

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		30.06.2015	30.06.2014
	30.06.2015	30.06.2014	30.06.2015	30.06.2014		
Hypothekendarlehen						
Outstanding	13,904	18,951	15,689	21,395	15,965	21,827
Cover pool	16,377	20,585	17,669	22,194	17,728	22,439
- Cover assets	15,293	19,240	16,444	20,724	16,556	20,880
- Further cover assets according to Section 19 (1) Pfandbrief Act	1,084	1,345	1,225	1,470	1,172	1,559
Surplus cover	2,473	1,634	1,981	799	1,764	612
Surplus cover in % of Outstanding	17.8	8.6	12.6	3.7	11.0	2.8
Surplus cover according to vdp credit differentiation model	2,473	1,601	1,981	753		
Surplus cover in % of Outstanding	17.8	8.4	12.6	3.5		
Öffentliche Pfandbriefe						
Outstanding	13,647	17,476	16,744	20,835	15,342	19,736
Cover pool	14,270	18,075	17,714	22,862	15,854	21,292
- cover assets according to Section 20 (1) Pfandbrief Act	13,820	17,229	17,101	21,520	15,304	20,069
- cover assets according to Section 20 (2) Pfandbrief Act	450	846	613	1,341	550	1,223
Surplus cover	623	599	970	2,026	512	1,555
Surplus cover in % of Outstanding	4.6	3.4	5.8	9.7	3.3	7.9
Surplus cover according to vdp credit differentiation model	550	555	877	1,976		
Surplus cover in % of Outstanding	4.0	3.2	5.2	9.5		

PFANDBRIEF ACT SECTION 28 (1) NO.2

in € million	Hypothekendarlehen		Öffentliche Pfandbriefe	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Maturity structure of outstanding Pfandbriefe:				
Term ≤ 0.5 year	2,556	400	704	2,546
Term > 0.5 year ≤ 1 year	2,872	2,337	545	221
Term > 1 year ≤ 1.5 years	505	2,844	2,515	648
Term > 1.5 years ≤ 2 years	510	3,516	422	599
Term > 2 years ≤ 3 years	1,980	1,369	848	3,108
Term > 3 years ≤ 4 years	1,059	2,782	711	940
Term > 4 years ≤ 5 years	1,627	1,221	1,154	891
Term > 5 years ≤ 10 years	1,755	3,260	2,190	2,738
Term > 10 years	1,041	1,222	4,558	5,787
Total result	13,904	18,951	13,647	17,476
Cover pool				
in € million	Hypothekendarlehen		Öffentliche Pfandbriefe	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Fixed rate terms for cover pools:				
Term ≤ 0.5 year	3,989	4,548	3,648	3,713
Term > 0.5 year ≤ 1 year	1,201	1,683	574	1,006
Term > 1 year ≤ 1.5 years	1,288	2,644	473	539
Term > 1.5 years ≤ 2 years	1,503	1,200	432	607
Term > 2 years ≤ 3 years	2,198	3,130	452	981
Term > 3 years ≤ 4 years	1,420	2,137	563	822
Term > 4 years ≤ 5 years	1,318	1,365	763	775
Term > 5 years ≤ 10 years	2,797	2,946	2,542	3,912
Term > 10 years	662	932	4,822	5,722
Total result	16,377	20,585	14,270	18,075

PFANDBRIEF ACT SECTION 28 (1) NO.3

As of June 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

		30.06.2015	30.06.2014
Hypothekendarlehenpfandbriefe			
Cover pool		13,904	18,951
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		95.7	95.7
Outstanding		16,377	20,585
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		71.0	61.8
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	CHF	141	263
for each foreign currency (Net Asset / Liabilities)	CZK	18	19
Section 28 (1) No. 10 Pfandbrief Act	DKK	13	19
	GBP	-	11
	SEK	2	3
	USD	644	14
Volume-weighted average age of loans			
(seasoning)			
Section 28 (1) No. 11 Pfandbrief Act		11.0	10.5
Volume-weighted average loan to mortgage lending value ratio in %			
Section 28 (2) No. 3 Pfandbrief Act		51.6	n.a.
Öffentliche Pfandbriefe			
Cover pool		13,647	17,476
Thereof share of fixed rate Pfandbriefe in %			
Section 28 (1) No. 9 Pfandbrief Act		88.3	87.0
Outstanding		14,270	18,075
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		77.7	82.9
Net present value pursuant Section 6 Pfandbrief Net Present Value Regulation	AUD	-153	-117
for each foreign currency (Net Asset / Liabilities)	CAD	63	60
Section 28 (1) No. 10 Pfandbrief Act	CHF	393	254
	CZK	-	68
	DKK	-	5
	GBP	633	692
	JPY	69	44
	NOK	-11	-12
	SEK	22	22
	USD	1,064	1,230

