

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

Pfandbriefe outstanding and their cover
Q2 2022 (vdp member banks)

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.)	246,687.3	246,697.6	237,124.2	260,815.6	217,875.2	241,109.2
of which derivatives	(€ mn.)	-	-	197.1	-	-	-
Cover Pool	(€ mn.)	324,946.5	325,519.7	323,163.0	358,750.9	282,951.8	321,680.5
of which derivatives	(€ mn.)	-195.6	82.6	-	102.0	-	-
Over Collateralization (OC)	(€ mn.)	78,259.2	78,822.1	86,038.8	97,935.3	65,076.5	80,571.2
OC in % of Pfandbriefe outstanding		31.7	32.0	36.3	37.5	29.9	33.4
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	73,808.6	76,494.0	81,176.3	95,362.1		
OC in % of Pfandbriefe outstanding		29.9	31.0	34.2	36.6		

* -

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.)	123,172.1	126,782.1	127,531.7	146,177.4	88,209.0	105,500.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	152,653.3	152,268.3	158,430.6	181,328.8	105,391.6	128,032.4
of which derivatives	(€ mn.)	-	-	17.3	107.1	0.3	67.9
Over Collateralization (OC)	(€ mn.)	29,481.2	25,486.1	30,898.9	35,151.3	17,182.6	22,532.1
OC in % of Pfandbriefe outstanding		23.9	20.1	24.2	24.0	19.5	21.4
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	27,150.7	25,395.9	28,628.5	35,050.5		
OC in % of Pfandbriefe outstanding		22.0	20.0	22.4	24.0		

* -

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.)	2,187.0	2,137.5	2,206.4	2,179.2	2,202.8	2,207.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	2,587.8	2,487.0	2,742.7	2,663.3	2,458.7	2,479.1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	400.8	349.5	536.3	484.1	255.9	271.7
OC in % of Pfandbriefe outstanding		18.3	16.4	24.3	22.2	11.6	12.3
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	400.8	349.5	536.3	484.1		
OC in % of Pfandbriefe outstanding		18.3	16.4	24.3	22.2		

* -

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q2 2022	Q2 2021	Q2 2022	Q2 2021	Q2 2022	Q2 2021
Aircraft Pfandbriefe	(€ mn.)	-	-	-	-	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	-	-	-	-	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	-	-	-	-	-	-
OC in % of Pfandbriefe outstanding		-	-	-	-	-	-
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	-	-	-	-		
OC in % of Pfandbriefe outstanding		-	-	-	-		

* -

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 (vdp member banks)**

Mortgage Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	12,450.3	24,277.1	12,586.6	22,252.5
> 0,5 years and <= 1 year	18,043.6	16,306.1	18,902.4	15,947.0
> 1 year and <= 1,5 years	11,887.2	16,828.7	14,462.9	16,248.3
> 1,5 years and <= 2 years	18,054.1	17,758.9	17,987.2	16,572.9
> 2 years and <= 3 years	30,194.3	34,271.0	30,130.1	35,281.1
> 3 years and <= 4 years	27,943.0	37,091.5	27,764.8	33,837.6
> 4 years and <= 5 years	22,046.6	33,642.0	25,915.7	33,374.4
> 5 years and <= 10 years	72,248.7	100,407.5	66,093.3	107,712.5
> 10 years	33,818.6	44,363.5	32,854.7	44,293.3

Public Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	11,582.3	9,839.4	7,574.9	8,316.9
> 0,5 years and <= 1 year	12,559.4	8,963.5	6,244.1	6,804.1
> 1 year and <= 1,5 years	6,726.2	7,079.4	10,448.3	6,974.0
> 1,5 years and <= 2 years	7,795.0	6,943.4	11,929.5	7,294.9
> 2 years and <= 3 years	14,052.4	12,453.2	13,639.1	12,873.6
> 3 years and <= 4 years	11,545.7	11,676.3	12,256.4	11,493.3
> 4 years and <= 5 years	9,252.9	12,466.7	11,507.3	10,686.0
> 5 years and <= 10 years	27,736.8	38,704.2	30,551.3	42,659.9
> 10 years	21,922.3	44,526.9	22,631.2	45,165.6

