

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>	(€ mn.)	1,070.7	1,108.2	1,023.2	1,166.3	968.9	1,222.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	1,280.3	1,258.7	1,263.7	1,349.6	1,204.9	1,405.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	209.6	150.5	240.5	183.3	236.0	182.9
OC in % of Pfandbriefe outstanding		19.6	13.6	23.5	15.7	24.4	15.0
<b>Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model</b>	(€ mn.)	209.6	150.6	240.5	183.3		
OC in % of Pfandbriefe outstanding		19.6	13.6	23.5	15.7		

\* 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*	
		Q2 2022	Q2 2021	Q2 2022	Q2 2021	Q2 2022	Q2 2021
<b>Public Pfandbriefe</b>	(€ mn.)	5.0	11.2	5.0	11.3	5.0	11.2
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	13.9	14.0	13.9	14.1	13.8	14.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	8.9	2.8	8.9	2.8	8.8	2.8
OC in % of Pfandbriefe outstanding		178.0	25.0	178.0	24.8	176.0	25.0
<b>Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model</b>	(€ mn.)	8.9	2.8	8.9	2.8		
OC in % of Pfandbriefe outstanding		178.0	25.0	178.0	24.8		

\* 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  
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	65.2	58.2	76.5	101.6
> 0,5 years and <= 1 year	31.0	125.6	78.0	40.7
> 1 year and <= 1,5 years	71.3	34.5	65.2	68.2
> 1,5 years and <= 2 years	85.6	61.6	31.0	114.0
> 2 years and <= 3 years	128.5	169.6	126.9	82.8
> 3 years and <= 4 years	113.0	241.6	115.0	167.1
> 4 years and <= 5 years	149.6	145.0	103.0	230.0
> 5 years and <= 10 years	401.5	439.5	457.6	449.8
> 10 years	25.0	4.7	55.0	4.5

<b>Public 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	5.0	7.5	6.2	-
> 0,5 years and <= 1 year	-	5.0	-	0.1
> 1 year and <= 1,5 years	-	0.0	5.0	7.5
> 1,5 years and <= 2 years	-	0.0	-	5.0
> 2 years and <= 3 years	-	0.1	-	0.1
> 3 years and <= 4 years	-	0.1	-	0.1
> 4 years and <= 5 years	-	1.1	-	0.1
> 5 years and <= 10 years	-	-	-	1.1
> 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**

Cover Assets	Q2 2022 € mn.	Q2 2021 € mn.
up to 300,000 Euros	2.7	3.3
more than 300,000 Euros up to 1 mn. Euros	39.4	42.9
more than 1 mn. Euros up to 10 mn. Euros	630.1	666.1
more than 10 mn. Euros	545.1	483.4
<b>Total</b>	<b>1,217.3</b>	<b>1,195.7</b>

**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	13.9	14.0
more than 10 mn. Euros up to 100 mn. Euros	-	-
more than 100 mn. Euros	-	-
<b>Total</b>	<b>13.9</b>	<b>14.0</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	1,217.3	223.9	6.6	12.7	204.6	-	-	993.4	715.0	226.9	-	51.5	-	-	-	-
	year 2021	1,195.7	238.2	7.2	23.8	207.2	-	-	957.5	637.1	258.1	-	60.7	-	1.6	-	-
<b>Germany</b>	year 2022	1,139.6	223.9	6.6	12.7	204.6	-	-	915.7	694.9	169.3	-	51.5	-	-	-	-
	year 2021	1,101.7	238.2	7.2	23.8	207.2	-	-	863.5	610.9	190.3	-	60.7	-	1.6	-	-
<b>Austria</b>	year 2022	77.7	-	-	-	-	-	-	77.7	20.1	57.6	-	-	-	-	-	-
	year 2021	94.0	-	-	-	-	-	-	94.0	26.2	67.8	-	-	-	-	-	-

**Volume of claims used to cover Public Pfandbriefe**

**Q2 2022**

<b>Cover assets</b>											
		<b>Total</b>		<b>thereof owed by</b>				<b>thereof granted by</b>			
		<b>in the total included claims which are granted for reasons of promoting exports</b>		<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>	<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
State	<b>Q2</b>										
<b>Total - all states</b>	year 2022	13.9	-	-	12.5	1.4	-	-	-	-	-
	year 2021	14.0	-	-	12.5	1.5	-	-	-	-	-
<b>Germany</b>	year 2022	13.9	-	-	12.5	1.4	-	-	-	-	-
	year 2021	14.0	-	-	12.5	1.5	-	-	-	-	-

**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.
<b>Total - all states</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Germany</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

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	
<b>Total - all states</b>	Jahr 2022	63.0	-	63.0	-
	Jahr 2021	63.0	-	63.0	-
<b>Germany</b>	Jahr 2022	63.0	-	63.0	-
	Jahr 2021	63.0	-	63.0	-

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  
Q2 2022**

Mortgage Pfandbriefe		Q2 2022	Q2 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	1,070.7	1,108.2
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	99.1	98.2
<b>Cover Pool</b>	(€ mn.)	1,280.3	1,258.7
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.)	-	-
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	%	96.2	95.7
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	5.8	5.8
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	56.4	56.6
average loan-to-value ratio, weighted using the market value	%	-	-



## Public Pfandbriefe

		Q2 2022	Q2 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	5.0	11.2
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	100.0	100.0
<b>Cover Pool</b>	(€ mn.)	13.9	14.0
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	%	10.1	10.6
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	-	-
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-