

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



reporting date 30.06.2018

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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 30.06.2017.

	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	18.210,2	16.388,5	19.099,1	17.124,9	17.683,1	15.281,6
Cover Pool	20.389,8	18.155,4	22.878,9	20.467,3	21.326,6	18.391,1
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 19 (1) no. 1)	-	-	-	-	-	-
of which further cover assets (section 19 (1) no. 2)	-	-	-	-	-	-
of which further cover assets (section 19 (1) no. 3)	1.245,0	544,0	-	-	-	-
Overcollateralization	2.179,6	1.766,9	3.779,8	3.342,4	3.643,5	3.109,5

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	547,9	803,8	-	585,4	664,6	-
more than 6 months up to and including 1 year	462,6	717,0	-	273,8	583,4	35,0
more than 1 year up to and including 18 months	407,4	764,0	-	424,5	737,5	-
more than 18 months up to and including 2 years	922,2	810,0	150,0	480,4	775,8	44,0
more than 2 years up to and including 3 years	975,8	1.679,7	190,0	1.363,1	1.371,4	-
more than 3 years up to and including 4 years	1.246,3	1.554,1	125,0	985,3	1.565,2	90,0
more than 4 years up to and including 5 years	1.461,5	1.530,2	160,0	1.270,5	1.436,7	90,0
more than 5 years up to and including 10 years	7.715,7	6.755,1	465,0	8.548,9	6.197,7	210,0
more than 10 years	4.470,8	5.775,9	155,0	2.456,6	4.823,1	75,0
Gesamt	18.210,2	20.389,8	1.245,0	16.388,5	18.155,4	544,0

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1.2 Public Pfandbriefe

All data in € million. The information to the previous year refer to 30.06.2017.

	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	9.194,6	9.995,4	10.724,8	11.600,9	9.996,7	10.468,7
Cover Pool	10.772,2	11.217,9	12.776,6	12.820,5	11.724,8	11.576,7
of which derivatives	-	-	-	-	-	-
of which further cover assets (section 20 (1) no. 2)	-	7,0	-	-	-	-
Overcollateralization	1.577,6	1.222,5	2.051,8	1.219,6	1.728,1	1.108,0

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	534,8	428,1	-	325,4	640,2	-
more than 6 months up to and including 1 year	460,7	410,5	-	409,3	395,3	7,0
more than 1 year up to and including 18 months	929,6	637,5	-	592,8	290,7	-
more than 18 months up to and including 2 years	580,8	413,3	-	480,4	327,5	-
more than 2 years up to and including 3 years	749,4	597,5	-	1.573,4	1.043,5	-
more than 3 years up to and including 4 years	459,8	615,3	-	803,7	606,3	-
more than 4 years up to and including 5 years	485,8	670,5	-	535,1	627,7	-
more than 5 years up to and including 10 years	1.861,4	2.268,2	-	2.007,8	2.570,1	-
more than 10 years	3.132,3	4.731,3	-	3.267,5	4.716,6	-
Total	9.194,6	10.772,2	-	9.995,4	11.217,9	7,0

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 30.06.2017.

Federal Republic of Germany	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	26,0	26,0	-	26,0	26,0	-
Regional authorities	1.549,8	1.549,8	-	1.671,8	1.671,8	-
Local authorities	6.749,4	6.725,4	24,0	7.104,5	7.073,0	31,5
Other debtors	1.011,6	1.011,6	-	957,6	957,6	-
Total	9.336,8	9.312,8	24,0	9.759,9	9.728,4	31,5

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

France	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	40,0	40,0	-	-	-	-
Regional authorities	7,0	7,0	-	26,8	26,8	-
Local authorities	19,8	19,8	-	-	-	-
Other debtors	21,0	21,0	-	21,0	21,0	-
Total	87,8	87,8	-	47,8	47,8	-

Italy	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	125,0	125,0	-	125,0	125,0	-
Regional authorities	98,4	98,4	8-	124,8	124,8	-
Local authorities	22,2	22,2	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	245,6	245,6	-	249,8	249,8	-

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Canada	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	16,6	16,6	-	24,1	24,1	-
Local authorities	5,3	5,3	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	21,9	21,9	-	24,1	24,1	-

Luxembourg	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	7,4	7,4	-	7,4	7,4	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	7,4	7,4	-	7,4	7,4	-

Austria	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	266,2	266,2	-	341,9	341,9	-
Regional authorities	25,0	25,0	-	25,0	25,0	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	291,2	291,2	-	366,9	366,9	-

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	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	230,0	230,0	-	209,3	209,3	-

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Spain	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	50,0	50,0	-	82,5	82,5	-
Regional authorities	246,0	246,0	-	357,5	357,5	-
Local authorities	25,0	25,0	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	321,0	321,0	-	440,0	440,0	-

EU-Institutions	reporting year			previous year		
	Total	owed by	guaranteed by	Total	owed by	guaranteed by
State	-	-	-	-	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	207,6	207,6	-	82,7	82,7	-
Total	207,6	207,6	-	82,7	82,7	-

Total	10.772,2	10.748,2	24,0	11.210,9	11.179,4	31,5
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