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Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Pfandbriefe outstanding and their cover

Q3 2018

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2018	Q3 2017	Q3 2018	Q3 2017	Q3 2018	Q3 2017
Mortgage Pfandbriefe	(€ mn.)	138,2	118,2	144,3	124,8	121,2	132,8
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	195,8	168,7	214,8	187,8	190,2	191,9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	57,6	50,5	70,5	63,0	69,0	59,1
OC in % of Pfandbriefe outstanding		41,7	42,7	48,9	50,5	56,9	44,5

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q3 2018

Mortgage Pfandbriefe	Q3 2018		Q3 2017	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	-	1,4	-	0,9
> 0,5 years and <= 1 year	-	7,1	-	9,9
> 1 year and <= 1,5 years	-	2,4	-	3,1
> 1,5 years and <= 2 years	-	4,8	-	7,5
> 2 years and <= 3 years	-	6,2	-	9,3
> 3 years and <= 4 years	-	39,2	-	6,1
> 4 years and <= 5 years	31,7	13,1	-	40,8
> 5 years and <= 10 years	86,5	86,3	98,2	72,9
> 10 years	20,0	35,3	20,0	18,3

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches Q3 2018

Cover Assets	Q3 2018 € mn.	Q3 2017 € mn.
up to 300,000 Euros	125,2	95,8
more than 300,000 Euros up to 1 mn. Euros	15,1	16,0
more than 1 mn. Euros up to 10 mn. Euros	51,0	52,6
more than 10 mn. Euros	-	-
Total	191,3	164,4

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim

Q3 2018

		Cover assets														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
		Total	thereof														
			Residential						Commercial								
			Total	thereof					Total	thereof							
				Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land		
State	Q3	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2018	191,3	180,2	10,1	109,4	60,7	-	-	11,1	-	2,3	-	8,8	-	-	-	-
	year 2017	164,4	153,0	9,3	79,8	63,9	-	-	11,4	-	2,3	0,4	8,7	-	-	-	-
Germany	year 2018	191,3	180,2	10,1	109,4	60,7	-	-	11,1	-	2,3	-	8,8	-	-	-	-
	year 2017	164,4	153,0	9,3	79,8	63,9	-	-	11,4	-	2,3	0,4	8,7	-	-	-	-

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further cover assets - in detail for Mortgage Pfandbriefe

Q3 2018

		Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act				
		Total	thereof			
			equalization claims according to section 19 para. 1 no. 1	**claims according to section 19 para. 1 no. 2**		**claims according to section 19 para. 1 no. 3**
				overall	thereof	
					Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
State	**Q3**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2018	4,5	-	-	-	4,5
	Jahr 2017	4,2	-	-	-	4,2
Germany	Jahr 2018	4,5	-	-	-	4,5
	Jahr 2017	4,2	-	-	-	4,2

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act
and section 28 para. 2 no. 3 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool
Q3 2018

Mortgage Pfandbriefe

		Q3 2018	Q3 2017
Outstanding Pfandbriefe	(€ mn.)	138,2	118,2
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	195,8	168,7
thereof total amount of the claims which exceed the limits laid down in § 13 para. 1 section 28 para. 1 no. 7	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	99,9	100,0
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-
volume-weighted average of the matuerity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	8,3	8,8
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	54,9	54,6
average loan-to-value ratio, weighted using the market value	%	-	-

*Change of calculation methodology due to adjustment of PfandBG for Q 2 2015

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