

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Pfandbriefe outstanding and their cover

Q3 2021

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
Mortgage Pfandbriefe	(C mn.)	8,220.1	6,730.1	8,604.6	7,321.1	8,195.8	8,007.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	8,960.1	8,299.4	9,863.7	9,309.0	9,409.3	9,865.2
of which derivatives	(C mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(C mn.)	740.0	1,569.3	1,259.1	1,987.9	1,213.6	1,858.2
OC in % of Pfandbriefe outstanding		9.0	23.3	14.6	27.2	14.8	23.2
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	740.0	1,569.3	1,259.1	1,987.9		
OC in % of Pfandbriefe outstanding		9.0	23.3	14.6	27.2		

* The figures represent the cover for calculating the risk-adjusted net present value according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

Note: The release of the over collateralization with a view to the vdp-credit quality differentiation model is voluntary.

**Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q3 2021**

Mortgage Pfandbriefe	Q3 2021		Q3 2020	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	500.0	460.9	535.0	423.0
> 0,5 years and <= 1 year	545.0	488.1	45.0	460.0
> 1 year and <= 1,5 years	505.0	519.5	500.0	414.7
> 1,5 years and <= 2 years	605.5	516.2	545.0	454.6
> 2 years and <= 3 years	1,167.0	1,031.6	610.5	998.8
> 3 years and <= 4 years	1,018.0	918.6	167.0	891.4
> 4 years and <= 5 years	270.0	859.4	608.0	866.7
> 5 years and <= 10 years	2,718.0	3,215.6	2,638.0	2,919.2
> 10 years	891.6	950.2	1,081.6	871.0

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches
Q3 2021**

Cover Assets	Q3 2021 € mn.	Q3 2020 € mn.
up to 300,000 Euros	6,241.3	5,804.5
more than 300,000 Euros up to 1 mn. Euros	1,196.8	952.7
more than 1 mn. Euros up to 10 mn. Euros	742.8	688.5
more than 10 mn. Euros	419.3	398.8
Total	8,600.1	7,844.4

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim

Q3 2021

		Cover assets														Total amount of payments in arrears for at least 90 days	Total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
State	Q3	Residential							Commercial								
		Total		thereof					Total		thereof						
		€ mn.	€ mn.	Apartment	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	€ mn.	€ mn.	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land	€ mn.	€ mn.
Total - all states	year 2021	8,600.1	6,980.9	2,081.6	4,103.5	795.8	-	-	1,619.2	383.8	30.9	-	1,204.5	-	-	-	-
	year 2020	7,844.4	6,294.7	1,874.4	3,758.1	662.3	-	-	1,549.7	73.7	23.4	-	1,452.5	-	-	-	-
Germany	year 2021	8,600.1	6,980.9	2,081.6	4,103.5	795.8	-	-	1,619.2	383.8	30.9	-	1,204.5	-	-	-	-
	year 2020	7,844.4	6,294.7	1,874.4	3,758.1	662.3	-	-	1,549.7	73.7	23.4	-	1,452.5	-	-	-	-

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further cover assets - in detail for Mortgage Pfandbriefe

Q3 2021

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act						
State	Q3	Total € mn.	thereof	claims according to	claims according to section 19 para. 1 no. 3 € mn.	
			equalization claims according to section 19 para. 1 no. 1 € mn.	section 19 para. 1 no. 2 overall € mn.		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2021	360.0	-	-	-	360.0
	Jahr 2020	455.0	-	-	-	455.0
Germany	Jahr 2021	360.0	-	-	-	360.0
	Jahr 2020	355.0	-	-	-	355.0
EU institutions	Jahr 2021					
	Jahr 2020	100.0	-	-	-	100.0

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act and section 28 para. 2 no. 3 Pfandbrief Act

**Key figures about outstanding Pfandbriefe and Cover Pool
Q3 2021**

Mortgage Pfandbriefe		Q3 2021	Q3 2020
Outstanding Pfandbriefe	(€ mn.)	8,220.1	6,730.1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	66.3	90.2
Cover Pool	(€ mn.)	8,960.1	8,299.4
thereof total amount of the claims which exceed the limits laid down in § 13 para. 1 section 28 para. 1 no. 7	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 19 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	93.1	91.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro section 28 para. 1 no. 10 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
AUD	-	-	
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5.5	5.4
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	54.8	55.2
average loan-to-value ratio, weighted using the market value	%	-	-