

Record date	Sep. 2019
Reference	Sep. 2018

I) Information about total amount and maturity structure

(figures in EUR million)

§ 28 para. 1 no. 1 and 3 PfandBG Ratio of outstanding amount to cover assets	Nominal value		Net present value (npv)		Risk npv*	
	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018
Total mortgage Pfandbriefe incl. derivatives	5,826	4,880	6,397	4,934	6,976	4,934
Total cover assets incl. derivatives	6,866	6,055	7,746	6,556	8,157	6,556
Share of foreign currency derivatives in liabilities (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of interest rate derivatives in liabilities (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of foreign currency derivatives in assets (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of interest rate derivatives in assets (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Overcollateralisation (%)	17.9%	24.1%	21.1%	32.9%	16.9%	32.9%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018
≤ 6 months	15	375	350	297
6 months < x ≤ 12 months	50	96	307	245
12 months < x ≤ 18 months	535	15	312	296
18 months < x ≤ 2 years	45	50	364	270
2 years < x ≤ 3 years	1,045	580	703	600
3 years < x ≤ 4 years	611	295	728	627
4 years < x ≤ 5 years	167	611	668	642
5 years < x ≤ 10 <years	2,246	1,838	2,622	2,403
> 10 years	1,112	1,022	812	674

§ 28 para. 1 no. 9 PfandBG Key figures	Sep. 2019	Sep. 2018
Share of fixed-interest cover assets	89.9%	89.2%
Share of fixed-interest Pfandbriefe	88.6%	96.6%

§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung) Foreign currency	Net present value of the cover assets in the interest rate stress scenario		Outstanding mortgage Pfandbriefe in the interest rate stress scenario		Exchange rate		npv in foreign currency		npv in EUR	
	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018
	-	-	-	-	-	-	-	-	-	-

There are no derivatives included in the cover assets.

* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.

II) Composition of cover assets acc. to § 12 PfandBG

(figures in EUR million)

Total receivables used to cover mortgage Pfandbriefe	Sep. 2019	Sep. 2018
by size classes		
≤ EUR 300 thous.	4,970	4,424
EUR 300 thous. < x ≤ EUR 1 million	715	605
EUR 1 million < x ≤ EUR 10 million	690	549
> EUR 10 million	306	292

by type of use (I)		
residential	5,238	4,612
commercial	1,443	1,257

by type of use (II)											
Country	Record date	Apartments	Single-family and two-family houses	Multi-family houses	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Unfinished new buildings not yet ready to generate a return as well as building sites	therof building sites	Total
Germany	Sep. 19	1,602	3,059	577	11	27	-	1,404	-	-	6,681
	Sep. 18	1,381	2,702	530	11	8	-	1,239	-	-	5,870
Total	Sep. 19	1,602	3,059	577	11	27	-	1,404	-	-	6,681
	Sep. 18	1,381	2,702	530	11	8	-	1,239	-	-	5,870

There are no mortgage cover assets outside Germany.

Key figures	Sep. 2019		Sep. 2018	
§ 28 para. 1 no. 7 PfandBG	in EUR million		in %	
Limit exceeded set by § 13 para. 1 PfandBG	-	0.0	-	0.0
§ 28 para. 1 no. 11 PfandBG	Years		Years	
Seasoning	4.7		4.6	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	55.4%		55.4%	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million		in %	
Mortgage cover assets (nominal)	6,681	114.7	5,870	120.3

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Sep. 2019	Sep. 2018
§ 19 para. 1 no. 2 PfandBG	-	-
§ 19 para. 1 no. 3 PfandBG	-	-

§ 28 para. 1 no. 4, 5 and 6 PfandBG Total amount of receivables registered	Equalisation claims acc. to § 19 para. 1 no. 1 PfandBG	Receivables acc. to § 19 para. 1 no. 2 PfandBG				Receivables acc. to § 19 para. 1 no. 3 PfandBG		Total		
		Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018	
		Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018					
Germany	-	-	-	-	-	-	165	165	165	165
Netherlands	-	-	-	-	-	-	-	-	-	-
European institutions	-	-	-	-	-	-	20	20	20	20
Summe	-	-	-	-	-	-	185	185	185	185

IV) Summary of receivables in arrears

(figures in EUR million)

§ 28 para. 2 no. 2 PfandBG State	Total payments overdue at least 90 days		Total impaired receivables, where the amount overdue is worth at least 5% of the receivable	
	Sep. 2019	Sep. 2018	Sep. 2019	Sep. 2018
None	-	-	-	-
Total	-	-	-	-