

# Deutsche Bank AG - Structured Covered Bond Programme

## Guarantor: SCB Al্পspitze UG (haftungsbeschränkt)

Cover Pool Information, as of 2019-10-08

**Please note:** The cover pool will be dynamic and subject to adjustments prior to the first issuance. Also the scope and format of information provided might differ to the reporting potentially provided in the future.

<b>ALM</b>		
WA life assets (years)	16.0	
WA life of covered bonds (years)	0.0	
% of floating rate assets	1.9	
% of floating rate liabilities	0.0	
% of fixed rate assets	98.1	
% of fixed rate liabilities	0.0	
WA coupon on fixed rate assets (bps)	291.4	
WA coupon on fixed rate liabilities (bps)	0.0	
WA coupon on floating rate assets (bps)	352.9	
WA margin on floating rate liabilities (bps)	0.0	
% of assets with DPD > 90	0.0	
<b>Maturity structure</b>		
Bucket	Assets	Liabilities
up to 6 months	81,706,315.14	0.00
up to 12 months	78,095,490.69	0.00
up to 18 months	81,737,340.82	0.00
up to 2 years	74,460,752.01	0.00
up to 3 years	148,107,633.85	0.00
up to 4 years	145,806,361.14	0.00
up to 5 years	133,583,299.72	0.00
up to 10 years	535,553,373.74	0.00
up to 15 years	345,909,838.08	0.00
up to 20 years	205,381,939.69	0.00
more than 20 years	189,218,202.54	0.00
<b>General Retail Mortgage Pool Information</b>		
Nominal Amount (EUR)	2,019,560,547.42	
Cover value (EUR)	1,774,656,904.92	
Number of loans	23,102	
Number of borrowers	18,758	
Number of properties	20,357	
Average loan amount	87,419.29	
WA Seasoning (months)	87.5	
WA Remaining Time to maturity (months)	197.0	
WA Life residential assets (months)	107.6	
WA LTLV (%)	69.8	
Maximum LTLV (%)	300.0	
Earliest Origination Date	1984-12-09	
Latest Maturity Date	2059-03-11	
% Loans to employees	0.00	
% Loans to foreigners	0.44	
<b>Occupancy type (EUR)</b>		
Buy to let loans	826,542,503.40	
First home	1,050,596,609.53	
Other/No data	10,929,091.97	
Second home/Holiday home	131,492,342.53	
<b>Employment type (EUR)</b>		
Employed	1,447,825,254.80	
Unemployed	3,234,930.50	
Self Employed	545,208,729.39	
Other / No Data	23,291,632.73	

**Arrears (EUR)**

DPD > 0 and < 30 days	41,579.84
DPD ≥ 30 and < 60 days	0.00
DPD ≥ 60 days and < 90 days	0.00
DPD ≥ 90 days and < 180 days	0.00
DPD ≥ 180 days and < 360 days	0.00
DPD ≥ 360 days	0.00

**LTLV distribution (EUR)**

LTLV ≤ 10%	31,941,474.62
LTLV ≤ 20%	96,704,027.04
LTLV ≤ 30%	137,480,760.40
LTLV ≤ 40%	179,285,326.25
LTLV ≤ 50%	225,232,037.60
LTLV ≤ 60%	235,901,859.50
LTLV ≤ 70%	244,005,198.61
LTLV ≤ 80%	224,148,368.81
LTLV ≤ 90%	169,343,840.11
LTLV ≤ 100%	132,078,375.35
LTLV ≤ 110%	100,747,123.13
LTLV > 110%	242,692,156.00

**Geographic distribution (EUR)**

Baden-Wuerttemberg	231,894,405.26
Bavaria	221,308,675.36
Berlin	134,620,740.77
Brandenburg	45,200,778.72
Bremen	16,227,984.13
Hamburg	83,475,536.12
Hesse	215,243,085.83
Mecklenburg Western Pomerania	42,898,798.06
Lower Saxony	123,735,772.60
North Rhine-Westphalia	613,206,614.57
Rhineland Palatinate	55,964,135.83
Saarland	10,611,712.40
Saxony	88,917,831.61
Saxony-Anhalt	24,799,996.78
Schleswig-Holstein	78,525,587.46
Thuringia	29,749,417.05
Other	3,179,474.88

**Currency (EUR)**

EUR	2,019,560,547.42
Other	0.00

**Seasoning in years (EUR)**

0 to 1	23,455,697.29
1 to 2	31,084,129.74
2 to 3	86,811,284.30
3 to 4	141,079,132.27
4 to 5	221,033,648.95
5 to 6	149,788,424.21
6 to 7	380,644,133.13
7 to 8	377,263,435.39
8 to 9	236,419,532.55
9 to 10	163,109,097.12
10 to 11	63,209,164.29
11 to 12	706,963.20
Greater than 12	144,955,904.98

<b>Remainig term in years (EUR)</b>	
0 to 5	217,410,967.74
5 to 8	198,669,147.58
8 to 10	145,677,246.18
10 to 12	162,221,096.32
12 to 14	170,512,949.30
14 to 16	137,725,171.97
16 to 18	148,792,123.53
18 to 20	124,103,526.33
20 to 22	117,454,945.70
22 to 24	141,327,862.82
24 to 26	102,171,052.64
26 to 28	89,561,989.81
28 to 30	81,452,319.78
30 to 40	182,480,147.72
Greater than 40	0.00

<b>Interest Rate Type (EUR)</b>	
Fixed	1,980,400,677.49
Optional (currently fixed)	0.00
Floating	39,159,869.93
Optional (currently floating)	0.00

<b>Interest Rate</b>	
1-month EURIBOR (EUR)	0.00
3-month EURIBOR (EUR)	34,363,762.08
6-month EURIBOR (EUR)	0.00
12-month EURIBOR (EUR)	0.00
1-month LIBOR (EUR)	0.00
3-month LIBOR (EUR)	0.00
6-month LIBOR (EUR)	0.00
12-month LIBOR (EUR)	0.00
ECB Base Rate (EUR)	0.00
Standard Variable Rate (EUR)	544,393.95
Other/Fixed (EUR)	1,984,652,391.39
WA Interest rate (bps)	292.6
WA coupon on floating rate assets (bps)	353.0
WA coupon on fixed rate assets (bps)	291.4

<b>Interest Payment Frequency (EUR)</b>	
Annually	0.00
Bi-Annual	0.00
Quarterly	0.00
Monthly	2,019,560,547.42
Other	0.00

<b>Amortisation (EUR)</b>	
Amortising	1,773,719,921.72
Bullet	245,840,625.70
Other	0.00

**Abbreviations:**

<b>WA:</b>	<b>weighted average</b>
<b>DPD:</b>	<b>days past due</b>
<b>LTLV:</b>	<b>loan to lending value</b>
<b>bps:</b>	<b>basispoints</b>