

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>	(C mn.)	16,027.0	17,015.0	17,367.0	18,334.0	17,840.0	18,707.0
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(C mn.)	18,292.0	19,637.0	19,654.0	21,340.0	19,634.0	21,449.0
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(C mn.)	2,265.0	2,622.0	2,287.0	3,006.0	1,794.0	2,742.0
OC in % of Pfandbriefe outstanding		14.1	15.4	13.2	16.4	10.1	14.7
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	2,266.0	2,621.0	2,286.0	3,006.0		
OC in % of Pfandbriefe outstanding		14.1	15.4	13.2	16.4		

\* 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*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
<b>Public Pfandbriefe</b>	(C mn.)	11,007.0	12,781.0	14,238.0	16,082.0	13,288.0	15,025.0
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(C mn.)	12,628.0	14,598.0	16,339.0	18,016.0	15,112.0	16,796.0
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(C mn.)	1,621.0	1,817.0	2,101.0	1,934.0	1,824.0	1,771.0
OC in % of Pfandbriefe outstanding		14.7	14.2	14.8	12.0	13.7	11.8
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	1,621.0	1,816.0	2,102.0	1,933.0		
OC in % of Pfandbriefe outstanding		14.7	14.2	14.8	12.0		

\* 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).

Note: The release of the over collateralization with a view to the vdp-credit quality differentiation model is voluntary.

**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	1,358.0	2,752.0	1,150.0	1,907.0
> 0,5 years and <= 1 year	76.0	1,400.0	2,153.0	1,450.0
> 1 year and <= 1,5 years	1,689.0	1,208.0	1,368.0	1,970.0
> 1,5 years and <= 2 years	2,323.0	1,455.0	76.0	1,397.0
> 2 years and <= 3 years	2,831.0	2,331.0	3,715.0	2,421.0
> 3 years and <= 4 years	1,932.0	2,696.0	2,509.0	2,539.0
> 4 years and <= 5 years	410.0	1,996.0	1,382.0	2,677.0
> 5 years and <= 10 years	2,637.0	3,975.0	1,773.0	4,707.0
> 10 years	2,770.0	479.0	2,889.0	568.0

<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	589.0	799.0	2,019.0	483.0
> 0,5 years and <= 1 year	127.0	481.0	483.0	1,438.0
> 1 year and <= 1,5 years	450.0	374.0	589.0	807.0
> 1,5 years and <= 2 years	424.0	389.0	127.0	452.0
> 2 years and <= 3 years	795.0	721.0	876.0	876.0
> 3 years and <= 4 years	945.0	718.0	294.0	735.0
> 4 years and <= 5 years	732.0	487.0	643.0	748.0
> 5 years and <= 10 years	3,089.0	3,382.0	3,593.0	3,315.0
> 10 years	3,856.0	5,277.0	4,157.0	5,744.0

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**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 300,000 Euros	76.0	87.0
more than 300,000 Euros up to 1 mn. Euros	163.0	206.0
more than 1 mn. Euros up to 10 mn. Euros	1,437.0	1,583.0
more than 10 mn. Euros	15,908.0	16,521.0
<b>Total</b>	<b>17,584.0</b>	<b>18,397.0</b>

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches  
Q2 2020**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 10 mn. Euros	403.0	370.0
more than 10 mn. Euros up to 100 mn. Euros	3,844.0	4,201.0
more than 100 mn. Euros	8,381.0	10,027.0
<b>Total</b>	<b>12,628.0</b>	<b>14,598.0</b>

