

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.)	16,064.0	16,295.0	15,968.0	17,322.0	16,552.0	17,530.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	18,649.0	18,376.0	18,955.0	19,579.0	19,172.0	19,650.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	2,585.0	2,081.0	2,987.0	2,257.0	2,620.0	2,120.0
OC in % of Pfandbriefe outstanding		16.1	12.8	18.7	13.0	15.8	12.1
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	2,586.0	2,080.0	2,987.0	2,258.0		
OC in % of Pfandbriefe outstanding		16.1	12.8	18.7	13.0		

\* 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).

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.)	9,810.0	10,645.0	10,798.0	13,311.0	9,694.0	12,505.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	11,014.0	11,772.0	12,113.0	14,779.0	10,395.0	13,679.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	1,204.0	1,127.0	1,315.0	1,468.0	701.0	1,174.0
OC in % of Pfandbriefe outstanding		12.3	10.6	12.2	11.0	7.2	9.4
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	1,204.0	1,127.0	1,315.0	1,468.0		
OC in % of Pfandbriefe outstanding		12.3	10.6	12.2	11.0		

\* 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	848.0	3,347.0	1,679.0	3,424.0
> 0,5 years and <= 1 year	1,980.0	1,281.0	2,300.0	1,515.0
> 1 year and <= 1,5 years	948.0	1,902.0	848.0	1,456.0
> 1,5 years and <= 2 years	3,011.0	1,154.0	1,988.0	1,009.0
> 2 years and <= 3 years	1,902.0	2,451.0	3,877.0	2,959.0
> 3 years and <= 4 years	1,816.0	2,403.0	330.0	1,727.0
> 4 years and <= 5 years	982.0	1,903.0	842.0	1,894.0
> 5 years and <= 10 years	2,121.0	3,956.0	1,890.0	4,017.0
> 10 years	2,455.0	252.0	2,541.0	375.0

<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	195.0	363.0	444.0	395.0
> 0,5 years and <= 1 year	352.0	374.0	333.0	413.0
> 1 year and <= 1,5 years	502.0	345.0	445.0	369.0
> 1,5 years and <= 2 years	606.0	403.0	351.0	371.0
> 2 years and <= 3 years	686.0	508.0	879.0	754.0
> 3 years and <= 4 years	782.0	518.0	684.0	518.0
> 4 years and <= 5 years	744.0	780.0	776.0	535.0
> 5 years and <= 10 years	2,902.0	3,048.0	3,350.0	3,572.0
> 10 years	3,042.0	4,675.0	3,383.0	4,845.0

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	57.0	66.0
more than 300,000 Euros up to 1 mn. Euros	122.0	141.0
more than 1 mn. Euros up to 10 mn. Euros	1,192.0	1,343.0
more than 10 mn. Euros	16,546.0	15,396.0
<b>Total</b>	<b>17,917.0</b>	<b>16,946.0</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	352.0	380.0
more than 10 mn. Euros up to 100 mn. Euros	3,424.0	3,414.0
more than 100 mn. Euros	7,238.0	7,978.0
<b>Total</b>	<b>11,014.0</b>	<b>11,772.0</b>

