

TRANSPARENCY TEMPLATE

1/ ISSUER AND CONTROL

Issuer:	COMMERZBANK Finance & Covered Bond S.A.
Parent company:	Commerzbank AG
Controlling authority:	Commission de Surveillance du Secteur Financier (CSSF)



Long Rating	S&P	Moody's	Fitch
Issuer	NR	A1 stable	NR

Reporting Date
28/09/2018

Lettre de Gage	Amount in EUR
Nominal Value	2,234,938,840
MTM Value	2,323,800,688

Issue Currencies	Amount in EUR
CAD	-
CHF	723,488,865
EUR	1,066,383,525
NOK	52,817,831
USD	392,248,618
	2,234,938,840

CRD-compliant
NO
UCITS-compliant
YES

Liability Maturities, expressed in EUR	
≤ 1y	151,953,093
> 1y ≤ 2y	293,856,486
> 2y ≤ 3y	153,968,945
> 3y ≤ 4y	55,103,393
> 4y ≤ 5y	35,000,000
> 5y ≤ 10y	554,125,747
> 10y	990,931,176
Sum	2,234,938,840

Interest Rate Type	Amount in EUR
Fixed	2,106,909,814
Floating	128,029,026
Sum EUR	2,234,938,840

Repayment Type	Amount in EUR
Amortizing	278,219,592
Bullet	1,956,719,248
Sum	2,234,938,840

Average Life in Years	9.30
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Commerzbank Finance & Covered Bond S.A.
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Contact & Links

Contact:
Homepage:
Banking Supervision:
Link to CFCB issues:

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www.commerzbank-fcb.com
www.cssf.lu
<http://www.cssf.lu/en/supervision/banks/specific-topics/issues/>

