

TRANSPARENCY TEMPLATE

1/ 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	Baa3	NR

Reporting Date
30.06.2017

Lettre de Gage	Amount in EUR
Nominal Value	3,416,951,387
MTM Value	3,594,941,945

Issue Currencies	Amount in EUR
CAD	-
CHF	749,039,341
EUR	2,087,485,542
NOK	52,239,508
USD	528,186,996
Sum	3,416,951,387

CRD-compliant
NO
UCITS-compliant
YES

Liability Maturities, expressed in EUR	
≤ 1y	1,033,155,437
> 1y ≤ 2y	154,469,442
> 2y ≤ 3y	300,526,075
> 3y ≤ 4y	98,451,967
> 4y ≤ 5y	114,288,913
> 5y ≤ 10y	534,933,303
> 10y	1,181,126,250
Sum	3,416,951,387

Interest Rate Type	Amount in EUR
Fixed	3,156,982,232
Floating	259,969,155
Sum EUR	3,416,951,387

Repayment Type	Amount in EUR
Amortizing	300,465,858
Bullet	3,116,485,530
Sum	3,416,951,387

Average Life in Years	7.17
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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		
XF0000015812	-	20,000,000	EUR	-	20,000,000	14.11.2002	14.11.2017	5.020	FIXED
XF0000016398	-	10,000,000	EUR	-	10,000,000	26.02.2003	26.02.2018	4.530	FIXED
XF0000016406	-	20,000,000	EUR	-	20,000,000	06.03.2003	06.03.2018	4.550	FIXED
XF0000016778	-	10,000,000	EUR	-	10,000,000	11.02.2004	11.02.2019	4.730	FIXED
XF0000017230	-	10,000,000	EUR	-	10,000,000	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
XF0000017941	-	32,500,000	EUR	-	32,500,000	18.08.2004	18.12.2017	4.500	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
XF0000019970	-	30,000,000	EUR	-	30,000,000	29.06.2005	17.11.2025	3.725	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
XF0000021596	-	10,000,000	EUR	-	10,000,000	04.04.2006	04.04.2018	4.030	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
XF0000B00329	-	500,000	EUR	-	500,000	20.05.2005	22.05.2018	3.630	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
XF0000B01186	-	10,000,000	EUR	-	10,000,000	11.07.2007	11.07.2047	5.410	FIXED
XF0000BH2008	-	10,000,000	EUR	-	10,000,000	03.09.2007	03.09.2047	5.300	FIXED
XF0000BH2016	-	18,248,017	EUR	-	18,248,017	17.08.2004	17.08.2026	5.140	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
XF0000BH2438	-	20,000,000	EUR	-	20,000,000	01.08.2007	01.08.2047	5.340	FIXED
XF0000RB6718	-	13,000,000	EUR	-	13,000,000	21.08.2007	21.08.2047	5.290	FIXED
XF0000RB6833	-	10,000,000	EUR	-	10,000,000	18.10.2007	18.10.2047	5.320	FIXED
Sum (registered LdG):				1,277,631,542.11					

