

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

**Pfandbriefe outstanding and their cover**

**Q1 2022**

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2022	Q1 2021	Q1 2022	Q1 2021	Q1 2022	Q1 2021
<b>Mortgage Pfandbriefe</b>	(€ mn.)	9,387.1	1,988.5	9,399.3	2,123.2	8,668.5	1,889.2
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	11,951.6	4,883.3	12,508.0	5,285.9	11,391.2	4,886.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	2,564.5	2,894.8	3,108.7	3,162.7	2,722.7	2,997.6
OC in % of Pfandbriefe outstanding		27.3	145.6	33.1	149.0	31.4	158.7
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	-	2,894.8	-	3,162.8	-	-
OC in % of Pfandbriefe outstanding		-	145.6	-	149.0	-	-

\*The bank applies the level for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2022	Q1 2021	Q1 2022	Q1 2021	Q1 2022	Q1 2021
<b>Public Pfandbriefe</b>	(€ mn.)	12,037.0	9,716.7	13,603.8	11,813.6	11,802.3	10,114.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	14,924.7	13,481.6	16,583.9	15,755.4	14,420.5	13,636.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	2,887.7	3,764.9	2,980.1	3,941.8	2,618.2	3,522.8
OC in % of Pfandbriefe outstanding		24.0	38.7	21.9	33.4	22.2	34.8
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	-	3,764.9	-	3,941.8	-	-
OC in % of Pfandbriefe outstanding		-	38.7	-	33.4	-	-

\*The bank applies the level for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2022	Q1 2021	Q1 2022	Q1 2021	Q1 2022	Q1 2021
<b>Ship Pfandbriefe</b>	(€ mn.)	10.5	30.5	10.5	31.2	10.5	30.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	40.0	40.0	39.9	41.0	38.1	38.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	29.5	9.5	29.4	9.8	27.6	7.6
OC in % of Pfandbriefe outstanding		281.0	31.1	280.0	31.4	262.9	24.7
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	-	9.5	-	9.8	-	-
OC in % of Pfandbriefe outstanding		-	31.1	-	31.4	-	-

\*The bank applies the level for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 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  
Q1 2022**

<b>Mortgage Pfandbriefe</b>	<b>Q1 2022</b>		<b>Q1 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	1,340.0	1,408.6	96.8	539.0
> 0,5 years and <= 1 year	799.0	915.1	105.0	275.4
> 1 year and <= 1,5 years	368.0	609.0	10.0	247.0
> 1,5 years and <= 2 years	661.0	669.9	49.0	343.0
> 2 years and <= 3 years	1,297.5	1,257.3	476.6	553.6
> 3 years and <= 4 years	910.0	1,772.9	6.0	584.7
> 4 years and <= 5 years	1,800.0	1,256.6	125.0	602.5
> 5 years and <= 10 years	1,981.6	3,120.7	1,070.0	1,484.4
> 10 years	230.0	941.5	50.1	253.7

<b>Public Pfandbriefe</b>	<b>Q1 2022</b>		<b>Q1 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	318.9	966.1	289.9	1,021.4
> 0,5 years and <= 1 year	680.4	813.5	478.6	687.8
> 1 year and <= 1,5 years	424.2	538.0	201.0	532.6
> 1,5 years and <= 2 years	441.6	694.9	378.2	568.8
> 2 years and <= 3 years	1,025.5	1,578.3	600.0	1,238.2
> 3 years and <= 4 years	834.4	1,191.5	919.1	1,105.6
> 4 years and <= 5 years	2,183.7	1,964.8	547.4	1,105.5
> 5 years and <= 10 years	3,801.4	3,515.4	4,309.8	4,104.2
> 10 years	2,326.8	3,662.2	1,992.6	3,117.4

<b>Ship Pfandbriefe</b>	<b>Q1 2022</b>		<b>Q1 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	10.5	-	10.0	-
> 0,5 years and <= 1 year	-	-	20.0	-
> 1 year and <= 1,5 years	-	-	0.5	-
> 1,5 years and <= 2 years	-	10.0	-	-
> 2 years and <= 3 years	-	20.0	-	10.0
> 3 years and <= 4 years	-	-	-	20.0
> 4 years and <= 5 years	-	10.0	-	-
> 5 years and <= 10 years	-	-	-	10.0
> 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  
Q1 2022**

