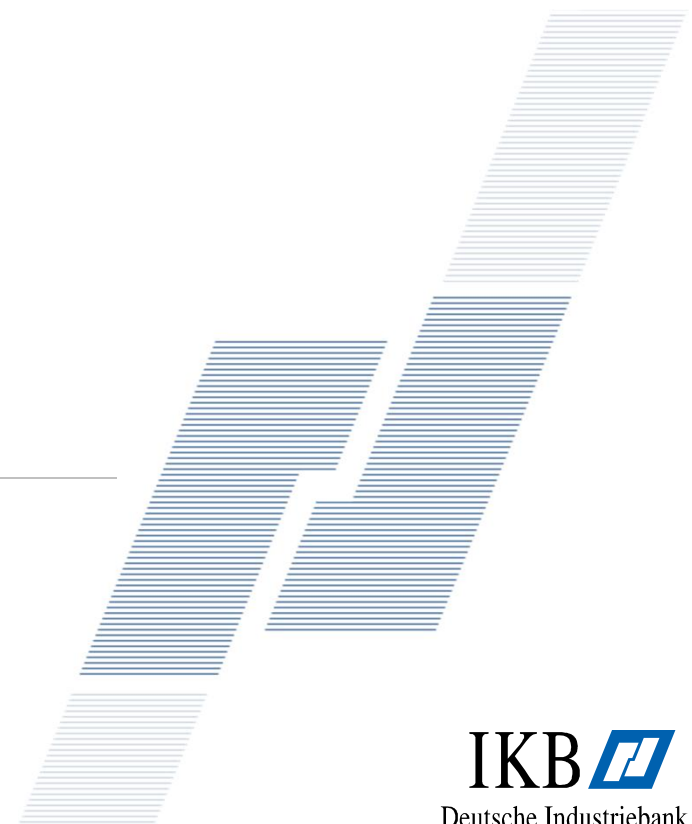


Performance Summary of IKB balance sheet securitisations

June 2014



Content

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

Content

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

Securitisation History

4

- 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	

Content

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

Performance Summary

7

- 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

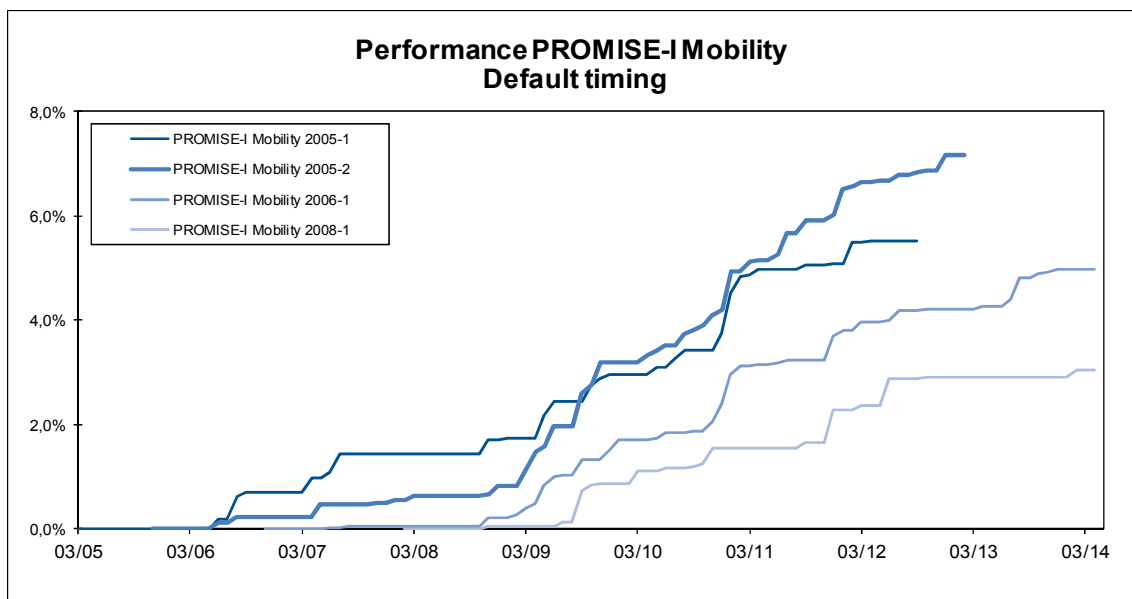
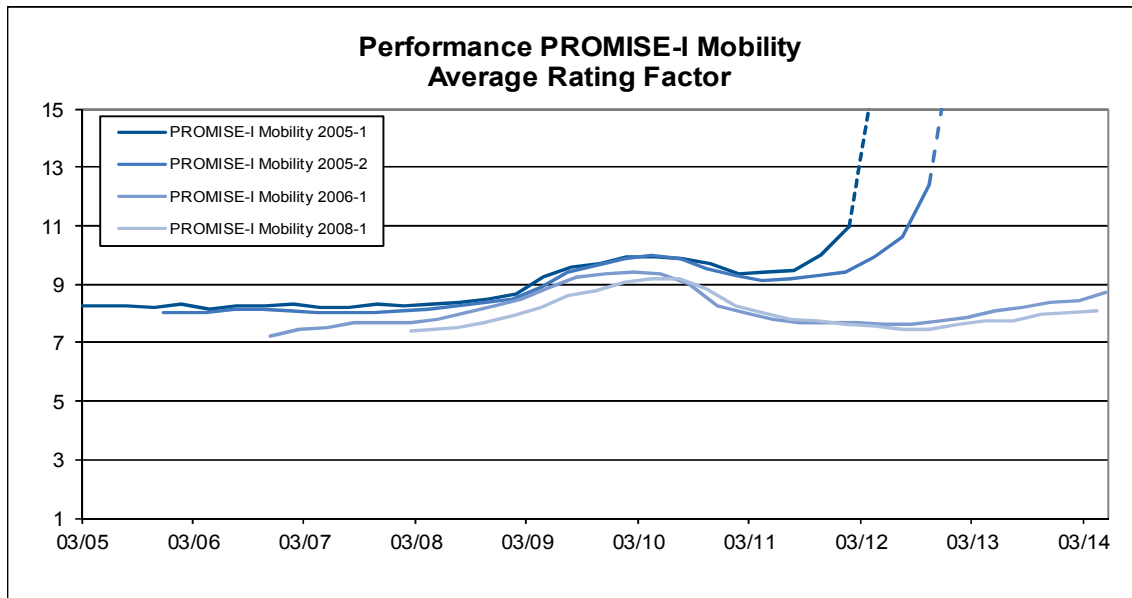
Performance Summary

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%	11.683.085	1,56%	0,72%
PROMISE-I / IKB Mobility 2005-2	1.800.000.000	3.505.159.214	128.885.559	7,16%	3,68%	17.568.261	0,98%	0,50%
PROMISE-I Mobility 2006-1	2.400.000.000	4.775.178.732	119.251.316	4,97%	2,50%	21.689.914	0,90%	0,45%
PROMISE-I Mobility 2008-1	1.501.467.281	1.501.291.251	45.800.872	3,05%	3,05%	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.
- Total Losses of PROMISE-I Mobility 2005-1 after final Loss Appraisal by two independent Value Experts are slightly below the original expectations of Fitch.
- Current Loss expectations for existing Credit Events are covered for all remaining PROMISE-I Mobility transactions by the first loss pieces.