**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	thereof Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	thereof 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.
<b>Total - all states</b>	year 2022	17,917.0	3,060.0	380.0	3.0	2,562.0	115.0	-	14,857.0	8,957.0	2,124.0	191.0	2,802.0	705.0	78.0	-	-
	year 2021	16,947.0	3,106.0	329.0	13.0	2,535.0	229.0	-	13,841.0	7,762.0	2,461.0	262.0	2,653.0	624.0	79.0	-	-
<b>Germany</b>	year 2022	7,594.0	2,541.0	322.0	3.0	2,101.0	115.0	-	5,053.0	2,847.0	724.0	69.0	777.0	558.0	78.0	-	-
	year 2021	7,411.0	2,651.0	329.0	13.0	2,130.0	179.0	-	4,760.0	2,629.0	763.0	89.0	745.0	455.0	79.0	-	-
<b>Austria</b>	year 2022	194.0	-	-	-	-	-	-	194.0	52.0	77.0	-	65.0	-	-	-	-
	year 2021	276.0	-	-	-	-	-	-	276.0	131.0	77.0	-	68.0	-	-	-	-
<b>Belgium</b>	year 2022	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
	year 2021	81.0	-	-	-	-	-	-	81.0	81.0	-	-	-	-	-	-	-
<b>Czech Republic</b>	year 2022	258.0	-	-	-	-	-	-	258.0	76.0	92.0	45.0	45.0	-	-	-	-
	year 2021	285.0	-	-	-	-	-	-	285.0	76.0	123.0	41.0	45.0	-	-	-	-
<b>Denmark</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2022	203.0	-	-	-	-	-	-	203.0	118.0	85.0	-	-	-	-	-	-
	year 2021	195.0	14.0	-	-	14.0	-	-	181.0	95.0	86.0	-	-	-	-	-	-
<b>France</b>	year 2022	2,095.0	-	-	-	-	-	-	2,095.0	1,514.0	149.0	-	285.0	147.0	-	-	-
	year 2021	2,089.0	-	-	-	-	-	-	2,089.0	1,428.0	168.0	56.0	268.0	169.0	-	-	-
<b>Great Britain</b>	year 2022	1,391.0	-	-	-	-	-	-	1,391.0	457.0	342.0	23.0	569.0	-	-	-	-
	year 2021	1,698.0	-	-	-	-	-	-	1,698.0	464.0	487.0	27.0	720.0	-	-	-	-
<b>Hungary</b>	year 2022	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
	year 2021	117.0	-	-	-	-	-	-	117.0	56.0	49.0	-	12.0	-	-	-	-
<b>Italy</b>	year 2022	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
	year 2021	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
<b>Luxembourg</b>	year 2022	50.0	-	-	-	-	-	-	50.0	23.0	-	-	27.0	-	-	-	-
	year 2021	54.0	-	-	-	-	-	-	54.0	27.0	-	-	27.0	-	-	-	-
<b>Netherlands</b>	year 2022	559.0	104.0	58.0	-	46.0	-	-	455.0	233.0	-	-	222.0	-	-	-	-
	year 2021	583.0	119.0	-	-	69.0	50.0	-	464.0	207.0	42.0	-	215.0	-	-	-	-
<b>Poland</b>	year 2022	909.0	-	-	-	-	-	-	909.0	438.0	269.0	15.0	187.0	-	-	-	-
	year 2021	876.0	-	-	-	-	-	-	876.0	468.0	281.0	15.0	112.0	-	-	-	-
<b>Romania</b>	year 2022	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-
	year 2021	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-
<b>Slovakia</b>	year 2022	88.0	-	-	-	-	-	-	88.0	-	22.0	-	66.0	-	-	-	-
	year 2021	86.0	-	-	-	-	-	-	86.0	-	22.0	-	64.0	-	-	-	-
<b>Slovenia</b>	year 2022	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
	year 2021	45.0	-	-	-	-	-	-	45.0	-	45.0	-	-	-	-	-	-
<b>Spain</b>	year 2022	206.0	-	-	-	-	-	-	206.0	75.0	85.0	-	46.0	-	-	-	-
	year 2021	176.0	-	-	-	-	-	-	176.0	75.0	85.0	-	16.0	-	-	-	-
<b>Sweden</b>	year 2022	603.0	28.0	-	-	28.0	-	-	575.0	291.0	135.0	-	149.0	-	-	-	-
	year 2021	579.0	-	-	-	-	-	-	579.0	270.0	163.0	-	146.0	-	-	-	-
<b>Japan</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Norway</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2022	46.0	-	-	-	-	-	-	46.0	46.0	-	-	-	-	-	-	-
	year 2021	111.0	-	-	-	-	-	-	111.0	74.0	37.0	-	-	-	-	-	-
<b>USA</b>	year 2022	3,263.0	387.0	-	-	387.0	-	-	2,876.0	2,481.0	18.0	39.0	338.0	-	-	-	-
	year 2021	2,091.0	322.0	-	-	322.0	-	-	1,769.0	1,534.0	-	34.0	201.0	-	-	-	-

