

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million)

section 28 para. 1 nos. 1 and 3

| | Asset pool | Pfandbriefe outstanding ⁽¹⁾ | Overcollateralisation |
|--|------------|--|-----------------------|
| Nominal amount | 13,144.3 | 11,073.1 | 2,071.2 |
| thereof derivatives | 20.9 | - | |
| Present value | 14,015.8 | 11,533.8 | 2,482.0 |
| thereof derivatives | 37.7 | - | |
| Risk-adjusted present value⁽³⁾ | 13,853.2 | 11,886.9 | 1,966.3 |

* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Deposits of previous year according to section 28 para. 5

| | Asset pool | Pfandbriefe outstanding ⁽²⁾ | Overcollateralisation |
|--|------------|--|-----------------------|
| Nominal amount | 12,061.1 | 10,386.1 | 1,675.0 |
| thereof derivatives | 165.0 | - | |
| Present value | 13,031.2 | 11,094.0 | 1,937.2 |
| thereof derivatives | 229.8 | - | |
| Risk-adjusted present value⁽³⁾ | 12,950.9 | 11,598.4 | 1,352.5 |

* dynamic method acc. section 5 BarWertVO / static method acc. section 6 BarWertVO

Full amount of Pfandbrief asset pool, and mortgage Pfandbriefe (in € million) according to the VDP credit-worthiness differentiation model:

| | Asset pool | Pfandbriefe outstanding ⁽¹⁾ | Overcollateralisation |
|-----------------------|------------|--|-----------------------|
| Nominal amount | 13,144.3 | 11,073.1 | 2,071.2 |
| Present value | 14,015.8 | 11,533.8 | 2,482.0 |

Deposits of previous year

| | Asset pool | Pfandbriefe outstanding ⁽²⁾ | Overcollateralisation |
|-----------------------|------------|--|-----------------------|
| Nominal amount | 12,061.1 | 10,386.1 | 1,675.0 |
| Present value | 13,031.2 | 11,094.0 | 1,937.2 |

Maturity structure of Mortgage Pfandbriefe and the fixed-interest periods of the corresponding cover pool (in € million)

section 28 para. 1 no. 2

| Maturity structure | Asset pool | Pfandbriefe outstanding ⁽¹⁾ |
|-------------------------------------|-----------------|--|
| Up to 6 months | 899.4 | 540.0 |
| more than 6 months up to 12 Months | 1,329.1 | 1,343.5 |
| more than 12 months up to 18 Months | 816.1 | 1,124.3 |
| more than 18 months up to 2 years | 1,283.9 | 809.5 |
| more than 2 up to 3 years | 2,934.6 | 1,491.0 |
| more than 3 up to 4 years | 2,162.4 | 2,066.0 |
| more than 4 up to 5 years | 2,047.0 | 1,031.0 |
| more than 5 up to 10 years | 1,657.4 | 2,521.8 |
| more than 10 years | 14.4 | 146.0 |
| Total | 13,144.3 | 11,073.1 |

Deposits of previous year according to section 28 para. 5

| Maturity structure | Asset pool | Pfandbriefe outstanding ⁽²⁾ |
|-------------------------------------|-----------------|--|
| Up to 6 months | 525.6 | 318.9 |
| more than 6 months up to 12 Months | 1,069.1 | 921.1 |
| more than 12 months up to 18 Months | 768.8 | 589.8 |
| more than 18 months up to 2 years | 1,392.4 | 1,327.1 |
| more than 2 up to 3 years | 1,949.8 | 1,943.8 |
| more than 3 up to 4 years | 2,938.1 | 1,533.0 |
| more than 4 up to 5 years | 1,679.3 | 837.3 |
| more than 5 up to 10 years | 1,712.3 | 2,690.3 |
| more than 10 years | 25.7 | 224.8 |
| Total | 12,061.1 | 10,386.1 |

Breakdown of covered assets by nominal values (in € million)

section 28 para. 2 no. 1a

| Tranches | Cover pool |
|--|-----------------|
| up to € 300,000 | 194.3 |
| more than € 300,000 up to € 1 million | 44.4 |
| more than € 1 million up to € 10 million | 408.1 |
| more than € 10 million | 11,776.6 |
| Total | 12,423.4 |

Deposits of previous year according to section 28 para. 5

| Tranches | Cover pool |
|--|-----------------|
| up to € 300,000 | 256.9 |
| more than € 300,000 up to € 1 million | 52.7 |
| more than € 1 million up to € 10 million | 411.8 |
| more than € 10 million | 10,474.7 |
| Total | 11,196.1 |