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

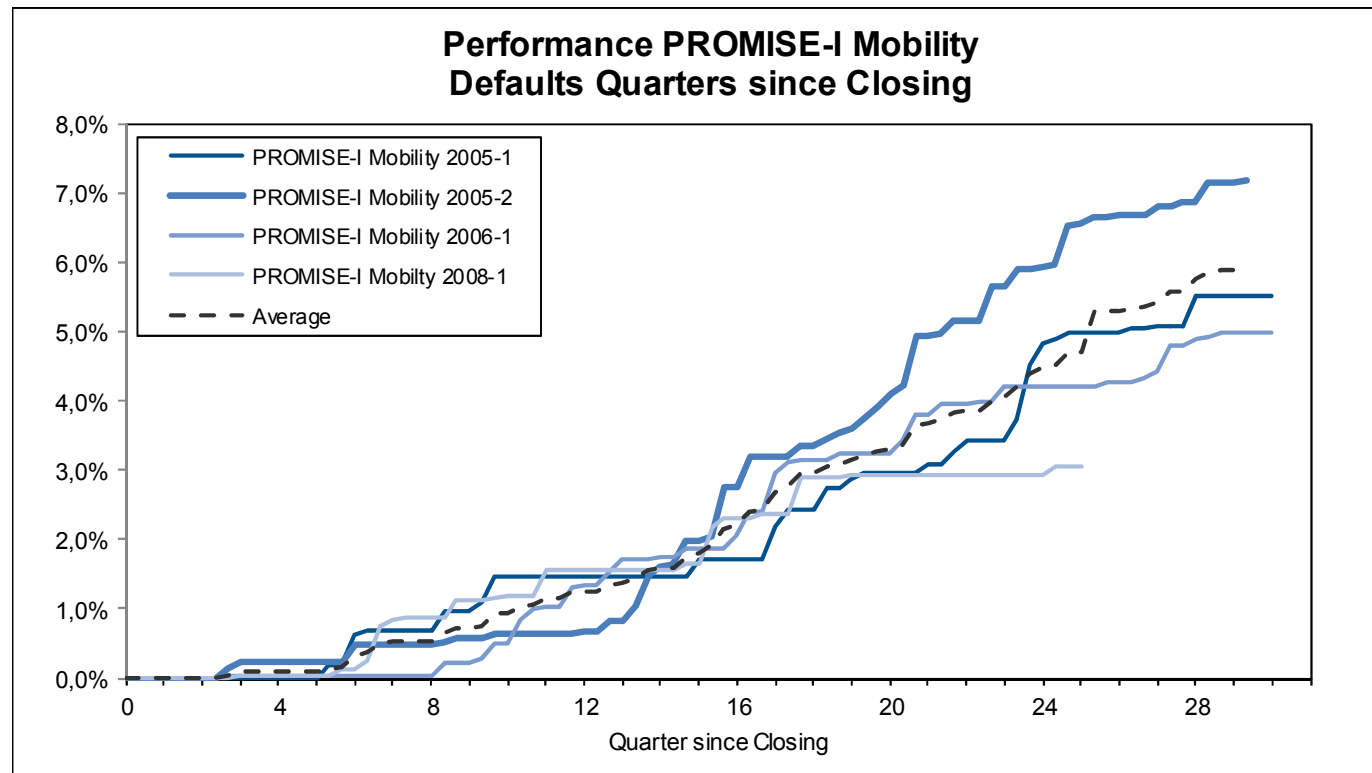
Performance Summary



- 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
- Mobility 2006-1 and 2008-1 shows the same trend due to the amortisation of the portfolio volume
- Increasing Credit Events as a result of the difficult economic environment from 2009 until 2011
- Flattening of increase since 2012

Performance Summary

10

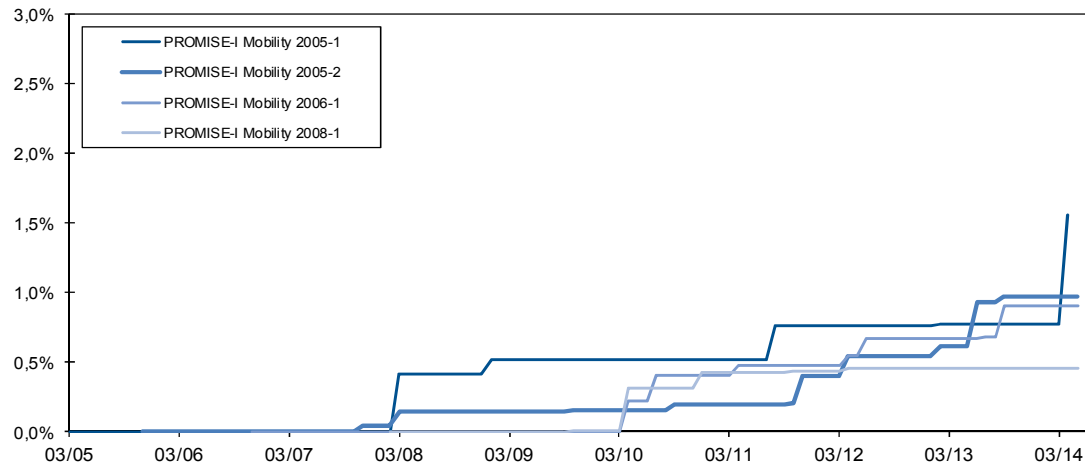


- Comparable Credit Event development of all transactions
- Mobility 2005-2 exhibits a sharper increase of defaults in 2009 and after 2010 compared to the other transactions. However, there are no special reasons or circumstances for this development and the information value of this statistical analysis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

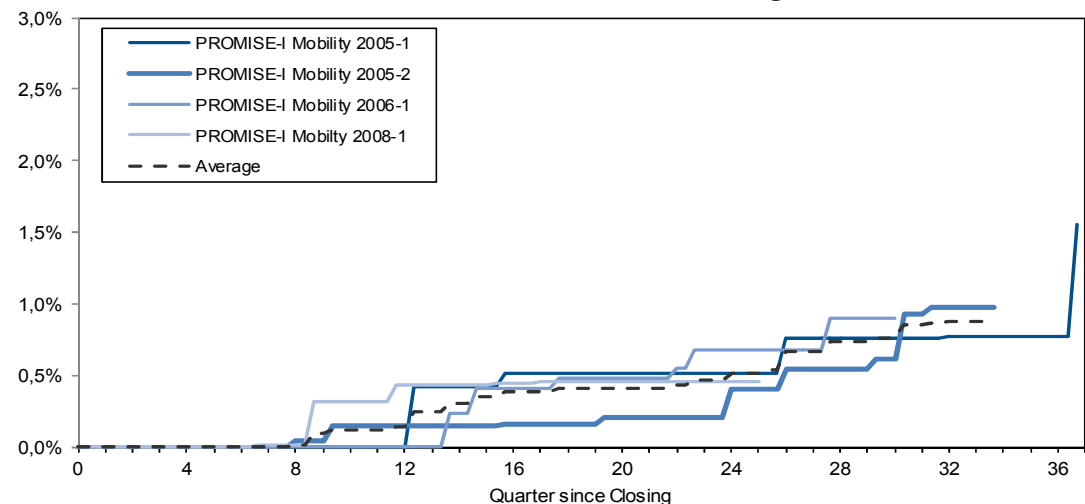
Performance Summary

11

**Performance PROMISE-I Mobility
Loss timing**



**Performance PROMISE-I Mobility
Losses Quarters since Closing**



- Timing of Realised Losses in the transactions depending on single workout-process shows no specific trend
- Increase of PROMISE-I Mobility 2005-1 at the end reflects the final Loss Appraisal by two independent Value Experts at the Legal Maturity.
- First Loss Allocations in the transactions started after 2 to 3 years.

Performance Summary

- Credit Events*
 - In total a volume of € 335.2 million Credit Events occurred in the four existing Mobility transactions
 - This volume refers to 151 obligors and 128 debtor groups respectively
 - For 94 obligors the Workout has been completed (for 9 obligors further Workout in other transaction)
 - 66 obligors are still in workout
 - Collateral Structure as of Credit Event: 73.9% mortgage, 8.6% machinery, 14.3% other (e.g. guaranties, pledges, patronages), 1.0% pos/neg pledge and 2.2% unsecured
- Realised Losses*
 - So far the Trustee verified 48 Loss Allocations for 38 obligors with a total volume of € 47.8 million without any dispute
 - The Recovery rates rank between nearly 0.1% (fraud case only secured by shares) and 96.2% (average 47.5%)
- Recoveries (Principal and Accrued Interest Losses in relation to initial Credit Event Volume)*
 - Average Recoveries for completed Workouts of the Mobility transactions are 71.0% (between 57.2% and 79.7%)
 - Estimated average Recoveries for total existing Credit Events of the Mobility transactions are 67% (between 60% and 73%)

