

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
Mortgage Pfandbriefe	(€ mn.)	20,986.5	19,778.6	22,430.6	21,189.5	21,273.1	20,146.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	31,773.1	29,060.7	35,501.0	32,907.2	33,427.2	31,221.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	10,786.6	9,282.1	13,070.4	11,717.7	12,154.1	11,075.4
OC in % of Pfandbriefe outstanding		51.4	46.9	58.3	55.3	57.1	55.0
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	10,786.6	9,282.1	13,070.4	11,717.7		
OC in % of Pfandbriefe outstanding		51.4	46.9	58.3	55.3		

*The dynamic approach is 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
Public Pfandbriefe	(€ mn.)	11,842.3	8,157.2	14,525.7	10,758.5	13,806.6	10,037.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	12,602.9	10,992.4	17,908.7	15,139.8	15,503.3	13,425.1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	760.6	2,835.2	3,382.9	4,381.3	1,696.8	3,387.8
OC in % of Pfandbriefe outstanding		6.4	34.8	23.3	40.7	12.3	33.8
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	760.6	2,835.2	3,382.9	4,381.3		
OC in % of Pfandbriefe outstanding		6.4	34.8	23.3	40.7		

*The dynamic approach is 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
Ship Pfandbriefe	(€ mn.)	312.5	372.5	345.9	421.6	339.8	411.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	363.0	423.0	429.6	454.6	403.5	440.2
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	50.5	50.5	83.7	33.0	63.7	28.3
OC in % of Pfandbriefe outstanding		16.2	13.6	24.2	7.8	18.8	6.9
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	50.5	50.5	83.7	33.0		
OC in % of Pfandbriefe outstanding		16.2	13.6	24.2	7.8		

*The dynamic approach is 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**

Mortgage Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	1,264.3	1,088.8	2,502.1	958.1
> 0,5 years and <= 1 year	746.7	1,081.5	40.3	1,090.2
> 1 year and <= 1,5 years	57.0	987.7	1,269.0	1,176.7
> 1,5 years and <= 2 years	1,125.0	1,336.3	746.7	1,069.5
> 2 years and <= 3 years	3,877.0	3,207.5	1,182.0	2,346.6
> 3 years and <= 4 years	2,875.5	3,429.6	1,877.0	3,054.5
> 4 years and <= 5 years	2,682.0	3,914.7	2,875.5	3,208.0
> 5 years and <= 10 years	6,948.0	14,553.2	7,875.0	14,018.6
> 10 years	1,411.0	2,174.0	1,411.0	2,138.4

Public Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	463.4	907.2	609.6	464.8
> 0,5 years and <= 1 year	110.5	501.9	539.7	487.3
> 1 year and <= 1,5 years	231.1	247.2	461.0	538.3
> 1,5 years and <= 2 years	147.5	501.7	110.5	365.6
> 2 years and <= 3 years	3,313.0	881.7	1,327.0	570.8
> 3 years and <= 4 years	1,216.2	744.7	463.0	676.3
> 4 years and <= 5 years	2,646.4	807.3	264.8	563.5
> 5 years and <= 10 years	1,716.9	3,677.4	2,039.9	2,594.9
> 10 years	1,997.4	4,333.7	2,341.6	4,730.9

Ship Pfandbriefe	Q2 2020		Q2 2019	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	102.0	-	35.0	-
> 0,5 years and <= 1 year	41.5	70.0	25.0	140.0
> 1 year and <= 1,5 years	50.0	-	102.0	-
> 1,5 years and <= 2 years	10.0	48.0	41.5	70.0
> 2 years and <= 3 years	50.0	125.0	60.0	48.0
> 3 years and <= 4 years	10.0	-	50.0	125.0
> 4 years and <= 5 years	5.0	-	10.0	-
> 5 years and <= 10 years	44.0	-	49.0	-
> 10 years	-	120.0	-	40.0

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	23,656.8	20,759.2
more than 300,000 Euros up to 1 mn. Euros	5,429.4	4,568.8
more than 1 mn. Euros up to 10 mn. Euros	1,041.3	926.1
more than 10 mn. Euros	661.7	535.3
Total	30,789.2	26,789.4

**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	511.8	225.7
more than 10 mn. Euros up to 100 mn. Euros	3,540.2	2,383.7
more than 100 mn. Euros	8,465.2	8,240.6
Total	12,517.3	10,850.0

