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

Pfandbriefe outstanding and their cover
Q3 2020

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2020	Q3 2019	Q3 2020	Q3 2019	Q3 2020	Q3 2019
Mortgage Pfandbriefe	(€ mn.)	1.223,1	588,1	1.298,8	652,7	1.217,0	602,5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	1.648,5	1.270,9	1.924,2	1.492,2	1.784,9	1.391,3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	425,4	682,8	625,4	839,5	567,9	788,8
OC in % of Pfandbriefe outstanding		34,8	116,1	48,2	128,6	46,7	130,9

* The dynamic approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2020	Q3 2019	Q3 2020	Q3 2019	Q3 2020	Q3 2019
Public Pfandbriefe	(€ mn.)	738,1	719,1	829,8	821,9	785,4	773,5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	967,4	1.151,4	1.093,1	1.342,3	1.020,1	1.259,2
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	229,3	432,3	263,3	520,4	234,7	485,7
OC in % of Pfandbriefe outstanding		31,1	60,1	31,7	63,3	29,9	62,8

* The dynamic approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

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

Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q3 2020

Mortgage Pfandbriefe	Q3 2020		Q3 2019	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	65,5	215,3	-	155,1
> 0,5 years and <= 1 year	-	56,3	-	30,6
> 1 year and <= 1,5 years	-	50,8	0,5	27,2
> 1,5 years and <= 2 years	10,0	44,9	-	42,6
> 2 years and <= 3 years	180,0	93,6	10,0	84,7
> 3 years and <= 4 years	150,0	102,8	30,0	80,6
> 4 years and <= 5 years	78,0	104,2	-	94,0
> 5 years and <= 10 years	654,6	479,4	428,1	375,7
> 10 years	85,0	501,2	119,5	380,4

Public Pfandbriefe	Q3 2020		Q3 2019	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	10,0	267,0	11,0	317,4
> 0,5 years and <= 1 year	-	24,6	-	100,8
> 1 year and <= 1,5 years	46,5	34,5	-	24,9
> 1,5 years and <= 2 years	75,5	20,3	-	25,6
> 2 years and <= 3 years	75,0	46,1	122,0	50,6
> 3 years and <= 4 years	-	59,2	75,0	53,8
> 4 years and <= 5 years	285,0	45,9	-	50,7
> 5 years and <= 10 years	118,0	226,6	328,0	230,5
> 10 years	128,1	243,0	183,1	297,2

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches Q3 2020

Cover Assets	Q3 2020 € mn.	Q3 2019 € mn.
up to 300,000 Euros	993,0	800,3
more than 300,000 Euros up to 1 mn. Euros	253,6	218,4
more than 1 mn. Euros up to 10 mn. Euros	293,8	193,2
more than 10 mn. Euros	39,2	-
Total	1.579,6	1.211,9

Cover Assets used to secure public Pfandbriefe according to their amount in tranches Q3 2020

Cover Assets	Q3 2020 € mn.	Q3 2019 € mn.
up to 10 mn. Euros	148,1	138,4
more than 10 mn. Euros up to 100 mn. Euros	443,0	586,6
more than 100 mn. Euros	376,2	426,3
Total	967,3	1.151,3

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

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real 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 inasmuch as the respective amount in arrears is at least 5 percent of the claim
Q3 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 percent of the claim
		Total	thereof														
			Residential						Commercial								
			Total	thereof					Total	thereof							
				Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land		
State	Q3	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	1.579,6	1.281,2	170,3	740,6	370,3	-	-	298,4	128,7	41,9	14,9	112,9	-	-	-	-
	year 2019	1.211,9	991,5	126,4	591,6	273,5	-	-	220,4	96,2	29,0	14,2	81,0	-	-	-	-
Germany	year 2020	1.579,6	1.281,2	170,3	740,6	370,3	-	-	298,4	128,7	41,9	14,9	112,9	-	-	-	-
	year 2019	1.211,9	991,5	126,4	591,6	273,5	-	-	220,4	96,2	29,0	14,2	81,0	-	-	-	-

Publication according to section 28 para. 3 no. 2 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe
according to the individual states in which the borrower is located
Q3 2020

		Cover assets									
		Total		thereof owed by				thereof granted by			
			in the total included claims which are granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
State	**Q3**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	967,4	-	-	25,0	693,5	72,1	-	-	176,8	-
	year 2019	1.151,4	-	20,0	20,0	853,4	34,1	-	55,0	168,9	-
Germany	year 2020	967,4	-	-	25,0	693,5	72,1	-	-	176,8	-
	year 2019	1.151,4	-	20,0	20,0	853,4	34,1	-	55,0	168,9	-

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

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
Q3 2020

		Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respectiveamount in arrears is at least 5 % of the claim				
		Total	thereof				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	**Q3**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Germany	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-

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

Further cover assets - in detail for Mortgage Pfandbriefe
Q3 2020

		Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act				
		Total	thereof			
			equalization claims according to section 19 para. 1 no. 1	**claims according to section 19 para. 1 no. 2**		**claims according to section 19 para. 1 no. 3**
				overall	thereof	
					Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
State	**Q3**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2020	69,0	-	-	-	69,0
	Jahr 2019	59,0	-	-	-	59,0
Germany	Jahr 2020	69,0	-	-	-	69,0
	Jahr 2019	59,0	-	-	-	59,0

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act
and section 28 para. 2 no. 3 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool
Q3 2020

Mortgage Pfandbriefe

		Q3 2020	Q3 2019
Outstanding Pfandbriefe	(€ mn.)	1.223,1	588,1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	1.648,5	1.270,9
thereof total amount of the claims which exceed the limits laid down in § 13 para. 1 section 28 para. 1 no. 7	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	89,4	89,6
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-
volume-weighted average of the matuerity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	4,2	4,2
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	56,4	56,1
average loan-to-value ratio, weighted using the market value	%	-	-

Public Pfandbriefe

		Q3 2020	Q3 2019
Outstanding Pfandbriefe	(€ mn.)	738,1	719,1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	967,4	1.151,4
thereof total amount of the claims which exceed the percentage threshold laid down in § 20 para 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	97,6	97,1
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-

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