

TRANSPARENCY TEMPLATE

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ISSUER AND CONTROL

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



Long Rating	S&P	Moody's	Fitch
Issuer	NR	A2	NR

Reporting Date

30.09.2024

Lettre de Gage	Amount in EUR
Nominal Value	1.406.638.012
Nominal Value incl. Derivatives	1.406.638.012
MTM Value	1.362.017.538

Issue Currencies	Amount in EUR
CHF	266.892.679
EUR	734.183.525
NOK	-
USD	405.561.808
Sum	1.406.638.012

CRR-compliant

NO

Interest Rate Type	Amount in EUR
Fixed	790.992.679
Float	131.899.250
Zero	483.746.083
Sum	1.406.638.012

Remaining time to maturity	Amount in EUR
≤ 1y	228.920.966
> 1y ≤ 2y	67.000.000
> 2y ≤ 3y	158.405.856
> 3y ≤ 4y	86.437.274
> 4y ≤ 5y	53.252.607
> 5y ≤ 10y	428.722.060
> 10y	383.899.250
Sum	1.406.638.012

UCITS-compliant

YES

Repayment Type	Amount in EUR
Amortizing	-
Bullet	922.891.929
Zero	483.746.083
Sum	1.406.638.012

Average Life in Years	6,68
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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
XF0000017875	-	10.000.000	EUR	-	10.000.000	02.08.2004	02.08.2028	5,000	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
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
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
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
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:					734.183.525,31				

Bearer LdG in EUR									
ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
CH0020593874	-	81.435.000	CHF	-	86.275.029	10.03.2005	10.03.2025	2,875	FIXED
CH0022333980	-	120.485.000	CHF	-	127.645.937	30.08.2005	29.08.2025	2,500	FIXED
CH0030229139	-	50.000.000	CHF	-	52.971.713	05.04.2007	05.04.2027	3,125	FIXED
XS0172840703	-	322.067.000	USD	-	287.662.558	17.07.2003	15.12.2033	0,000	FIXED
XS0260075006	-	132.000.000	USD	-	117.899.250	14.07.2006	01.02.2037	5,509	LIBOR
Sum:					672.454.487,10				

Included assets	Amount in EUR	Ratio in %
Bonds	1.512.051.785	
Replacement	-	0,00%
Loans	7.727.273	
Sum	1.519.779.058	

Cover Pool	Amount in EUR	OC ** Ratio in %
Nominal Value	1.519.779.058	8,04%
Nominal Value incl. Derivatives	1.538.637.325	9,38%
MTM Value	1.616.573.550	18,69%

Geographic Dispersion	Amount in EUR	Ratio in %
Canada	9.912.113	0,65%
Italy	117.458.962	7,73%
Japan	93.100.000	6,13%
Portugal	5.800.000	0,38%
United Kingdom	32.169.063	2,12%
United States	1.215.111.648	79,95%
Spain	46.227.273	3,04%
Sum	1.519.779.058	100%

10 largest exposures	Amount in EUR	Ratio in %
Sum	845.105.086	55,61%

Debtor Type Information	Amount in EUR
Sovereigns	-
Regional/federal authorities	-
Local/municipal authorities	511.257.482
Other	1.008.521.576
Sum	1.519.779.058

Interest Rate Type	Amount in EUR
Floating	967.836.736
Fixed	507.444.287
Zero	44.498.035
Sum	1.519.779.058

Repayment Type	Amount in EUR
Amortizing	1.262.724.048
Bullet	212.556.975
Zero	44.498.035
Sum	1.519.779.058

Liquid Assets in Cover Pool	Amount in EUR
L1	38.500.000
L2A	265.075.398
Sum	303.575.398

ECB eligible Assets	Amount in EUR
Sum	77.375.800

Derivate - AKTIVA	IRS	CCS
Notional Amount in Euro	131.834.266	18.858.267
MTM Amount in Euro	- 7.201.325	17.125.087
Derivate - PASSIVA	IRS	CCS
Notional Amount in Euro	450.365.611	-
MTM Amount in Euro	11.801.370	-

Cover pool items	
Number of Assets	59
Number of Clients	46
Average size in EUR	25.758.967

Asset Currencies before Swap	Amount in EUR
CAD	9.912.113
EUR	262.586.235
GBP	32.169.063
USD	1.215.111.648
Sum	1.519.779.058

Remaining time to maturity	Amount in EUR
≤ 1y	39.141.550
> 1y ≤ 2y	45.574.621
> 2y ≤ 3y	47.431.761
> 3y ≤ 4y	50.412.175
> 4y ≤ 5y	33.039.478
> 5y ≤ 10y	227.261.094
> 10y	1.076.918.379
Sum	1.519.779.058

Average Life in Years ***	
	13,05

Distribution in Tranches	Amount in EUR
≤ 10 Mio.	106.820.767
> 10 Mio. - ≤ 100 Mio.	1.220.032.247
> 100 Mio.	192.926.045
Sum	1.519.779.058

COMPOSITE	Amount in EUR	Ratio in %
AAA	212.348.718	13,97%
AA+	644.976.017	42,44%
AA	75.078.661	4,94%
A+	115.352.410	7,59%
A	13.522.687	0,89%
A-	110.423.366	7,27%
BBB+	99.663.062	6,56%
BBB	18.401.567	1,21%
BB+	105.817.485	6,96%
BB	43.184.709	2,84%
NR	81.010.377	5,33%
Sum	1.519.779.058	100%

Internal Rating of not rated Assets *	Amount in EUR
1,2	19.498.035
2,0	7.727.273
2,2	9.912.113
2,6	419.793
3,2	5.800.000
3,4	32.169.063
3,8	2.505.359
4,0	2.978.742
Sum	81.010.377

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