Sparkasse Holstein
Hagenstraße 19
23843 Bad Oldesloe
Telefon: +49 4531 508-0
Telefax: +49 4531 508-1
E-Mail: info@sparkasse-holstein.de
Internet: www.sparkasse-holstein.de

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 ne
		Q3 2020	Q3 2019	Q3 2020	Q3 2019	Q3 2020
Mortgage Pfandbriefe	(€ mn.)	207,2	227,2	220,9	246,6	208,2
of which derivatives	(€ mn.)	-	-	-	-	-
Cover Pool	(€ mn.)	1.400,3	1.400,3	1.595,1	1.608,0	1.400,7
of which derivatives	(€ mn.)	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	1.193,1	1.173,1	1.374,2	1.361,4	1.192,5
OC in % of Pfandbriefe outstanding		575,8	516,3	622,1	552,1	572,8

* 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 (PfandBar

Outstanding total		nominal value		net present value		risk-adjusted ne
		Q3 2020	Q3 2019	Q3 2020	Q3 2019	Q3 2020
Public Pfandbriefe	(€ mn.)	40,0	40,0	43,2	44,0	40,1
of which derivatives	(€ mn.)	-	-	-	-	-
Cover Pool	(€ mn.)	157,3	206,5	168,1	226,8	154,9
of which derivatives	(€ mn.)	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	117,3	166,5	124,9	182,8	114,8
OC in % of Pfandbriefe outstanding		293,3	416,3	289,1	415,5	286,3

* 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 (PfandBar

t present value*
Q3 2019
228,4
-
1.407,0
-
1.178,6
516,0

wertV).

t present value*
Q3 2019
40,0
-
203,2
-
163,2
408,0

wertV).

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	-	126,9	20,0	112,7
> 0,5 years and <= 1 year	30,9	47,2	-	52,7
> 1 year and <= 1,5 years	65,0	63,5	-	67,1
> 1,5 years and <= 2 years	20,0	47,5	30,9	48,6
> 2 years and <= 3 years	60,0	129,9	85,0	114,3
> 3 years and <= 4 years	-	150,8	60,0	130,6
> 4 years and <= 5 years	-	138,8	-	146,3
> 5 years and <= 10 years	31,3	511,8	31,3	525,4
> 10 years	-	184,0	-	202,6

Public Pfandbriefe	Q3 2020		Q3 2019	
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<= 0,5 years	5,0	44,9	5,0	53,4
> 0,5 years and <= 1 year	-	11,4	-	3,7
> 1 year and <= 1,5 years	-	3,2	-	7,6
> 1,5 years and <= 2 years	-	2,9	-	12,0
> 2 years and <= 3 years	10,0	11,4	-	8,3
> 3 years and <= 4 years	20,0	19,3	10,0	13,7
> 4 years and <= 5 years	-	18,4	20,0	22,0
> 5 years and <= 10 years	5,0	30,1	5,0	48,4
> 10 years	-	16,0	-	37,3

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	560,6	590,4
more than 300,000 Euros up to 1 mn. Euros	286,5	278,6
more than 1 mn. Euros up to 10 mn. Euros	518,2	510,6
more than 10 mn. Euros	21,9	-
Total	1.387,2	1.379,6

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	63,6	61,3
more than 10 mn. Euros up to 100 mn. Euros	93,7	145,2
more than 100 mn. Euros	-	-
Total	157,3	206,5

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	1.387,1	903,3	87,5	426,9	388,9	-	-	483,8	94,3	51,2	78,3	254,7	-	5,3	-	-
	year 2019	1.379,5	896,0	93,3	445,6	357,1	-	-	483,5	82,6	51,9	82,1	262,1	-	4,8	-	-
Germany	year 2020	1.387,1	903,3	87,5	426,9	388,9	-	-	483,8	94,3	51,2	78,3	254,7	-	5,3	-	-
	year 2019	1.379,5	896,0	93,3	445,6	357,1	-	-	483,5	82,6	51,9	82,1	262,1	-	4,8	-	-

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	157,2	-	6,0	1,0	84,8	36,5	-	20,7	8,2	-
	year 2019	206,4	-	8,0	1,5	84,1	38,9	-	44,6	29,3	-
Germany	year 2020	151,2	-	-	1,0	84,8	36,5	-	20,7	8,2	-
	year 2019	198,4	-	-	1,5	84,1	38,9	-	44,6	29,3	-
Netherlands	year 2020	6,0	-	6,0	-	-	-	-	-	-	-
	year 2019	8,0	-	8,0	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-
Netherlands	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	13,2	-	-	-	13,2
	Jahr 2019	20,7	-	-	-	20,7
Germany	Jahr 2020	9,2	-	-	-	9,2
	Jahr 2019	18,7	-	-	-	18,7
Netherlands	Jahr 2020	4,0	-	-	-	4,0
	Jahr 2019	2,0	-	-	-	2,0

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.)	207,2	227,2
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	1.400,3	1.400,3
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	%	93,8	93,5
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 matuerity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5,8	5,3
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	54,2	54,5
average loan-to-value ratio, weighted using the market value	%	-	-

Public Pfandbriefe

		Q3 2020	Q3 2019
Outstanding Pfandbriefe	(€ mn.)	40,0	40,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	157,3	206,5
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	%	60,9	66,3
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	-	-

Disclaimer

All information published pursuant to Sec. 28 Covered Bonds Act (Pfandbriefgesetz) as well as all additional information has been generated and provided by the issuing banks. The Deutsche Sparkassen- und Giroverband e. V. (DSGV) merely publishes this information without any verification. It does not adopt this information by any means as its own information. Hence, the Deutsche Sparkassen- und Giroverband e. V. (DSGV) does not assume any guarantee or liability that the information is correct, accurate, current, complete or suitable for any particular purpose.

All information provided is for information purposes only. It does not constitute a financial analysis, investment advice, investment brokerage or recommendation to buy or sell covered bonds (Pfandbriefe) or any other financial instruments. It should not be considered a warranty, indicator or forecast of any possible developments. The information is not meant to serve as reference for other financial products or pricing of financial products. All information is solely aimed at institutional investors or market makers. It is not aimed at private investors.