

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

Pfandbriefe outstanding and their cover
Q2 2022

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2022	Q2 2021	Q2 2022	Q2 2021	Q2 2022	Q2 2021
Mortgage Pfandbriefe	(€ mn.)	23,884.6	21,872.7	23,282.3	22,999.8	21,412.6	22,145.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	38,413.2	35,034.5	37,532.9	38,329.0	33,160.7	36,404.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	14,528.6	13,161.9	14,250.6	15,329.2	11,748.1	14,258.8
OC in % of Pfandbriefe outstanding		60.8	60.2	61.2	66.6	54.9	64.4
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	14,528.6	13,161.9	14,250.6	15,329.2		
OC in % of Pfandbriefe outstanding		60.8	60.2	61.2	66.6		

The dynamic approach is used for calculating the non-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*	
		Q2 2022	Q2 2021	Q2 2022	Q2 2021	Q2 2022	Q2 2021
Public Pfandbriefe	(€ mn.)	11,819.8	12,172.9	12,800.8	14,378.6	11,694.9	13,803.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	13,987.4	13,210.3	15,481.9	17,285.3	12,499.5	14,950.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	2,167.6	1,037.4	2,681.1	2,906.7	804.5	1,147.5
OC in % of Pfandbriefe outstanding		18.3	8.5	20.9	20.2	6.9	8.3
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	2,152.9	1,022.4	2,666.4	2,891.6		
OC in % of Pfandbriefe outstanding		18.2	8.4	20.8	20.1		

The dynamic approach is used for calculating the non-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*	
		Q2 2022	Q2 2021	Q2 2022	Q2 2021	Q2 2022	Q2 2021
Ship Pfandbriefe	(€ mn.)	109.0	169.0	116.7	187.8	113.1	184.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	153.0	196.0	166.2	237.5	144.6	220.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	44.0	27.0	49.5	49.7	31.5	36.2
OC in % of Pfandbriefe outstanding		40.4	16.0	42.4	26.5	27.8	19.6
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	44.0	27.0	49.5	49.7		
OC in % of Pfandbriefe outstanding		40.4	16.0	42.4	26.5		

The dynamic approach is used for calculating the non-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
Q2 2022**

Mortgage Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	1,234.1	1,167.4	59.2	930.9
> 0,5 years and <= 1 year	1,140.0	1,634.1	1,125.0	1,284.7
> 1 year and <= 1,5 years	1,623.0	1,360.4	2,737.0	1,270.5
> 1,5 years and <= 2 years	1,207.5	2,102.7	1,140.0	1,810.0
> 2 years and <= 3 years	2,662.0	3,977.2	2,875.5	3,586.8
> 3 years and <= 4 years	6,921.5	3,979.9	2,677.0	4,045.2
> 4 years and <= 5 years	2,425.0	4,669.9	4,921.5	3,787.9
> 5 years and <= 10 years	4,895.0	16,450.7	4,926.5	15,826.5
> 10 years	1,776.5	3,070.9	1,411.0	2,492.1

Public Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	275.2	734.3	235.0	326.6
> 0,5 years and <= 1 year	3,040.0	795.5	147.5	695.3
> 1 year and <= 1,5 years	129.4	498.6	273.0	610.4
> 1,5 years and <= 2 years	1,089.5	497.3	3,040.0	416.4
> 2 years and <= 3 years	2,577.7	1,008.9	1,217.5	883.1
> 3 years and <= 4 years	1,744.7	1,069.8	2,577.0	1,048.4
> 4 years and <= 5 years	155.3	1,146.4	1,717.3	863.4
> 5 years and <= 10 years	1,381.1	3,429.7	1,271.4	3,650.9
> 10 years	1,426.9	4,806.8	1,694.1	4,715.8

Ship Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	50.0	-	50.0	16.0
> 0,5 years and <= 1 year	-	-	10.0	-
> 1 year and <= 1,5 years	10.0	-	50.0	75.0
> 1,5 years and <= 2 years	-	5.0	-	-
> 2 years and <= 3 years	5.0	-	10.0	5.0
> 3 years and <= 4 years	44.0	39.0	5.0	-
> 4 years and <= 5 years	-	-	44.0	-
> 5 years and <= 10 years	-	109.0	-	-
> 10 years	-	-	-	100.0

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
Q2 2022**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 300,000 Euros	28,297.2	26,036.4
more than 300,000 Euros up to 1 mn. Euros	6,858.1	6,034.6
more than 1 mn. Euros up to 10 mn. Euros	1,229.1	1,113.5
more than 10 mn. Euros	930.6	819.4
Total	37,315.0	34,003.9

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches
Q2 2022**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 10 mn. Euros	1,036.4	861.0
more than 10 mn. Euros up to 100 mn. Euros	4,369.4	4,046.6
more than 100 mn. Euros	8,529.4	8,228.9
Total	13,935.2	13,136.5

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches
Q2 2022**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 500,000 Euros	-	-
more than 500,000 Euros up to 5 mn. Euros	-	-
more than 5 mn. Euros	-	-
Total	-	-

