

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

Pfandbriefe outstanding and their cover
Q2 2020 (vdp member banks)

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
Mortgage Pfandbriefe	(€ mn.)	242,840.0	220,619.1	262,081.0	237,430.9	238,841.5	221,781.4
of which derivatives	(€ mn.)	-	-	-	1.0	-	-2.9
Cover Pool	(€ mn.)	308,862.9	281,572.2	346,720.0	314,089.4	310,007.1	287,976.2
of which derivatives	(€ mn.)	119.1	129.5	211.8	239.5	24.7	16.8
Over Collateralization (OC)	(€ mn.)	66,023.0	60,953.1	84,639.0	76,658.4	71,165.5	66,194.8
OC in % of Pfandbriefe outstanding		27.2	27.6	32.3	32.3	29.8	29.8
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	53,911.1	52,664.5	69,380.7	65,237.1		
OC in % of Pfandbriefe outstanding		22.2	23.9	26.5	27.5		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
Public Pfandbriefe	(€ mn.)	129,680.9	114,935.8	154,749.5	136,790.8	111,133.8	109,808.9
of which derivatives	(€ mn.)	-	-	-	-	-7.3	-
Cover Pool	(€ mn.)	161,325.8	155,050.0	199,135.2	185,897.5	140,679.0	145,350.5
of which derivatives	(€ mn.)	-	-	122.3	150.1	33.5	36.9
Over Collateralization (OC)	(€ mn.)	31,644.8	40,114.1	44,385.7	49,106.8	29,545.2	35,541.6
OC in % of Pfandbriefe outstanding		24.4	34.9	28.7	35.9	26.6	32.4
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	26,471.7	35,625.2	38,802.1	44,441.5		
OC in % of Pfandbriefe outstanding		20.4	31.0	25.1	32.5		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
Ship Pfandbriefe	(€ mn.)	2,573.6	2,018.6	2,641.1	2,086.5	2,686.3	2,101.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	3,360.4	3,186.9	3,648.5	3,417.1	3,348.0	3,157.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	786.8	1,168.3	1,007.3	1,330.6	661.7	1,056.3
OC in % of Pfandbriefe outstanding		30.6	57.9	38.1	63.8	24.6	50.3
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	765.1	1,114.9	983.8	1,273.9		
OC in % of Pfandbriefe outstanding		29.7	55.2	37.3	61.1		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2020	Q2 2019	Q2 2020	Q2 2019	Q2 2020	Q2 2019
Aircraft Pfandbriefe	(€ mn.)	-	5.0	-	5.1	-	5.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	-	532.1	-	579.6	-	473.1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	-	527.1	-	574.5	-	468.1
OC in % of Pfandbriefe outstanding		-	10,542.0	-	11,264.7	-	9,362.0
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	-	-	-	-		
OC in % of Pfandbriefe outstanding		-	-	-	-		

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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 (vdp member banks)**

Mortgage Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	12,501.5	22,173.0	12,867.9	17,551.6
> 0,5 years and <= 1 year	13,678.6	16,152.5	13,196.2	13,103.4
> 1 year and <= 1,5 years	14,400.1	13,736.3	13,260.1	15,471.6
> 1,5 years and <= 2 years	18,824.7	14,996.3	11,567.6	16,158.1
> 2 years and <= 3 years	29,120.0	31,513.5	29,873.3	28,834.9
> 3 years and <= 4 years	27,437.3	33,050.3	23,901.9	31,074.7
> 4 years and <= 5 years	25,947.8	31,656.9	28,540.2	34,292.6
> 5 years and <= 10 years	69,804.5	105,884.7	66,860.1	99,071.5
> 10 years	31,124.5	39,699.4	20,552.0	26,012.6

Public Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	6,342.3	11,127.8	7,291.0	9,269.7
> 0,5 years and <= 1 year	6,847.3	7,698.1	6,911.1	9,097.5
> 1 year and <= 1,5 years	6,052.8	5,846.0	5,795.5	8,555.7
> 1,5 years and <= 2 years	6,299.9	6,504.3	5,732.6	6,873.6
> 2 years and <= 3 years	17,852.4	14,111.0	10,171.8	11,564.3
> 3 years and <= 4 years	12,207.9	12,298.8	11,509.9	12,589.0
> 4 years and <= 5 years	11,523.5	11,211.6	8,085.9	11,984.9
> 5 years and <= 10 years	36,961.9	45,160.1	35,380.6	41,873.2
> 10 years	25,592.7	47,368.0	24,057.3	43,242.3

