

Record date	I 2014
Reference	I 2013

I) Information according to § 28 par.1 No. 1 PfandBG about total amount

(figures in Euro m)

	Nominal value		Net present value (npv)		Risk npv *) (upward shift)		Risk npv *) (downward shift)	
	I 2014	I 2013	I 2014	I 2013	I 2014	I 2013	I 2014	I 2013
Total amount of outstanding Mortgage Pfandbriefe	1,184.90	1,493.90	1,300.79	1,650.85	1,248.82	1,610.78	1,352.09	1,687.15
Total amount of cover assets	3,213.97	3,498.25	3,526.83	3,827.33	3,375.85	3,684.97	3,674.33	3,964.70
thereof mortgage cover assets	2,997.97	2,846.40	3,293.73	3,155.78	3,151.02	3,023.16	3,432.64	3,283.20
thereof other cover assets	216.00	651.85	233.10	671.55	224.83	661.81	241.69	681.49
Overcollateralisation in %	171.24%	134.17%	171.13%	131.84%	170.32%	128.77%	171.75%	134.99%
Securing overcollateralisation acc. to § 4 par. 1 PfandBG in %			17.92%					

II) Information according to § 28 par.1 No. 2 PfandBG about maturity structure and fixed-interest periods of cover assets

(figures in Euro m)

	Maturity structure I 2014		Maturity structure I 2013		overhang	
	Cover assets	Mortgage Pfandbriefe	Cover assets	Mortgage Pfandbriefe	I 2014	I 2013
≤ 1 year	357.00	168.50	407.16	717.00	188.50	-309.84
1 year < x ≤ 2 years	448.87	45.00	346.52	168.50	403.87	178.02
2 years < x ≤ 3 years	286.67	63.00	859.25	45.00	223.67	814.25
3 years < x ≤ 4 years	297.25	70.00	250.73	10.00	227.25	240.73
4 years < x ≤ 5 years	315.61	444.80	248.38	45.00	-129.19	203.38
5 years < x ≤ 10 years	1,261.29	375.60	1,167.41	508.40	885.69	659.01
> 10 years	247.29	18.00	218.80	0.00	229.29	218.80

The cover assets comprise no derivatives.

*) The calculation of the risk npv is based on the dynamic method.

III) Information according to § 28 par. 2 No. 1 PfandBG about composition of cover assets

(figures in Euro m)

Total amount of receivables used to cover Mortgage Pfandbriefe (mortgages)	I 2014	I 2013	Total amount of receivables used to cover Mortgage Pfandbriefe (other cover assets)	I 2014	I 2013	Proportion of the total amount of cover assets I 2014	Proportion of the total amount of cover assets I 2013
by size classes			other cover assets	216.00	651.85	18.23%	43.63%
x ≤ 300 Euro k	2,636.57	2,526.13	other cover assets acc. to § 19 I No. 2-3 PfandBG gross	0.00	0.00	0.00%	0.00%
300 Euro k < x ≤ 5 Euro m	328.14	278.58	thereof acc. to § 19 I No.2 PfandBG	0.00	0.00	0.00%	0.00%
x > 5 Euro m	33.26	41.69	thereof highest monetary claim to credit institutions	0.00	0.00	0.00%	0.00%
by type of use (I) in Germany			Overall utilization acc. to § 19 I No. 3 PfandBG	0.00	0.00	0.00%	0.00%
residential	2,654.34	2,572.53	Cover assets acc. to § 4 par. 1 PfandBG (used as securing overcollateralisation)	216.00	647.10	18.23%	43.32%
commercial	343.63	273.86	Cover assets only used for securing liquidity purposes acc. to § 4 par. 1a PfandBG	0.00	4.75	0.00%	0.32%
			Sum mortgage and other cover assets	3,213.97	3,498.25	271.24%	234.17%

by type of use (II) in Germany			Proportion of the total amount of cover assets I 2014	Proportion of the total amount of cover assets I 2013
Apartments	710.14	659.60	22.10%	18.86%
Single-family houses	1,545.74	1503.93	48.09%	42.99%
Multi-family houses	398.47	409.00	12.40%	11.69%
Office buildings	0.00	0.00	0.00%	0.00%
Retail buildings	0.00	0.00	0.00%	0.00%
Industrial buildings	0.00	0.00	0.00%	0.00%
Other commercially used buildings	343.63	273.86	10.69%	7.83%
Unfinished new buildings not yet ready to generate a return as well as building sites	0.00	0.00	0.00%	0.00%
thereof building sites	0.00	0.00	0.00%	0.00%

There is no real estate security outside Germany.

IV) Summary of receivables in arrears

(figures in Euro m)

	I 2014	I 2013
Total amount of receivables in arrears (payments overdue more than 90 days)	0.00	0.00