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

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

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
		Residential							Commercial								
		Total	thereof						Total	thereof							
	Apartment	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	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Total - all states	year 2020	30,789.2	30,033.0	8,300.8	18,224.6	3,506.9	0.6	-	756.2	429.7	175.4	0.2	151.0	-	-	-	
	year 2019	26,789.4	26,140.2	6,947.3	16,064.6	3,128.3	0.0	0.0	649.2	374.3	220.7	0.2	54.0	-	-	-	
Germany	year 2020	30,789.2	30,033.0	8,300.8	18,224.6	3,506.9	0.6	-	756.2	429.7	175.4	0.2	151.0	-	-	-	
	year 2019	26,789.4	26,140.2	6,947.3	16,064.6	3,128.3	0.0	0.0	649.2	374.3	220.7	0.2	54.0	-	-	-	
Austria	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Belgium	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bulgaria	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Denmark	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estonia	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
France	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Great Britain	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Greece	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Hungary	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ireland	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Italy	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Latvia	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lithuania	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Luxembourg	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Malta	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Netherlands	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Poland	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Portugal	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Slovakia	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Slovenia	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sweden	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Canada	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Iceland	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Japan	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Liechtenstein	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Norway	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Switzerland	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
USA	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
other OECD-States	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
other states/institutions	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Volume of claims used to cover Public Pfandbriefe
Q2 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	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Total - all states	year 2020	12,517.3	2,171.7	902.6	4,521.2	3,852.0	590.8	2,171.7	73.5	-	405.5	
	year 2019	10,849.9	1,608.1	1,001.0	4,765.4	2,163.4	596.5	1,608.1	105.7	-	609.8	
Germany	year 2020	7,068.8	1,832.1	-	3,189.2	1,447.0	195.0	1,832.1	-	-	405.5	
	year 2019	5,830.7	1,526.2	-	3,489.3	10.4	195.0	1,526.2	-	-	609.8	
Austria	year 2020	366.2	1.2	365.0	-	-	-	-	-	1.2	-	
	year 2019	425.0	-	425.0	-	-	-	-	-	-	-	
Belgium	year 2020	73.5	-	-	-	-	-	-	73.5	-	-	
	year 2019	105.7	-	-	-	-	-	-	105.7	-	-	
Bulgaria	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Denmark	year 2020	48.7	48.7	-	-	-	-	48.7	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Estonia	year 2020	2.8	-	-	-	2.8	-	-	-	-	-	
	year 2019	4.1	-	-	-	4.1	-	-	-	-	-	
Finland	year 2020	103.4	32.2	-	-	71.3	-	32.2	-	-	-	
	year 2019	131.5	55.3	-	-	76.2	-	55.3	-	-	-	
France	year 2020	453.0	47.9	-	32.1	15.7	357.3	47.9	-	-	-	
	year 2019	420.0	-	-	37.9	18.5	363.6	-	-	-	-	
Great Britain	year 2020	1,628.7	9.0	58.7	-	1,561.0	-	9.0	-	-	-	
	year 2019	1,475.7	-	147.9	-	1,327.8	-	-	-	-	-	
Greece	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Hungary	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Ireland	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Italy	year 2020	659.7	-	43.9	280.7	335.0	-	-	-	-	-	
	year 2019	563.0	-	44.1	222.9	296.0	-	-	-	-	-	
Latvia	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Lithuania	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Luxembourg	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Malta	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Netherlands	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Poland	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Portugal	year 2020	100.0	-	100.0	-	-	-	-	-	-	-	
	year 2019	275.0	-	275.0	-	-	-	-	-	-	-	
Romania	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Slovakia	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Slovenia	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Spain	year 2020	470.1	-	225.0	245.1	-	-	-	-	-	-	
	year 2019	245.1	-	-	245.1	-	-	-	-	-	-	
Sweden	year 2020	24.3	24.3	-	-	-	-	24.3	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Canada	year 2020	33.9	-	15.4	18.6	-	-	-	-	-	-	
	year 2019	58.9	-	15.1	43.8	-	-	-	-	-	-	
Iceland	year 2020	94.7	-	94.7	-	-	-	-	-	-	-	
	year 2019	93.9	-	93.9	-	-	-	-	-	-	-	
Japan	year 2020	42.0	-	-	42.0	-	-	-	-	-	-	
	year 2019	42.0	-	-	42.0	-	-	-	-	-	-	
Liechtenstein	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Norway	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
Switzerland	year 2020	985.4	176.3	-	713.5	95.6	-	176.3	-	-	-	
	year 2019	812.8	26.6	-	684.4	101.8	-	26.6	-	-	-	
USA	year 2020	362.2	-	-	-	323.7	38.5	-	-	-	-	
	year 2019	366.5	-	-	-	328.6	37.9	-	-	-	-	
other OECD-States	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	
other states/institutions	year 2020	-	-	-	-	-	-	-	-	-	-	
	year 2019	-	-	-	-	-	-	-	-	-	-	