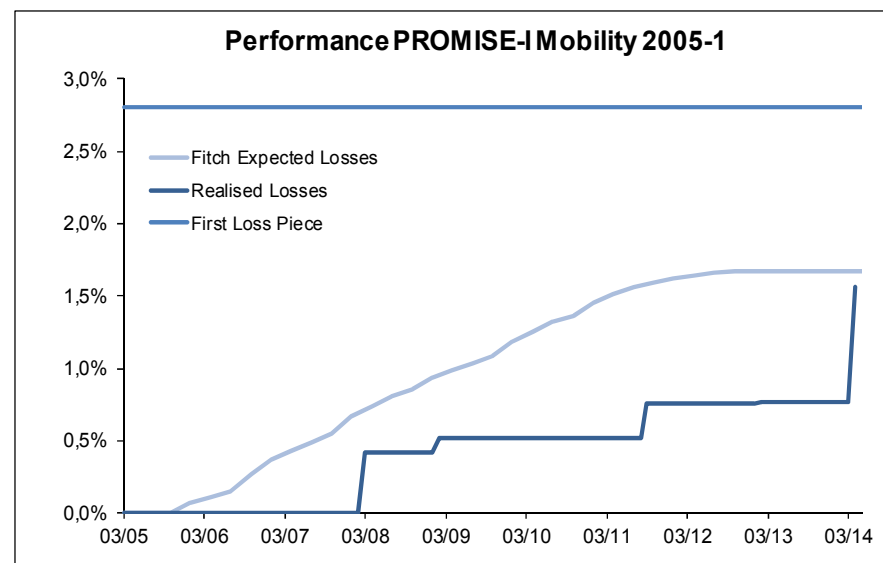
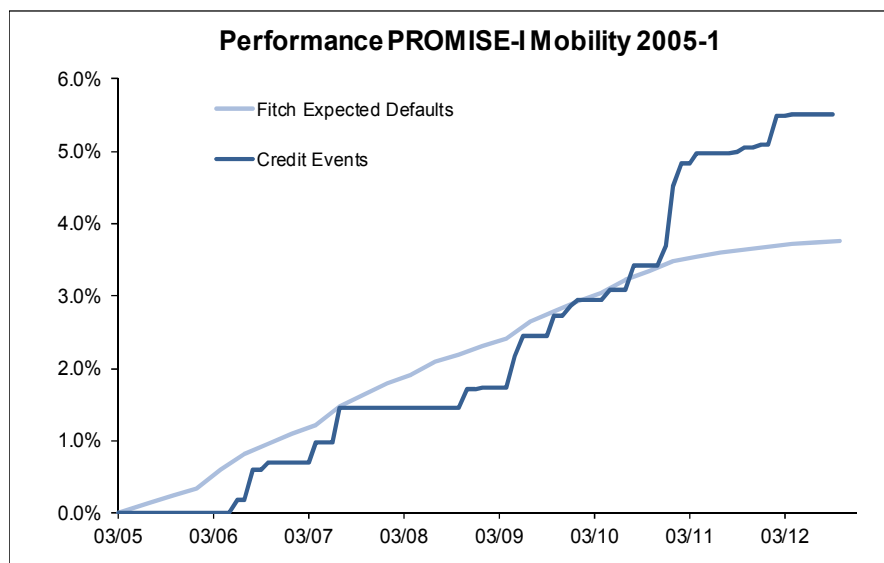
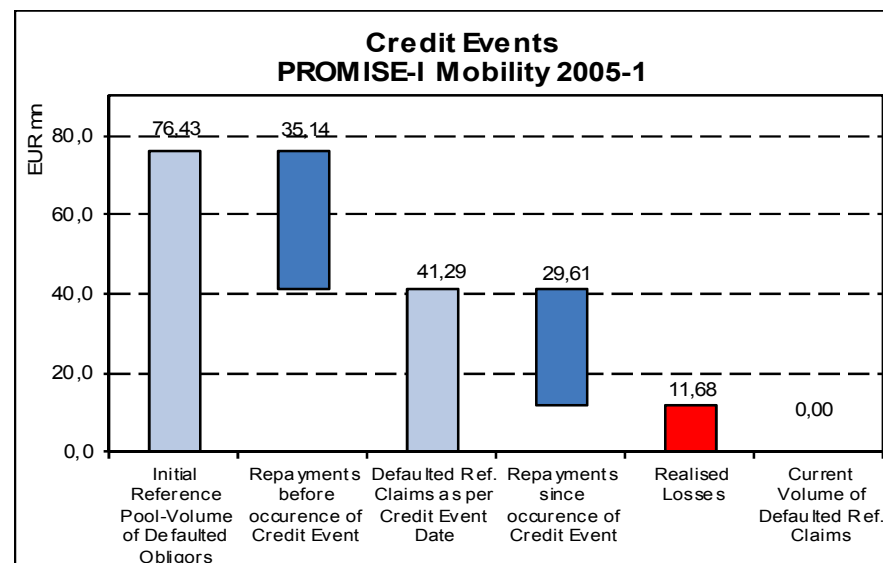
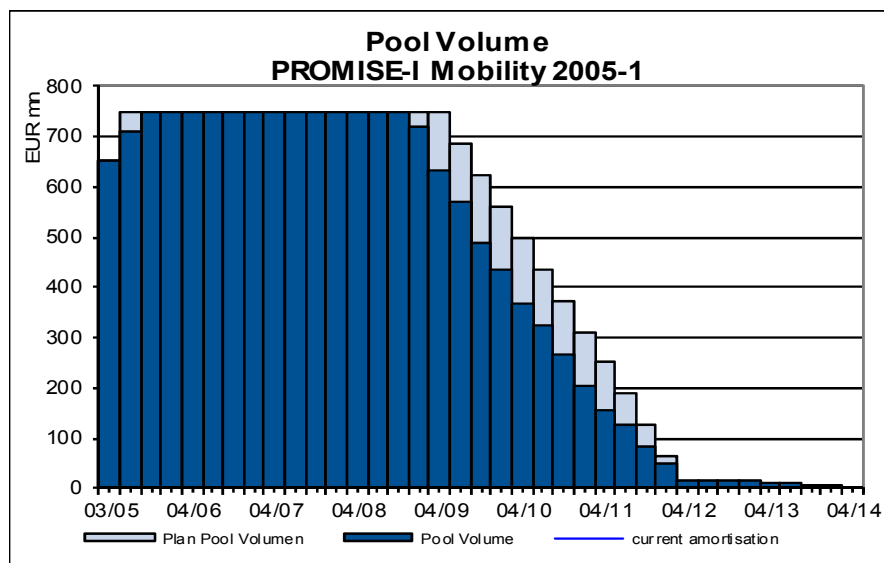
* as of last Investor Report

Content

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

PROMISE-I Mobility 2005-1: Performance Overview*

14



* as of April 2014

PROMISE-I Mobility 2005-1: Final Loss Appraisal

15

Cumulative Credit Events

in EUR	Volume as of Credit Event	Liquidation Proceeds so far	Final Losses	Current Volume
Bankruptcy	34.962.206,24	24.461.713,78	10.500.492,46	0,00
Failure to pay	6.326.175,07	5.143.582,05	1.182.593,02	0,00
Totals	41.288.381,31	29.605.295,83	11.683.085,48	0,00

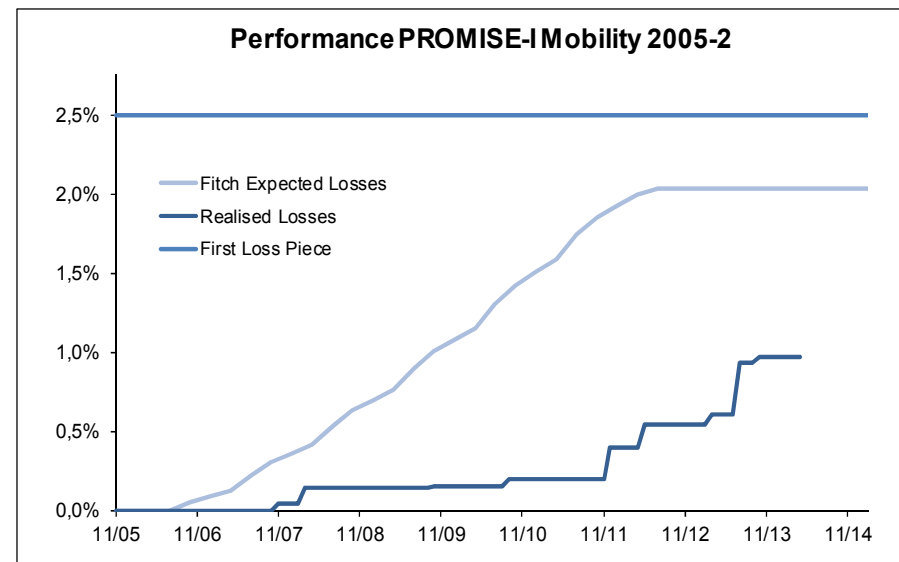
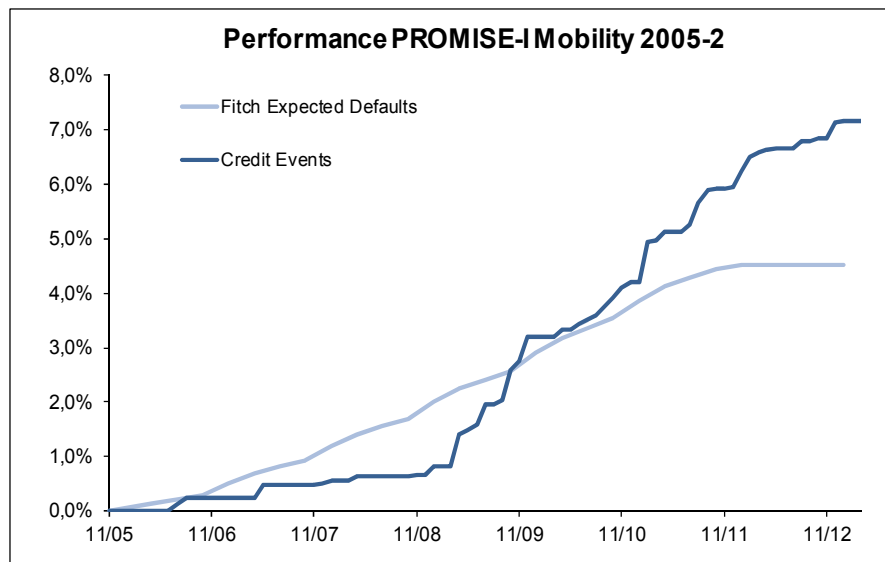
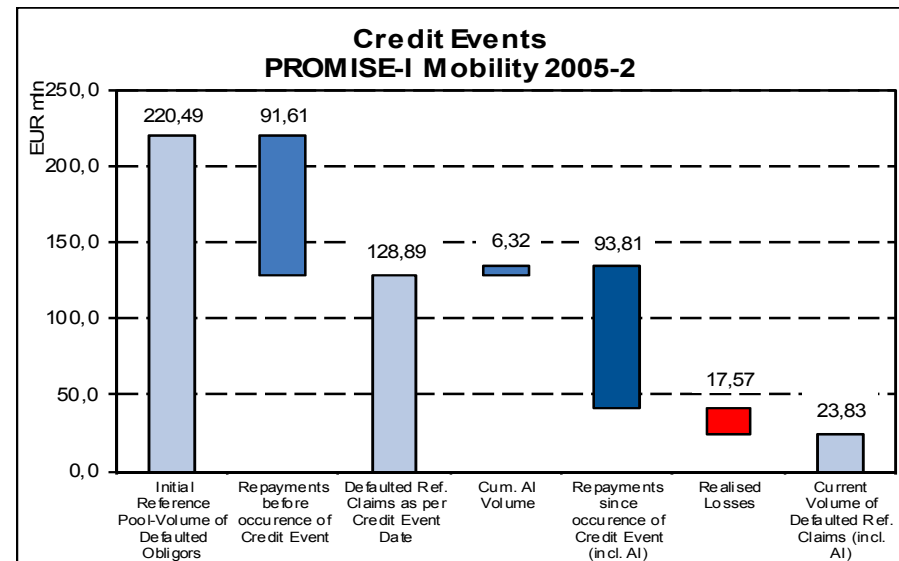
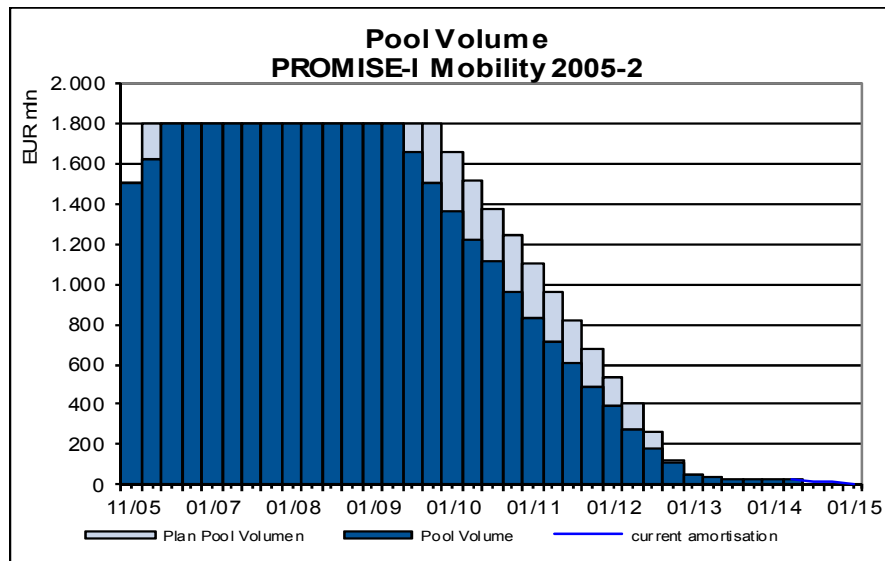
Work out completed

