

Publication in accordance with § 28 PfandBG  
Public Pfandbriefe

**3rd Quarter 2019**  
**as of September 30th, 2019**

**„Deka**





## Table of contents

| <b>Publication in accordance with § 28 PfandBG</b>  | <b>Page(s)</b> |
|---|----------------|
| I. Nominal value  | 3              |
| II. vdp-Credit quality differentiation model  | 3              |
| III. Derivatives contained in cover pool  | 3              |
| IV. Nominal value and net present value   | 4              |
| V. Maturity structure   | 5              |
| VI. Breakdown of cover pool by size   | 6              |
| VII. Fixed-interest rate assets   | 6              |
| VIII. Additional cover pool assets  | 7              |
| IX. Distribution of cover pool assets ☒Regular cover (incl. statutory overcollateralization) in mill EUR                        | 8              |
| X. Distribution of cover pool assets (amounts directly owed) ☒Regular cover (incl. statutory overcollateralization) in mill EUR | 9              |
| XI. Distribution of cover pool assets (guaranteed amounts) ☒Regular cover (incl. statutory overcollateralization) in mill EUR   | 10             |
| XII. Distribution of cover pool assets (guarantees for reasons of export promotion) ☒Regular cover in mill EUR                  | 11             |
| XIII. Debts in arrears > 90 Days (in mill EUR)  | 12             |
| XIV. Total amounts of nonperforming assets, if at least 5% of each individual claim are non performing☒in mill EUR)             | 13             |
| <b>Additional voluntary information</b>   |                |
| I. Additional voluntary information about the cover pool  | 14-15          |
| II. Additional voluntary information about the outstanding Pfandbriefe  | 16             |

## Public Pfandbriefe - Publication in accordance with § 28 PfandBG as of September 30th, 2019



### I. Nominal value

| Total amounts in mill EUR                 | Nominal value  |         |
|---|----------------|---------|
|   | Q3/2019        | Q3/2018 |
| Outstanding Pfandbriefe                   | <b>2.790,0</b> | 2.583,4 |
| Public sector cover pool                  | <b>3.482,2</b> | 3.230,0 |
| Overcollateralization                     | <b>692,3</b>   | 646,6   |
| Overcollateralization in % of outstanding | <b>24,8 %</b>  | 25,0 %  |

### II. vdp-Credit quality differentiation model

| Overcollateralization in consideration of the "vdp-Credit quality differentiation model" in mill EUR | Nominal value |         | Net present value |         |
|--|---------------|---------|-------------------|---------|
|  | Q3/2019       | Q3/2018 | Q3/2019           | Q3/2018 |
| Overcollateralization  | <b>692,3</b>  | 646,6   | <b>765,5</b>      | 626,0   |
| Overcollateralization according to the "vdp-Credit quality differentiation model"                    | <b>692,3</b>  | 646,6   | <b>765,5</b>      | 626,0   |
| Overcollateralization in % of outstanding  | <b>24,8 %</b> | 25,0 %  | <b>24,7 %</b>     | 21,9 %  |

### III. Derivatives contained in cover pool

| Total amounts in mill EUR | Nominal value |         |
|---------------------------|---------------|---------|
|                           | Q3/2019       | Q3/2018 |
| Derivates                 | <b>0,0</b>    | 0,0     |



#### IV. Nominal value and net present value

| Total amounts in mill EUR                 | Nominal value  |         | Net present value |         |
|---|----------------|---------|-------------------|---------|
|   | Q3/2019        | Q3/2018 | Q3/2019           | Q3/2018 |
| Outstanding Pfandbriefe                   | <b>2.790,0</b> | 2.583,4 | <b>3.101,0</b>    | 2.858,6 |
| Public sector cover pool                  | <b>3.482,2</b> | 3.230,0 | <b>3.866,5</b>    | 3.484,6 |
| Overcollateralization                     | <b>692,3</b>   | 646,6   | <b>765,5</b>      | 626,0   |
| Overcollateralization in % of outstanding | <b>24,8 %</b>  | 25,0 %  | <b>24,7 %</b>     | 21,9 %  |