**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	Residential						Commercial									
		Total	thereof Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	thereof 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.	
<b>Total - all states</b>	year 2020	17,586.0	3,182.0	383.0	6.0	2,534.0	259.0	-	14,404.0	7,504.0	3,128.0	182.0	2,679.0	790.0	121.0	-	-
	year 2019	18,396.0	3,511.0	661.0	15.0	2,631.0	204.0	-	14,885.0	7,219.0	3,837.0	165.0	2,827.0	699.0	138.0	1.0	1.0
<b>Germany</b>	year 2020	8,049.0	2,740.0	383.0	6.0	2,131.0	220.0	-	5,309.0	2,606.0	1,022.0	96.0	870.0	594.0	121.0	-	-
	year 2019	8,039.0	2,958.0	602.0	7.0	2,157.0	192.0	-	5,081.0	2,370.0	1,171.0	80.0	962.0	360.0	138.0	1.0	1.0
<b>Austria</b>	year 2020	258.0	-	-	-	-	-	-	258.0	175.0	43.0	-	40.0	-	-	-	-
	year 2019	315.0	9.0	-	-	9.0	-	-	306.0	175.0	131.0	-	-	-	-	-	-
<b>Belgium</b>	year 2020	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
	year 2019	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
<b>Czech Republic</b>	year 2020	212.0	-	-	-	-	-	-	212.0	61.0	123.0	-	28.0	-	-	-	-
	year 2019	212.0	-	-	-	-	-	-	212.0	61.0	123.0	-	28.0	-	-	-	-
<b>Denmark</b>	year 2020	67.0	-	-	-	-	-	-	67.0	-	-	-	67.0	-	-	-	-
	year 2019	48.0	-	-	-	-	-	-	48.0	-	-	-	48.0	-	-	-	-
<b>Finland</b>	year 2020	317.0	-	-	-	-	-	-	317.0	84.0	86.0	-	147.0	-	-	-	-
	year 2019	266.0	-	-	-	-	-	-	266.0	71.0	86.0	-	109.0	-	-	-	-
<b>France</b>	year 2020	1,878.0	-	-	-	-	-	-	1,878.0	1,329.0	170.0	-	57.0	194.0	128.0	-	-
	year 2019	2,067.0	4.0	-	-	4.0	-	-	2,063.0	1,322.0	291.0	56.0	321.0	73.0	-	-	-
<b>Great Britain</b>	year 2020	2,049.0	-	-	-	-	-	-	2,049.0	555.0	778.0	14.0	634.0	68.0	-	-	-
	year 2019	2,812.0	77.0	-	8.0	69.0	-	-	2,735.0	806.0	1,023.0	14.0	650.0	242.0	-	-	-
<b>Hungary</b>	year 2020	90.0	-	-	-	-	-	-	90.0	41.0	49.0	-	-	-	-	-	-
	year 2019	60.0	-	-	-	-	-	-	60.0	11.0	49.0	-	-	-	-	-	-
<b>Italy</b>	year 2020	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
	year 2019	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
<b>Luxembourg</b>	year 2020	54.0	-	-	-	-	-	-	54.0	27.0	-	-	27.0	-	-	-	-
	year 2019	54.0	-	-	-	-	-	-	54.0	27.0	-	-	27.0	-	-	-	-
<b>Netherlands</b>	year 2020	469.0	72.0	-	-	33.0	39.0	-	397.0	177.0	42.0	-	178.0	-	-	-	-
	year 2019	454.0	56.0	-	-	44.0	12.0	-	398.0	122.0	63.0	-	213.0	-	-	-	-
<b>Poland</b>	year 2020	949.0	-	-	-	-	-	-	949.0	480.0	329.0	15.0	125.0	-	-	-	-
	year 2019	951.0	-	-	-	-	-	-	951.0	456.0	350.0	15.0	130.0	-	-	-	-
<b>Romania</b>	year 2020	63.0	-	-	-	-	-	-	63.0	30.0	33.0	-	-	-	-	-	-
	year 2019	30.0	-	-	-	-	-	-	30.0	30.0	-	-	-	-	-	-	-
<b>Slovakia</b>	year 2020	73.0	-	-	-	-	-	-	73.0	-	22.0	-	51.0	-	-	-	-
	year 2019	73.0	-	-	-	-	-	-	73.0	-	22.0	-	51.0	-	-	-	-
<b>Slovenia</b>	year 2020	47.0	-	-	-	-	-	-	47.0	-	47.0	-	-	-	-	-	-
	year 2019	50.0	-	-	-	-	-	-	50.0	-	50.0	-	-	-	-	-	-
<b>Spain</b>	year 2020	160.0	-	-	-	-	-	-	160.0	75.0	85.0	-	-	-	-	-	-
	year 2019	225.0	-	-	-	-	-	-	225.0	140.0	85.0	-	-	-	-	-	-
<b>Sweden</b>	year 2020	678.0	132.0	-	-	132.0	-	-	546.0	306.0	157.0	-	83.0	-	-	-	-
	year 2019	823.0	131.0	-	-	131.0	-	-	692.0	410.0	151.0	-	107.0	24.0	-	-	-
<b>Japan</b>	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Norway</b>	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2020	114.0	-	-	-	-	-	-	114.0	76.0	38.0	-	-	-	-	-	-
	year 2019	156.0	-	-	-	-	-	-	156.0	16.0	140.0	-	-	-	-	-	-
<b>USA</b>	year 2020	1,927.0	238.0	-	-	238.0	-	-	1,689.0	1,364.0	104.0	-	221.0	-	-	-	-
	year 2019	1,629.0	276.0	59.0	-	217.0	-	-	1,353.0	1,084.0	102.0	-	167.0	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

