



**Report according to §28 PfandBG  
as of 30/06/2013**

**Cover Pool Report**

€ mn	Nominal Value		Net Present Value	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
Residential Mortgage Pfandbriefe	1,235.00	1,200.00	1,294.24	1,262.71
Cover Pool	3,655.65	2,311.83	4,243.85	2,717.27
<i>in % of outstanding Pfandbriefe</i>	<i>296.0%</i>	<i>192.7%</i>	<i>327.9%</i>	<i>215.2%</i>
thereof securing overcollateralisation	71.00	71.00	79.73	80.90
<i>in % of outstanding Pfandbriefe</i>	<i>5.7%</i>	<i>5.9%</i>	<i>6.2%</i>	<i>6.4%</i>
Cover Pool	3,655.65	2,311.83	4,243.85	2,717.27
thereof prime (1A) residential mortgages	3,584.65	2,240.83	4,164.12	2,636.38
<i>in % of outstanding Pfandbriefe</i>	<i>290.3%</i>	<i>186.7%</i>	<i>321.7%</i>	<i>208.8%</i>
thereof further cover assets	71.00	71.00	79.73	80.90
thereof securing overcollateralisation	71.00	71.00	79.73	80.90
thereof §19 1 Nr.2	0.00	0.00	0.00	0.00
thereof §19 1 Nr.3	0.00	0.00	0.00	0.00
Liquidity cover only	0.00	0.00	0.00	0.00

€ mn	Net Present Value <sup>1</sup> shift up		Net Present Value <sup>1</sup> shift down	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
Residential Mortgage Pfandbriefe	1,245.23	1,206.30	1,339.96	1,320.19
Cover Pool	3,966.09	2,530.04	4,541.38	2,920.44
<i>in % of outstanding Pfandbriefe</i>	<i>318.5%</i>	<i>209.7%</i>	<i>338.9%</i>	<i>221.2%</i>
thereof securing overcollateralisation	76.60	77.06	82.65	84.90
<i>in % of outstanding Pfandbriefe</i>	<i>6.2%</i>	<i>6.4%</i>	<i>6.2%</i>	<i>6.4%</i>
Cover Pool	3,966.09	2,530.04	4,541.38	2,920.44
thereof prime (1A) residential mortgages	3,889.50	2,452.98	4,458.73	2,835.54
<i>in % of outstanding Pfandbriefe</i>	<i>312.4%</i>	<i>203.3%</i>	<i>332.8%</i>	<i>214.8%</i>
thereof further cover assets	76.60	77.06	82.65	84.90
thereof securing overcollateralisation	76.60	77.06	82.65	84.90
thereof §19 1 Nr.2	0.00	0.00	0.00	0.00
thereof §19 1 Nr.3	0.00	0.00	0.00	0.00
Liquidity cover only	0.00	0.00	0.00	0.00

<sup>1</sup> dynamic approach according to §5(1) no. 2 PfandBarwertV

There are no derivatives in the cover pool.

**Maturity Profile by Nominal Value**

€ mn	Mortgage Pfandbriefe		Cover Pool	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
≤ 1 year	0.00	0.00	3.06	2.28
1 < - 2 years	0.00	0.00	15.32	1.96
2 < - 3 years	500.00	0.00	47.34	14.82
3 < - 4 years	50.00	500.00	57.72	47.56
4 < - 5 years	20.00	50.00	111.41	15.16
5 < - 10 years	610.00	600.00	2,587.77	1,742.62
> 10 years	55.00	50.00	833.03	487.42
<b>Total</b>	<b>1,235.00</b>	<b>1,200.00</b>	<b>3,655.65</b>	<b>2,311.83</b>

**Loan Size by Nominal Value**

	€ mn		%	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
≤ € 0.3mn	3,579.72	2,237.55	99.9%	99.9%
€ 0.3mn < - € 5.0mn	4.93	3.28	0.1%	0.1%
> € 5.0mn	0.00	0.00	0.0%	0.0%
<b>Total</b>	<b>3,584.65</b>	<b>2,240.83</b>	<b>100.0%</b>	<b>100.0%</b>

**Provinces by Nominal Value**

	€ mn		%	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
Baden-Wuerttemberg	372.55	227.07	10.4%	10.1%
Bavaria	469.67	308.79	13.1%	13.8%
Berlin	189.79	115.91	5.3%	5.2%
Brandenburg	243.92	136.44	6.8%	6.1%
Bremen	29.03	16.79	0.8%	0.7%
Hamburg	90.64	60.91	2.5%	2.7%
Hesse	437.93	288.97	12.2%	12.9%
Mecklenburg-West Pomerania	65.82	36.79	1.8%	1.6%
Lower Saxony	257.89	154.70	7.2%	6.9%
North-Rhine Westphalia	803.68	520.65	22.4%	23.2%
Rhineland-Palatinate	141.27	88.35	3.9%	3.9%
Saarland	20.70	11.33	0.6%	0.5%
Saxony	144.41	79.30	4.0%	3.5%
Saxony-Anhalt	60.71	37.01	1.7%	1.7%
Schleswig-Holstein	193.43	123.57	5.4%	5.5%
Thuringia	63.19	34.26	1.8%	1.5%
<b>Total</b>	<b>3,584.65</b>	<b>2,240.83</b>	<b>100.0%</b>	<b>100.0%</b>

**Property Type by Nominal Value**

	€ mn		%	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
<b>Residential</b>				
Single-family houses	2,822.33	1,731.33	78.7%	77.3%
Multi-family houses	172.96	116.92	4.8%	5.2%
Apartments	589.36	392.58	16.4%	17.5%
<b>Total</b>	<b>3,584.65</b>	<b>2,240.83</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Commercial</b>				
Single-family houses	/	/	/	/
Multi-family houses	/	/	/	/
Apartments	/	/	/	/
<b>Total</b>	<b>/</b>	<b>/</b>	<b>/</b>	<b>/</b>

**Delinquent Assets by Nominal Value**

	€ mn		%	
	30/06/2013	30/06/2012	30/06/2013	30/06/2012
≥ 90 days delinquency	0.00	0.00	0.0%	0.0%