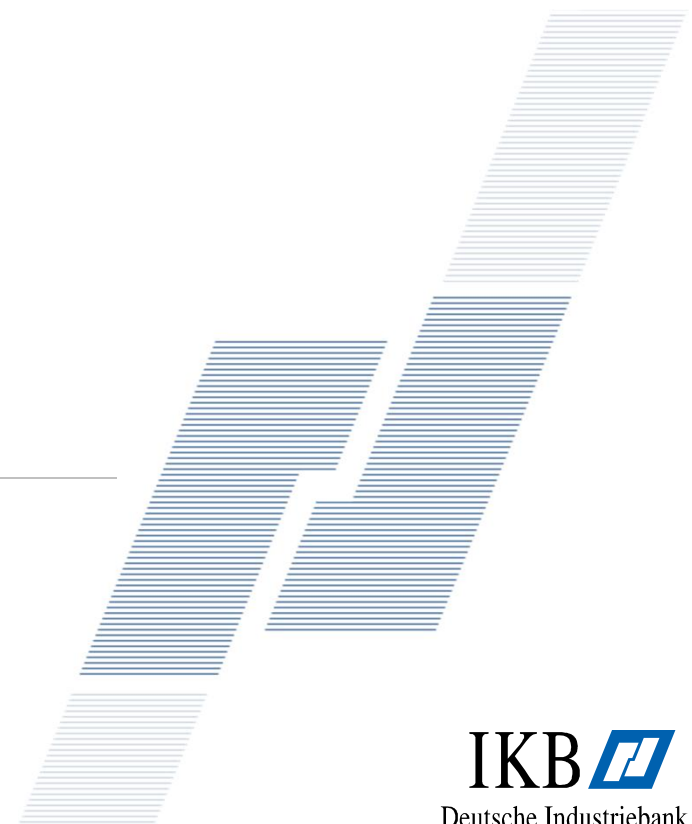


Performance Summary of IKB balance sheet securitisations

September 2013



Content

1.	Securitisation History
2.	Performance Summary SME transactions
3.	PROMISE-I Mobility transactions
4.	STABILITY CMBS 2007-1

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1.	Securitisation History
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Securitisation History

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- IKBs securitisation activities started in 2000 with a synthetic transaction of US Corporate Loans and Bonds: IKB Credit Linked Notes 2000-1
- End of 2000 IKB placed the first PROMISE transaction on the well known platform of KfW: PROMISE-I 2000-1
- Overall IKB has placed 19 term securitisation transactions with a total volume of approx. EUR 30 billion (including replenishments)
 - 4 synthetic transactions only for regulatory capital relief
 - 5 synthetic transactions with economic risk transfer
 - 7 cash CLOs
 - 3 repo transactions
- Transactions across several asset classes:
 - SME (Corporate Finance)
 - Structured Finance (Leverage Loans, Project Finance)
 - CMBS (Real Estate Finance)
 - Mezzanine (Equity Finance)
 - Equipment Leases

Securitisation History

Corporate Financing	Structured Financing	Real Estate Financing	Private Equity
PROMISE-I 2000-1 Start-Vol.: € 2.500 million Incl. Repl.: € 3.583 million	IKB Credit Linked Notes 2000-1 US-\$ 534 million	STABILITY CMBS 2007-1 Vol.: € 909 million Incl. Repl.: € 1.078 million	FORCE 2005-1 € 370 million
PROMISE-I 2002-1 Start-Vol.: € 3.650 million Incl. Repl.: € 6.127 million	SEAS 2005-1 Vol.: € 750 million Incl. Repl.: € 1.350 million		FORCE 2006-1 € 216 million
PROMISE-I Mob. 2005-1 Vol.: € 750 million Incl. Repl.: € 1.619 million	Bacchus 2006-1 € 400 million		
PROMISE-I Mob. 2005-2 Vol.: € 1.800 million Incl. Repl.: € 3.505 million	Bacchus 2006-2 € 410 million		
PROMISE-I Mob. 2006-1 Vol.: € 2.400 million Incl. Repl.: € 4.776 million	Bacchus US 2006-1 € 353 million		
PROMISE-I Mob. 2008-1 Start-Vol.: € 1.500 million Static Pool	Bacchus 2007-1 € 400 million		
Sigismund CBO 2008-1 € 452 million	Bacchus 2008-1 € 626 million		
German Mittelstand Equipment Finance No. 1 € 232 million	Bacchus 2008-2 € 453.5 million		
		Synthetic CLO (economic risk transfer)	
		ECB Repo	
		Synthetic CLO (capital relief)	
		Cash CLO	

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Performance Summary

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- PROMISE-I 2000-1 has been called in Jan 2007
 - Cumulative Realised Losses 0.54% of Total Pool Volume*
 - Recovery rate of defaulted loans 81.5%
- PROMISE-I 2002-1 has been called in Feb 2008
 - Cumulative Realised Losses 0.49% Total Pool Volume*
 - Recovery rate of defaulted loans 79.1%
- Workout period for defaulted loans on average approximately 3 years
- The first two PROMISE-I transactions included an allowance for Debtors rated up to category 15.
- PROMISE-I Mobility transactions were specifically targeted to manage IKB's risk exposure to its larger internationally operating, high credit quality clients.

	rated	Initial WARF
PROMISE-I Mobility 2005-1	only 11 and better	8.27
PROMISE-I Mobility 2005-2	only 11 and better	8.01
PROMISE-I Mobility 2006-1	only 11 and better	7.24
PROMISE-I Mobility 2008-1	only 11 and better	7.41

* Total Pool Volume exclusive non complying Reference Claims (Removals) / as of last investor report

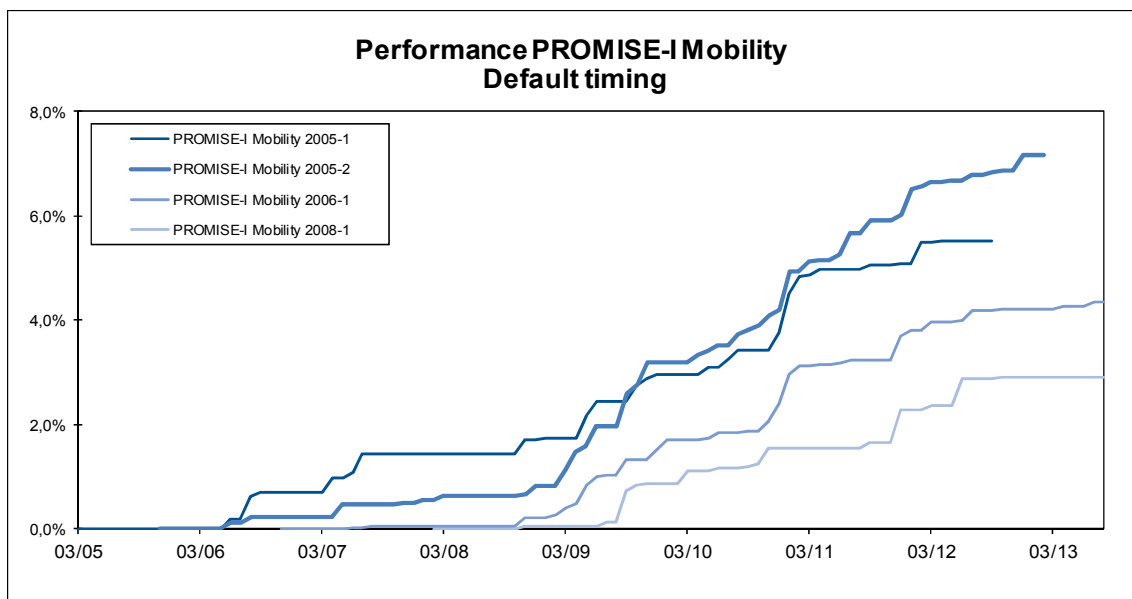
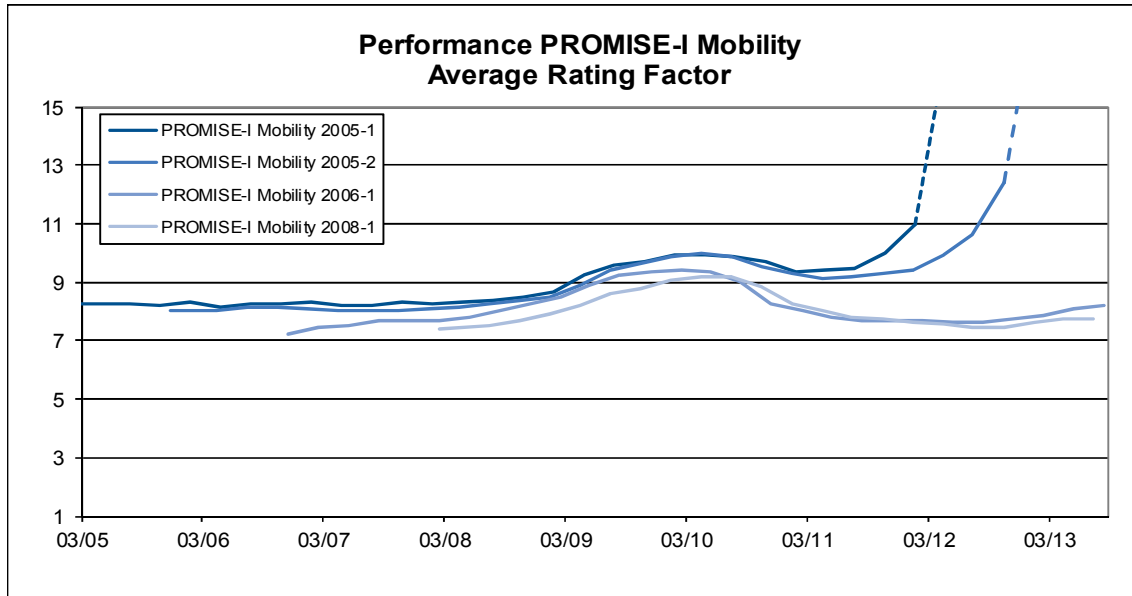
Performance Summary