Q2 2020

Cover assets											
State	Q2	Total		thereof owed by				thereof granted by			
		€ mn.	in the total included claims which are granted for reasons of promoting exports € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.
<b>Total - all states</b>	year 2020	12,629.0	707.0	3,859.0	4,139.0	821.0	1,669.0	1,216.0	612.0	235.0	78.0
	year 2019	14,595.0	842.0	4,797.0	4,584.0	919.0	1,714.0	1,310.0	926.0	274.0	71.0
<b>Germany</b>	year 2020	4,019.0	529.0	342.0	2,502.0	79.0	284.0	536.0	181.0	95.0	-
	year 2019	5,112.0	662.0	1,072.0	2,629.0	88.0	289.0	704.0	201.0	129.0	-
<b>Austria</b>	year 2020	3,736.0	-	3,175.0	-	-	-	370.0	126.0	65.0	-
	year 2019	4,047.0	-	3,175.0	-	-	-	370.0	434.0	68.0	-
<b>Belgium</b>	year 2020	142.0	-	-	-	-	-	50.0	92.0	-	-
	year 2019	161.0	-	-	-	-	-	50.0	111.0	-	-
<b>Czech Republic</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2020	92.0	-	9.0	-	27.0	56.0	-	-	-	-
	year 2019	111.0	-	9.0	-	30.0	72.0	-	-	-	-
<b>France</b>	year 2020	2,999.0	35.0	188.0	967.0	575.0	987.0	141.0	66.0	75.0	-
	year 2019	3,043.0	43.0	199.0	1,053.0	601.0	1,053.0	43.0	17.0	77.0	-
<b>Great Britain</b>	year 2020	77.0	8.0	-	11.0	58.0	-	8.0	-	-	-
	year 2019	58.0	9.0	-	11.0	38.0	-	9.0	-	-	-
<b>Greece</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Hungary</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2020	320.0	-	-	298.0	22.0	-	-	-	-	-
	year 2019	392.0	-	-	355.0	37.0	-	-	-	-	-
<b>Lithuania</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2020	57.0	57.0	-	-	-	-	57.0	-	-	-
	year 2019	157.0	57.0	100.0	-	-	-	57.0	-	-	-
<b>Poland</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	100.0	-	100.0	-	-	-	-	-	-	-
<b>Portugal</b>	year 2020	147.0	-	-	-	-	-	-	147.0	-	-
	year 2019	163.0	-	-	-	-	-	-	163.0	-	-
<b>Slovakia</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2020	54.0	-	-	-	-	-	54.0	-	-	-
	year 2019	77.0	-	-	-	-	-	77.0	-	-	-
<b>Spain</b>	year 2020	421.0	-	-	361.0	-	60.0	-	-	-	-
	year 2019	634.0	-	-	536.0	25.0	73.0	-	-	-	-
<b>Sweden</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	40.0	-	-	-	40.0	-	-	-	-	-
<b>Canada</b>	year 2020	78.0	78.0	-	-	-	-	-	-	-	78.0
	year 2019	71.0	71.0	-	-	-	-	-	-	-	71.0
<b>Japan</b>	year 2020	205.0	-	145.0	-	60.0	-	-	-	-	-
	year 2019	202.0	-	142.0	-	60.0	-	-	-	-	-
<b>Switzerland</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>USA</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	12.0	-	-	-	-	12.0	-	-	-	-
<b>other states/institutions</b>	year 2020	282.0	-	-	-	-	282.0	-	-	-	-
	year 2019	215.0	-	-	-	-	215.0	-	-	-	-