Ship Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	55.0	380.0	350.0	407.5
> 0,5 years and <= 1 year	273.0	354.3	375.5	232.5
> 1 year and <= 1,5 years	260.0	299.5	130.0	422.6
> 1,5 years and <= 2 years	400.0	312.4	273.0	280.7
> 2 years and <= 3 years	805.0	492.4	660.0	470.5
> 3 years and <= 4 years	394.0	519.4	305.0	328.7
> 4 years and <= 5 years	-	102.7	44.0	188.7
> 5 years and <= 10 years	-	127.0	-	55.8
> 10 years	-	-	-	100.0

Aircraft Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years				
> 0,5 years and <= 1 year				
> 1 year and <= 1,5 years				
> 1,5 years and <= 2 years				
> 2 years and <= 3 years				
> 3 years and <= 4 years				
> 4 years and <= 5 years				
> 5 years and <= 10 years				
> 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 (vdp member banks)**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 300,000 Euros	109,899.1	115,357.3
more than 300,000 Euros up to 1 mn. Euros	30,903.5	28,924.5
more than 1 mn. Euros up to 10 mn. Euros	44,487.4	45,941.3
more than 10 mn. Euros	124,180.8	122,619.9
Total	309,470.8	312,843.0

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches
Q2 2022 (vdp member banks)**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 10 mn. Euros	26,076.6	26,592.2
more than 10 mn. Euros up to 100 mn. Euros	49,058.6	51,197.0
more than 100 mn. Euros	76,006.6	73,315.7
Total	151,141.8	151,105.0

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches
Q2 2022 (vdp member banks)**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 500,000 Euros	-	-
more than 500,000 Euros up to 5 mn. Euros	326.1	301.1
more than 5 mn. Euros	2,037.6	1,588.1
Total	2,363.7	1,889.2

**Cover Assets used to secure Aircraft Pfandbriefe according to their amount in tranches
Q2 2022 (vdp member banks)**

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 (vdp member banks)

