

Record date	I 2015
Reference	I 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*	
	I 2015	I 2014	I 2015	I 2014	I 2015	I 2014
Total mortgage Pfandbriefe incl. derivatives	1,161.90	1,184.90	1,296.60	1,300.79	1,247.99	1,248.82
Total cover assets incl. derivatives	3,502.84	3,213.97	3,982.37	3,526.83	3,807.65	3,375.85
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 (%)	201.48%	171.24%	207.14%	171.13%	205.10%	170.32%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period ≤ 6 months	Outstanding mortg.		Cover assets	
	I 2015	I 2014**	I 2015	I 2014**
≤ 6 months	35.00		190.97	
6 months < x ≤ 12 months	10.00	168.50	197.21	357.00
12 months < x ≤ 18 months	0.00		148.50	
18 months < x ≤ 2 years	63.00	45.00	180.00	448.87
2 years < x ≤ 3 years	70.00	63.00	325.82	286.67
3 years < x ≤ 4 years	444.80	70.00	410.54	297.25
4 years < x ≤ 5 years	110.60	444.80	383.08	315.61
5 years < x ≤ 10 <-years	420.50	375.60	1,398.38	1,261.29
> 10 years	8.00	18.00	268.35	247.29

§ 28 para. 1 no. 9 PfandBG Key figures	I 2015	I 2014
Share of fixed-interest cover assets	71.74	n.b.
Share of fixed-interest Pfandbriefe	83.48	n.b.

§ 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 2015	I 2014	I 2015	I 2014	I 2015	I 2014	I 2015	I 2014	I 2015	I 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.

** Lower level of detail in I 2014, aggregated values.

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

(figures in EUR million)

Total receivables used to cover mortgage Pfandbriefe	I 2015	I 2014
by size classes		
≤ EUR 300 thous.	2,843.59	2,636.57
EUR 300 thous. < x ≤ EUR 1 million	292.47	
EUR 1 million < x ≤ EUR 10 million	150.28	361.40**
> EUR 10 million	0.00	0.00

by type of use (I)	I 2015	I 2014
residential	2,858.07	2,654.34
commercial	428.27	343.63

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	I 2015	782.43	1,726.37	349.26	0.00	0.00	0.00	428.27	0.00	0.00	3,286.33
	I 2014	710.14	1,545.74	398.47	0.00	0.00	0.00	343.63	0.00	0.00	2,997.98
Total	I 2015	782.43	1,726.37	349.26	0.00	0.00	0.00	428.27	0.00	0.00	3,286.33
	I 2014	710.14	1,545.74	398.47	0.00	0.00	0.00	343.63	0.00	0.00	2,997.98

There are no mortgage cover assets outside Germany.

* In I 2014, two-family houses were allocated to multi-family houses.

** In I 2014, the aggregated value was above EUR 300 thous. and up to EUR 10 million.

Key figures	I 2015	I 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	4.94	n.b.
§ 28 para. 2 no. 3 PfandBG		
Average weighted loan-to-value ratio	48.82	n.b.

Share of all mortgage Pfandbriefe outstanding	I 2015	I 2014
Mortgage cover assets (nominal)	3,286.33	2,997.98
	282.84%	253.02%

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	I 2015	I 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					
	I 2015	I 2014	I 2015	I 2014	I 2015	I 2014	I 2015	I 2014	I 2015	I 2014
Germany	0.00	0.00	0.00	94.50	0.00	0.00	140.00	45.00	140.00	139.50
European institutions	0.00	0.00	0.00	0.00	0.00	0.00	76.50	76.50	76.50	76.50
Summe	0.00	0.00	0.00	94.50	0.00	0.00	216.50	121.50	216.50	216.00

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 2015	I 2014	I 2015	I 2014
None	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00