



PROVIDE BLUE 2005 - 2 PLC - Investor Notification

Determination Date :	15.01.2020		
Reference Period :	01.10.2019	-	31.12.2019
Interest Period on Notes :	07.11.2019	-	06.02.2020
Fixed Euribor :	-0,40300%		

The Bank and Servicer

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Remittance Information
Currency: EUR

Reference Pool Servicer: BHW
Intermediary and Sponsor: Kreditanstalt für Wiederaufbau

Reason for Early Redemption: Payment Date falling in November 2013 or any Payment Date thereafter. Definition of Early Redemption Event in 12.1 of Terms and Conditions of the Notes.

Remittance Distribution Data		
Initial aggregate Outstanding Nominal Amount	3.901.014.166,41	
Initial aggregate principal balance of the Building Savings Accounts	399.418.802,57	
Initial aggregate balances of Auxiliary Collateral	39.912.004,85	
Initial Aggregate Principal Balance		3.461.683.358,99
Beginning Aggregate Principal Balance		215.117.990,62
Scheduled principal received	9.318.337,02	
Unscheduled principal received / prepayments / Unjustified Loss Allocation	1.727.397,59	
thereof removals	0,00	
Total principal available for distribution		11.045.734,61
Current period Realised Loss	0,00	
Current period Estimated Loss	0,00	
Current period Additional Loss	0,00	
Cumulative Realised Loss	10.195.518,05	
Cumulative Estimated Loss	4.323.060,52	
Cumulative Additional Loss	3.557.590,54	
Current period Unjustified Loss Allocation/Late Recoveries of Realised Losses	0,00	
Current period Unjustified Loss Allocation/Late Recoveries of Estimated Losses	0,00	
Current period Unjustified Loss Allocation/Late Recoveries of Additional Losses	0,00	
Current period reverse of previous reduction of the Note Principal Amount	0,00	
Net principal repayment		11.045.734,61
Ending Aggregate Principal Balance		204.072.256,01
Cumulative Realised Loss/Estimated Loss/Additional Loss	18.076.169,11	
CPR	3,17%	

Remittance Outstanding Threshold Amount			
Initial aggregate Outstanding Threshold Amount	0,61%		21.200.000,00
Beginning aggregate Outstanding Threshold Amount	18,09%		3.123.830,89
Current period Realised Loss/ current period Unjustified Loss Allocation		0,00	
Current period Estimated Loss/ Additional Loss		0,00	
Ending aggregate Outstanding Threshold Amount	18,36%		3.123.830,89

Remittance Realised Loss		
Number and Protected Amount +Accrued Interest + Enforcement Costs of loans	524	35.685.742,36
Foreclosure Proceeds	30.094.789,12	
Prior ranking loans (not in this Portfolio)	13.641.933,23	
Loss on prior ranking loans (not in this Portfolio)	1.406.217,36	
Total Realised Loss (including Realised Losses, Additional Losses and related Estimated Losses)		17.826.669,11

Pool-factor:	0,00000000
A+ Reduction Factor:	0,00015220

Determination Date: 15.01.2020
Payment Date: 07.02.2020
3 Month EURIBOR: -0,403%
Servicer: BHW Bausparkasse AG
Reporting Date: 09.01.2020
Early Redemption Date: 09.11.2015

Reference Pool Information		
Bullet and Annuity (Bausparfordarlehen, Festhypotheken und Tilgungshypotheiken)		
Beginning number of Reference Claims		5.021
Current period number of Reference Claims paid in full	-225	
Current period number of removals	0	
Aggregated number of Reference Claims paid in full / removals		-225
Added loans *		+ 15
Ending number of Reference Claims		4.781

* in case loan was splitted

Delinquency Status			
	Number of Reference Claims	Protected Amount	Overdue payments
0 months in Arrears	4.559	192.376.296,29	n.a.
0,01 - 0,99 months in Arrears	65	3.286.215,19	8.259,72
1 - 1,99 months in Arrears	36	2.038.404,30	13.360,50
2 - 2,99 months in Arrears	18	1.156.166,02	15.693,40
3 - 3,99 months in Arrears	5	345.378,00	7.434,26
4 - 4,99 months in Arrears	6	356.102,18	6.711,73
5 - 5,99 months in Arrears	1	15.896,06	383,32
6 - 11,99 months in Arrears	6	239.837,77	10.060,97
12+ months in Arrears	11	474.926,05	39.872,19
Delinquencies (greater 3 months)	29	1.432.140,06	64.462,47
Bankruptcy	74	3.783.034,15	8.547,64
Total	103	5.215.174,21	73.010,11