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	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			
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	309,470.9	189,702.0	35,797.8	84,947.8	68,267.3	547.2	142.0	119,768.9	61,558.1	29,980.5	4,440.9	21,803.6	1,622.6	363.0	25.2	26.9
	year 2021	312,844.2	191,874.8	34,598.0	85,947.9	70,546.7	678.1	104.0	120,969.4	59,927.7	31,924.9	4,165.8	22,587.3	1,972.4	391.4	11.2	12.7
Germany	year 2022	253,528.2	180,076.5	34,143.3	82,067.9	63,176.1	547.2	142.0	73,451.7	34,359.5	19,819.8	2,858.7	14,640.4	1,413.4	359.8	12.0	13.9
	year 2021	259,000.8	183,195.6	33,265.9	83,391.4	65,896.1	544.7	97.4	75,805.3	34,246.3	20,864.2	2,749.4	15,840.0	1,714.1	391.4	9.9	11.4
Austria	year 2022	917.7	55.4	9.7	20.8	24.9	-	-	862.3	332.5	423.2	8.0	98.5	-	-	-	-
	year 2021	958.9	24.6	-	-	24.6	-	-	934.3	382.4	448.9	8.0	95.0	-	-	-	-
Belgium	year 2022	752.9	7.5	-	0.0	7.5	-	-	745.3	578.1	99.2	10.0	58.1	-	-	-	-
	year 2021	820.6	14.1	-	0.0	7.5	-	6.6	806.5	641.0	99.2	8.2	58.1	-	-	-	-
Czech Republic	year 2022	1,046.6	-	-	-	-	-	-	1,046.6	627.4	251.3	112.7	55.2	-	-	-	-
	year 2021	994.3	-	-	-	-	-	-	994.3	547.8	282.6	108.7	55.2	-	-	-	-
Denmark	year 2022	47.3	-	-	-	-	-	-	47.3	-	-	-	47.3	-	-	-	-
	year 2021	36.5	-	-	-	-	-	-	36.5	-	0.7	21.9	13.9	-	-	-	-
Estonia	year 2022	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-
	year 2021	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-
Finland	year 2022	852.8	12.2	-	-	12.2	-	-	840.6	350.7	454.6	35.3	-	-	-	-	-
	year 2021	793.2	26.2	-	-	26.2	-	-	767.0	280.1	451.6	35.3	-	-	-	-	-
France	year 2022	10,092.5	233.9	4.1	13.1	216.7	-	-	9,858.6	7,300.3	1,434.8	166.5	764.7	192.4	-	-	-
	year 2021	9,928.9	231.1	0.3	0.6	230.2	-	-	9,697.8	6,919.1	1,663.2	156.1	729.6	229.9	-	-	-
Great Britain	year 2022	5,599.7	161.4	-	-	161.4	-	-	5,438.3	2,644.1	1,051.0	296.0	1,436.1	7.9	3.2	-	-
	year 2021	7,369.4	289.7	-	-	230.5	59.2	-	7,079.7	3,247.4	1,778.8	352.7	1,678.6	22.2	-	-	-
Hungary	year 2022	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
	year 2021	117.0	-	-	-	-	-	-	117.0	56.0	49.0	-	12.0	-	-	-	-
Ireland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	116.5	-	-	-	-	-	-	116.5	82.6	33.9	-	-	-	-	-	-
Italy	year 2022	941.5	-	-	-	-	-	-	941.5	305.6	454.5	30.6	141.8	8.9	-	0.1	-
	year 2021	1,078.8	-	-	-	-	-	-	1,078.8	366.9	580.8	23.3	107.8	-	-	-	-
Luxembourg	year 2022	495.1	-	-	-	-	-	-	495.1	463.6	-	-	31.5	-	-	-	-
	year 2021	468.6	-	-	-	-	-	-	468.6	437.1	-	-	31.5	-	-	-	-
Netherlands	year 2022	8,458.5	2,040.1	63.0	188.8	1,788.3	-	-	6,418.3	3,302.8	1,497.2	172.5	1,445.8	-	-	-	-
	year 2021	8,237.4	1,992.5	5.0	212.7	1,700.6	74.2	-	6,244.8	3,308.0	1,377.0	119.4	1,434.2	6.2	-	0.0	-
Poland	year 2022	4,486.3	-	-	-	-	-	-	4,486.3	1,992.4	1,579.1	401.7	513.1	-	-	0.0	-
	year 2021	4,114.7	-	-	-	-	-	-	4,114.7	1,797.8	1,624.4	273.6	418.9	-	-	-	-
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	23.7	-	-	-	-	-	-	23.7	-	23.7	-	-	-	-	-	-
Romania	year 2022	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-
	year 2021	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-
Slovakia	year 2022	90.4	-	-	-	-	-	-	90.4	-	24.4	-	66.0	-	-	-	-
	year 2021	88.8	-	-	-	-	-	-	88.8	-	24.8	-	64.0	-	-	-	-

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		
		Total	thereof					Total	thereof								
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Slovenia	year 2022	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
	year 2021	45.0	-	-	-	-	-	-	45.0	-	45.0	-	-	-	-	-	-
Spain	year 2022	1,810.9	8.5	-	-	8.5	-	-	1,802.3	298.6	1,318.0	82.8	103.0	-	-	13.1	13.0
	year 2021	1,563.7	7.7	-	-	7.7	-	-	1,556.0	309.8	1,090.4	80.2	75.6	-	-	-	-
Sweden	year 2022	1,346.6	28.0	-	-	28.0	-	-	1,318.6	525.4	482.9	160.3	150.0	-	-	-	-
	year 2021	1,401.8	-	-	-	-	-	-	1,401.8	551.6	558.3	144.9	147.1	-	-	-	-
Canada	year 2022	551.7	-	-	-	-	-	-	551.7	117.9	63.5	-	370.3	-	-	-	-
	year 2021	494.8	-	-	-	-	-	-	494.8	99.2	57.9	-	337.7	-	-	-	-
Norway	year 2022	62.0	-	-	-	-	-	-	62.0	62.0	-	-	-	-	-	-	-
	year 2021	63.1	-	-	-	-	-	-	63.1	63.1	-	-	-	-	-	-	-
Switzerland	year 2022	4,524.1	4,234.8	1,577.7	2,657.1	-	-	-	289.3	46.0	21.9	-	221.4	-	-	-	-
	year 2021	4,001.7	3,670.0	1,326.7	2,343.3	-	-	-	331.7	74.0	56.9	-	200.8	-	-	1.3	1.3
USA	year 2022	13,188.8	2,635.3	-	-	2,635.3	-	-	10,553.5	8,039.3	842.0	90.5	1,581.7	-	-	-	-
	year 2021	10,787.9	2,296.3	-	-	2,296.3	-	-	8,491.5	6,407.3	762.2	69.4	1,252.6	-	-	-	-
other OECD-States	year 2022	290.4	208.4	-	-	208.4	-	-	82.0	-	-	15.3	66.7	-	-	-	-
	year 2021	176.4	126.9	-	-	126.9	-	-	49.5	-	-	14.7	34.8	-	-	-	-
other states/institutions	year 2022	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