Transaction	initial Pool Volume/ max. Replenishment Cap (EUR)	Total Pool Volume (EUR)*	cumulative Credit Events (EUR)	in % of initial Pool Volume/ max. Replenishment Cap	in % of Total Pool Volume*	cumulative Realised Losses (EUR)	in % of initial Pool Volume/ max. Replenishment Cap	in % of Total Pool Volume*
PROMISE-I Mobility 2005-1	750.000.000	1.618.943.793	41.288.381	5,51%	2,55%	5.774.674	0,77%	0,36%
PROMISE-I / IKB Mobility 2005-2	1.800.000.000	3.505.159.214	128.885.559	7,16%	3,68%	16.808.335	0,93%	0,48%
PROMISE-I Mobility 2006-1	2.400.000.000	4.775.708.556	104.076.513	4,34%	2,18%	16.330.847	0,68%	0,34%
PROMISE-I Mobility 2008-1	1.501.467.281	1.501.291.251	43.832.122	2,92%	2,92%	6.895.644	0,46%	0,46%

- Cumulative Credit Events of PROMISE-I Mobility 2005-1, PROMISE-I/IKB Mobility 2005-2 and PROMISE-I Mobility 2006-1 are above the original expectations of Fitch and the Cumulative Credit Events of PROMISE-I Mobility 2008-1 are above expectations based on S&P default rates.
- Current Loss expectations for existing Credit Events are covered for all PROMISE-I Mobility transactions by the first loss pieces

* Total Pool Volume exclusive non complying Reference Claims (Removals) / as of last investor report

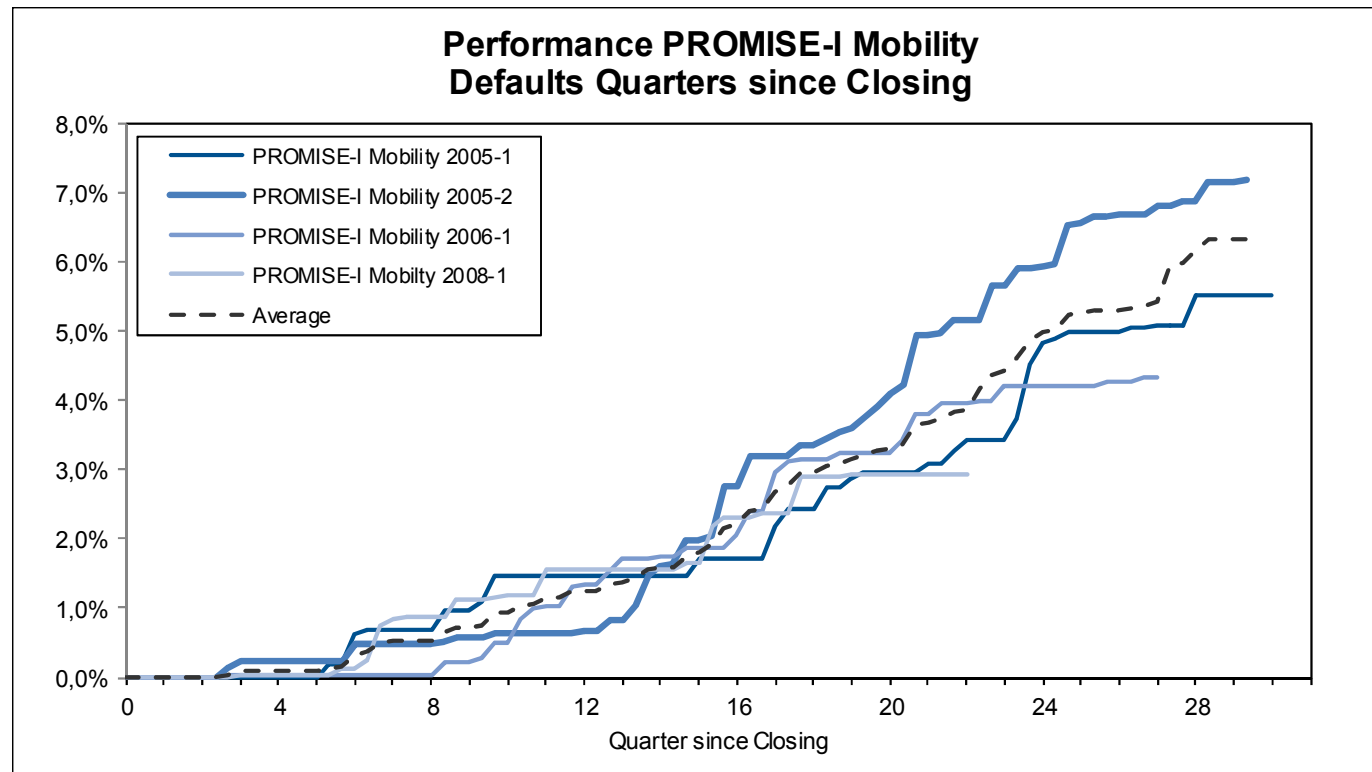
Performance Summary



- Development of the average Rating Faktor reflects the past crisis starting in 2008/2009
- Mobility 2005-1 and 2005-2 are beyond their scheduled maturities and therefore the portfolios of these transactions include a relatively large number of outstanding Credit Events in the last periods. This explains the worsening of these transactions average Rating Factor
- Increasing Credit Events as a result of the difficult economic environment from 2009 until 2011

Performance Summary

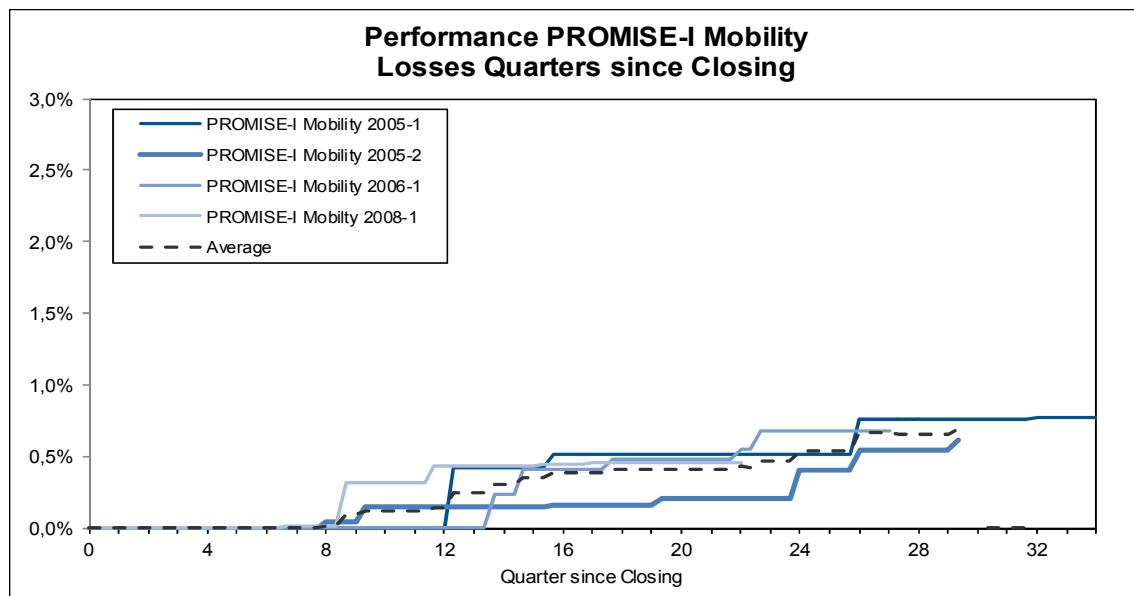
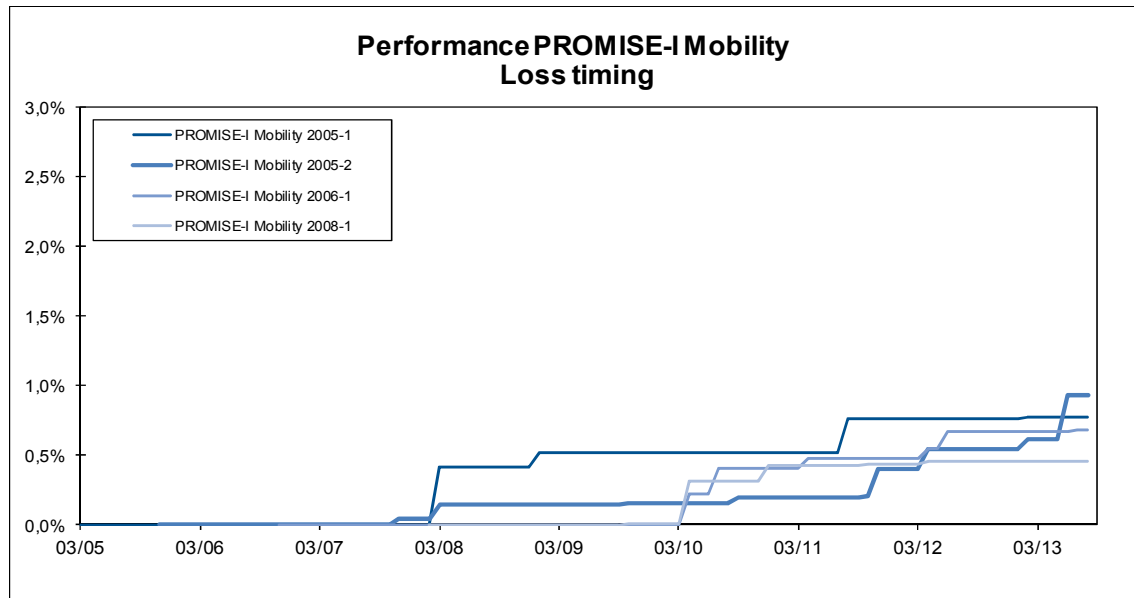
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- Comparable Credit Event development of all transactions
- Mobility 2005-2 exhibits a sharper increase of the number of defaults in 2009 and after 2010 compared to the other transactions. However, there are no special reasons or circumstances for this development and the information value of this statistical analysis is limited due to the relatively small data base

Performance Summary

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- Timing of Realised Losses in the transactions depending on single workout-process shows no specific trend
- First Loss Allocations in the transactions started after 2 to 3 years.

