

Record date	Sep. 2020
Reference	Sep. 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*	
	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019
Total mortgage Pfandbriefe incl. derivatives	6,730	5,826	7,321	6,397	8,007	6,976
Total cover assets incl. derivatives	8,299	6,866	9,309	7,746	9,865	8,157
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 (%)	23.3%	17.9%	27.2%	21.1%	23.2%	16.9%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019
≤ 6 months	535	15	423	350
6 months < x ≤ 12 months	45	50	460	307
12 months < x ≤ 18 months	500	535	415	312
18 months < x ≤ 2 years	545	45	455	364
2 years < x ≤ 3 years	611	1,045	999	703
3 years < x ≤ 4 years	167	611	891	728
4 years < x ≤ 5 years	608	167	867	668
5 years < x ≤ 10 <-years	2,638	2,246	2,919	2,622
> 10 years	1,082	1,112	871	812

§ 28 para. 1 no. 9 PfandBG Key figures	Sep. 2020	Sep. 2019
Share of fixed-interest cover assets	91.8%	89.9%
Share of fixed-interest Pfandbriefe	90.2%	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	
	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 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	Sep. 2020	Sep. 2019
by size classes		
≤ EUR 300 thous.	5,804	4,970
EUR 300 thous. < x ≤ EUR 1 million	953	715
EUR 1 million < x ≤ EUR 10 million	688	690
> EUR 10 million	399	306

by type of use (I)	Sep. 2020	Sep. 2019
residential	6,295	5,238
commercial	1,550	1,443

by type of use (II)	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
Germany	Sep. 20	1,874	3,758	662	74	23	-	1,453	-	-	7,844
	Sep. 19	1,602	3,059	577	11	27	-	1,404	-	-	6,681
Total	Sep. 20	1,874	3,758	662	74	23	-	1,453	-	-	7,844
	Sep. 19	1,602	3,059	577	11	27	-	1,404	-	-	6,681

There are no mortgage cover assets outside Germany.

Key figures	Sep. 2020		Sep. 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	55.2%		55.4%	

Share of all mortgage Pfandbriefe outstanding	in EUR million		in %	
Mortgage cover assets (nominal)	7,844	116.6	6,681	114.7

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Sep. 2020	Sep. 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	
	Sep. 2020	Sep. 2019	Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013		Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019
			Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019				
Germany	-	-	-	-	-	-	355	165	355	165
Netherlands	-	-	-	-	-	-	-	-	-	-
European institutions	-	-	-	-	-	-	100	20	100	20
Summe	-	-	-	-	-	-	455	185	455	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	
	Sep. 2020	Sep. 2019	Sep. 2020	Sep. 2019
None	-	-	-	-
Total	-	-	-	-