

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

**Pfandbriefe outstanding and their cover**  
**Q3 2021 (vdp member banks)**

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
<b>Mortgage Pfandbriefe</b>	(€ mn.)	234,286.0	237,061.4	246,563.2	256,216.6	228,618.3	252,461.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	316,438.8	313,585.5	346,387.2	352,414.6	309,152.5	313,786.6
of which derivatives	(€ mn.)	20.9	165.0	37.7	244.4	-	20.8
<b>Over Collateralization (OC)</b>	(€ mn.)	82,152.8	76,524.1	99,824.0	96,198.0	80,534.3	61,325.3
OC in % of Pfandbriefe outstanding		35.1	32.3	40.5	37.5	35.2	24.3
Over-Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	79,210.1	70,525.1	96,335.1	89,357.3		
OC in % of Pfandbriefe outstanding		33.8	29.7	39.1	34.9		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
<b>Public Pfandbriefe</b>	(€ mn.)	125,684.2	126,521.8	143,908.0	150,884.2	103,463.2	107,886.3
of which derivatives	(€ mn.)	-	-	-	-	-	33.9
<b>Cover Pool</b>	(€ mn.)	151,891.0	156,726.6	180,730.9	193,647.8	127,869.1	137,054.7
of which derivatives	(€ mn.)	-	-	101.5	111.0	27.9	43.9
<b>Over Collateralization (OC)</b>	(€ mn.)	26,206.8	30,204.9	36,822.9	42,763.6	24,405.8	29,168.4
OC in % of Pfandbriefe outstanding		20.9	23.9	25.6	28.3	23.6	27.0
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	25,911.9	26,108.7	36,496.2	38,305.6		
OC in % of Pfandbriefe outstanding		20.6	20.6	25.4	25.4		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
<b>Ship Pfandbriefe</b>	(€ mn.)	1,837.5	2,528.6	1,875.6	2,592.9	1,898.9	2,641.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	2,305.7	3,230.6	2,481.6	3,499.1	2,309.6	3,220.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	468.2	702.0	605.9	906.3	410.7	579.4
OC in % of Pfandbriefe outstanding		25.5	27.8	32.3	35.0	21.6	21.9
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	468.2	695.1	605.9	899.6		
OC in % of Pfandbriefe outstanding		25.5	27.5	32.3	34.7		

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Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2021	Q3 2020	Q3 2021	Q3 2020	Q3 2021	Q3 2020
<b>Aircraft Pfandbriefe</b>	(€ mn.)	-	-	-	-	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	-	-	-	-	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	-	-	-	-	-	-
OC in % of Pfandbriefe outstanding		-	-	-	-	-	-
Over Collateralization in Consideration of vdp-Credit- Quality-Differentiation-Model	(€ mn.)	-	-	-	-		
OC in % of Pfandbriefe outstanding		-	-	-	-		

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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 (vdp member banks)**

<b>Mortgage Pfandbriefe</b>	<b>Q3 2021</b>		<b>Q3 2020</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	17,216.1	22,532.4	12,313.5	22,333.4
> 0,5 years and <= 1 year	17,627.8	15,812.0	10,419.7	16,106.8
> 1 year and <= 1,5 years	14,305.2	15,979.6	18,435.3	14,854.7
> 1,5 years and <= 2 years	13,242.9	15,768.2	17,161.4	15,907.9
> 2 years and <= 3 years	28,966.7	35,886.6	25,053.7	31,153.1
> 3 years and <= 4 years	26,461.6	34,080.7	29,298.0	34,872.1
> 4 years and <= 5 years	24,063.1	32,595.5	23,908.6	32,034.9
> 5 years and <= 10 years	61,048.8	103,143.1	69,324.5	105,627.5
> 10 years	31,354.0	40,639.0	30,950.9	40,694.9