Ship Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	362.0	299.6	125.0	268.6
> 0,5 years and <= 1 year	74.1	401.9	300.0	444.0
> 1 year and <= 1,5 years	350.0	553.2	662.0	342.8
> 1,5 years and <= 2 years	375.5	311.6	74.1	374.9
> 2 years and <= 3 years	403.0	802.6	725.5	638.1
> 3 years and <= 4 years	660.0	379.7	73.0	716.3
> 4 years and <= 5 years	305.0	192.3	10.0	242.7
> 5 years and <= 10 years	44.0	299.5	49.0	119.4
> 10 years	-	120.0	-	40.0

Aircraft Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years			5.0	43.7
> 0,5 years and <= 1 year			-	51.4
> 1 year and <= 1,5 years			-	118.3
> 1,5 years and <= 2 years			-	32.0
> 2 years and <= 3 years			-	58.8
> 3 years and <= 4 years			-	57.8
> 4 years and <= 5 years			-	72.4
> 5 years and <= 10 years			-	97.7
> 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

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches
Q2 2020 (vdp member banks)**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 300,000 Euros	106,630.5	91,518.8
more than 300,000 Euros up to 1 mn. Euros	26,410.8	22,139.7
more than 1 mn. Euros up to 10 mn. Euros	45,930.0	45,776.8
more than 10 mn. Euros	116,312.1	107,205.2
Total	295,283.4	266,640.6

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches
Q2 2020 (vdp member banks)**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 10 mn. Euros	27,817.6	26,742.4
more than 10 mn. Euros up to 100 mn. Euros	54,421.8	54,335.5
more than 100 mn. Euros	77,489.0	72,755.3
Total	159,728.4	153,833.2

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches
Q2 2020 (vdp member banks)**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 500,000 Euros	1.6	2.5
more than 500,000 Euros up to 5 mn. Euros	330.1	299.2
more than 5 mn. Euros	2,362.7	2,329.2
Total	2,694.4	2,630.9

**Cover Assets used to secure Aircraft Pfandbriefe according to their amount in tranches
Q2 2020 (vdp member banks)**

Cover Assets	Q2 2020 € mn.	Q2 2019 € mn.
up to 500,000 Euros	-	-
more than 500,000 Euros up to 5 mn. Euros	-	87.5
more than 5 mn. Euros	-	444.2
Total	-	531.7

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 (vdp member banks)

