

Record date	IV 2013
Reference	IV 2012

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)	
	IV 2013	IV 2012	IV 2013	IV 2012	IV 2013	IV 2012	IV 2013	IV 2012
Total amount of outstanding Mortgage Pfandbriefe	1.143,90	1.643,90	1.260,83	1.828,47	1.209,01	1.783,96	1.313,93	1.865,63
Total amount of cover assets	3.191,65	3.446,44	3.466,12	3.802,73	3.305,25	3.656,11	3.630,12	3.939,07
thereof mortgage cover assets	2.975,65	2.794,59	3.233,76	3.127,03	3.081,89	2.990,85	3.388,05	3.253,05
thereof other cover assets	216,00	651,85	232,35	675,70	223,36	665,26	242,07	686,02
Overcollateralisation in %	179,01%	109,65%	174,91%	107,97%	173,39%	104,94%	176,28%	111,14%
Securing overcollateralisation acc. to § 4 par. 1 PfandBG in %			18,43%					

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 IV 2013		Maturity structure IV 2012		overhang	
	Cover assets	Mortgage Pfandbriefe	Cover assets	Mortgage Pfandbriefe	IV 2013	IV 2012
≤ 1 year	352,79	107,00	374,07	790,00	245,79	-415,93
1 year < x ≤ 2 years	443,11	183,50	334,07	107,00	259,61	227,07
2 years < x ≤ 3 years	283,82	38,00	851,29	183,50	245,82	667,79
3 years < x ≤ 4 years	274,57	70,00	244,95	10,00	204,57	234,95
4 years < x ≤ 5 years	290,24	125,00	219,06	45,00	164,44	174,06
5 years < x ≤ 10 years	1.275,45	619,60	1.176,51	508,40	655,85	668,11
> 10 years	271,68	0,00	246,49	0,00	271,68	246,49

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)	IV 2013	IV 2012	Total amount of receivables used to cover Mortgage Pfandbriefe (other cover assets)		IV 2013	IV 2012	Proportion of the total amount of cover assets IV 2013	Proportion of the total amount of cover assets IV 2012
by size classes			other cover assets		216,00	651,85	18,88%	39,65%
x ≤ 300 Euro k	2.583,49	2.500,73	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	358,70	258,37	thereof acc. to § 19 I No.2 PfandBG		0,00	0,00	0,00%	0,00%
x > 5 Euro m	33,46	35,49	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	2.615,64	2.549,72	Cover assets acc. to § 4 par. 1 PfandBG (used as securing overcollateralisation)		216,00	647,10	18,88%	39,36%
commercial	360,01	244,87	Cover assets only used for securing liquidity purposes acc. to § 4 par. 1a PfandBG		0,00	4,75	0,00%	0,29%
by type of use (II) in Germany			Sum mortgage and other cover assets		3.191,65	3.446,44	279,01%	209,65%
Apartments	691,40	661,53	Proportion of the total amount of cover assets IV 2013				21,66%	19,19%
Single-family houses	1.520,60	1499,60	Proportion of the total amount of cover assets IV 2012				47,64%	43,51%
Multi-family houses	403,65	388,59					12,65%	11,28%
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	360,01	244,87					11,28%	7,10%
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)

	IV 2013	IV 2012
Total amount of receivables in arrears (payments overdue more than 90 days)	0,00	0,00

V) Anhang des Jahresabschlusses (Angaben in Mio. Euro)

	wohnungswirtschaftlich		gewerblich	
	IV 2013	IV 2012	IV 2013	IV 2012
Anzahl der am Abschluss tag anhängigen Zwangsversteigerungs- und Zwangsverwaltungsverfahren	0,00	0,00	0,00	0,00
Anzahl der im Geschäftsjahr durchgeführten Zwangsversteigerungen	0,00	0,00	0,00	0,00
Anzahl der im Geschäftsjahr zur Verhütung von Verlusten übernommenen Grundstücke	0,00	0,00	0,00	0,00
Gesamtbetrag der rückständigen Zinsen	0,00	0,00	0,00	0,00