

Record date	I 2019
Reference	I 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*	
	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018
Total mortgage Pfandbriefe incl. derivatives	5,743	4,664	5,965	4,737	5,965	4,737
Total cover assets incl. derivatives	6,612	5,690	7,284	6,195	7,284	6,195
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 (%)	15.1%	22.0%	22.1%	30.8%	22.1%	30.8%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg.		Cover assets	
	I 2019	I 2018	I 2019	I 2018
≤ 6 months	148	381	354	385
6 months < x ≤ 12 months	15	380	329	371
12 months < x ≤ 18 months	86	91	289	249
18 months < x ≤ 2 years	535	15	293	244
2 years < x ≤ 3 years	616	585	666	510
3 years < x ≤ 4 years	1,100	295	699	591
4 years < x ≤ 5 years	238	550	652	547
5 years < x ≤ 10 <years	2,324	1,394	2,595	2,200
> 10 years	683	975	736	593

§ 28 para. 1 no. 9 PfandBG Key figures	I 2019	I 2018
Share of fixed-interest cover assets	89.9%	88.7%
Share of fixed-interest Pfandbriefe	88.4%	95.9%

§ 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	
	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018	I 2019	I 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	I 2019	I 2018
by size classes		
≤ EUR 300 thous.	4,703	4,076
EUR 300 thous. < x ≤ EUR 1 million	666	534
EUR 1 million < x ≤ EUR 10 million	638	509
> EUR 10 million	341	246

by type of use (I)		
residential	4,942	4,222
commercial	1,405	1,144

by type of use (II)			Country									
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	I 2019	1,490	2,883	569	11	22	-	1,371	-	-	6,347	
	I 2018	1,249	2,476	496	74	5	-	1,065	-	-	5,365	
Total	I 2019	1,490	2,883	569	11	22	-	1,371	-	-	6,347	
	I 2018	1,249	2,476	496	74	5	-	1,065	-	-	5,365	

There are no mortgage cover assets outside Germany.

Key figures	I 2019		I 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	4.6		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 %	in EUR million	in %
Mortgage cover assets (nominal)	6,347	110.5	5,365	115.0

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	I 2019	I 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					
	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018	I 2019	I 2018
Germany	-	-	50	100	-	-	165	205	215	305
Netherlands	-	-	30	-	-	-	-	-	30	-
European institutions	-	-	-	-	-	-	20	20	20	20
Summe	-	-	80	100	-	-	185	225	265	325

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	
	I 2019	I 2018	I 2019	I 2018
	None	-	-	-
Total	-	-	-	-