Q2 2022 (vdp member banks)

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	151,141.8	10,660.0	6,925.3	35,755.9	62,546.1	17,270.6	11,372.2	9,821.3	6,142.7	1,307.7
	year 2021	151,104.0	9,818.2	7,614.5	35,652.4	61,639.5	17,394.7	10,416.4	11,154.5	6,016.8	1,215.3
Germany	year 2022	125,337.0	7,107.0	461.0	31,202.3	57,012.2	15,057.5	7,268.9	8,972.3	4,457.0	905.9
	year 2021	125,095.3	6,663.8	651.8	30,860.0	56,262.3	15,380.5	6,753.4	9,408.7	4,923.5	854.9
Austria	year 2022	6,414.7	77.7	4,720.2	110.6	73.7	-	517.7	266.0	726.5	-
	year 2021	6,684.5	97.4	4,828.6	180.6	13.7	-	537.4	1,063.2	61.0	-
Belgium	year 2022	1,374.3	176.7	60.0	98.0	-	125.0	144.9	119.7	745.0	81.8
	year 2021	1,621.2	133.3	230.0	98.0	-	135.9	83.7	194.3	815.5	63.8
Czech Republic	year 2022	3.8	3.8	-	-	-	-	3.8	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Denmark	year 2022	499.6	479.2	-	-	-	-	321.2	-	-	178.4
	year 2021	352.9	332.5	-	-	-	-	186.0	-	30.8	136.1
Estonia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	1.4	-	-	-	1.4	-	-	-	-	-
Finland	year 2022	166.9	17.9	10.0	-	109.0	30.0	17.9	-	-	-
	year 2021	195.7	25.0	8.0	8.4	109.3	45.0	25.0	-	-	-
France	year 2022	5,413.3	767.1	270.4	973.3	2,035.1	876.9	1,035.4	58.0	164.2	-
	year 2021	5,113.0	645.3	260.9	985.0	1,786.0	947.0	936.1	62.0	136.0	-
Great Britain	year 2022	2,868.4	529.4	-	29.5	2,251.3	58.3	529.4	-	-	-
	year 2021	3,232.9	768.9	-	12.0	2,393.7	58.3	768.9	-	-	-
Greece	year 2022	105.0	-	105.0	-	-	-	-	-	-	-
	year 2021	125.0	-	125.0	-	-	-	-	-	-	-
Hungary	year 2022	45.0	-	-	-	-	-	45.0	-	-	-
	year 2021	40.0	-	-	-	-	-	40.0	-	-	-
Italy	year 2022	1,211.0	-	238.3	554.3	418.4	-	-	-	-	-
	year 2021	1,297.1	-	242.6	607.8	446.7	-	-	-	-	-
Latvia	year 2022	103.7	-	-	-	103.7	-	-	-	-	-
	year 2021	126.3	-	-	9.9	116.4	-	-	-	-	-
Luxembourg	year 2022	166.8	-	38.4	-	-	128.4	-	-	-	-
	year 2021	69.5	1.1	38.4	-	-	30.0	1.1	-	-	-
Netherlands	year 2022	277.1	277.1	-	-	-	-	277.1	-	-	-
	year 2021	291.2	270.1	21.1	-	-	-	270.1	-	-	-
Poland	year 2022	46.3	-	46.3	-	-	-	-	-	-	-