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.	€ mn.	€ mn.
Total - all states	year 2020	295,285.5	177,874.6	30,883.2	78,231.5	67,725.2	857.3	177.5	117,410.9	56,278.9	32,400.3	3,467.3	22,605.9	2,171.9	486.6		13.4	14.1
	year 2019	266,639.6	156,282.5	26,086.7	67,333.0	61,661.7	1,012.7	188.4	110,357.1	51,253.9	32,385.1	2,955.9	21,127.9	2,231.8	402.6		13.6	20.0
Germany	year 2020	245,245.6	169,991.6	29,537.5	75,671.8	63,857.3	754.3	170.9	75,254.0	32,835.7	20,926.3	2,701.5	16,459.4	1,861.1	470.0		11.6	12.9
	year 2019	219,446.6	148,913.8	24,777.6	64,902.3	58,098.3	953.8	181.8	70,532.8	29,946.3	20,680.4	2,303.7	15,417.7	1,792.9	391.9		13.4	19.7
Austria	year 2020	936.3	0.0	0.0	0.0	-	-	-	936.3	448.8	416.9	8.0	62.7	-	-		-	-
	year 2019	940.9	9.0	0.0	0.0	9.0	-	-	931.9	327.8	589.3	-	14.9	-	-		-	-
Belgium	year 2020	678.6	14.1	-	0.0	7.5	-	6.6	664.4	505.3	99.2	1.9	58.1	-	-		-	-
	year 2019	749.4	6.6	-	0.0	-	-	6.6	742.8	603.6	119.2	1.9	18.1	-	-		-	-
Czech Republic	year 2020	701.6	-	-	-	-	-	-	701.6	365.4	298.0	-	38.2	-	-		-	-
	year 2019	638.4	-	-	-	-	-	-	638.4	312.1	298.3	-	28.0	-	-		-	-
Denmark	year 2020	89.6	-	-	-	-	-	-	89.6	-	-	21.9	67.7	-	-		-	-
	year 2019	118.8	-	-	-	-	-	-	118.8	15.5	-	21.8	81.5	-	-		-	-
Estonia	year 2020	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-		-	-
	year 2019	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-		-	-
Finland	year 2020	1,017.9	12.2	-	-	12.2	-	-	1,005.7	271.6	485.4	54.5	194.2	-	-		-	-
	year 2019	871.7	-	-	-	-	-	-	871.7	255.4	424.9	35.3	156.1	-	-		-	-
France	year 2020	8,681.0	252.7	0.4	1.0	251.3	-	-	8,428.2	6,049.2	1,557.1	113.3	533.8	174.9	-		-	-
	year 2019	8,093.2	242.6	0.5	1.6	240.5	-	-	7,850.6	5,284.9	1,603.8	114.9	709.1	127.1	10.7	0.0	-	0.1
Great Britain	year 2020	8,181.4	251.8	-	-	196.1	55.7	-	7,929.6	3,686.8	2,365.4	184.8	1,588.2	104.4	-		-	-
	year 2019	9,247.4	371.3	-	8.0	316.4	46.9	-	8,876.1	4,149.0	2,704.5	135.4	1,620.1	267.1	-		-	-
Hungary	year 2020	131.3	-	-	-	-	-	-	131.3	41.0	90.3	-	-	-	-		-	-
	year 2019	103.1	-	-	-	-	-	-	103.1	11.0	92.1	-	-	-	-		-	-
Ireland	year 2020	149.0	-	-	-	-	-	-	149.0	82.6	49.6	-	-	16.8	-		-	-
	year 2019	125.5	-	-	-	-	-	-	125.5	82.6	34.1	-	-	8.8	-		-	-
Italy	year 2020	1,098.8	0.3	-	0.3	-	-	-	1,098.5	240.9	651.2	69.5	136.9	-	-		-	-
	year 2019	1,076.6	54.3	-	0.3	54.0	-	-	1,022.3	179.2	657.0	54.4	131.7	-	-		-	-
Luxembourg	year 2020	416.4	-	-	-	-	-	-	416.4	384.9	-	-	31.5	-	-		-	-
	year 2019	281.5	-	-	-	-	-	-	281.5	250.0	-	-	31.5	-	-		-	-
Netherlands	year 2020	6,882.1	1,621.5	0.2	142.3	1,431.7	47.3	-	5,260.5	2,890.8	1,144.0	65.5	1,136.0	7.6	16.6		-	-
	year 2019	5,747.1	1,437.4	10.6	107.2	1,307.6	12.0	-	4,309.7	2,025.6	995.7	95.4	1,181.2	11.9	-		-	-
Poland	year 2020	3,729.2	-	-	-	-	-	-	3,729.2	1,759.5	1,661.8	15.0	292.8	-	-		-	-
	year 2019	3,610.6	-	-	-	-	-	-	3,610.6	1,809.4	1,609.0	15.0	177.2	-	-		-	-
Portugal	year 2020	23.7	-	-	-	-	-	-	23.7	-	23.7	-	-	-	-		-	-
	year 2019	24.6	-	-	-	-	-	-	24.6	-	24.6	-	-	-	-		-	-
Romania	year 2020	63.0	-	-	-	-	-	-	63.0	30.0	33.0	-	-	-	-		-	-
	year 2019	30.0	-	-	-	-	-	-	30.0	30.0	-	-	-	-	-		-	-
Slovakia	year 2020	76.0	-	-	-	-	-	-	76.0	-	25.0	-	51.0	-	-		-	-
	year 2019	76.0	-	-	-	-	-	-	76.0	-	25.0	-	51.0	-	-		-	-

