

Record date	Dez. 2019
Reference	Dez. 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*	
	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018
Total mortgage Pfandbriefe incl. derivatives	6.326	5.125	6.701	5.250	7.278	5.250
Total cover assets incl. derivatives	7.151	6.218	7.933	6.737	8.346	6.737
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 (%)	13,1%	21,3%	18,4%	28,3%	14,7%	28,3%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018
≤ 6 months	15	415	352	359
6 months < x ≤ 12 months	70	5	338	267
12 months < x ≤ 18 months	540	15	294	304
18 months < x ≤ 2 years	20	70	420	290
2 years < x ≤ 3 years	1.045	560	743	627
3 years < x ≤ 4 years	623	545	715	648
4 years < x ≤ 5 years	165	623	727	613
5 years < x ≤ 10 <years	2.736	1.836	2.698	2.425
> 10 years	1.112	1.057	864	685

§ 28 para. 1 no. 9 PfandBG Key figures	Dez. 2019	Dez. 2018
Share of fixed-interest cover assets	90,4%	89,4%
Share of fixed-interest Pfandbriefe	89,5%	96,7%

§ 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	
	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 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	Dez. 2019	Dez. 2018

by size classes		
≤ EUR 300 thous.	5.177	4.453
EUR 300 thous. < x ≤ EUR 1 million	767	608
EUR 1 million < x ≤ EUR 10 million	701	567
> EUR 10 million	321	326

by type of use (I)		
residential	5.486	4.648
commercial	1.480	1.305

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	Dez. 19	1.669	3.229	589	11	24	-	1.446	-	-	6.966
	Dez. 18	1.413	2.707	527	11	8	-	1.286	-	-	5.953
Total	Dez. 19	1.669	3.229	589	11	24	-	1.446	-	-	6.966
	Dez. 18	1.413	2.707	527	11	8	-	1.286	-	-	5.953

There are no mortgage cover assets outside Germany.

Key figures	Dez. 2019		Dez. 2018	
§ 28 para. 1 no. 7 PfandBG	in EUR million	in %	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%		55,3%	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	6.966	110,1	5.953	116,2

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Dez. 2019	Dez. 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	
	Dez. 2019	Dez. 2018	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018
			Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018				
Germany	-	-	-	50	-	-	165	165	165	215
Netherlands	-	-	-	30	-	-	-	-	-	30
European institutions	-	-	-	-	-	-	20	20	20	20
Summe	-	-	-	80	-	-	185	185	185	265

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	
	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018
None	-	-	-	-
Total	-	-	-	-

V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	Dez. 2019	Dez. 2018	Dez. 2019	Dez. 2018
Number of pending foreclosure and administrative receivership proceedings on the date of closing the accounts	-	-	-	-
Number of forced sales carried out during the financial year	-	-	-	-
Number of repossessed properties during the financial year	-	-	-	-
Sum of interest in arrear	-	-	-	-