apoBank Publication according to § 28 Pfandbrief Act (PfandBG) - Mortgage Pfandbriefe

deutsche apotheker-und ärztebank

## Record date III 2016 Reference III 2015

12 months < x ≤ 18 months	Total mortgage Plandbriefe incl. derivatives         III 2015         III 2015         III 2015         III 2015         III 2015         III 2015           Total cover assets incl. derivatives         4,209         3,611         4,818         4,061         4,802         3,877           Share of foreign currency derivatives in babliefs (%)         0.0% <th>§ 28 para. 1 no. 1 and 3 PfandBG</th> <th>Nomin</th> <th>al value</th> <th>Net pres</th> <th>ent value (npv)</th> <th>Risk</th> <th>npv*</th> <th></th> <th></th> <th></th> <th></th>	§ 28 para. 1 no. 1 and 3 PfandBG	Nomin	al value	Net pres	ent value (npv)	Risk	npv*				
Total mortgage Plandbriefe 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 livegin currency deviatives in liabilities (%)       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%         Share of livegin currency deviatives in assets (%)       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%         Share of livegin currency deviatives in assets (%)       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%         Share of livegin currency deviatives in assets (%)       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%         Quercallateralisation (%)       0.44.9%       216.2%       56.0%       222.6%       56.4%       219.5%         § 28 para. 1 no. 2 PfandBG       Outstanding mortg.       Cover assets       1112016       1112016       1112016       112016       112015         III zonths < x ≤ 12 months	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 deviatives in labilities (%)       0.0%       0.0%       0.0%       0.0%       0.0%       0.0%         Share of foreign currency deviatives in assets (%)       0.0%       <	Ratio of outstanding amount to cover assets	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015	4			
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 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%         Share of interest rate derivatives in liabilities (%)       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%         Share of interest rate derivatives in liabilities (%)       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%         Share of interest rate derivatives in liabilities (%)       0.0%       0.0%       0.0%       0.0%       0.0%         Stare of interest rate derivatives in liabilities (%)       0.0%       0.0%       0.0%       0.0%       0.0%         System of interest rate derivatives interest rate derinterest rate derivatives </td <td>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 foreign currency 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%       0,0%         Share of foreign currency derivatives in assets (%)       0,0%       0,0</td> <td>Total mortgage Pfandbriefe incl. derivatives</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td> <td></td>	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 foreign currency 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%       0,0%         Share of foreign currency derivatives in assets (%)       0,0%       0,0	Total mortgage Pfandbriefe incl. derivatives							1			
Share of foreign currency derivatives in liabilities (%)         0.0%	Share of foreign currency derivatives in labilities (%)         0.0%			· · · ·		,			1			
Share of foreign currency derivatives in assets (%)         0.0%	Share of foreign currency derivatives in assets (%)         0.0%								1			
Share of interest rate derivatives in assets (%)         0.0% <th< td=""><td>Share of interest rate derivatives in assets (%)         0.0%         <th< td=""><td>Share of interest rate derivatives in liabilities (%)</td><td></td><td></td><td></td><td>0.0%</td><td></td><td></td><td>1</td><td></td><td></td><td></td></th<></td></th<>	Share of interest rate derivatives in assets (%)         0.0% <th< td=""><td>Share of interest rate derivatives in liabilities (%)</td><td></td><td></td><td></td><td>0.0%</td><td></td><td></td><td>1</td><td></td><td></td><td></td></th<>	Share of interest rate derivatives in liabilities (%)				0.0%			1			
Share of interest rate derivatives in assets (%)         0.0% <th< td=""><td>Share of interest rate dividues in assets (%)         0.0%         0.</td><td>Share of foreign currency derivatives in assets (%)</td><td></td><td></td><td></td><td>0.0%</td><td></td><td>0.0%</td><td>1</td><td></td><td></td><td></td></th<>	Share of interest rate dividues in assets (%)         0.0%         0.	Share of foreign currency derivatives in assets (%)				0.0%		0.0%	1			
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	28 para. 1 no. 2 PfandBG       Outstanding mortg.       Cover assets         42 months       73       10       207       187         5 months < x ≤ 12 months	Share of interest rate derivatives in assets (%)				0.0%			1			
State of fixed interest period       Outstanding mortg.       Cover assets         § 28 para. 1 no. 2 PfandBG       Outstanding mortg.       Cover assets         S months       73       10       207       187         S months < x ≤ 12 months	Set B para. 1 no. 2 PfandBG       Outstanding mortg.       Cover assets         Maturity structure and fixed interest period       III 2016       III 2015       III 2015         S months < x ≤ 12 months	Overcollateralisation (%)				222.6%			1			
Maturity structure and fixed interest periodIII 2016III 2016III 2016III 2016III 2015III 2016III	Maturity structure and fixed interest periodIII 2016III 2016III 2016III 2015III 2016III 20156 months < x ≤ 12 months		-	-	-	<del>,</del>	<del>,</del>	<del>.</del>	-			
<ul> <li></li></ul>	\$ 6 months       73       10       207       187         5 months < x \$ 12 months	§ 28 para. 1 no. 2 PfandBG	Outstand	ling mortg.	Cov	ver assets						
S G months7310207187G months < x ≤ 12 months	5 d months73102071873 months < x ≤ 12 months	Maturity structure and fixed interest period	III 2016	III 2015	III 2016	III 2015		§ 28 para. 1 no	o. 9 PfandBG		III 2016	111 201
12 months < x ≤ 18 months	12 months < x ≤ 18 months       5       63       204       183         18 months < x ≤ 2 years	≤ 6 months	73	10	207	187		Key figures			111 2010	III 20
18 months < x ≤ 2 years	18 months < x ≤ 2 years	$\beta$ months < x $\leq$ 12 months	65	0	171	152		Share of fixed-interest	t cover assets		83.1%	76.8
2 years < x ≤ 3 years	2 years < x ≤ 3 years	12 months < x $\leq$ 18 months	5	63	204	183		Share of fixed-interest	t Pfandbriefe		93.4%	83.2
3 years < x ≤ 4 years	3 years < x ≤ 4 years	18 months < x ≤ 2 years	387	65	209	150						
4 years < x $\leq$ 5 years590654033585 years < x $\leq$ 10 < years	4 years < x ≤ 5 years	2 years < x ≤ 3 years	470	75	379	401						
