

INFORMATION UNDER SECTION 28 OF THE PFANDBRIEF ACT

PFANDBRIEF ACT SECTION 28 (1) NO.1				Net present value of risks dynamic procedure		
in € million	Nominal value		Net present value			
	30.09.2015	30.09.2014	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Hypothekendarlehen						
Outstanding	13,190	17,943	14,880	20,322	15,069	20,618
Cover pool	15,396	19,829	16,589	21,246	16,638	21,335
- Cover assets	13,322	18,124	14,363	19,522	14,439	19,611
- Further cover assets according to Section 19 (1) Pfandbrief Act	2,073	1,705	2,226	1,724	2,199	1,724
Surplus cover	2,205	1,885	1,709	924	1,570	717
Surplus cover in % of Outstanding	16.7	10.5	11.5	4.5	10.4	3.5
Surplus cover according to vdp credit differentiation model	2,205	1,885	1,709	924		
Surplus cover in % of Outstanding	16.7	10.5	11.5	4.5		
Öffentliche Darlehen						
Outstanding	12,359	15,958	15,416	19,427	14,103	18,206
Cover pool	12,956	16,362	16,304	20,493	14,515	19,028
- cover assets according to Section 20 (1) Pfandbrief Act	12,804	15,726	16,123	19,532	14,344	18,161
- cover assets according to Section 20 (2) Pfandbrief Act	151	636	181	961	171	866
Surplus cover	597	404	888	1,066	411	822
Surplus cover in % of Outstanding	4.8	2.5	5.8	5.5	2.9	4.5
Surplus cover according to vdp credit differentiation model	524	334	793	976		
Surplus cover in % of Outstanding	4.2	2.1	5.1	5.0		

PFANDBRIEF ACT SECTION 28 (1) NO.2

in € million	Hypothekendarlehen		Öffentliche Darlehen	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Maturity structure of outstanding Darlehen:				
Term ≤ 0.5 year	3,225	1,383	442	1,158
Term > 0.5 year ≤ 1 year	2,106	1,619	1,035	637
Term > 1 year ≤ 1.5 years	234	3,429	1,934	464
Term > 1.5 years ≤ 2 years	858	2,225	473	1,248
Term > 2 years ≤ 3 years	1,398	1,612	649	2,698
Term > 3 years ≤ 4 years	2,506	2,130	872	831
Term > 4 years ≤ 5 years	205	2,593	1,032	899
Term > 5 years ≤ 10 years	1,817	1,751	2,121	2,812
Term > 10 years	841	1,201	3,801	5,210
Total result	13,190	17,943	12,359	15,958
		Cover pool		Cover pool
		Hypothekendarlehen		Öffentliche Darlehen
in € million	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Fixed rate terms for cover pools:				
Term ≤ 0.5 year	4,308	5,245	2,914	3,841
Term > 0.5 year ≤ 1 year	1,393	1,602	684	740
Term > 1 year ≤ 1.5 years	1,172	2,447	337	387
Term > 1.5 years ≤ 2 years	928	1,402	404	579
Term > 2 years ≤ 3 years	2,060	2,637	572	713
Term > 3 years ≤ 4 years	1,456	1,994	500	647
Term > 4 years ≤ 5 years	973	1,468	669	621
Term > 5 years ≤ 10 years	2,478	2,402	2,404	3,578
Term > 10 years	628	632	4,471	5,256
Total result	15,396	19,829	12,956	16,362

PFANDBRIEF ACT SECTION 28 (1) NO.3

As of September 30, 2015, 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		30.09.2015	30.09.2014
Hypothekendarlehenpfandbriefe			
Cover pool		13,190	17,943
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		97.2	95.6
Outstanding		15,396	19,829
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		68.7	59.8
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	CHF	67	235
for each foreign currency (Net Asset / Liabilities)	CZK	-	18
Section 28 (1) No. 10 Pfandbrief Act	DKK	-	15
	GBP	-	11
	SEK	-	3
	USD	395	15
Volume-weighted average age of loans			
(seasoning)			
Section 28 (1) No. 11 Pfandbrief Act		11.5	10.7
Volume-weighted average loan to mortgage lending value ratio in %			
Section 28 (2) No. 3 Pfandbrief Act		50.9	n.a.
Öffentliche Pfandbriefe			
Cover pool		12,359	15,958
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		88.6	85.7
Outstanding		12,956	16,362
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		79.2	80.0
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	AUD	-148	-115
for each foreign currency (Net Asset / Liabilities)	CAD	58	61
Section 28 (1) No. 10 Pfandbrief Act	CHF	355	323
	CZK	-	66
	DKK	-	5
	GBP	1,142	707
	JPY	71	77
	NOK	-6	-12
	SEK	21	22
	USD	784	1,061