Defaulted Reference Claims			
	Number of Reference Claims	Protected Amount	Overdue payments
Current period Defaulted Reference Claims	2	68.178,09	4.331,31
Cumulative Defaulted Reference Claims	238	13.187.034,60	93.708,97
thereof normal performing again*	191	10.669.232,32	

* Loans with instalments in arrears below 3 and no bankruptcy flag

Overdue Reference Claims			
	Number of Reference Claims	Protected Amount	Overdue Payments
Overdue Reference Claims	316	17.010.949,76	108.412,98

Interest Distribution

Currency: EURO

Credit Linked Notes Provide Blue 2005-2 PLC Statement to CLN Noteholders

Class	Beginning Class Principal Amount	Number of Notes	Spread over 3 Month Euribor	Interest Rate	Current Accrued Interest per Note	Total Interest Distribution
A+	0,00	0	0,00%	0,000%	0,00	0,00
B	0,00	0	0,00%	0,000%	0,00	0,00
C	0,00	0	0,00%	0,000%	0,00	0,00
D	0,00	0	0,70%	0,297%	0,00	0,00
E	14.144.016,08	155	2,20%	1,797%	419,06	64.954,30
Totals	14.144.016,08					64.954,30

Triggers:

- 1) Time Call: 07.11.2013
- 2) Clean up call: Reduction of Aggregate Principal Balance to less than 10% of the Initial Aggregate Principal Balance, currently 5,90%
- 3) Occurrence of a Regulatory Event
- 4) Occurrence of a Tax Event
- 5) Termination of the Bank Swap upon transfer of the Reference Pool and no substitute Bank Swap is entered
- 6) Non-compliance of Servicer

Determination Date:	15.01.2020	Current Interest Accrual Period	
Payment Date:	07.02.2020	Beginning	Ending
3 Month EURIBOR:	-0,403%	07.11.2019	06.02.2020
Number of days (act):	92		
Servicer:	BHW Bausparkasse AG		
Reporting Date:	09.01.2020		
Early Redemption Date:	09.11.2015		

Distribution Summary
Currency: EUR

Credit Linked Notes Provide Blue 2005-2 PLC
Statement to CLN Noteholders

Class	Initial Class Principal Amount	Class Principal Amount before Distribution	Current Interest Rate	Principal Distribution	Interest Distribution	Unpaid Interest	Total Distribution	Reduction of Class Principal Amount	Class Principal Amount after Distribution	WKN	ISIN
A+	500.000,00	0,00	0,0000%	0,00	0,00	0,00	0,00	0,00	0,00	A0GHZR	DE000A0GHZR1
B	67.500.000,00	0,00	0,0000%	0,00	0,00	0,00	0,00	0,00	0,00	A0GHZS	DE000A0GHZS9
C	41.900.000,00	0,00	0,0000%	0,00	0,00	0,00	0,00	0,00	0,00	A0GHZT	DE000A0GHZT7
D	30.500.000,00	0,00	0,2970%	0,00	0,00	0,00	0,00	0,00	0,00	A0GHZU	DE000A0GHZU5
E	15.500.000,00	14.144.016,08	1,7970%	256.897,21	64.954,30	0,00	321.851,51	0,00	13.887.118,87	A0GHZV	DE000A0GHZV3
Totals CLN	155.900.000,00	14.144.016,08		256.897,21	64.954,30	0,00	321.851,51	0,00	13.887.118,87		

Amounts per Unit (50.000 / 100.000)									Rating of the Notes			
Class	Note Principal Amount before Distribution	Principal Distribution	Interest Distribution	Total Distribution	Reduction of Note Principal Amount	Note Principal Amount after Distribution	Legal Maturity	S&P		Fitch		
								Initial	Current	Initial	Current	
A+	0,00	0,00	0,00	0,00	0,00	0,00	07.08.2052	AAA	n.a.	AAA	n.a.	
B	0,00	0,00	0,00	0,00	0,00	0,00	07.08.2052	AA	n.a.	AA	n.a.	
C	0,00	0,00	0,00	0,00	0,00	0,00	07.08.2052	A	n.a.	A	n.a.	
D	0,00	0,00	0,00	0,00	0,00	0,00	07.08.2052	BBB	n.a.	BBB	n.a.	
E	91.251,72	1.657,40	419,06	2.076,46	0,00	89.594,32	07.08.2052	BB	B-	BB	BBB+	