<b>Cover Assets</b>	<b>Q1 2022</b> € mn.	<b>Q1 2021</b> € mn.
up to 300,000 Euros	1,270.5	1,281.4
more than 300,000 Euros up to 1 mn. Euros	506.3	550.5
more than 1 mn. Euros up to 10 mn. Euros	3,035.1	1,929.6
more than 10 mn. Euros	6,345.6	1,051.8
<b>Total</b>	<b>11,157.5</b>	<b>4,813.3</b>

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches  
Q1 2022**

<b>Cover Assets</b>	<b>Q1 2022</b> € mn.	<b>Q1 2021</b> € mn.
up to 10 mn. Euros	2,679.7	2,844.9
more than 10 mn. Euros up to 100 mn. Euros	5,298.1	5,198.0
more than 100 mn. Euros	6,544.6	4,797.9
<b>Total</b>	<b>14,522.4</b>	<b>12,840.8</b>

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches  
Q1 2022**

<b>Cover Assets</b>	<b>Q1 2022</b> € mn.	<b>Q1 2021</b> € 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>

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**

**Q1 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	Q1	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	11,157.4	4,675.7	258.5	893.8	3,510.5	12.9	-	6,481.7	2,575.5	2,607.0	111.9	997.9	107.9	81.5	0.1	0.9
	year 2021	4,813.2	3,389.9	248.9	835.1	2,304.0	-	1.9	1,423.3	447.9	314.2	71.5	589.7	-	-	0.1	0.1
<b>Germany</b>	year 2022	7,745.7	3,423.1	254.4	837.0	2,331.7	-	-	4,322.6	1,548.7	1,699.3	111.9	816.9	67.5	78.3	0.1	0.9
	year 2021	4,738.2	3,389.9	248.9	835.1	2,304.0	-	1.9	1,348.3	372.9	314.2	71.5	589.7	-	-	0.1	0.1
<b>Austria</b>	year 2022	112.1	24.6	-	-	24.6	-	-	87.5	80.2	7.3	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Belgium</b>	year 2022	33.1	7.5	-	-	7.5	-	-	25.6	-	25.6	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2022	645.4	208.1	4.1	13.0	191.0	-	-	437.3	190.5	192.7	-	40.1	14.0	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Great Britain</b>	year 2022	576.9	-	-	-	-	-	-	576.9	275.0	260.7	-	11.6	26.4	3.2	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2022	96.5	-	-	-	-	-	-	96.5	96.5	-	-	-	-	-	-	-
	year 2021	75.0	-	-	-	-	-	-	75.0	75.0	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2022	1,542.9	1,012.4	-	43.8	955.7	12.9	-	530.5	216.8	212.7	-	101.0	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Poland</b>	year 2022	292.7	-	-	-	-	-	-	292.7	127.1	143.1	-	22.5	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2022	69.7	-	-	-	-	-	-	69.7	16.7	47.2	-	5.8	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>other states/institutions</b>	year 2022	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**Q1 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>
State	<b>Q1</b>	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2022	14,522.2	463.6	338.8	3,903.9	5,276.8	2,918.9	610.9	509.3	589.2	374.4
	year 2021	12,840.9	678.3	55.0	2,502.4	5,447.2	2,729.0	765.6	361.5	574.6	405.6
<b>Germany</b>	year 2022	12,957.6	129.2	55.0	3,648.6	5,218.7	2,542.2	224.2	509.3	589.0	170.6
	year 2021	12,079.3	251.0	55.0	2,502.4	5,426.0	2,704.0	282.2	361.5	574.6	173.6
<b>Austria</b>	year 2022	242.5	6.4	230.5	-	5.6	-	6.4	-	-	-
	year 2021	10.7	10.7	-	-	-	-	10.7	-	-	-
<b>Belgium</b>	year 2022	258.3	58.3	-	75.0	-	125.0	-	-	-	58.3
	year 2021	76.9	66.9	-	-	-	10.0	-	-	-	66.9
<b>Denmark</b>	year 2022	68.7	48.3	-	-	-	-	-	-	-	68.7
	year 2021	72.6	52.2	-	-	-	-	-	-	-	72.6
<b>Finland</b>	year 2022	13.0	-	-	-	8.0	5.0	-	-	-	-
	year 2021	5.0	-	-	-	-	5.0	-	-	-	-
<b>France</b>	year 2022	242.5	60.0	-	-	-	11.8	230.5	-	0.2	-
	year 2021	250.5	62.2	-	-	-	-	250.5	-	-	-
<b>Great Britain</b>	year 2022	59.1	-	-	-	-	59.1	-	-	-	-
	year 2021	6.9	6.9	-	-	-	-	6.9	-	-	-
<b>Italy</b>	year 2022	30.0	-	23.7	6.3	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Latvia</b>	year 2022	26.5	-	-	-	26.5	-	-	-	-	-
	year 2021	21.2	-	-	-	21.2	-	-	-	-	-
<b>Luxembourg</b>	year 2022	128.6	-	-	-	-	128.6	-	-	-	-
	year 2021	10.0	-	-	-	-	10.0	-	-	-	-
<b>Netherlands</b>	year 2022	27.7	27.7	-	-	-	-	27.7	-	-	-
	year 2021	32.0	32.0	-	-	-	-	32.0	-	-	-
<b>Poland</b>	year 2022	29.6	-	29.6	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2022	16.2	-	-	-	-	16.2	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>	year 2022	8.0	-	-	-	8.0	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Canada</b>	year 2022	45.4	-	-	14.4	-	31.0	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Japan</b>	year 2022	10.0	-	-	-	10.0	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2022	84.6	11.6	-	73.0	-	-	-	-	-	11.6
	year 2021	13.1	13.1	-	-	-	-	-	-	-	13.1
<b>USA</b>	year 2022	273.9	122.1	-	86.6	-	-	122.1	-	-	65.2
	year 2021	262.7	183.3	-	-	-	-	183.3	-	-	79.4