5 years < x ≤ 10 <years< td="">       1,031       376       1,800       1,443         &gt; 10 years       183       18       457       339         § 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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         Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016<td>5 years &lt; x ≤ 10 <years< td="">       1,031       376       1,800       1,443         &gt; 10 years       183       18       457       339         § 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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 foreign currency         III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016         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.       The prime of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.       -       -       -       -</years<></td><td>3 years &lt; x ≤ 4 years</td><td>101</td><td>470</td><td>379</td><td>397</td><td></td><td></td><td></td><td></td><td></td><td></td></years<>	5 years < x ≤ 10 <years< td="">       1,031       376       1,800       1,443         &gt; 10 years       183       18       457       339         § 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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 foreign currency         III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016         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.       The prime of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.       -       -       -       -</years<>	3 years < x ≤ 4 years	101	470	379	397						
> 10 years       183       18       457       339         § 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 2016 <td< td=""><td>&gt; 10 years       183       18       457       339         § 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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         Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2015       III 2015       III 2015</td></td<> <td>4 years &lt; x ≤ 5 years</td> <td>590</td> <td>65</td> <td>403</td> <td>358</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	> 10 years       183       18       457       339         § 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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         Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2015       III 2015       III 2015	4 years < x ≤ 5 years	590	65	403	358						
§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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         Foreign currency       III 2016       III 2015       III 2015       III 2016	§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       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         Foreign currency       III 2016       III 2015       III 2016       III 2016 <td>5 years &lt; x ≤ 10 <years< td=""><td>1,031</td><td>376</td><td>1,800</td><td>1,443</td><td></td><td></td><td></td><td></td><td></td><td></td></years<></td>	5 years < x ≤ 10 <years< td=""><td>1,031</td><td>376</td><td>1,800</td><td>1,443</td><td></td><td></td><td></td><td></td><td></td><td></td></years<>	1,031	376	1,800	1,443						
§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung) Foreign currency       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 foreign currency       npv in foreign currency       npv in EUR         III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016	§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung) Foreign currency       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 npv in         Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2016       III 2015       III 2016       III 2016       III 2016       III 2015       III 2016       III 2016<	> 10 years	183	18	457	339						
S 28 para. 1 no. 10 PfandBG       the cover assets in the interest rate stress scenario       Outstanding mortgage       Exchange rate       npv in foreign currency       npv in EUR         Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       <	S 28 para. 1 no. 10 PfandBG       the cover assets in the interest rate stress scenario       Outstanding mortgage       Exchange rate       npv in foreign currency       npv in foreign currency       npv in foreign currency         Pfandbrief-Barwertverordnung)       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016       III 2015       III 2016       I		Natorea									
Acc. to § 6 Prandbrief Net Present Value Regulation, Pfandbrief Barwertverordnung)       interest rate stress scenario       Prandbrief In the interest rate stress scenario       hpv in foreign currency       hpv in foreign	Acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung)       interest rate stress scenario       Pfandbriefe in the interest rate stress scenario       Exchange rate       hpV in foreign currency       hpV in         Proreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016 </td <td>3 28 para. 1 no. 10 PfandBG</td> <td></td> <td></td> <td>Outstan</td> <td>ding mortgage</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	3 28 para. 1 no. 10 PfandBG			Outstan	ding mortgage						
Scenario     rate stress scenario       Foreign currency     III 2016     III 2015     III 2016     III 2015     III 2016	Scenario       rate stress scenario       III 2016       III 2016       III 2015       III 2016       III 2016 <td>acc. to § 6 Pfandbrief Net Present Value Regulation,</td> <td></td> <td></td> <td>Pfandbrie</td> <td>fe in the interest</td> <td>Exchar</td> <td>nge rate</td> <td>npv in foreig</td> <td>gn currency</td> <td>npv in</td> <td>EUR</td>	acc. to § 6 Pfandbrief Net Present Value Regulation,			Pfandbrie	fe in the interest	Exchar	nge rate	npv in foreig	gn currency	npv in	EUR
Foreign currency         III 2016         III 2015         III 2015         III 2016	Foreign currency       III 2016       III 2015       III 2016       III 2015       III 2016       III 2016       III 2016       III 2016       III 2016       III 2016       III 2015       III 2016       III 2016       III 2015       III 2016	Pfandbrief-Barwertverordnung)			rate str	ess scenario						
There are no derivatives included in the cover assets.		Foreign currency						-				
	* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.		III 2016	III 2015	III 2016	III 2015	III 2016	III 2015	III 2016	III 2015	III 2016	III 201
	* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.		-	-	-	-	-	-	-	-	-	
* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.												
	I) Composition of cover assets acc. to § 12 PfandBG	The calculation of the risk npv is based on the dyna	mic method a	acc. to the Pf	andbrief-Bai	rwertverordnung.						
	I) Composition of cover assets acc. to § 12 PfandBG											
		n) Composition of cover assets acc. IC	12 Pla								(figures	in EUR n
I) COMPOSITION OF COVER ASSETS ACC. TO § 12 PTANOBG (figures in EUR	Fotal receivables used to cover mortgage was to was t			1								

