

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
29.09.2023

Lettre de Gage	Amount in EUR
Nominal Value	1.465.103.721
Nominal Value incl. Derivatives	1.465.103.721
MTM Value	1.337.134.813

Issue Currencies	Amount in EUR
CHF	276.812.494
EUR	759.683.525
NOK	-
USD	428.607.702
Sum	1.465.103.721

CRR-compliant
NO
UCITS-compliant
YES

Interest Rate Type	Amount in EUR
Fixed	826.412.494
Float	138.598.830
Zero	500.092.398
Sum	1.465.103.721

Remaining time to maturity	Amount in EUR
≤ 1y	25.500.000
> 1y ≤ 2y	240.100.838
> 2y ≤ 3y	67.000.000
> 3y ≤ 4y	157.145.799
> 4y ≤ 5y	86.437.274
> 5y ≤ 10y	173.312.109
> 10y	715.607.702
Sum	1.465.103.721

Repayment Type	Amount in EUR
Amortizing	-
Bullet	965.011.323
Zero	500.092.398
Sum	1.465.103.721

Average Life in Years	7,58
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Contact & Links

Contact:

Homepage:

Banking Supervision:

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<http://www.commerzbank-fcb.com/>

www.cssf.lu

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
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
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:					759.683.525,31				

Bearer LdG in EUR									
ISIN	Amount in orig CCY	Currency	Amount in EUR	Issue date	Maturity	Coupon	Coupon Type		
CH0020593874	-	83.125.000	CHF	-	85.970.628	10.03.2005	10.03.2025	2,875	FIXED
CH0022333980	-	134.525.000	CHF	-	139.130.210	30.08.2005	29.08.2025	2,500	FIXED
CH0030229139	-	50.000.000	CHF	-	51.711.656	05.04.2007	05.04.2027	3,125	FIXED
XS0172840703	-	322.067.000	USD	-	304.008.873	17.07.2003	15.12.2033	0,000	FIXED
XS0260075006	-	132.000.000	USD	-	124.598.830	14.07.2006	01.02.2037	5,634	LIBOR
Sum:					705.420.196,01				

Included assets	Amount in EUR	Ratio in %
Bonds	1.593.879.635	
Replacement	-	0,00%
Loans	8.636.364	
Sum	1.602.515.999	

Cover Pool	Amount in EUR	OC ** Ratio in %
Nominal Value	1.602.515.999	9,38%
Nominal Value incl. Derivatives	1.616.997.207	10,37%
MTM Value	1.673.920.882	25,19%

Geographic Dispersion	Amount in EUR	Ratio in %
Canada	10.543.333	0,66%
Italy	122.236.514	7,63%
Japan	93.100.000	5,81%
Portugal	11.600.000	0,72%
United Kingdom	31.084.457	1,94%
United States	1.286.815.330	80,30%
Spain	47.136.364	2,94%
Sum	1.602.515.999	100%

10 largest exposures	Amount in EUR	Ratio in %
Sum	963.198.476	60,11%

Debtor Type Information	Amount in EUR
Sovereigns	-
Regional/federal authorities	-
Local/municipal authorities	564.463.719
Other	1.038.052.280
Sum	1.602.515.999

Interest Rate Type	Amount in EUR
Floating	997.645.311
Fixed	557.844.069
Zero	47.026.619
Sum	1.602.515.999

Repayment Type	Amount in EUR
Amortizing	1.343.385.790
Bullet	212.103.590
Zero	47.026.619
Sum	1.602.515.999

Liquid Assets in Cover Pool	Amount in EUR
L1	38.500.000
L2A	318.664.070
Sum	357.164.070

ECB eligible Assets	Amount in EUR
Sum	38.500.000

Derivate - AKTIVA	IRS	CCS
Notional Amount in Euro	158.030.263	14.481.208
MTM Amount in Euro	- 2.096.611	13.335.158
Derivate - PASSIVA	IRS	CCS
Notional Amount in Euro	458.752.991	-
MTM Amount in Euro	11.413.449	-

Cover pool items	
Number of Assets	56
Number of Clients	43
Average size in EUR	28.616.357

Asset Currencies before Swap	Amount in EUR
CAD	10.543.333
EUR	274.072.878
GBP	31.084.457
USD	1.286.815.330
Sum	1.602.515.999

Remaining time to maturity	Amount in EUR
≤ 1y	599.396
> 1y ≤ 2y	66.248.858
> 2y ≤ 3y	45.955.279
> 3y ≤ 4y	47.939.305
> 4y ≤ 5y	56.561.328
> 5y ≤ 10y	238.802.094
> 10y	1.146.409.739
Sum	1.602.515.999

Average Life in Years ***	
	13,51

Distribution in Tranches	Amount in EUR
≤ 10 Mio.	100.179.222
> 10 Mio. - ≤ 100 Mio.	1.298.447.783
> 100 Mio.	203.888.994
Sum	1.602.515.999

COMPOSITE	Amount in EUR	Ratio in %
AAA	133.809.403	8,35%
AA+	732.140.898	45,69%
AA	83.293.811	5,20%
A+	125.706.099	7,84%
A	14.291.108	0,89%
A-	121.507.457	7,58%
BBB+	110.601.284	6,90%
BBB	28.097.931	1,75%
BB+	109.887.164	6,86%
BB	48.146.970	3,00%
NR	95.033.873	5,93%
Sum	1.602.515.999	100%

Internal Rating of not rated Assets *	Amount in EUR
1,2	25.835.379
2,2	19.179.697
2,8	863.696
3,2	14.488.427
3,4	31.084.457
4,0	3.582.216
Sum	95.033.873

Assets more than 90 days past due	
	-

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

**

OC = overcollateralization

Cover Pool without replacements