

Record date	II 2018
Reference	II 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*	
	II 2018	II 2017	II 2018	II 2017	II 2018	II 2017
Total mortgage Pfandbriefe incl. derivatives	4,929	3,166	5,028	3,243	5,363	3,347
Total cover assets incl. derivatives	5,777	4,980	6,309	5,500	6,627	5,635
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 (%)	17.2%	57.3%	25.5%	69.6%	23.6%	68.4%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	II 2018	II 2017	II 2018	II 2017
≤ 6 months	112	40	295	222
6 months < x ≤ 12 months	410	312	349	238
12 months < x ≤ 18 months	5	112	244	253
18 months < x ≤ 2 years	15	410	256	231
2 years < x ≤ 3 years	610	20	519	433
3 years < x ≤ 4 years	270	610	614	453
4 years < x ≤ 5 years	593	20	617	481
5 years < x ≤ 10 <years	1,381	814	2,244	2,111
> 10 years	1,534	829	638	559

§ 28 para. 1 no. 9 PfandBG Key figures	II 2018	II 2017
Share of fixed-interest cover assets	88.9%	86.6%
Share of fixed-interest Pfandbriefe	95.7%	94.7%

§ 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 2018	II 2017	II 2018	II 2017	II 2018	II 2017	II 2018	II 2017	II 2018	II 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	II 2018	II 2017
by size classes		
≤ EUR 300 thous.	4,236	3,755
EUR 300 thous. < x ≤ EUR 1 million	582	469
EUR 1 million < x ≤ EUR 10 million	519	423
> EUR 10 million	255	208
by type of use (I)		
residential	4,403	3,855
commercial	1,189	1,000

Key figures	II 2018		II 2017	
§ 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		4.5	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	55.4%		58.4%	

Share of all mortgage Pfandbriefe outstanding	in EUR million		in %	
Mortgage cover assets (nominal)	5,592	113.5	4,855	153.4

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 2018	1,299	2,592	512	68	5	-	1,116	-	-	5,592
	II 2017	1,121	2,295	439	189	0	-	811	-	-	4,855
Total	II 2018	1,299	2,592	512	68	5	-	1,116	-	-	5,592
	II 2017	1,121	2,295	439	189	0	-	811	-	-	4,855

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	II 2018	II 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		thereof covered bonds acc. to Article 129 EU Regulation 575/2013						
		II 2018	II 2017	II 2018	II 2017	II 2018	II 2017	II 2018	II 2017	
Germany	-	-	-	-	-	-	165	105	165	105
European institutions	-	-	-	-	-	-	20	20	20	20
Summe	-	-	-	-	-	-	185	125	185	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	
	II 2018	II 2017	II 2018	II 2017
None	-	-	-	-
Total	-	-	-	-