Bearer LdG in EUR									
ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
CH0020371065	-	53,495,000	CHF	-	48,943,275	07.02.2005	07.02.2020	2.750	FIXED
CH0020393150	-	110,215,000	CHF	-	100,837,145	07.02.2005	07.02.2020	2.750	FIXED
CH0020593874	-	83,125,000	CHF	-	76,052,150	10.03.2005	10.03.2025	2.875	FIXED
CH0022333980	-	155,155,000	CHF	-	141,953,339	30.08.2005	29.08.2025	2.500	FIXED
CH0023956532	-	73,725,000	CHF	-	67,451,967	09.02.2006	09.02.2021	2.375	FIXED
CH0024590207	-	80,630,000	CHF	-	73,769,442	27.03.2006	27.03.2019	2.500	FIXED
CH0028622600	-	62,355,000	CHF	-	57,049,405	09.02.2007	09.02.2022	2.750	FIXED
CH0030229139	-	50,000,000	CHF	-	45,745,654	05.04.2007	05.04.2027	3.125	FIXED
CH0030747999	-	100,000,000	CHF	-	91,491,308	10.05.2007	10.05.2032	3.125	FIXED
XS0169781753	-	809,854,000	EUR	-	809,854,000	04.06.2003	04.06.2018	4.250	FIXED
XS0172840703	-	322,067,000	USD	-	282,217,841	17.07.2003	15.12.2033	0.000	FIXED
XS0207470724	-	50,000,000	CHF	-	45,745,654	16.12.2004	16.12.2019	2.820	FIXED
XS0260075006	-	132,000,000	USD	-	115,667,718	14.07.2006	01.02.2037	1.170	LIBOR
XS0260797997	-	500,000,000	NOK	-	52,239,508	14.07.2006	14.07.2021	4.781	FIXED
XS0300750212	-	148,700,000	USD	-	130,301,437	17.05.2007	20.09.2017	1.157	LIBOR
Total (Bearer LdG):					2,139,319,845.10				

2/ COVER POOL

Included assets	Amount in EUR
Bonds	1,420,038,390
Supplemental Assets	-
Loans	2,199,072,748
Total	3,619,111,138

Cover pool Items	
Number of Assets	408
Number of Clients	161
Average size in EUR	8,870,370

Cover Pool	Amount in EUR
Nominal Value	3,619,111,138
MTM Value	3,964,736,769

Overcollateralization	Amount in EUR	Ratio
Nominal OC	202,159,751	5.92%
MTM OC	369,794,824	10.29%

Geographic Dispersion	Amount in EUR	percentage
Canada	66,772,691	1.8%
Italy	80,658,229	2.2%
JAPAN	93,100,000	2.6%
PORTUGAL	46,400,000	1.3%
Spain	94,873,737	2.6%
Switzerland	27,447,392	0.8%
United Kingdom	2,107,314,660	58.2%
United States	1,102,544,428	30.5%
SUM	3,619,111,138	100%

Asset Currencies before Swap	Amount in EUR
CAD	10,145,418
CHF	27,447,392
EUR	253,167,263
GBP	2,113,512,561
USD	1,214,838,505
Sum	3,619,111,138

Remaining time to maturity	
≤ 1y	92,415,093
> 1y ≤ 2y	55,416,910
> 2y ≤ 3y	97,088,011
> 3y ≤ 4y	48,440,238
> 4y ≤ 5y	52,150,163
> 5y ≤ 10y	430,657,358
> 10y	2,842,943,365
Sum	3,619,111,138

Composite Rating of Obligors	Amount in EUR
AAA	243,128,901
AA+	21,078,689
AA	94,454,029
AA-	74,114,967
A+	165,973,330
A	321,735,892
A-	30,021,030
BBB+	58,732,036
BBB	79,666,141
BBB-	180,619,719
BB+	-
BB	13,441,991
BB-	12,070,627
B+	-
B-	-
CCC+	-
CCC-	-
D	-
NR	2,324,073,786
Sum	3,619,111,138

Interest Rate Type	Amount in EUR
Floating	373,146,020
Fixed	3,245,965,118
Sum	3,619,111,138

Repayment Type	Amount in EUR
Amortizing	956,483,019
Bullet	2,662,628,119
Sum	3,619,111,138

Internal Rating of not rated Assets *	Amount in EUR
1.0	-
1.4	18,572,555
1.8	0
2.0	2,121,742,455
2.2	5,678,233
2.4	14,318,182
2.6	12,919,668
2.8	24,075,534
3.2	75,000,000
3.8	46,400,000
4.0	5,367,157
(Leer)	0
Sum	2,324,073,786

Average Life in Years	Value
	35.07

Assets more than 90 days past due	Value
	0

* Source: Commerzbank Masterskala GRM-CC Risk Methodology & Data | Stand: 31.01.2017 | see Homepage