

**Report according to  
section 28  
Pfandbrief Act Publication  
-vdp-Credit-Quality-Differentiation-  
Modell-**



reporting date 30.09.2017

Report according to section 28 Pfandbrief Act Publication  
-vdp-Credit-Quality-Differentiation-Modell-

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1 Publication in accordance with section 28 (1) nos. 1, 2, 3 Pfandbrief Act- Outstanding total and their cover

1.1 Mortgage Pfandbriefe

All data in € million. The information to the previous year refer to 30.09.2016.

	nominal reporting year	nominal previous year	net present value reporting year	net present value previous year	risk-adjusted net present value reporting year	risk-adjusted net present value previous year
Mortgage Pfandbriefe	16.873,9	15.752,4	17.591,6	17.185,1	16.133,7	16.095,2
Cover Pool	18.530,5	17.110,8	20.823,1	20.195,3	19.107,7	18.885,0
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 19 (1) no. 1)	-	-	-	-	-	-
of which further cover assets (section 19 (1) no. 2)	-	60,0	-	-	-	-
of which further cover assets (section 19 (1) no. 3)	474,0	806,0	-	-	-	-
<b>Overcollateralization</b>	<b>1.656,6</b>	<b>1.358,4</b>	<b>3.231,5</b>	<b>3.010,2</b>	<b>2.974,0</b>	<b>2.789,8</b>

Maturity structure	reporting year			previous year		
	Pfandbriefe outstanding	Cover Pool	of which further cover assets	Pfandbriefe outstanding	Cover Pool	of which further cover assets
up to and including 6 months	554,1	655,1	-	870,8	710,9	72,0
more than 6 months up to and including 1 year	343,0	696,2	35,0	853,1	574,5	-
more than 1 year up to and including 18 months	385,8	803,7	-	362,9	629,8	40,0
more than 18 months up to and including 2 years	589,9	724,6	44,0	292,7	814,2	160,0
more than 2 years up to and including 3 years	1.593,3	1.411,2	-	933,1	1.631,4	94,0
more than 3 years up to and including 4 years	707,8	1.545,3	105,0	1.576,8	1.553,3	135,0
more than 4 years up to and including 5 years	1.914,5	1.500,2	125,0	738,8	1.432,0	30,0
more than 5 years up to and including 10 years	8.353,9	6.100,5	90,0	7.431,2	5.787,2	260,0
more than 10 years	2.431,6	5.093,7	75,0	2.693,0	3.977,5	75,0
<b>Gesamt</b>	<b>16.873,9</b>	<b>18.530,5</b>	<b>474,0</b>	<b>15.752,4</b>	<b>17.110,8</b>	<b>866,0</b>

## 1.2 Public Pfandbriefe

All data in € million. The information to the previous year refer to 30.09.2016.

	nominal reporting year	nominal previous year	net present value reporting year	net present value previous year	risk-adjusted net present value reporting year	risk-adjusted net present value previous year
Public Pfandbriefe	9.741,8	10.630,8	11.261,4	12.949,5	10.348,9	12.112,0
Cover Pool	11.170,5	12.002,2	12.717,1	14.393,1	11.682,6	13.397,2
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 20 (1) no. 2)	-	17,0	-	-	-	-
<b>Overcollateralization</b>	<b>1.428,7</b>	<b>1.371,4</b>	<b>1.455,7</b>	<b>1.443,6</b>	<b>1.333,7</b>	<b>1.285,2</b>

Maturity structure	reporting year			previous year		
	Pfandbriefe outstanding	Cover Pool	of which further cover assets	Pfandbriefe outstanding	Cover Pool	of which further cover assets
up to and including 6 months	308,0	636,6	-	984,0	1.016,9	10,0
more than 6 months up to and including 1 year	451,8	255,9	-	407,1	520,9	-
more than 1 year up to and including 18 months	724,4	346,0	-	238,0	477,3	7,0
more than 18 months up to and including 2 years	512,9	341,7	-	456,9	182,7	-
more than 2 years up to and including 3 years	1.366,5	968,7	-	1.258,5	721,6	-
more than 3 years up to and including 4 years	653,9	642,1	-	1.439,0	1.062,6	-
more than 4 years up to and including 5 years	494,9	672,1	-	738,5	678,4	-
more than 5 years up to and including 10 years	1.980,9	2.410,4	-	2.355,3	2.589,4	-
more than 10 years	3.248,5	4.897,0	-	2.753,5	4.752,4	-
<b>Total</b>	<b>9.741,8</b>	<b>11.170,5</b>	<b>-</b>	<b>10.630,8</b>	<b>12.002,2</b>	<b>17,0</b>

2 Publication in accordance with section 28 (3) no. 2 Pfandbrief Act - Total volume of claims used to cover Public Pfandbriefe according to categories of borrowers and to regions

All data in € million. The information to the previous year refer to 30.09.2016.

Federal Republic of Germany	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	26,0	26,0	-	-	-	-
Regional authorities	1.550,1	1.550,1	-	1.712,9	1.712,9	-
Local authorities	6.948,6	6.917,4	31,2	7.424,9	7.388,5	36,4
Other debtors	1.107,2	1.107,2	-	1.075,1	1.075,1	-
<b>Total</b>	<b>9.631,9</b>	<b>9.600,7</b>	<b>31,2</b>	<b>10.212,9</b>	<b>10.176,5</b>	<b>36,4</b>

Belgium	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	23,0	23,0	-	23,0	23,0	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>23,0</b>	<b>23,0</b>	<b>-</b>	<b>23,0</b>	<b>23,0</b>	<b>-</b>

France	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	50,0	50,0	-
Regional authorities	7,0	7,0	-	34,3	34,3	-
Local authorities	19,8	19,8	-	-	-	-
Other debtors	21,0	21,0	-	21,0	21,0	-
<b>Total</b>	<b>47,8</b>	<b>47,8</b>	<b>-</b>	<b>105,3</b>	<b>105,3</b>	<b>-</b>

Italy	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	125,0	125,0	-	127,0	127,0	-
Regional authorities	101,5	101,5	-	129,0	129,0	-
Local authorities	22,8	22,8	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>249,3</b>	<b>249,3</b>	<b>-</b>	<b>256,0</b>	<b>256,0</b>	<b>-</b>

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Canada	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	18,0	18,0	-	25,5	25,5	-
Local authorities	5,8	5,8	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>23,8</b>	<b>23,8</b>	-	<b>25,5</b>	<b>25,5</b>	-

  

Austria	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	317,0	317,0	-	467,0	467,0	-
Regional authorities	25,0	25,0	-	25,0	25,0	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>342,0</b>	<b>342,0</b>	-	<b>492,0</b>	<b>492,0</b>	-

  

Portugal	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	230,0	230,0	-	209,3	209,3	-
Regional authorities	-	-	-	18,2	18,2	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>230,0</b>	<b>230,0</b>	-	<b>227,5</b>	<b>227,5</b>	-

  

Spain	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	82,5	82,5	-	82,5	82,5	-
Regional authorities	332,5	332,5	-	409,7	409,7	-
Local authorities	25,0	25,0	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>440,0</b>	<b>440,0</b>	-	<b>492,2</b>	<b>492,2</b>	-

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EU-Institutions	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	182,7	182,7	-	150,8	150,8	-
<b>Total</b>	<b>182,7</b>	<b>182,7</b>	<b>-</b>	<b>150,8</b>	<b>150,8</b>	<b>-</b>
<b>Total</b>	<b>11.170,5</b>	<b>11.139,3</b>	<b>31,2</b>	<b>11.985,2</b>	<b>11.948,8</b>	<b>36,4</b>