

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 30.06.2020

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	16.026,7	17.367,5	17.840,1
of which derivatives	-	-	-
Cover Pool	18.292,4	19.653,5	19.634,4
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.265,8	2.286,0	1.794,2
OC in % of Pfandbriefe outstanding	14,1%	13,2%	10,1%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.265,8	2.286,0	
OC in % of Pfandbriefe outstanding	14,1%	13,2%	-

* For the calculation of risk risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of outstanding Mortgage Pfandbriefe and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	1.358,5	2.751,8
> 0,5 years and <= 1 year	76,0	1.400,1
> 1 year and <= 1,5 years	1.689,1	1.208,5
> 1,5 years and <= 2 years	2.323,4	1.454,8
> 2 years and <= 3 years	2.831,4	2.330,8
> 3 years and <= 4 years	1.932,1	2.696,1
> 4 years and <= 5 years	409,5	1.996,5
> 5 years and <= 10 years	2.636,6	3.974,9
> 10 years	2.770,0	479,0
Total	16.026,7	18.292,4

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.06.2020

Further Cover Assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3					
	Total	thereof			
		equalization claims according to section 19 para. 1 no. 1	money claims according to section 19 para. 1 no. 2		bonds according to section 19 para. 1 no. 3
			overall	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
	mn €	mn €	mn €	mn €	mn €
Total - all states	707,5	-	62,4	-	645,1
Germany	28,9	-	28,9	-	-
France	-	-	-	-	-
Ireland	-	-	-	-	-
Italy	80,0	-	-	-	80,0
Japan	49,7	-	-	-	49,7
Luxembourg	33,5	-	33,5	-	-
Netherlands	-	-	-	-	-
Austria	2,0	-	-	-	2,0
Poland	-	-	-	-	-
Slovakia	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	513,4	-	-	-	513,4
Internationale Organisationen	-	-	-	-	-

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe split by states in which the property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims if the respective amount in arrears is at least 5 percent of the claim. | 30.06.2020

	Cover Assets														Total amount of payments in arrears for at least 90 days	total amount of these claims inasmuch as the respective amount in arrears is at least 5% of the claim
	Total	thereof Residential						Commercial								
		Total	thereof					Total	thereof							
			Apartments	Single-and two-family houses	Multi-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land		
	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	17.584,9	3.181,6	383,2	6,0	2.533,9	258,5	-	14.403,3	7.503,3	3.129,4	181,5	2.678,5	789,2	121,3	0,2	0,2
Germany	8.048,3	2.739,7	383,2	5,9	2.130,7	219,8	-	5.308,7	2.606,2	1.022,2	95,6	869,8	593,6	121,3	0,2	0,2
Belgium	80,6	-	-	-	-	-	-	80,6	80,6	-	-	-	-	-	-	-
France	1.877,4	-	-	-	-	-	-	1.877,4	1.328,5	170,4	56,9	193,7	127,9	-	-	-
Great Britain	2.049,4	-	-	-	-	-	-	2.049,4	555,3	778,5	13,7	634,1	67,7	-	-	-
Netherlands	468,1	71,7	-	-	33,0	38,7	-	396,4	177,0	41,9	-	177,6	-	-	-	-
Austria	258,4	0,0	-	0,0	-	-	-	258,3	175,0	43,1	-	40,3	-	-	-	-
Switzerland	114,1	-	-	-	-	-	-	114,1	76,2	38,0	-	-	-	-	-	-
USA	1.926,5	237,9	-	-	237,9	-	-	1.688,6	1.363,6	103,9	-	221,1	-	-	-	-
Denmark	67,0	-	-	-	-	-	-	67,0	-	-	-	67,0	-	-	-	-
Finland	317,5	-	-	-	-	-	-	317,5	84,4	86,2	-	146,9	-	-	-	-
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-
Luxembourg	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	-
Poland	948,5	-	-	-	-	-	-	948,5	479,9	328,7	15,4	124,6	-	-	-	-
Sweden	678,9	132,3	-	-	132,3	-	-	546,6	306,5	156,8	-	83,4	-	-	-	-
Slovakia	73,2	-	-	-	-	-	-	73,2	-	22,0	-	51,2	-	-	-	-
Spain	160,6	-	-	-	-	-	-	160,6	75,3	85,3	-	-	-	-	-	-
Czech Republic	211,7	-	-	-	-	-	-	211,7	61,0	122,9	-	27,8	-	-	-	-
Hungary	89,7	-	-	-	-	-	-	89,7	40,7	49,0	-	-	-	-	-	-
Romania	62,9	-	-	-	-	-	-	62,9	29,6	33,3	-	-	-	-	-	-
Slovenia	47,3	-	-	-	-	-	-	47,3	-	47,3	-	-	-	-	-	-

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches | 30.06.2020

	Cover Assets
	mn €
up to 300.000 €	76,3
more than 300.000 € up to 1 mn. €	163,5
more than 1 mn. € up to 10 mn. €	1.436,8
more than 10 mn. €	15.908,3
Total	17.584,9

