

Record date	I 2016
Reference	I 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*	
	I 2016	I 2015	I 2016	I 2015	I 2016	I 2015
Total mortgage Pfandbriefe incl. derivatives	2,161.90	1,161.90	2,291.00	1,296.60	2,189.24	1,247.99
Total cover assets incl. derivatives	3,800.72	3,502.84	4,333.84	3,982.37	4,129.75	3,807.65
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 (%)	75.80%	201.48%	89.17%	207.14%	88.64%	205.10%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	I 2016	I 2015	I 2016	I 2015
≤ 6 months	0.00	35.00	159.29	190.97
6 months < x ≤ 12 months	63.00	10.00	200.35	197.21
12 months < x ≤ 18 months	65.00	0.00	158.87	148.50
18 months < x ≤ 2 years	5.00	63.00	188.30	180.00
2 years < x ≤ 3 years	449.80	70.00	403.05	325.82
3 years < x ≤ 4 years	105.60	444.80	323.11	410.54
4 years < x ≤ 5 years	585.00	110.60	372.31	383.08
5 years < x ≤ 10 < years	860.50	420.50	1,601.60	1,398.38
> 10 years	28.00	8.00	393.84	268.35

§ 28 para. 1 no. 9 PfandBG Key figures	I 2016	I 2015
Share of fixed-interest cover assets	80.49%	71.74%
Share of fixed-interest Pfandbriefe	91.04%	83.48%

§ 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 2016	I 2015	I 2016	I 2015	I 2016	I 2015	I 2016	I 2015	I 2016	I 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	I 2016	I 2015

by size classes	I 2016	I 2015
≤ EUR 300 thous.	3,062.98	2,843.59
EUR 300 thous. < x ≤ EUR 1 million	363.09	292.47
EUR 1 million < x ≤ EUR 10 million	269.48	150.28
> EUR 10 million	34.92	0.00

by type of use (I)	I 2016	I 2015
residential	3,086.45	2,858.07
commercial	644.02	428.27

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 2016	876.33	1,901.48	308.64	137.85	0.00	0.00	506.17	0.00	0.00	3,730.47
	I 2015	782.43	1,726.37	349.26	0.00	0.00	0.00	428.27	0.00	0.00	3,286.33
<b>Total</b>	<b>I 2016</b>	<b>876.33</b>	<b>1,901.48</b>	<b>308.64</b>	<b>137.85</b>	<b>0.00</b>	<b>0.00</b>	<b>506.17</b>	<b>0.00</b>	<b>0.00</b>	<b>3,730.47</b>
	<b>I 2015</b>	<b>782.43</b>	<b>1,726.37</b>	<b>349.26</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>428.27</b>	<b>0.00</b>	<b>0.00</b>	<b>3,286.33</b>

There are no mortgage cover assets outside Germany.

Key figures	I 2016	I 2015
§ 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	4.70	4.94
§ 28 para. 2 no. 3 PfandBG Average weighted loan-to-value ratio	55.56	48.82

Share of all mortgage Pfandbriefe outstanding	I 2016	I 2015
Mortgage cover assets (nominal)	3,730.47	3,286.33
	172.56%	282.84%

## III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	I 2016	I 2015
§ 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	
	I 2016	I 2015	I 2016	I 2015	I 2016	I 2015	I 2016	I 2015	I 2016	I 2015
Germany	0.00	0.00	0.00	0.00	0.00	0.00	51.25	140.00	51.25	140.00
European institutions	0.00	0.00	0.00	0.00	0.00	0.00	19.00	76.50	19.00	76.50
<b>Summe</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>70.25</b>	<b>216.50</b>	<b>70.25</b>	<b>216.50</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	
	I 2016	I 2015	I 2016	I 2015
None	0.00	0.00	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>