

Record date	III 2015
Reference	III 2014

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 2015	III 2014	III 2015	III 2014	III 2015	III 2014
Total mortgage Pfandbriefe incl. derivatives	1,141.90	1,204.90	1,258.78	1,344.24	1,213.29	1,294.59
Total cover assets incl. derivatives	3,610.63	3,365.21	4,061.39	3,794.09	3,876.89	3,623.89
Share of foreign currency derivatives in liabilities (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Share of interest rate derivatives in liabilities (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Share of foreign currency derivatives in assets (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Share of interest rate derivatives in assets (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Overcollateralisation (%)	216.20%	179.29%	222.64%	182.25%	219.53%	179.92%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	III 2015	III 2014	III 2015	III 2014
≤ 6 months	10.00	138.50	186.92	177.82
6 months < x ≤ 12 months	0.00	35.00	152.30	183.11
12 months < x ≤ 18 months	63.00	10.00	182.95	178.93
18 months < x ≤ 2 years	65.00	0.00	150.32	139.23
2 years < x ≤ 3 years	75.30	128.00	400.65	298.57
3 years < x ≤ 4 years	470.10	75.30	397.05	366.89
4 years < x ≤ 5 years	65.00	470.10	358.35	366.79
5 years < x ≤ 10 <years	375.50	330.00	1,442.74	1,396.97
> 10 years	18.00	18.00	339.34	256.89

§ 28 para. 1 no. 9 PfandBG Key figures	III 2015	III 2014
Share of fixed-interest cover assets	76.79	65.79
Share of fixed-interest Pfandbriefe	83.19	88.80

§ 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 2015	III 2014	III 2015	III 2014	III 2015	III 2014	III 2015	III 2014	III 2015	III 2014
	-	-	-	-	-	-	-	-	-	-

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 2015	III 2014
by size classes		
≤ EUR 300 thous.	2,967.64	2,738.14
EUR 300 thous. < x ≤ EUR 1 million	303.69	255.00
EUR 1 million < x ≤ EUR 10 million	172.31	155.58
> EUR 10 million	0.00	0.00

by type of use (I)	III 2015	III 2014
residential	2,968.90	2,748.30
commercial	474.73	400.41

Key figures	III 2015	III 2014
§ 28 para. 1 no. 7 PfandBG		
Limit exceeded set by § 13 para. 1 PfandBG	0.00	0.00%
§ 28 para. 1 no. 11 PfandBG		
Seasoning	4.85	4.97
§ 28 para. 2 no. 3 PfandBG		
Average weighted loan-to-value ratio	54.86	48.63

Share of all mortgage Pfandbriefe outstanding	III 2015	III 2014
Mortgage cover assets (nominal)	3,443.63	3,148.71
	301.57%	261.33%

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	III 2015	815.92	1,871.29	281.69	33.69	0.00	0.00	441.04	0.00	0.00	3,443.63
	III 2014	742.29	1,668.30	337.71	0.00	0.00	0.00	400.41	0.00	0.00	3,148.71
Total	III 2015	815.92	1,871.29	281.69	33.69	0.00	0.00	441.04	0.00	0.00	3,443.63
	III 2014	742.29	1,668.30	337.71	0.00	0.00	0.00	400.41	0.00	0.00	3,148.71

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 2015	III 2014
§ 19 para. 1 no. 2 PfandBG	0.00	0.00
§ 19 para. 1 no. 3 PfandBG	0.00	0.00

§ 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 2015	III 2014	III 2015	III 2014	III 2015	III 2014	III 2015	III 2014	III 2015	III 2014	
Germany	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140.00	140.00	140.00	140.00
European institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.00	76.50	27.00	76.50
Summe	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167.00	216.50	167.00	216.50

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 2015	III 2014	III 2015	III 2014
None	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00