

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.)	16,282.0	15,190.0	17,255.0	16,515.0	17,490.0	16,960.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	19,675.0	17,724.0	20,904.0	19,042.0	21,037.0	19,012.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(C mn.)	3,393.0	2,534.0	3,649.0	2,527.0	3,547.0	2,052.0
OC in % of Pfandbriefe outstanding		20.8	16.7	21.1	15.3	20.3	12.1
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	3,393.0	2,534.0	3,650.0	2,527.0		
OC in % of Pfandbriefe outstanding		20.8	16.7	21.2	15.3		

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

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
Public Pfandbriefe	(C mn.)	10,538.0	10,813.0	13,080.0	14,001.0	12,306.0	13,051.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	11,665.0	12,563.0	14,602.0	16,233.0	13,538.0	14,991.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(C mn.)	1,127.0	1,750.0	1,522.0	2,232.0	1,232.0	1,940.0
OC in % of Pfandbriefe outstanding		10.7	16.2	11.6	15.9	10.0	14.9
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	1,127.0	1,750.0	1,522.0	2,232.0		
OC in % of Pfandbriefe outstanding		10.7	16.2	11.6	15.9		

* The dynamic approach was used 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	2,675.0	3,694.0	629.0	2,910.0
> 0,5 years and <= 1 year	1,374.0	1,478.0	798.0	1,421.0
> 1 year and <= 1,5 years	1,611.0	1,397.0	2,639.0	1,505.0
> 1,5 years and <= 2 years	1,021.0	1,328.0	1,367.0	1,406.0
> 2 years and <= 3 years	3,374.0	3,447.0	2,046.0	2,314.0
> 3 years and <= 4 years	362.0	1,897.0	1,998.0	2,634.0
> 4 years and <= 5 years	1,551.0	1,628.0	442.0	1,520.0
> 5 years and <= 10 years	1,838.0	4,407.0	2,572.0	3,642.0
> 10 years	2,476.0	397.0	2,700.0	372.0

Public Pfandbriefe	Q3 2021		Q3 2020	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	462.0	426.0	610.0	674.0
> 0,5 years and <= 1 year	588.0	373.0	174.0	415.0
> 1 year and <= 1,5 years	147.0	340.0	467.0	417.0
> 1,5 years and <= 2 years	724.0	390.0	588.0	360.0
> 2 years and <= 3 years	594.0	688.0	870.0	730.0
> 3 years and <= 4 years	691.0	532.0	689.0	674.0
> 4 years and <= 5 years	697.0	501.0	709.0	520.0
> 5 years and <= 10 years	3,345.0	3,570.0	3,177.0	3,685.0
> 10 years	3,291.0	4,846.0	3,528.0	5,088.0

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	64.0	74.0
more than 300,000 Euros up to 1 mn. Euros	138.0	157.0
more than 1 mn. Euros up to 10 mn. Euros	1,384.0	1,371.0
more than 10 mn. Euros	15,843.0	15,666.0
Total	17,429.0	17,268.0

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

Q3 2021

Cover Assets	Q3 2021 € mn.	Q3 2020 € mn.
up to 10 mn. Euros	368.0	407.0
more than 10 mn. Euros up to 100 mn. Euros	3,503.0	3,796.0
more than 100 mn. Euros	7,794.0	8,310.0
Total	11,665.0	12,513.0

