

Report according to section 28 Pfandbrief Act Publication



reporting date 30.09.2016

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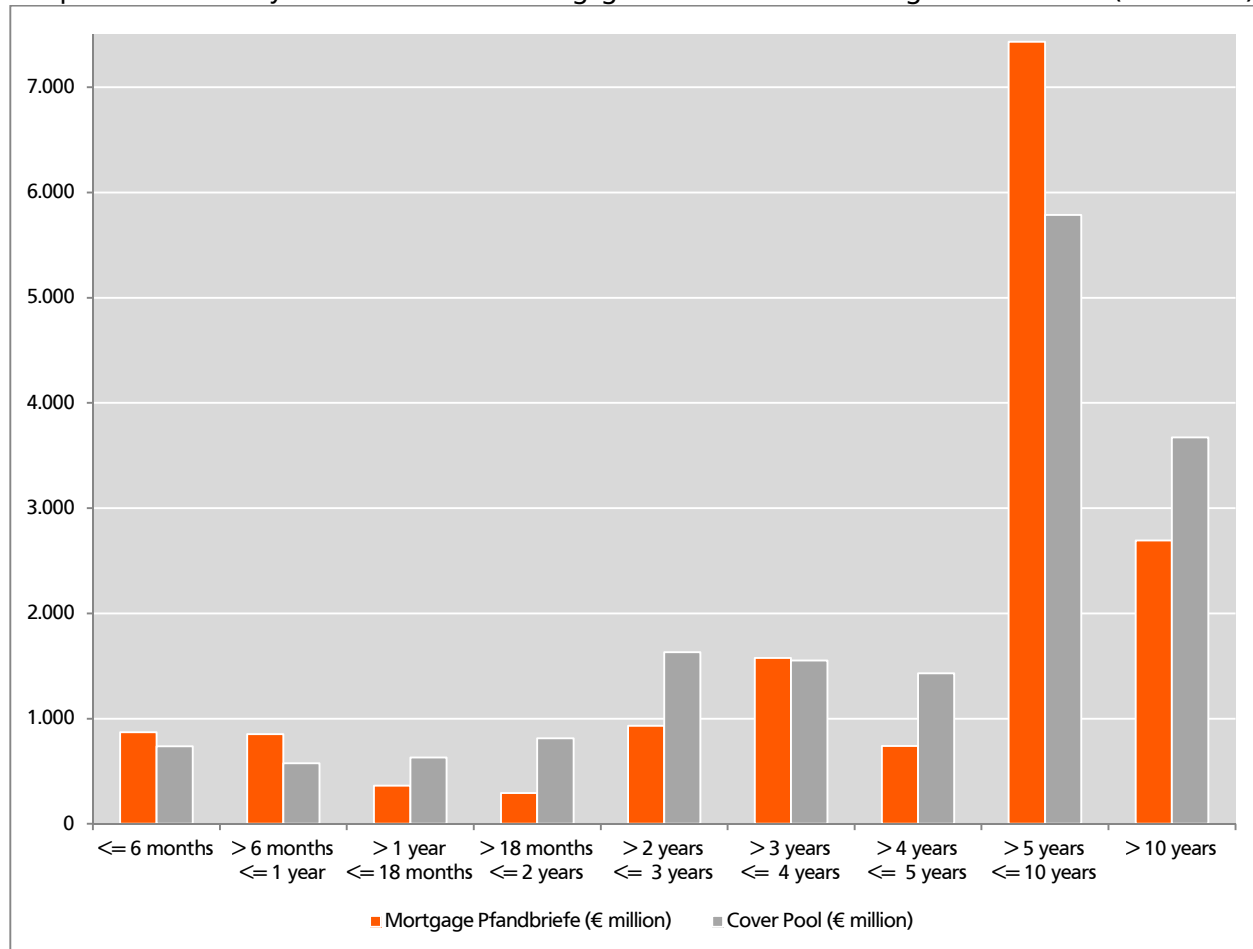
1 Publication in accordance with section 28 (1) nos. 1, 2, 3 Pfandbrief Act- Outstanding total and their cover

1.1 Mortgage Pfandbriefe

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

	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	-	-	-	-
Overcollateralization	1.358,4	1.479,6	3.010,2	2.763,3	2.789,8	2.591,7
	reporting year			previous year		
Maturity structure	Pfandbriefe outstanding	Cover Pool	of which fur- ther cover assets	Pfandbriefe outstanding	Cover Pool	of which fur- ther 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
Gesamt	15.752,4	17.110,8	866,0	13.514,4	14.994,0	730,8

