

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	(€ mn.)	21,862.7	20,408.9	22,886.3	21,821.2	22,078.2	20,688.2
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	35,918.1	32,614.8	39,043.9	36,368.5	37,098.5	34,203.7
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	14,055.4	12,205.9	16,157.6	14,547.3	15,020.3	13,515.5
OC in % of Pfandbriefe outstanding		64.3	59.8	70.6	66.7	68.0	65.3
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	14,055.4	12,205.9	16,157.6	14,547.3		
OC in % of Pfandbriefe outstanding		64.3	59.8	70.6	66.7		

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	(€ mn.)	12,123.5	11,436.4	14,196.3	13,984.2	13,642.5	13,278.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	13,576.2	12,556.7	17,316.6	17,465.8	15,141.7	15,178.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	1,452.6	1,120.4	3,120.3	3,481.6	1,499.2	1,899.7
OC in % of Pfandbriefe outstanding		12.0	9.8	22.0	24.9	11.0	14.3
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	1,430.4	1,118.5	3,098.0	3,479.7		
OC in % of Pfandbriefe outstanding		11.8	9.8	21.8	24.9		

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).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
Ship Pfandbriefe	(€ mn.)	169.0	267.5	187.2	298.1	184.2	292.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	196.0	313.0	236.7	378.9	220.1	354.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	27.0	45.5	49.4	80.8	35.9	61.5
OC in % of Pfandbriefe outstanding		16.0	17.0	26.4	27.1	19.5	21.0
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	27.0	45.5	49.4	80.8		
OC in % of Pfandbriefe outstanding		16.0	17.0	26.4	27.1		

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	1,149.2	949.1	812.9	836.3
> 0,5 years and <= 1 year	2,622.0	1,358.4	630.5	1,133.4
> 1 year and <= 1,5 years	1,198.0	1,362.6	1,147.0	1,010.8
> 1,5 years and <= 2 years	1,110.0	1,842.6	2,622.0	1,411.9
> 2 years and <= 3 years	2,883.5	3,876.0	2,308.0	3,352.2
> 3 years and <= 4 years	3,341.0	3,846.0	2,888.5	3,840.7
> 4 years and <= 5 years	3,321.5	4,189.0	2,341.0	3,639.0
> 5 years and <= 10 years	4,826.5	15,920.1	6,248.0	15,184.6
> 10 years	1,411.0	2,574.3	1,411.0	2,205.8

Public Pfandbriefe	Q3 2021		Q3 2020	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	210.9	512.8	246.9	896.8
> 0,5 years and <= 1 year	228.0	795.0	82.0	405.1
> 1 year and <= 1,5 years	3,035.0	459.6	206.9	391.0
> 1,5 years and <= 2 years	214.1	519.1	228.0	596.8
> 2 years and <= 3 years	1,572.8	1,123.8	3,247.7	868.1
> 3 years and <= 4 years	2,512.7	979.8	1,572.8	988.9
> 4 years and <= 5 years	1,430.8	947.0	2,522.7	751.3
> 5 years and <= 10 years	1,322.6	3,532.4	1,462.3	3,318.8
> 10 years	1,596.7	4,706.6	1,867.0	4,340.0

Ship Pfandbriefe	Q3 2021		Q3 2020	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	50.0	16.0	83.5	70.0
> 0,5 years and <= 1 year	10.0	75.0	15.0	-
> 1 year and <= 1,5 years	50.0	-	50.0	48.0
> 1,5 years and <= 2 years	-	-	10.0	75.0
> 2 years and <= 3 years	15.0	5.0	50.0	-
> 3 years and <= 4 years	-	-	15.0	-
> 4 years and <= 5 years	44.0	-	-	-
> 5 years and <= 10 years	-	-	44.0	-
> 10 years	-	100.0	-	120.0

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	26,652.4	24,304.9
more than 300,000 Euros up to 1 mn. Euros	6,238.9	5,558.4
more than 1 mn. Euros up to 10 mn. Euros	1,133.1	1,079.7
more than 10 mn. Euros	863.1	677.9
Total	34,887.5	31,620.8

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	868.5	600.0
more than 10 mn. Euros up to 100 mn. Euros	4,115.8	3,643.8
more than 100 mn. Euros	8,518.5	8,237.8
Total	13,502.7	12,481.6

