

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



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

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
Gesamt	15.752,4	17.110,8	866,0	13.514,4	14.994,0	730,8

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	12.002,2	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	-	-	-	-
Overcollateralization	1.371,4	1.547,1	1.443,6	1.471,3	1.285,2	1.280,2

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	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	-
Total	10.630,8	12.002,2	17,0	11.839,7	13.386,8	32,0

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 30.09.2015.

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	209,3	209,3	-	204,7	-	-
Regional authorities	18,2	18,2	-	17,8	-	-
Local authorities	-	-	-	-	-	-
Other debtors	-	-	-	-	-	-
Total	227,5	227,5	-	222,5	-	-

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
State	-	-	-	-	-	-
Regional authorities	-	-	-	-	-	-
Local authorities	-	-	-	-	-	-
Other debtors	150,8	150,8	-	149,4	-	-
Total	150,8	150,8	-	149,4	-	-

Total	11.985,2	11.948,8	36,4	13.354,8	-	-
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