Determination Date: 15.01.2020
Payment Date: 07.02.2020
3 Month EURIBOR: -0,40300%
Servicer: BHW Bausparkasse AG
Reporting Date: 09.01.2020
Early Redemption Date: 09.11.2015

Principal Reduction
Currency: EUR

Credit Linked Notes Provide Blue 2005-2 PLC
Statement to CLN Noteholders

Class	Initial Class Principal Amount	Beginning Percentage	Beginning Class Principal Amount	Scheduled Principal Received	Unscheduled Principal Received	Early Redemption	Total Principal	Unjustified Loss Allocation/ Late Recovery	Realised Loss/ Estimated Loss/ Additional Loss	Ending Class Principal Amount	Ending Percentage
Senior Tranche	3.284.583.358,99	0,00%	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
A+	500.000,00	0,00%	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
B	67.500.000,00	0,00%	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
C	41.900.000,00	0,00%	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
D	30.500.000,00	0,00%	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
E	15.500.000,00	81,91%	14.144.016,08	0,00	0,00	256.897,21	256.897,21	0,00	0,00	13.887.118,87	81,64%
Threshold	21.200.000,00	18,09%	3.123.830,89	0,00	0,00	0,00	0,00	0,00	0,00	3.123.830,89	18,36%
Totals	3.461.683.358,99	100%	17.267.846,97	0,00	0,00	256.897,21	256.897,21	0,00	0,00	17.010.949,76	100%

Credit Enhancement (based on Ending Class Principal Amount)			
Class	Initial Percentage	Beginning Percentage	Ending Percentage
A+	5,10%	100%	100%
B	3,15%	100%	100%
C	1,94%	100%	100%
D	1,06%	100,00%	100,00%
E	0,61%	18,09%	18,36%

Determination Date: 15.01.2020
Payment Date: 07.02.2020
3 Month EURIBOR: -0,40300%
Servicer: BHW Bausparkasse AG
Reporting Date: 09.01.2020
Early Redemption Date: 09.11.2015

Pool Distribution by Outstanding Balance - 31.12.2019 -

Balance Bucket (€)	Aggregated Securitized Balance (Protected)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference	Weighted Average LTV	Percentage East Germany
< 10.000	2.790.417,54 €	1,37%	494	10,33%	16,95%	23,02%
>= 10.000 < 20.000	10.995.941,27 €	5,39%	730	15,27%	22,72%	27,68%
>= 20.000 < 30.000	21.052.033,45 €	10,32%	844	17,65%	27,76%	30,29%
>= 30.000 < 40.000	24.812.673,49 €	12,16%	710	14,85%	30,65%	27,88%
>= 40.000 < 50.000	23.023.869,99 €	11,28%	517	10,81%	34,52%	33,17%
>= 50.000 < 60.000	21.151.799,40 €	10,36%	388	8,12%	37,81%	28,99%
>= 60.000 < 70.000	18.999.222,16 €	9,31%	293	6,13%	42,04%	32,35%
>= 70.000 < 80.000	16.095.712,24 €	7,89%	214	4,48%	42,40%	28,30%
>= 80.000 < 90.000	14.030.636,90 €	6,88%	166	3,47%	46,09%	27,36%
>= 90.000 < 100.000	11.167.879,96 €	5,47%	118	2,47%	47,38%	34,11%
>= 100.000 < 110.000	8.890.059,67 €	4,36%	85	1,78%	50,11%	24,89%
>= 110.000 < 120.000	8.159.918,84 €	4,00%	71	1,49%	53,15%	25,71%
>= 120.000 < 130.000	5.614.569,04 €	2,75%	45	0,94%	50,73%	17,69%
>= 130.000 < 140.000	2.415.250,40 €	1,18%	18	0,38%	54,01%	5,64%
>= 140.000 < 150.000	3.024.227,71 €	1,48%	21	0,44%	55,81%	14,40%
>= 150.000 < 160.000	4.024.943,78 €	1,97%	26	0,54%	53,22%	34,60%
>= 160.000 < 170.000	2.613.457,16 €	1,28%	16	0,33%	56,34%	18,61%
>= 170.000 < 180.000	1.749.020,39 €	0,86%	10	0,21%	50,89%	10,24%
>= 180.000 < 190.000	743.825,06 €	0,36%	4	0,08%	58,43%	
>= 190.000 < 200.000	583.339,55 €	0,29%	3	0,06%	60,32%	34,69%
>= 200.000 < 210.000	400.505,23 €	0,20%	2	0,04%	56,60%	
>= 210.000 < 220.000	219.082,57 €	0,11%	1	0,02%	54,50%	100,00%
>= 220.000 < 230.000	0,00 €	0,00%				
>= 230.000 < 240.000	234.527,43 €	0,11%	1	0,02%	79,13%	
>= 240.000 < 250.000	0,00 €	0,00%				
>= 250.000 < 260.000	0,00 €	0,00%				
>= 260.000 < 270.000	0,00 €	0,00%				
>= 270.000 < 280.000	0,00 €	0,00%				
>= 280.000 < 290.000	562.394,11 €	0,28%	2	0,04%	59,91%	
>= 290.000 < 300.000	295.948,67 €	0,15%	1	0,02%	31,82%	
>= 300.000	421.000,00 €	0,21%	1	0,02%	45,12%	
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

