

Record date	IV 2017
Reference	IV 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*	
	IV 2017	IV 2016	IV 2017	IV 2016	IV 2017	IV 2016
Total mortgage Pfandbriefe incl. derivatives	3,674	3,190	3,749	3,341	3,883	3,390
Total cover assets incl. derivatives	5,315	4,522	5,825	5,087	5,968	5,151
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 (%)	44.7%	41.7%	55.4%	52.3%	53.7%	52.0%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	IV 2017	IV 2016	IV 2017	IV 2016
≤ 6 months	324	55	263	190
6 months < x ≤ 12 months	112	40	323	207
12 months < x ≤ 18 months	410	324	254	218
18 months < x ≤ 2 years	5	119	222	236
2 years < x ≤ 3 years	85	415	496	406
3 years < x ≤ 4 years	560	85	535	430
4 years < x ≤ 5 years	45	566	529	429
5 years < x ≤ 10 <-years	1,269	806	2,137	1,911
> 10 years	865	782	555	496

§ 28 para. 1 no. 9 PfandBG Key figures	IV 2017	IV 2016
Share of fixed-interest cover assets	88.0%	84.3%
Share of fixed-interest Pfandbriefe	96.1%	94.0%

§ 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	
	IV 2017	IV 2016	IV 2017	IV 2016	IV 2017	IV 2016	IV 2017	IV 2016	IV 2017	IV 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	IV 2017	IV 2016
by size classes		
≤ EUR 300 thous.	3,921	3,514
EUR 300 thous. < x ≤ EUR 1 million	501	429
EUR 1 million < x ≤ EUR 10 million	495	336
> EUR 10 million	223	126
by type of use (I)		
residential	4,050	3,594
commercial	1,090	810

Key figures	IV 2017		IV 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
§ 28 para. 1 no. 11 PfandBG	Years		Years	
Seasoning	4.6		4.6	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	55.4		55.6	

Share of all mortgage Pfandbriefe outstanding	in EUR million		in %	
Mortgage cover assets (nominal)	5,140	139.9	4,405	138.1

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	IV 2017	1,197	2,383	469	87	4	-	999	-	-	5,140
	IV 2016	1,032	2,164	399	184	-	-	626	-	-	4,405
Total	IV 2017	1,197	2,383	469	87	4	-	999	-	-	5,140
	IV 2016	1,032	2,164	399	184	-	-	626	-	-	4,405

There are no mortgage cover assets outside Germany.

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	IV 2017	IV 2016
§ 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	
	IV 2017	IV 2016	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		IV 2017	IV 2016	IV 2017	IV 2016
			IV 2017	IV 2016	IV 2017	IV 2016				
Germany	-	-	50	-	-	-	105	99	155	99
European institutions	-	-	-	-	-	-	20	19	20	19
Summe	-	-	50	-	-	-	125	118	175	118

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	
	IV 2017	IV 2016	IV 2017	IV 2016
None	-	-	-	-
Total	-	-	-	-

V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	IV 2017	IV 2016	IV 2017	IV 2016
Number of pending foreclosure and administrative receivership proceedings on the date of closing the accounts	-	-	-	-
Number of forced sales carried out during the financial year	-	-	-	-
Number of repossessed properties during the financial year	-	-	-	-
Sum of interest in arrear	-	-	-	-