

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
<b>Mortgage Pfandbriefe</b>	(C mn.)	1,316.0	1,443.5	1,243.7	1,461.6	1,362.4	1,519.7
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(C mn.)	1,529.0	1,586.8	1,549.1	1,666.4	1,610.8	1,706.6
of which derivatives	(C mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(C mn.)	213.0	143.3	305.4	204.8	248.5	186.9
OC in % of Pfandbriefe outstanding		16.2	9.9	24.6	14.0	18.2	12.3
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(C mn.)	213.0	143.3	305.4	204.8		
OC in % of Pfandbriefe outstanding		16.2	9.9	24.6	14.0		

\* The figures represent the cover 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  
Q2 2022**

<b>Mortgage Pfandbriefe</b>	<b>Q2 2022</b>		<b>Q2 2021</b>	
	<b>Pfandbriefe outstanding</b> € mn.	<b>Cover pool</b> € mn.	<b>Pfandbriefe outstanding</b> € mn.	<b>Cover pool</b> € mn.
<b>Maturity:</b>				
<= 0,5 years	10.0	124.3	87.5	95.5
> 0,5 years and <= 1 year	260.0	92.6	290.0	72.5
> 1 year and <= 1,5 years	5.0	172.8	10.0	171.1
> 1,5 years and <= 2 years	-	137.4	260.0	109.6
> 2 years and <= 3 years	510.0	117.3	5.0	304.5
> 3 years and <= 4 years	16.0	248.1	260.0	120.8
> 4 years and <= 5 years	255.0	399.8	16.0	149.1
> 5 years and <= 10 years	260.0	236.8	515.0	563.6
> 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

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches  
Q2 2022**

<b>Cover Assets</b>	<b>Q2 2022</b> € mn.	<b>Q2 2021</b> € mn.
up to 300,000 Euros	0.2	-
more than 300,000 Euros up to 1 mn. Euros	1.7	-
more than 1 mn. Euros up to 10 mn. Euros	83.1	79.5
more than 10 mn. Euros	1,194.5	1,314.8
<b>Total</b>	<b>1,279.5</b>	<b>1,394.3</b>

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**

		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	Q2	Residential							Commercial								
		Total							Total								
		thereof	thereof						thereof	thereof							
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2022	1,279.5	97.0	-	-	97.0	-	-	1,182.6	868.3	246.2	-	63.7	-	4.4	-	-
	year 2021	1,394.3	84.0	-	-	84.0	-	-	1,310.3	867.3	410.9	-	32.1	-	-	-	-
<b>Germany</b>	year 2022	604.9	92.2	-	-	92.2	-	-	512.7	408.9	55.1	-	44.2	-	4.4	-	-
	year 2021	520.0	79.3	-	-	79.3	-	-	440.7	365.2	63.0	-	12.6	-	-	-	-
<b>Austria</b>	year 2022	4.3	-	-	-	-	-	-	4.3	-	-	-	4.3	-	-	-	-
	year 2021	4.3	-	-	-	-	-	-	4.3	-	-	-	4.3	-	-	-	-
<b>France</b>	year 2022	578.2	4.7	-	-	4.7	-	-	573.4	434.9	125.3	-	13.2	-	-	-	-
	year 2021	690.5	4.7	-	-	4.7	-	-	685.8	467.4	205.2	-	13.2	-	-	-	-
<b>Italy</b>	year 2022	24.5	-	-	-	-	-	-	24.5	24.5	-	-	-	-	-	-	-
	year 2021	79.4	-	-	-	-	-	-	79.4	34.8	44.7	-	-	-	-	-	-
<b>Netherlands</b>	year 2022	1.9	-	-	-	-	-	-	1.9	-	-	-	1.9	-	-	-	-
	year 2021	10.6	-	-	-	-	-	-	10.6	-	8.7	-	1.9	-	-	-	-
<b>Portugal</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	23.7	-	-	-	-	-	-	23.7	-	23.7	-	-	-	-	-	-
<b>Spain</b>	year 2022	65.8	-	-	-	-	-	-	65.8	-	65.8	-	-	-	-	-	-
	year 2021	65.8	-	-	-	-	-	-	65.8	-	65.8	-	-	-	-	-	-

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

**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	claims according to section 19 para. 1 no. 3	
			equalization claims according to section 19 para. 1 no. 1	section 19 para. 1 no. 2 overall		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013
<b>Total - all states</b>	Jahr 2022	249.5	-	-	-	249.5
	Jahr 2021	192.5	-	-	-	192.5
<b>Germany</b>	Jahr 2022	249.5	-	-	-	249.5
	Jahr 2021	192.5	-	-	-	192.5

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
<b>Outstanding Pfandbriefe</b>	(€ mn.)	1,316.0	1,443.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100.0	99.3
<b>Cover Pool</b>	(€ mn.)	1,529.0	1,586.8
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	%	42.2	46.9
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	4.1	3.8
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	56.8	58.3
average loan-to-value ratio, weighted using the market value	%	-	-