| Total amounts in mill EUR                 | Net present value + 250 BP |         | Net present value - 250 BP |         | Net present value<br>Currency stress |         |
|---|----------------------------|---------|----------------------------|---------|--------------------------------------|---------|
|   | Q3/2019                    | Q3/2018 | Q3/2019                    | Q3/2018 | Q3/2019                              | Q3/2018 |
| Outstanding Pfandbriefe                   | <b>2.749,7</b>             | 2.603,2 | <b>3.536,6</b>             | 3.172,5 | <b>2.719,0</b>                       | 3.142,9 |
| Public sector cover pool                  | <b>3.473,9</b>             | 3.262,1 | <b>4.392,9</b>             | 3.752,0 | <b>3.428,5</b>                       | 3.640,4 |
| Overcollateralization                     | <b>724,2</b>               | 658,8   | <b>856,2</b>               | 579,5   | <b>709,6</b>                         | 497,5   |
| Overcollateralization in % of outstanding | <b>26,3 %</b>              | 25,3 %  | <b>24,2 %</b>              | 18,3 %  | <b>26,1 %</b>                        | 15,8 %  |

| Foreign Currencies   | Net present value for each foreign<br>currency (in mill) |         | Rates of exchange |         | Net present value<br>in mill EUR |         |
|----------------------|--|---------|-------------------|---------|----------------------------------|---------|
|                      | Q3/2019  | Q3/2018 | Q3/2019           | Q3/2018 | Q3/2019                          | Q3/2018 |
| USD                  | <b>95,7</b>  | 235,0   | <b>1,08890</b>    | 1,15760 | <b>87,9</b>                      | 203,0   |
| <b>Total amounts</b> |  |         |                   |         | <b>87,9</b>                      | 203,0   |

Remark: Net present value on Static Method basis in accordance with § 5 and § 6 PfandBarwertV



## V. Maturity structure

| Maturity ranges      |    |           | Outstanding Pfandbriefe in mill EUR |         | Public sector cover pool in mill EUR |         |
|----------------------|----|-----------|-------------------------------------|---------|--------------------------------------|---------|
|                      |    |           | Q3/2019                             | Q3/2018 | Q3/2019                              | Q3/2018 |
|                      | <= | 6 months  | <b>133,0</b>                        | 422,5   | <b>156,2</b>                         | 316,5   |
| 6 months             | <= | 12 months | <b>277,1</b>                        | 107,5   | <b>61,8</b>                          | 12,6    |
| 12 months            | <= | 18 months | <b>69,5</b>                         | 133,0   | <b>189,6</b>                         | 162,4   |
| 18 months            | <= | 2 years   | <b>78,8</b>                         | 265,8   | <b>138,1</b>                         | 72,7    |
| 2 years              | <= | 3 years   | <b>270,0</b>                        | 177,1   | <b>241,6</b>                         | 392,3   |
| 3 years              | <= | 4 years   | <b>415,0</b>                        | 275,0   | <b>218,6</b>                         | 280,1   |
| 4 years              | <= | 5 years   | <b>347,5</b>                        | 415,0   | <b>228,8</b>                         | 241,7   |
| 5 years              | <= | 10 years  | <b>996,3</b>                        | 540,4   | <b>1.439,2</b>                       | 1.591,9 |
|                      | >  | 10 years  | <b>202,8</b>                        | 247,1   | <b>808,2</b>                         | 159,9   |
| <b>Total amounts</b> |    |           | <b>2.790,0</b>                      | 2.583,4 | <b>3.482,2</b>                       | 3.230,0 |



## VI. Breakdown of cover pool by size

| Breakdown of cover pool by size (in mill EUR) |                             | Q3/2019        | Q3/2018 |
|---|-----------------------------|----------------|---------|
| Regular cover                                 | <= 10 mill EUR              | <b>96,0</b>    | 53,5    |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| Regular cover                                 | 10 mill EUR <= 100 mill EUR | <b>1.573,6</b> | 1.203,3 |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| Regular cover                                 | > 100 mill EUR              | <b>1.782,6</b> | 1.933,2 |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| <b>Amounts</b>                                |                             | <b>3.452,2</b> | 3.190,0 |
| Additional cover pool assets                  |                             | <b>30,0</b>    | 40,0    |
| according to § 20 para. 2 PfandBG             |                             |                |         |
| <b>Total amounts</b>                          |                             | <b>3.482,2</b> | 3.230,0 |