PFANDBRIEF ACT SECTION 28 (2) NO.1 A

CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE

BY VOLUME

in € million	30.06.2015	30.06.2014
Cover mortgages		
Up to and including € 300,000	6,666	7,171
Over € 300,000 up to and including € 1 million	920	926
Over € 1 million up to and including € 10 million	2,271	3,342
Over € 10 million	5,437	7,801
Total	15,293	19,240

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 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		1,559		1,613
Single-family and two-family houses		4,433		4,620
Multiple-family dwellings		2,240		2,856
Office buildings	1,142		1,849	
Retail buildings	1,812		2,576	
Industrial buildings	201		349	
Other commercially used buildings	320		599	
New buildings under construction and not yet commercially viable	209	19	230	33
Building land	-	1	25	1
Country total	3,684	8,252	5,628	9,123

BELGIUM	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		0
Office buildings	5		9	
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	27	-	31	0

DENMARK	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		2	
Retail buildings	-		-	
Industrial buildings	13		17	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	13	-	18	-

FINLAND	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	22		36	
Retail buildings	28		29	
Industrial buildings	2		3	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	52	-	67	-

FRANCE	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		3		3
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	319		744	
Retail buildings	400		410	
Industrial buildings	9		61	
Other commercially used buildings	13		13	
New buildings under construction and not yet commercially viable	-	-	3	-
Building land	-	-	-	-
Country total	741	3	1,232	3

GREECE	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	31		40	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	31	-	40	-

ICELAND	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	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 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	111		156	
Retail buildings	280		358	
Industrial buildings	-		-	
Other commercially used buildings	33		54	
New buildings under construction and not yet commercially viable	1	-	-	72
Building land	-	-	-	-
Country total	425	-	568	72

LUXEMBOURG	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	162		189	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	162	-	189	-

NETHERLANDS	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	77		141	
Retail buildings	-		-	
Industrial buildings	55		94	
Other commercially used buildings	-		50	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	132	-	285	-

AUSTRIA	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	95		91	
Retail buildings	29		29	
Industrial buildings	-		-	
Other commercially used buildings	3		3	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	127	-	124	-

POLAND	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	75		74	
Retail buildings	277		168	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	352	-	242	-

PORTUGAL	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		0		0
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	135		213	
Retail buildings	672		698	
Industrial buildings	15		5	
Other commercially used buildings	25		30	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	848	0	946	0

ROMANIA	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	19		19	
Retail buildings	45		45	
Industrial buildings	-		5	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	64	-	69	-

SWEDEN	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	-		-	
Retail buildings	2		3	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	2	-	3	-

SWITZERLAND	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	5		69	
Retail buildings	-		-	
Industrial buildings	2		2	
Other commercially used buildings	15		13	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	22	-	85	-

SLOVAKIA	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	19		19	
Retail buildings	6		6	
Industrial buildings	7		7	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	32	-	32	-

CZECH REPUBLIC	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	50		70	
Retail buildings	88		95	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	138	-	165	-

HUNGARY	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	50		66	
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	169	-	186	-

USA	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
Condominiums		-		-
Single-family and two-family houses		-		-
Multiple-family dwellings		-		-
Office buildings	16		13	
Retail buildings	-		-	
Industrial buildings	-		-	
Other commercially used buildings	-		-	
New buildings under construction and not yet commercially viable	-	-	-	-
Building land	-	-	-	-
Country total	16	-	13	-

UK	Cover assets 30.06.2015		Cover Assets 30.06.2014	
	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 30.06.2015		Cover Assets 30.06.2014	
	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 30.06.2015		Cover Assets 30.06.2014	
	Commercial	Residential	Commercial	Residential
in € million				
	7,038	8,255	10,042	9,198

PFANDBRIEF ACT SECTION 28 (2) NO. 2

ARREARS ON MORTGAGE CLAIMS*

in € million	30.06.2015		30.06.2014	
	Total* : 5% of claim **		Total* : 5% of claim **	
Germany	6.5	11.8	27.3	38.8
Belgium	-	-	-	-
Denmark	-	-	-	-
Finland	6.2	6.2	7.8	7.8
France	9.3	9.3	0.0	-
Greece	-	-	-	-
Ireland	-	-	-	-
Iceland	-	-	0.3	-
Italy	0.1	-	-	-
Luxembourg	15.8	15.8	-	-
Netherlands	3.6	3.6	-	-
Austria	-	-	-	-
Poland	-	-	-	-
Portugal	-	-	-	-
Romania	-	-	-	-
Sweden	0.2	2.4	0.2	3.0
Switzerland	-	-	-	-
Slovakia	-	-	-	-
Spain	-	-	-	-
Czech Republic	-	-	-	-
Hungary	-	-	-	-
USA	-	-	-	-
UK	-	-	-	-
Cyprus	-	-	-	-
Total	41.8	49.1	35.7	49.6