**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.
<b>Total - all states</b>	year 2022	11,014.0	429.0	3,704.0	3,135.0	933.0	1,384.0	904.0	627.0	261.0	66.0
	year 2021	11,771.0	584.0	3,737.0	3,387.0	958.0	1,536.0	1,072.0	734.0	275.0	72.0
<b>Germany</b>	year 2022	2,900.0	288.0	190.0	1,877.0	66.0	276.0	293.0	129.0	69.0	-
	year 2021	3,213.0	430.0	200.0	2,003.0	73.0	275.0	436.0	148.0	78.0	-
<b>Austria</b>	year 2022	3,868.0	-	3,175.0	-	-	-	370.0	266.0	57.0	-
	year 2021	3,924.0	-	3,175.0	-	-	-	370.0	318.0	61.0	-
<b>Belgium</b>	year 2022	104.0	-	-	-	-	-	50.0	54.0	-	-
	year 2021	123.0	-	-	-	-	-	50.0	73.0	-	-
<b>Czech Republic</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2022	55.0	-	10.0	-	20.0	25.0	-	-	-	-
	year 2021	71.0	-	8.0	-	23.0	40.0	-	-	-	-
<b>France</b>	year 2022	2,583.0	17.0	163.0	805.0	631.0	672.0	119.0	58.0	135.0	-
	year 2021	2,797.0	24.0	176.0	837.0	637.0	821.0	128.0	62.0	136.0	-
<b>Great Britain</b>	year 2022	162.0	3.0	-	12.0	147.0	-	3.0	-	-	-
	year 2021	171.0	7.0	-	12.0	152.0	-	7.0	-	-	-
<b>Greece</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Hungary</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2022	202.0	-	-	193.0	9.0	-	-	-	-	-
	year 2021	247.0	-	-	234.0	13.0	-	-	-	-	-
<b>Lithuania</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2022	55.0	55.0	-	-	-	-	55.0	-	-	-
	year 2021	51.0	51.0	-	-	-	-	51.0	-	-	-
<b>Poland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Portugal</b>	year 2022	300.0	-	-	-	-	180.0	-	120.0	-	-
	year 2021	313.0	-	-	-	-	180.0	-	133.0	-	-
<b>Slovakia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2022	14.0	-	-	-	-	-	14.0	-	-	-
	year 2021	30.0	-	-	-	-	-	30.0	-	-	-
<b>Spain</b>	year 2022	281.0	-	-	248.0	-	33.0	-	-	-	-
	year 2021	348.0	-	-	301.0	-	47.0	-	-	-	-
<b>Sweden</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Canada</b>	year 2022	66.0	66.0	-	-	-	-	-	-	-	66.0
	year 2021	72.0	72.0	-	-	-	-	-	-	-	72.0
<b>Japan</b>	year 2022	226.0	-	166.0	-	60.0	-	-	-	-	-
	year 2021	238.0	-	178.0	-	60.0	-	-	-	-	-
<b>Switzerland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>USA</b>	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**

State	Q2	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
		€ 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	-	-	-	-	-	-	-	-	-	-
<b>Austria</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Belgium</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Czech Republic</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Great Britain</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Greece</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Hungary</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Lithuania</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Poland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Portugal</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Slovakia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Canada</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Japan</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>USA</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 € mn.	
			equalization claims according to section 19 para. 1 no. 1 € mn.	section 19 para. 1 no. 2 overall € mn.		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
<b>Total - all states</b>	Jahr 2022	732.0	-	636.0	-	96.0
	Jahr 2021	1,430.0	-	1,335.0	-	95.0
<b>Germany</b>	Jahr 2022	600.0	-	600.0	-	-
	Jahr 2021	1,300.0	-	1,300.0	-	-
<b>Austria</b>	Jahr 2022	2.0	-	-	-	2.0
	Jahr 2021	2.0	-	-	-	2.0
<b>Italy</b>	Jahr 2022	80.0	-	-	-	80.0
	Jahr 2021	80.0	-	-	-	80.0
<b>Luxembourg</b>	Jahr 2022	36.0	-	36.0	-	-
	Jahr 2021	35.0	-	35.0	-	-
<b>Spain</b>	Jahr 2022	14.0	-	-	-	14.0
	Jahr 2021	13.0	-	-	-	13.0

**Further cover assets - in detail for Public Pfandbriefe**

**Q2 2022**

<b>Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act</b>						
	State	Q2	Total € mn.	thereof		
				equalization claims according to section 20 para. 2 no. 1 € mn.	claims according to section 20 para. 2 no. 2 overall € mn.	
				thereof	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.	
	<b>Total - all states</b>	Jahr 2022	-	-	-	-
		Jahr 2021	-	-	-	-
	<b>Germany</b>	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
<b>Outstanding Pfandbriefe</b>	(€ mn.)	16,064.0	16,295.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	86.5	85.4
<b>Cover Pool</b>	(€ mn.)	18,649.0	18,376.0
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	%	56.0	57.0
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	61.0	128.0
	CZK	-	-
	DKK	-	-
	GBP	325.0	235.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	251.0	25.0
	USD	1,214.0	465.0
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	3.0	3.0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	56.0	54.0
average loan-to-value ratio, weighted using the market value	%	32.0	32.0

## Public Pfandbriefe

		Q2 2022	Q2 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	9,810.0	10,645.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	71.2	72.6
<b>Cover Pool</b>	(€ mn.)	11,014.0	11,772.0
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	%	73.0	70.0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	15.0	13.0
	CHF	58.0	71.0
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	240.0	175.0
	HKD	-	-
	JPY	209.0	202.0
	NOK	-	-
	SEK	-	-
	USD	510.0	539.0
	AUD	-	-