



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

| | Asset pool | Pfandbriefe outstanding | Overcollateralisation |
|-------------------------------------|------------|-------------------------|-----------------------|
| Nominal amount | 11.602,9 | 9.211,2 | 2.391,7 |
| thereof derivatives | -67,0 | - | |
| Present value | 12.742,6 | 9.762,5 | 2.980,1 |
| thereof derivatives | 86,3 | - | |
| Risk-adjusted present value* | 12.417,7 | 9.523,3 | 2.894,4 |

* 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 | Overcollateralisation |
|-------------------------------------|------------|-------------------------|-----------------------|
| Nominal amount | 13.817,8 | 10.955,5 | 2.862,3 |
| thereof derivatives | -96,4 | - | |
| Present value | 15.121,6 | 11.717,6 | 3.404,0 |
| thereof derivatives | 146,8 | - | |
| Risk-adjusted present value* | 15.043,8 | 11.725,0 | 3.318,8 |

* 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 | Overcollateralisation |
|-----------------------|------------|-------------------------|-----------------------|
| Nominal amount | 11.602,9 | 9.211,2 | 2.391,7 |
| Present value | 12.742,6 | 9.762,5 | 2.980,1 |

Deposits of previous year

| | Asset pool | Pfandbriefe outstanding | Overcollateralisation |
|-----------------------|------------|-------------------------|-----------------------|
| Nominal amount | 13.817,8 | 10.955,5 | 2.862,3 |
| Present value | 15.121,6 | 11.717,6 | 3.404,0 |

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

| Maturity structure | Asset pool | Pfandbriefe outstanding |
|-------------------------------------|-----------------|-------------------------|
| Up to 6 months | 897,7 | 1.465,1 |
| more than 6 months up to 12 Months | 583,1 | 910,7 |
| more than 12 months up to 18 Months | 790,0 | 1.364,8 |
| more than 18 months up to 2 years | 837,3 | 800,6 |
| more than 2 up to 3 years | 2.656,8 | 1.353,5 |
| more than 3 up to 4 years | 1.929,2 | 421,0 |
| more than 4 up to 5 years | 1.505,7 | 648,9 |
| more than 5 up to 10 years | 1.999,0 | 2.027,3 |
| more than 10 years | 404,1 | 219,3 |
| Total | 11.602,9 | 9.211,2 |

Deposits of previous year according to section 28 para. 5

| Maturity structure | Asset pool | Pfandbriefe outstanding |
|-------------------------------------|-----------------|-------------------------|
| Up to 6 months | 1.567,1 | 1.226,2 |
| more than 6 months up to 12 Months | 673,3 | 969,2 |
| more than 12 months up to 18 Months | 1.066,8 | 1.466,8 |
| more than 18 months up to 2 years | 729,4 | 911,5 |
| more than 2 up to 3 years | 2.401,4 | 2.248,4 |
| more than 3 up to 4 years | 2.889,7 | 1.245,3 |
| more than 4 up to 5 years | 1.796,7 | 468,0 |
| more than 5 up to 10 years | 2.398,0 | 2.130,0 |
| more than 10 years | 295,4 | 290,1 |
| Total | 13.817,8 | 10.955,5 |

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

| Tranches | Cover pool |
|--|-----------------|
| up to €300,000 | 14,6 |
| more than €300,000 up to €1 million | 62,5 |
| more than €1 million up to €10 million | 601,4 |
| more than €10 million | 10.142,9 |
| Total | 10.821,4 |

Deposits of previous year according to section 28 para. 5

| Tranches | Cover pool |
|--|-----------------|
| up to €300,000 | 23,2 |
| more than €300,000 up to €1 million | 73,3 |
| more than €1 million up to €10 million | 840,0 |
| more than €10 million | 12.045,2 |
| Total | 12.981,7 |

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 575/2013 | |
| Germany | - | - | - | 497,5 |
| EU-Institutios | - | - | - | 5,0 |
| France | - | - | - | 250,0 |
| Austria | - | - | - | 96,0 |
| Total | 0,0 | 0,0 | 0,0 | 848,5 |

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 575/2013 | |
| Germany | - | - | - | 253,5 |
| EU-Institutios | - | - | - | 135,0 |
| France | - | - | - | 170,0 |
| Austria | - | - | - | 374,0 |
| Total | 0,0 | 0,0 | 0,0 | 932,5 |

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

| | | |
|--|---------|--------------|
| Outstanding Pfandbriefe | 9.211,2 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe | 59,4 | % |

section 28 para. 1 no. 9

| | | |
|--|----------|--------------|
| Cover pool | 11.602,9 | 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 | 42,4 | 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) | 5,2 | years |
| average loan-to-value ratio, weighted using the mortgage lending value | 57,5 | % |
| average loan-to-value ratio, weighted using the market value | 37,8 | % |

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 | | Balance from assets/ liability | |
|---|--|--------------------------------|--------------|
| Currency | | | |
| CAD | | 30,6 | in € million |
| CHF | | 10,3 | in € million |
| DKK | | 82,9 | in € million |
| EUR | | 2.674,5 | in € million |
| GBP | | 96,2 | in € million |
| NOK | | 0,5 | in € million |
| SEK | | -3,9 | in € million |
| USD | | 41,0 | in € million |

section 28 para. 1 no. 10

Deposits of previous year according to section 28 para. 5

| | | |
|--|----------|--------------|
| Outstanding Pfandbriefe | 10.955,5 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe | 51,4 | % |

section 28 para. 1 no. 9

| | | |
|--|----------|--------------|
| Cover pool | 13.817,8 | 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 | 37,7 | % |

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 | 57,2 | % |
| average loan-to-value ratio, weighted using the market value | 39,1 | % |

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 | | Balance from assets/ liability | |
|---|--|--------------------------------|--------------|
| Currency | | | |
| CAD | | 26,0 | in € million |
| CHF | | 16,1 | in € million |
| CZK | | 6,9 | in € million |
| DKK | | 115,2 | in € million |
| EUR | | 3.086,4 | in € million |
| GBP | | 101,9 | in € million |
| NOK | | 0,7 | in € million |
| SEK | | 37,3 | in € million |
| USD | | -30,6 | in € million |

section 28 para. 1 no. 10