in EUR	Volume as of Credit Event	Liquidation Proceeds so far	Final Losses	Recovery Rate
Bankruptcy	34.962.206,24	24.461.713,78	10.500.492,46	70,0%
Failure to pay	6.326.175,07	5.143.582,05	1.182.593,02	81,3%
Totals	41.288.381,31	29.605.295,83	11.683.085,48	71,7%

- At the Legal Maturity the work out process for 14 obligors with an outstanding volume of € 7.2 million was not finished.
- Two independent Value Experts appointed by the Trustee determined expected future recoveries (Appraised Values) and Appraised Losses for these remaining Credit Events.
- The valuations take into account expected collateral recoveries, expected proceeds from insolvency proceedings and expected interest and principal payments.
- Appraised Values: € 1.3 million
- Appraised Loss: € 5.9 million
- Total Loss: € 11.7 million
- The deferred F-Note received € 9.3 million principal payments in total (Recovery 44%).

PROMISE-I Mobility 2005-2: Performance Overview*

16



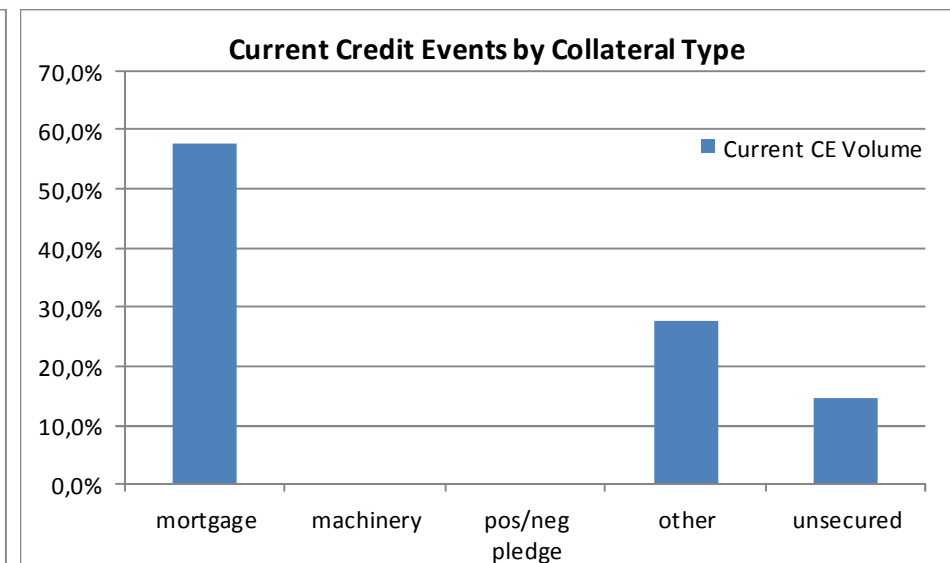
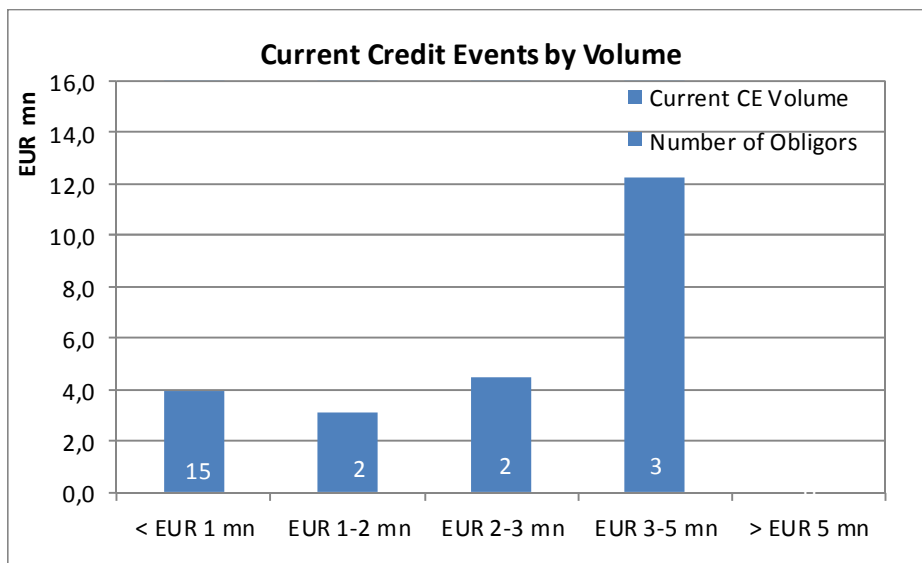
* as of April 2014

PROMISE-I Mobility 2005-2: Credit Events*

17

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	3.301.158,86	54.097.968,37	9.104.681,76	19.013.747,56
Failure to pay	49.970.320,12	3.021.595,84	39.712.240,15	8.463.579,36	4.816.096,45
Totals	128.885.558,95	6.322.754,70	93.810.208,52	17.568.261,12	23.829.844,01



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	45.178.833,34	1.488.002,08	37.562.153,66	9.104.681,76	80,5%
Failure to pay	42.968.773,22	2.211.038,54	36.716.232,40	8.463.579,36	81,3%
Totals	88.147.606,56	3.699.040,62	74.278.386,06	17.568.261,12	80,9%

