

Record date	III 2016
Reference	III 2015

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*	
	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015
Total mortgage Pfandbriefe incl. derivatives	2,904	1,142	3,089	1,259	3,070	1,213
Total cover assets incl. derivatives	4,209	3,611	4,818	4,061	4,802	3,877
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 (%)	44.9%	216.2%	56.0%	222.6%	56.4%	219.5%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	III 2016	III 2015	III 2016	III 2015
≤ 6 months	73	10	207	187
6 months < x ≤ 12 months	65	0	171	152
12 months < x ≤ 18 months	5	63	204	183
18 months < x ≤ 2 years	387	65	209	150
2 years < x ≤ 3 years	470	75	379	401
3 years < x ≤ 4 years	101	470	379	397
4 years < x ≤ 5 years	590	65	403	358
5 years < x ≤ 10 <years	1,031	376	1,800	1,443
> 10 years	183	18	457	339

§ 28 para. 1 no. 9 PfandBG Key figures	III 2016	III 2015
Share of fixed-interest cover assets	83.1%	76.8%
Share of fixed-interest Pfandbriefe	93.4%	83.2%

§ 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	
	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015
	-	-	-	-	-	-	-	-	-	-

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	III 2016	III 2015
by size classes		
≤ EUR 300 thous.	3,311	2,968
EUR 300 thous. < x ≤ EUR 1 million	371	304
EUR 1 million < x ≤ EUR 10 million	307	172
> EUR 10 million	126	0

by type of use (I)		
residential	3,361	2,969
commercial	754	475

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	III 2016	971	2,038	352	178	0	0	576	0	0	4,115
	III 2015	816	1,871	282	34	0	0	441	0	0	3,444
Total	III 2016	971	2,038	352	178	0	0	576	0	0	4,115
	III 2015	816	1,871	282	34	0	0	441	0	0	3,444

There are no mortgage cover assets outside Germany.

Key figures	III 2016	III 2015
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§ 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	4.6		4.9	
§ 28 para. 2 no. 3 PfandBG		in %	in %	
Average weighted loan-to-value ratio	55.6		54.9	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	4,115	141.7%	3,444	301.6%

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	III 2016	III 2015
§ 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	
	III 2016	III 2015	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		III 2016	III 2015	III 2016	III 2015
			III 2016	III 2015	III 2016	III 2015				
Germany	0	0	0	0	0	0	75	140	75	140
European institutions	0	0	0	0	0	0	19	27	19	27
Summe	0	0	0	0	0	0	94	167	94	167

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	
	III 2016	III 2015	III 2016	III 2015
None	0	0	0	0
Total	0	0	0	0