Performance Summary

- Credit Events*
 - In total a volume of € 318.1 million Credit Events occurred in the four existing Mobility transactions
 - This volume refers to 146 obligors and 117 debtor groups respectively
 - For 73 obligors the Workout has been completed
 - 73 obligors are still in workout
 - Collateral Structure as of Credit Event: 72.5% mortgage, 9.0% machinery, 15.0% other (e.g. guaranties, pledges, patronages), 1.1% pos/neg pledge and 2.4% unsecured
- Realised Losses*
 - So far the Trustee verified 31 Loss Allocations for 22 obligors with a total volume of € 45.8 million without any dispute
 - The Recovery rates rank between nearly 0.1% (fraud case only secured by shares) and 96.2% (average 42.5%)
- Recoveries (Principal and Accrued Interest Losses in relation to initial Credit Event Volume)*
 - Average Recoveries for completed Workouts of the Mobility transactions are 71.1% (between 57.2% and 78.9%)
 - Estimated average Recoveries for total existing Credit Events of the Mobility transactions are 65% (between 55% and 73%)

* as of last Investor Report

Performance Summary

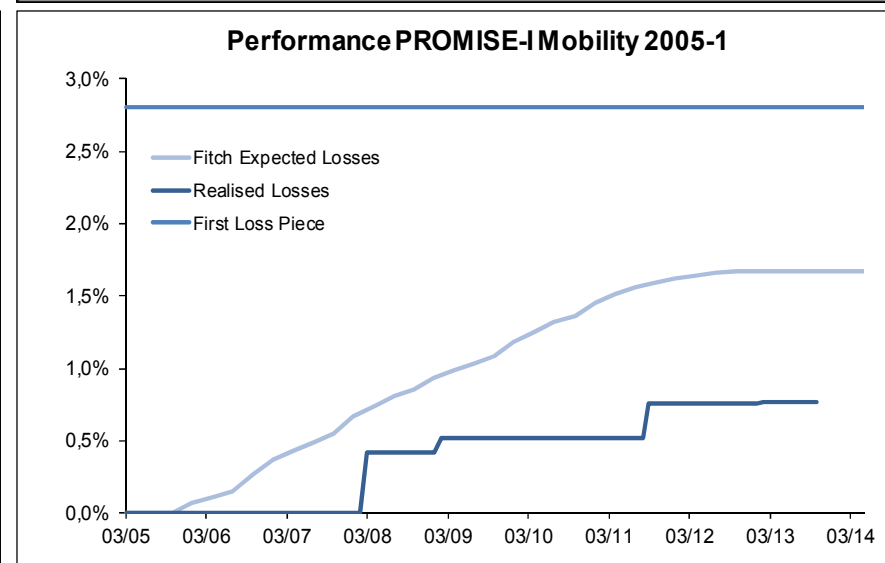
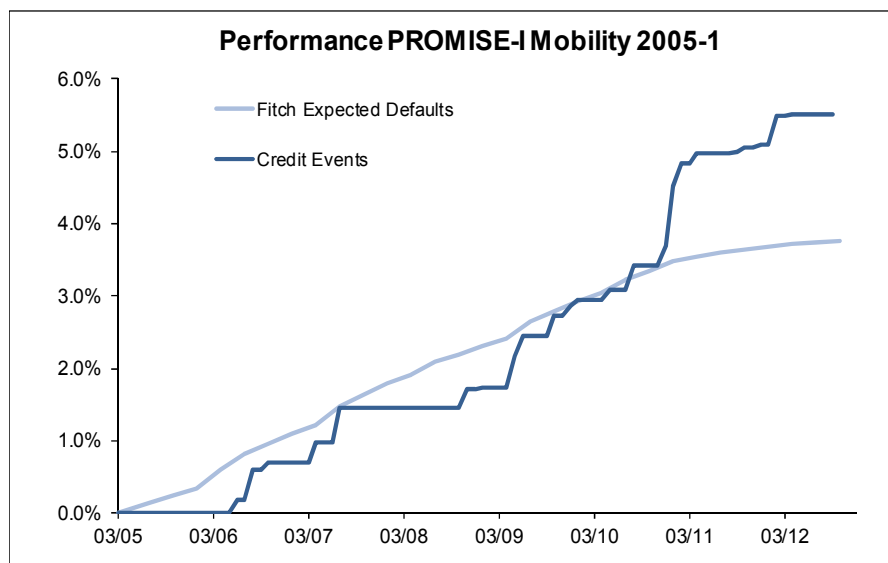
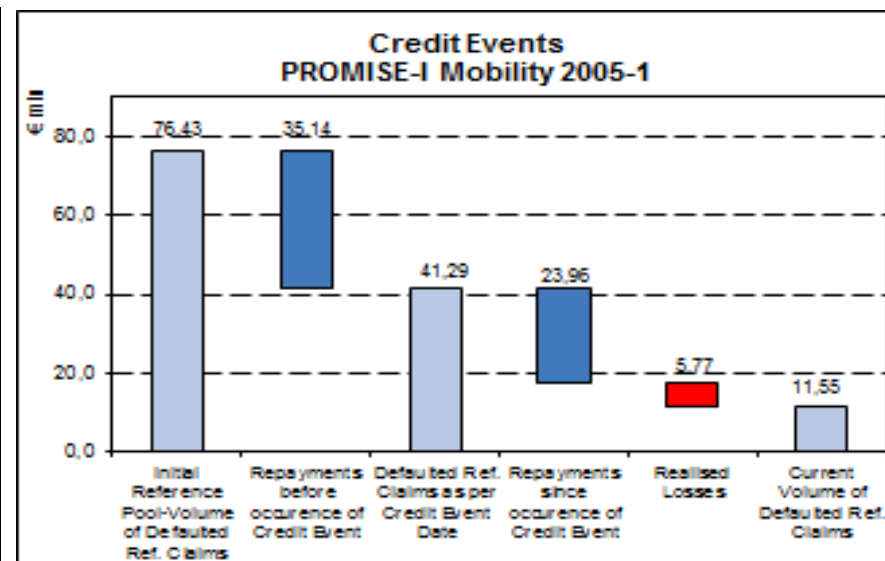
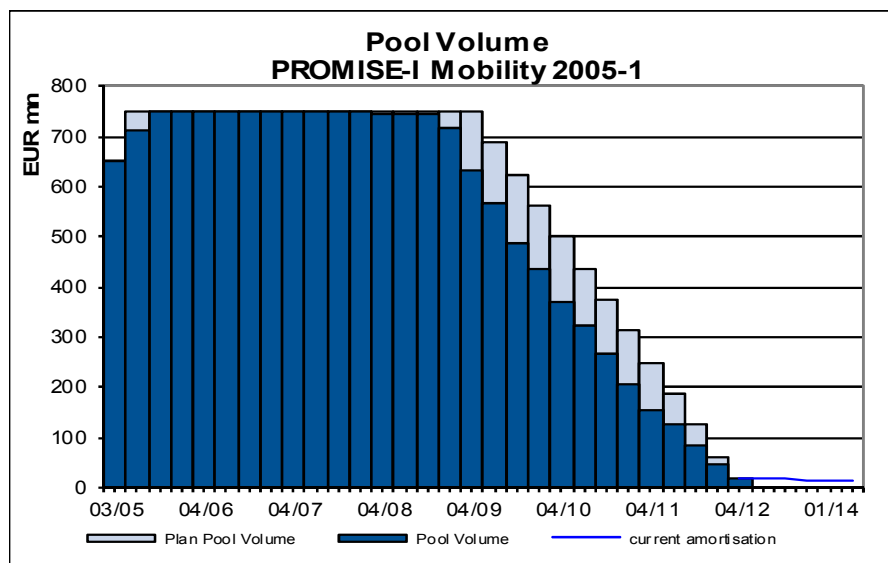
- The workout of Credit Events often comes in the form of restructurings. More than 50% of the Credit Events (€ 172.7 million) in the Mobility transactions have been restructured, including partial write offs.
 - Recovery Rate of completed workouts (€ 76.9 million): 94.2%
 - Expected Recovery Rate of on going restructurings (€ 95.8 million): 69.1%
- For further 15% of the Credit Events (€ 47.7 million) the workout have been completed by the sale of the underlying loans.
 - Recovery Rate of completed workouts: 48.0%
- For only 25% of the Credit Events (€ 79.7 million) the workout needs the liquidation of collateral.
 - Recovery Rate of completed workouts (€ 28.2 million): 62.5%
 - Expected Recovery Rate of remaining workouts (€ 51.5 million): 57.9%

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PROMISE-I Mobility 2005-1: Performance Overview*

