

Record date	Mrz. 2020
Reference	Mrz. 2019

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*	
	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019
Total mortgage Pfandbriefe incl. derivatives	6,816	5,743	7,332	5,965	7,976	5,965
Total cover assets incl. derivatives	7,455	6,612	8,328	7,284	8,774	7,284
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 (%)	9.4%	15.1%	13.6%	22.1%	10.0%	22.1%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019
≤ 6 months	50	148	325	354
6 months < x ≤ 12 months	535	15	397	329
12 months < x ≤ 18 months	45	86	357	289
18 months < x ≤ 2 years	500	535	373	293
2 years < x ≤ 3 years	1,050	616	795	666
3 years < x ≤ 4 years	223	1,100	786	699
4 years < x ≤ 5 years	658	238	798	652
5 years < x ≤ 10 <years	2,638	2,324	2,723	2,595
> 10 years	1,117	683	900	736

§ 28 para. 1 no. 9 PfandBG Key figures	Mrz. 2020	Mrz. 2019
Share of fixed-interest cover assets	90.6%	89.9%
Share of fixed-interest Pfandbriefe	90.4%	88.4%

§ 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	
	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019
	-	-	-	-	-	-	-	-	-	-

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	Mrz. 2020	Mrz. 2019
by size classes		
≤ EUR 300 thous.	5,387	4,703
EUR 300 thous. < x ≤ EUR 1 million	814	666
EUR 1 million < x ≤ EUR 10 million	715	638
> EUR 10 million	324	341

by type of use (I)		
residential	5,743	4,942
commercial	1,497	1,405

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
	Mrz. 19	1,490	2,883	569	11	22	-	1,371	-	-	6,347
Total	Mrz. 20	1,758	3,377	608	11	23	-	1,463	-	-	7,240
	Mrz. 19	1,490	2,883	569	11	22	-	1,371	-	-	6,347

There are no mortgage cover assets outside Germany.

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Mrz. 2020	Mrz. 2019
§ 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	
	Mrz. 2020	Mrz. 2019	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019
			Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019				
Germany	-	-	-	50	-	-	165	165	165	215
Netherlands	-	-	-	30	-	-	-	-	-	30
European institutions	-	-	-	-	-	-	50	20	50	20
Summe	-	-	-	80	-	-	215	185	215	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	
	Mrz. 2020	Mrz. 2019	Mrz. 2020	Mrz. 2019
None	-	-	-	-
Total	-	-	-	-