**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**

State	Q2	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 State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
		€ 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	-	-	-	-	-	-	-	-	-	-
<b>Austria</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Belgium</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Czech Republic</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Great Britain</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Greece</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Hungary</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Lithuania</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Poland</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Portugal</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Slovakia</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Canada</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Japan</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>USA</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
<b>other states/institutions</b>	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-

**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 € mn.	thereof	claims according to	claims according to section 19 para. 1 no. 3	
			equalization claims according to section 19 para. 1 no. 1	section 19 para. 1 no. 2 overall		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
			€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	Jahr 2020	708.0	-	63.0	-	645.0
	Jahr 2019	1,239.0	-	243.0	-	996.0
<b>Germany</b>	Jahr 2020	29.0	-	29.0	-	-
	Jahr 2019	143.0	-	111.0	-	32.0
<b>Austria</b>	Jahr 2020	2.0	-	-	-	2.0
	Jahr 2019	139.0	-	-	-	139.0
<b>France</b>	Jahr 2020					
	Jahr 2019	25.0	-	-	-	25.0
<b>Hungary</b>	Jahr 2020					
	Jahr 2019	110.0	-	-	-	110.0
<b>Ireland</b>	Jahr 2020					
	Jahr 2019	75.0	-	75.0	-	-
<b>Italy</b>	Jahr 2020	80.0	-	-	-	80.0
	Jahr 2019	205.0	-	-	-	205.0
<b>Luxembourg</b>	Jahr 2020	34.0	-	34.0	-	-
	Jahr 2019	57.0	-	57.0	-	-
<b>Slovakia</b>	Jahr 2020					
	Jahr 2019	100.0	-	-	-	100.0
<b>Slovenia</b>	Jahr 2020					
	Jahr 2019	50.0	-	-	-	50.0
<b>Spain</b>	Jahr 2020	513.0	-	-	-	513.0
	Jahr 2019	238.0	-	-	-	238.0
<b>Japan</b>	Jahr 2020	50.0	-	-	-	50.0
	Jahr 2019	49.0	-	-	-	49.0
<b>other states/institutions</b>	Jahr 2020					
	Jahr 2019	48.0	-	-	-	48.0

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

**Further cover assets - in detail for Public Pfandbriefe**

**Q2 2020**

<b>Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act</b>					
State	Q2	Total € mn.	thereof		Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
			equalization claims according to section 20 para. 2 no. 1 € mn.	claims according to section 20 para. 2 no. 2 overall € mn.	
<b>Total - all states</b>	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
<b>Germany</b>	Jahr 2020	-	-	-	-
	Jahr 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**

Mortgage Pfandbriefe		Q2 2020	Q2 2019
<b>Outstanding Pfandbriefe</b>	(€ mn.)	16,027.0	17,015.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	93.1	92.2
<b>Cover Pool</b>	(€ mn.)	18,292.0	19,637.0
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	%	54.0	52.0
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	141.0	185.0
	CZK	-	-
	DKK	70.0	48.0
	GBP	1,277.0	1,159.0
	HKD	-	-
	JPY	67.0	56.0
	NOK	-	-
	SEK	327.0	49.0
	USD	813.0	75.0
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	3.0	3.0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	55.0	55.0
average loan-to-value ratio, weighted using the market value	%	34.0	35.0

## Public Pfandbriefe

		Q2 2020	Q2 2019
<b>Outstanding Pfandbriefe</b>	(€ mn.)	11,007.0	12,781.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	79.1	87.3
<b>Cover Pool</b>	(€ mn.)	12,628.0	14,598.0
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	%	72.0	70.0
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro	CAD	13.0	12.0
	CHF	93.0	107.0
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	-2.0	-33.0
	HKD	-	-
	JPY	162.0	161.0
	NOK	-	-
	SEK	-	-
	USD	662.0	137.0
	AUD	-	-