PFANDBRIEF ACT SECTION 28 (2) NO.1 A

CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE

BY VOLUME

in € million	30.09.2015	30.09.2014
Cover mortgages		
Up to and including € 300,000	6,359	6,827
Over € 300,000 up to and including € 1 million	858	853
Over € 1 million up to and including € 10 million	1,915	2,997
Over € 10 million	4,191	7,447
Total	13,322	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 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		1,490		1,541
Single-family and two-family houses		4,234		4,396
Multiple-family dwellings		2,085		2,666
Office buildings	975		1,723	
Retail buildings	1,593		2,312	
Industrial buildings	187		288	
Other commercially used buildings	309		554	
New buildings under construction and not yet commercially viable	208	18	264	21
Building land	-	0	25	1
Country total	3,272	7,827	5,165	8,625

BELGIUM	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		0
Office buildings	-		9	
Retail buildings	-		18	
Industrial buildings	-		-	
Other commercially used buildings	-		4	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	31	0

DENMARK	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		2	
Retail buildings	-		-	
Industrial buildings	-		13	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	15	-

FINLAND	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		36	
Retail buildings	-		28	
Industrial buildings	-		3	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	67	-

FRANCE	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		3		3
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	317		615	
Retail buildings	400		401	
Industrial buildings	6		54	
Other commercially used buildings	13		13	
New buildings under construction and not yet commercially viable	-	-	3	-
Building land	-	-	-	-
Country total	735	3	1,086	3

GREECE	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	31		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	31	-	-	-

ICELAND	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		11	
Retail buildings	-		26	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	37	-

ITALY	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	73		89	
Retail buildings	121		400	
Industrial buildings	-		-	
Other commercially used buildings	31		33	
New buildings under construction and not yet commercially viable	1	-	-	-
Building land	-	-	-	-
Country total	226	-	521	-

LUXEMBOURG	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		185	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	185	-

NETHERLANDS	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		135	
Retail buildings	-		-	
Industrial buildings	-		94	
Other commercially used buildings	-		46	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	275	-

AUSTRIA	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		91	
Retail buildings	5		29	
Industrial buildings	-		-	
Other commercially used buildings	-		3	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	5	-	124	-

POLAND	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	81		74	
Retail buildings	277		344	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	358	-	418	-

PORTUGAL	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		0		0
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	125		208	
Retail buildings	665		689	
Industrial buildings	15		17	
Other commercially used buildings	25		29	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	830	0	943	0

ROMANIA	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	19		19	
Retail buildings	-		45	
Industrial buildings	-		5	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	19	-	69	-

SWEDEN	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	-		3	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	3	-

SWITZERLAND	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		70	
Retail buildings	-		-	
Industrial buildings	-		2	
Other commercially used buildings	-		13	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	85	-

SLOVAKIA	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		19	
Retail buildings	-		6	
Industrial buildings	-		7	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	32	-

CZECH REPUBLIC	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		70	
Retail buildings	-		95	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	165	-

HUNGARY	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		60	
Retail buildings	-		87	
Industrial buildings	-		-	
Other commercially used buildings	-		32	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	179	-

USA	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	16		14	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	16	-	14	-

UK	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		20	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	20	-

CYPRUS	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	-		62	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	-	-	62	-

TOTALS	Cover assets 30.09.2015		Cover Assets 30.09.2014	
	Commercial	Residential	Commercial	Residential
in € million				
	5,492	7,830	9,496	8,628

PFANDBRIEF ACT SECTION 28 (2) NO. 2

ARREARS ON MORTGAGE CLAIMS*

in € million	30.09.2015		30.09.2014	
	Total* : 5% of claim **		Total* : 5% of claim **	
Germany	26.0	30.3	10.4	17.4
Belgium	-	-	-	-
Denmark	-	-	-	-
Finland	-	-	8.8	8.8
France	9.3	9.3	0.1	-
Greece	-	-	-	-
Ireland	-	-	-	-
Iceland	-	-	0.5	-
Italy	0.2	-	0.1	-
Luxembourg	-	-	-	-
Netherlands	-	-	7.4	7.4
Austria	-	-	-	-
Poland	-	-	-	-
Portugal	-	-	-	-
Romania	-	-	-	-
Sweden	-	-	0.3	3.0
Switzerland	-	-	-	-
Slovakia	-	-	-	-
Spain	-	-	-	-
Czech Republic	-	-	-	-
Hungary	-	-	-	-
USA	-	-	-	-
UK	-	-	-	-
Cyprus	-	-	-	-
Total	35.5	39.6	27.7	36.7

* 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		Claims pursuant to §19 (1) no. 3	Total further cover assets
			Total	Thereof covered bonds**		
Germany	2015	-	1,195	-	-	1,195
	2014 *	-	1,175	-	-	1,175
Canada	2015	-	-	-	86	86
	2014 *	-	150	-	-	150
Netherlands	2015	-	100	-	-	100
	2014 *	-	100	-	-	100
Norway	2015	-	95	-	-	95
	2014 *	-	50	-	-	50
Austria	2015	-	-	-	245	245
	2014 *	-	230	-	-	230
USA	2015	-	-	-	352	352
	2014 *	-	-	-	-	-
Total	2015	-	1,390	-	683	2,073
	2014 *	-	1,705	-	-	1,705

* Previous year figures are according to the Pfandbrief Act as of 2014 and may differ from those according to the 2013 version of the Act.