<b>Public Pfandbriefe</b>	<b>Q3 2021</b>		<b>Q3 2020</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	8,540.4	8,204.3	7,923.4	11,429.8
> 0,5 years and <= 1 year	9,006.6	7,147.6	5,599.1	6,136.3
> 1 year and <= 1,5 years	10,593.4	7,281.6	7,123.8	6,205.5
> 1,5 years and <= 2 years	9,097.0	6,778.6	7,428.2	6,781.5
> 2 years and <= 3 years	12,822.3	13,197.6	15,491.4	13,283.4
> 3 years and <= 4 years	14,358.1	10,554.7	11,484.1	12,317.2
> 4 years and <= 5 years	9,664.7	11,329.5	13,223.0	9,680.3
> 5 years and <= 10 years	29,883.3	42,265.5	34,374.5	44,388.2
> 10 years	21,719.5	45,133.0	23,873.3	46,504.4

<b>Ship Pfandbriefe</b>	<b>Q3 2021</b>		<b>Q3 2020</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	100.0	229.7	356.1	305.3
> 0,5 years and <= 1 year	325.5	392.3	45.0	640.7
> 1 year and <= 1,5 years	400.0	255.9	400.0	370.5
> 1,5 years and <= 2 years	253.0	225.7	315.5	424.2
> 2 years and <= 3 years	415.0	418.7	653.0	555.4
> 3 years and <= 4 years	300.0	474.7	415.0	306.0
> 4 years and <= 5 years	44.0	175.5	300.0	250.8
> 5 years and <= 10 years	-	33.1	44.0	257.7
> 10 years	-	100.0	-	120.0

<b>Aircraft Pfandbriefe</b>	<b>Q3 2021</b>		<b>Q3 2020</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				
> 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				

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**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches  
Q3 2021 (vdp member banks)**

Cover Assets	Q3 2021 € mn.	Q3 2020 € mn.
up to 300,000 Euros	104,835.4	108,795.1
more than 300,000 Euros up to 1 mn. Euros	27,672.8	26,818.3
more than 1 mn. Euros up to 10 mn. Euros	45,722.5	46,131.0
more than 10 mn. Euros	123,188.8	117,987.1
<b>Total</b>	<b>301,419.4</b>	<b>299,731.5</b>

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches  
Q3 2021 (vdp member banks)**

Cover Assets	Q3 2021 € mn.	Q3 2020 € mn.
up to 10 mn. Euros	26,385.5	26,805.0
more than 10 mn. Euros up to 100 mn. Euros	49,503.0	51,682.2
more than 100 mn. Euros	75,053.4	76,692.0
<b>Total</b>	<b>150,941.9</b>	<b>155,179.2</b>

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches  
Q3 2021 (vdp member banks)**

Cover Assets	Q3 2021 € mn.	Q3 2020 € mn.
up to 500,000 Euros	0.4	0.5
more than 500,000 Euros up to 5 mn. Euros	302.1	360.4
more than 5 mn. Euros	1,700.0	1,964.5
<b>Total</b>	<b>2,002.5</b>	<b>2,325.4</b>

**Cover Assets used to secure Aircraft Pfandbriefe according to their amount in tranches  
Q3 2021 (vdp member banks)**

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	-	-
<b>Total</b>	<b>-</b>	<b>-</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**