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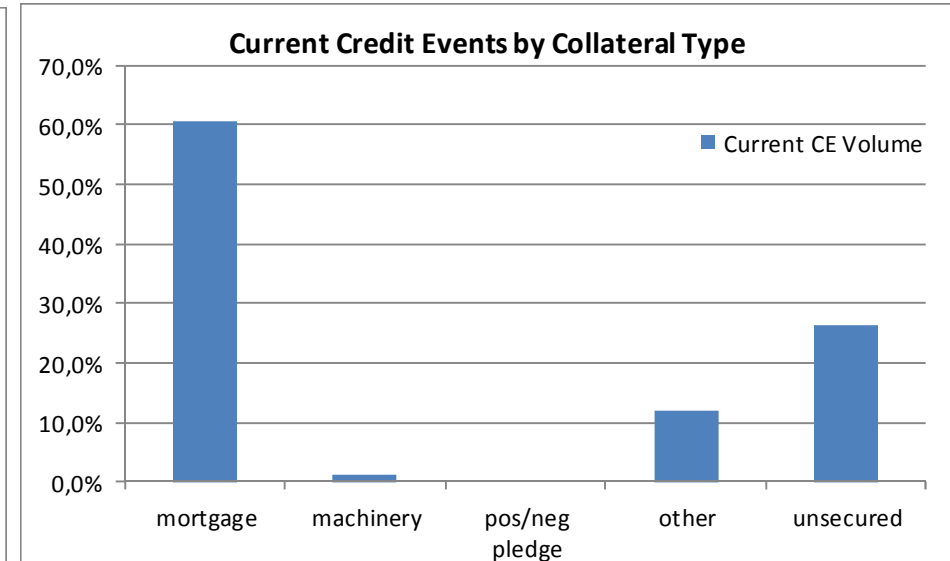
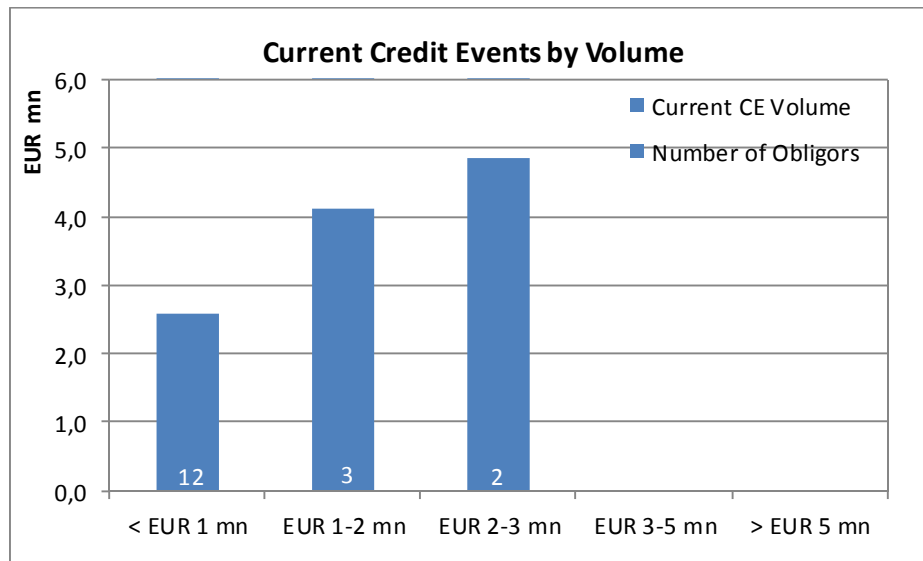
* as of July 2013

PROMISE-I Mobility 2005-1: Credit Events*

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Cumulative Credit Events

in EUR	Volume as of Credit Event	Liquidation Proceeds so far	Final Losses	Current Volume
Bankruptcy	34.962.206,24	18.930.333,82	5.019.105,84	11.012.766,58
Failure to pay	6.326.175,07	5.029.512,07	755.567,77	541.095,23
Totals	41.288.381,31	23.959.845,89	5.774.673,61	11.553.861,81



Work out completed

in EUR	Volume as of Credit Event	Liquidation Proceeds so far	Final Losses	Recovery Rate
Bankruptcy	16.956.940,17	11.937.834,33	5.019.105,84	70,4%
Failure to pay	4.957.711,93	4.202.144,16	755.567,77	84,8%
Totals	21.914.652,10	16.139.978,49	5.774.673,61	73,6%

* as of July 2013

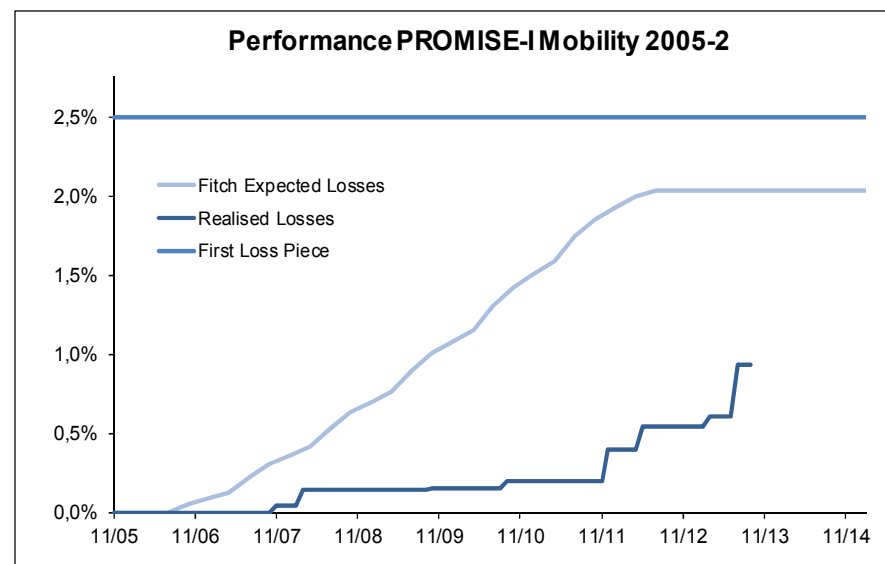
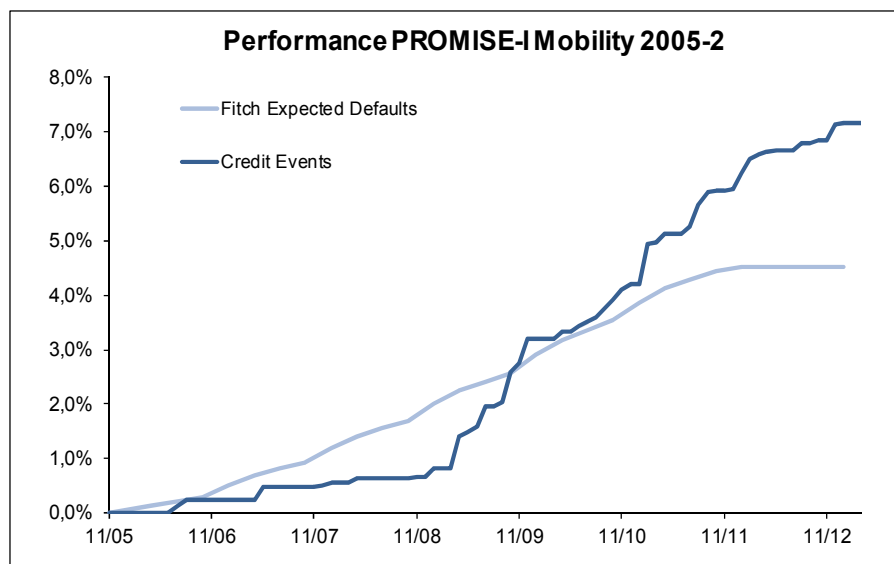
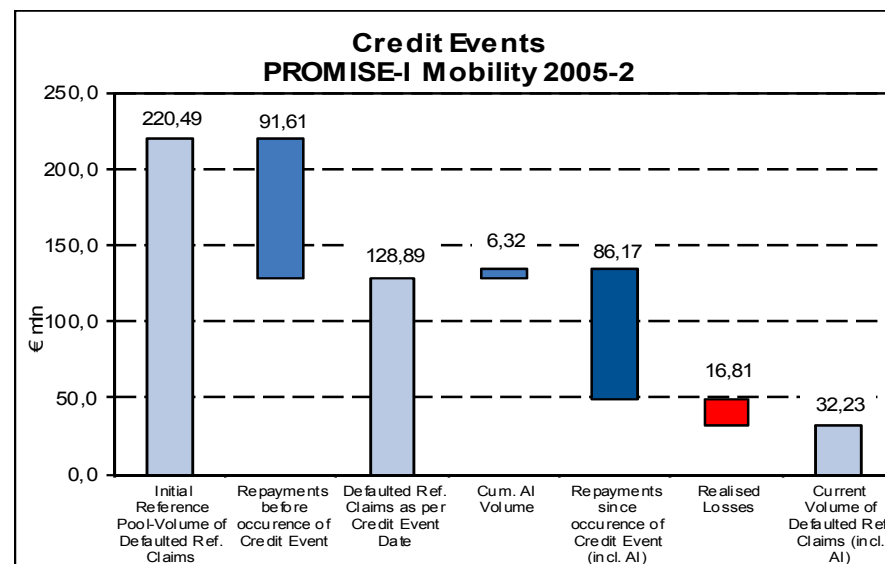
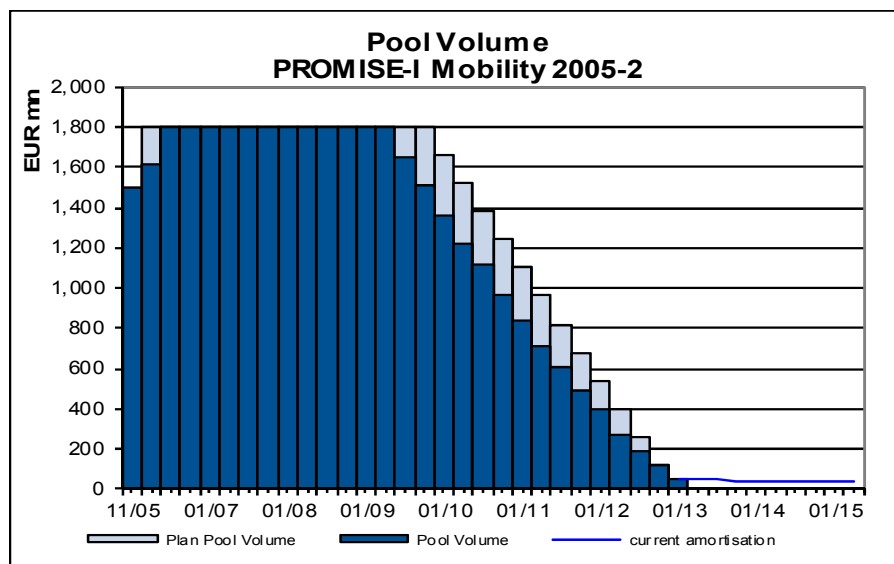
PROMISE-I Mobility 2005-1: Outlook

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- For the remaining Credit Events in work out of € 11.6 million we currently expect Losses of approximately € 6.1 million.
 - This would lead to a Recovery Rate of 71 % (inclusive completed work outs).
 - Total Losses will be covered by the first loss piece (only F-Note is outstanding anymore).
-
- The transaction has reached the Scheduled Maturity in May 2012.
 - Only the redemption of the E- and F-Note has been deferred. The E-Note has been redeemed in November 2012.
 - The remaining Credit Events will pass the work out process until the legal Maturity in May 2014.
 - For all outstanding Credit Events in May 2014 two independent experts appointed by the trustee will determine final Loss Allocation.