Original weighted average current Outstanding Balance = 40.060,68 €
 Weighted average current Outstanding Balance = 42.684,01 €
 Maximum current Outstanding Balance = 421.000,00 €
 Minimum current Outstanding Balance = 0,03 €

BHW Bausparkasse AG

Pool Distribution by Region - 31.12.2019 -

Region	Aggregated Securitized Balance (Protected)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference	Weighted Average LTV
Schleswig Holstein	7.655.089,98 €	3,75%	196	4,10%	36,98%
Hamburg	2.669.297,61 €	1,31%	62	1,30%	38,78%
Niedersachsen	22.020.610,10 €	10,79%	557	11,65%	39,21%
Bremen	1.219.898,79 €	0,60%	45	0,94%	35,72%
Nordrhein-Westfalen	44.603.024,50 €	21,86%	1.008	21,08%	39,05%
Hessen	20.275.047,14 €	9,94%	417	8,72%	38,63%
Rheinland-Pfalz	14.035.261,24 €	6,88%	297	6,21%	38,98%
Baden-Württemberg	17.520.409,86 €	8,59%	431	9,01%	37,39%
Bayern	11.084.766,15 €	5,43%	277	5,79%	36,28%
Saarland	1.986.317,60 €	0,97%	49	1,02%	42,25%
Berlin	5.406.137,44 €	2,65%	132	2,76%	36,79%
Brandenburg	13.949.729,10 €	6,84%	272	5,69%	43,13%
Mecklenburg-Vorpommern	8.205.835,08 €	4,02%	200	4,18%	40,40%
Sachsen	14.128.951,14 €	6,92%	343	7,17%	40,40%
Sachsen-Anhalt	12.443.267,59 €	6,10%	318	6,65%	42,41%
Thüringen	6.868.612,69 €	3,37%	177	3,70%	39,16%
unknown	0,00 €	0,00%			
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%

BHW Bausparkasse AG

Pool Distribution by LTV - 31.12.2019 -

Balance LTV	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
> < 5%	2.004.724,13 €	0,98%	277	5,79%	3,59%	14,52%
>= 5% < 10%	7.043.135,53 €	3,45%	415	8,68%	7,75%	20,94%
>= 10% < 15%	10.746.452,78 €	5,27%	415	8,68%	12,54%	25,62%
>= 15% < 20%	14.671.873,95 €	7,19%	460	9,62%	17,40%	24,88%
>= 20% < 25%	17.135.634,12 €	8,40%	440	9,20%	22,42%	28,46%
>= 25% < 30%	18.053.731,14 €	8,85%	407	8,51%	27,41%	29,82%
>= 30% < 35%	18.041.760,12 €	8,84%	371	7,76%	32,32%	27,91%
>= 35% < 40%	17.768.359,71 €	8,71%	356	7,45%	37,35%	25,44%
>= 40% < 45%	17.324.634,75 €	8,49%	311	6,50%	42,35%	25,45%
>= 45% < 50%	17.068.733,36 €	8,36%	267	5,58%	47,21%	25,99%
>= 50% < 55%	13.014.199,44 €	6,38%	226	4,73%	52,37%	30,51%
>= 55% < 60%	16.104.433,58 €	7,89%	257	5,38%	57,42%	31,15%
>= 60% < 65%	17.427.502,49 €	8,54%	265	5,54%	62,29%	33,69%
>= 65% < 70%	7.744.255,12 €	3,79%	126	2,64%	66,67%	37,35%
>= 70% < 75%	4.716.780,28 €	2,31%	84	1,76%	71,52%	33,60%
>= 75% < 80%	2.448.783,54 €	1,20%	39	0,82%	77,64%	17,58%
>= 80% < 85%	1.109.594,39 €	0,54%	23	0,48%	80,00%	34,62%
>= 85% < 90%	0,00 €	0,00%				
>= 90% < 95%	0,00 €	0,00%				
>= 95%	0,00 €	0,00%				
Brigde Collateral	796.068,62 €	0,39%	22	0,46%		
n.a. 1)	851.598,96 €	0,42%	20	0,42%		
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

