

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

Pfandbriefe outstanding and their cover

Q1 2022

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2022	Q1 2021	Q1 2022	Q1 2021	Q1 2022	Q1 2021
Public Pfandbriefe	(€ mn.)	30,0	25,0	29,9	26,6	33,9	30,3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	49,0	45,0	49,5	45,6	51,5	47,9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	19,0	20,0	19,6	19,0	17,6	17,6
OC in % of Pfandbriefe outstanding		63,3	80,0	65,6	71,4	51,9	58,1

* 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).

**Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q1 2022**

Public Pfandbriefe	Q1 2022		Q1 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	-	10,0	-	-
> 0,5 years and <= 1 year	-	-	-	5,0
> 1 year and <= 1,5 years	-	20,0	-	10,0
> 1,5 years and <= 2 years	10,0	15,0	-	-
> 2 years and <= 3 years	-	-	10,0	30,0
> 3 years and <= 4 years	5,0	-	-	-
> 4 years and <= 5 years	-	4,0	5,0	-
> 5 years and <= 10 years	15,0	-	10,0	-
> 10 years	-	-	-	-

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

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches
Q1 2022**

Cover Assets	Q1 2022 € mn.	Q1 2021 € mn.
up to 10 mn. Euros	49,0	45,0
more than 10 mn. Euros up to 100 mn. Euros	-	-
more than 100 mn. Euros	-	-
Total	49,0	45,0

Publication according to section 28 para. 3 no. 2 Pfandbrief Act

**Volume of claims used to cover Public Pfandbriefe
according to the individual states in which the borrower is located
Q1 2022**

		Cover assets									
		Total		thereof owed by				thereof granted by			
		in the total included claims which are granted for reasons of promoting exports		State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	49,0	-	-	40,0	-	9,0	-	-	-	-
	year 2021	45,0	-	-	35,0	-	10,0	-	-	-	-
Germany	year 2022	49,0	-	-	40,0	-	9,0	-	-	-	-
	year 2021	45,0	-	-	35,0	-	10,0	-	-	-	-

Publication according to section 28 para. 3 no. 3 Pfandbrief Act

**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 2022**

		Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim				
		Total	thereof				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	Q1	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Germany	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

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 2022

Public Pfandbriefe

		Q1 2022	Q1 2021
Outstanding Pfandbriefe	(€ mn.)	30,0	25,0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100,0	100,0
Cover Pool	(€ mn.)	49,0	45,0
thereof total amount of the claims which exceed the percentage threshold laid down in § 20 para 2 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	100,0	100,0
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	-	-	

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