PROMISE-I Mobility 2005-2: Performance Overview*

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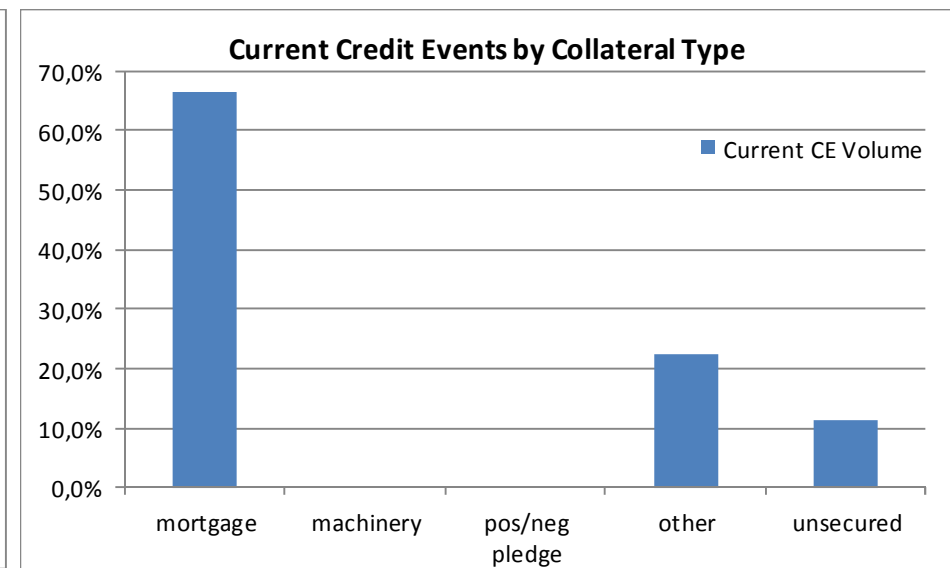
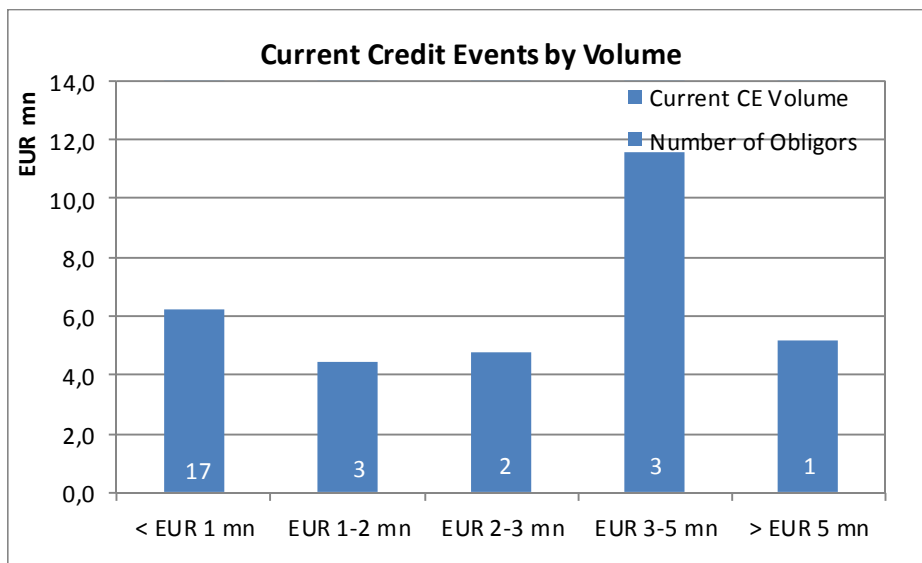
* as of July 2013

PROMISE-I Mobility 2005-2: Credit Events*

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Cumulative Credit Events

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds so far	Final Losses	Current Principal+ AI+EC-Volume
Bankruptcy	78.915.238,83	3.300.569,33	48.135.473,19	8.344.756,00	25.735.578,97
Failure to pay	49.970.320,12	3.021.595,84	38.036.499,39	8.463.579,36	6.491.837,21
Totals	128.885.558,95	6.322.165,17	86.171.972,58	16.808.335,36	32.227.416,18



Work out completed

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds so far	Final Losses	Recovery Rate
Bankruptcy	38.696.498,43	1.080.596,87	31.432.339,30	8.344.756,00	79,0%
Failure to pay	40.824.303,22	2.072.256,51	34.432.980,37	8.463.579,36	80,3%
Totals	79.520.801,65	3.152.853,38	65.865.319,67	16.808.335,36	79,7%

* as of July 2013

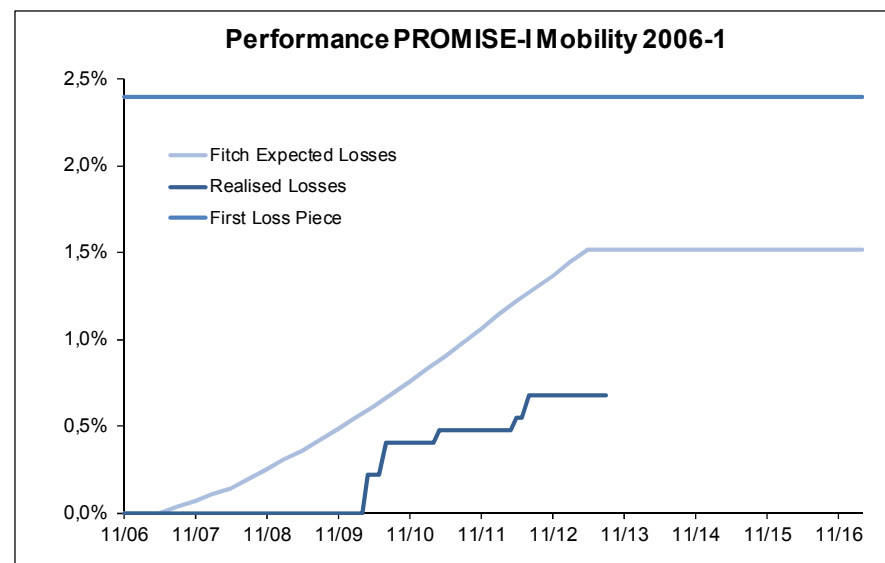
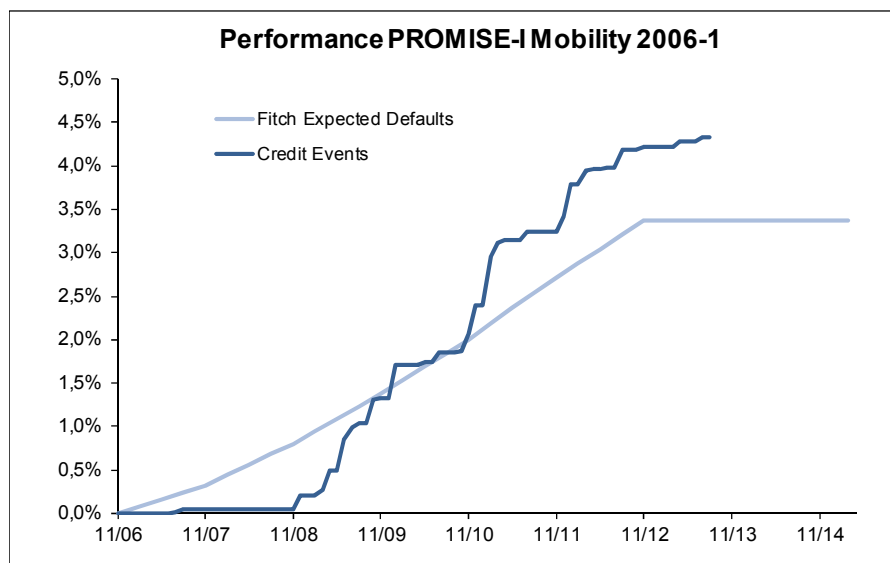
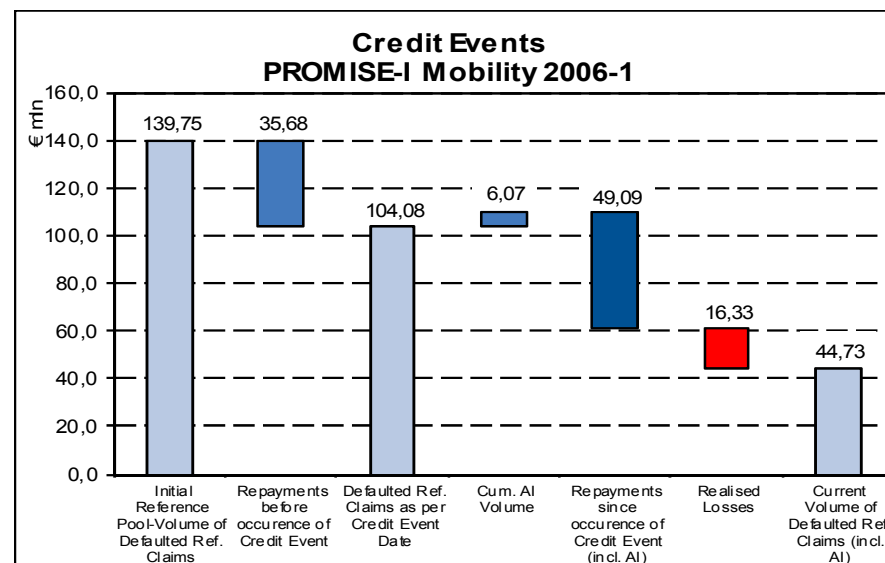
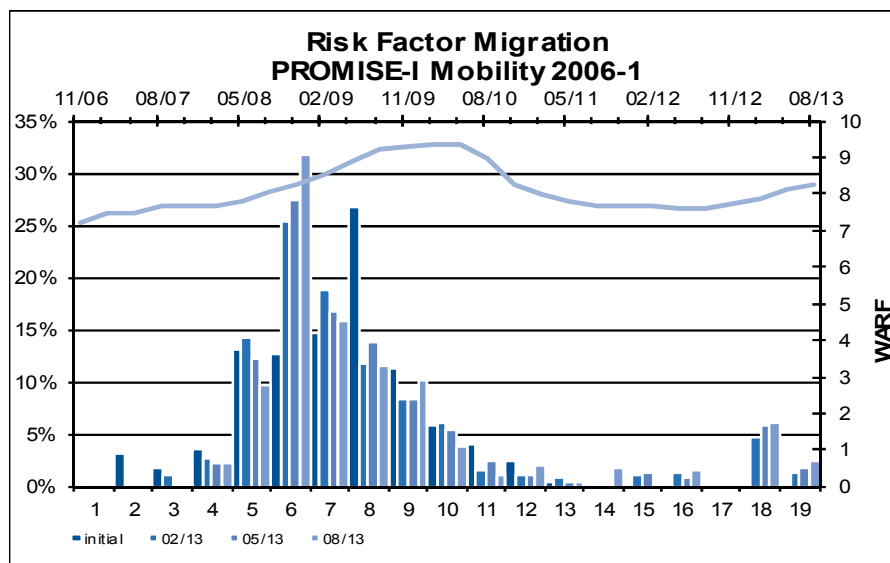
PROMISE-I Mobility 2005-2 / IKB Mobility 2005-2: Outlook