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	Residential						Commercial								
			thereof	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		
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Slovenia	year 2020	47.0	-	-	-	-	-	-	47.0	-	47.0	-	-	-	-	-	-
	year 2019	50.0	-	-	-	-	-	-	50.0	-	50.0	-	-	-	-	-	-
Spain	year 2020	1,468.7	-	-	-	-	-	-	1,468.7	261.3	1,062.3	77.4	60.6	7.1	-	-	-
	year 2019	1,275.5	-	-	-	-	-	-	1,275.5	317.6	891.8	19.3	46.8	-	-	-	-
Sweden	year 2020	1,403.1	132.0	-	-	132.0	-	-	1,271.1	619.9	396.1	139.7	115.4	-	-	-	-
	year 2019	1,568.7	131.0	-	-	131.0	-	-	1,437.7	704.4	408.4	158.8	142.1	24.0	-	-	-
Canada	year 2020	298.3	-	-	-	-	-	-	298.3	73.4	-	-	224.9	-	-	-	-
	year 2019	274.4	-	-	-	-	-	-	274.4	-	-	-	274.4	-	-	-	-
Norway	year 2020	58.8	-	-	-	-	-	-	58.8	58.8	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2020	4,102.8	3,761.2	1,345.0	2,416.1	-	-	-	341.6	76.0	58.5	-	207.1	-	-	1.2	1.2
	year 2019	3,926.9	3,552.6	1,239.1	2,313.6	-	-	-	374.2	16.0	159.6	-	198.6	-	-	0.2	0.2
USA	year 2020	9,747.2	1,811.8	-	-	1,811.8	-	-	7,935.5	5,597.0	990.9	-	1,347.6	-	-	0.6	-
	year 2019	8,344.1	1,563.8	59.0	-	1,504.8	-	-	6,780.3	4,933.6	998.8	-	847.9	-	-	-	-
other OECD-States	year 2020	39.6	25.3	-	-	25.3	-	-	14.3	-	-	14.3	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

Q2 2020 (vdp member banks)

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	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	159,794.7	11,400.3	8,443.5	41,793.7	58,192.6	18,552.4	12,267.2	11,469.4	7,770.1	1,305.8
	year 2019	153,830.6	11,297.2	9,995.2	37,177.9	55,298.1	18,839.0	12,135.8	10,077.7	8,449.2	1,857.6
Germany	year 2020	131,983.2	8,093.8	1,125.1	36,049.6	53,116.8	16,015.5	8,200.2	8,942.1	7,572.9	960.9
	year 2019	125,972.2	8,091.9	1,906.8	30,669.7	50,483.5	16,097.3	8,121.7	8,975.2	8,241.8	1,476.2
Austria	year 2020	6,764.6	89.7	5,060.8	125.9	19.5	25.0	549.7	918.7	65.0	-
	year 2019	6,328.9	70.3	5,051.3	131.1	0.3	25.0	604.3	449.0	68.0	-
Belgium	year 2020	1,770.5	136.2	280.0	98.0	-	145.0	91.7	1,100.7	-	55.0
	year 2019	1,058.4	98.5	280.0	198.0	-	155.0	72.6	277.0	-	75.9
Denmark	year 2020	353.8	353.8	-	-	-	-	217.1	-	34.2	102.6
	year 2019	321.6	321.6	-	-	-	-	183.2	-	37.6	100.8
Estonia	year 2020	2.8	-	-	-	2.8	-	-	-	-	-
	year 2019	4.1	-	-	-	4.1	-	-	-	-	-
Finland	year 2020	239.8	32.2	9.0	29.7	107.9	61.0	32.2	-	-	-
	year 2019	336.4	71.2	24.0	10.0	154.2	77.0	55.3	-	-	15.9
France	year 2020	5,841.5	712.3	273.9	1,367.9	1,601.7	1,475.7	981.3	66.0	75.0	-
	year 2019	5,757.7	471.0	323.7	1,548.4	1,522.7	1,540.4	728.4	17.0	77.0	-
Great Britain	year 2020	3,026.9	723.7	58.7	11.0	2,178.7	54.8	723.7	-	-	-
	year 2019	3,084.5	934.4	147.9	11.0	1,935.4	55.8	934.4	-	-	-
Italy	year 2020	1,608.2	-	406.0	743.8	458.3	-	-	-	-	-
	year 2019	1,961.1	-	749.5	774.5	436.8	-	0.4	-	-	-
Latvia	year 2020	148.1	-	-	11.3	136.8	-	-	-	-	-
	year 2019	134.4	-	-	12.6	121.8	-	-	-	-	-
Luxembourg	year 2020	19.5	2.1	7.4	-	-	10.0	2.1	-	-	-
	year 2019	28.6	3.2	7.4	-	8.0	10.0	3.2	-	-	-
Netherlands	year 2020	264.2	264.2	-	-	-	-	264.2	-	-	-
	year 2019	361.8	261.8	100.0	-	-	-	261.8	-	-	-
Poland	year 2020	266.1	-	266.1	-	-	-	-	-	-	-
	year 2019	224.1	-	224.1	-	-	-	-	-	-	-
Portugal	year 2020	827.0	-	380.0	-	-	-	200.0	247.0	-	-
	year 2019	953.0	-	590.0	-	-	-	200.0	163.0	-	-
Slovenia	year 2020	99.0	-	45.0	-	-	-	54.0	-	-	-
	year 2019	102.0	-	25.0	-	-	-	77.0	-	-	-
Spain	year 2020	2,204.1	-	275.0	1,730.3	49.0	101.2	-	48.5	-	-