## VII. Fixed-interest rate assets

| Total amounts of fixed-interest assets (nominal and percentage values) | Total amounts in mill EUR |         | thereof: Nominal value of fixed interest assets |         | thereof: Percentage of fixed interest assets |         |
|--|---------------------------|---------|---|---------|--|---------|
|  | Q3/2019                   | Q3/2018 | Q3/2019   | Q3/2018 | Q3/2019                                      | Q3/2018 |
| Outstanding Pfandbriefe  | <b>2.790,0</b>            | 2.583,4 | <b>2.606,3</b>                                  | 2.410,6 | <b>93,4 %</b>                                | 93,3 %  |
| Public sector cover pool   | <b>3.482,2</b>            | 3.230,0 | <b>2.544,7</b>                                  | 1.981,6 | <b>73,1 %</b>                                | 61,3 %  |



## VIII. Additional cover pool assets

| Additional cover pool assets<br>according to § 20 para. 2 PfandBG | Total amounts in mill EUR |         |
|---|---------------------------|---------|
|   | Q3/2019                   | Q3/2018 |
|   | 30,0                      | 40,0    |

| Thereof additional cover pool assets<br>according to § 20 para. 2 no. 1 PfandBG | Total amounts in mill EUR |         |
|---|---------------------------|---------|
|   | Q3/2019                   | Q3/2018 |
|   | 0,0                       | 0,0     |

| Thereof additional cover pool assets<br>according to § 20 para. 2 no. 2 PfandBG | based in             | Code<br>(*) | Total amounts in mill EUR |             | thereof: Exposure in covered bonds<br>according to Article 129 Regulation<br>(EU) No 575/2013 |            |
|---|----------------------|-------------|---------------------------|-------------|---|------------|
|   |                      |             | Q3/2019                   | Q3/2018     | Q3/2019   | Q3/2018    |
|   | Germany              | DE          | 30,0                      | 40,0        | 0,0   | 0,0        |
|   | <b>Total amounts</b> |             | <b>30,0</b>               | <b>40,0</b> | <b>0,0</b>  | <b>0,0</b> |

| Information according to § 28<br>para. 1 no. 8 PfandBG              | Total amounts in mill EUR |         |
|---|---------------------------|---------|
|   | Q3/2019                   | Q3/2018 |
| Cover pool assets that exceed the limits of<br>§ 20 para. 2 PfandBG | 0,0                       | 0,0     |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



**IX. Distribution of cover pool assets**  
**Regular cover (incl. statutory overcollateralization) in mill EUR**

| Country of registration/residence of the respective borrower or guaranteeing body |          | Sovereign      |         | Regional Authorities |         | Local Authorities |         | Other debtors |         | Total amounts  |         | thereof: Guarantees of export promotion |         |
|---|----------|----------------|---------|----------------------|---------|-------------------|---------|---------------|---------|----------------|---------|---|---------|
| Country   | Code (*) | Q3/2019        | Q3/2018 | Q3/2019              | Q3/2018 | Q3/2019           | Q3/2018 | Q3/2019       | Q3/2018 | Q3/2019        | Q3/2018 | Q3/2019                                 | Q3/2018 |
| Germany   | DE       | 200,0          | 258,6   | 342,0                | 376,2   | 969,2             | 510,0   | 931,6         | 893,7   | 2.442,7        | 2.038,5 | 200,0                                   | 258,6   |
| Denmark   | DK       | 0,0            | 0,0     | 0,0                  | 0,0     | 0,0               | 0,0     | 40,7          | 0,0     | 40,7           | 0,0     | 40,7                                    | 0,0     |
| France  | FR       | 18,0           | 32,5    | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 18,0           | 32,5    | 18,0                                    | 32,5    |
| Canada  | CA       | 0,0            | 0,0     | 69,2                 | 94,5    | 0,0               | 0,0     | 0,0           | 0,0     | 69,2           | 94,5    | 0,0                                     | 0,0     |
| Latvia  | LV       | 0,0            | 0,0     | 0,0                  | 0,0     | 91,7              | 103,4   | 0,0           | 0,0     | 91,7           | 103,4   | 0,0                                     | 0,0     |
| Netherlands   | NL       | 155,1          | 165,9   | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 155,1          | 165,9   | 155,1                                   | 165,9   |
| Norway  | NO       | 62,5           | 75,0    | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 62,5           | 75,0    | 62,5                                    | 75,0    |
| Poland  | PL       | 50,0           | 50,0    | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 50,0           | 50,0    | 0,0                                     | 0,0     |
| United States of America  | US       | 191,0          | 227,6   | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 191,0          | 227,6   | 191,0                                   | 227,6   |
| United Kingdom of Great Britain and Northern Ireland                              | GB       | 331,3          | 402,7   | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 331,3          | 402,7   | 331,3                                   | 402,7   |
| <b>Amounts</b>  |          | <b>1.007,9</b> | 1.212,3 | <b>411,2</b>         | 470,7   | <b>1.060,9</b>    | 613,4   | <b>972,3</b>  | 893,7   | <b>3.452,2</b> | 3.190,0 | <b>998,6</b>                            | 1.162,3 |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).