Original weighted average LTV = 52,02%

Weighted average current LTV = 39,23%

Maximum current LTV = 80,00%

Minimum current LTV = 0,05%

1) Loans secured by substitutional collateral or temporary collateral

Pool Distribution by Interest Rate - 31.12.2019 -

Balance Interest Rate	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
> <= 4,25%	174.268.374,62 €	85,40%	4.076	85,25%	39,37%	27,34%
>= 4,25% <= 4,50%	5.409.817,67 €	2,65%	127	2,66%	39,44%	31,70%
>= 4,50% <= 4,75%	8.481.311,63 €	4,16%	201	4,20%	36,57%	32,61%
>= 4,75% <= 5,00%	6.051.286,08 €	2,97%	165	3,45%	36,49%	32,03%
>= 5,00% <= 5,25%	4.574.381,49 €	2,24%	95	1,99%	39,61%	40,30%
>= 5,25% <= 5,50%	2.797.698,00 €	1,37%	60	1,25%	40,88%	20,90%
>= 5,50% <= 5,75%	1.677.403,87 €	0,82%	33	0,69%	43,15%	33,34%
>= 5,75% <= 6,00%	431.112,14 €	0,21%	6	0,13%	46,22%	68,82%
>= 6,00% <= 6,25%	322.971,17 €	0,16%	12	0,25%	34,62%	4,14%
>= 6,25% <= 6,50%	57.899,34 €	0,03%	6	0,13%	3,16%	
>= 6,50% <= 6,75%	0,00 €	0,00%				
>= 6,75% <= 7,00%	0,00 €	0,00%				
>= 7,00% <= 7,25%	0,00 €	0,00%				
>= 7,25% <= 7,50%	0,00 €	0,00%				
>= 7,50% <= 7,75%	0,00 €	0,00%				
>= 7,75%	0,00 €	0,00%				
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

Original weighted average Interest Rate = 4,91%
 Weighted average current Interest Rate = 3,12%
 Maximum current Interest Rate = 6,50%
 Minimum current Interest Rate = 1,05%

BHW Bausparkasse AG

Pool Distribution by Prior Ranking Charges - 31.12.2019 -

Prior Ranking	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Prior Ranking Amount (EUR)	Weighted Average LTV	Percentage East Germany
Mortgages without prior ranking charges	14.775.843,47 €	7,24%	265	5,54%	0,00 €	32,64%	19,05%
Mortgages subject prior ranking charges	187.648.744,96 €	91,95%	4.475	93,60%	86.116.730,00 €	40,13%	28,87%
n.a.	1.647.667,58 €	0,81%	41	0,86%			
TOTAL	204.072.256,01 €	100%	4.781	100%	86.116.730,00 €	39,59%	28,15%

BHW Bausparkasse AG

Pool Distribution by Prior Ranking Charges (as adjusted) - 31.12.2019 -

Prior Ranking	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Prior Ranking Amount (EUR)	Weighted Average LTV	Percentage East Germany
Mortgages without prior ranking charges	157.544.866,64 €	77,20%	3.377	70,63%	0,00 €	37,29%	29,66%
Mortgages subject prior ranking charges	44.879.721,79 €	21,99%	1.363	28,51%	83.235.736,02 €	46,06%	22,86%
n.a.	1.647.667,58 €	0,81%	41	0,86%			
TOTAL	204.072.256,01 €	100%	4.781	100%	83.235.736,02 €	39,23%	28,15%

Prior ranking charges below 1% of the Property Value have been deducted to take account of, inter alia, rounding deviations.