III 2016	III 2015
3,311	2,968
371	304
307	172
126	0
	3,311 371 307

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

Record date Apartments

Single-family

and two-family

houses

by type of use (II) Country

	Key	figures			III 20	016	III 20	15
	§ 28	3 para. 1 no. 7	7 PfandBG		in EUR million	in %	in EUR million	in %
	1	Limit exceeded set b	y § 13 para. 1 PfandB	G	0	0.0	0	0.0
	§ 28	3 para. 1 no. 1	11 PfandBG		Yea	Irs	Year	S
		Seasoning			4	.6	4	.9
	§ 28	3 para. 2 no. 3	3 PfandBG		in	%	in %	)
		Average weighted lo	an-to-value ratio		55	.6	54	.9
	Sha	are of all morto	gage Pfandbrief	e outstanding	in EUR million	in %	in EUR million	in %
	Ī	Mortgage cover asse	ets (nominal)		4,115	141.7%	3,444	301.6%
lulti-family houses	0	ffice buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Unfinished new buildings not yet ready to generate a	therof building sites	Total

return as well as building sites

Germany	III 2016	971	2,038	352	178	0	0	576	0	0	4,115
Connary	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.

## III) Composition of other cover assets

(figures in EUR million)

§ 19 para. 1 no. 2 PfandBG 0 0	§ 28 para. 1 no. 8 PfandBG Total amount of receivables		
	exceeding the limit	III 2016	III 2015
§ 19 para 1 po 3 PfandBG	§ 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 of	claims acc. to §	Re	ceivables acc. to §1	19 para. 1 no. 2 Pi	fandBG	Receivables	acc. to §19	Tot	
	19 para. 1 n	o. 1 PfandBG		Total		acc. to Article 129 EU 575/2013	para. 1 no. 3	3 PfandBG	Total	
	III 2016	III 2015	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

§ 28 para. 2 no. 2 PfandBG State	Total payments 90 c		amount overdue is	ceivables, where the s worth at least 5% of eceivable
	III 2016	III 2015	III 2016	III 2015
None	0	0	0	0
Total	0	0	0	0