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- For the remaining Credit Events in work out of € 32.2 million (inclusive Accrued Interest) we currently expect Losses of approximately € 18.2 million.
 - This would lead to a Recovery Rate of 73 % (inclusive completed work outs).
 - For the current reporting period we expect a Loss Allocation of € 0.8 million.
 - Current Loss expectation for outstanding Credit Events is covered by the first loss piece.
-
- The transaction has reached the Scheduled Maturity in February 2013.
 - The redemption of the E- and IKB Mobility-Note has been deferred.
 - The remaining Credit Events will pass the work out process until the legal Maturity in February 2015.
 - For all outstanding Credit Events in February 2015 two independent experts appointed by the trustee will determine final Loss Allocation.

PROMISE-I Mobility 2006-1: Performance Overview*

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* as of October 2013

PROMISE-I Mobility 2006-1: Top 20 Debtor Groups*

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Top 20 Single Debtor Group	Current Principal Balance (EUR)	Percent of Current Principal Balance	Reference Claims	Percent of Reference Claims	Risk Faktor	Collateral	Credit Event	WAL
1	24.000.000	3,6%	1	0,1%	6	mortgage	no	0,21
2	21.043.745	3,1%	4	0,4%	9	partially mortgage/pos/neg pledge	no	0,94
3	17.500.000	2,6%	1	0,1%	6	mortgage	no	0,87
4	14.000.000	2,1%	2	0,2%	8	unsecured	no	0,33
5	13.600.385	2,0%	4	0,4%	9	partially mortgage/other	no	0,43
6	11.675.403	1,7%	4	0,4%	6	partially mortgage/other	no	0,95
7	10.164.590	1,5%	2	0,2%	7	pos/neg pledge	no	0,54
8	10.000.000	1,5%	1	0,1%	6	pos/neg pledge	no	1,50
9	9.000.000	1,3%	1	0,1%	6	pos/neg pledge	no	0,20
10	8.886.188	1,3%	6	0,7%	5	other	no	0,65
11	8.217.722	1,2%	3	0,3%	18	partially mortgage/other	yes	0,13
12	8.000.000	1,2%	1	0,1%	6	other	no	0,36
13	8.000.000	1,2%	1	0,1%	7	unsecured	no	1,12
14	7.987.105	1,2%	1	0,1%	7	other	no	0,83
15	7.850.000	1,2%	2	0,2%	9	pos/neg pledge	no	0,75
16	7.196.163	1,1%	6	0,7%	5	mortgage	no	0,84
17	6.900.208	1,0%	7	0,8%	6	partially mortgage/unsecured	no	0,68
18	6.662.000	1,0%	3	0,3%	8	partially mortgage/pos/neg pledge	no	0,80
19	6.480.000	1,0%	3	0,3%	6	mortgage	no	0,62
20	6.427.855	1,0%	6	0,7%	18	mortgage	no	0,07
Sum	213.591.362	31,7%	59	6,5%	7,66			0,64
Total Pool	673.063.383	100,0%	910	100,0%	8,22			0,69

- No significant difference between Top 20 Debtor Groups and total Portfolio.
- Average Risk Factor of Top 20 Debtor Groups better than total Portfolio.
- Portion of mortgage and machinery collateral of Top 20 Debtor Groups lower than total Portfolio.

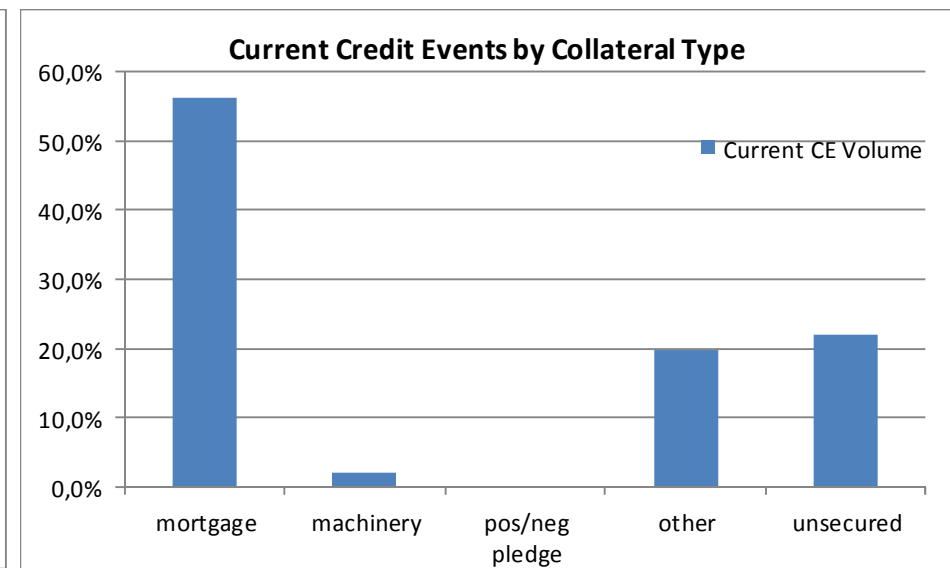
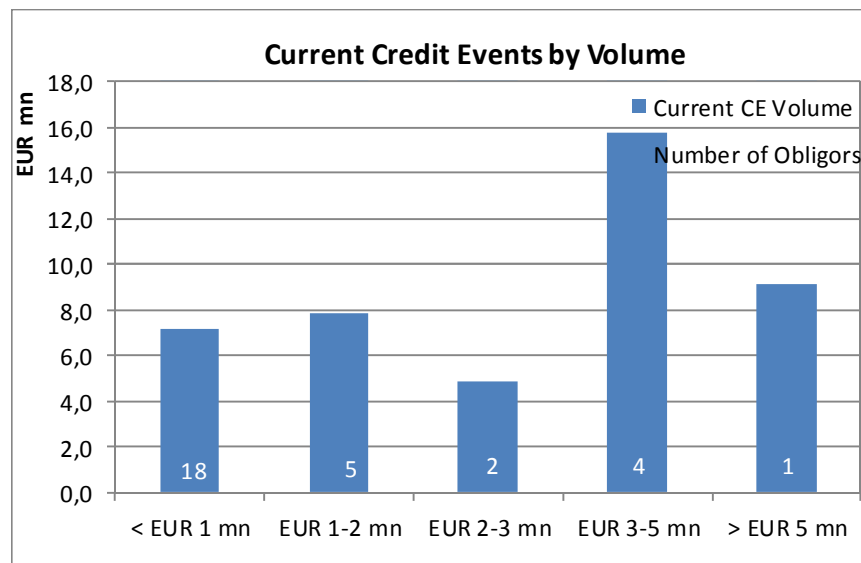
* as of October 2013

PROMISE-I Mobility 2006-1: Credit Events*

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Cumulative Credit Events

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds so far	Final Losses	Current Principal+ AI+EC-Volume
Bankruptcy	79.263.898,80	5.180.362,75	33.953.523,59	6.635.316,67	43.855.421,29
Failure to pay	24.812.613,71	893.088,71	15.138.085,54	9.695.529,98	872.086,90
Totals	104.076.512,51	6.073.451,46	49.091.609,13	16.330.846,65	44.727.508,19



Work out completed

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds	Final Losses	Recovery Rate
Bankruptcy	18.022.657,26	538.978,30	11.926.318,89	6.635.316,67	64,3%
Failure to pay	23.391.017,51	762.101,22	14.457.588,75	9.695.529,98	59,9%
Totals	41.413.674,77	1.301.079,52	26.383.907,64	16.330.846,65	61,8%