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.
	year 2021	228.5	-	228.5	-	-	-	-	-	-	-
Portugal	year 2022	750.0	-	400.0	-	-	180.0	-	120.0	50.0	-
	year 2021	763.0	-	400.0	-	-	180.0	-	133.0	50.0	-
Slovenia	year 2022	24.0	-	10.0	-	-	-	14.0	-	-	-
	year 2021	50.0	-	20.0	-	-	-	30.0	-	-	-
Spain	year 2022	1,755.9	-	315.0	1,290.4	60.8	49.2	-	40.4	-	-
	year 2021	1,912.8	-	275.0	1,468.0	62.0	63.2	-	44.5	-	-
Sweden	year 2022	121.5	121.5	-	-	-	-	121.5	-	-	-
	year 2021	104.8	96.8	-	8.0	-	-	96.8	-	-	-
Canada	year 2022	595.2	66.0	16.6	323.2	11.4	33.1	-	144.9	-	66.0
	year 2021	559.4	72.0	14.5	284.1	22.1	29.0	-	137.8	-	72.0
Iceland	year 2022	48.1	-	48.1	-	-	-	-	-	-	-
	year 2021	92.1	-	92.1	-	-	-	-	-	-	-
Japan	year 2022	298.0	-	166.0	42.0	90.0	-	-	-	-	-
	year 2021	310.0	-	178.0	52.0	80.0	-	-	-	-	-
Norway	year 2022	75.8	75.8	-	-	-	-	75.8	-	-	-
	year 2021	43.8	43.8	-	-	-	-	43.8	-	-	-
Switzerland	year 2022	1,757.0	517.5	-	1,039.1	100.4	-	506.4	100.0	-	11.1
	year 2021	1,412.9	333.2	-	988.1	91.6	-	210.2	110.9	-	12.2
USA	year 2022	718.5	250.9	-	93.3	280.1	29.8	250.9	-	-	64.5
	year 2021	782.2	335.1	-	90.4	254.3	26.2	335.1	-	-	76.2
EU institutions	year 2022	554.4	-	-	-	-	504.4	50.0	-	-	-
	year 2021	425.5	-	-	-	-	326.5	99.0	-	-	-
other states/institutions	year 2022	390.6	192.6	-	-	-	198.0	192.6	-	-	-
	year 2021	173.0	-	-	-	-	173.0	-	-	-	-

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
Q2 2022 (vdp member banks)**

		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	11.1	10.9	0.1	0.0	-	33.2	32.8	0.2	0.3	-
	year 2021	8.2	8.0	0.1	0.0	-	42.0	41.7	0.1	0.2	-
Germany	year 2022	7.4	7.3	0.1	0.0	-	5.6	5.2	0.2	0.3	-
	year 2021	7.9	7.8	0.1	0.0	-	38.8	38.5	0.1	0.2	-
Belgium	year 2022	0.0	0.0	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
France	year 2022	3.7	3.7	-	-	-	27.5	27.5	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	0.2	0.2	-	-	-	3.2	3.2	-	-	-

Claims used to cover Ship Pfandbriefe according to the states in which the ships are registered 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 (vdp member banks)

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	thereof			
			Sea-going vessels	Inland waterway vessels		
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	2,363.7	2,363.7	-	-	-
	year 2021	1,889.3	1,889.3	-	-	-
Germany	year 2022	242.6	242.6	-		
	year 2021	241.0	241.0	-		
Antigua and Barbuda	year 2022	13.7	13.7	-		
	year 2021	-	-	-		
Bahamas	year 2022	26.2	26.2	-		
	year 2021	19.1	19.1	-		
Belgium	year 2022	11.1	11.1	-		
	year 2021	-	-	-		
Cyprus	year 2022	151.8	151.8	-		
	year 2021	101.2	101.2	-		
Denmark	year 2022	102.3	102.3	-		
	year 2021	107.8	107.8	-		
Gibraltar	year 2022	-	-	-		
	year 2021	1.2	1.2	-		
Great Britain	year 2022	37.3	37.3	-		
	year 2021	37.1	37.1	-		
Greece	year 2022	21.0	21.0	-		
	year 2021	27.4	27.4	-		
Hong Kong	year 2022	84.7	84.7	-		
	year 2021	115.0	115.0	-		
Liberia	year 2022	592.5	592.5	-		
	year 2021	311.3	311.3	-		
Malta	year 2022	170.9	170.9	-		
	year 2021	161.3	161.3	-		
Marshall Islands	year 2022	575.8	575.8	-		
	year 2021	452.3	452.3	-		
Panama	year 2022	211.1	211.1	-		
	year 2021	152.6	152.6	-		
Singapore	year 2022	122.7	122.7	-		
	year 2021	162.0	162.0	-		