Comparison of maturity structure between Mortgage Pfandbriefe outstanding and Cover Pool (30.09.2016)



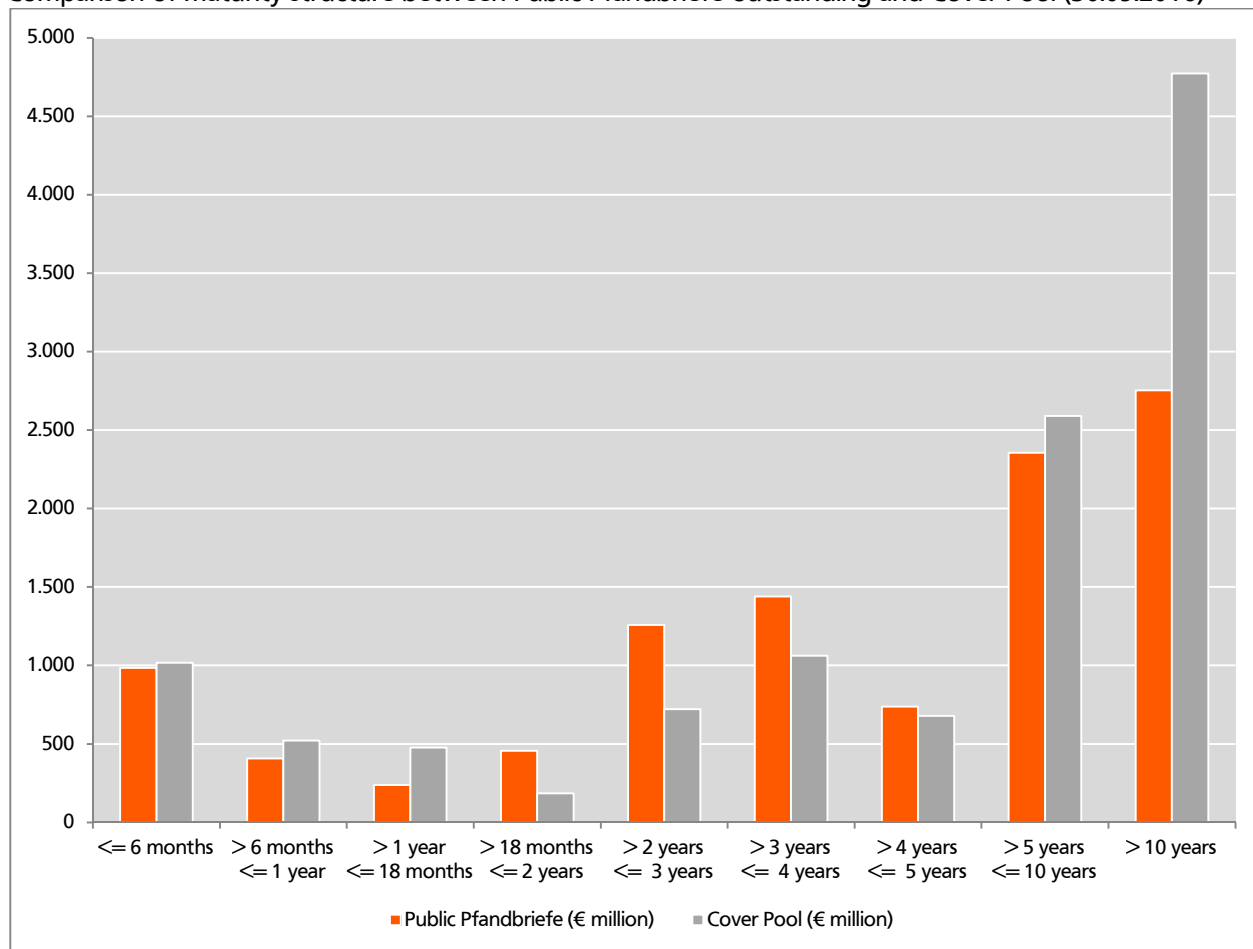
1.2 Public Pfandbriefe

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
Public Pfandbriefe	10.630,8	11.839,7	12.949,5	13.942,2	12.112,0	13.023,0
Cover Pool	12.024,7	13.414,3	14.429,8	15.453,9	13.437,5	14.352,2
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 20 (1) no. 2)	17,0	32,0	-	-	-	-
Overcollateralization	1.393,9	1.574,6	1.480,3	1.511,7	1.325,5	1.329,2

