

Record date	Jun. 2020
Reference	Jun. 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*	
	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019
Total mortgage Pfandbriefe incl. derivatives	6,816	5,831	7,406	6,142	8,091	6,142
Total cover assets incl. derivatives	7,821	6,719	8,778	7,500	9,288	7,500
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 (%)	14.7%	15.2%	18.5%	22.1%	14.8%	22.1%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019
≤ 6 months	70	5	381	309
6 months < x ≤ 12 months	540	21	397	328
12 months < x ≤ 18 months	20	100	443	314
18 months < x ≤ 2 years	500	545	363	276
2 years < x ≤ 3 years	1,093	596	1,020	691
3 years < x ≤ 4 years	190	1,143	770	773
4 years < x ≤ 5 years	648	212	860	622
5 years < x ≤ 10 <-years	2,638	3,000	2,741	2,634
> 10 years	1,117	210	846	772

§ 28 para. 1 no. 9 PfandBG Key figures	Jun. 2020	Jun. 2019
Share of fixed-interest cover assets	91.5%	89.9%
Share of fixed-interest Pfandbriefe	90.4%	88.6%

§ 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	
	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 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	Jun. 2020	Jun. 2019
by size classes		
≤ EUR 300 thous.	5,651	4,838
EUR 300 thous. < x ≤ EUR 1 million	898	693
EUR 1 million < x ≤ EUR 10 million	658	669
> EUR 10 million	348	334
by type of use (I)		
residential	6,072	5,084
commercial	1,483	1,450

Key figures	Jun. 2020		Jun. 2019	
§ 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	5.3		4.6	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	57.0%		55.5%	
Share of all mortgage Pfandbriefe outstanding	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	7,556	110.9	6,534	112.1

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	thereof building sites	Total
	Jun. 19	1,558	2,970	556	11	27	-	1,412	-	-	6,534
Total	Jun. 20	1,820	3,618	634	17	23	-	1,443	-	-	7,556
	Jun. 19	1,558	2,970	556	11	27	-	1,412	-	-	6,534

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	Jun. 2020	Jun. 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	
	Jun. 2020	Jun. 2019	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019
			Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019				
Germany	-	-	-	-	-	-	215	165	215	165
Netherlands	-	-	-	-	-	-	-	-	-	-
European institutions	-	-	-	-	-	-	50	20	50	20
Summe	-	-	-	-	-	-	265	185	265	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	
	Jun. 2020	Jun. 2019	Jun. 2020	Jun. 2019
None	-	-	-	-
Total	-	-	-	-