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 Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	thereof Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land			
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Total - all states	year 2021	17,431.0	3,104.0	364.0	13.0	2,542.0	185.0	-	14,327.0	8,051.0	2,424.0	241.0	2,810.0	728.0	73.0	-	-
	year 2020	17,267.0	3,295.0	436.0	6.0	2,474.0	379.0	-	13,972.0	7,523.0	2,853.0	181.0	2,576.0	745.0	94.0	-	-
Germany	year 2021	7,718.0	2,717.0	306.0	13.0	2,213.0	185.0	-	5,001.0	2,739.0	801.0	70.0	727.0	591.0	73.0	-	-
	year 2020	7,809.0	2,897.0	436.0	6.0	2,120.0	335.0	-	4,912.0	2,585.0	806.0	95.0	767.0	565.0	94.0	-	-
Austria	year 2021	197.0	-	-	-	-	-	-	197.0	52.0	77.0	-	68.0	-	-	-	-
	year 2020	303.0	-	-	-	-	-	-	303.0	175.0	88.0	-	40.0	-	-	-	-
Belgium	year 2021	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
	year 2020	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
Czech Republic	year 2021	285.0	-	-	-	-	-	-	285.0	76.0	123.0	41.0	45.0	-	-	-	-
	year 2020	151.0	-	-	-	-	-	-	151.0	-	123.0	-	28.0	-	-	-	-
Denmark	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2020	67.0	-	-	-	-	-	-	67.0	-	-	-	67.0	-	-	-	-
Finland	year 2021	195.0	14.0	-	-	14.0	-	-	181.0	95.0	86.0	-	-	-	-	-	-
	year 2020	328.0	-	-	-	-	-	-	328.0	95.0	86.0	-	147.0	-	-	-	-
France	year 2021	2,090.0	-	-	-	-	-	-	2,090.0	1,418.0	176.0	56.0	303.0	137.0	-	-	-
	year 2020	1,897.0	-	-	-	-	-	-	1,897.0	1,368.0	170.0	57.0	194.0	108.0	-	-	-
Great Britain	year 2021	1,671.0	-	-	-	-	-	-	1,671.0	478.0	451.0	24.0	718.0	-	-	-	-
	year 2020	1,850.0	-	-	-	-	-	-	1,850.0	491.0	636.0	14.0	637.0	72.0	-	-	-
Hungary	year 2021	117.0	-	-	-	-	-	-	117.0	56.0	49.0	-	12.0	-	-	-	-
	year 2020	90.0	-	-	-	-	-	-	90.0	41.0	49.0	-	-	-	-	-	-
Italy	year 2021	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
	year 2020	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
Luxembourg	year 2021	54.0	-	-	-	-	-	-	54.0	27.0	-	-	27.0	-	-	-	-
	year 2020	54.0	-	-	-	-	-	-	54.0	27.0	-	-	27.0	-	-	-	-
Netherlands	year 2021	593.0	127.0	58.0	-	69.0	-	-	466.0	209.0	42.0	-	215.0	-	-	-	-
	year 2020	482.0	77.0	-	-	33.0	44.0	-	405.0	206.0	42.0	-	157.0	-	-	-	-
Poland	year 2021	910.0	-	-	-	-	-	-	910.0	468.0	281.0	15.0	146.0	-	-	-	-
	year 2020	995.0	-	-	-	-	-	-	995.0	480.0	375.0	15.0	125.0	-	-	-	-
Romania	year 2021	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-
	year 2020	63.0	-	-	-	-	-	-	63.0	30.0	33.0	-	-	-	-	-	-
Slovakia	year 2021	88.0	-	-	-	-	-	-	88.0	-	22.0	-	66.0	-	-	-	-
	year 2020	73.0	-	-	-	-	-	-	73.0	-	22.0	-	51.0	-	-	-	-
Slovenia	year 2021	45.0	-	-	-	-	-	-	45.0	-	45.0	-	-	-	-	-	-
	year 2020	46.0	-	-	-	-	-	-	46.0	-	46.0	-	-	-	-	-	-
Spain	year 2021	200.0	-	-	-	-	-	-	200.0	75.0	85.0	-	40.0	-	-	-	-
	year 2020	160.0	-	-	-	-	-	-	160.0	75.0	85.0	-	-	-	-	-	-
Sweden	year 2021	585.0	-	-	-	-	-	-	585.0	276.0	153.0	-	156.0	-	-	-	-
	year 2020	664.0	93.0	-	-	93.0	-	-	571.0	304.0	156.0	-	111.0	-	-	-	-
Japan	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Norway	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2021	73.0	-	-	-	-	-	-	73.0	73.0	-	-	-	-	-	-	-
	year 2020	112.0	-	-	-	-	-	-	112.0	75.0	37.0	-	-	-	-	-	-
USA	year 2021	2,335.0	246.0	-	-	246.0	-	-	2,089.0	1,781.0	-	35.0	273.0	-	-	-	-
	year 2020	1,991.0	228.0	-	-	228.0	-	-	1,763.0	1,453.0	99.0	-	211.0	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

