

Record date	I 2018
Reference	I 2017

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*	
	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017
Total mortgage Pfandbriefe incl. derivatives	4,664	3,202	4,737	3,311	4,737	3,393
Total cover assets incl. derivatives	5,690	4,793	6,195	5,336	6,195	5,440
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 (%)	22.0%	49.7%	30.8%	61.1%	30.8%	60.4%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	I 2018	I 2017	I 2018	I 2017
≤ 6 months	381	65	385	191
6 months < x ≤ 12 months	380	5	371	231
12 months < x ≤ 18 months	91	387	249	235
18 months < x ≤ 2 years	15	380	244	229
2 years < x ≤ 3 years	585	106	510	423
3 years < x ≤ 4 years	295	585	591	445
4 years < x ≤ 5 years	550	45	547	447
5 years < x ≤ 10 <-years	1,394	814	2,200	2,046
> 10 years	975	817	593	547

§ 28 para. 1 no. 9 PfandBG Key figures	I 2018	I 2017
Share of fixed-interest cover assets	88.7%	85.7%
Share of fixed-interest Pfandbriefe	95.9%	94.8%

§ 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	
	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017
	-	-	-	-	-	-	-	-	-	-

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	I 2018	I 2017
by size classes		
≤ EUR 300 thous.	4,076	3,641
EUR 300 thous. < x ≤ EUR 1 million	534	441
EUR 1 million < x ≤ EUR 10 million	509	391
> EUR 10 million	246	195

by type of use (I)		
residential	4,222	3,727
commercial	1,144	941

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	I 2018	1,249	2,476	496	74	5	-	1,065	-	-	5,365
	I 2017	1,077	2,225	425	185	-	-	756	-	-	4,668
Total	I 2018	1,249	2,476	496	74	5	-	1,065	-	-	5,365
	I 2017	1,077	2,225	425	185	-	-	756	-	-	4,668

There are no mortgage cover assets outside Germany.

Key figures	I 2018		I 2017	
§ 28 para. 1 no. 7 PfandBG	in EUR million		in %	
Limit exceeded set by § 13 para. 1 PfandBG	-	0.0	-	0.0
§ 28 para. 1 no. 11 PfandBG	Years		Years	
Seasoning	4.6		4.5	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	0.6		0.6	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	5,365	115.0	4,668	145.8

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	I 2018	I 2017
§ 19 para. 1 no. 2 PfandBG	-	-
§ 19 para. 1 no. 3 PfandBG	-	-

§ 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		Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013					
	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017	I 2018	I 2017
Germany	-	-	100	-	-	-	205	105	305	105
European institutions	-	-	-	-	-	-	20	20	20	20
Summe	-	-	100	-	-	-	225	125	325	125

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	
	I 2018	I 2017	I 2018	I 2017
None	-	-	-	-
Total	-	-	-	-