

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



reporting date 30.09.2016

<b>1</b>	<b>Publication in accordance with section 28 (1) nos. 1, 2, 3 Pfandbrief Act- Outstanding total and their cover</b>	<b>3</b>
1.1	Mortgage Pfandbriefe	3
1.2	Public Pfandbriefe	4
<b>2</b>	<b>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</b>	<b>5</b>

## 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 30.09.2015.

	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	15.752,4	13.514,4	17.185,1	14.496,2	16.095,2	13.605,3
Cover Pool	17.110,8	14.994,0	20.195,3	17.259,5	18.885,0	16.197,0
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	25,0	-	-	-	-
of which further cover assets (section 19 (1) no. 3)	806,0	705,8	-	-	-	-
<b>Overcollateralization</b>	<b>1.358,4</b>	<b>1.479,6</b>	<b>3.010,2</b>	<b>2.763,3</b>	<b>2.789,8</b>	<b>2.591,7</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	870,8	710,9	72,0	536,2	1.219,7	55,0
more than 6 months up to and including 1 year	853,1	574,5	-	1.261,2	652,4	175,0
more than 1 year up to and including 18 months	362,9	629,8	40,0	605,2	659,4	100,0
more than 18 months up to and including 2 years	292,7	814,2	160,0	807,7	462,6	-
more than 2 years up to and including 3 years	933,1	1.631,4	94,0	647,0	1.174,1	35,0
more than 3 years up to and including 4 years	1.576,8	1.553,3	135,0	999,4	1.394,1	50,0
more than 4 years up to and including 5 years	738,8	1.432,0	30,0	1.538,4	1.365,6	35,0
more than 5 years up to and including 10 years	7.431,2	5.787,2	260,0	4.665,5	5.357,0	255,8
more than 10 years	2.693,0	3.977,5	75,0	2.453,8	2.709,1	25,0
<b>Gesamt</b>	<b>15.752,4</b>	<b>17.110,8</b>	<b>866,0</b>	<b>13.514,4</b>	<b>14.994,0</b>	<b>730,8</b>

## 1.2 Public Pfandbriefe

All data in € million. The information to the previous year refer to 30.09.2015.

	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
<b>Public Pfandbriefe</b>	10.630,8	11.839,7	12.949,5	13.942,2	12.112,0	13.023,0
Cover Pool	12.002,2	13.386,8	14.393,1	15.413,5	13.397,2	14.303,2
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 20 (1) no. 2)	17,0	32,0	-	-	-	-
<b>Overcollateralization</b>	<b>1.371,4</b>	<b>1.547,1</b>	<b>1.443,6</b>	<b>1.471,3</b>	<b>1.285,2</b>	<b>1.280,2</b>
	reporting year			previous year		
<b>Maturity structure</b>	Pfandbriefe outstanding	Cover Pool	of which further cover assets	Pfandbriefe outstanding	Cover Pool	of which further cover assets
up to and including 6 months	984,0	1.016,9	10,0	820,6	1.226,7	25,0
more than 6 months up to and including 1 year	407,1	520,9	-	558,3	462,1	-
more than 1 year up to and including 18 months	238,0	477,3	7,0	940,3	590,7	-
more than 18 months up to and including 2 years	456,9	182,7	-	428,2	557,5	-
more than 2 years up to and including 3 years	1.258,5	721,6	-	695,6	709,6	7,0
more than 3 years up to and including 4 years	1.439,0	1.062,6	-	1.359,8	697,3	-
more than 4 years up to and including 5 years	738,5	678,4	-	1.476,6	1.174,1	-
more than 5 years up to and including 10 years	2.355,3	2.589,4	-	2.962,7	3.045,4	-
more than 10 years	2.753,5	4.752,4	-	2.597,6	4.923,4	-
<b>Total</b>	<b>10.630,8</b>	<b>12.002,2</b>	<b>17,0</b>	<b>11.839,7</b>	<b>13.386,8</b>	<b>32,0</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 30.09.2015.

Federal Republic of Germany	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	689,7	-	-
Regional authorities	1.712,9	1.712,9	-	3.092,0	-	-
Local authorities	7.424,9	7.388,5	36,4	6.979,6	-	-
Other debtors	1.075,1	1.075,1	-	600,8	-	-
<b>Total</b>	<b>10.212,9</b>	<b>10.176,5</b>	<b>36,4</b>	<b>11.362,1</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	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>23,0</b>	<b>23,0</b>	-	<b>23,0</b>	-	-

  

France	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	50,0	50,0	-	50,0	-	-
Regional authorities	34,3	34,3	-	44,3	-	-
Local authorities	-	-	-	-	-	-
Other debtors	21,0	21,0	-	-	-	-
<b>Total</b>	<b>105,3</b>	<b>105,3</b>	-	<b>94,3</b>	-	-

  

Ireland	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	25,0	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	-	-	-	<b>25,0</b>	-	-

Italy	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	127,0	127,0	-	55,0	-	-
Regional authorities	129,0	129,0	-	252,4	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>256,0</b>	<b>256,0</b>	<b>-</b>	<b>307,4</b>	<b>-</b>	<b>-</b>

Canada	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	25,5	25,5	-	26,3	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>25,5</b>	<b>25,5</b>	<b>-</b>	<b>26,3</b>	<b>-</b>	<b>-</b>

Netherlands	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	50,0	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,0</b>	<b>-</b>	<b>-</b>

Austria	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	467,0	467,0	-	501,6	-	-
Regional authorities	25,0	25,0	-	25,0	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>492,0</b>	<b>492,0</b>	<b>-</b>	<b>526,6</b>	<b>-</b>	<b>-</b>

Poland	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	50,0	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,0</b>	<b>-</b>	<b>-</b>

Portugal	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	209,3	209,3	-	204,7	-	-
Regional authorities	18,2	18,2	-	17,8	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>227,5</b>	<b>227,5</b>	<b>-</b>	<b>222,5</b>	<b>-</b>	<b>-</b>

  

Sweden	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	-	-	-	26,0	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>26,0</b>	<b>-</b>	<b>-</b>

  

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

  

EU-Institutions	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	150,8	150,8	-	149,4	-	-
<b>Total</b>	<b>150,8</b>	<b>150,8</b>	<b>-</b>	<b>149,4</b>	<b>-</b>	<b>-</b>

  

<b>Total</b>	<b>11.985,2</b>	<b>11.948,8</b>	<b>36,4</b>	<b>13.354,8</b>	<b>-</b>	<b>-</b>
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