**Q3 2021 (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	Q3	Total																
		Residential							Commercial									
		Total	thereof						Total	thereof								
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2021	300,690.6	179,736.2	32,671.8	78,714.0	67,716.2	534.2	100.0	120,954.4	60,110.8	32,019.0	4,150.0	22,327.1	1,871.7	475.8	11.7	13.1	
	year 2020	299,730.3	181,193.9	31,921.0	80,001.2	68,233.2	904.6	133.9	118,536.5	57,596.0	33,421.7	3,332.6	21,611.2	2,246.3	328.7	11.8	12.5	
<b>Germany</b>	year 2021	246,671.4	171,237.1	31,236.2	76,093.8	63,272.9	534.2	100.0	75,434.3	34,498.5	20,985.8	2,692.5	15,216.2	1,634.8	406.6	10.4	11.7	
	year 2020	249,022.0	173,312.5	30,603.3	77,502.4	64,298.9	780.7	127.3	75,709.5	33,593.8	21,813.9	2,544.1	15,472.7	1,956.3	328.7	10.6	11.3	
<b>Austria</b>	year 2021	888.3	24.6	-	-	24.6	-	-	863.7	313.5	455.1	8.0	87.0	-	-	-	-	
	year 2020	980.6	0.0	0.0	0.0	-	-	-	980.6	448.5	461.4	8.0	62.7	-	-	-	-	
<b>Belgium</b>	year 2021	810.4	7.5	-	0.0	7.5	-	-	802.9	633.8	99.2	11.8	58.1	-	-	-	-	
	year 2020	687.6	14.1	-	0.0	7.5	-	6.6	673.4	516.2	99.2	-	58.1	-	-	-	-	
<b>Czech Republic</b>	year 2021	994.3	-	-	-	-	-	-	994.3	547.8	282.6	108.7	55.2	-	-	-	-	
	year 2020	634.8	-	-	-	-	-	-	634.8	304.4	292.2	-	38.2	-	-	-	-	
<b>Denmark</b>	year 2021	35.8	-	-	-	-	-	-	35.8	-	-	21.9	13.9	-	-	-	-	
	year 2020	89.6	-	-	-	-	-	-	89.6	-	0.7	21.9	67.0	-	-	-	-	
<b>Estonia</b>	year 2021	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-	
	year 2020	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-	
<b>Finland</b>	year 2021	826.3	26.2	-	-	26.2	-	-	800.1	300.1	464.7	35.3	-	-	-	-	-	
	year 2020	1,043.6	12.2	-	-	12.2	-	-	1,031.4	298.2	531.7	54.5	147.0	-	-	-	-	
<b>France</b>	year 2021	9,866.8	230.3	4.9	15.1	210.2	-	-	9,636.5	6,829.7	1,644.1	161.8	758.5	173.2	69.2	-	-	
	year 2020	8,825.4	252.3	0.4	1.0	250.9	-	-	8,573.1	6,205.0	1,620.6	113.3	479.4	154.9	-	-	-	
<b>Great Britain</b>	year 2021	6,789.1	183.0	-	-	183.0	-	-	6,606.1	2,872.9	1,584.5	383.5	1,716.5	48.6	-	-	-	
	year 2020	7,851.4	251.8	-	-	196.1	55.7	-	7,599.6	3,487.9	2,293.6	212.8	1,496.9	108.4	-	-	-	
<b>Hungary</b>	year 2021	117.0	-	-	-	-	-	-	117.0	56.0	49.0	-	12.0	-	-	-	-	
	year 2020	130.8	-	-	-	-	-	-	130.8	41.0	89.8	-	-	-	-	-	-	
<b>Ireland</b>	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2020	137.6	-	-	-	-	-	-	137.6	82.6	49.6	-	-	5.4	-	-	-	
<b>Italy</b>	year 2021	1,082.7	-	-	-	-	-	-	1,082.7	349.7	586.3	8.2	129.5	8.9	-	-	-	
	year 2020	1,130.0	0.3	-	0.3	-	-	-	1,129.7	285.9	660.8	66.6	116.3	-	-	-	-	
<b>Luxembourg</b>	year 2021	479.0	-	-	-	-	-	-	479.0	447.5	-	-	31.5	-	-	-	-	
	year 2020	416.4	-	-	-	-	-	-	416.4	384.9	-	-	31.5	-	-	-	-	
<b>Netherlands</b>	year 2021	8,398.1	2,025.3	63.0	202.6	1,759.7	-	-	6,372.8	3,272.5	1,488.4	116.6	1,489.1	6.2	0.0	-	-	
	year 2020	7,137.2	1,661.1	0.3	141.1	1,451.6	68.2	-	5,476.1	3,017.5	1,165.0	65.5	1,213.9	14.2	-	-	-	
<b>Poland</b>	year 2021	4,290.5	-	-	-	-	-	-	4,290.5	1,906.5	1,615.7	296.2	472.1	-	-	-	-	
	year 2020	3,921.4	-	-	-	-	-	-	3,921.4	1,875.0	1,738.5	15.0	292.9	-	-	-	-	
<b>Portugal</b>	year 2021	23.7	-	-	-	-	-	-	23.7	-	23.7	-	-	-	-	-	-	
	year 2020	23.7	-	-	-	-	-	-	23.7	-	23.7	-	-	-	-	-	-	
<b>Romania</b>	year 2021	143.0	-	-	-	-	-	-	143.0	110.0	33.0	-	-	-	-	-	-	
	year 2020	63.0	-	-	-	-	-	-	63.0	30.0	33.0	-	-	-	-	-	-	
<b>Slovakia</b>	year 2021	90.7	-	-	-	-	-	-	90.7	-	24.7	-	66.0	-	-	-	-	
	year 2020	76.0	-	-	-	-	-	-	76.0	-	25.0	-	51.0	-	-	-	-	

