

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	Baa1	NR

Reporting Date
29.06.2018

Lettre de Gage	Amount in EUR
Nominal Value	2.216.108.131
MTM Value	2.328.104.301

Issue Currencies	Amount in EUR
CAD	-
CHF	707.667.041
EUR	1.066.383.525
NOK	52.567.944
USD	389.489.621
	2.216.108.131

CRD-compliant
NO
UCITS-compliant
YES

Liability Maturities, expressed in EUR	
≤ 1y	150.394.874
> 1y ≤ 2y	289.726.424
> 2y ≤ 3y	94.726.338
> 3y ≤ 4y	111.466.293
> 4y ≤ 5y	20.000.000
> 5y ≤ 10y	553.554.578
> 10y	996.239.624
Sum	2.216.108.131

Interest Rate Type	Amount in EUR
Fixed	2.088.881.163
Floating	127.226.969
Sum EUR	2.216.108.131

Repayment Type	Amount in EUR
Amortizing	276.262.652
Bullet	1.939.845.479
Sum	2.216.108.131

Average Life in Years	9,57
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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		
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	- 46.239.952	07.02.2005	07.02.2020	2,750	FIXED	
CH0020393150	-	110.215.000	CHF	- 95.267.525	07.02.2005	07.02.2020	2,750	FIXED	
CH0020593874	-	83.125.000	CHF	- 71.851.500	10.03.2005	10.03.2025	2,875	FIXED	
CH0022333980	-	155.155.000	CHF	- 134.112.715	30.08.2005	29.08.2025	2,500	FIXED	
CH0023956532	-	73.725.000	CHF	- 63.726.338	09.02.2006	09.02.2021	2,375	FIXED	
CH0024590207	-	80.630.000	CHF	- 69.694.874	27.03.2006	27.03.2019	2,500	FIXED	
CH0028622600	-	62.355.000	CHF	- 53.898.349	09.02.2007	09.02.2022	2,750	FIXED	
CH0030229139	-	50.000.000	CHF	- 43.218.947	05.04.2007	05.04.2027	3,125	FIXED	
CH0030747999	-	100.000.000	CHF	- 86.437.894	10.05.2007	10.05.2032	3,125	FIXED	
XS0172840703	-	322.067.000	USD	- 276.262.652	17.07.2003	15.12.2033	0,000	FIXED	
XS0207470724	-	50.000.000	CHF	- 43.218.947	16.12.2004	16.12.2019	2,820	FIXED	
XS0260075006	-	132.000.000	USD	- 113.226.969	14.07.2006	01.02.2037	2,358	LIBOR	
XS0260797997	-	500.000.000	NOK	- 52.567.944	14.07.2006	14.07.2021	4,781	FIXED	
Sum:				1.149.724.606,16					

2/ COVER POOL			
Included assets		Amount in EUR	
Bonds		1.160.609.414	
Supplemental Assets			
Loans		1.242.186.671	
Total		2.402.796.085	
Cover Pool		Amount in EUR	
Nominal Value		2.402.796.085	
MTM Value		2.595.512.992	
Geographic Dispersion		Amount in EUR	percentage
Canada		53.992.986	2,2%
Italy		303.644.550	12,6%
JAPAN		93.100.000	3,9%
PORTUGAL		40.600.000	1,7%
United Kingdom		1.191.608.826	49,6%
United States		638.940.632	26,6%
Spain		80.909.091	3,4%
SUM		2.402.796.085	100%
Remaining time to maturity			
≤ 1y		56.180.059	
> 1y ≤ 2y		69.700.625	
> 2y ≤ 3y		167.359.110	
> 3y ≤ 4y		25.928.487	
> 4y ≤ 5y		124.972.122	
> 5y ≤ 10y		244.910.920	
> 10y		1.713.744.762	
Sum		2.402.796.085	
Interest Rate Type		Amount in EUR	
Floating		360.394.369	
Fixed		2.042.401.716	
Sum		2.402.796.085	
Repayment Type		Amount in EUR	
Amortizing		644.804.850	
Bullet		1.757.991.235	
Sum		2.402.796.085	
Average Life in Years		28,09	
Assets more than 90 days past due		0	
Cover pool items			
Number of Assets			212
Number of Clients			111
Average size in EUR			11.333.944
Overcollateralization		Amount in EUR	Ratio
Nominal OC		186.687.954	8,42%
MTM OC		267.408.691	11,49%
Asset Currencies before Swap		Amount in EUR	
CAD		9.713.768	
CHF		0	
EUR		457.694.369	
GBP		1.197.759.720	
USD		737.628.229	
Sum		2.402.796.085	
COMPOSITE		Amount in EUR	
AAA		14.600.274	
AA+		4.288.900	
AA		57.201.109	
AA-		66.770.449	
A+		150.057.208	
A		166.196.394	
A-		143.356.493	
BBB+		127.849.760	
BBB		75.403.157	
BBB-		116.196.054	
BB+		88.442.289	
BB		7.720.021	
BB-		10.850.918	
NR		1.373.863.059	
Sum		2.402.796.085	
Internal Rating of not rated Assets *		Amount in EUR	
1,4		2.967.919	
2,0		1.203.707.814	
2,4		18.967.506	
2,6		11.933.168	
2,8		23.224.395	
3,2		67.500.000	
3,8		40.600.000	
4,0		4.962.258	
Sum		1.373.863.059	

* Source: Commerzbank Masterskala GRM-CC Risk Methodology & Data | Stand: 22.08.2017 | see Homepage