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 Q2 2022

State	Q2	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		Residential						Commercial							
		€ mn.	€ mn.	Apartment	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	€ mn.		
Total - all states	year 2022	37,315.0	36,493.9	10,615.5	21,936.6	3,941.8	0.0	-	821.2	564.1	194.7	0.2	62.2	-	-	-	-
	year 2021	34,003.9	33,175.8	9,372.8	20,067.9	3,735.1	0.0	-	828.1	596.8	150.3	0.2	80.9	-	-	-	-
Germany	year 2022	37,315.0	36,493.9	10,615.5	21,936.6	3,941.8	0.0	-	821.2	564.1	194.7	0.2	62.2	-	-	-	-
	year 2021	34,003.9	33,175.8	9,372.8	20,067.9	3,735.1	0.0	-	828.1	596.8	150.3	0.2	80.9	-	-	-	-
Austria	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Belgium	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bulgaria	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cyprus	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Denmark	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Estonia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
France	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Great Britain	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Greece	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hungary	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Latvia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Malta	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Poland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Romania	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovakia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spain	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sweden	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Canada	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Iceland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Japan	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liechtenstein	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Norway	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
other OECD-States	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU institutions	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Volume of claims used to cover Public Pfandbriefe
Q2 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	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Total - all states	year 2022	13,935.2	2,543.1	924.3	4,099.9	5,872.3	224.8	2,543.1	61.4	-	209.4	
	year 2021	13,136.5	2,125.7	946.2	4,210.8	5,255.9	221.2	2,125.7	67.5	-	309.1	
Germany	year 2022	8,529.2	1,681.9	-	2,895.8	3,547.1	195.0	1,681.9	-	-	209.4	
	year 2021	8,065.7	1,711.1	-	3,014.2	2,836.2	195.0	1,711.1	-	-	309.1	
Austria	year 2022	347.3	22.3	325.0	-	-	-	22.3	-	-	-	
	year 2021	344.4	19.4	325.0	-	-	-	19.4	-	-	-	
Belgium	year 2022	100.2	38.8	-	-	-	-	38.8	61.4	-	-	
	year 2021	69.5	1.9	-	-	-	-	1.9	67.5	-	-	
Bulgaria	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2022	3.8	3.8	-	-	-	-	3.8	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Denmark	year 2022	88.6	88.6	-	-	-	-	88.6	-	-	-	
	year 2021	65.6	65.6	-	-	-	-	65.6	-	-	-	
Estonia	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	1.4	-	-	-	1.4	-	-	-	-	-	
Finland	year 2022	79.3	17.9	-	-	61.4	-	17.9	-	-	-	
	year 2021	91.3	25.0	-	-	66.3	-	25.0	-	-	-	
France	year 2022	202.3	170.1	-	20.3	11.9	-	170.1	-	-	-	
	year 2021	83.6	43.6	-	26.2	13.8	-	43.6	-	-	-	
Great Britain	year 2022	1,642.9	104.6	-	-	1,538.3	-	104.6	-	-	-	
	year 2021	1,766.8	108.6	-	-	1,658.2	-	108.6	-	-	-	
Greece	year 2022	105.0	-	105.0	-	-	-	-	-	-	-	
	year 2021	125.0	-	125.0	-	-	-	-	-	-	-	
Hungary	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Ireland	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Italy	year 2022	633.4	-	44.6	255.9	333.0	-	-	-	-	-	
	year 2021	635.8	-	44.6	257.1	334.0	-	-	-	-	-	
Latvia	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Lithuania	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Luxembourg	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Malta	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Netherlands	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Poland	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Portugal	year 2022	120.0	-	120.0	-	-	-	-	-	-	-	
	year 2021	120.0	-	120.0	-	-	-	-	-	-	-	
Romania	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Slovakia	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Slovenia	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Spain	year 2022	510.1	-	255.0	245.1	-	-	-	-	-	-	
	year 2021	470.1	-	225.0	245.1	-	-	-	-	-	-	
Sweden	year 2022	8.5	8.5	-	-	-	-	8.5	-	-	-	
	year 2021	11.1	11.1	-	-	-	-	11.1	-	-	-	
Canada	year 2022	34.9	-	16.6	18.3	-	-	-	-	-	-	
	year 2021	30.5	-	14.5	16.0	-	-	-	-	-	-	
Iceland	year 2022	48.1	-	48.1	-	-	-	-	-	-	-	
	year 2021	92.1	-	92.1	-	-	-	-	-	-	-	
Japan	year 2022	42.0	-	-	42.0	-	-	-	-	-	-	
	year 2021	42.0	-	-	42.0	-	-	-	-	-	-	
Liechtenstein	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Norway	year 2022	44.5	44.5	-	-	-	-	44.5	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
Switzerland	year 2022	892.5	169.6	-	622.5	100.4	-	169.6	-	-	-	
	year 2021	841.1	139.3	-	610.2	91.6	-	139.3	-	-	-	
USA	year 2022	309.9	-	-	280.1	29.8	-	-	-	-	-	
	year 2021	280.5	-	-	254.3	26.2	-	-	-	-	-	
other OECD-States	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2022	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	

