

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

**Pfandbriefe outstanding and their cover**

**Q2 2020**

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
<b>Mortgage Pfandbriefe</b>	(€ mn.)	679,0	679,0	725,3	735,3	669,5	668,6
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	1.140,3	1.076,2	1.274,5	1.212,2	1.129,9	1.069,9
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	461,3	397,2	549,2	476,9	460,4	401,3
OC in % of Pfandbriefe outstanding		67,9	58,5	75,7	64,9	68,8	60,0

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

**Maturity structure of Pfandbriefe outstanding and their respective cover pools  
Q2 2020**

<b>Mortgage Pfandbriefe</b>	<b>Q2 2020</b>		<b>Q2 2019</b>	
	<b>Pfandbriefe outstanding</b> € mn.	<b>Cover pool</b> € mn.	<b>Pfandbriefe outstanding</b> € mn.	<b>Cover pool</b> € mn.
<b>Maturity:</b>				
<= 0,5 years	122,0	65,1	15,0	85,8
> 0,5 years and <= 1 year	-	58,2	10,0	23,6
> 1 year and <= 1,5 years	40,0	79,1	122,0	31,0
> 1,5 years and <= 2 years	54,0	60,6	-	35,1
> 2 years and <= 3 years	90,0	127,9	94,0	91,9
> 3 years and <= 4 years	165,0	109,5	90,0	115,0
> 4 years and <= 5 years	120,0	148,6	155,0	117,3
> 5 years and <= 10 years	83,0	359,8	153,0	432,1
> 10 years	5,0	131,5	40,0	144,5

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  
Q2 2020**

<b>Cover Assets</b>	<b>Q2 2020</b> € mn.	<b>Q2 2019</b> € mn.
up to 300,000 Euros	936,6	944,0
more than 300,000 Euros up to 1 mn. Euros	90,4	88,8
more than 1 mn. Euros up to 10 mn. Euros	18,3	13,4
more than 10 mn. Euros	-	-
<b>Total</b>	<b>1.045,3</b>	<b>1.046,2</b>

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 Q2 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
State	Q2	Total	thereof Residential						Commercial								
		Total	thereof					Total	thereof								
		€ mn.	Apartment	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	€ mn.	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.	€ mn.
<b>Total - all states</b>	year 2020	1.045,2	978,0	197,1	629,5	151,4	-	-	67,2	7,3	2,3	40,5	17,1	-	-	-	-
	year 2019	1.046,2	974,6	185,6	629,7	159,3	-	-	71,6	3,8	2,3	49,4	16,1	-	-	-	-
<b>Germany</b>	year 2020	1.045,2	978,0	197,1	629,5	151,4	-	-	67,2	7,3	2,3	40,5	17,1	-	-	-	-
	year 2019	1.046,2	974,6	185,6	629,7	159,3	-	-	71,6	3,8	2,3	49,4	16,1	-	-	-	-

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

**Further cover assets - in detail for Mortgage Pfandbriefe**  
**Q2 2020**

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act						
State	Q2	Total	thereof			claims according to section 19 para. 1 no. 3
			equalization claims according to section 19 para. 1 no. 1	claims according to section 19 para. 1 no. 2 overall	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	Jahr 2020	95,0	-	-	-	95,0
	Jahr 2019	30,0	-	-	-	30,0
<b>Germany</b>	Jahr 2020	95,0	-	-	-	95,0
	Jahr 2019	30,0	-	-	-	30,0

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  
Q2 2020**

**Mortgage Pfandbriefe**

		Q2 2020	Q2 2019
<b>Outstanding Pfandbriefe</b>	(€ mn.)	679,0	679,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
<b>Cover Pool</b>	(€ mn.)	1.140,3	1.076,2
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	94,5
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 maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	6,0	6,0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	53,9	56,8
average loan-to-value ratio, weighted using the market value	%	-	-

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