**X. Distribution of cover pool assets (amounts directly owed)  
Regular cover (incl. statutory overcollateralization) in mill EUR**

| Country of registration/residence of the respective borrower |          | Sovereign   |         | Regional Authorities |         | Local Authorities |         | Other debtors |         | Total amounts  |         |
|--|----------|-------------|---------|----------------------|---------|-------------------|---------|---------------|---------|----------------|---------|
| Country  | Code (*) | Q3/2019     | Q3/2018 | Q3/2019              | Q3/2018 | Q3/2019           | Q3/2018 | Q3/2019       | Q3/2018 | Q3/2019        | Q3/2018 |
| Germany  | DE       | 0,0         | 0,0     | 302,0                | 336,2   | 968,5             | 509,1   | 931,6         | 893,7   | 2.202,1        | 1.738,9 |
| Canada   | CA       | 0,0         | 0,0     | 60,1                 | 73,8    | 0,0               | 0,0     | 0,0           | 0,0     | 60,1           | 73,8    |
| Latvia   | LV       | 0,0         | 0,0     | 0,0                  | 0,0     | 91,7              | 103,4   | 0,0           | 0,0     | 91,7           | 103,4   |
| Poland   | PL       | 50,0        | 50,0    | 0,0                  | 0,0     | 0,0               | 0,0     | 0,0           | 0,0     | 50,0           | 50,0    |
| <b>Amounts</b>   |          | <b>50,0</b> | 50,0    | <b>362,0</b>         | 410,0   | <b>1.060,3</b>    | 612,4   | <b>931,6</b>  | 893,7   | <b>2.403,8</b> | 1.966,1 |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



**XI. Distribution of cover pool assets (guaranteed amounts)  
Regular cover (incl. statutory overcollateralization) in mill EUR**

| Country of registration/residence of the guaranteeing body |          | Sovereign    |         | Regional Authorities |         | Local Authorities |         | Other debtors |         | Total amounts  |         |
|--|----------|--------------|---------|----------------------|---------|-------------------|---------|---------------|---------|----------------|---------|
| Country  | Code (*) | Q3/2019      | Q3/2018 | Q3/2019              | Q3/2018 | Q3/2019           | Q3/2018 | Q3/2019       | Q3/2018 | Q3/2019        | Q3/2018 |
| Germany  | DE       | <b>200,0</b> | 258,6   | <b>40,0</b>          | 40,0    | <b>0,6</b>        | 1,0     | <b>0,0</b>    | 0,0     | <b>240,6</b>   | 299,6   |
| Denmark  | DK       | <b>0,0</b>   | 0,0     | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>40,7</b>   | 0,0     | <b>40,7</b>    | 0,0     |
| France   | FR       | <b>18,0</b>  | 32,5    | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>18,0</b>    | 32,5    |
| Canada   | CA       | <b>0,0</b>   | 0,0     | <b>9,2</b>           | 20,7    | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>9,2</b>     | 20,7    |
| Netherlands  | NL       | <b>155,1</b> | 165,9   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>155,1</b>   | 165,9   |
| Norway   | NO       | <b>62,5</b>  | 75,0    | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>62,5</b>    | 75,0    |
| United States of America                                   | US       | <b>191,0</b> | 227,6   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>191,0</b>   | 227,6   |
| United Kingdom of Great Britain and Northern Ireland       | GB       | <b>331,3</b> | 402,7   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>331,3</b>   | 402,7   |
| <b>Amounts</b>   |          | <b>957,9</b> | 1.162,3 | <b>49,2</b>          | 60,7    | <b>0,6</b>        | 1,0     | <b>40,7</b>   | 0,0     | <b>1.048,4</b> | 1.224,0 |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