Claims used to cover Aircraft Pfandbriefe according to the state in which the aircraft are registered 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 (vdp member banks)

		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	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	-	-	-
	year 2021	-	-	-
Germany	year 2022	-		
	year 2021	-		

Further cover assets - in detail for Mortgage Pfandbriefe
Q2 2022 (vdp member banks)

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
			€ mn.	€ mn.	€ mn.	
Total - all states	Jahr 2022	16,091.3	-	5,476.7	166.0	10,614.6
	Jahr 2021	12,924.1	-	3,393.1	201.4	9,531.0
Germany	Jahr 2022	12,858.1	-	4,931.0	50.0	7,927.1
	Jahr 2021	10,129.2	-	2,992.7	-	7,136.5
Austria	Jahr 2022	262.0	-	20.0	20.0	242.0
	Jahr 2021	136.4	-	-	-	136.4
Belgium	Jahr 2022	23.6	-	-	-	23.6
	Jahr 2021	103.0	-	-	-	103.0
Bulgaria	Jahr 2022					
	Jahr 2021	129.9	-	-	-	129.9
Estonia	Jahr 2022	2.0	-	-	-	2.0
	Jahr 2021	2.0	-	-	-	2.0
Finland	Jahr 2022					
	Jahr 2021	100.0	-	-	-	100.0
France	Jahr 2022	260.0	-	-	-	260.0
	Jahr 2021	220.0	-	-	-	220.0
Ireland	Jahr 2022	40.0	-	-	-	40.0
	Jahr 2021	40.0	-	-	-	40.0
Italy	Jahr 2022	465.1	-	-	-	465.1
	Jahr 2021	446.6	-	15.0	15.0	431.6
Latvia	Jahr 2022	1.0	-	-	-	1.0
	Jahr 2021	1.0	-	-	-	1.0
Lithuania	Jahr 2022	1.0	-	-	-	1.0
	Jahr 2021	1.0	-	-	-	1.0
Luxembourg	Jahr 2022	240.8	-	36.0	-	204.8
	Jahr 2021	100.6	-	35.0	-	65.6
Netherlands	Jahr 2022	209.6	-	49.6	-	160.0
	Jahr 2021	185.0	-	25.0	-	160.0
Poland	Jahr 2022	45.0	-	-	-	45.0
	Jahr 2021	110.0	-	-	-	110.0
Slovenia	Jahr 2022	7.0	-	-	-	7.0
	Jahr 2021	12.0	-	-	-	12.0
Spain	Jahr 2022	316.0	-	-	-	316.0
	Jahr 2021	195.0	-	-	-	195.0
Sweden	Jahr 2022	151.0	-	96.0	96.0	55.0
	Jahr 2021	55.0	-	-	-	55.0
Canada	Jahr 2022					
	Jahr 2021	49.0	-	49.0	-	-
Japan	Jahr 2022	149.0	-	-	-	149.0
	Jahr 2021	149.0	-	-	-	149.0
Switzerland	Jahr 2022	344.2	-	344.2	-	-
	Jahr 2021	90.0	-	90.0	-	-
USA	Jahr 2022	45.0	-	-	-	45.0
	Jahr 2021					
EU institutions	Jahr 2022	626.0	-	-	-	626.0
	Jahr 2021	624.4	-	141.4	141.4	483.0
other states/institutions	Jahr 2022					
	Jahr 2021	45.0	-	45.0	45.0	-

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

Further cover assets - in detail for Public Pfandbriefe

Q2 2022 (vdp member banks)

