

Publication in accordance with § 28 PfandBG  
Public Pfandbriefe

**4th Quarter 2018**  
**as of December 28th, 2018**

**„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             |



## I. Nominal value

| Total amounts in mill EUR                 | Nominal value  |         |
|---|----------------|---------|
|   | Q4/2018        | Q4/2017 |
| Outstanding Pfandbriefe                   | <b>2.382,2</b> | 2.301,3 |
| Public sector cover pool                  | <b>3.380,2</b> | 3.414,4 |
| Overcollateralization                     | <b>998,0</b>   | 1.113,1 |
| Overcollateralization in % of outstanding | <b>41,9 %</b>  | 48,4 %  |

## II. vdp-Credit quality differentiation model

| Overcollateralization in consideration of the "vdp-Credit quality differentiation model" in mill EUR | Nominal value |         | Net present value |         |
|--|---------------|---------|-------------------|---------|
|  | Q4/2018       | Q4/2017 | Q4/2018           | Q4/2017 |
| Overcollateralization  | <b>998,0</b>  | 1.113,1 | <b>992,5</b>      | 1.062,9 |
| Overcollateralization according to the "vdp-Credit quality differentiation model"                    | <b>998,0</b>  | 1.113,1 | <b>992,5</b>      | 1.062,9 |
| Overcollateralization in % of outstanding  | <b>41,9 %</b> | 48,4 %  | <b>37,3 %</b>     | 39,8 %  |

## III. Derivatives contained in cover pool

| Total amounts in mill EUR | Nominal value |         |
|---------------------------|---------------|---------|
|                           | Q4/2018       | Q4/2017 |
| Derivates                 | <b>0,0</b>    | 0,0     |



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

| Total amounts in mill EUR                 | Nominal value  |         | Net present value |         |
|---|----------------|---------|-------------------|---------|
|   | Q4/2018        | Q4/2017 | Q4/2018           | Q4/2017 |
| Outstanding Pfandbriefe                   | <b>2.382,2</b> | 2.301,3 | <b>2.661,7</b>    | 2.671,0 |
| Public sector cover pool                  | <b>3.380,2</b> | 3.414,4 | <b>3.654,2</b>    | 3.733,9 |
| Overcollateralization                     | <b>998,0</b>   | 1.113,1 | <b>992,5</b>      | 1.062,9 |
| Overcollateralization in % of outstanding | <b>41,9 %</b>  | 48,4 %  | <b>37,3 %</b>     | 39,8 %  |

| Total amounts in mill EUR                 | Net present value + 250 BP |         | Net present value - 250 BP |         | Net present value<br>Currency stress |         |
|---|----------------------------|---------|----------------------------|---------|--------------------------------------|---------|
|   | Q4/2018                    | Q4/2017 | Q4/2018                    | Q4/2017 | Q4/2018                              | Q4/2017 |
| Outstanding Pfandbriefe                   | <b>2.417,2</b>             | 2.432,1 | <b>2.962,2</b>             | 2.968,9 | <b>2.932,3</b>                       | 2.939,0 |
| Public sector cover pool                  | <b>3.395,1</b>             | 3.519,7 | <b>3.977,6</b>             | 3.989,2 | <b>3.875,3</b>                       | 3.861,1 |
| Overcollateralization                     | <b>977,8</b>               | 1.087,5 | <b>1.015,4</b>             | 1.020,2 | <b>943,0</b>                         | 922,1   |
| Overcollateralization in % of outstanding | <b>40,5 %</b>              | 44,7 %  | <b>34,3 %</b>              | 34,4 %  | <b>32,2 %</b>                        | 31,4 %  |

| Foreign Currencies   | Net present value for each foreign<br>currency (in mill) |         | Rates of exchange |         | Net present value<br>in mill EUR |         |
|----------------------|--|---------|-------------------|---------|----------------------------------|---------|
|                      | Q4/2018  | Q4/2017 | Q4/2018           | Q4/2017 | Q4/2018                          | Q4/2017 |
| USD                  | <b>193,6</b>   | 306,2   | <b>1,14540</b>    | 1,19930 | <b>169,0</b>                     | 255,3   |
| <b>Total amounts</b> |  |         |                   |         | <b>169,0</b>                     | 255,3   |