* as of April 2014

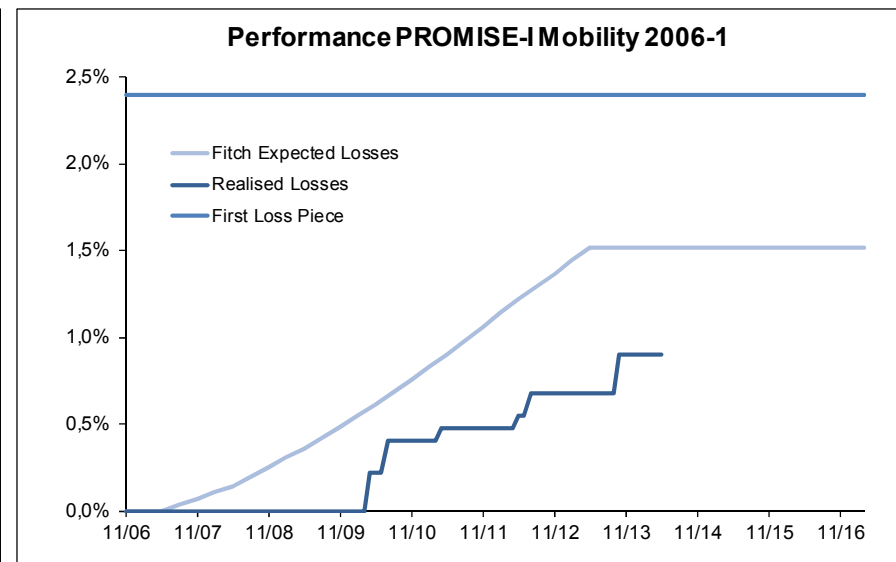
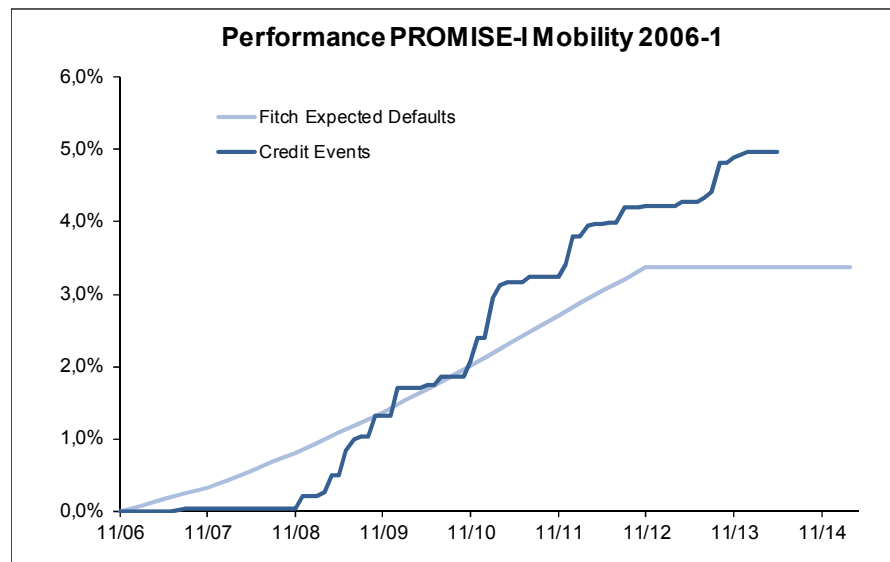
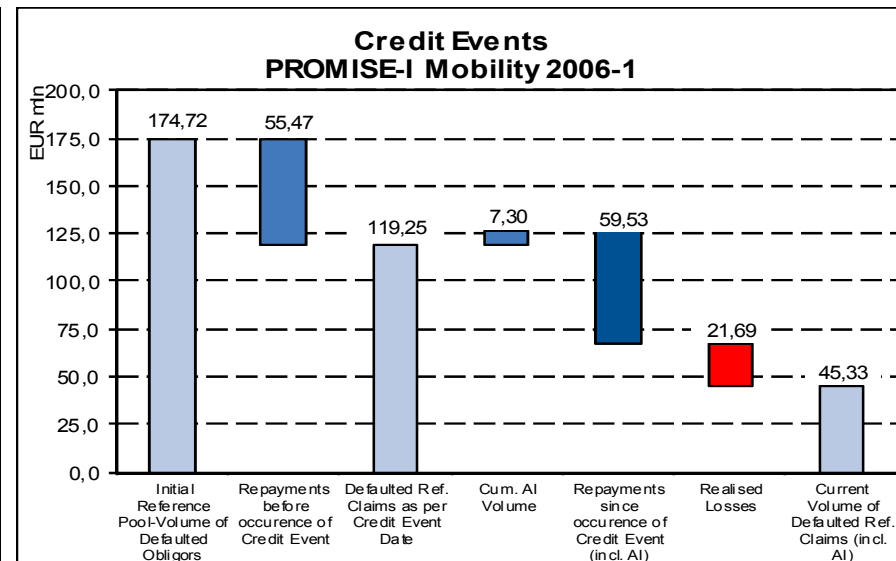
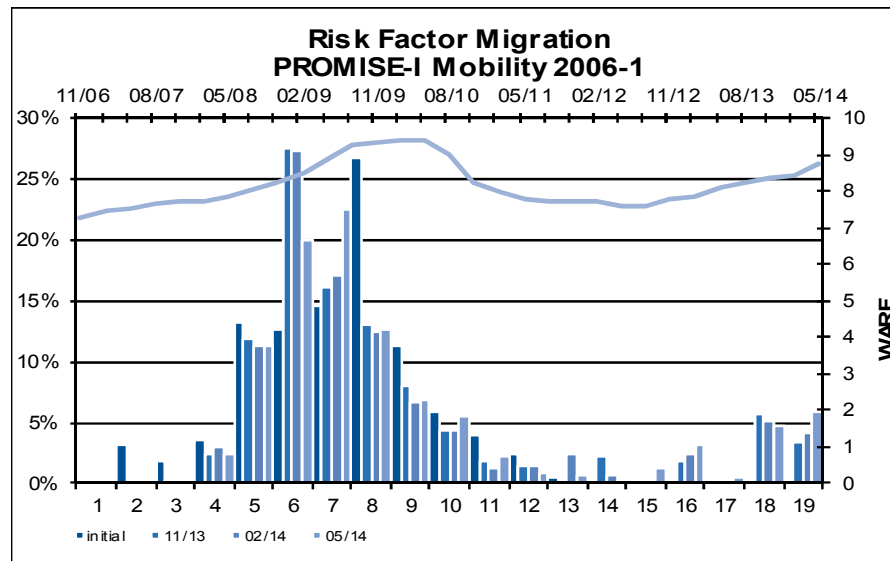
PROMISE-I Mobility 2005-2 / IKB Mobility 2005-2: Outlook

18

- For the remaining Credit Events in work out of € 23.8 million (inclusive Accrued Interest) we currently expect Losses of approximately € 16.3 million.
- This would lead to a Recovery Rate of 73 % (inclusive completed work outs).
- The transaction has reached the Scheduled Maturity in February 2013.
- The redemption of the E- and IKB Mobility-Note has been deferred.
- In the meantime the E-Note has been repaid in full and the IKB Mobility-Note received approximately € 6.1 million principal.
- 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*

19



* as of May 2014

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

20

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	12.500.000	4,4%	1	0,1%	7	mortgage	no	0,13
2	10.988.250	3,9%	3	0,4%	7	pos/neg pledge	no	0,38
3	10.000.000	3,5%	1	0,1%	7	pos/neg pledge	no	0,76
4	8.000.000	2,8%	1	0,1%	6	unsecured	no	0,38
5	6.440.392	2,3%	6	0,8%	6	mortgage	no	0,15
6	6.289.719	2,2%	9	1,1%	18	mortgage	yes	0,67
7	6.000.000	2,1%	1	0,1%	9	pos/neg pledge	no	0,54
8	5.831.000	2,1%	3	0,4%	8	partly mortgage/pos/neg pledge	no	0,11
9	4.433.606	1,6%	2	0,3%	16	partly other/unsecured	yes	3,61
10	4.213.780	1,5%	6	0,8%	19	mortgage	yes	0,00
11	3.925.000	1,4%	2	0,3%	8	pos/neg pledge	no	0,38
12	3.258.938	1,2%	6	0,8%	6	other	no	0,38
13	3.210.000	1,1%	2	0,3%	10	partly mortgage/unsecured	no	0,30
14	3.098.527	1,1%	15	1,9%	6	partly mortgage/machinery	no	0,36
15	3.000.000	1,1%	1	0,1%	5	other	no	0,04
16	2.945.596	1,0%	6	0,8%	18	mortgage	yes	1,46
17	2.812.500	1,0%	1	0,1%	5	unsecured	no	0,38
18	2.807.513	1,0%	5	0,6%	15	mortgage	yes	1,33
19	2.666.888	0,9%	9	1,1%	5	partly mortgage/unsecured	no	0,38
20	2.665.713	0,9%	2	0,3%	10	partly mortgage/machinery	no	0,38
Sum	105.087.420	37,2%	82	10,4%	9,04			0,55
Total Pool	282.326.105	100,0%	785	100,0%	8,74			0,43

- Due to the existing Credit Events within the Top 20 Debtor Groups the Average Risk Factor of Top 20 Debtor Groups is worse and the Weighted Average Life is higher than total Portfolio. But the performing part of the Top 20 Debtor Groups has a better Average Risk Factor (7,00) than the performing total Portfolio (7,33).
- Portion of mortgage and machinery collateral of Top 20 Debtor Groups lower than total Portfolio.

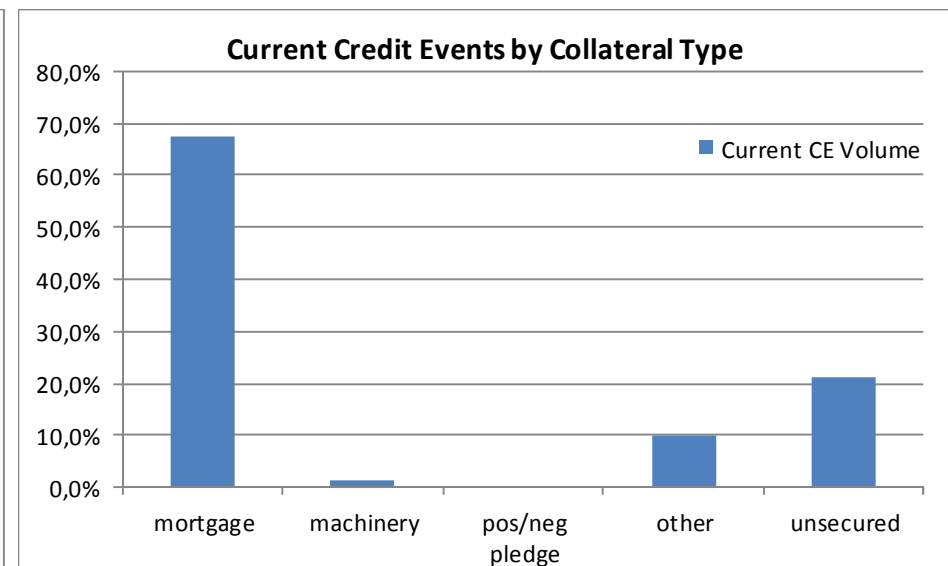
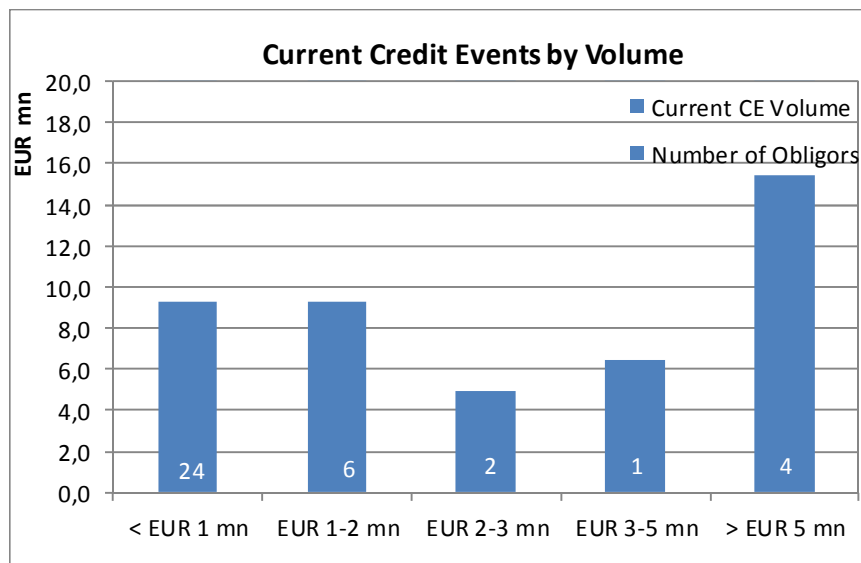
* as of May 2014

