

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



reporting date 30.09.2017

1	Publication in accordance with section 28 (1) nos. 1, 2, 3 Pfandbrief Act- Outstanding total and their cover	3
1.1	Mortgage Pfandbriefe	3
1.2	Public Pfandbriefe	5
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	6

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 pre- sent 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	-	-	-	-
Overcollateralization	1.656,6	1.358,4	3.231,5	3.010,2	2.974,0	2.789,8

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
Gesamt	16.873,9	18.530,5	474,0	15.752,4	17.110,8	866,0

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 pre- sent 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	-	-	-	-
Overcollateralization	1.428,7	1.371,4	1.455,7	1.443,6	1.333,7	1.285,2

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	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	-
Total	9.741,8	11.170,5	-	10.630,8	12.002,2	17,0

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 30.09.2016.

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	-
Total	9.631,9	9.600,7	31,2	10.212,9	10.176,5	36,4

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	-	-	-	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	-
Total	47,8	47,8	-	105,3	105,3	-

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	-	-	-	-	-	-
Total	249,3	249,3	-	256,0	256,0	-

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	-	-	-	-	-	-
Total	23,8	23,8	-	25,5	25,5	-

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	-	-	-	-	-	-
Total	342,0	342,0	-	492,0	492,0	-

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	-	-	-	-	-	-
Total	230,0	230,0	-	227,5	227,5	-

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	-	-	-	-	-	-
Total	440,0	440,0	-	492,2	492,2	-

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-vdp-Credit-Quality-Differentiation-Modell-

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	-
Total	182,7	182,7	-	150,8	150,8	-
Total	11.170,5	11.139,3	31,2	11.985,2	11.948,8	36,4