

Record date	Juni 2019
Reference	Juli 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*	
	Juni 2019	Juli 2018	Juni 2019	Juli 2018	Juni 2019	Juli 2018
Total mortgage Pfandbriefe incl. derivatives	5,831	4,929	6,142	5,028	6,142	5,363
Total cover assets incl. derivatives	6,719	5,777	7,500	6,309	7,500	6,627
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 (%)	15.2%	17.2%	22.1%	25.5%	22.1%	23.6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	Juni 2019	Juli 2018	Juni 2019	Juli 2018
≤ 6 months	5	112	309	295
6 months < x ≤ 12 months	21	410	328	349
12 months < x ≤ 18 months	100	5	314	244
18 months < x ≤ 2 years	545	15	276	256
2 years < x ≤ 3 years	596	610	691	519
3 years < x ≤ 4 years	1,143	270	773	614
4 years < x ≤ 5 years	212	593	622	617
5 years < x ≤ 10 <years	3,000	1,381	2,634	2,244
> 10 years	210	1,534	772	638

§ 28 para. 1 no. 9 PfandBG Key figures	Juni 2019	Juli 2018
Share of fixed-interest cover assets	89.9%	88.9%
Share of fixed-interest Pfandbriefe	88.6%	95.7%

§ 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	
	Juni 2019	Juli 2018	Juni 2019	Juli 2018	Juni 2019	Juli 2018	Juni 2019	Juli 2018	Juni 2019	Juli 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	Juni 2019	Juli 2018

by size classes		
≤ EUR 300 thous.	4,838	4,236
EUR 300 thous. < x ≤ EUR 1 million	693	582
EUR 1 million < x ≤ EUR 10 million	669	519
> EUR 10 million	334	255

by type of use (I)		
residential	5,084	4,403
commercial	1,450	1,189

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	Juni 2019	1,558	2,970	556	11	27	-	1,412	-	-	6,534
	Juli 2018	1,299	2,592	512	68	5	-	1,116	-	-	5,592
Total	Juni 2019	1,558	2,970	556	11	27	-	1,412	-	-	6,534
	Juli 2018	1,299	2,592	512	68	5	-	1,116	-	-	5,592

There are no mortgage cover assets outside Germany.

Key figures	Juni 2019		Juli 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	-	0.0	-	0.0
§ 28 para. 1 no. 11 PfandBG	Years		Years		Years		Years	
Seasoning	4.6		4.6		4.6		4.6	
§ 28 para. 2 no. 3 PfandBG	in %		in %		in %		in %	
Average weighted loan-to-value ratio	55.5%		55.4%		55.5%		55.4%	

Share of all mortgage Pfandbriefe outstanding				
	in EUR million	in %	in EUR million	in %
Mortgage cover assets (nominal)	6,534	112.1	5,592	113.5

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Juni 2019	Juli 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	
	Juni 2019	Juli 2018	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Juni 2019	Juli 2018	Juni 2019	Juli 2018
			Juni 2019	Juli 2018	Juni 2019	Juli 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	
	Juni 2019	Juli 2018	Juni 2019	Juli 2018
None	-	-	-	-
Total	-	-	-	-