

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>Public Pfandbriefe</b>	(€ mn.)	25,0	20,0	27,0	21,9	31,3	25,4
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	50,0	45,0	50,8	46,6	53,1	49,0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	25,0	25,0	23,8	24,7	21,8	23,6
OC in % of Pfandbriefe outstanding		100,0	125,0	88,1	112,8	69,6	92,9

\* 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>Public 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	-	5,0	-	10,0
> 0,5 years and <= 1 year	-	10,0	-	-
> 1 year and <= 1,5 years	-	-	-	5,0
> 1,5 years and <= 2 years	-	5,0	-	10,0
> 2 years and <= 3 years	-	20,0	-	5,0
> 3 years and <= 4 years	10,0	10,0	-	10,0
> 4 years and <= 5 years	-	-	10,0	5,0
> 5 years and <= 10 years	15,0	-	10,0	-
> 10 years	-	-	-	-

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

**Cover Assets used to secure public 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 10 mn. Euros	50,0	45,0
more than 10 mn. Euros up to 100 mn. Euros	-	-
more than 100 mn. Euros	-	-
<b>Total</b>	<b>50,0</b>	<b>45,0</b>

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  
Q2 2020**

<b>Cover assets</b>											
		<b>Total</b>		<b>thereof owed by</b>				<b>thereof granted by</b>			
		<b>in the total included claims which are granted for reasons of promoting exports</b>		<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>	<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>
State	<b>Q2</b>	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2020	50,0	-	-	40,0	-	10,0	-	-	-	-
	year 2019	45,0	-	-	35,0	-	10,0	-	-	-	-
<b>Germany</b>	year 2020	50,0	-	-	40,0	-	10,0	-	-	-	-
	year 2019	45,0	-	-	35,0	-	10,0	-	-	-	-

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  
Q2 2020**

		Amount of claims 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				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Germany</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-

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**

Public Pfandbriefe		Q2 2020	Q2 2019
<b>Outstanding Pfandbriefe</b>	(€ mn.)	25,0	20,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
<b>Cover Pool</b>	(€ mn.)	50,0	45,0
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	%	100,0	100,0
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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