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

Q3 2021

Cover Assets	Q3 2021 € mn.	Q3 2020 € 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 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	Total	Residential						Commercial						€ mn.			€ mn.
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.				
			thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof			
			Total	Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land			
Total - all states	year 2021	34,887.5	34,072.4	9,687.5	20,566.6	3,818.2	0.0	-	815.1	635.2	155.3	0.2	24.4	-	-	-	-	
	year 2020	31,620.8	30,827.9	8,602.4	18,680.0	3,545.3	0.1	-	793.0	454.1	187.9	0.2	150.8	-	-	-	-	
Germany	year 2021	34,887.5	34,072.4	9,687.5	20,566.6	3,818.2	0.0	-	815.1	635.2	155.3	0.2	24.4	-	-	-	-	
	year 2020	31,620.8	30,827.9	8,602.4	18,680.0	3,545.3	0.1	-	793.0	454.1	187.9	0.2	150.8	-	-	-	-	
Austria	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Belgium	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bulgaria	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Denmark	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estonia	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Ireland	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Italy	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Latvia	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lithuania	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Luxembourg	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Malta	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Netherlands	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Poland	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Portugal	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Iceland	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Japan	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Liechtenstein	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Norway	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Switzerland	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
USA	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
other OECD-States	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
other states/institutions	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Volume of claims used to cover Public Pfandbriefe
Q3 2021

		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	Q3	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Total - all states	year 2021	13,502.7	2,370.4	1,007.6	4,217.9	5,307.4	222.7	2,370.4	67.5	-	309.1	
	year 2020	12,481.6	2,149.3	896.5	4,436.1	4,288.9	231.8	2,149.3	73.5	-	405.5	
Germany	year 2021	8,194.1	1,747.0	-	3,014.2	2,928.8	195.0	1,747.0	-	-	309.1	
	year 2020	7,383.0	1,724.5	-	3,139.2	1,918.8	195.0	1,724.5	-	-	405.5	
Austria	year 2021	344.2	19.2	325.0	-	-	-	19.2	-	-	-	
	year 2020	365.0	-	365.0	-	-	-	-	-	-	-	
Belgium	year 2021	85.2	17.7	-	-	-	-	17.7	67.5	-	-	
	year 2020	73.5	-	-	-	-	-	-	73.5	-	-	
Bulgaria	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Denmark	year 2021	65.9	65.9	-	-	-	-	65.9	-	-	-	
	year 2020	45.8	45.8	-	-	-	-	45.8	-	-	-	
Estonia	year 2021	1.4	-	-	-	1.4	-	-	-	-	-	
	year 2020	2.8	-	-	-	2.8	-	-	-	-	-	
Finland	year 2021	90.5	25.0	-	-	65.5	-	25.0	-	-	-	
	year 2020	102.6	32.2	-	-	70.4	-	32.2	-	-	-	
France	year 2021	79.5	41.3	-	24.4	13.8	-	41.3	-	-	-	
	year 2020	91.7	45.8	-	30.2	15.7	-	45.8	-	-	-	
Great Britain	year 2021	1,728.6	111.3	-	-	1,617.3	-	111.3	-	-	-	
	year 2020	1,712.1	113.5	39.1	-	1,559.5	-	113.5	-	-	-	
Greece	year 2021	185.0	-	185.0	-	-	-	-	-	-	-	
	year 2020	16.1	-	16.1	-	-	-	-	-	-	-	
Hungary	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Ireland	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Italy	year 2021	635.2	-	44.6	257.1	333.5	-	-	-	-	-	
	year 2020	636.8	-	43.9	258.4	334.5	-	-	-	-	-	
Latvia	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Lithuania	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Luxembourg	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Malta	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Netherlands	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Poland	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Portugal	year 2021	120.0	-	120.0	-	-	-	-	-	-	-	
	year 2020	100.0	-	100.0	-	-	-	-	-	-	-	
Romania	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Slovakia	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Slovenia	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Spain	year 2021	470.1	-	225.0	245.1	-	-	-	-	-	-	
	year 2020	470.1	-	225.0	245.1	-	-	-	-	-	-	
Sweden	year 2021	10.9	10.9	-	-	-	-	10.9	-	-	-	
	year 2020	18.8	18.8	-	-	-	-	18.8	-	-	-	
Canada	year 2021	31.3	-	14.9	16.4	-	-	-	-	-	-	
	year 2020	32.5	-	14.7	17.8	-	-	-	-	-	-	
Iceland	year 2021	93.2	-	93.2	-	-	-	-	-	-	-	
	year 2020	92.7	-	92.7	-	-	-	-	-	-	-	
Japan	year 2021	42.0	-	-	42.0	-	-	-	-	-	-	
	year 2020	42.0	-	-	42.0	-	-	-	-	-	-	
Liechtenstein	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Norway	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
Switzerland	year 2021	879.5	167.9	-	618.7	92.9	-	167.9	-	-	-	
	year 2020	966.3	168.6	-	703.4	94.2	-	168.6	-	-	-	
USA	year 2021	281.9	-	-	-	254.2	27.7	-	-	-	-	
	year 2020	329.8	-	-	-	292.9	36.8	-	-	-	-	
other OECD-States	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2021	-	-	-	-	-	-	-	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	
other states/institutions	year 2021	164.1	164.1	-	-	-	-	164.1	-	-	-	
	year 2020	-	-	-	-	-	-	-	-	-	-	