Registered LdG in EUR

ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
XF0000016778	-	10,000,000	EUR	-	10,000,000	11/02/2004	11/02/2019	4.730	FIXED
XF0000017230	-	3,000,000	EUR	-	3,000,000	08/04/2004	11/04/2034	5.020	FIXED
XF0000017313	-	15,000,000	EUR	-	15,000,000	16/04/2004	17/04/2034	5.100	FIXED
XF0000017370	-	3,000,000	EUR	-	3,000,000	17/10/2003	17/10/2033	5.150	FIXED
XF0000017487	-	20,000,000	EUR	-	20,000,000	17/05/2004	03/06/2024	5.100	FIXED
XF0000017875	-	10,000,000	EUR	-	10,000,000	02/08/2004	02/08/2028	5.000	FIXED
XF0000017925	-	15,000,000	EUR	-	15,000,000	09/08/2004	09/08/2023	4.820	FIXED
XF0000018030	-	10,000,000	EUR	-	10,000,000	08/09/2004	08/09/2025	4.825	FIXED
XF0000019095	-	10,000,000	EUR	-	10,000,000	01/02/2005	01/02/2035	4.215	FIXED
XF0000019103	-	5,000,000	EUR	-	5,000,000	01/02/2005	01/02/2035	4.230	FIXED
XF0000019111	-	20,000,000	EUR	-	20,000,000	04/02/2005	04/10/2022	4.000	FIXED
XF0000019145	-	20,000,000	EUR	-	20,000,000	10/02/2005	10/02/2028	4.000	FIXED
XF0000019152	-	10,000,000	EUR	-	10,000,000	10/02/2005	10/02/2020	3.820	FIXED
XF0000019301	-	50,000,000	EUR	-	50,000,000	14/03/2005	13/03/2026	4.300	FIXED
XF0000019426	-	6,100,000	EUR	-	6,100,000	15/03/2005	15/03/2033	4.415	FIXED
XF0000019574	-	20,000,000	EUR	-	20,000,000	06/04/2005	06/04/2020	4.035	FIXED
XF0000019756	-	35,000,000	EUR	-	35,000,000	22/02/2005	22/02/2020	4.010	FIXED
XF0000019764	-	5,000,000	EUR	-	5,000,000	04/05/2005	04/05/2035	4.124	FIXED
XF0000019848	-	10,000,000	EUR	-	10,000,000	01/06/2005	01/06/2029	4.000	FIXED
XF0000019897	-	25,000,000	EUR	-	25,000,000	13/06/2005	13/06/2035	3.800	FIXED
XF0000019921	-	12,200,000	EUR	-	12,200,000	14/06/2005	14/06/2019	3.520	FIXED
XF0000020002	-	5,000,000	EUR	-	5,000,000	01/07/2005	01/07/2021	3.665	FIXED
XF0000020259	-	15,000,000	EUR	-	15,000,000	11/08/2005	13/08/2035	4.000	FIXED
XF0000020549	-	32,500,000	EUR	-	32,500,000	20/10/2005	20/10/2035	0.000	FIXED
XF0000020770	-	2,000,000	EUR	-	2,000,000	04/11/2005	06/11/2023	3.840	FIXED
XF0000021026	-	8,000,000	EUR	-	8,000,000	09/12/2005	09/12/2027	3.870	FIXED
XF0000021166	-	17,000,000	EUR	-	17,000,000	17/01/2006	19/01/2026	3.690	FIXED
XF0000021307	-	33,500,000	EUR	-	33,500,000	15/02/2006	15/02/2036	0.000	FIXED
XF0000021372	-	2,000,000	EUR	-	2,000,000	27/02/2006	26/02/2027	3.900	FIXED
XF0000021471	-	16,000,000	EUR	-	16,000,000	10/03/2006	11/03/2019	0.000	FIXED
XF0000021679	-	20,000,000	EUR	-	20,000,000	19/04/2006	18/04/2019	4.170	FIXED
XF0000021687	-	30,000,000	EUR	-	30,000,000	20/04/2006	20/04/2020	4.295	FIXED
XF0000022214	-	28,959,502	EUR	-	28,959,502	08/09/2006	08/09/2031	0.000	FIXED
XF0000022503	-	10,000,000	EUR	-	10,000,000	10/01/2007	10/01/2020	4.250	FIXED
XF0000022537	-	23,434,143	EUR	-	23,434,143	11/01/2007	11/01/2027	0.000	FIXED
XF0000022701	-	15,000,000	EUR	-	15,000,000	05/02/2007	05/02/2027	4.430	FIXED
XF0000022784	-	48,437,274	EUR	-	48,437,274	16/02/2007	16/02/2028	0.000	FIXED
XF0000A52892	-	50,000,000	EUR	-	50,000,000	18/04/2005	19/04/2032	4.215	FIXED
XF0000B00311	-	31,000,000	EUR	-	31,000,000	20/05/2005	20/05/2021	3.800	FIXED
XF0000B00501	-	25,000,000	EUR	-	25,000,000	19/05/2006	19/05/2032	4.596	FIXED
XF0000B00550	-	25,000,000	EUR	-	25,000,000	30/06/2006	30/06/2027	4.563	FIXED
XF0000B00766	-	15,000,000	EUR	-	15,000,000	20/11/2006	20/11/2036	4.080	FIXED
XF0000B00774	-	100,000,000	EUR	-	100,000,000	08/12/2006	07/12/2035	4.040	FIXED
XF0000B00865	-	25,000,000	EUR	-	25,000,000	17/01/2007	04/01/2038	4.400	FIXED
XF0000B00899	-	50,000,000	EUR	-	50,000,000	05/02/2007	05/02/2032	4.670	FIXED
XF0000B00931	-	10,000,000	EUR	-	10,000,000	05/02/2007	05/02/2027	4.439	FIXED
XF0000B00949	-	10,000,000	EUR	-	10,000,000	07/02/2007	08/02/2027	4.404	FIXED
XF0000B00964	-	20,000,000	EUR	-	20,000,000	26/02/2007	26/02/2019	4.270	FIXED
XF0000B00972	-	20,000,000	EUR	-	20,000,000	23/02/2007	23/02/2027	4.365	FIXED
XF0000BH2024	-	14,000,000	EUR	-	14,000,000	14/06/2005	14/06/2029	2.750	FORM
XF0000BH2370	-	2,500,000	EUR	-	2,500,000	17/06/2004	17/06/2019	4.775	FIXED
XF0000BH2388	-	3,500,000	EUR	-	3,500,000	17/06/2004	17/06/2024	4.940	FIXED
XF0000BH2396	-	5,000,000	EUR	-	5,000,000	03/02/2010	03/02/2025	4.125	FIXED
XF0000BH2404	-	29,252,607	EUR	-	29,252,607	09/07/2007	09/07/2029	0.000	FIXED
XF0000BH2420	-	10,000,000	EUR	-	10,000,000	02/12/2005	02/12/2030	3.940	FIXED
Sum:					1,066,383,525.31				