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	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	184,5	-	428,2	557,5	-
more than 2 years up to and including 3 years	1.258,5	721,6	-	695,6	711,8	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	4.773,1	-	2.597,6	4.948,7	-
Total	10.630,8	12.024,7	17,0	11.839,7	13.414,3	32,0

Comparison of maturity structure between Public Pfandbriefe outstanding and Cover Pool (30.09.2016)



2 Publication in accordance with section 28 (1) nos. 4, 5, 6 Pfandbrief Act - Further Cover Assets

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

2.1 Mortgage Pfandbriefe

Further Cover Assets in accordance with section 19 (1) no. 2	reporting year	previous year
Federal Republic of Germany	60,0	25,0
of which in accordance to section 4 (1) sent. 2 nos. 1, 2	60,0	25,0
of which in accordance to section 4 (1) sent. 2 no. 3	-	-
of which Covered Bonds from banks in accordance with CRR*	-	-
Total	60,0	25,0
Further Cover Assets in accordance with section 19 (1) no. 3	reporting year	previous year
Federal Republic of Germany	806,0	705,8
Total	806,0	705,8
Total	866,0	730,8

2.2 Public Pfandbriefe

Further Cover Assets in accordance with section 19 (2) no. 2	reporting year	previous year
Federal Republic of Germany	10,0	25,0
of which Covered Bonds from banks in accordance with CRR*	-	-
Netherlands	7,0	7,0
of which Covered Bonds from banks in accordance with CRR*	-	-
Total	17,0	32,0

* CRR = Capital Requirements Regulation (Article 129 Regulation (EU) no. 575/2013)

3 Publication in accordance with section 28 (1) nos. 7, 8, 9, 10, 11 and (2) no 3 Pfandbrief Act

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

3.1 Mortgage Pfandbriefe

		reporting year	previous year
Outstanding Mortgage Pfandbriefe	€ million	15.752,4	13.514,4
thereof percentage share of fixed-rate Pfandbriefe section 28 (1) no. 9	%	93,08%	91,28%
Cover Pool	€ million	17.110,8	14.994,0
thereof total amount of claims which exceed the limits laid down in section 13 (1) section 28 (1) no. 7	€ million	-	-
thereof total amount of the claims which exceed the limits laid down in section 19(1) no 2 section 28 (1) no. 8	€ million	-	-
thereof total amount of the claims which exceed the limits laid down in section 19 (1) no 3 section 28 (1) no. 8	€ million	-	-
thereof percentage share of fixed-rate cover assets section 28 (1) no. 9	%	95,73%	95,28%
	CAD (€ m.)	-	-
Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation	CHF (€ m.)	1,0	9,2
for each foreign currency in Euro section 28 (1) no. 10 (Net Total)	GBP (€ m.)	-	-
	JPY (€ m.)	-	-
	USD (€ m.)	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 (1) no 11	years	5,01	5,12
average loan-to-value ratio, weighted using the mortgage lending value section 28 (2) no. 3	%	46,28%	45,57%

