

INFORMATION UNDER SECTION 28 OF THE PFANDBRIEF ACT

PFANDBRIEF ACT SECTION 28 (1) NO.1						
in € million	Nominal value		Net present value		Net present value of risks dynamic procedure	
	30.09.2014	30.09.2013	30.09.2014	30.09.2013	30.09.2014	30.09.2013
Hypothekendarlehen						
Outstanding	17,943	25,963	20,322	28,625	20,618	29,349
Cover pool	19,829	28,784	21,246	30,743	21,335	31,068
- Cover assets	18,124	27,619	19,522	29,576	19,611	29,902
- Further cover assets according to Section 19 (1) Pfandbrief Act	1,705	1,165	1,724	1,166	1,724	1,167
Surplus cover	1,885	2,821	924	2,118	717	1,720
Surplus cover in % of Outstanding	10.5	10.9	4.5	7.4	3.5	5.9
Surplus cover according to vdp credit differentiation model	1,885	2,821	924	2,118		
Surplus cover in % of Outstanding	10.5	10.9	4.5	7.4		
Öffentliche Pfandbriefe						
Outstanding	15,958	20,944	19,427	23,905	18,206	22,591
Cover pool	16,362	21,257	20,493	25,649	19,028	23,887
- cover assets according to Section 20 (1) Pfandbrief Act	15,726	20,387	19,532	24,437	18,161	22,794
- cover assets according to Section 20 (2) Pfandbrief Act	636	869	961	1,212	866	1,092
Surplus cover	404	313	1,066	1,744	822	1,296
Surplus cover in % of Outstanding	2.5	1.5	5.5	7.3	4.5	5.7
Surplus cover according to vdp credit differentiation model	334	290	976	1,719		
Surplus cover in % of Outstanding	2.1	1.4	5.0	7.2		

PFANDBRIEF ACT SECTION 28 (1) NO.2

in € million	Hypothekendarlehen		Öffentliche Pfandbriefe	
	30.09.2014	30.09.2013	30.09.2014	30.09.2013
Maturity structure of outstanding Pfandbriefe:				
Term ≤ 0.5 year	1,383	3,588	1,158	2,192
Term > 0.5 year ≤ 1 year	1,619	2,703	637	1,980
Term > 1 year ≤ 1.5 years	3,429	1,435	464	1,135
Term > 1.5 years ≤ 2 years	2,225	1,842	1,248	636
Term > 2 years ≤ 3 years	1,612	6,853	2,698	1,711
Term > 3 years ≤ 4 years	2,130	1,614	831	2,678
Term > 4 years ≤ 5 years	2,593	2,355	899	834
Term > 5 years ≤ 10 years	1,751	4,060	2,812	3,527
Term > 10 years	1,201	1,512	5,210	6,250
Total result	17,943	25,963	15,958	20,944
Cover pool				
Hypothekendarlehen				
Öffentliche Pfandbriefe				
Cover pool				
Hypothekendarlehen				
Öffentliche Pfandbriefe				
Cover pool				
Fixed rate terms for cover pools:				
Term ≤ 0.5 year	5,245	6,183	3,841	5,497
Term > 0.5 year ≤ 1 year	1,602	2,434	740	751
Term > 1 year ≤ 1.5 years	2,447	2,754	387	680
Term > 1.5 years ≤ 2 years	1,402	1,987	579	669
Term > 2 years ≤ 3 years	2,637	4,320	713	1,252
Term > 3 years ≤ 4 years	1,994	3,034	647	967
Term > 4 years ≤ 5 years	1,468	2,505	621	1,020
Term > 5 years ≤ 10 years	2,402	4,706	3,578	4,433
Term > 10 years	632	861	5,256	5,989
Total result	19,829	28,784	16,362	21,257

PFANDBRIEF ACT SECTION 28 (1) NO.3

As of September 30, 2014, as in the previous year, there are no derivatives in the cover pool.