Q3 2021

Cover assets											
State	Q3	Total		thereof owed by				thereof granted by			
		€ mn.	in the total included claims which are granted for reasons of promoting exports € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.
Total - all states	year 2021	11,666.0	568.0	3,738.0	3,340.0	944.0	1,491.0	1,051.0	745.0	284.0	73.0
	year 2020	12,515.0	664.0	3,781.0	3,835.0	805.0	1,769.0	1,172.0	847.0	230.0	76.0
Germany	year 2021	3,139.0	416.0	200.0	1,952.0	71.0	275.0	422.0	143.0	76.0	-
	year 2020	3,588.0	497.0	222.0	2,233.0	78.0	284.0	505.0	176.0	90.0	-
Austria	year 2021	3,924.0	-	3,175.0	-	-	-	370.0	318.0	61.0	-
	year 2020	3,984.0	-	3,175.0	-	-	-	370.0	374.0	65.0	-
Belgium	year 2021	115.0	-	-	-	-	-	50.0	65.0	-	-
	year 2020	134.0	-	-	-	-	-	50.0	84.0	-	-
Czech Republic	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Denmark	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Finland	year 2021	72.0	-	9.0	-	23.0	40.0	-	-	-	-
	year 2020	92.0	-	9.0	-	27.0	56.0	-	-	-	-
France	year 2021	2,790.0	20.0	173.0	856.0	628.0	776.0	124.0	86.0	147.0	-
	year 2020	2,945.0	29.0	185.0	947.0	565.0	972.0	135.0	66.0	75.0	-
Great Britain	year 2021	169.0	6.0	-	12.0	151.0	-	6.0	-	-	-
	year 2020	76.0	7.0	-	11.0	58.0	-	7.0	-	-	-
Greece	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Hungary	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Italy	year 2021	243.0	-	-	232.0	11.0	-	-	-	-	-
	year 2020	313.0	-	-	296.0	17.0	-	-	-	-	-
Lithuania	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2021	53.0	53.0	-	-	-	-	53.0	-	-	-
	year 2020	55.0	55.0	-	-	-	-	55.0	-	-	-
Poland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Portugal	year 2021	313.0	-	-	-	-	180.0	-	133.0	-	-
	year 2020	327.0	-	-	-	-	180.0	-	147.0	-	-
Slovakia	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2021	26.0	-	-	-	-	-	26.0	-	-	-
	year 2020	50.0	-	-	-	-	-	50.0	-	-	-
Spain	year 2021	331.0	-	-	288.0	-	43.0	-	-	-	-
	year 2020	405.0	-	-	348.0	-	57.0	-	-	-	-
Sweden	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Canada	year 2021	73.0	73.0	-	-	-	-	-	-	-	73.0
	year 2020	76.0	76.0	-	-	-	-	-	-	-	76.0
Japan	year 2021	241.0	-	181.0	-	60.0	-	-	-	-	-
	year 2020	250.0	-	190.0	-	60.0	-	-	-	-	-
Switzerland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
USA	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
other states/institutions	year 2021	177.0	-	-	-	-	177.0	-	-	-	-
	year 2020	220.0	-	-	-	-	220.0	-	-	-	-

**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**

		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 State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
State	Q3	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Germany	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Austria	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Belgium	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Denmark	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Finland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
France	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Great Britain	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Greece	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Hungary	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Italy	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Poland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Portugal	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Slovakia	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Spain	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Sweden	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Canada	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Japan	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
USA	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
other states/institutions	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-

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	thereof	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.	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.	
Total - all states	Jahr 2021	2,246.0	-	1,701.0	-	545.0
	Jahr 2020	458.0	-	363.0	-	95.0
Germany	Jahr 2021	1,706.0	-	1,606.0	-	100.0
	Jahr 2020	329.0	-	329.0	-	-
Austria	Jahr 2021	2.0	-	-	-	2.0
	Jahr 2020	2.0	-	-	-	2.0
Belgium	Jahr 2021	25.0	-	25.0	-	-
	Jahr 2020					
Italy	Jahr 2021	80.0	-	-	-	80.0
	Jahr 2020	80.0	-	-	-	80.0
Luxembourg	Jahr 2021	70.0	-	70.0	-	-
	Jahr 2020	34.0	-	34.0	-	-
Netherlands	Jahr 2021	100.0	-	-	-	100.0
	Jahr 2020					
Slovenia	Jahr 2021	50.0	-	-	-	50.0
	Jahr 2020					
Spain	Jahr 2021	213.0	-	-	-	213.0
	Jahr 2020	13.0	-	-	-	13.0

Further cover assets - in detail for Public Pfandbriefe

Q3 2021

Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act					
State	Q3	Total € mn.	thereof	claims according to section 20 para. 2 no. 2 overall	thereof
			equalization claims according to section 20 para. 2 no. 1 € mn.	€ mn.	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2021	-	-	-	-
	Jahr 2020	50.0	-	50.0	-
Germany	Jahr 2021	-	-	-	-
	Jahr 2020	50.0	-	50.0	-

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.)	16,282.0	15,190.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	85.5	92.7
Cover Pool	(€ mn.)	19,675.0	17,724.0
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	%	58.0	54.0
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	90.0	132.0
	CZK	-	-
	DKK	-	67.0
	GBP	208.0	1,064.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	24.0	289.0
	USD	659.0	950.0
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	3.0	4.0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	55.0	55.0
average loan-to-value ratio, weighted using the market value	%	32.0	33.0

Public Pfandbriefe

		Q3 2021	Q3 2020
Outstanding Pfandbriefe	(€ mn.)	10,538.0	10,813.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	72.3	79.6
Cover Pool	(€ mn.)	11,665.0	12,563.0
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	%	71.0	69.0
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	13.0	12.0
	CHF	69.0	88.0
	CZK	-	-
	DKK	-	-
	GBP	169.0	89.0
	HKD	-	-
	JPY	203.0	216.0
	NOK	-	-
	SEK	-	-
	USD	538.0	622.0
AUD	-	-	