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	Q3	Residential						Commercial						Total	Total		
		Total	thereof					Total	thereof								
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Slovenia</b>	year 2021	45.0	-	-	-	-	-	-	45.0	-	45.0	-	-	-	-	-	-
	year 2020	46.0	-	-	-	-	-	-	46.0	-	46.0	-	-	-	-	-	-
<b>Spain</b>	year 2021	1,741.2	7.7	-	-	7.7	-	-	1,733.6	309.5	1,246.0	80.2	97.9	-	-	-	-
	year 2020	1,433.3	-	-	-	-	-	-	1,433.3	261.2	1,027.5	77.4	60.1	7.1	-	-	-
<b>Sweden</b>	year 2021	1,370.4	-	-	-	-	-	-	1,370.4	528.0	541.3	144.1	157.1	-	-	-	-
	year 2020	1,420.0	93.0	-	-	93.0	-	-	1,327.0	660.6	416.2	139.3	111.0	-	-	-	-
<b>Canada</b>	year 2021	493.9	-	-	-	-	-	-	493.9	99.0	57.8	-	337.1	-	-	-	-
	year 2020	406.6	-	-	-	-	-	-	406.6	71.8	-	-	334.8	-	-	-	-
<b>Norway</b>	year 2021	63.1	-	-	-	-	-	-	63.1	63.1	-	-	-	-	-	-	-
	year 2020	57.8	-	-	-	-	-	-	57.8	57.8	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2021	4,066.9	3,770.2	1,367.7	2,402.5	-	-	-	296.7	73.0	20.1	-	203.6	-	-	1.3	1.3
	year 2020	4,009.7	3,673.4	1,316.9	2,356.5	-	-	-	336.3	75.0	57.2	-	204.1	-	-	1.2	1.2
<b>USA</b>	year 2021	11,141.7	2,083.6	-	-	2,083.6	-	-	9,058.1	6,875.6	735.1	81.2	1,366.2	-	-	-	-
	year 2020	10,107.0	1,877.1	-	-	1,877.1	-	-	8,230.0	5,898.8	957.5	-	1,373.6	-	-	-	-
<b>other OECD-States</b>	year 2021	200.4	140.8	-	-	140.8	-	-	59.6	-	-	-	59.6	-	-	-	-
	year 2020	60.2	46.0	-	-	46.0	-	-	14.2	-	-	14.2	-	-	-	-	-
<b>other states/institutions</b>	year 2021	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**Q3 2021 (vdp member banks)**