3.2 Public Pfandbriefe

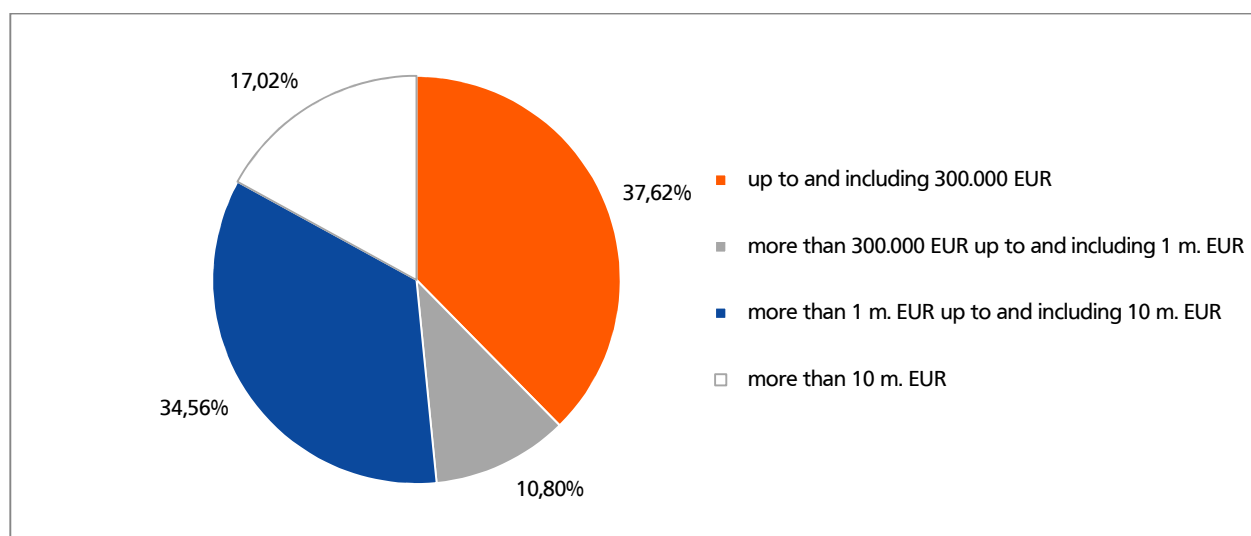
		reporting year	previous year
Outstanding Public Pfandbriefe	€ million	10.630,8	11.839,7
thereof percentage share of fixed-rate Pfandbriefe section 28 (1) no. 9	%	97,09%	93,83%
Cover Pool	€ million	12.024,7	13.414,3
thereof total amount of claims which exceed the limits laid down in section 20 (2) section 28 (1) no. 8	€ million	-	-
thereof percentage share of fixed-rate cover assets section 28 (1) no. 9	%	93,79%	91,70%
	CAD (€ m.)	48,0	45,3
Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation	CHF (€ m.)	12,8	21,9
	GBP (€ m.)	10,7	9,0
for each foreign currency in Euro section 28 (1) no. 10 (Net Total)	JPY (€ m.)	65,4	53,7
	USD (€ m.)	-93,1	-101,1

4 Publication in accordance with section 28 (2) no. 1 Pfandbrief Act - According to their amount in tranches

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

Mortgage loans used as cover for Mortgage Pfandbriefe	reporting year	previous year
up to and including 300.000 EUR	6.111,9	5.537,7
more than 300.000 EUR up to and including 1 m. EUR	1.755,2	1.530,1
more than 1 m. EUR up to and including 10 m. EUR *	5.613,7	4.923,9
more than 10 m. EUR	2.764,0	2.271,5
Total	16.244,8	14.263,2

* including bank building



5 Publication in accordance with section 28 (2) no. 1 Pfandbrief Act - According to states in which the real property is located and to property type

All data in € million. The information to the previous year refer to 30.06.2015.

Federal Republic of Germany	reporting year		previous year	
	commercial	residential	commercial	residential
Apartments		807,5		748,8
Single- and two-family houses		4.642,9		4.162,9
Multiple-family houses		7.809,8		6.676,9
Office buildings	1.274,9		1.147,5	
Retail buildings	1.090,5		1.043,5	
Industrial buildings	8,3		8,7	
other commercially used buildings	206,6		181,4	
Buildings under construction	7,5	365,7	4,2	250,1
Building land	0,5	15,1	0,7	14,2
Total	2.588,3	13.641,0	2.386,0	11.852,9

Netherlands	reporting year		previous year	
	commercial	residential	commercial	residential
Apartments		-		-
Single- and two-family houses		0,1		0,1
Multiple-family houses		0,1		0,1
Office buildings	2,4		2,4	
Retail buildings	12,8		12,8	
Industrial buildings	-		-	
other commercially used buildings	-		-	
Buildings under construction	-	-	-	-
Building land	-	-	-	-
Total	15,2	0,2	15,2	0,2

Belgium	reporting year		previous year	
	commercial	residential	commercial	residential
Apartments	-	-	-	-
Single- and two-family houses	-	0,1	-	0,1
Multiple-family houses	-	-	-	-
Office buildings	-	-	-	-
Retail buildings	-	-	-	-
Industrial buildings	-	-	-	-
other commercially used buildings	-	-	-	-
Buildings under construction	-	-	-	-
Building land	-	-	-	-
Total	-	0,1	-	0,1
Total	2.603,5	13.641,3	2.401,2	11.853,2

6 Publication in accordance with sections 28 (2) no. 2 and 28 (3) no. 3 Pfandbrief Act - Payments in arrears on covering mortgages

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

6.1 Mortgage Pfandbriefe

Payments in arrears on Mortgage Pfandbriefe (Section 28 (2) no. 2 Pfandbrief Act)