**XII. Distribution of cover pool assets (guarantees for reasons of export promotion)**  
**Regular cover in mill EUR**

| Country of registration/residence of the guaranteeing body |          | Total amounts |         | thereof: Sovereign |         | thereof: Other debtors |         |
|--|----------|---------------|---------|--------------------|---------|------------------------|---------|
| Country  | Code (*) | Q3/2019       | Q3/2018 | Q3/2019            | Q3/2018 | Q3/2019                | Q3/2018 |
| Germany  | DE       | <b>200,0</b>  | 258,6   | <b>200,0</b>       | 258,6   | <b>0,0</b>             | 0,0     |
| Denmark  | DK       | <b>40,7</b>   | 0,0     | <b>0,0</b>         | 0,0     | <b>40,7</b>            | 0,0     |
| France   | FR       | <b>18,0</b>   | 32,5    | <b>18,0</b>        | 32,5    | <b>0,0</b>             | 0,0     |
| Netherlands  | NL       | <b>155,1</b>  | 165,9   | <b>155,1</b>       | 165,9   | <b>0,0</b>             | 0,0     |
| Norway   | NO       | <b>62,5</b>   | 75,0    | <b>62,5</b>        | 75,0    | <b>0,0</b>             | 0,0     |
| United States of America                                   | US       | <b>191,0</b>  | 227,6   | <b>191,0</b>       | 227,6   | <b>0,0</b>             | 0,0     |
| United Kingdom of Great Britain and Northern Ireland       | GB       | <b>331,3</b>  | 402,7   | <b>331,3</b>       | 402,7   | <b>0,0</b>             | 0,0     |
| <b>Amounts</b>   |          | <b>998,6</b>  | 1.162,3 | <b>957,9</b>       | 1.162,3 | <b>40,7</b>            | 0,0     |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).

## Public Pfandbriefe - Publication in accordance with § 28 PfandBG as of September 30th, 2019



### XIII. Debts in arrears > 90 Days (in mill EUR)

| Country of registration/residence of the respective borrower or guaranteeing body |          | Total amounts |            | thereof: Sovereign |            | thereof: Regional Authorities |            | thereof: Local Authorities |            | thereof: Other debtors |            |
|---|----------|---------------|------------|--------------------|------------|-------------------------------|------------|----------------------------|------------|------------------------|------------|
| Country   | Code (*) | Q3/2019       | Q3/2018    | Q3/2019            | Q3/2018    | Q3/2019                       | Q3/2018    | Q3/2019                    | Q3/2018    | Q3/2019                | Q3/2018    |
| Germany   | DE       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Denmark   | DK       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| France  | FR       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Canada  | CA       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Latvia  | LV       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Netherlands   | NL       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Norway  | NO       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Poland  | PL       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| United States of America  | US       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| United Kingdom of Great Britain and Northern Ireland                              | GB       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| <b>Amounts</b>  |          | <b>0,0</b>    | <b>0,0</b> | <b>0,0</b>         | <b>0,0</b> | <b>0,0</b>                    | <b>0,0</b> | <b>0,0</b>                 | <b>0,0</b> | <b>0,0</b>             | <b>0,0</b> |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).