<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>
<b>State</b>	<b>Q3</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>
<b>Total - all states</b>	year 2021	150,942.9	9,945.0	7,537.1	34,972.3	62,434.9	16,710.6	10,427.8	11,491.9	5,970.2	1,398.1
	year 2020	155,244.3	9,713.8	7,972.9	39,043.8	61,295.8	17,948.5	10,575.6	10,553.4	6,503.6	1,350.8
<b>Germany</b>	year 2021	125,103.4	6,673.0	632.7	30,292.1	57,053.1	14,882.4	6,783.0	9,604.3	4,866.4	989.5
	year 2020	128,137.6	6,627.8	834.7	33,664.0	56,010.8	15,730.9	6,721.2	8,783.2	5,381.2	1,011.7
<b>Austria</b>	year 2021	6,679.0	93.4	4,828.4	174.2	18.8	-	533.4	1,063.2	61.0	-
	year 2020	6,760.7	42.7	4,874.4	125.9	18.0	25.0	487.7	1,164.7	65.0	-
<b>Belgium</b>	year 2021	1,624.3	165.8	230.0	98.0	-	0.9	96.5	307.7	804.1	87.0
	year 2020	1,727.4	122.0	280.0	98.0	-	135.0	79.1	204.0	877.9	53.4
<b>Denmark</b>	year 2021	409.8	409.8	-	-	-	-	204.0	-	29.1	176.7
	year 2020	290.3	290.3	-	-	-	-	149.6	-	32.5	108.2
<b>Estonia</b>	year 2021	1.4	-	-	-	1.4	-	-	-	-	-
	year 2020	2.8	-	-	-	2.8	-	-	-	-	-
<b>Finland</b>	year 2021	195.9	25.0	9.0	-	116.9	45.0	25.0	-	-	-
	year 2020	229.3	32.2	9.0	9.2	117.9	61.0	32.2	-	-	-
<b>France</b>	year 2021	5,158.1	611.6	257.7	1,045.2	1,821.2	900.1	900.9	86.0	147.0	-
	year 2020	5,447.5	678.3	270.7	1,165.0	1,794.5	1,101.6	974.6	66.0	75.0	-
<b>Great Britain</b>	year 2021	2,977.6	557.3	-	12.0	2,350.2	58.1	557.3	-	-	-
	year 2020	3,059.3	777.2	39.1	11.0	2,177.3	54.8	777.2	-	-	-
<b>Greece</b>	year 2021	185.0	-	185.0	-	-	-	-	-	-	-
	year 2020	16.1	-	16.1	-	-	-	-	-	-	-
<b>Hungary</b>	year 2021	40.0	-	-	-	-	-	40.0	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2021	1,278.6	-	251.8	602.9	423.9	-	-	-	-	-
	year 2020	1,575.7	-	404.5	718.6	452.6	-	-	-	-	-
<b>Latvia</b>	year 2021	120.8	-	-	-	120.8	-	-	-	-	-
	year 2020	142.7	-	-	11.0	131.7	-	-	-	-	-
<b>Luxembourg</b>	year 2021	222.9	1.1	38.4	-	-	183.4	1.1	-	-	-
	year 2020	19.5	2.1	7.4	-	-	10.0	2.1	-	-	-
<b>Netherlands</b>	year 2021	284.3	263.2	21.1	-	-	-	263.2	-	-	-
	year 2020	251.9	251.9	-	-	-	-	251.9	-	-	-
<b>Poland</b>	year 2021	98.9	-	98.9	-	-	-	-	-	-	-
	year 2020	264.5	-	264.5	-	-	-	-	-	-	-
<b>Portugal</b>	year 2021	763.0	-	400.0	-	-	180.0	-	133.0	50.0	-