		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	
			equalization claims according to section 20 para. 2 no. 1 € mn.	section 20 para. 2 no. 2 overall € mn.	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
Total - all states	Jahr 2022	1,501.4	-	1,501.4	250.9
	Jahr 2021	1,153.2	-	1,153.2	185.0
Germany	Jahr 2022	1,501.4	-	1,501.4	250.9
	Jahr 2021	1,113.2	-	1,113.2	185.0
Austria	Jahr 2022				
	Jahr 2021	15.0	-	15.0	-
Netherlands	Jahr 2022				
	Jahr 2021	25.0	-	25.0	-

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

Further cover assets - in detail for Ship Pfandbriefe
Q2 2022 (vdp member banks)

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	thereof	claims according to section 26 para. 1 no. 4 € mn.
			equalization claims according to section 26 para. 1 no. 2 € mn.	section 26 para. 1 no. 3 overall € mn.	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.	
Total - all states	Jahr 2022	224.1	-	-	-	224.1
	Jahr 2021	597.8	-	-	-	597.8
Germany	Jahr 2022	110.1	-	-	-	110.1
	Jahr 2021	476.8	-	-	-	476.8
Austria	Jahr 2022	109.0	-	-	-	109.0
	Jahr 2021	100.0	-	-	-	100.0
Greece	Jahr 2022					
	Jahr 2021	16.0	-	-	-	16.0
Portugal	Jahr 2022	5.0	-	-	-	5.0
	Jahr 2021	5.0	-	-	-	5.0

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

Further cover assets - in detail for Aircraft Pfandbriefe

Q2 2022 (vdp member banks)

Further cover assets for Aircraft Pfandbriefe according to section 26f para. 1 nos. 2, 3 and 4 Pfandbrief Act					
State	Q2	Total € mn.	thereof	claims according to section 26f para. 1 no. 3 overall	claims according to section 26f para. 1 no. 4
			equalization claims according to section 26f para. 1 no. 2	thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
Total - all states	Jahr 2022	-	-	-	-
	Jahr 2021	-	-	-	-
Germany	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 (vdp member banks)**

Mortgage Pfandbriefe		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	246,687.3	246,697.6
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	87.2	86.9
Cover Pool	(€ mn.)	324,946.5	325,519.7
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.)	0.0	0.0
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.)	330.0	330.0
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	84.1	83.8
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	228.2	340.9
	CHF	1,280.2	1,530.2
	CZK	-	-
	DKK	50.6	38.7
	GBP	2,658.7	3,816.7
	HKD	-	-
	JPY	0.5	0.5
	NOK	61.2	65.8
	SEK	537.3	651.7
	USD	7,213.4	5,274.9
	AUD	189.7	144.6
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5.0	5.0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	54.0	53.9
average loan-to-value ratio, weighted using the market value	%	32.3	32.6

Public Pfandbriefe

		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	123,172.1	126,782.1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	87.4	81.0
Cover Pool	(€ mn.)	152,653.3	152,268.3
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	%	81.1	87.1
Net present value pursuant to § 6 of the Pfandbruef Net Present Value Regulation for each foreign currency in Euro	CAD	51.1	67.0
	CHF	935.1	947.1
	CZK	-	-
	DKK	-	-
	GBP	2,047.9	3,398.7
	HKD	-	-
	JPY	873.0	990.8
	NOK	-	-
	SEK	-	-
	USD	2,966.7	2,572.6
	AUD	-	-
section 28 para. 1 no. 10 (Net Total)			

Ship Pfandbriefe

		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	2,187.0	2,137.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	40.5	11.6
Cover Pool	(€ mn.)	2,587.8	2,487.0
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	%	9.2	20.1
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	-	5.2
	NOK	-	-
	SEK	-	-
	USD	2,462.5	1,971.4
	AUD	-	-

Aircraft Pfandbriefe

		Q2 2022	Q2 2021
Outstanding Pfandbriefe	(€ mn.)	-	-
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	-	-
Cover Pool	(€ mn.)	-	-
thereof total amount of the claims which exceed the percentage threshold laid down in § 26f 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 § 26f 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	%	-	-
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	-	-