Bearer LdG in EUR									
ISIN		Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type	
CH0020371065	-	53,495,000	CHF	- 47,273,772	07/02/2005	07/02/2020	2.750	FIXED	
CH0020393150	-	110,215,000	CHF	- 97,397,490	07/02/2005	07/02/2020	2.750	FIXED	
CH0020593874	-	83,125,000	CHF	- 73,457,936	10/03/2005	10/03/2025	2.875	FIXED	
CH0022333980	-	155,155,000	CHF	- 137,111,170	30/08/2005	29/08/2025	2.500	FIXED	
CH0023956532	-	73,725,000	CHF	- 65,151,113	09/02/2006	09/02/2021	2.375	FIXED	
CH0024590207	-	80,630,000	CHF	- 71,253,093	27/03/2006	27/03/2019	2.500	FIXED	
CH0028622600	-	62,355,000	CHF	- 55,103,393	09/02/2007	09/02/2022	2.750	FIXED	
CH0030229139	-	50,000,000	CHF	- 44,185,224	05/04/2007	05/04/2027	3.125	FIXED	
CH0030747999	-	100,000,000	CHF	- 88,370,449	10/05/2007	10/05/2032	3.125	FIXED	
XS0172840703	-	322,067,000	USD	- 278,219,592	17/07/2003	15/12/2033	0.000	FIXED	
XS0207470724	-	50,000,000	CHF	- 44,185,224	16/12/2004	16/12/2019	2.820	FIXED	
XS0260075006	-	132,000,000	USD	- 114,029,026	14/07/2006	01/02/2037	2.343	LIBOR	
XS0260797997	-	500,000,000	NOK	- 52,817,831	14/07/2006	14/07/2021	4.781	FIXED	
Sum:				1,168,555,314.45					

Included assets	Amount in EUR
Bonds	1,156,191,069
Supplemental Assets	
Loans	1,206,378,877
Total	2,362,569,945

Cover Pool	Amount in EUR
Nominal Value	2,362,569,945
MTM Value	2,541,125,558

Geographic Dispersion	Amount in EUR	percentage
Canada	54,498,154	2.3%
Italy	304,073,516	12.9%
Japan	93,100,000	3.9%
Portugal	40,600,000	1.7%
United Kingdom	1,185,985,574	50.2%
United States	633,630,883	26.8%
Spain	50,681,818	2.1%
SUM	2,362,569,945	100%

Remaining time to maturity	Amount in EUR
≤ 1y	19,074,157
> 1y ≤ 2y	63,071,000
> 2y ≤ 3y	153,647,201
> 3y ≤ 4y	54,163,925
> 4y ≤ 5y	120,926,918
> 5y ≤ 10y	246,274,446
> 10y	1,705,412,298
Sum	2,362,569,945

Interest Rate Type	Amount in EUR
Floating	357,227,484
Fixed	2,005,342,461
Sum	2,362,569,945

Repayment Type	Amount in EUR
Amortizing	646,644,372
Bullet	1,715,925,574
Sum	2,362,569,945

Average Life in Years	Amount in EUR
	28.49

Assets more than 90 days past due	Amount in EUR
	0

Cover pool items	Amount in EUR
Number of Assets	207
Number of Clients	107
Average size in EUR	11,413,381

Overcollateralization	Amount in EUR	Ratio
Nominal OC	127,631,106	5.71%
MTM OC	217,324,871	9.35%

Asset Currencies before Swap	Amount in EUR
CAD	9,957,515
CHF	0
EUR	427,467,082
GBP	1,192,127,803
USD	733,017,545
Sum	2,362,569,945

COMPOSITE	Amount in EUR
AA+	30,731,791
AA	57,559,591
AA-	91,971,522
A+	139,342,225
A	138,576,043
A-	143,551,313
BBB+	127,861,092
BBB	73,151,348
BBB-	116,989,392
BB+	88,442,289
BB	7,774,706
BB-	10,927,782
NR	1,335,690,852
Sum	2,362,569,945

Internal Rating of not rated Assets *	Amount in EUR
1.4	2,358,328
1.8	207,370,675
2.0	988,519,011
2.4	28,737,121
2.6	23,388,908
2.8	2,219,400
3.2	37,500,000
4.0	45,597,408
Sum	1,335,690,852

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