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 |         |
|----------------------|----|-----------|-------------------------------------|---------|--------------------------------------|---------|
|                      |    |           | Q4/2018                             | Q4/2017 | Q4/2018                              | Q4/2017 |
|                      | <= | 6 months  | <b>292,0</b>                        | 192,9   | <b>294,1</b>                         | 267,9   |
| 6 months             | <= | 12 months | <b>163,0</b>                        | 336,0   | <b>0,2</b>                           | 106,3   |
| 12 months            | <= | 18 months | <b>72,0</b>                         | 342,0   | <b>224,1</b>                         | 299,5   |
| 18 months            | <= | 2 years   | <b>232,6</b>                        | 163,0   | <b>64,5</b>                          | 0,5     |
| 2 years              | <= | 3 years   | <b>150,1</b>                        | 129,6   | <b>390,4</b>                         | 230,6   |
| 3 years              | <= | 4 years   | <b>290,0</b>                        | 149,1   | <b>212,0</b>                         | 411,9   |
| 4 years              | <= | 5 years   | <b>395,0</b>                        | 290,0   | <b>287,3</b>                         | 265,4   |
| 5 years              | <= | 10 years  | <b>540,4</b>                        | 389,4   | <b>1.562,9</b>                       | 1.655,5 |
|                      | >  | 10 years  | <b>247,1</b>                        | 309,3   | <b>344,8</b>                         | 176,8   |
| <b>Total amounts</b> |    |           | <b>2.382,2</b>                      | 2.301,3 | <b>3.380,2</b>                       | 3.414,4 |



## VI. Breakdown of cover pool by size

| Breakdown of cover pool by size (in mill EUR) |                             | Q4/2018        | Q4/2017 |
|---|-----------------------------|----------------|---------|
| Regular cover                                 | <= 10 mill EUR              | <b>58,3</b>    | 36,6    |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| Regular cover                                 | 10 mill EUR <= 100 mill EUR | <b>1.305,1</b> | 1.031,9 |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| Regular cover                                 | > 100 mill EUR              | <b>1.976,9</b> | 2.305,9 |
| according to § 20 para. 1 PfandBG             |                             |                |         |
| <b>Amounts</b>                                |                             | <b>3.340,2</b> | 3.374,4 |
| Additional cover pool assets                  |                             | <b>40,0</b>    | 40,0    |
| according to § 20 para. 2 PfandBG             |                             |                |         |
| <b>Total amounts</b>                          |                             | <b>3.380,2</b> | 3.414,4 |

## 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 |         |
|--|---------------------------|---------|---|---------|--|---------|
|  | Q4/2018                   | Q4/2017 | Q4/2018   | Q4/2017 | Q4/2018                                      | Q4/2017 |
| Outstanding Pfandbriefe  | <b>2.382,2</b>            | 2.301,3 | <b>2.207,6</b>                                  | 2.134,5 | <b>92,7 %</b>                                | 92,8 %  |
| Public sector cover pool   | <b>3.380,2</b>            | 3.414,4 | <b>2.166,5</b>                                  | 2.057,0 | <b>64,1 %</b>                                | 60,2 %  |



## VIII. Additional cover pool assets

| Additional cover pool assets<br>according to § 20 para. 2 PfandBG | Total amounts in mill EUR |         |
|---|---------------------------|---------|
|   | Q4/2018                   | Q4/2017 |
|   | 40,0                      | 40,0    |

