

Record date	IV 2016
Reference	IV 2015

## 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*	
	IV 2016	IV 2015	IV 2016	IV 2015	IV 2016	IV 2015
Total mortgage Pfandbriefe incl. derivatives	3,190	1,632	3,341	1,751	3,390	1,681
Total cover assets incl. derivatives	4,522	3,555	5,087	4,005	5,151	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 (%)	41.7%	117.8%	52.3%	128.7%	52.0%	125.6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	IV 2016	IV 2015	IV 2016	IV 2015
≤ 6 months	55	0	190	164
6 months < x ≤ 12 months	40	38	207	182
12 months < x ≤ 18 months	324	55	218	154
18 months < x ≤ 2 years	119	40	236	174
2 years < x ≤ 3 years	415	126	406	383
3 years < x ≤ 4 years	85	415	430	312
4 years < x ≤ 5 years	566	85	429	352
5 years < x ≤ 10 <-years	806	856	1,911	1,479
> 10 years	782	18	496	356

§ 28 para. 1 no. 9 PfandBG Key figures	IV 2016	IV 2015
Share of fixed-interest cover assets	84.3%	78.5%
Share of fixed-interest Pfandbriefe	94.0%	88.2%

§ 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	
	IV 2016	IV 2015	IV 2016	IV 2015	IV 2016	IV 2015	IV 2016	IV 2015	IV 2016	IV 2015
	-	-	-	-	-	-	-	-	-	-

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	IV 2016	IV 2015
by size classes		
≤ EUR 300 thous.	3,514	2,918
EUR 300 thous. < x ≤ EUR 1 million	429	320
EUR 1 million < x ≤ EUR 10 million	336	230
> EUR 10 million	126	35
by type of use (I)		
residential	3,594	2,890
commercial	810	614

Key figures	IV 2016	IV 2015
§ 28 para. 1 no. 7 PfandBG Limit exceeded set by § 13 para. 1 PfandBG	0	0
§ 28 para. 1 no. 11 PfandBG Seasoning	4.6	4.8
§ 28 para. 2 no. 3 PfandBG 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)	4,405	138.1%	3,503	214.7%

by type of use (II)	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	IV 2016	1,032	2,164	399	184	0	0	626	0	0	4,405
	IV 2015	820	1,799	272	112	0	0	502	0	0	3,503
<b>Total</b>	IV 2016	1,032	2,164	399	184	0	0	626	0	0	4,405
	IV 2015	820	1,799	272	112	0	0	502	0	0	3,503

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	IV 2016	IV 2015
§ 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	
	IV 2016	IV 2015	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		IV 2016	IV 2015	IV 2016	IV 2015
			IV 2016	IV 2015	IV 2016	IV 2015				
Germany	0	0	0	0	0	0	99	32	99	32
European institutions	0	0	0	0	0	0	19	19	19	19
<b>Summe</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>118</b>	<b>51</b>	<b>118</b>	<b>51</b>

## 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	
	IV 2016	IV 2015	IV 2016	IV 2015
None	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	IV 2016	IV 2015	IV 2016	IV 2015
Number of pending foreclosure and administrative receivership proceedings on the date of closing the accounts	0.00	0.00	0.00	0.00
Number of forced sales carried out during the financial year	0.00	0.00	0.00	0.00
Number of repossessed properties during the financial year	0.00	0.00	0.00	0.00
Sum of interest in arrear	0.00	0.00	0.00	0.00