BHW Bausparkasse AG

Pool Distribution by Property Type - 31.12.2019 -

Property Type	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
Single Family House	123.528.324,54 €	60,53%	2.860	59,82%	39,07%	30,43%
Two-Family House	23.798.769,08 €	11,66%	554	11,59%	34,88%	24,05%
Multi-Family House	15.750.648,84 €	7,72%	301	6,30%	36,34%	31,04%
Holiday Property	518.868,83 €	0,25%	11	0,23%	43,98%	60,39%
Prefabricated House (Fertighaus)	4.880.882,28 €	2,39%	74	1,55%	41,78%	25,71%
Apartment (Eigentumswohnung)	33.842.232,47 €	16,58%	935	19,56%	43,51%	21,24%
Building land	38.318,97 €	0,02%	1	0,02%	34,00%	100,00%
Other Properties	0,00 €		0			
Unkown	1.714.211,00 €	0,84%	45	0,94%		
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

BHW Bausparkasse AG

Pool Distribution by Employment Status - 31.12.2019 -

Employment Status	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
Civil Servants	21.107.271,45 €	10,34%	538	11,25%	35,76%	19,79%
Public Sector Employees	18.400.913,81 €	9,02%	491	10,27%	35,17%	34,86%
Other Employees	97.074.591,37 €	47,57%	2.061	43,11%	42,69%	30,05%
Self-Employed	11.642.177,22 €	5,70%	257	5,38%	37,36%	36,02%
Other (Pensioners, Students, ...)	31.966.281,08 €	15,66%	894	18,70%	32,97%	19,42%
unknown	23.881.021,08 €	11,70%	540	11,29%	40,67%	30,47%
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

BHW Bausparkasse AG

Pool Distribution by Occupation Status - 31.12.2019 -

Occupation Status	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
Owner Occupied	166.331.433,55 €	81,51%	3.868	80,90%	38,53%	27,14%
Non-Owner Occupied	36.438.493,95 €	17,86%	872	18,24%	42,45%	32,77%
unknown	1.302.328,51 €	0,64%	41	0,86%		
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

BHW Bausparkasse AG

Pool Distribution by Amortisation Type - 31.12.2019 -

Amortisation Type	Aggregated Securitized Balance (Protected Amount)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
Bullet	127.898.892,90 €	62,67%	2.445	51,14%	43,21%	26,99%
Annuity	76.173.363,11 €	37,33%	2.336	48,86%	32,56%	29,55%
Amortising	0,00 €		0	0,00%		
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

BHW Bausparkasse AG

Pool Distribution by Seasoning - 31.12.2019 -

Seasoning (in months)	Aggregated Securitized Balance (Protected	Percent of Total Securitize d Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
>= <= 3	0,00 €	0,00%	0			
> 3 <= 6	0,00 €	0,00%	0			
> 6 <= 9	0,00 €	0,00%	0			
> 9 <= 12	0,00 €	0,00%	0			
> 12 <= 15	0,00 €	0,00%	0			
> 15 <= 18	0,00 €	0,00%	0			
> 18 <= 21	0,00 €	0,00%	0			
> 21 <= 24	0,00 €	0,00%	0			
> 24 <= 27	0,00 €	0,00%	0			
> 27 <= 30	0,00 €	0,00%	0			
> 30 <= 33	0,00 €	0,00%	0			
> 33 <= 36	0,00 €	0,00%	0			
> 36 <= 39	0,00 €	0,00%	0			
> 39 <= 42	0,00 €	0,00%	0			
> 42 <= 45	0,00 €	0,00%	0			
> 45 <= 48	0,00 €	0,00%	0			
> 48 <= 51	0,00 €	0,00%	0			
> 51 <= 54	0,00 €	0,00%	0			
> 54 <= 57	0,00 €	0,00%	0			
> 57 <= 60	0,00 €	0,00%	0			
> 60 <= 63	0,00 €	0,00%	0			
> 63 <= 66	0,00 €	0,00%	0			
> 66 <= 69	0,00 €	0,00%	0			
> 69 <= 72	0,00 €	0,00%	0			
> 72 <= 75	0,00 €	0,00%	0			
> 75 <= 78	0,00 €	0,00%	0			
> 78 <= 81	0,00 €	0,00%	0			
> 81 <= 84	0,00 €	0,00%	0			
> 84 <= 87	0,00 €	0,00%	0			
> 87 <= 90	0,00 €	0,00%	0			
> 90	204.072.256,01 €	100,00%	4.781	100,00%	39,23%	28,15%
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