<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>
<b>State</b>	<b>Q3</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>	<b>€ mn.</b>
	year 2020	957.0	-	380.0	-	-	180.0	200.0	147.0	50.0	-
<b>Slovenia</b>	year 2021	46.0	-	20.0	-	-	-	26.0	-	-	-
	year 2020	70.0	-	20.0	-	-	-	50.0	-	-	-
<b>Spain</b>	year 2021	1,760.8	-	275.0	1,320.0	62.0	59.2	-	44.5	-	-
	year 2020	2,208.1	-	275.0	1,699.2	102.1	83.2	-	48.5	-	-
<b>Sweden</b>	year 2021	132.3	124.3	-	-	8.0	-	124.3	-	-	-
	year 2020	139.7	109.8	-	8.0	-	-	109.8	-	22.0	-
<b>Canada</b>	year 2021	571.8	73.0	14.9	291.1	21.7	29.7	-	141.5	-	73.0
	year 2020	576.3	76.0	14.7	294.5	21.0	29.4	0.8	139.9	-	76.0
<b>Iceland</b>	year 2021	93.2	-	93.2	-	-	-	-	-	-	-
	year 2020	92.7	-	92.7	-	-	-	-	-	-	-
<b>Japan</b>	year 2021	313.0	-	181.0	42.0	90.0	-	-	-	-	-
	year 2020	322.0	-	190.0	52.0	80.0	-	-	-	-	-
<b>Norway</b>	year 2021	37.5	37.5	-	-	-	-	37.5	-	-	-
	year 2020	50.0	50.0	-	-	-	-	50.0	-	-	-
<b>Switzerland</b>	year 2021	1,529.3	434.4	-	1,002.0	92.9	-	310.1	111.7	12.6	-
	year 2020	1,382.4	200.6	-	1,087.6	94.2	-	186.4	-	-	14.2
<b>USA</b>	year 2021	758.0	311.4	-	92.8	254.2	27.7	311.4	-	-	71.9
	year 2020	970.0	453.0	-	99.8	292.9	36.8	453.0	-	-	87.4
<b>EU institutions</b>	year 2021	217.1	-	-	-	-	167.1	50.0	-	-	-
	year 2020	330.8	-	-	-	-	280.8	50.0	-	-	-
<b>other states/institutions</b>	year 2021	341.1	164.1	-	-	-	177.0	164.1	-	-	-
	year 2020	220.0	-	-	-	-	220.0	-	-	-	-

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**

**Q3 2021 (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				Total	thereof			
			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.
<b>Total - all states</b>	year 2021	10.4	10.1	0.1	0.0	0.2	46.0	45.8	0.1	0.0	-
	year 2020	4.0	3.9	0.1	-	-	5.6	5.3	0.3	-	-
<b>Germany</b>	year 2021	10.0	9.8	0.1	0.0	0.2	41.0	40.9	0.1	0.0	-
	year 2020	3.8	3.7	0.1	-	-	5.6	5.3	0.3	-	-
<b>France</b>	year 2021	-	-	-	-	-	-	-	-	-	-
	year 2020	0.2	0.2	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2021	0.4	0.4	-	-	-	4.9	4.9	-	-	-
	year 2020	-	-	-	-	-	-	-	-	-	-



**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**

**Q3 2021 (vdp member banks)**

State	Q3	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.
<b>Total - all states</b>	year 2021	2,002.6	2,002.6	-	-	-
	year 2020	2,325.4	2,325.4	-	-	-
<b>Germany</b>	year 2021	240.1	240.1	-		
	year 2020	377.2	377.2	-		
<b>Bahamas</b>	year 2021	25.6	25.6	-		
	year 2020	32.2	32.2	-		
<b>Belgium</b>	year 2021	-	-	-		
	year 2020	12.7	12.7	-		
<b>Croatia</b>	year 2021	-	-	-		
	year 2020	10.5	10.5	-		
<b>Cyprus</b>	year 2021	72.9	72.9	-		
	year 2020	142.7	142.7	-		
<b>Denmark</b>	year 2021	105.7	105.7	-		
	year 2020	81.5	81.5	-		
<b>Gibraltar</b>	year 2021	1.0	1.0	-		
	year 2020	1.9	1.9	-		
<b>Great Britain</b>	year 2021	36.9	36.9	-		
	year 2020	41.1	41.1	-		
<b>Greece</b>	year 2021	23.0	23.0	-		
	year 2020	82.9	82.9	-		
<b>Hong Kong</b>	year 2021	112.6	112.6	-		
	year 2020	103.2	103.2	-		
<b>Liberia</b>	year 2021	403.9	403.9	-		
	year 2020	495.0	495.0	-		
<b>Malta</b>	year 2021	171.5	171.5	-		
	year 2020	292.3	292.3	-		
<b>Marshall Islands</b>	year 2021	493.8	493.8	-		
	year 2020	478.0	478.0	-		
<b>Panama</b>	year 2021	164.2	164.2	-		
	year 2020	79.6	79.6	-		
<b>Singapore</b>	year 2021	151.4	151.4	-		
	year 2020	94.6	94.6	-		