Further cover assets acc. To section 28 para. 1 nos. 4, 5 and 6 - detailed overview (in € million)

| Countries | Equalisation claims according to section 19 para. 1 no. 1 | Money claims according to section 19 para. 1 no. 2 | | Covered bonds according to section 19 para. 1 no. 3 | Total |
|-----------------|---|--|--|---|--------------|
| | | Total | of which covered bonds in the legal sense of clause 129 EU act number 579/2013 | | |
| Germany | - | - | - | 336.5 | 336.5 |
| EU-Institutions | - | - | - | 288.5 | 288.5 |
| Spain | - | - | - | 75.0 | 75.0 |
| Total | - | - | - | 700.0 | 700.0 |

Deposits of previous year according to section 28 para. 5

| Countries | Equalisation claims according to section 19 para. 1 no. 1 | Money claims according to section 19 para. 1 no. 2 | | Covered bonds according to section 19 para. 1 no. 3 | Total |
|-----------------|---|--|--|---|--------------|
| | | Total | of which covered bonds in the legal sense of clause 129 EU act number 579/2013 | | |
| Germany | - | - | - | 391.5 | 391.5 |
| EU-Institutions | - | - | - | 281.0 | 281.0 |
| France | - | - | - | 25.0 | 25.0 |
| Austria | - | - | - | 2.5 | 2.5 |
| Total | - | - | - | 700.0 | 700.0 |

Key figures about outstanding Pfandbriefe and Cover Pool (in € million)

| | | |
|--|----------|--------------|
| Outstanding Pfandbriefe⁽¹⁾ | 11,073.1 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe | 82.7 | % |
| Cover pool | 13,144.3 | in € million |
| thereof total amount of claims which exceed the limits laid down in section 13 para. 1 | - | in € million |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2 | - | in € million |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3 | - | in € million |
| thereof percentage share of fixed-rate cover assets | 51.6 | in € million |
| volume-weighted average of the maturity that has passed since the loan was granted (seasoning) | 4.7 | years |
| average loan-to-value ratio, weighted using the mortgage lending value | 55.4 | % |
| average loan-to-value ratio, weighted using the market value | 33.4 | % |

| Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency | |
|---|--------------------------------|
| Currency | Balance from assets/ liability |
| AUD | 182.1 in € million |
| CAD | 189.2 in € million |
| CHF | 66.6 in € million |
| DKK | 37.9 in € million |
| EUR | 556.1 in € million |
| GBP | 102.5 in € million |
| SEK | 87.5 in € million |
| USD | 1,104.2 in € million |

Deposits of previous year according to section 28 para. 5

| | | |
|--|----------|--------------|
| Outstanding Pfandbriefe⁽²⁾ | 10,386.1 | in € million |
| thereof percentage share of fixed-rate Pfandbriefe | 65.9 | % |
| Cover pool | 12,061.1 | in € million |
| thereof total amount of claims which exceed the limits laid down in section 13 para. 1 | - | in € million |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 2 | - | in € million |
| thereof total amount of the claims which exceed the limits laid down in section 19 para. 1 no. 3 | - | in € million |
| thereof percentage share of fixed-rate cover assets | 51.9 | % |
| volume-weighted average of the maturity that has passed since the loan was granted (seasoning) | 4.9 | years |
| average loan-to-value ratio, weighted using the mortgage lending value | 55.8 | % |
| average loan-to-value ratio, weighted using the market value | 33.0 | % |

| Net present value according to section 6 Pfandbrief-Net Present Value Regulation per currency | |
|---|--------------------------------|
| Currency | Balance from assets/ liability |
| AUD | 62.3 in € million |
| CAD | 138.7 in € million |
| CHF | 16.7 in € million |
| DKK | 2.4 in € million |
| EUR | 64.5 in € million |
| GBP | 401.7 in € million |
| SEK | 55.5 in € million |
| USD | 886.7 in € million |

⁽¹⁾ - of which taken over in the proprietary portfolio 519.0 Mio. €

⁽²⁾ - of which taken over in the proprietary portfolio 1458.50 Mio. €

⁽³⁾ - dynamic method acc. to section 5 BarWertVO / static method acc. to section 6 BarWertVO

section 28 para. 1 no. 9

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10

section 28 para. 1 no. 9

section 28 para. 1 no. 7

section 28 para. 1 no. 8

section 28 para. 1 no. 8

section 28 para. 1 no. 9

section 28 para. 1 no. 11

section 28 para. 2 no. 3

section 28 para. 1 no. 10