Original weighted average current Seasoning = 32,89
 Weighted average current Seasoning = 195,93
 Maximum current Seasoning = 313,30
 Minimum current Seasoning = 112,00

BHW Bausparkasse AG

Pool Distribution by Remaining Term to next Reset Date - 31.12.2019 -

Next Reset Date (in months)	Aggregated Securitized Balance (Protected)	Percent of Total Securitized Balance	Number of Reference Claims	Percent of Total Number of Reference Claims	Weighted Average LTV	Percentage East Germany
>= <= 48	124.175.089,15 €	60,85%	3.006	62,87%	39,15%	30,68%
> 48 <= 51	12.023.100,47 €	5,89%	272	5,69%	40,59%	31,07%
> 51 <= 54	18.369.431,31 €	9,00%	383	8,01%	39,61%	24,66%
> 54 <= 57	14.797.580,26 €	7,25%	302	6,32%	39,84%	24,58%
> 57 <= 60	8.553.409,25 €	4,19%	176	3,68%	44,07%	16,90%
> 60 <= 63	9.801.058,10 €	4,80%	212	4,43%	40,09%	15,10%
> 63 <= 66	2.724.220,23 €	1,33%	69	1,44%	36,53%	31,19%
> 66 <= 69	305.623,29 €	0,15%	11	0,23%	29,58%	32,80%
> 69 <= 72	672.218,30 €	0,33%	15	0,31%	38,47%	32,71%
> 72 <= 75	236.558,64 €	0,12%	8	0,17%	27,01%	14,43%
> 75 <= 78	698.634,52 €	0,34%	21	0,44%	30,04%	30,16%
> 78 <= 81	383.115,91 €	0,19%	11	0,23%	35,00%	5,18%
> 81 <= 84	558.415,29 €	0,27%	18	0,38%	35,62%	44,02%
> 84 <= 87	659.774,76 €	0,32%	20	0,42%	37,88%	13,21%
> 87 <= 90	422.691,35 €	0,21%	13	0,27%	29,92%	39,53%
> 90 <= 93	398.742,89 €	0,20%	15	0,31%	25,76%	17,84%
> 93 <= 96	443.939,90 €	0,22%	14	0,29%	39,00%	30,62%
> 96 <= 99	780.656,20 €	0,38%	25	0,52%	28,20%	22,48%
> 99 <= 102	1.801.952,75 €	0,88%	39	0,82%	35,80%	16,15%
> 102 <= 105	1.549.792,68 €	0,76%	38	0,79%	31,28%	35,45%
> 105 <= 108	1.252.229,75 €	0,61%	36	0,75%	38,09%	22,60%
> 108 <= 111	1.688.524,09 €	0,83%	35	0,73%	35,83%	37,17%
> 111 <= 114	955.865,26 €	0,47%	23	0,48%	38,14%	17,91%
> 114 <= 117	318.125,59 €	0,16%	11	0,23%	31,18%	8,58%
> 117 <= 120	0,00 €		0	0,00%		
> 120 <= 123	142.583,60 €	0,07%	3	0,06%	29,66%	
> 123 <= 126	0,00 €		0	0,00%		
> 126 <= 129	0,00 €		0	0,00%		
> 129 <= 132	0,00 €		0	0,00%		
> 132 <= 135	164.953,91 €	0,08%	2	0,04%	37,12%	95,87%
> 135 <= 138	0,00 €		0	0,00%		
> 138 <= 141	0,00 €		0	0,00%		
> 141 <= 144	57.268,38 €	0,03%	1	0,02%	16,50%	
> 144 <= 147	0,00 €		0	0,00%		
> 147 <= 150	0,00 €		0	0,00%		
> 150 <= 153	0,00 €		0	0,00%		
> 153 <= 156	0,00 €		0	0,00%		
> 156 <= 159	33.930,51 €	0,02%	1	0,02%	35,98%	
> 159 <= 1000	102.769,67 €	0,05%	1	0,02%	79,85%	100,00%
variable	0,00 €		0	0,00%		
TOTAL	204.072.256,01 €	100%	4.781	100%	39,23%	28,15%

Original weighted average current Term to Reset = 78,38
 Weighted average current Term to Reset = 41,30
 Maximum current Term to Reset = 171,00
 Minimum current Term to Reset = 0,03