

Record date	Dez. 2021
Reference	Dez. 2020

I) Information about total amount and maturity structure

(figures in EUR million)

§ 28 para. 1 no. 1 and 3 PfandBG Ratio of outstanding amount to cover assets	Nominal value		Net present value (npv)		Risk npv*	
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
Total mortgage Pfandbriefe incl. derivatives	8,179.1	6,710.1	8,502.7	7,293.9	9,090.5	7,942.4
Total cover assets incl. derivatives	9,159.0	8,604.4	9,994.2	9,649.3	10,504.5	10,212.7
Share of foreign currency derivatives in liabilities (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of interest rate derivatives in liabilities (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of foreign currency derivatives in assets (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Share of interest rate derivatives in assets (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Overcollateralisation (%)	12.0%	28.2%	17.5%	32.3%	15.6%	28.6%

§ 28 para. 1 no. 2 PfandBG Maturity structure and fixed interest period	Outstanding mortg. Pfandbr.		Cover assets	
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
≤ 6 months	500.0	540.0	425.6	372.0
6 months < x ≤ 12 months	545.0	20.0	567.2	516.5
12 months < x ≤ 18 months	548.0	500.0	536.0	387.5
18 months < x ≤ 2 years	574.5	545.0	457.3	533.1
2 years < x ≤ 3 years	1,165.0	622.5	1,160.1	974.4
3 years < x ≤ 4 years	1,018.0	165.0	926.8	1,012.0
4 years < x ≤ 5 years	260.0	608.0	864.4	890.9
5 years < x ≤ 10 < years	2,718.0	2,628.0	3,299.8	3,002.8
> 10 years	850.6	1,081.6	921.7	915.1

§ 28 para. 1 no. 9 PfandBG Key figures	Dez. 2021	Dez. 2020
Share of fixed-interest cover assets	93.1%	92.1%
Share of fixed-interest Pfandbriefe	66.2%	90.5%

§ 28 para. 1 no. 10 PfandBG (acc. to § 6 Pfandbrief Net Present Value Regulation, Pfandbrief-Barwertverordnung) Foreign currency	Net present value of the cover assets in the interest rate stress scenario		Outstanding mortgage Pfandbriefe in the interest rate stress scenario		Exchange rate		npv in foreign currency		npv in EUR	
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
	-	-	-	-	-	-	-	-	-	-

There are no derivatives included in the cover assets.

* The calculation of the risk npv is based on the dynamic method acc. to the Pfandbrief-Barwertverordnung.

II) Composition of cover assets acc. to § 12 PfandBG

(figures in EUR million)

Total receivables used to cover mortgage Pfandbriefe	Dez. 2021	Dez. 2020
by size classes		
≤ EUR 300 thous.	6,261.1	5,985.2
EUR 300 thous. < x ≤ EUR 1 million	1,242.7	1,006.6
EUR 1 million < x ≤ EUR 10 million	773.0	701.9
> EUR 10 million	372.3	400.7

by type of use (I)	Dez. 2021	Dez. 2020
residential	7,055.6	6,531.7
commercial	1,593.4	1,562.6

by type of use (II)

Country	Record date	Apartments	Single-family and two-family houses	Multi-family houses	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Unfinished new buildings not yet ready to generate a return as well as building sites	therof building sites	Total
Germany	Dez. 21	2,105.2	4,124.9	825.5	464.7	46.0	-	1,082.7	-	-	8,649.0
	Dez. 20	1,964.3	3,873.0	694.4	163.6	23.4	-	1,375.6	-	-	8,094.4
Total	Dez. 21	2,105.2	4,124.9	825.5	464.7	46.0	-	1,082.7	-	-	8,649.0
	Dez. 20	1,964.3	3,873.0	694.4	163.6	23.4	-	1,375.6	-	-	8,094.4

There are no mortgage cover assets outside Germany.

Key figures	Dez. 2021		Dez. 2020	
§ 28 para. 1 no. 7 PfandBG	in EUR million		in %	
Limit exceeded set by § 13 para. 1 PfandBG	-	0.0	-	0.0
§ 28 para. 1 no. 11 PfandBG	Years		Years	
Seasoning	5.5		5.4	
§ 28 para. 2 no. 3 PfandBG	in %		in %	
Average weighted loan-to-value ratio	54.9%		55.1%	

Share of all mortgage Pfandbriefe outstanding	in EUR million		in %	
Mortgage cover assets (nominal)	8,649.0	105.7	8,094.4	120.6

III) Composition of other cover assets

(figures in EUR million)

§ 28 para. 1 no. 8 PfandBG Total amount of receivables exceeding the limit	Dez. 2021	Dez. 2020
§ 19 para. 1 no. 2 PfandBG	-	-
§ 19 para. 1 no. 3 PfandBG	-	-

§ 28 para. 1 no. 4, 5 and 6 PfandBG Total amount of receivables registered	Equalisation claims acc. to § 19 para. 1 no. 1 PfandBG		Receivables acc. to § 19 para. 1 no. 2 PfandBG				Receivables acc. to § 19 para. 1 no. 3 PfandBG		Total	
	Total		Total		thereof covered bonds acc. to Article 129 EU Regulation 575/2013					
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
Germany	-	-	-	-	-	-	510.0	460.0	510.0	460.0
Netherlands	-	-	-	-	-	-	-	-	-	-
European institutions	-	-	-	-	-	-	-	50.0	-	50.0
Summe	-	-	-	-	-	-	510.0	510.0	510.0	510.0

IV) Summary of receivables in arrears

(figures in EUR million)

§ 28 para. 2 no. 2 PfandBG State	Total payments overdue at least 90 days		Total impaired receivables, where the amount overdue is worth at least 5% of the receivable	
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
None	-	-	-	-
Total	-	-	-	-

Deviations may result from rounding differences.

V) Annex of the Annual Report.

(figures in EUR million)

§ 28 (2) no. 4 PfandBG	residential		commercial	
	Dez. 2021	Dez. 2020	Dez. 2021	Dez. 2020
Number of pending foreclosure and administrative receivership proceedings on the date of closing the accounts	-	-	-	-
Number of forced sales carried out during the financial year	-	-	-	-
Number of repossessed properties during the financial year	-	-	-	-
Sum of interest in arrear	-	-	-	-