PFANDBRIEF ACT SECTION 28 (1) NO.7 - 11 AND SECTION 28 (2) NO.3

in € million

		30.09.2014	30.09.2013
Hypothekendarlehenpfandbriefe			
Cover pool		17,943	25,963
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		95.6	95.0
Outstanding		19,829	28,784
Thereof total amount of claims			
which exceeds the limits laid down in Section 13 (1) Pfandbrief Act			
Section 28 (1) No. 7 Pfandbrief Act		0	0
Thereof total amount of claims			
which exceeds the limits laid down in Section 19 (1) No. 2 Pfandbrief Act			
Section 28 (1) No. 8 Pfandbrief Act		0	0
Thereof total amount of claims			
which exceeds the limits laid down in Section 19 (1) No. 3 Pfandbrief Act			
Section 28 (1) No. 8 Pfandbrief Act		0	0
Thereof share of fixed rate cover assets in %			
Section 28 (1) No. 9 Pfandbrief Act		59.8	58.9
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	CHF	235	428
for each foreign currency (Net Asset / Liabilities)	CZK	18	21
Section 28 (1) No. 10 Pfandbrief Act	DKK	15	23
	GBP	11	11
	JPY	-	12
	SEK	3	3
	USD	15	232
Volume-weighted average age of loans			
(seasoning)			
Section 28 (1) No. 11 Pfandbrief Act		10.7	n.a.
Volume-weighted average loan to mortgage lending value ratio in %			
Section 28 (2) No. 3 Pfandbrief Act		44.1	n.a.
Öffentliche Pfandbriefe			
Cover pool		15,958	20,944
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		85.7	81.0
Outstanding		16,362	21,257
Thereof total amount of claims			
which exceeds the limits laid down in Section 20 (2) Pfandbrief Act			
Section 28 (1) No. 8 Pfandbrief Act		0	0
Thereof share of fixed rate cover assets in %			
Section 28 (1) No. 9 Pfandbrief Act		80.0	79.6
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	AUD	-115	-104
for each foreign currency (Net Asset / Liabilities)	CAD	61	64
Section 28 (1) No. 10 Pfandbrief Act	CHF	323	325
	CZK	66	64
	DKK	5	6
	GBP	707	827
	JPY	77	-26
	NOK	-12	-12
	SEK	22	23
	USD	1,061	1,194

PFANDBRIEF ACT SECTION 28 (2) NO.1 A

CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE

BY VOLUME

in € million	30.09.2014	30.09.2013
Cover mortgages		
Up to and including € 300,000	6,827	-
Over € 300,000 up to and including € 1 million	853	-
Over € 1 million up to and including € 10 million	2,997	-
Over € 10 million	7,447	-
Total	18,124	-

PFANDBRIEF ACT SECTION 28 (2) NO.1 B,C

CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE BY REGION
IN WHICH MORTGAGED REAL ESTATE IS BASED AND TYPE OF USE

GERMANY	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		1,541		1,930
Single-family and two-family houses		4,396		5,461
Multiple-family dwellings		2,666		3,982
Office buildings	1,723		2,871	
Retail buildings	2,312		3,425	
Industrial buildings	288		602	
Other commercially used buildings	554		805	
New buildings under construction and not yet commercially viable	264	21	286	35
Building land	25	1	25	1
Country total	5,165	8,625	8,014	11,409

BELGIUM	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		0		0
Office buildings	9		15	
Retail buildings	18		18	
Industrial buildings	-		-	
Other commercially used buildings	4		4	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	31	0	38	0

DENMARK	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	2		2	
Retail buildings	-		-	
Industrial buildings	13		20	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	15	-	22	-

FINLAND	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	36		42	
Retail buildings	28		29	
Industrial buildings	3		2	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	67	-	73	-

FRANCE	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		3		4
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	615		1,097	
Retail buildings	401		389	
Industrial buildings	54		121	
Other commercially used buildings	13		23	
New buildings under construction and not yet commercially viable	3	-	43	-
Building land	-	-	-	-
Country total	1,086	3	1,672	4

GREECE	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	-		40	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	40	-

ICELAND	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	11		11	
Retail buildings	26		26	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	37	-	37	-