**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
Q2 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 State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
State	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Germany	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Austria	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Belgium	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Bulgaria	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Cyprus	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Denmark	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Estonia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Finland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
France	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Great Britain	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Greece	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Hungary	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Ireland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Italy	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Latvia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Malta	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Poland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Romania	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Slovakia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Spain	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Sweden	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Canada	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Iceland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Japan	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Liechtenstein	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Norway	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
USA	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
other OECD-States	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
EU institutions	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

Further cover assets - in detail for Mortgage Pfandbriefe
Q2 2022

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act						
State	Q2	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 2022	1,098.1	-	-	-	1,098.1
	Jahr 2021	1,030.6	-	-	-	1,030.6
Germany	Jahr 2022	490.0	-	-	-	490.0
	Jahr 2021	490.0	-	-	-	490.0
Austria	Jahr 2022	100.0	-	-	-	100.0
	Jahr 2021	109.0	-	-	-	109.0
Belgium	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Bulgaria	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Cyprus	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Czech Republic	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Denmark	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Estonia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Finland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
France	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Great Britain	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Greece	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Hungary	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Ireland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Italy	Jahr 2022	338.1	-	-	-	338.1
	Jahr 2021	341.6	-	-	-	341.6
Latvia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Lithuania	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Luxembourg	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Malta	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Netherlands	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Poland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Portugal	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Romania	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Slovakia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Slovenia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Spain	Jahr 2022	170.0	-	-	-	170.0
	Jahr 2021	90.0	-	-	-	90.0
Sweden	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Canada	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Iceland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Japan	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Liechtenstein	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Norway	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Switzerland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
USA	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
other OECD-States	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
EU institutions	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-

Further cover assets - in detail for Public Pfandbriefe
Q2 2022

		Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act			
State	Q2	Total € mn.	thereof	claims according to	thereof
			equalization claims according to section 20 para. 2 no. 1 € mn.	section 20 para. 2 no. 2 overall € mn.	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2022	52.2	-	52.2	-
	Jahr 2021	73.9	-	73.9	-
Germany	Jahr 2022	52.2	-	52.2	-
	Jahr 2021	73.9	-	73.9	-
Austria	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Belgium	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Bulgaria	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Cyprus	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Czech Republic	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Denmark	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Estonia	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Finland	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
France	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Great Britain	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Greece	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Hungary	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Ireland	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Italy	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Latvia	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Lithuania	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Luxembourg	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Malta	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Netherlands	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Poland	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Portugal	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Romania	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Slovakia	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Slovenia	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Spain	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Sweden	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Canada	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Iceland	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Japan	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Liechtenstein	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Norway	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Switzerland	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
USA	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
other OECD-States	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
EU institutions	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-

Further cover assets - in detail for Ship Pfandbriefe
Q2 2022

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q2	Total € mn.	thereof	claims according to section 26 para. 1 no. 3		claims according to section 26 para. 1 no. 4 € mn.
			equalization claims according to section 26 para. 1 no. 2 € mn.	overall € mn.	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.	
Total - all states	Jahr 2022	153.0	-	-	-	153.0
	Jahr 2021	196.0	-	-	-	196.0
Germany	Jahr 2022	39.0	-	-	-	39.0
	Jahr 2021	75.0	-	-	-	75.0
Austria	Jahr 2022	109.0	-	-	-	109.0
	Jahr 2021	100.0	-	-	-	100.0
Belgium	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Bulgaria	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Cyprus	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Czech Republic	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Denmark	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Estonia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Finland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
France	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Great Britain	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Greece	Jahr 2022	-	-	-	-	-
	Jahr 2021	16.0	-	-	-	16.0
Hungary	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Ireland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Italy	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Latvia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Lithuania	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Luxembourg	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Malta	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Netherlands	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Poland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Portugal	Jahr 2022	5.0	-	-	-	5.0
	Jahr 2021	5.0	-	-	-	5.0
Romania	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Slovakia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Slovenia	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Spain	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Sweden	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Canada	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Iceland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Japan	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Liechtenstein	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Norway	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
Switzerland	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
USA	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
other OECD-States	Jahr 2022	-	-	-	-	-
	Jahr 2021	-	-	-	-	-
EU institutions	Jahr 2022	-	-	-	-	-
	Jahr 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
Q2 2022**

Mortgage Pfandbriefe		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	23,884.6	21,872.7
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	77.0	77.1
Cover Pool	(€ mn.)	38,413.2	35,034.5
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	%	98.3	98.4
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	4.9	4.8
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	51.9	52.3
average loan-to-value ratio, weighted using the market value	%	-	-

Public Pfandbriefe

		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	11,819.8	12,172.9
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	38.3	40.0
Cover Pool	(€ mn.)	13,987.4	13,210.3
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	%	72.0	74.0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	452.2	476.2
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	1,460.4	2,585.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	1,335.1	909.1
	AUD	-	-

Ship Pfandbriefe

		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	109.0	169.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100.0	100.0
Cover Pool	(€ mn.)	153.0	196.0
thereof total amount of the claims which exceed the percentage threshold laid down in § 26 para 1 no. 3 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 26 para 1 no. 4 section 28 para. 1 no. 8	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	100.0	61.7
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	-	-	