** 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
BY VOLUME

in € million	30.09.2015	30.09.2014
Cover mortgages		
Up to and including € 10 million	698	876
Over € 10 million up to and including € 100 million	3,208	3,985
Over € 100 million	8,898	10,865
Total	12,804	15,726

PFANDBRIEF ACT SECTION 28 (3) NO.2

CLAIMS USED AS COVER FOR
ÖFFENTLICHE PFANDBRIEFE

GERMANY	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	1,067	1,180
Regional bodies	4,071	5,974
Local bodies	1,135	1,332
Other	423	474
Country total	6,696	8,960
Thereof export guaranties	-	-
BELGIUM	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	35	65
Local bodies	-	-
Other	-	-
Country total	35	65
Thereof export guaranties	-	-
DENMARK	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	5
Local bodies	-	-
Other	-	-
Country total	-	5
Thereof export guaranties	-	-
ESTONIA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	-
Local bodies	10	11
Other	-	-
Country total	10	11
Thereof export guaranties	-	-

FINLAND	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	-
Local bodies	95	100
Other	-	-
Country total	95	100
Thereof export guaranties	-	-

FRANCE	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	-
Local bodies	5	20
Other	441	500
Country total	446	520
Thereof export guaranties	-	-

UK	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	513	561
Regional bodies	-	-
Local bodies	9	8
Other	-	-
Country total	522	569
Thereof export guaranties	-	-

ICELAND	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	45	184
Regional bodies	-	-
Local bodies	33	36
Other	-	-
Country total	78	220
Thereof export guaranties	-	-

ITALY	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	44	41
Regional bodies	485	379
Local bodies	65	66
Other	-	-
Country total	594	486
Thereof export guaranties	-	-

JAPAN	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	7
Regional bodies	75	75
Local bodies	29	29
Other	-	-
Country total	104	111
Thereof export guaranties	-	-

CANADA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	118	175
Local bodies	37	39
Other	24	21
Country total	179	235
Thereof export guaranties	-	-

LITHUANIA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	68
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	68
Thereof export guaranties	-	-

NETHERLANDS	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	-
Local bodies	-	2
Other	-	-
Country total	-	2
Thereof export guaranties	-	-

AUSTRIA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	622	677
Regional bodies	973	513
Local bodies	3	6
Other	-	-
Country total	1,598	1,196
Thereof export guaranties	-	-

POLAND	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	453
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	453
Thereof export guaranties	-	-

PORTUGAL	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	326	326
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	326	326
Thereof export guaranties	-	-

SWEDEN	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	-
Local bodies	21	22
Other	-	-
Country total	21	22
Thereof export guaranties	-	-

SWITZERLAND	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	702	653
Local bodies	175	158
Other	-	-
Country total	877	811
Thereof export guaranties	-	-

SLOVAKIA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	100
Regional bodies	50	50
Local bodies	-	-
Other	-	-
Country total	50	150
Thereof export guaranties	-	-

SLOVENIA	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	2	-
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	2	-
Thereof export guaranties	-	-

SPAIN	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	185	197
Local bodies	-	-
Other	-	-
Country total	185	197
Thereof export guaranties	-	-

SUPRANATIONAL	Cover assets	Cover assets
in € million	30.09.2015	30.09.2014
Central government	-	-
Regional bodies	-	96
Local bodies	-	-
Other	50	53
Country total	50	149
Thereof export guaranties	-	-

CZECH REPUBLIC		
in € million	Cover assets 30.09.2015	Cover assets 30.09.2014
Central government	-	55
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	55
Thereof export guaranties	-	-

HUNGARY		
in € million	Cover assets 30.09.2015	Cover assets 30.09.2014
Central government	332	330
Regional bodies	-	50
Local bodies	-	-
Other	-	-
Country total	332	380
Thereof export guaranties	-	-

USA		
in € million	Cover assets 30.09.2015	Cover assets 30.09.2014
Central government	-	-
Regional bodies	-	48
Local bodies	588	572
Other	18	16
Country total	606	636
Thereof export guaranties	-	-

TOTAL AMOUNT OUTSTANDING BY A MINIMUM OF 90 DAYS

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

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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	2015	-	151	-	151
	2014	-	534	-	534
Netherlands	2015	-	-	-	-
	2014	-	102	-	102
Total	2015	-	151	-	151
	2014	-	636	-	636

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