ITALY	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	89		321	
Retail buildings	400		496	
Industrial buildings	-		6	
Other commercially used buildings	33		57	
New buildings under construction and not yet commercially viable	-	-	-	83
Building land	-	-	-	-
Country total	521	-	880	83

LUXEMBOURG	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	185		200	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	185	-	200	-

NETHERLANDS	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	135		151	
Retail buildings	-		8	
Industrial buildings	94		105	
Other commercially used buildings	46		57	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	275	-	321	-

AUSTRIA	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	91		117	
Retail buildings	29		41	
Industrial buildings	-		-	
Other commercially used buildings	3		43	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	124	-	201	-

POLAND	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	74		97	
Retail buildings	344		380	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	418	-	477	-

PORTUGAL	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		0		0
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	208		305	
Retail buildings	689		985	
Industrial buildings	17		17	
Other commercially used buildings	29		29	
New buildings under construction and not yet commercially viable	-	-	30	-
Building land	-	-	-	-
Country total	943	0	1,367	0

ROMANIA	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	19		19	
Retail buildings	45		47	
Industrial buildings	5		6	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	69	-	72	-

SWEDEN	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	3		3	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	3	-	3	-

SWITZERLAND	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		5
Multiple-family dwellings		-		-
Office buildings	70		118	
Retail buildings	-		-	
Industrial buildings	2		2	
Other commercially used buildings	13		14	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	85	-	134	5

SLOVAKIA	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	19		19	
Retail buildings	6		8	
Industrial buildings	7		10	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	32	-	37	-

SPAIN	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		534	
Retail buildings	-		959	
Industrial buildings	-		-	
Other commercially used buildings	-		358	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	14	-
Country total	-	-	1,865	-

CZECH REPUBLIC	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	70		72	
Retail buildings	95		96	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	165	-	169	-

HUNGARY	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	60		67	
Retail buildings	87		87	
Industrial buildings	-		-	
Other commercially used buildings	32		33	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	179	-	187	-

USA	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	14		144	
Retail buildings	-		22	
Industrial buildings	-		-	
Other commercially used buildings	-		41	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	14	-	207	-

UK	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	20		37	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	20	-	37	-

CYPRUS	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	62		65	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	62	-	65	-

TOTALS	Cover assets 30.09.2014		Cover Assets 30.09.2013	
	Commercial	Residential	Commercial	Residential
in € million				
	9,496	8,628	16,118	11,501

PFANDBRIEF ACT SECTION 28 (2) NO. 2

ARREARS ON MORTGAGE CLAIMS*

in € million	30.09.2014		30.09.2013	
	Total* ≥ 5% of claim **	Total* ≥ 5% of claim **	Total* ≥ 5% of claim **	Total* ≥ 5% of claim **
Germany	10.4	17.4	77.2	-
Belgium	-	-	0.0	-
Denmark	-	-	-	-
Finland	8.8	8.8	-	-
France	0.1	-	-	-
Greece	-	-	39.9	-
Ireland	-	-	-	-
Iceland	0.5	-	0.2	-
Italy	0.1	-	20.2	-
Luxembourg	-	-	-	-
Netherlands	7.4	7.4	2.7	-
Austria	-	-	-	-
Poland	-	-	-	-
Portugal	-	-	0.3	-
Romania	-	-	-	-
Sweden	0.3	3.0	0.2	-
Switzerland	-	-	-	-
Slovakia	-	-	-	-
Spain	-	-	15.4	-
Czech Republic	-	-	-	-
Hungary	-	-	-	-
USA	-	-	-	-
UK	-	-	-	-
Cyprus	-	-	-	-
Total	27.7	36.7	156.1	-

* The total amount of the payments in arrears for the least 90 days in respect of these claims

** The total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim

PFANDBRIEF ACT SECTION 28 (1) NO.4, 5,6

Further cover assets

in € million

	30.9.	Equalisation claims pursuant to §19 (1) No.1	Claims pursuant §19 (1) no.2 Total	Thereof covered bonds*	Claims pursuant to §19 (1) no. 3	Total further cover assets
Germany	2014	-	775	-	400	1,175
	2013	-	-	-	-	-
Canada	2014	-	150	-	-	150
	2013	-	-	-	-	-
Netherlands	2014	-	100	-	-	100
	2013	-	-	-	-	-
Norway	2014	-	50	-	-	50
	2013	-	-	-	-	-
Austria	2014	-	230	-	-	230
	2013	-	-	-	-	-
Total	2014	-	1,305	-	400	1,705
	2013	-	-	-	-	-

* covered bonds pursuant to Article 129 of Regulation (EU) no. 575/2013.

