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

Pfandbriefe outstanding and their cover

Q1 2021

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2021	Q1 2020	Q1 2021	Q1 2020	Q1 2021	Q1 2020
Mortgage Pfandbriefe	(€ mn.)	765,0	745,0	809,9	795,9	702,2	675,7
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	1.153,7	1.005,2	1.278,1	1.126,4	1.108,9	972,2
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	388,7	260,2	468,2	330,5	406,7	296,5
OC in % of Pfandbriefe outstanding		50,8	34,9	57,8	41,5	57,9	43,9

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q1 2021

Mortgage Pfandbriefe	Q1 2021		Q1 2020	
Maturity:	**Pfandbriefe outstanding** € mn.	**Cover pool** € mn.	**Pfandbriefe outstanding** € mn.	**Cover pool** € mn.
<= 0,5 years	10,0	91,8	-	57,4
> 0,5 years and <= 1 year	20,0	37,9	-	32,9
> 1 year and <= 1,5 years	20,0	36,8	10,0	33,6
> 1,5 years and <= 2 years	25,0	43,0	20,0	36,0
> 2 years and <= 3 years	50,0	75,3	45,0	76,4
> 3 years and <= 4 years	60,0	118,3	50,0	71,4
> 4 years and <= 5 years	45,0	123,9	60,0	115,4
> 5 years and <= 10 years	535,0	391,2	560,0	392,2
> 10 years	-	235,4	-	189,8

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 Q1 2021

Cover Assets	Q1 2021 € mn.	Q1 2020 € mn.
up to 300,000 Euros	779,1	682,1
more than 300,000 Euros up to 1 mn. Euros	136,3	104,7
more than 1 mn. Euros up to 10 mn. Euros	131,0	123,8
more than 10 mn. Euros	47,7	35,1
Total	1.094,1	945,7

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

Q1 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
		Total	thereof														
			Residential						Commercial								
			Total	thereof					Total	thereof							
				Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land		
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2021	1.094,2	907,1	302,3	508,2	96,6	-	-	187,1	27,5	41,2	65,6	52,8	-	-	-	-
	year 2020	945,7	780,3	231,2	454,4	94,7	-	-	165,4	18,5	40,2	58,7	48,0	-	-	-	-
Germany	year 2021	1.094,2	907,1	302,3	508,2	96,6	-	-	187,1	27,5	41,2	65,6	52,8	-	-	-	-
	year 2020	945,7	780,3	231,2	454,4	94,7	-	-	165,4	18,5	40,2	58,7	48,0	-	-	-	-

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

Further cover assets - in detail for Mortgage Pfandbriefe

Q1 2021

		Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act				
		Total	thereof			
			equalization claims according to section 19 para. 1 no. 1	**claims according to section 19 para. 1 no. 2**		**claims according to section 19 para. 1 no. 3**
				overall	thereof	
					Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
State	**Q1**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2021	59,5	-	-	-	59,5
	Jahr 2020	59,5	-	-	-	59,5
Germany	Jahr 2021	53,5	-	-	-	53,5
	Jahr 2020	53,5	-	-	-	53,5
Lithuania	Jahr 2021	6,0	-	-	-	6,0
	Jahr 2020	6,0	-	-	-	6,0

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
Q1 2021

Mortgage Pfandbriefe

		Q1 2021	Q1 2020
Outstanding Pfandbriefe	(€ mn.)	765,0	745,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	1.153,7	1.005,2
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	%	96,2	97,3
Net present value pursuant to § 6 of the Pfandbruef 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 matuerity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	4,8	4,5
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 *	%	55,4	55,4
average loan-to-value ratio, weighted using the market value	%	-	-

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