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act

Key figures about outstanding Mortgage Pfandbriefe and Cover Pool | 30.06.2020

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		16.026,7
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		93,06%
Cover Pool		18.292,4
thereof total amount of claims which exceed the limits according to section 13 para. 1 (section 28 para. 1 no. 7)		-
thereof total amount of the claims which exceed the limits according to section 19 para. 1 no. 2 (section 28 para. 1 no. 8)		-
thereof total amount of the claims which exceed the limits according to section 19 para. 1 no. 3 (section 28 para. 1 no. 8)		-
thereof fixed-rate cover assets (section 28 para. 1 no. 9)		53,73%
	CHF	141,1
	DKK	69,7
	GBP	1.276,7
	JPY	67,1
	SEK	327,3
	USD	813,5
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in € section 28 para. 1 no. 10 (Net Total of asset/liability)		
volume-weighted average time in years (seasoning) (section 28 para. 1 no. 11)		3,5
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)		55,25%
weighted average loan-to-value ratio, based upon the market value -optional-		33,65%

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Public Pfandbriefe outstanding and their cover | 30.06.2020

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	11.006,9	14.237,7	13.287,9
thereof derivatives	-	-	-
Cover Pool	12.628,0	16.339,3	15.112,2
thereof derivatives	-	-	-
Over-Collateralisation (OC)	1.621,1	2.101,7	1.824,4
OC in % of Pfandbriefe outstanding	14,7%	14,8%	13,7%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	1.621,1	2.101,7	-
OC in % of Pfandbriefe outstanding	14,7%	14,8%	-

* For the calculation of risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of outstanding Public Pfandbriefe and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	589,1	799,4
> 0,5 years and <= 1 year	127,0	480,7
> 1 year and <= 1,5 years	449,6	373,6
> 1,5 years and <= 2 years	424,5	388,8
> 2 years and <= 3 years	794,7	720,6
> 3 years and <= 4 years	944,9	718,5
> 4 years and <= 5 years	732,4	487,5
> 5 years and <= 10 years	3.088,7	3.381,8
> 10 years	3.856,0	5.277,1
Total	11.006,9	12.628,0

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 30.06.2020

	Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2			
	Total	thereof		
		equalization claims according to section 20 para. 2 no. 1	money claims according to section 20 para.2 no.2	
			overall	thereof
				Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-
Germany	-	-	-	-

Publication according to section 28 para. 3 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe split by the individual states in which the borrower is located | 30.06.2020

	Cover assets									
	Total		thereof					thereof granted		
		granted for reasons of promoting exports		State	Regional authorities	Local authorities	Other debtors		State	Regional authorities
	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	12.628,0	705,9	3.858,2	4.138,6	821,0	1.669,4	1.216,4	611,9	234,6	77,9
Germany	4.019,9	528,6	341,9	2.502,2	79,3	284,3	536,4	181,1	94,6	0,0
Belgium	141,9	-	-	-	-	-	50,0	91,9	-	-
Finland	92,1	-	8,9	-	26,7	56,5	-	-	-	-
France	2.999,3	34,5	187,7	966,7	574,9	986,9	141,5	66,4	75,1	-
Greece	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	319,9	-	-	298,0	21,9	-	-	-	-	-
Japan	204,7	-	144,7	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	57,6	57,4	-	-	-	-	57,4	-	0,2	-
Austria	3.735,4	-	3.175,0	-	-	-	370,0	125,8	64,6	-
Portugal	146,7	-	-	-	-	-	-	146,7	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	420,7	-	-	360,7	-	60,0	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Switzerland	-	-	-	-	-	-	-	-	-	-
Slovenia	53,6	-	-	-	-	-	53,6	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	77,9	77,9	-	-	-	-	-	-	-	77,9
Denmark	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Great Britain	76,8	7,5	-	11,0	58,3	-	7,5	-	-	-
USA	-	-	-	-	-	-	-	-	-	-
International Organisations	281,7	-	-	-	-	281,7	-	-	-	-

Total amount of payments in arrears for at least 90 days

as well as the total amount of these claims in as much as the respective amount in arrears is at least 5% of the claim

Amount of claims in arrears for at least 90 days					
Total	thereof				
	State	Regional authorities	Local authorities	Other debtors	
	mn €	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-	-
Germany	-	-	-	-	-

Total amount of these claims if the respective amount in arrears is at least 5 % of the claim					
Total	thereof				
	State	Regional authorities	Local authorities	Other debtors	
	mn €	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-	-
Germany	-	-	-	-	-

Publication according to section 28 para. 3 no. 1 Pfandbrief Act

Volume of claims used as cover for Public Pfandbriefe according to their amount in tranches | 30.06.2020

	Cover Assets
	mn €
up to 10 mn. €	403,0
more than 10 mn. € up to 100 mn. €	3.844,0
more than 100 mn. €	8.381,0
Total	12.628,0

Publication according to section 28 para. 1 nos. 8, 9 and 10 Pfandbrief Act

Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.06.2020

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		11.006,9
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		79,15%
Cover Pool		12.628,0
thereof total amount of the claims which exceed the limits according to section 20 para. 2 (section 28 para. 1 no. 8)		-
thereof fixed-rate cover assets section (28 para. 1 no. 9)		71,96%
	CAD	12,5
	CHF	92,6
	GBP	-1,8
	JPY	161,8
	USD	661,6

Net present value pursuant to
section 6 para. 1 of the Pfandbrief Net Present Value Regulation
for each foreign currency in €
section 28 para. 1 no. 10 (Net Total of asset/liability)