* 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

	30.6.	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	-	645	-	-	645
	2014 *	-	865	-	-	865
Canada	2015	-	-	-	86	86
	2014 *	-	-	-	-	-
Austria	2015	-	-	-	-	-
	2014 *	-	135	-	-	135
Poland	2015	-	-	-	-	-
	2014 *	-	-	-	70	70
Portugal	2015	-	-	-	-	-
	2014 *	-	-	-	275	275
USA	2015	-	-	-	352	352
	2014 *	-	-	-	-	-
Total	2015	-	645	-	439	1,084
	2014 *	-	1,000	-	345	1,345

* 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	30.06.2015	30.06.2014
Cover mortgages		
Up to and including € 10 million	730	922
Over € 10 million up to and including € 100 million	3,467	3,723
Over € 100 million	9,622	12,584
Total	13,820	17,229

PFANDBRIEF ACT SECTION 28 (3) NO.2

CLAIMS USED AS COVER FOR
ÖFFENTLICHE PFANDBRIEFE

GERMANY	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	1,067	1,510
Regional bodies	4,590	7,249
Local bodies	1,213	1,367
Other	428	478
Country total	7,298	10,604
Thereof export guaranties	-	-
BELGIUM	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	35	65
Local bodies	-	-
Other	-	-
Country total	35	65
Thereof export guaranties	-	-
DENMARK	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	5
Local bodies	-	-
Other	-	-
Country total	-	5
Thereof export guaranties	-	-
ESTONIA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	-
Local bodies	10	11
Other	-	-
Country total	10	11
Thereof export guaranties	-	-

FINLAND	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	-
Local bodies	96	101
Other	-	-
Country total	96	101
Thereof export guaranties	-	-

FRANCE	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	-
Local bodies	5	20
Other	500	500
Country total	505	520
Thereof export guaranties	-	-

UK	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	553	561
Regional bodies	-	-
Local bodies	9	8
Other	-	-
Country total	562	569
Thereof export guaranties	-	-

ICELAND	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	194	178
Regional bodies	-	-
Local bodies	33	36
Other	-	-
Country total	227	214
Thereof export guaranties	-	-

ITALY	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	43	40
Regional bodies	623	355
Local bodies	66	66
Other	-	-
Country total	732	461
Thereof export guaranties	-	-

JAPAN	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	7
Regional bodies	75	46
Local bodies	29	29
Other	-	-
Country total	104	82
Thereof export guaranties	-	-

CANADA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	142	186
Local bodies	40	38
Other	24	20
Country total	206	244
Thereof export guaranties	-	-

LITHUANIA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	168
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	168
Thereof export guaranties	-	-

NETHERLANDS	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	-
Local bodies	-	2
Other	-	-
Country total	-	2
Thereof export guaranties	-	-

AUSTRIA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	622	679
Regional bodies	878	483
Local bodies	4	8
Other	-	-
Country total	1,504	1,170
Thereof export guaranties	-	-

POLAND	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	380
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	380
Thereof export guaranties	-	-

PORTUGAL	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	326	51
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	326	51
Thereof export guaranties	-	-

SWEDEN	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	-
Local bodies	22	22
Other	-	-
Country total	22	22
Thereof export guaranties	-	-

SWITZERLAND	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	727	682
Local bodies	183	157
Other	-	-
Country total	910	839
Thereof export guaranties	-	-

SLOVAKIA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	30
Regional bodies	50	50
Local bodies	-	-
Other	-	-
Country total	50	80
Thereof export guaranties	-	-

SLOVENIA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	2	-
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	2	-
Thereof export guaranties	-	-

SPAIN	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	187	195
Local bodies	-	-
Other	-	-
Country total	187	195
Thereof export guaranties	-	-

SUPRANATIONAL	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	96
Local bodies	-	-
Other	50	53
Country total	50	149
Thereof export guaranties	-	-

CZECH REPUBLIC	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	55
Regional bodies	-	-
Local bodies	-	-
Other	-	-
Country total	-	55
Thereof export guaranties	-	-

HUNGARY	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	334	329
Regional bodies	-	50
Local bodies	-	-
Other	-	-
Country total	334	379
Thereof export guaranties	-	-

USA	Cover assets	Cover assets
in € million	30.06.2015	30.06.2014
Central government	-	-
Regional bodies	-	149
Local bodies	643	700
Other	18	15
Country total	661	864
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

	30.6.	Equalisation claims pursuant to §20 (2) No.1	Claims pursuant §20 (2) no.2		Total further cover assets
			Total	Thereof covered bonds*	
Germany	2015	-	450	-	450
	2014	-	752	-	752
Netherlands	2015	-	-	-	-
	2014	-	94	-	94
Total	2015	-	450	-	450
	2014	-	846	-	846

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