PROMISE-I Mobility 2006-1: Credit Events*

21

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	93.256.208,24	6.375.646,87	44.287.035,52	11.994.384,31	43.350.435,28
Failure to pay	25.995.108,17	923.004,75	15.240.387,97	9.695.529,98	1.982.194,97
Totals	119.251.316,41	7.298.651,62	59.527.423,49	21.689.914,29	45.332.630,25



Work out completed

in EUR	Principal-Volume as of Credit Event	Max. cum. AI+EC-Volume	Liquidation Proceeds	Final Losses	Recovery Rate
Bankruptcy	32.652.348,04	1.567.801,38	22.225.765,11	11.994.384,31	64,9%
Failure to pay	23.391.017,51	762.101,22	14.457.588,75	9.695.529,98	59,9%
Totals	56.043.365,55	2.329.902,60	36.683.353,86	21.689.914,29	62,8%

* as of May 2014

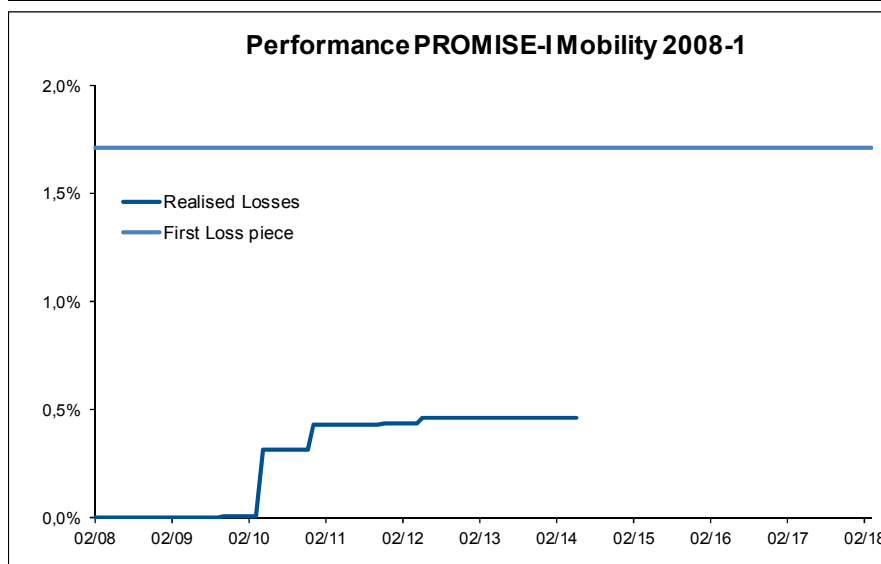
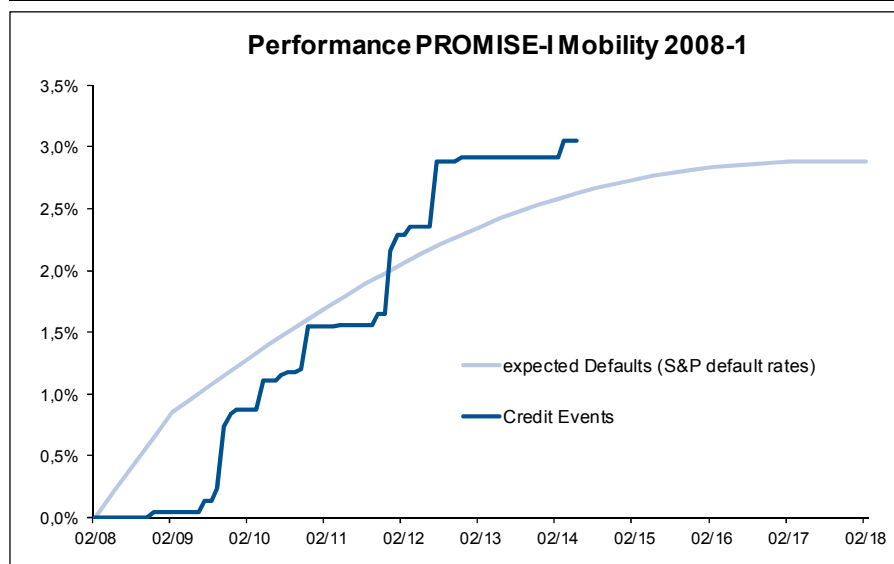
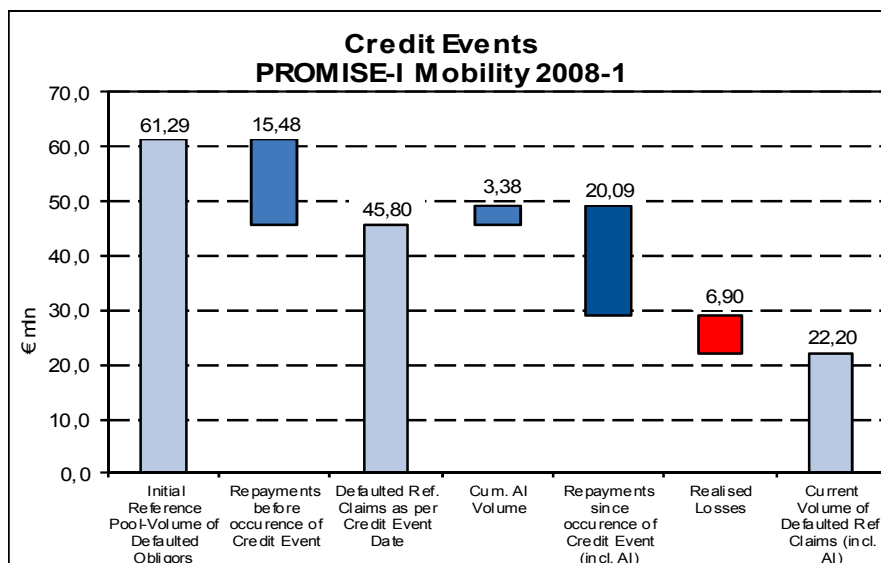
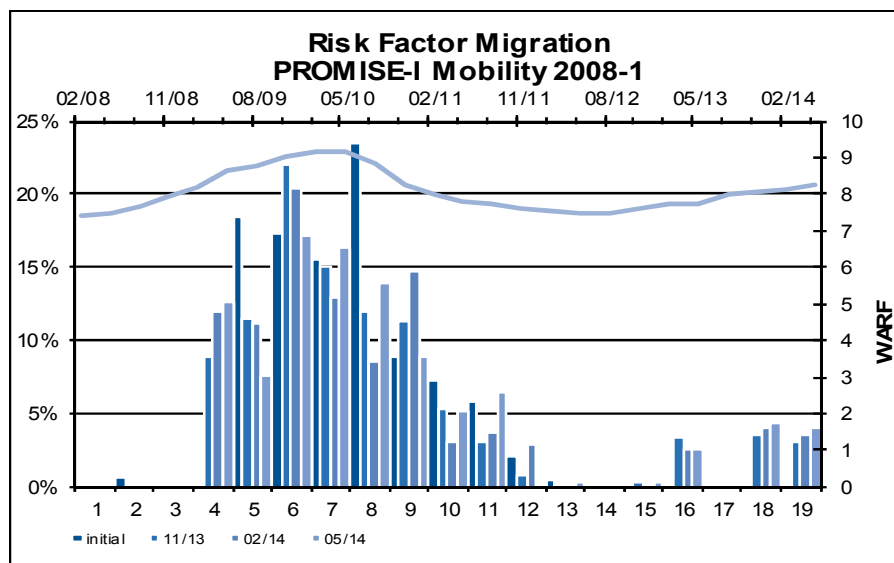
PROMISE-I Mobility 2006-1: Outlook

22

- For the remaining Credit Events in work out of € 45.3 million (inclusive Accrued Interests) we currently expect Losses of approximately € 25.5 million.
- This would lead to a Recovery Rate so far of 60 % (inclusive completed work outs).
- For the current reporting period we expect a Loss Allocation of € 0.4 million.
- Current Loss expectation for existing Credit Events is covered by the first loss piece.