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	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
	year 2019	2,539.0	-	310.0	2,024.1	63.0	89.2	-	52.6	-	-
Sweden	year 2020	146.2	115.3	-	8.0	-	-	115.3	-	23.0	-
	year 2019	171.7	98.9	-	8.0	40.0	-	98.9	-	24.8	-
Canada	year 2020	678.2	78.0	15.4	358.8	21.8	56.4	1.6	146.3	-	78.0
	year 2019	787.0	71.0	15.1	480.4	18.0	55.5	3.1	143.9	-	71.0
Iceland	year 2020	94.7	-	94.7	-	-	-	-	-	-	-
	year 2019	93.9	-	93.9	-	-	-	-	-	-	-
Japan	year 2020	277.0	-	145.0	52.0	80.0	-	-	-	-	-
	year 2019	274.0	-	142.0	52.0	80.0	-	-	-	-	-
Norway	year 2020	56.3	56.3	-	-	-	-	56.3	-	-	-
	year 2019	68.8	68.8	-	-	-	-	68.8	-	-	-
Switzerland	year 2020	1,542.2	342.7	-	1,103.1	95.6	0.7	327.8	-	-	14.9
	year 2019	1,423.6	173.7	-	1,148.1	101.8	-	161.9	-	-	11.8
USA	year 2020	961.1	400.2	-	104.4	323.7	38.5	400.2	-	-	94.4
	year 2019	1,155.5	561.1	-	109.9	328.6	49.9	561.1	-	-	106.0
EU institutions	year 2020	338.1	-	1.5	-	-	286.6	50.0	-	-	-
	year 2019	473.4	-	4.5	-	-	468.9	-	-	-	-
other states/institutions	year 2020	282.0	-	-	-	-	282.0	-	-	-	-
	year 2019	215.0	-	-	-	-	215.0	-	-	-	-

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 (vdp member banks)**

		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.
Total - all states	year 2020	4.2	4.1	0.2	-	-	6.3	6.1	0.2	-	-
	year 2019	3.9	1.9	0.1	-	1.9	16.2	7.9	0.4	-	7.9
Germany	year 2020	4.2	4.0	0.2	-	-	6.3	6.1	0.2	-	-
	year 2019	3.9	1.9	0.1	-	1.9	16.2	7.9	0.4	-	7.9
France	year 2020	0.1	0.1	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-

Claims used to cover Ship Pfandbriefe according to the states in which the ships are registered 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 (vdp member banks)

State	Q2	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			
			Sea-going vessels	Inland waterway vessels		
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	2,694.7	2,694.7	-	2.5	1.1
	year 2019	2,631.0	2,631.0	-	2.3	2.9
Germany	year 2020	488.4	488.4	-		
	year 2019	612.9	612.9	-		
Antigua and Barbuda	year 2020	0.9	0.9	-		
	year 2019	1.7	1.7	-		
Bahamas	year 2020	62.2	62.2	-		
	year 2019	77.2	77.2	-		
Belgium	year 2020	14.0	14.0	-		
	year 2019	-	-	-		
Croatia	year 2020	32.2	32.2	-		
	year 2019	34.5	34.5	-		
Cyprus	year 2020	191.2	191.2	-		
	year 2019	156.1	156.1	-		
Denmark	year 2020	70.7	70.7	-		
	year 2019	12.0	12.0	-		
Gibraltar	year 2020	9.1	9.1	-		
	year 2019	12.8	12.8	-		
Great Britain	year 2020	44.2	44.2	-		
	year 2019	-	-	-		
Greece	year 2020	100.0	100.0	-		
	year 2019	132.8	132.8	-		
Hong Kong	year 2020	112.6	112.6	-		
	year 2019	67.3	67.3	-		
Italy	year 2020	-	-	-		
	year 2019	11.5	11.5	-		
Liberia	year 2020	569.2	569.2	-		
	year 2019	571.3	571.3	-		
Malta	year 2020	314.1	314.1	-		
	year 2019	306.5	306.5	-		
Marshall Islands	year 2020	500.3	500.3	-		
	year 2019	440.9	440.9	-		
Panama	year 2020	75.7	75.7	-		
	year 2019	112.6	112.6	-		
Singapore	year 2020	104.6	104.6	-		
	year 2019	56.4	56.4	-		
Sweden	year 2020	5.2	5.2	-		
	year 2019	24.5	24.5	-		