Federal Republic of Germany	reporting year		previous year	
	nominal	% of the premium fund	nominal	% of the premium fund
Total amount of payments in arrears for at least 90 days	0,7	0,004%	0,7	0,005%
Total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim	0,6	0,004%	0,6	0,004%

6.2 Public Pfandbriefe

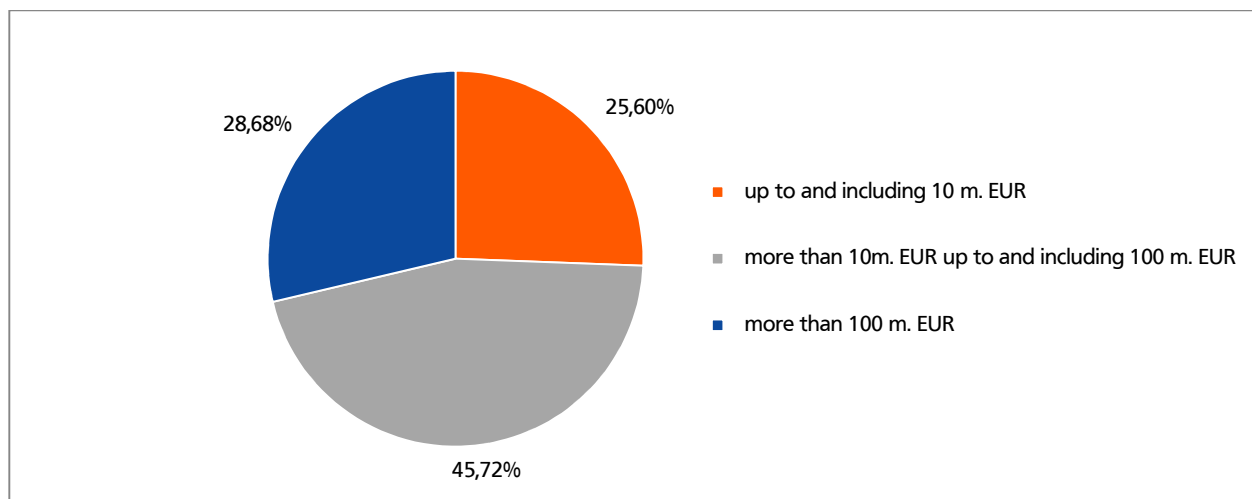
Payments in arrears on Mortgage Pfandbriefe (Section 28 (3) no. 3 Pfandbrief Act)

Federal Republic of Germany	reporting year		previous year	
	nominal	% of the premium fund	nominal	% of the premium fund
Total amount of payments in arrears for at least 90 days	-	-	-	-
Total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim	-	-	-	-

7 Publication in accordance with section 28 (3) no. 1 Pfandbrief Act - Total volume of claims used to cover Public Pfandbriefe according to their amount in tranches

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

Public loans used as cover for Public Pfandbriefe	reporting year	previous year
up to and including 10 m. EUR	3.073,5	2.945,3
more than 10 m. EUR up to and including 100 m. EUR	5.489,8	5.570,9
more than 100 m. EUR	3.444,4	4.866,1
Total	12.007,7	13.382,3



8 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	-	-
Total	10.212,9	10.176,5	36,4	11.362,1	-	-

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	-	-	-	-	-	-
Total	23,0	23,0	-	23,0	-	-

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	-	-	-	-
Total	105,3	105,3	-	94,3	-	-

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

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	-	-	-	-	-	-
Total	256,0	256,0	-	307,4	-	-

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	-	-	-	-	-	-
Total	25,5	25,5	-	26,3	-	-

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

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	-	-	-	-	-	-
Total	492,0	492,0	-	526,6	-	-

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

Portugal	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	230,0	230,0	-	230,0	-	-
Regional authorities	20,0	20,0	-	20,0	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	250,0	250,0	-	250,0	-	-

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

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	-	-	-	-	-	-
Total	492,2	492,2	-	492,2	-	-

EU-Institutions	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
Zentralstaat	-	-	-	-	-	-
regionale Gebietskörperschaften	-	-	-	-	-	-
örtliche Gebietskörperschaften	-	-	-	-	-	-
Sonstige	150,8	150,8	-	149,4	-	-
Summe	150,8	150,8	-	149,4	-	-

Total	12.007,7	11.971,3	36,4	13.382,3	-	-
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