**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.
Total - all states	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Germany	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Austria	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Belgium	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Bulgaria	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Cyprus	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Denmark	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Estonia	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Finland	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
France	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Great Britain	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Greece	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Hungary	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Ireland	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Italy	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Latvia	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Malta	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Poland	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Portugal	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Romania	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Slovakia	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Spain	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Sweden	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Canada	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Iceland	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Japan	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Liechtenstein	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Norway	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
USA	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
other OECD-States	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
EU institutions	year 2020	-	-	-	-	-	-	-	-	-	-
	year 2019	-	-	-	-	-	-	-	-	-	-
other states/institutions	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	thereof	claims according to	thereof	claims according to
			equalization claims according to section 19 para. 1 no. 1	section 19 para. 1 no. 2 overall	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	section 19 para. 1 no. 3
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2020	983.9	-	-	-	983.9
	Jahr 2019	2,271.3	-	-	-	2,271.3
Germany	Jahr 2020	425.0	-	-	-	425.0
	Jahr 2019	505.0	-	-	-	505.0
Austria	Jahr 2020	124.0	-	-	-	124.0
	Jahr 2019	84.0	-	-	-	84.0
Belgium	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Bulgaria	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Cyprus	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Czech Republic	Jahr 2020	-	-	-	-	-
	Jahr 2019	86.5	-	-	-	86.5
Denmark	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Estonia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Finland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
France	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Great Britain	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Greece	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Hungary	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Ireland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Italy	Jahr 2020	344.9	-	-	-	344.9
	Jahr 2019	1,595.8	-	-	-	1,595.8
Latvia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Lithuania	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Luxembourg	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Malta	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Netherlands	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Poland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Portugal	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Romania	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Slovakia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Slovenia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Spain	Jahr 2020	90.0	-	-	-	90.0
	Jahr 2019	-	-	-	-	-
Sweden	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Canada	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Iceland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Japan	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Liechtenstein	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Norway	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Switzerland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
USA	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
other OECD-States	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
EU institutions	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
other states/institutions	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-

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

Further cover assets - in detail for Public Pfandbriefe
Q2 2020

Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act					
State	Q2	Total	thereof	claims according to	thereof
			equalization claims according to section 20 para. 2 no. 1	section 20 para. 2 no. 2 overall	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
		€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2020	85.6	-	85.6	-
	Jahr 2019	142.4	-	142.4	-
Germany	Jahr 2020	85.6	-	85.6	-
	Jahr 2019	87.4	-	87.4	-
Austria	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Belgium	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Bulgaria	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Cyprus	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Czech Republic	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Denmark	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Estonia	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Finland	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
France	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Great Britain	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Greece	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Hungary	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Ireland	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Italy	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Latvia	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Lithuania	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Luxembourg	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Malta	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Netherlands	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Poland	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Portugal	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Romania	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Slovakia	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Slovenia	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Spain	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Sweden	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Canada	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Iceland	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Japan	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Liechtenstein	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Norway	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
Switzerland	Jahr 2020	-	-	-	-
	Jahr 2019	55.0	-	55.0	-
USA	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
other OECD-States	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
EU institutions	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-
other states/institutions	Jahr 2020	-	-	-	-
	Jahr 2019	-	-	-	-

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

Further cover assets - in detail for Ship Pfandbriefe
Q2 2020

		Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act				
State	Q2	Total	thereof	claims according to	claims according to	claims according to
			equalization claims according to section 26 para. 1 no. 2	section 26 para. 1 no. 3 overall	section 26 para. 1 no. 3 overall	section 26 para. 1 no. 4
		€ mn.	€ mn.	€ mn.	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	€ mn.
Total - all states	Jahr 2020	363.0	-	-	-	363.0
	Jahr 2019	423.0	-	-	-	423.0
Germany	Jahr 2020	243.0	-	-	-	243.0
	Jahr 2019	383.0	-	-	-	383.0
Austria	Jahr 2020	100.0	-	-	-	100.0
	Jahr 2019	-	-	-	-	-
Belgium	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Bulgaria	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Cyprus	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Czech Republic	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Denmark	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Estonia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Finland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
France	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Great Britain	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Greece	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Hungary	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Ireland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Italy	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Latvia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Lithuania	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Luxembourg	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Malta	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Netherlands	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Poland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Portugal	Jahr 2020	20.0	-	-	-	20.0
	Jahr 2019	40.0	-	-	-	40.0
Romania	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Slovakia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Slovenia	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Spain	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Sweden	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Canada	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Iceland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Japan	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Liechtenstein	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Norway	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
Switzerland	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
USA	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
other OECD-States	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
EU institutions	Jahr 2020	-	-	-	-	-
	Jahr 2019	-	-	-	-	-
other states/institutions	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
Outstanding Pfandbriefe	(€ mn.)	20,986.5	19,778.6
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	90.0	99.5
Cover Pool	(€ mn.)	31,773.1	29,060.7
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	%	98.6	98.3
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	-	-	
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	4.7	4.7
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	52.6	52.8
average loan-to-value ratio, weighted using the market value	%	-	-

Public Pfandbriefe

		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	11,842.3	8,157.2
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	46.4	80.2
Cover Pool	(€ mn.)	12,602.9	10,992.4
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	71.7
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	588.7	567.6
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	3,842.9	2,924.6
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	930.3	695.2
	AUD	9.8	-

Ship Pfandbriefe

		Q2 2020	Q2 2019
Outstanding Pfandbriefe	(€ mn.)	312.5	372.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100.0	97.3
Cover Pool	(€ mn.)	363.0	423.0
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	%	79.3	82.3
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	-	-