**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**

**Q3 2021 (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	Q3	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2021	-	-	-
	year 2020	-	-	-
<b>Germany</b>	year 2021	-		
	year 2020	-		

**Further cover assets - in detail for Mortgage Pfandbriefe**  
**Q3 2021 (vdp member banks)**

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act						
State	Q3	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.	
<b>Total - all states</b>	Jahr 2021	15,203.4	-	4,008.3	-	11,195.0
	Jahr 2020	13,941.0	-	2,914.8	150.7	11,026.2
<b>Germany</b>	Jahr 2021	11,688.6	-	3,634.4	-	8,054.1
	Jahr 2020	11,240.5	-	2,441.1	-	8,799.4
<b>Austria</b>	Jahr 2021	341.0	-	90.0	-	251.0
	Jahr 2020	133.9	-	50.0	-	83.9
<b>Belgium</b>	Jahr 2021	140.3	-	25.0	-	115.3
	Jahr 2020	103.0	-	-	-	103.0
<b>Bulgaria</b>	Jahr 2021	129.9	-	-	-	129.9
	Jahr 2020	129.9	-	-	-	129.9
<b>Estonia</b>	Jahr 2021	2.0	-	-	-	2.0
	Jahr 2020					
<b>Finland</b>	Jahr 2021	100.0	-	-	-	100.0
	Jahr 2020	100.0	-	-	-	100.0
<b>France</b>	Jahr 2021	221.0	-	-	-	221.0
	Jahr 2020	293.0	-	-	-	293.0
<b>Ireland</b>	Jahr 2021	40.0	-	-	-	40.0
	Jahr 2020	40.0	-	-	-	40.0
<b>Italy</b>	Jahr 2021	468.6	-	-	-	468.6
	Jahr 2020	449.9	-	15.0	15.0	434.9
<b>Latvia</b>	Jahr 2021	1.0	-	-	-	1.0
	Jahr 2020	1.0	-	-	-	1.0
<b>Lithuania</b>	Jahr 2021	1.0	-	-	-	1.0
	Jahr 2020	1.0	-	-	-	1.0
<b>Luxembourg</b>	Jahr 2021	353.6	-	70.0	-	283.6
	Jahr 2020	154.0	-	134.0	-	20.0
<b>Netherlands</b>	Jahr 2021	309.9	-	49.9	-	260.0
	Jahr 2020	195.0	-	70.0	50.0	125.0
<b>Poland</b>	Jahr 2021	70.0	-	-	-	70.0
	Jahr 2020	110.0	-	-	-	110.0
<b>Slovenia</b>	Jahr 2021	62.0	-	-	-	62.0
	Jahr 2020	12.0	-	-	-	12.0
<b>Spain</b>	Jahr 2021	435.0	-	-	-	435.0
	Jahr 2020	150.0	-	-	-	150.0
<b>Sweden</b>	Jahr 2021	55.0	-	-	-	55.0
	Jahr 2020	55.0	-	-	-	55.0
<b>Canada</b>	Jahr 2021	49.0	-	49.0	-	-
	Jahr 2020	59.0	-	59.0	-	-
<b>Japan</b>	Jahr 2021	149.0	-	-	-	149.0
	Jahr 2020	149.0	-	-	-	149.0
<b>Norway</b>	Jahr 2021					
	Jahr 2020	15.0	-	15.0	-	-
<b>Switzerland</b>	Jahr 2021	90.0	-	90.0	-	-
	Jahr 2020	45.0	-	45.0	-	-
<b>USA</b>	Jahr 2021	45.0	-	-	-	45.0
	Jahr 2020					
<b>EU institutions</b>	Jahr 2021	451.5	-	-	-	451.5
	Jahr 2020	459.7	-	40.7	40.7	419.0
<b>other states/institutions</b>	Jahr 2021					
	Jahr 2020	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**

