

Record date	IV 2018
Reference	IV 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*	
	IV 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 2017
Total mortgage Pfandbriefe incl. derivatives	5,125	3,674	5,250	3,749	5,250	3,883
Total cover assets incl. derivatives	6,218	5,315	6,737	5,825	6,737	5,968
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 (%)	21.3%	44.7%	28.3%	55.4%	28.3%	53.7%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	IV 2018	IV 2017	IV 2018	IV 2017
≤ 6 months	415	324	359	263
6 months < x ≤ 12 months	5	112	267	323
12 months < x ≤ 18 months	15	410	304	254
18 months < x ≤ 2 years	70	5	290	222
2 years < x ≤ 3 years	560	85	627	496
3 years < x ≤ 4 years	545	560	648	535
4 years < x ≤ 5 years	623	45	613	529
5 years < x ≤ 10 < years	1,836	1,269	2,425	2,137
> 10 years	1,057	865	685	555

§ 28 para. 1 no. 9 PfandBG Key figures	IV 2018	IV 2017
Share of fixed-interest cover assets	89.4%	88.0%
Share of fixed-interest Pfandbriefe	96.7%	96.1%

§ 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 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 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	IV 2018	IV 2017
by size classes		
≤ EUR 300 thous.	4,453	3,921
EUR 300 thous. < x ≤ EUR 1 million	608	501
EUR 1 million < x ≤ EUR 10 million	567	495
> EUR 10 million	326	223

by type of use (I)	IV 2018	IV 2017
residential	4,648	4,050
commercial	1,305	1,090

by type of use (II)	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	ther of building sites	Total
Germany	IV 2018	1,413	2,707	527	11	8	-	1,286	-	-	5,953
	IV 2017	1,197	2,383	469	87	4	-	999	-	-	5,140
<b>Total</b>	<b>IV 2018</b>	<b>1,413</b>	<b>2,707</b>	<b>527</b>	<b>11</b>	<b>8</b>	<b>-</b>	<b>1,286</b>	<b>-</b>	<b>-</b>	<b>5,953</b>
	<b>IV 2017</b>	<b>1,197</b>	<b>2,383</b>	<b>469</b>	<b>87</b>	<b>4</b>	<b>-</b>	<b>999</b>	<b>-</b>	<b>-</b>	<b>5,140</b>

There are no mortgage cover assets outside Germany.

Key figures	IV 2018	IV 2017
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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
§ 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	55.3%	55.4%		

Share of all mortgage Pfandbriefe outstanding	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	5,953	116.2	5,140	139.9

## III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	IV 2018	IV 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		IV 2018	IV 2017	IV 2018	IV 2017	
		IV 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 2017	IV 2018	IV 2017	
Germany	-	-	50	50	-	-	165	105	215	155
Netherlands	-	-	30	-	-	-	-	-	30	-
European institutions	-	-	-	-	-	-	20	20	20	20
<b>Summe</b>	<b>-</b>	<b>-</b>	<b>80</b>	<b>50</b>	<b>-</b>	<b>-</b>	<b>185</b>	<b>125</b>	<b>265</b>	<b>175</b>

## 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 2018	IV 2017	IV 2018	IV 2017
None	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	IV 2018	IV 2017	IV 2018	IV 2017
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	-	-	-	-