PROMISE-I Mobility 2008-1: Performance Overview*

23



* as of May 2014

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

24

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	5,1%	1	0,4%	8	unsecured	no	1,11
2	10.000.000	5,1%	1	0,4%	4	unsecured	no	2,86
3	7.470.731	3,8%	4	1,6%	19	mortgage	yes	0,00
4	6.843.365	3,5%	2	0,8%	4	mortgage	no	0,91
5	6.017.394	3,1%	1	0,4%	11	mortgage	no	2,12
6	5.719.601	2,9%	1	0,4%	18	other	yes	1,05
7	5.170.725	2,6%	1	0,4%	7	pos/neg pledge	no	0,36
8	4.687.500	2,4%	1	0,4%	6	mortgage	no	1,86
9	4.296.875	2,2%	5	2,1%	12	mortgage	no	1,54
10	4.222.500	2,1%	3	1,2%	7	partly mortgage/machinery	no	1,67
11	4.096.083	2,1%	1	0,4%	8	mortgage	no	1,61
12	3.937.500	2,0%	1	0,4%	4	pos/neg pledge	no	1,87
13	3.848.789	2,0%	1	0,4%	10	mortgage	no	2,53
14	3.780.000	1,9%	1	0,4%	6	other	no	1,87
15	3.674.930	1,9%	2	0,8%	7	partly machinery/other	no	1,66
16	3.272.727	1,7%	1	0,4%	7	pos/neg pledge	no	1,23
17	3.157.840	1,6%	1	0,4%	6	mortgage	no	1,49
18	3.124.550	1,6%	1	0,4%	6	mortgage	no	0,98
19	3.000.000	1,5%	1	0,4%	5	unsecured	no	2,87
20	2.949.091	1,5%	1	0,4%	5	mortgage	no	0,35
Sum	99.270.202	50,4%	31	12,8%	8,37			1,48
Total Pool	196.839.547	100,00%	243	100,00%	8,27			1,47

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

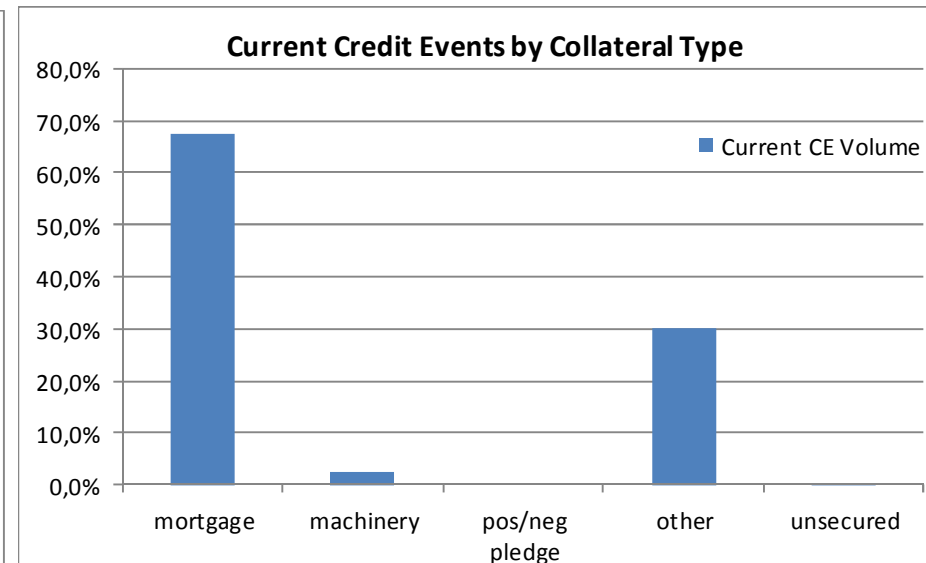
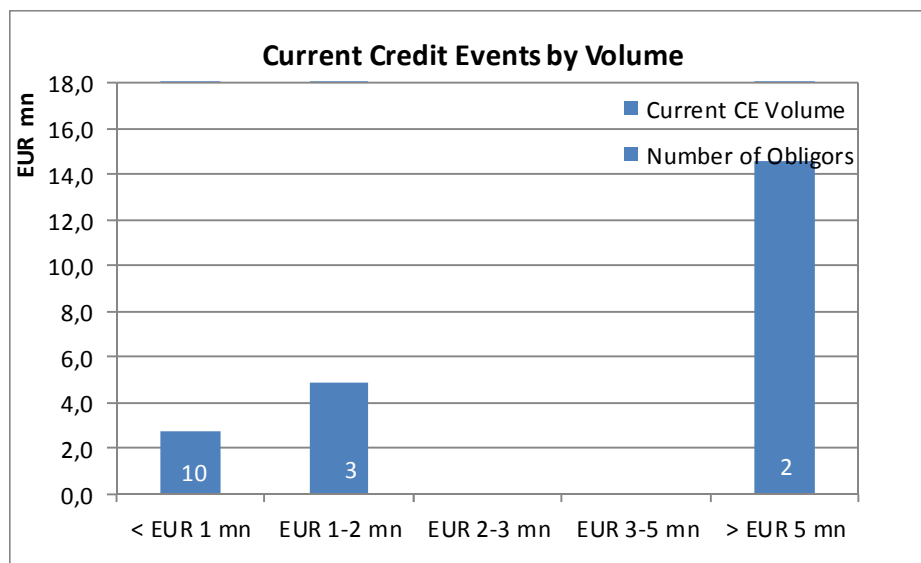
* as of May 2014

PROMISE-I Mobility 2008-1: Credit Events*

25

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	29.931.020,47	2.386.670,88	11.901.872,37	273.928,48	20.141.890,50
Failure to pay	15.869.851,40	996.419,85	8.189.701,83	6.621.715,73	2.054.853,69
Totals	45.800.871,87	3.383.090,73	20.091.574,20	6.895.644,21	22.196.744,19



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 May 2014

PROMISE-I Mobility 2008-1: Outlook

26

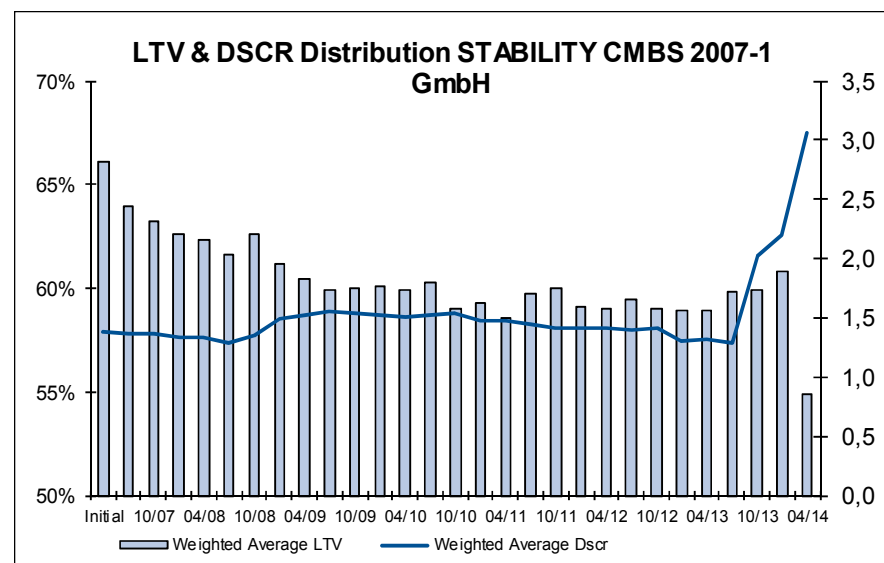
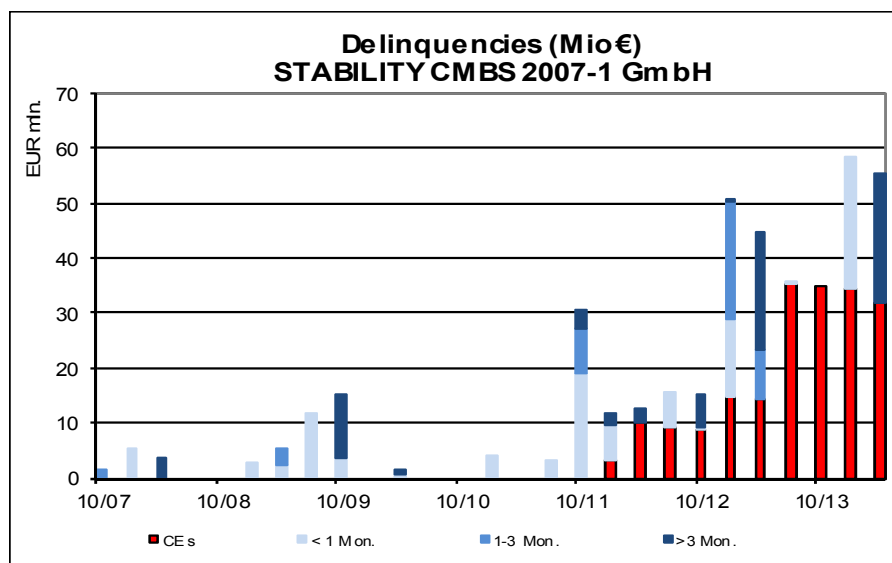
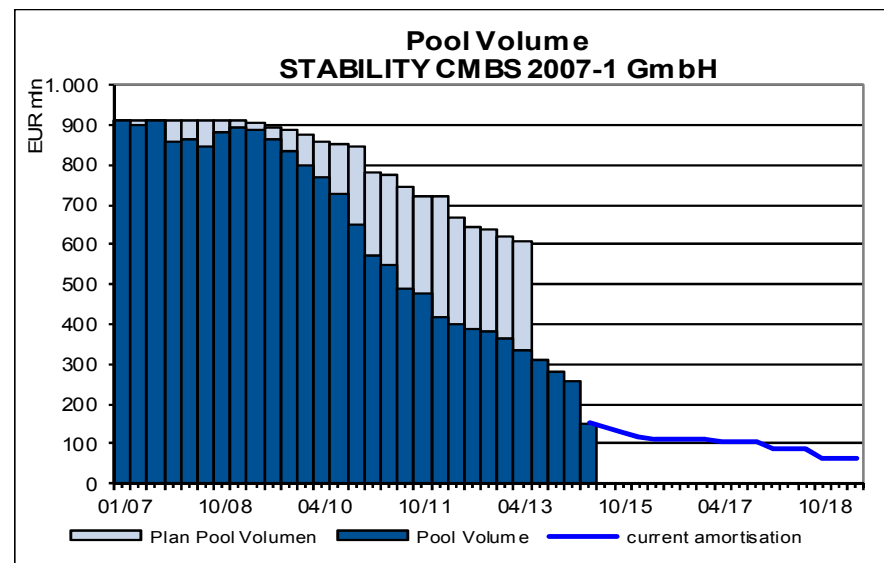
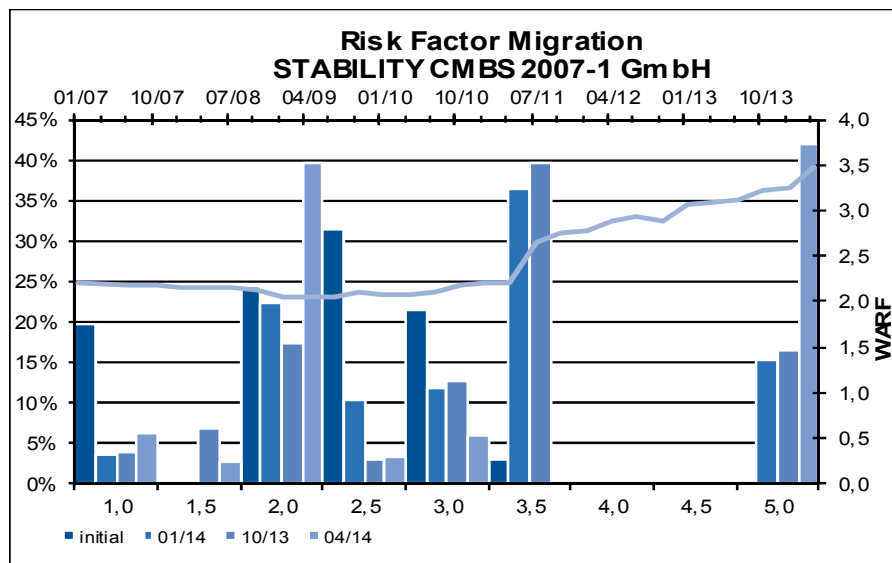
- For the remaining Credit Events in work out of € 23.2 million (inclusive Accrued Interest) we currently expect Losses of approximately € 8.9 million.
- This would lead to a Recovery Rate so far of 65 % (inclusive completed work outs).
- Current Loss expectation for existing Credit Events is covered by the first loss piece.

