

Report Date	31.03.2020
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	25%		
Total amount of outstanding issues	in mn	1.013,6	
Total amount of cover assets	in mn	1.153,3	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	NR
Cover pool rating	NR	NR	A
Number of loans	2.048		
Number of borrowers	975		
Number of guarantors	N.A.		
Average exposure per borrower	in mn	1,2	
Average loan amount	in mn	0,6	
Share of non-performing loans with at least 90 days past due (% of primary cover pool)	0%		
Share of 10 largest loans (% of primary cover pool)	31%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	34%		
Share of bullet loans (% of primary cover pool)	18%		
Share of loans in foreign currency (% of primary cover pool)	2%		
Share of issues in foreign currency (% of primary cover pool)	50%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)	73%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	14%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	15%		
Number of issues	7		
Average issue size	in mn	144,80	