**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	-	-	-	-	-	-	-	-	-	-
Bulgaria	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Cyprus	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Denmark	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Estonia	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	-	-	-	-	-	-	-	-	-	-
Ireland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Italy	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Latvia	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Malta	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Poland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Portugal	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Romania	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	-	-	-	-	-	-	-	-	-	-
Iceland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Japan	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Liechtenstein	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Norway	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
USA	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
other OECD-States	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
EU institutions	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	thereof	claims according to	thereof	claims according to
			equalization claims according to section 19 para. 1 no. 1	section 19 para. 1 no. 2 overall	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	section 19 para. 1 no. 3
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2021	1,030.6	-	-	-	1,030.6
	Jahr 2020	993.9	-	-	-	993.9
Germany	Jahr 2021	490.0	-	-	-	490.0
	Jahr 2020	490.0	-	-	-	490.0
Austria	Jahr 2021	109.0	-	-	-	109.0
	Jahr 2020	69.0	-	-	-	69.0
Belgium	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Bulgaria	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Cyprus	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Czech Republic	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Denmark	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Estonia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Finland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
France	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Great Britain	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Greece	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Hungary	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Ireland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Italy	Jahr 2021	341.6	-	-	-	341.6
	Jahr 2020	344.9	-	-	-	344.9
Latvia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Lithuania	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Luxembourg	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Malta	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Netherlands	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Poland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Portugal	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Romania	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Slovakia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Slovenia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Spain	Jahr 2021	90.0	-	-	-	90.0
	Jahr 2020	90.0	-	-	-	90.0
Sweden	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Canada	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Iceland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Japan	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Liechtenstein	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Norway	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Switzerland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
USA	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
other OECD-States	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
EU institutions	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
other states/institutions	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-

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

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	thereof	claims according to	thereof
			equalization claims according to section 20 para. 2 no. 1	section 20 para. 2 no. 2 overall	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
		€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2021	73.5	-	73.5	-
	Jahr 2020	75.2	-	75.2	-
Germany	Jahr 2021	73.5	-	73.5	-
	Jahr 2020	75.2	-	75.2	-
Austria	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Belgium	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Bulgaria	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Cyprus	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Czech Republic	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Denmark	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Estonia	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Finland	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
France	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Great Britain	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Greece	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Hungary	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Ireland	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Italy	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Latvia	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Lithuania	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Luxembourg	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Malta	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Netherlands	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Poland	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Portugal	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Romania	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Slovakia	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Slovenia	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Spain	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Sweden	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Canada	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Iceland	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Japan	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Liechtenstein	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Norway	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
Switzerland	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
USA	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
other OECD-States	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
EU institutions	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
other states/institutions	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-

Further cover assets - in detail for Ship Pfandbriefe
Q3 2021

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q3	Total	thereof	claims according to	thereof	claims according to
			equalization claims according to section 26 para. 1 no. 2	section 26 para. 1 no. 3 overall	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	section 26 para. 1 no. 4
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2021	196.0	-	-	-	196.0
	Jahr 2020	313.0	-	-	-	313.0
Germany	Jahr 2021	75.0	-	-	-	75.0
	Jahr 2020	193.0	-	-	-	193.0
Austria	Jahr 2021	100.0	-	-	-	100.0
	Jahr 2020	100.0	-	-	-	100.0
Belgium	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Bulgaria	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Cyprus	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Czech Republic	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Denmark	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Estonia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Finland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
France	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Great Britain	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Greece	Jahr 2021	16.0	-	-	-	16.0
	Jahr 2020	-	-	-	-	-
Hungary	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Ireland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Italy	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Latvia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Lithuania	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Luxembourg	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Malta	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Netherlands	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Poland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Portugal	Jahr 2021	5.0	-	-	-	5.0
	Jahr 2020	20.0	-	-	-	20.0
Romania	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Slovakia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Slovenia	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Spain	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Sweden	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Canada	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Iceland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Japan	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Liechtenstein	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Norway	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
Switzerland	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
USA	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
other OECD-States	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
EU institutions	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-
other states/institutions	Jahr 2021	-	-	-	-	-
	Jahr 2020	-	-	-	-	-

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.)	21,862.7	20,408.9
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	77.1	89.7
Cover Pool	(€ mn.)	35,918.1	32,614.8
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	%	98.4	98.7
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	-	-	
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	4.8	4.7
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	52.3	52.6
average loan-to-value ratio, weighted using the market value	%	-	-

Public Pfandbriefe

		Q3 2021	Q3 2020
Outstanding Pfandbriefe	(€ mn.)	12,123.5	11,436.4
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	39.9	44.5
Cover Pool	(€ mn.)	13,576.2	12,556.7
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	%	72.1	72.3
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	467.2	578.9
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	2,424.0	3,203.5
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	1,111.9	940.4
	AUD	-	8.5

Ship Pfandbriefe

		Q3 2021	Q3 2020
Outstanding Pfandbriefe	(€ mn.)	169.0	267.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100.0	100.0
Cover Pool	(€ mn.)	196.0	313.0
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	%	61.7	79.3
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	-	-