| Thereof additional cover pool assets<br>according to § 20 para. 2 no. 1 PfandBG | Total amounts in mill EUR |         |
|---|---------------------------|---------|
|   | Q4/2018                   | Q4/2017 |
|   | 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 |            |
|---|----------------------|-------------|---------------------------|-------------|---|------------|
|   |                      |             | Q4/2018                   | Q4/2017     | Q4/2018   | Q4/2017    |
|   | Germany              | DE          | 40,0                      | 40,0        | 0,0   | 0,0        |
|   | <b>Total amounts</b> |             | <b>40,0</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 |         |
|---|---------------------------|---------|
|   | Q4/2018                   | Q4/2017 |
| 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 (*) | Q4/2018        | Q4/2017 | Q4/2018              | Q4/2017 | Q4/2018           | Q4/2017 | Q4/2018       | Q4/2017 | Q4/2018        | Q4/2017 | Q4/2018                                 | Q4/2017 |
| Germany   | DE       | <b>240,5</b>   | 298,8   | <b>372,7</b>         | 456,6   | <b>613,9</b>      | 398,4   | <b>983,0</b>  | 973,7   | <b>2.210,1</b> | 2.127,5 | <b>240,5</b>                            | 298,8   |
| France  | FR       | <b>29,5</b>    | 0,0     | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>29,5</b>    | 0,0     | <b>29,5</b>                             | 0,0     |
| Canada  | CA       | <b>0,0</b>     | 0,0     | <b>95,5</b>          | 112,1   | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>95,5</b>    | 112,1   | <b>0,0</b>                              | 0,0     |
| Latvia  | LV       | <b>0,0</b>     | 0,0     | <b>0,0</b>           | 0,0     | <b>100,5</b>      | 111,7   | <b>0,0</b>    | 0,0     | <b>100,5</b>   | 111,7   | <b>0,0</b>                              | 0,0     |
| Netherlands   | NL       | <b>165,4</b>   | 170,2   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>165,4</b>   | 170,2   | <b>165,4</b>                            | 170,2   |
| Norway  | NO       | <b>75,0</b>    | 87,5    | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>75,0</b>    | 87,5    | <b>75,0</b>                             | 87,5    |
| Poland  | PL       | <b>50,0</b>    | 50,0    | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>50,0</b>    | 50,0    | <b>0,0</b>                              | 0,0     |
| United States of America  | US       | <b>246,5</b>   | 268,7   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>246,5</b>   | 268,7   | <b>246,5</b>                            | 268,7   |
| United Kingdom of Great Britain and Northern Ireland                              | GB       | <b>367,8</b>   | 446,8   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>367,8</b>   | 446,8   | <b>367,8</b>                            | 446,8   |
| <b>Amounts</b>  |          | <b>1.174,6</b> | 1.322,0 | <b>468,2</b>         | 568,6   | <b>714,4</b>      | 510,1   | <b>983,0</b>  | 973,7   | <b>3.340,2</b> | 3.374,4 | <b>1.124,6</b>                          | 1.272,0 |

(\*) 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).





**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 (*) | Q4/2018     | Q4/2017 | Q4/2018              | Q4/2017 | Q4/2018           | Q4/2017 | Q4/2018       | Q4/2017 | Q4/2018        | Q4/2017 |
| Germany  | DE       | 0,0         | 0,0     | 332,7                | 456,6   | 613,0             | 397,2   | 983,0         | 973,7   | 1.928,7        | 1.827,5 |
| Canada   | CA       | 0,0         | 0,0     | 74,5                 | 71,2    | 0,0               | 0,0     | 0,0           | 0,0     | 74,5           | 71,2    |
| Latvia   | LV       | 0,0         | 0,0     | 0,0                  | 0,0     | 100,5             | 111,7   | 0,0           | 0,0     | 100,5          | 111,7   |
| 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>407,3</b>         | 527,8   | <b>713,5</b>      | 508,9   | <b>983,0</b>  | 973,7   | <b>2.153,8</b> | 2.060,4 |

(\*) 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 (*) | Q4/2018        | Q4/2017 | Q4/2018              | Q4/2017 | Q4/2018           | Q4/2017 | Q4/2018       | Q4/2017 | Q4/2018        | Q4/2017 |
| Germany  | DE       | <b>240,5</b>   | 298,8   | <b>40,0</b>          | 0,0     | <b>0,9</b>        | 1,2     | <b>0,0</b>    | 0,0     | <b>281,3</b>   | 300,0   |
| France   | FR       | <b>29,5</b>    | 0,0     | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>29,5</b>    | 0,0     |
| Canada   | CA       | <b>0,0</b>     | 0,0     | <b>21,0</b>          | 40,9    | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>21,0</b>    | 40,9    |
| Netherlands  | NL       | <b>165,4</b>   | 170,2   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>165,4</b>   | 170,2   |
| Norway   | NO       | <b>75,0</b>    | 87,5    | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>75,0</b>    | 87,5    |
| United States of America                                   | US       | <b>246,5</b>   | 268,7   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>246,5</b>   | 268,7   |
| United Kingdom of Great Britain and Northern Ireland       | GB       | <b>367,8</b>   | 446,8   | <b>0,0</b>           | 0,0     | <b>0,0</b>        | 0,0     | <b>0,0</b>    | 0,0     | <b>367,8</b>   | 446,8   |
| <b>Amounts</b>   |          | <b>1.124,6</b> | 1.272,0 | <b>61,0</b>          | 40,9    | <b>0,9</b>        | 1,2     | <b>0,0</b>    | 0,0     | <b>1.186,5</b> | 1.314,0 |

