

Record date	III 2018
Reference	III 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*	
	III 2018	III 2017	III 2018	III 2017	III 2018	III 2017
Total mortgage Pfandbriefe incl. derivatives	4,880	3,673	4,934	3,735	4,934	3,887
Total cover assets incl. derivatives	6,055	5,149	6,556	5,670	6,556	5,804
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 (%)	24.1%	40.2%	32.9%	51.8%	32.9%	49.3%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	III 2018	III 2017	III 2018	III 2017
≤ 6 months	375	5	297	253
6 months < x ≤ 12 months	96	369	245	257
12 months < x ≤ 18 months	15	380	296	246
18 months < x ≤ 2 years	50	91	270	231
2 years < x ≤ 3 years	580	65	600	474
3 years < x ≤ 4 years	295	580	627	486
4 years < x ≤ 5 years	611	45	642	490
5 years < x ≤ 10 <years	1,838	769	2,403	2,154
> 10 years	1,022	1,371	674	558

§ 28 para. 1 no. 9 PfandBG Key figures	III 2018	III 2017
Share of fixed-interest cover assets	89.2%	87.3%
Share of fixed-interest Pfandbriefe	96.6%	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	
	III 2018	III 2017	III 2018	III 2017	III 2018	III 2017	III 2018	III 2017	III 2018	III 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	III 2018	III 2017
by size classes		
≤ EUR 300 thous.	4,424	3,866
EUR 300 thous. < x ≤ EUR 1 million	605	495
EUR 1 million < x ≤ EUR 10 million	549	463
> EUR 10 million	292	200

by type of use (I)		
residential	4,612	3,979
commercial	1,257	1,046

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 2018	1,381	2,702	530	11	8	-	1,239	-	-	5,870
	III 2017	1,169	2,356	453	188	0	-	858	-	-	5,024
Total	III 2018	1,381	2,702	530	11	8	-	1,239	-	-	5,870
	III 2017	1,169	2,356	453	188	0	-	858	-	-	5,024

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	III 2018	III 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		III 2018	III 2017	III 2018	III 2017	
		III 2018	III 2017	III 2018	III 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	
	III 2018	III 2017	III 2018	III 2017
None	-	-	-	-
Total	-	-	-	-