* as of February 2013

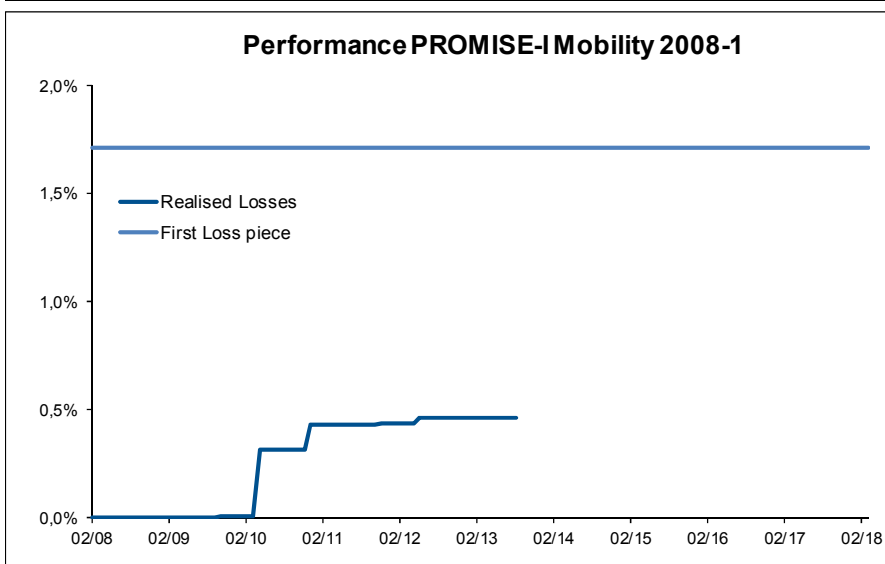
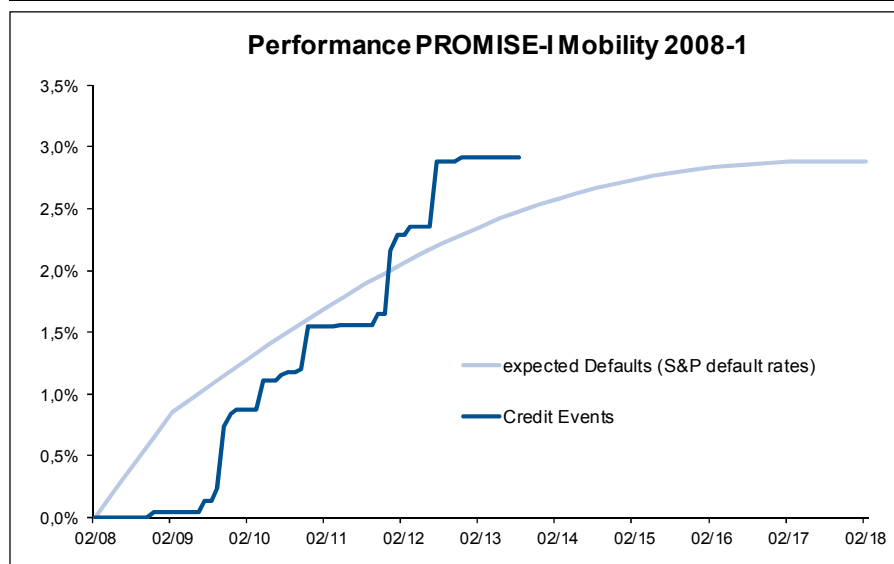
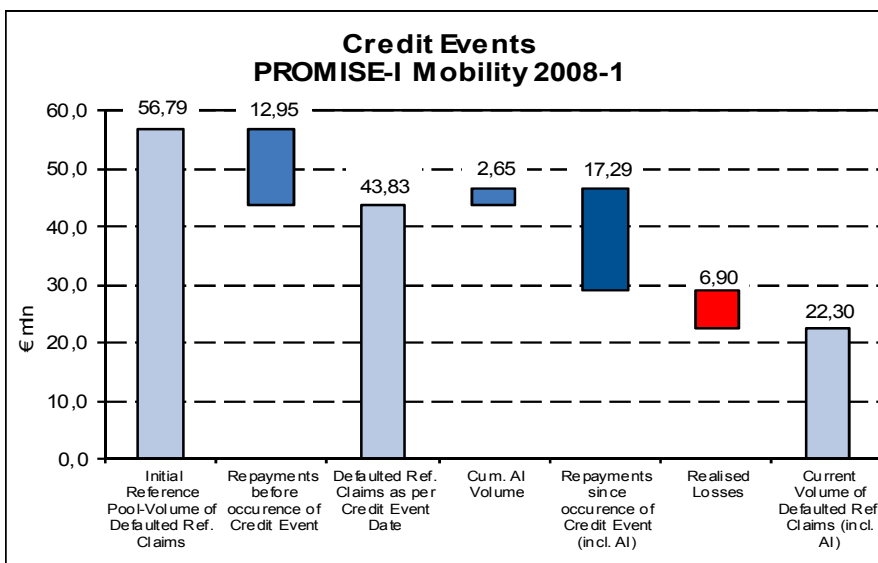
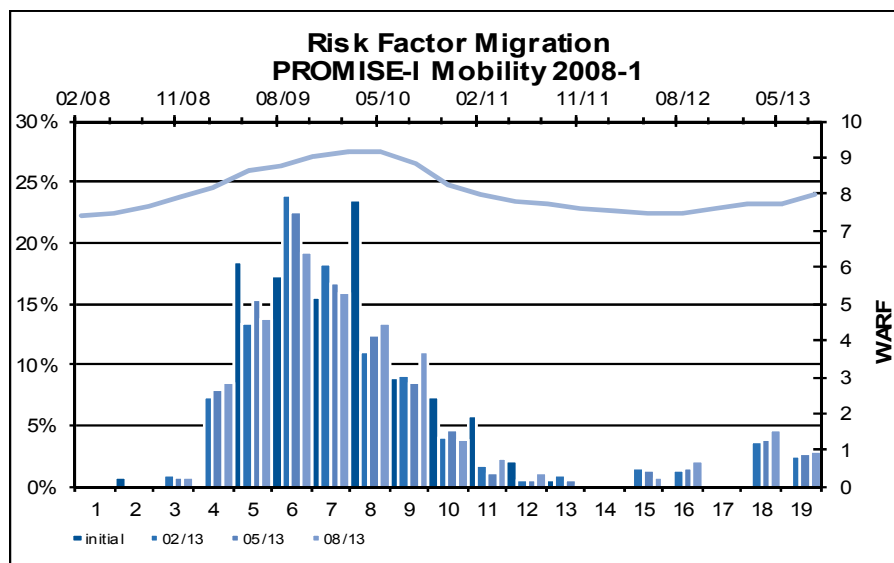
PROMISE-I Mobility 2006-1: Outlook

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- For the remaining Credit Events in work out of € 44.7 million (inclusive Accrued Interests) we currently expect Losses of approximately € 30.1 million.
- In the meantime € 8.2 million new Credit Events have occurred (current Recovery Expectation 55%).
- This would lead to a Recovery Rate so far of 55 % (inclusive completed work outs).
- For the current reporting period we expect a Loss Allocation of € 5.4 million.
- Current Loss expectation for existing Credit Events is covered by the first loss piece.

PROMISE-I Mobility 2008-1: Performance Overview*

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* as of February 2013

PROMISE-I Mobility 2008-1: Top 20 Debtor Groups*

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Top 20 Single Debtor Group	Current Principal Balance (EUR)	Percent of Current Principal Balance	Reference Claims	Percent of Reference Claims	Risk Faktor	Collateral	Credit Event	WAL
1	10.000.000	3,5%	1	0,3%	5	unsecured	no	2,07
2	10.000.000	3,5%	1	0,3%	9	unsecured	no	1,36
3	10.000.000	3,5%	1	0,3%	4	unsecured	no	3,61
4	7.541.460	2,6%	4	1,2%	19	mortgage	yes	0,00
5	7.329.182	2,6%	2	0,6%	4	mortgage	no	1,58
6	6.248.035	2,2%	1	0,3%	18	other	yes	1,74
7	6.155.625	2,1%	1	0,3%	6	pos/neg pledge	no	0,99
8	6.017.394	2,1%	1	0,3%	6	mortgage	no	2,86
9	5.625.000	2,0%	2	0,6%	5	partly other/unsecured	no	2,36
10	5.245.000	1,8%	3	0,9%	7	partly mortgage/machinery	no	2,01
11	5.062.500	1,8%	1	0,3%	5	pos/neg pledge	no	2,11
12	4.921.875	1,7%	5	1,5%	11,1	mortgage	no	1,99
13	4.860.000	1,7%	1	0,3%	5	other	no	2,11
14	4.848.672	1,7%	1	0,3%	8	mortgage	no	0,28
15	4.754.100	1,7%	2	0,6%	7	partly machinery/other	no	1,94
16	4.601.457	1,6%	1	0,3%	9	mortgage	no	1,03
17	4.150.350	1,4%	2	0,6%	7,9	partly mortgage/pos/neg pledge	no	1,63
18	4.123.721	1,4%	1	0,3%	7	mortgage	no	2,36
19	3.947.320	1,4%	1	0,3%	6	mortgage	no	1,86
20	3.938.522	1,4%	2	0,6%	6	partly mortgage/machinery	no	1,46
Sum	119.370.213	41,6%	34	10,1%	7,79			1,81
Total Pool	286.659.946	100,00%	337	100,00%	7,96			1,75

- No significant difference between Top 20 Debtor Groups and total Portfolio.
- Average Risk Factor of Top 20 Debtor Groups slightly better than total Portfolio.
- Portion of mortgage and machinery collateral of Top 20 Debtor Groups lower than total Portfolio.

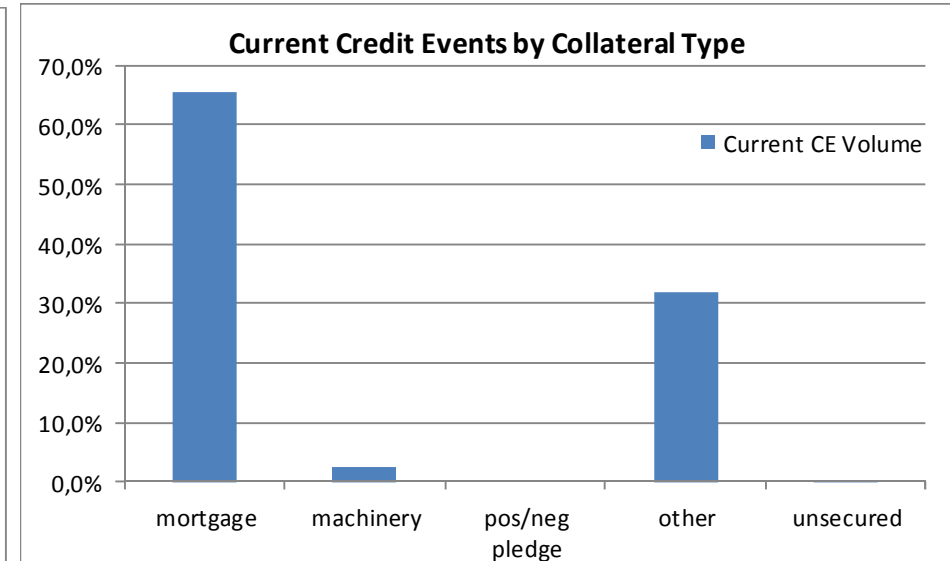
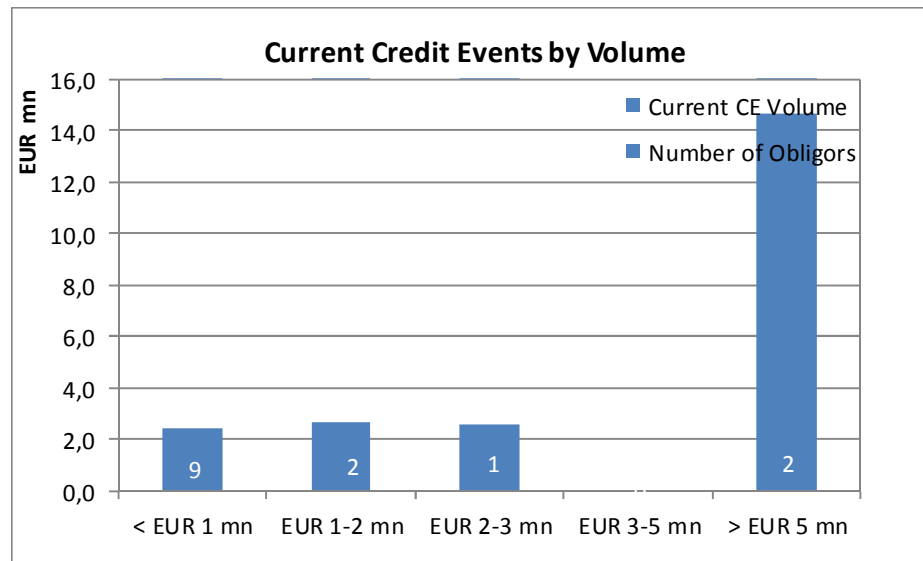
* as of October 2013

