

TRANSPARENCY TEMPLATE

1/ ISSUER AND CONTROL

Issuer: Parent company: Controlling authority:	COMMERZBANK Finance & Covered Bond S.A. Commerzbank AG Commission de Surveillance du Secteur Financier (CSSF)
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Long Rating	S&P	Moody's	Fitch
Issuer	NR	A1 stable	NR

Reporting Date
30.06.2021

Lettre de Gage	Amount in EUR
Nominal Value	1.544.569.690
Nominal Value incl. Derivatives	1.544.569.690
MTM Value	1.703.901.990

Issue Currencies	Amount in EUR
CHF	313.647.541
EUR	799.683.525
NOK	49.155.992
USD	382.082.632
Sum	1.544.569.690

CRR-compliant
NO
UCITS-compliant
YES

Interest Rate Type	Amount in EUR
Fixed	952.403.533
Float	125.073.713
Zero	467.092.445
Sum	1.544.569.690

Remaining time to maturity	Amount in EUR
≤ 1y	110.945.609
> 1y ≤ 2y	20.000.000
> 2y ≤ 3y	40.500.000
> 3y ≤ 4y	80.705.829
> 4y ≤ 5y	212.614.754
> 5y ≤ 10y	300.661.364
> 10y	779.142.134
Sum	1.544.569.690

Repayment Type	Amount in EUR
Amortizing	-
Bullet	1.077.477.245
Zero	467.092.445
Sum	1.544.569.690

Average Life in Years	8,92
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Contact & Links

Registered LdG in EUR									
ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
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
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
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
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
XF0000022214	-	28.959.502	EUR	-	28.959.502	08.09.2006	08.09.2031	0,000	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
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
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
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
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:					799.683.525,31				

Bearer LdG in EUR									
ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
CH0020593874	-	83.125.000	CHF	-	75.705.829	10.03.2005	10.03.2025	2,875	FIXED
CH0022333980	-	148.905.000	CHF	-	135.614.754	30.08.2005	29.08.2025	2,500	FIXED
CH0028622600	-	62.355.000	CHF	-	56.789.617	09.02.2007	09.02.2022	2,750	FIXED
CH0030229139	-	50.000.000	CHF	-	45.537.341	05.04.2007	05.04.2027	3,125	FIXED
XS0172840703	-	322.067.000	USD	-	271.008.920	17.07.2003	15.12.2033	0,000	FIXED
XS0260075006	-	132.000.000	USD	-	111.073.713	14.07.2006	01.02.2037	0,176	LIBOR
XS0260797997	-	500.000.000	NOK	-	49.155.992	14.07.2006	14.07.2021	4,781	FIXED
Sum:					744.886.164,72				

Included assets	Amount in EUR	Ratio in %
Bonds	1.562.766.748	
Replacement	308.913.938	20,00%
Loans	25.681.818	
Sum	1.897.362.504	

Cover Pool	Amount in EUR	OC ** Ratio in %
Nominal Value	1.897.362.504	22,84%
Nominal Value incl. Derivatives	1.923.526.281	24,53%
MTM Value	1.813.728.154	6,45%

Geographic Dispersion	Amount in EUR	Ratio in %
Canada	32.445.649	1,71%
Italy	132.738.642	7,00%
Japan	93.100.000	4,91%
Luxembourg	308.913.938	16,28%
Portugal	23.200.000	1,22%
United Kingdom	31.321.019	1,65%
United States	1.211.461.438	63,85%
Spain	64.181.818	3,38%
Sum	1.897.362.504	100%

10 largest exposures	Amount in EUR	Ratio in %
Sum	1.201.687.448	63,33%

Debtor Type Information	Amount in EUR
Sovereigns	-
Regional/federal authorities	22.256.816
Local/municipal authorities	634.625.795
Other	1.240.479.893
Sum	1.897.362.504

Interest Rate Type	Amount in EUR
Floating	894.113.790
Fixed	961.326.802
Zero	41.921.912
Sum	1.897.362.504

Repayment Type	Amount in EUR
Amortizing	1.312.284.187
Bullet	543.156.406
Zero	41.921.912
Sum	1.897.362.504

Liquid Assets in Cover Pool	Amount in EUR
L1	50.341.326
L2A	371.786.047
Sum	422.127.373

ECB eligible Assets	Amount in EUR
Sum	38.500.000

Derivate - AKTIVA	IRS	CCS
Notional Amount in Euro	436.575.096	26.163.777
MTM Amount in Euro	-	13.082.821
	357.847.947	
Derivate - PASSIVA	IRS	CCS
Notional Amount in Euro	419.989.572	-
MTM Amount in Euro	55.010.223	-

Cover pool items	
Number of Assets	66
Number of Clients	50
Average size in EUR	29.564.419

Asset Currencies before Swap	Amount in EUR
CAD	10.188.833
EUR	313.220.460
GBP	267.903.968
USD	1.306.049.243
Sum	1.897.362.504

Remaining time to maturity	Amount in EUR
≤ 1y	6.461.572
> 1y ≤ 2y	82.351.366
> 2y ≤ 3y	11.709.021
> 3y ≤ 4y	74.211.044
> 4y ≤ 5y	79.046.121
> 5y ≤ 10y	325.695.747
> 10y	1.317.887.634
Sum	1.897.362.504

Average Life in Years ***	
	12,09

Distribution in Tranches	Amount in EUR
≤ 10 Mio.	159.151.191
> 10 Mio. - ≤ 100 Mio.	1.564.096.414
> 100 Mio.	174.114.899
Sum	1.897.362.504

COMPOSITE	Amount in EUR	Ratio in %
AAA	222.855.056	11,75%
AA+	486.151.087	25,62%
AA	100.384.454	5,29%
AA-	11.048.469	0,58%
A+	135.038.741	7,12%
A	58.051.831	3,06%
A-	128.227.028	6,76%
BBB+	344.192.464	18,14%
BBB	18.656.176	0,98%
BBB-	116.594.045	6,15%
BB+	38.875.800	2,05%
BB	94.932.721	5,00%
NR	142.354.632	7,50%
Sum	1.897.362.504	100%

Internal Rating of not rated Assets *	Amount in EUR
1,8	35.742.931
2,2	10.681.818
2,4	10.188.833
2,6	2.776.843
2,8	2.347.176
3,0	53.500.000
3,4	23.200.000
4,0	3.917.031
Sum	142.354.632

Assets more than 90 days past due	
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Source: Commerzbank Masterskala GRM-CC Risk Methodology & Data | Stand: 22.08.2017 | see Homepage

**

OC = overcollateralization

Cover Pool without replacements