

Record date	II 2017
Reference	II 2016

I) Information about total amount and maturity structure

(figures in EUR million)

§ 28 para. 1 no. 1 and 3 PfandBG Ratio of outstanding amount to cover assets	Nominal value		Net present value (npv)		Risk npv*	
	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016
Total mortgage Pfandbriefe incl. derivatives	3.166	2.574	3.243	1.751	3.347	1.681
Total cover assets incl. derivatives	4.980	4.018	5.500	4.005	5.635	3.794
Share of foreign currency derivatives in liabilities (%)	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Share of interest rate derivatives in liabilities (%)	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Share of foreign currency derivatives in assets (%)	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Share of interest rate derivatives in assets (%)	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Overcollateralisation (%)	57,3%	56,1%	69,6%	128,7%	68,3%	125,6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	II 2017	II 2016	II 2017	II 2016
≤ 6 months	40	38	222	196
6 months < x ≤ 12 months	312	55	238	173
12 months < x ≤ 18 months	112	40	253	188
18 months < x ≤ 2 years	410	324	231	192
2 years < x ≤ 3 years	20	528	433	391
3 years < x ≤ 4 years	610	26	453	341
4 years < x ≤ 5 years	20	615	481	381
5 years < x ≤ 10 <years	814	871	2.111	1.714
> 10 years	829	78	559	443

§ 28 para. 1 no. 9 PfandBG Key figures	II 2017	II 2016
Share of fixed-interest cover assets	86,6%	81,8%
Share of fixed-interest Pfandbriefe	94,7%	92,5%

§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung) Foreign currency	Net present value of the cover assets in the interest rate stress scenario		Outstanding mortgage Pfandbriefe in the interest rate stress scenario		Exchange rate		npv in foreign currency		npv in EUR	
	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016
	-	-	-	-	-	-	-	-	-	-

There are no derivatives included in the cover assets.

* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.

II) Composition of cover assets acc. to § 12 PfandBG

(figures in EUR million)

Total receivables used to cover mortgage Pfandbriefe	II 2017	II 2016

by size classes		
≤ EUR 300 thous.	3.755	3.199
EUR 300 thous. < x ≤ EUR 1 million	469	373
EUR 1 million < x ≤ EUR 10 million	423	269
> EUR 10 million	208	84

by type of use (I)		
residential	3.855	3.242
commercial	1.000	683

by type of use (II)											
Country	Record date	Apartments	Single-family and two-family houses	Multi-family houses	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Unfinished new buildings not yet ready to generate a return as well as building sites	therof building sites	Total
Germany	II 2017	1.121	2.295	439	189	0	0	811	0	0	4.855
	II 2016	930	1.980	331	150	0	0	533	0	0	3.924
Total	II 2017	1.121	2.295	439	189	0	0	811	0	0	4.855
	II 2016	930	1.980	331	150	0	0	533	0	0	3.924

There are no mortgage cover assets outside Germany.

Key figures	II 2017	II 2016

§ 28 para. 1 no. 7 PfandBG	in EUR million	in %	in EUR million	in %
Limit exceeded set by § 13 para. 1 PfandBG	0	0,0	0	0,0

§ 28 para. 1 no. 11 PfandBG	Years	Years
Seasoning	4,5	4,6

§ 28 para. 2 no. 3 PfandBG	in %	in %
Average weighted loan-to-value ratio	58,4	55,6

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	4.855	153,4%	3.924	152,4%

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	II 2017	II 2016
§ 19 para. 1 no. 2 PfandBG	0	0
§ 19 para. 1 no. 3 PfandBG	0	0

§ 28 para. 1 no. 4, 5 and 6 PfandBG Total amount of receivables registered	Equalisation claims acc. to § 19 para. 1 no. 1 PfandBG		Receivables acc. to § 19 para. 1 no. 2 PfandBG				Receivables acc. to § 19 para. 1 no. 3 PfandBG		Total	
			Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013					
	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016	II 2017	II 2016
Germany	0	0	0	0	0	0	105	75	105	75
European institutions	0	0	0	0	0	0	20	19	20	19
Summe	0	0	0	0	0	0	125	94	125	94

IV) Summary of receivables in arrears

(figures in EUR million)

§ 28 para. 2 no. 2 PfandBG State	Total payments overdue at least 90 days		Total impaired receivables, where the amount overdue is worth at least 5% of the receivable	
	II 2017	II 2016	II 2017	II 2016
None	0	0	0	0
Total	0	0	0	0