

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million)

section 28 para. 1 nos. 1 and 3

	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,830.5	10,768.7	<b>2,061.8</b>
thereof derivatives	82.6	-	
<b>Present value</b>	13,695.4	11,275.0	<b>2,420.4</b>
thereof derivatives	102.0	-	
<b>Risk-adjusted present value<sup>(3)</sup></b>	13,715.3	11,585.6	<b>2,129.7</b>

\* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Deposits of previous year according to section 28 para. 5

	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,898.1	10,563.3	<b>1,334.8</b>
thereof derivatives	119.1	-	
<b>Present value</b>	12,784.9	11,295.4	<b>1,489.5</b>
thereof derivatives	197.4	-	
<b>Risk-adjusted present value<sup>(3)</sup></b>	12,841.5	11,827.2	<b>1,014.3</b>

\* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million) according to the VDP credit-worthiness differentiation model:

	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>	Overcollateralisation
<b>Nominal amount</b>	12,830.5	10,768.7	<b>2,061.8</b>
<b>Present value</b>	13,695.4	11,275.0	<b>2,420.4</b>

Deposits of previous year

	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>	Overcollateralisation
<b>Nominal amount</b>	11,898.1	10,563.3	<b>1,334.8</b>
<b>Present value</b>	12,784.9	11,295.4	<b>1,489.5</b>

Maturity structure of Mortgage Pfandbriefe and the fixed-interest periods of the corresponding cover pool (in € million)

section 28 para. 1 no. 2

Maturity structure	Asset pool	Pfandbriefe outstanding <sup>(1)</sup>
Up to 6 months	1,095.6	992.6
more than 6 months up to 12 Months	865.3	989.4
more than 12 months up to 18 Months	1,129.8	881.8
more than 18 months up to 2 years	1,214.6	1,065.1
more than 2 up to 3 years	2,600.2	1,586.6
more than 3 up to 4 years	2,211.2	1,971.1
more than 4 up to 5 years	2,077.4	1,086.2
more than 5 up to 10 years	1,626.2	2,049.9
more than 10 years	10.2	146.0
<b>Total</b>	<b>12,830.5</b>	<b>10,768.7</b>

Deposits of previous year according to section 28 para. 5

Maturity structure	Asset pool	Pfandbriefe outstanding <sup>(2)</sup>
Up to 6 months	689.8	764.1
more than 6 months up to 12 Months	727.8	318.1
more than 12 months up to 18 Months	1,221.8	1,073.4
more than 18 months up to 2 years	882.0	971.9
more than 2 up to 3 years	2,155.6	1,956.8
more than 3 up to 4 years	2,313.9	1,608.5
more than 4 up to 5 years	1,955.9	777.2
more than 5 up to 10 years	1,927.7	2,864.9
more than 10 years	23.6	228.4
<b>Total</b>	<b>11,898.1</b>	<b>10,563.3</b>

Breakdown of covered assets by nominal values (in € million)

section 28 para. 2 no. 1a

Tranches	Cover pool
up to € 300,000	208.5
more than € 300,000 up to € 1 million	45.9
more than € 1 million up to € 10 million	432.0
more than € 10 million	11,272.5
<b>Total</b>	<b>11,958.9</b>

Deposits of previous year according to section 28 para. 5

Tranches	Cover pool
up to € 300,000	270.0
more than € 300,000 up to € 1 million	54.9
more than € 1 million up to € 10 million	410.4
more than € 10 million	10,343.6
<b>Total</b>	<b>11,078.9</b>

Further cover assets acc. To section 28 para. 1 nos. 4, 5 and 6 - detailed overview (in € million)

Countries	Equalisation claims according to section 19 para. 1 no. 1	Money claims according to section 19 para. 1 no. 2		Covered bonds according to section 19 para. 1 no. 3	Total
		Total	of which covered bonds in the legal sense of clause 129 EU act number 579/2013		
Germany	-	-	-	485.5	485.5
EU-Institutions	-	-	-	258.5	258.5
Spain	-	-	-	45.0	45.0
<b>Total</b>	-	-	-	<b>789.0</b>	<b>789.0</b>

Deposits of previous year according to section 28 para. 5

Countries	Equalisation claims according to section 19 para. 1 no. 1	Money claims according to section 19 para. 1 no. 2		Covered bonds according to section 19 para. 1 no. 3	Total
		Total	of which covered bonds in the legal sense of clause 129 EU act number 579/2013		
Germany	-	-	-	374.0	374.0
EU-Institutions	-	-	-	301.0	301.0
France	-	-	-	25.0	25.0
<b>Total</b>	-	-	-	<b>700.0</b>	<b>700.0</b>

Key figures about outstanding Pfandbriefe and Cover Pool (in € million)

<b>Outstanding Pfandbriefe<sup>(1)</sup></b>	10,768.7	in € million
thereof percentage share of fixed-rate Pfandbriefe	86.2	%

section 28 para. 1 no. 9

<b>Cover pool</b>	12,830.5	in € million
thereof total amount of claims which exceed the limits laid down in section 13 para. 1	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3	-	in € million
thereof percentage share of fixed-rate cover assets	55.8	in € million

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	4.7	years
average loan-to-value ratio, weighted using the mortgage lending value	55.2	%
average loan-to-value ratio, weighted using the market value	33.2	%

section 28 para. 1 no. 11

section 28 para. 2 no. 3

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency					
Currency				Balance from assets/ liability	
AUD				144.6	in € million
CAD				191.8	in € million
CHF				66.5	in € million
DKK				38.7	in € million
EUR				1,407.3	in € million
GBP				-47.9	in € million
SEK				285.2	in € million
USD				204.0	in € million

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

<b>Outstanding Pfandbriefe<sup>(2)</sup></b>	10,563.3	in € million
thereof percentage share of fixed-rate Pfandbriefe	66.4	%

section 28 para. 1 no. 9

<b>Cover pool</b>	11,898.1	in € million
thereof total amount of claims which exceed the limits laid down in section 13 para. 1	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2	-	in € million
thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3	-	in € million
thereof percentage share of fixed-rate cover assets	53.6	%

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	4.8	years
average loan-to-value ratio, weighted using the mortgage lending value	55.7	%
average loan-to-value ratio, weighted using the market value	33.3	%

section 28 para. 1 no. 11

section 28 para. 2 no. 3

Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency					
Currency				Balance from assets/ liability	
AUD				41.1	in € million
CAD				10.2	in € million
CHF				11.1	in € million
DKK				2.4	in € million
EUR				287.5	in € million
GBP				382.6	in € million
SEK				55.6	in € million
USD				361.6	in € million

section 28 para. 1 no. 10

<sup>(1)</sup> - of which taken over in the proprietary portfolio 0.0 Mio. €

<sup>(2)</sup> - of which taken over in the proprietary portfolio 1017.00 Mio. €

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