	-	836,5	836,5
EU institutions	-	-	-	40,0	40,0
France	-	-	-	25,0	25,0
Austria	-	-	-	25,0	25,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>926,5</b>	<b>926,5</b>

#### Key figures for outstanding Pfandbriefe and related cover assets

<b>Pfandbriefe outstanding<sup>(1)</sup></b>	10.861,7	€ million
thereof share of fixed-income Pfandbriefe	74,3	%

Section 28 (1) No. 9

<b>Cover assets pool</b>	12.443,3	€ million
thereof total amount of claims exceeding the limits set out in section 13 (1)	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 2 of the PfandBG	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 3	-	€ million
thereof share of fixed-income cover assets pool	54,9	%

Section 28 (1) No. 7

Section 28 (1) No. 8

Section 28 (1) No. 8

Section 28 (1) No. 9

Volume-weighted average age of receivables (seasoning)	5,3	years
Weighted average mortgage lending value ratio based on mortgage lending value	55,6	%
Weighted average mortgage lending value ratio based on market value	34,8	%

Section 28 (1) No. 11

Section 28 (2) No. 3

#### Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency

Section 28 (1) No. 10

Currency	Balance of assets and liabilities	
CAD	77,8	€ million
CHF	15,2	€ million
DKK	-16,9	€ million
EUR	1.287,4	€ million
GBP	192,2	€ million
SEK	21,7	€ million
USD	-61,2	€ million

#### Deposits of the previous year according to section 28 (5) (in € million)

<b>Pfandbriefe outstanding<sup>(2)</sup></b>	9.122,1	€ million
thereof share of fixed-income Pfandbriefe	67,6	%

Section 28 (1) No. 9

<b>Cover assets pool</b>	11.858,2	€ million
thereof total amount of claims exceeding the limits set out in section 13 (1)	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 2 of the PfandBG	-	€ million
thereof total amount of claims exceeding the limits set out in section 19 (1) No. 3	-	€ million
thereof share of fixed-income cover assets pool	50,4	%

Section 28 (1) No. 7

Section 28 (1) No. 8

Section 28 (1) No. 8

Section 28 (1) No. 9

Volume-weighted average age of receivables (seasoning)	5,7	years
Weighted average mortgage lending value ratio based on mortgage lending value	56,0	%
Weighted average mortgage lending value ratio based on market value	36,2	%

Section 28 (1) No. 11

Section 28 (2) No. 3

#### Net present value according to section 6 German Regulation on the Net Present Value of Pfandbriefe by currency

Section 28 (1) No. 10

Currency	Balance of assets and liabilities	
CAD	7,5	€ million
CHF	14,1	€ million
DKK	17,1	€ million
EUR	2.384,4	€ million
GBP	292,1	€ million
SEK	23,6	€ million
USD	-28,6	€ million

<sup>(1)</sup> - of which taken over in the proprietary portfolio 0 € million

<sup>(2)</sup> - of which taken over in the proprietary portfolio 0 € million

<sup>(3)</sup> dynamic method acc. to section 5 BarWertVO / static method acc. to section 6 BarWertVO