Public Pfandbriefe - Publication in accordance with § 28 PfandBG as of September 30th, 2019



**XIV. Total amounts of nonperforming assets, if at least 5% of each individual claim are non performing (in mill EUR)**

| Country of registration/residence of the respective borrower or guaranteeing body |          | Total amounts |            | thereof: Sovereign |            | thereof: Regional Authorities |            | thereof: Local Authorities |            | thereof: Other debtors |            |
|---|----------|---------------|------------|--------------------|------------|-------------------------------|------------|----------------------------|------------|------------------------|------------|
| Country   | Code (*) | Q3/2019       | Q3/2018    | Q3/2019            | Q3/2018    | Q3/2019                       | Q3/2018    | Q3/2019                    | Q3/2018    | Q3/2019                | Q3/2018    |
| Germany   | DE       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Denmark   | DK       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| France  | FR       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Canada  | CA       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Latvia  | LV       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Netherlands   | NL       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Norway  | NO       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| Poland  | PL       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| United States of America  | US       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| United Kingdom of Great Britain and Northern Ireland                              | GB       | 0,0           | 0,0        | 0,0                | 0,0        | 0,0                           | 0,0        | 0,0                        | 0,0        | 0,0                    | 0,0        |
| <b>Amounts</b>  |          | <b>0,0</b>    | <b>0,0</b> | <b>0,0</b>         | <b>0,0</b> | <b>0,0</b>                    | <b>0,0</b> | <b>0,0</b>                 | <b>0,0</b> | <b>0,0</b>             | <b>0,0</b> |

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



## I. Additional voluntary information about the cover pool

|                                    |             | Q3/2019 |
|------------------------------------|-------------|---------|
| WAL of cover pool (Total)          | in years    | 5,7     |
| Part of ECB eligible securities    | in mill EUR | 205,0   |
| Overcollateralisation by law (npv) | in %        | 2,0     |

| Currency Exposure (nominal) | in mill EUR | Q3/2019 |
|-----------------------------|-------------|---------|
| EUR                         |             | 3.226,8 |
| USD                         |             | 255,4   |

| Current Rating of Pfandbrief (according to Rating Agency) | Q3/2019 |
|---|---------|
| Moody's   | Aaa     |



## I. Additional voluntary information about the cover pool

| <b>Breakdown of claims against centralbanks and banks according to section 25 para 1 no. 5 by Credit Quality Step</b> | <b>in mill EUR</b> | <b>Q3/2019</b> |
|---|--------------------|----------------|
| Credit Quality Step 1   |                    | 30,0           |
| Credit Quality Step 2   |                    | 0,0            |

| <b>Loans (*)</b>  |             | <b>Q3/2019</b> |
|---|-------------|----------------|
| Number of loans   |             | 203            |
| Number of borrowers                                       |             | 76             |
| Total amount of loans granted to the 10 biggest borrowers | in mill EUR | 1.401,0        |
| Total amounts of bonds                                    | in mill EUR | 574,2          |
| Total amounts of loans                                    | in mill EUR | 2.878,0        |

| <b>Derivates</b>  |              | <b>Q3/2019</b> |
|---|--------------|----------------|
| Are derivatives included in the cover pool?               | Yes / No     | No             |
| Derivates in the cover pool (npv)                         | in mill EUR  | 0,0            |
| Type of swaps (I=intra-group, E=external, B=both, N=none) | (I, E, B, N) | N              |

(\*) Remark: Only regular cover pool assets are included.



## II. Additional voluntary information about the outstanding Pfandbriefe

|   |           | Q3/2019                    |
|---|-----------|----------------------------|
| WAL of Outstanding Pfandbriefe (Total)                  | in years  | <b>5,2</b>                 |
| Do the Pfandbrief contain a soft bullet structure?      | Yes / No  | <b>No</b>                  |
| If yes, how long is the extension period?               | in months | -                          |
| If yes, is the soft bullet part of the legal framework? | Yes / No  | <b>No</b>                  |
| Do the Pfandbrief contain a pass through structure?     | Yes / No  | <b>Not applicable (**)</b> |

| Currency Exposure (nominal) | in mill EUR | Q3/2019        |
|-----------------------------|-------------|----------------|
| EUR                         |             | <b>2.606,3</b> |
| USD                         |             | <b>183,7</b>   |

(\*\*) Remark: Not applicable according to current legal situation.