PFANDBRIEF ACT SECTION 28 (3) NO.1

CLAIMS USED AS COVER FOR
ÖFFENTLICHE PFANDBRIEFE

GERMANY	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	1,180	1,662
Regional bodies	5,974	10,262
Local bodies	1,332	1,609
Other	474	523
Country total	8,960	14,056

BELGIUM	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	65	65
Local bodies	-	-
Other	-	-
Country total	65	65

DENMARK	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	5	6
Local bodies	-	-
Other	-	-
Country total	5	6

ESTONIA	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	-	-
Local bodies	11	12
Other	-	-
Country total	11	12

FINLAND	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	-	-
Local bodies	100	105
Other	-	-
Country total	100	105

FRANCE	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	190
Regional bodies	-	8
Local bodies	20	27
Other	500	-
Country total	520	225

UK	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	561	586
Regional bodies	-	-
Local bodies	8	8
Other	-	43
Country total	569	637

ICELAND	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	184	227
Regional bodies	-	-
Local bodies	36	39
Other	-	-
Country total	220	266

ITALY	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	41	136
Regional bodies	379	287
Local bodies	66	67
Other	-	-
Country total	486	490

JAPAN	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	7	8
Regional bodies	75	46
Local bodies	29	24
Other	-	-
Country total	111	78

CANADA	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	175	188
Local bodies	39	40
Other	21	20
Country total	235	248

LATVIA		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	8
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	8

LITHUANIA		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	68	5
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	68	5

NETHERLANDS		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	-	-
Local bodies	2	5
Other	-	-
Country total	2	5

AUSTRIA		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	677	415
Regional bodies	513	755
Local bodies	6	10
Other	-	-
Country total	1,196	1,180

POLAND		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	453	380
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	453	380

PORTUGAL		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	326	51
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	326	51

SWEDEN	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	-	-
Local bodies	22	23
Other	-	-
Country total	22	23

SWITZERLAND	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	653	757
Local bodies	158	156
Other	-	-
Country total	811	913

SLOVAKIA	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	100	-
Regional bodies	50	50
Local bodies	-	-
Other	-	-
Country total	150	50

SPAIN	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	197	197
Local bodies	-	-
Other	-	-
Country total	197	197

SUPRANATIONAL	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	96	105
Local bodies	-	-
Other	53	56
Country total	149	161

CZECH REPUBLIC	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	55	58
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	55	58

HUNGARY		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	330	137
Regional bodies	50	50
Local bodies	-	-
Other	-	-
Country total	380	187

USA		
	Cover assets	Cover assets
in € million	30.09.2014	30.09.2013
Central government	-	-
Regional bodies	48	259
Local bodies	572	708
Other	16	15
Country total	636	982

TOTAL AMOUNT OUTSTANDING BY A MINIMUM OF 90 DAYS

There are no payments outstanding on claims used as cover for Öffentliche Pfandbriefe.

PFANDBRIEF ACT SECTION 28 (1) NO.4, 5**Further cover assets**

in € million

	30.9.	Equalisation claims pursuant to §20 (2) No.1	Claims pursuant §20 (2) no.2		Total further cover assets
			Total	Thereof covered bonds*	
Germany	2014	- -	534 -	- -	534
	2013	- -	775 -	- -	775
Austria	2014	- -	102 -	- -	102
	2013	- -	95 -	- -	95
Total	2014	- -	636 -	- -	636
	2013	-	869	-	869

* covered bonds pursuant to Article 129 of Regulation (EU) no. 575/2013.