Content

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

STABILITY CMBS 2007-1: Performance Overview*

28



* as of April 2014

STABILITY CMBS 2007-1: Summary

29

- Volume of € 909 million (+ € 175 million Replenishment) declines to € 150 million.
- Redemption of the initial Top Debtor Group (€ 102 million) was deferred by 3 months.
- Vacancy: 16.2% (Top Ten: 14.8%)
- Vacancy is mainly driven by existing Credit Events (without Credit Events: 3.6%; Top Ten: 3.4%).
- Cumulative Credit Event Volume € 40.3 million
- Outstanding Credit Event Volume € 31.7 million plus € 2.8 million Accrued Interest and Conversion Amount
- Realised Loss so far € 0.7 million (Recovery Rate 79 %)
- The Delinquencies as of the last Investor Report of € 23.7 million refers to the current largest Debtor Group. It is planned to sell the object in Great Britain and repay the Outstanding Reference Claims until end of this year. As a result of the overdue payments more than 90 days, the Reference Claims became Credit Events by Failure to pay within the current reporting period.
- For the remaining Credit Events in workout either the sale of the property or a refinancing by another bank is still planned.
- The worsening of the Weighted Average Rating Factor (3,48) is caused by the existing and the upcoming Credit Events mentioned above. The performing part of the Portfolio shows a stable Weighted Average Rating Factor of 2,24.

This document has been prepared for presentational purposes and the information in this presentation (both oral and written) (the “Presentation”) is indicative and is provided for information and discussion purposes only. The Presentation has been prepared by IKB Deutsche Industriebank AG, Düsseldorf (“IKB”) for IKB’s use only within the Federal Republic of Germany (“Germany”), Belgium and the United Kingdom (“UK”). IKB or any of its officers or directors will not accept or assume any responsibility for any distribution or delivery outside Germany, Belgium and UK. Neither this Presentation nor any copy of it may be taken, transmitted or distributed, directly or indirectly, in or into any other country by any recipient and this restriction specifically includes Japan, Canada and the United States of America, its territories or possessions and U.S. persons (as defined in Regulation S under the United States Securities Act) except pursuant to an exemption therefrom. Neither this Presentation nor any copy hereof may be distributed in any other jurisdictions where its distribution may be restricted by law and persons into whose possession this Presentation comes should inform themselves about, and observe, any such restrictions. Distribution of this Presentation in the United States, Canada, Japan or any such other jurisdictions may constitute a violation of United States, Canadian or Japanese securities laws, or the law of any such other jurisdictions.

The Presentation is not an offer, or a solicitation to offer, to invest, or to procure an investment in, assets of whatever kind, or to issue or sell or procure the issuance or sale of such assets. This document is exempt from the general restriction on the communication of invitations or inducements to enter into investment activity and therefore its contents have not been approved by an authorised person as would otherwise be required by section 21 of the Financial Services and Markets Act 2000. This document is directed exclusively to market counterparties and intermediate customers as defined in FSA rules or to persons who are authorised persons or investment professionals as defined in Article 19 of the FSMA 2000 (Financial Promotion Order) 2001. No other persons should receive any information in this document. It is a condition of your attending this Presentation that you fall within, and you warrant and undertake to IKB that (i) you fall within one of the categories of persons described above, (ii) you have read, agree to and will comply with the terms of this disclaimer and (iii) you will conduct your own analyses or other verification of the data set out in the Presentation.

The information contained herein does not purport to be complete. No representation or warranty, express or implied, is made by IKB or any of its officers or directors as to the accuracy or completeness of such information, and nothing contained in this Presentation is, or shall be relied upon as, a promise or representation or advice by IKB or any of its officers or employees.

IKB does not provide any investment services or ancillary services according to the Directive 2004/39/EC of the European Parliament. Any investment decision you take is in reliance on your own analysis and judgment and/or that of your advisors and not in reliance on us. This Presentation must not be viewed as research and its contents do not constitute advice, including investment advice. The information contained in the Presentation is for background purposes only and is subject to material updating, completion, revision, amendment and verification. Various factors could cause actual future results, performance or events to differ materially from those described in these statements, including as a result of changes in (among other things) general economic conditions, the conditions of the financial markets in Germany, in Western Europe and in the United States, the performance of the IKB’s core markets and changes in laws and regulations. Opinions expressed herein are subject to change without notice and may differ from, or be contrary to, the opinions expressed herein. Therefore, prior to entering into any transaction, you should determine, without reliance on IKB, the economic risks or merits, as well as the legal, tax and accounting characteristics and consequences of the transaction and that you are able to assume these risks. You may use the information in this Presentation for discussion purposes only and not make an offer to sell or issue or a solicitation of an offer to buy or issue assets. The Presentation is proprietary information of IKB, some of which is also confidential and should not be copied, distributed or passed on, directly or indirectly, to any other persons. The Presentation and any further confidential information made available to you are being supplied to you solely for your information and may not be reproduced, forwarded to any other person or published, in whole or in part, for any other purpose.

This document does not disclose all the risks and other significant issues relating to any investment to which this document may relate. By accepting the Presentation and/or attending this Presentation you agree to be bound by the above provisions. To the maximum extent permitted by law, IKB (and any of its officers and employees) does not accept any responsibility for or makes any representation, express or implied, or gives any warranty with respect to the use, the accuracy, correctness or completeness of the information provided during the Presentation and in any written material distributed during the Presentation and does not accept any liability, including, without limitation, any liability arising from fault or negligence, for any loss arising from the use of this Presentation or its contents or otherwise arising in connection with it. Additionally, IKB will not update such information, in particular any forward-looking statements, or correct any inaccuracies contained herein.

Contact

Jürgen Brust

Head of Asset Sales and Securitisation

Phone: +49 211 8221-4787

E-mail: Juergen.Brust@ikb.de

Ronny Stratmann

Head of CLO Management

Phone: +49 211 8221-4119

E-mail: Ronny.Stratmann@ikb.de

Dr. Jörg Chittka

Head of Investor Relations

Phone: +49 211 8221-4349

E-mail: Joerg.Chittka@ikb.de

Copyright:

June 2014

Published by: IKB Deutsche Industriebank AG, Wilhelm-Bötzkes-Straße 1, 40474 Düsseldorf, Germany

Public limited company under German law

Registered office: Düsseldorf, Germany

Registered at the Düsseldorf District Court, Commercial Register no. HR B 1130

Chairman of the Supervisory Board: Bruno Scherrer

Chairman of the Board of Managing Directors: Hans Jörg Schüttler

Members of the Board of Managing Directors: Dr. Dieter Glüder, Claus Momburg, Dr. Michael H. Wiedmann