

Record date	I 2017
Reference	I 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*	
	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016
Total mortgage Pfandbriefe incl. derivatives	3.202	2.162	3.311	1.751	3.393	1.681
Total cover assets incl. derivatives	4.793	3.801	5.336	4.005	5.440	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 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 (%)	49,7%	75,8%	61,1%	128,7%	60,4%	125,6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	I 2017	I 2016	I 2017	I 2016
≤ 6 months	65	0	191	159
6 months < x ≤ 12 months	5	63	231	200
12 months < x ≤ 18 months	387	65	235	159
18 months < x ≤ 2 years	380	5	229	188
2 years < x ≤ 3 years	106	450	423	403
3 years < x ≤ 4 years	585	106	445	323
4 years < x ≤ 5 years	45	585	447	372
5 years < x ≤ 10 <y>years	814	861	2.046	1.602
> 10 years	817	28	547	394

§ 28 para. 1 no. 9 PfandBG Key figures	I 2017	I 2016
Share of fixed-interest cover assets	85,7%	80,5%
Share of fixed-interest Pfandbriefe	94,8%	91,0%

§ 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	
	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016	I 2017	I 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	I 2017	I 2016

by size classes		
≤ EUR 300 thous.	3.641	3.063
EUR 300 thous. < x ≤ EUR 1 million	441	363
EUR 1 million < x ≤ EUR 10 million	391	269
> EUR 10 million	195	35

by type of use (I)		
residential	3.727	3.086
commercial	941	644

Key figures	I 2017		I 2016	
	in EUR million	in %	in EUR million	in %

§ 28 para. 1 no. 7 PfandBG	in EUR million		in %	
Limit exceeded set by § 13 para. 1 PfandBG	0	0,0	0	0,0

§ 28 para. 1 no. 11 PfandBG	Years		Years	
Seasoning	4,5		4,8	

§ 28 para. 2 no. 3 PfandBG	in %	
Average weighted loan-to-value ratio	55,6	55,5

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	4.668	145,8%	3.730	172,6%

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	I 2017	1.077	2.225	425	185	0	0	756	0	0	4.668
	I 2016	876	1.901	309	138	0	0	506	0	0	3.730
Total	I 2017	1.077	2.225	425	185	0	0	756	0	0	4.668
	I 2016	876	1.901	309	138	0	0	506	0	0	3.730

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	I 2017	I 2016
§ 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 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					
	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016	I 2017	I 2016
Germany	0	0	0	0	0	0	105	51	105	51
European institutions	0	0	0	0	0	0	20	19	20	19
Summe	0	0	0	0	0	0	125	70	125	70

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	
	I 2017	I 2016	I 2017	I 2016
None	0	0	0	0
Total	0	0	0	0