PROMISE-I Mobility 2008-1: Credit Events*

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Cumulative Credit Events

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds so far	Final Losses	Current Principal+ AI+EC-Volume
Bankruptcy	27.962.270,47	1.730.563,41	9.984.557,66	273.928,48	19.434.347,74
Failure to pay	15.869.851,40	921.560,39	7.301.239,67	6.621.715,73	2.868.456,39
Totals	43.832.121,87	2.652.123,80	17.285.797,33	6.895.644,21	22.302.804,13



Work out completed

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds	Final Losses	Recovery Rate
Bankruptcy	4.241.698,62	215.430,73	4.183.200,87	273.928,48	93,9%
Failure to pay	11.884.119,40	494.816,60	5.757.220,27	6.621.715,73	46,5%
Totals	16.125.818,02	710.247,33	9.940.421,14	6.895.644,21	59,0%

* as of February 2013

PROMISE-I Mobility 2008-1: Outlook

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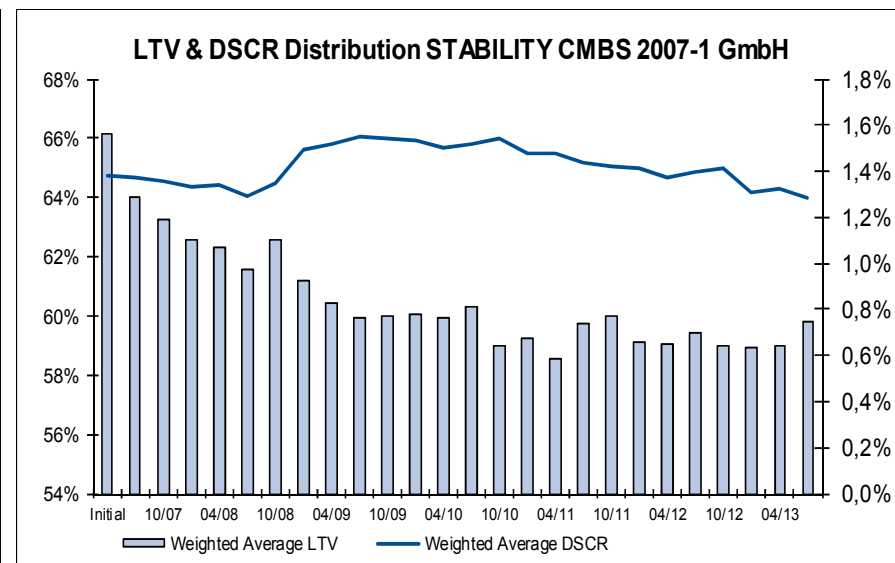
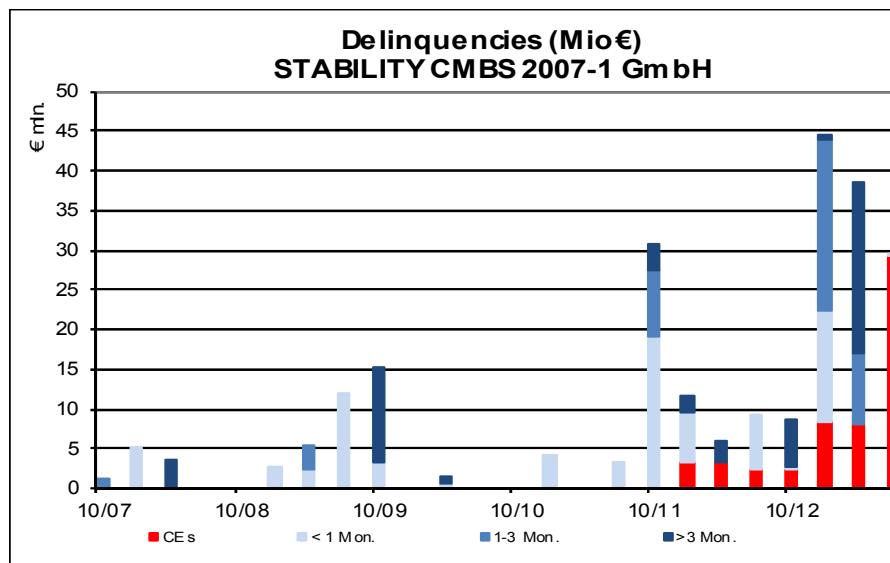
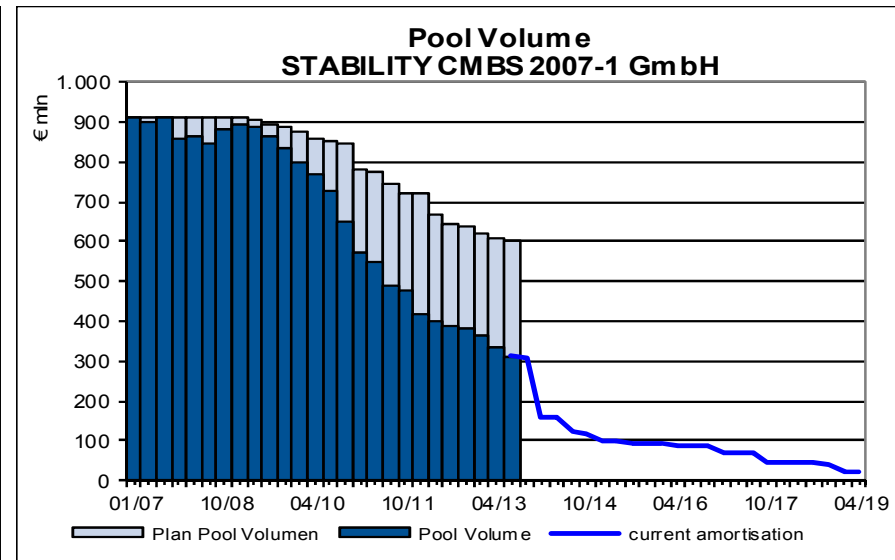
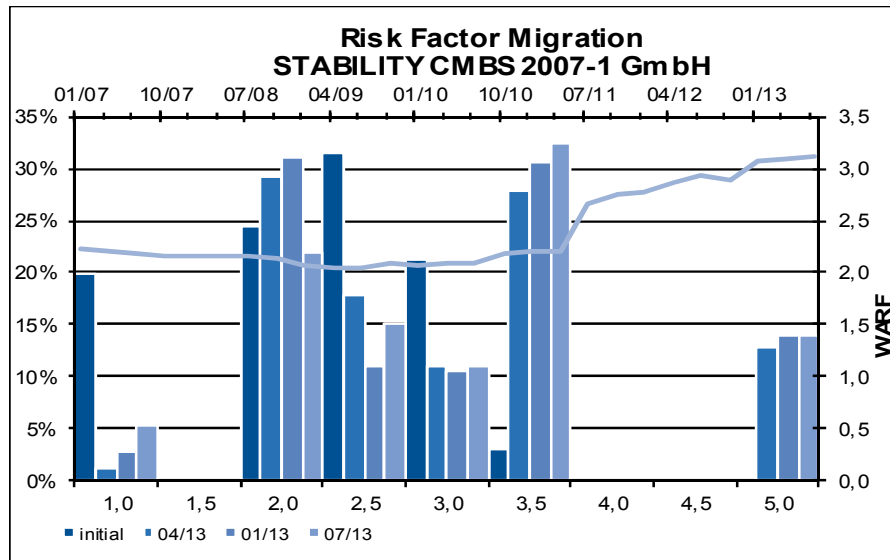
- For the remaining Credit Events in work out of € 22.3 million (inclusive Accrued Interest) we currently expect Losses of approximately € 10.6 million.
- So far no further Credit Events have occurred.
- This would lead to a Recovery Rate so far of 60 % (inclusive completed work outs).
- Current Loss expectation for existing Credit Events is covered by the first loss piece.

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STABILITY CMBS 2007-1: Performance Overview*

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* as of July 2013

STABILITY CMBS 2007-1: Summary

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- Volume of € 909 million (+ € 175 million Replenishment) declines to € 314 million.
- Vacancy: 8.94 % (Top Ten: 8.54 %)
- Vacancy is mainly driven by the latest Credit Event (without Credit Events: 4.04 %; Top Ten: 2.44 %).
- Cumulative Credit Event Volume € 40.3 million
- Outstanding Credit Event Volumen € 35.4 million plus € 1.8 million Accrued Interest and Conversion Amount
- Realised Loss so far € 0.7 million (Recovery Rate 79 %)
- Only minor new Delinquencies as of the last Investor Report of € 0.4 million caused by delayed prolongations and cleared in the meantime.
- Restructuring of the latest Credit Event (€ 21.6 million) not finished yet.
- For the remaining Credit Events in workout either the sale of the property or a refinancing by another bank is still planned.

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