Claims used to cover Aircraft Pfandbriefe according to the state in which the aircraft are registered 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 (vdp member banks)

		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	€ mn.	€ mn.	€ mn.
Total - all states	year 2020	-	-	-
	year 2019	531.7	-	-
Germany	year 2020	-		
	year 2019	107.0		
Finland	year 2020	-		
	year 2019	18.7		
France	year 2020	-		
	year 2019	38.6		
Great Britain	year 2020	-		
	year 2019	89.8		
Ireland	year 2020	-		
	year 2019	41.7		
USA	year 2020	-		
	year 2019	235.9		

Further cover assets - in detail for Mortgage Pfandbriefe
Q2 2020 (vdp member banks)

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.	
Total - all states	Jahr 2020	13,460.5	-	2,883.3	150.7	10,577.2
	Jahr 2019	14,800.9	-	1,515.1	396.5	13,285.8
Germany	Jahr 2020	10,024.0	-	2,319.6	-	7,704.4
	Jahr 2019	9,725.9	-	786.6	-	8,939.3
Austria	Jahr 2020	236.4	-	50.0	-	186.4
	Jahr 2019	347.2	-	-	-	347.2
Belgium	Jahr 2020	78.0	-	-	-	78.0
	Jahr 2019	53.0	-	-	-	53.0
Bulgaria	Jahr 2020	129.9	-	-	-	129.9
	Jahr 2019					
Czech Republic	Jahr 2020					
	Jahr 2019	86.5	-	-	-	86.5
Finland	Jahr 2020	100.0	-	-	-	100.0
	Jahr 2019	100.0	-	-	-	100.0
France	Jahr 2020	293.0	-	-	-	293.0
	Jahr 2019	478.0	-	-	-	478.0
Hungary	Jahr 2020					
	Jahr 2019	110.0	-	-	-	110.0
Ireland	Jahr 2020	40.0	-	-	-	40.0
	Jahr 2019	115.0	-	75.0	-	40.0
Italy	Jahr 2020	449.9	-	15.0	15.0	434.9
	Jahr 2019	1,889.3	-	78.5	78.5	1,810.8
Latvia	Jahr 2020	1.0	-	-	-	1.0
	Jahr 2019					
Lithuania	Jahr 2020	1.0	-	-	-	1.0
	Jahr 2019					
Luxembourg	Jahr 2020	282.5	-	234.0	-	48.5
	Jahr 2019	350.0	-	297.0	40.0	53.0
Netherlands	Jahr 2020	175.0	-	50.0	50.0	125.0
	Jahr 2019	104.0	-	50.0	50.0	54.0
Poland	Jahr 2020	110.0	-	-	-	110.0
	Jahr 2019	237.0	-	-	-	237.0
Slovakia	Jahr 2020					
	Jahr 2019	100.0	-	-	-	100.0
Slovenia	Jahr 2020	12.0	-	-	-	12.0
	Jahr 2019	50.0	-	-	-	50.0
Spain	Jahr 2020	650.0	-	-	-	650.0
	Jahr 2019	258.0	-	-	-	258.0
Sweden	Jahr 2020	55.0	-	-	-	55.0
	Jahr 2019	55.0	-	-	-	55.0
Canada	Jahr 2020	69.0	-	69.0	-	-
	Jahr 2019					
Japan	Jahr 2020	199.0	-	-	-	199.0
	Jahr 2019	198.0	-	-	-	198.0
Norway	Jahr 2020	15.0	-	15.0	-	-
	Jahr 2019					
Switzerland	Jahr 2020	45.0	-	45.0	-	-
	Jahr 2019					
EU institutions	Jahr 2020	449.7	-	40.7	40.7	409.0
	Jahr 2019	496.0	-	228.0	228.0	268.0
other states/institutions	Jahr 2020	45.0	-	45.0	45.0	-
	Jahr 2019	48.0	-	-	-	48.0

Further cover assets - in detail for Public Pfandbriefe

Q2 2020 (vdp member banks)

Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act					
State	Q2	Total € mn.	thereof		
			equalization claims according to section 20 para. 2 no. 1 € mn.	claims according to section 20 para. 2 no. 2 overall € mn.	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2020	1,487.5	-	1,487.5	185.0
	Jahr 2019	1,161.7	-	1,161.7	185.0
Germany	Jahr 2020	1,472.5	-	1,472.5	185.0
	Jahr 2019	1,065.2	-	1,065.2	185.0
Austria	Jahr 2020	15.0	-	15.0	-
	Jahr 2019	15.0	-	15.0	-
Denmark	Jahr 2020				
	Jahr 2019	2.5	-	2.5	-
Canada	Jahr 2020				
	Jahr 2019	24.0	-	24.0	-
Switzerland	Jahr 2020				
	Jahr 2019	55.0	-	55.0	-

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

Further cover assets - in detail for Ship Pfandbriefe
Q2 2020 (vdp member banks)

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q2	Total € mn.	thereof	claims according to	claims according to section 26 para. 1 no. 4 € mn.	
			equalization claims according to section 26 para. 1 no. 2 € mn.	section 26 para. 1 no. 3 overall € mn.		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2020	666.0	-	175.0	-	491.0
	Jahr 2019	556.0	-	80.0	-	476.0
Germany	Jahr 2020	386.0	-	15.0	-	371.0
	Jahr 2019	516.0	-	80.0	-	436.0
Austria	Jahr 2020	100.0	-	-	-	100.0
	Jahr 2019					
France	Jahr 2020	160.0	-	160.0	-	-
	Jahr 2019					
Portugal	Jahr 2020	20.0	-	-	-	20.0
	Jahr 2019	40.0	-	-	-	40.0

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

Further cover assets - in detail for Aircraft Pfandbriefe

Q2 2020 (vdp member banks)

Further cover assets for Aircraft Pfandbriefe according to section 26f para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q2	Total € mn.	thereof equalization claims according to section 26f para. 1 no. 2 € mn.	claims according to section 26f para. 1 no. 3		claims according to section 26f para. 1 no. 4 € mn.
				overall € mn.	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.	
Total - all states	Jahr 2020	-	-	-	-	-
	Jahr 2019	0.4	-	0.4	-	-
Germany	Jahr 2020	-	-	-	-	-
	Jahr 2019	0.4	-	0.4	-	-

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 (vdp member banks)**

Mortgage Pfandbriefe		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	242,840.0	220,619.1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	88.4	91.4
Cover Pool	(€ mn.)	308,862.9	281,572.2
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.)	0.0	-
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.)	310.0	310.0
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	82.5	80.8
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	82.2	77.8
	CHF	1,396.9	1,811.3
	CZK	-	-
	DKK	72.4	31.1
	GBP	4,599.2	4,862.3
	HKD	-	-
	JPY	67.7	56.6
	NOK	62.3	-
	SEK	695.8	543.8
	USD	3,723.8	1,360.3
	AUD	41.1	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5.1	5.3
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	53.7	53.6
average loan-to-value ratio, weighted using the market value	%	35.2	47.4

Public Pfandbriefe

		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	129,680.9	114,935.8
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	85.8	91.9
Cover Pool	(€ mn.)	161,325.8	155,050.0
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	%	86.8	84.6
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro	CAD	82.4	90.5
	CHF	1,056.7	1,216.5
	CZK	-	-
	DKK	-	-
	GBP	4,690.0	3,275.7
	HKD	-	-
	JPY	116.8	112.4
	NOK	-	-
	SEK	-	-
	USD	2,117.5	767.9
section 28 para. 1 no. 10 (Net Total)	AUD	9.8	-

Ship Pfandbriefe

		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	2,573.6	2,018.6
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	15.9	23.7
Cover Pool	(€ mn.)	3,360.4	3,186.9
thereof total amount of the claims which exceed the percentage threshold laid down in § 26 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 26 para 1 no. 4 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	17.8	17.1
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	6.9	8.0
	NOK	-	-
	SEK	-	-
USD	2,747.4	2,622.3	
AUD	-	-	

Aircraft Pfandbriefe

		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	-	5.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	-	-
Cover Pool	(€ mn.)	-	532.1
thereof total amount of the claims which exceed the percentage threshold laid down in § 26f para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 26f para 1 no. 4 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	-	-
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	-	0.3
	CZK	-	-
	DKK	-	-
	GBP	-	41.4
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
USD	-	438.5	
AUD	-	-	