

Record date	Dez. 2020
Reference	Dez. 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*	
	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019
Total mortgage Pfandbriefe incl. derivatives	6,710	6,326	7,294	6,701	7,942	7,278
Total cover assets incl. derivatives	8,604	7,151	9,649	7,933	10,213	8,346
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 (%)	28.2%	13.1%	32.3%	18.4%	28.6%	14.7%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019
≤ 6 months	540	15	372	352
6 months < x ≤ 12 months	20	70	516	338
12 months < x ≤ 18 months	500	540	387	294
18 months < x ≤ 2 years	545	20	533	420
2 years < x ≤ 3 years	623	1,045	974	743
3 years < x ≤ 4 years	165	623	1,012	715
4 years < x ≤ 5 years	608	165	891	727
5 years < x ≤ 10 <years	2,628	2,736	3,003	2,698
> 10 years	1,082	1,112	915	864

§ 28 para. 1 no. 9 PfandBG Key figures	Dez. 2020	Dez. 2019
Share of fixed-interest cover assets	92.1%	90.4%
Share of fixed-interest Pfandbriefe	90.5%	89.5%

§ 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. 2020	Dez. 2019	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 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	Dez. 2020	Dez. 2019
by size classes		
≤ EUR 300 thous.	5,985	5,177
EUR 300 thous. < x ≤ EUR 1 million	1,007	767
EUR 1 million < x ≤ EUR 10 million	702	701
> EUR 10 million	401	321

by type of use (I)	Dez. 2020	Dez. 2019
residential	6,532	5,486
commercial	1,563	1,480

Key figures	Dez. 2020		Dez. 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	5.4		4.7	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	55.1%		55.4%	

Share of all mortgage Pfandbriefe outstanding	in EUR million		in %	
Mortgage cover assets (nominal)	8,094	120.6	6,966	110.1

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	Germany	Dez. 20	1,964	3,873	694	164	23	-	1,376	-	-	8,094
	Germany	Dez. 19	1,669	3,229	589	11	24	-	1,446	-	-	6,966
Total	Germany	Dez. 20	1,964	3,873	694	164	23	-	1,376	-	-	8,094
	Germany	Dez. 19	1,669	3,229	589	11	24	-	1,446	-	-	6,966

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	Dez. 2020	Dez. 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		
		Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019	
		Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019					
Germany	-	-	-	-	-	-	460	165	460	165
Netherlands	-	-	-	-	-	-	-	-	-	-
European institutions	-	-	-	-	-	-	50	20	50	20
Summe	-	-	-	-	-	-	510	185	510	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	
	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019
None	-	-	-	-
Total	-	-	-	-

V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	Dez. 2020	Dez. 2019	Dez. 2020	Dez. 2019
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	-	-	-	-