(\*) 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 (*) | Q4/2018        | Q4/2017 | Q4/2018            | Q4/2017 | Q4/2018                | Q4/2017 |
| Germany  | DE       | <b>240,5</b>   | 298,8   | <b>240,5</b>       | 298,8   | <b>0,0</b>             | 0,0     |
| France   | FR       | <b>29,5</b>    | 0,0     | <b>29,5</b>        | 0,0     | <b>0,0</b>             | 0,0     |
| Netherlands  | NL       | <b>165,4</b>   | 170,2   | <b>165,4</b>       | 170,2   | <b>0,0</b>             | 0,0     |
| Norway   | NO       | <b>75,0</b>    | 87,5    | <b>75,0</b>        | 87,5    | <b>0,0</b>             | 0,0     |
| United States of America                                   | US       | <b>246,5</b>   | 268,7   | <b>246,5</b>       | 268,7   | <b>0,0</b>             | 0,0     |
| United Kingdom of Great Britain and Northern Ireland       | GB       | <b>367,8</b>   | 446,8   | <b>367,8</b>       | 446,8   | <b>0,0</b>             | 0,0     |
| <b>Amounts</b>   |          | <b>1.124,6</b> | 1.272,0 | <b>1.124,6</b>     | 1.272,0 | <b>0,0</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 December 28th, 2018



### 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 (*) | Q4/2018       | Q4/2017 | Q4/2018            | Q4/2017 | Q4/2018                       | Q4/2017 | Q4/2018                    | Q4/2017 | Q4/2018                | Q4/2017 |
| Germany   | DE       | 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>    | 0,0     | <b>0,0</b>         | 0,0     | <b>0,0</b>                    | 0,0     | <b>0,0</b>                 | 0,0     | <b>0,0</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 December 28th, 2018



**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 (*) | Q4/2018       | Q4/2017 | Q4/2018            | Q4/2017 | Q4/2018                       | Q4/2017 | Q4/2018                    | Q4/2017 | Q4/2018                | Q4/2017 |
| Germany   | DE       | 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>    | 0,0     | <b>0,0</b>         | 0,0     | <b>0,0</b>                    | 0,0     | <b>0,0</b>                 | 0,0     | <b>0,0</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).



## I. Additional voluntary information about the cover pool

|                                    |             | Q4/2018 |
|------------------------------------|-------------|---------|
| WAL of cover pool (Total)          | in years    | 4,6     |
| Part of ECB eligible securities    | in mill EUR | 230,0   |
| Overcollateralisation by law (npv) | in %        | 2,0     |

| Currency Exposure (nominal) | in mill EUR | Q4/2018 |
|-----------------------------|-------------|---------|
| EUR                         |             | 3.057,0 |
| USD                         |             | 323,2   |

| Current Rating of Pfandbrief (according to Rating Agency) | Q4/2018 |
|---|---------|
| 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>Q4/2018</b> |
|---|--------------------|----------------|
| Credit Quality Step 1   |                    | 40,0           |
| Credit Quality Step 2   |                    | 0,0            |

| <b>Loans (*)</b>  |             | <b>Q4/2018</b> |
|---|-------------|----------------|
| Number of loans   |             | 176            |
| Number of borrowers                                       |             | 68             |
| Total amount of loans granted to the 10 biggest borrowers | in mill EUR | 1.406,1        |
| Total amounts of bonds                                    | in mill EUR | 737,5          |
| Total amounts of loans                                    | in mill EUR | 2.602,7        |

| <b>Derivates</b>  |              | <b>Q4/2018</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

|   |           | Q4/2018                    |
|---|-----------|----------------------------|
| WAL of Outstanding Pfandbriefe (Total)                  | in years  | <b>4,4</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 | Q4/2018        |
|-----------------------------|-------------|----------------|
| EUR                         |             | <b>2.207,6</b> |
| USD                         |             | <b>174,6</b>   |

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