**Q3 2021 (vdp member banks)**

<b>Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act</b>					
State	Q3	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 2021	939.0	-	910.0	165.0
	Jahr 2020	1,522.5	-	1,522.5	185.0
<b>Germany</b>	Jahr 2021	939.0	-	910.0	165.0
	Jahr 2020	1,507.5	-	1,507.5	185.0
<b>Austria</b>	Jahr 2021				
	Jahr 2020	15.0	-	15.0	-

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

**Further cover assets - in detail for Ship Pfandbriefe**  
**Q3 2021 (vdp member banks)**

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q3	Total € mn.	thereof	claims according to	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.		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
<b>Total - all states</b>	Jahr 2021	303.1	-	-	-	303.1
	Jahr 2020	905.3	-	215.5	-	689.8
<b>Germany</b>	Jahr 2021	182.1	-	-	-	182.1
	Jahr 2020	584.8	-	15.0	-	569.8
<b>Austria</b>	Jahr 2021	100.0	-	-	-	100.0
	Jahr 2020	100.0	-	-	-	100.0
<b>France</b>	Jahr 2021					
	Jahr 2020	200.5	-	200.5	-	-
<b>Greece</b>	Jahr 2021	16.0	-	-	-	16.0
	Jahr 2020					
<b>Portugal</b>	Jahr 2021	5.0	-	-	-	5.0
	Jahr 2020	20.0	-	-	-	20.0

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

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

**Q3 2021 (vdp member banks)**

Further cover assets for Aircraft Pfandbriefe according to section 26f para. 1 nos. 2, 3 and 4 Pfandbrief Act					
State	Q3	Total € mn.	thereof	claims according to section 26f para. 1 no. 3	claims according to section 26f para. 1 no. 4 € mn.
			equalization claims according to section 26f para. 1 no. 2 € mn.	overall € mn.	
<b>Total - all states</b>	Jahr 2021	-	-	-	-
	Jahr 2020	-	-	-	-
<b>Germany</b>	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 (vdp member banks)**

Mortgage Pfandbriefe		Q3 2021	Q3 2020
Outstanding Pfandbriefe	(€ mn.)	234,286.0	237,061.4
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	87.9	88.2
Cover Pool	(€ mn.)	316,438.8	313,585.5
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	310.0
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	83.1	82.0
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	337.6	209.0
	CHF	1,339.3	1,581.5
	CZK	-	-
	DKK	37.9	69.4
	GBP	2,899.4	4,299.5
	HKD	-	-
	JPY	0.5	0.6
	NOK	65.2	61.2
	SEK	443.1	691.5
	USD	6,197.5	5,250.6
	AUD	182.1	62.3
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 1 no. 11	years	5.0	5.2
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	53.8	53.7
average loan-to-value ratio, weighted using the market value	%	32.7	34.7

## Public Pfandbriefe

		Q3 2021	Q3 2020
<b>Outstanding Pfandbriefe</b>	(€ mn.)	125,684.2	126,521.8
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	80.5	86.0
<b>Cover Pool</b>	(€ mn.)	151,891.0	156,726.6
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	%	85.7	87.1
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	65.7	78.8
	CHF	933.7	1,007.1
	CZK	-	-
	DKK	-	-
	GBP	3,195.0	4,106.5
	HKD	-	-
	JPY	992.4	247.9
	NOK	-	-
	SEK	-	-
	USD	2,582.7	2,001.0
AUD	-	8.5	



## Ship Pfandbriefe

		Q3 2021	Q3 2020
<b>Outstanding Pfandbriefe</b>	(€ mn.)	1,837.5	2,528.6
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	13.4	14.4
<b>Cover Pool</b>	(€ mn.)	2,305.7	3,230.6
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.)	30.4	30.4
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	10.1	25.7
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	-	6.4
	NOK	-	-
	SEK	-	-
USD	2,121.3	2,399.2	
AUD	-	-	

## Aircraft Pfandbriefe

		Q3 2021	Q3 2020
<b>Outstanding Pfandbriefe</b>	(€ mn.)	-	-
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	-	-
<b>Cover Pool</b>	(€ 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	-	-	