

Record date	III 2017
Reference	III 2016

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 2017	III 2016	III 2017	III 2016	III 2017	III 2016
Total mortgage Pfandbriefe incl. derivatives	3.673	2.904	3.735	1.751	3.887	1.681
Total cover assets incl. derivatives	5.149	4.209	5.670	4.005	5.804	3.794
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 assets (%)	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 (%)	40,2%	44,9%	51,8%	128,7%	49,3%	125,6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	III 2017	III 2016	III 2017	III 2016
≤ 6 months	5	73	253	207
6 months < x ≤ 12 months	369	65	257	171
12 months < x ≤ 18 months	380	5	246	204
18 months < x ≤ 2 years	91	387	231	209
2 years < x ≤ 3 years	65	470	474	379
3 years < x ≤ 4 years	580	101	486	379
4 years < x ≤ 5 years	45	590	490	403
5 years < x ≤ 10 <y>years	769	1.031	2.154	1.800
> 10 years	1.371	183	558	457

§ 28 para. 1 no. 9 PfandBG Key figures	III 2017	III 2016
Share of fixed-interest cover assets	87,3%	83,1%
Share of fixed-interest Pfandbriefe	96,1%	93,4%

§ 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 2017	III 2016	III 2017	III 2016	III 2017	III 2016	III 2017	III 2016	III 2017	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.

II) Composition of cover assets acc. to § 12 PfandBG

(figures in EUR million)

Total receivables used to cover mortgage Pfandbriefe	III 2017	III 2016

by size classes		
≤ EUR 300 thous.	3.866	3.311
EUR 300 thous. < x ≤ EUR 1 million	495	371
EUR 1 million < x ≤ EUR 10 million	463	307
> EUR 10 million	200	126

by type of use (I)		
residential	3.979	3.361
commercial	1.046	754

Key figures	III 2017		III 2016	

§ 28 para. 1 no. 7 PfandBG	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	58,2		55,6	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million		in %	
Mortgage cover assets (nominal)	5.024	136,8	4.115	141,7

by type of use (II)											
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 2017	1.169	2.356	453	188	0	-	858	-	-	5.024
	III 2016	971	2.038	352	178	-	-	576	-	-	4.115
Total	III 2017	1.169	2.356	453	188	0	-	858	-	-	5.024
	III 2016	971	2.038	352	178	-	-	576	-	-	4.115

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 2017	III 2016
§ 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 2017	III 2016	III 2017	III 2016	III 2017	III 2016	III 2017	III 2016	III 2017	III 2016
Germany	-	-	-	-	-	-	105	75	105	75
European institutions	-	-	-	-	-	-	20	19	20	19
Summe	-	-	-	-	-	-	125	94	125	94

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 2017	III 2016	III 2017	III 2016
None	-	-	-	-
Total	-	-	-	-