**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  
Q1 2022**

State	Q1	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	6.2	6.2	-	-	-	2.6	2.6	-	-	-
	year 2021	4.4	4.4	-	-	-	4.4	4.4	-	-	-
<b>Germany</b>	year 2022	6.2	6.2	-	-	-	2.6	2.6	-	-	-
	year 2021	4.4	4.4	-	-	-	4.4	4.4	-	-	-
<b>Austria</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Belgium</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>Italy</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Latvia</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>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	-	-	-	-	-	-	-	-	-	-

**Further cover assets - in detail for Mortgage Pfandbriefe**  
**Q1 2022**

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act						
State	Q1	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	794.1	-	214.8	-	579.3
	Jahr 2021	70.0	-	45.0	-	25.0
<b>Germany</b>	Jahr 2022	444.4	-	214.8	-	229.6
	Jahr 2021	45.0	-	20.0	-	25.0
<b>Belgium</b>	Jahr 2022	10.5	-	-	-	10.5
	Jahr 2021					
<b>Italy</b>	Jahr 2022	15.0	-	-	-	15.0
	Jahr 2021					
<b>Luxembourg</b>	Jahr 2022	130.2	-	-	-	130.2
	Jahr 2021					
<b>Netherlands</b>	Jahr 2022					
	Jahr 2021	25.0	-	25.0	-	-
<b>Japan</b>	Jahr 2022	149.0	-	-	-	149.0
	Jahr 2021					
<b>USA</b>	Jahr 2022	45.0	-	-	-	45.0
	Jahr 2021					

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

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

**Q1 2022**

<b>Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2 Pfandbrief Act</b>					
State	Q1	Total € mn.	thereof	claims according to section 20 para. 2 no. 2 overall	thereof
			equalization claims according to section 20 para. 2 no. 1 € mn.	€ mn.	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
<b>Total - all states</b>	Jahr 2022	402.4	-	402.4	155.0
	Jahr 2021	640.7	-	640.7	185.0
<b>Germany</b>	Jahr 2022	402.4	-	402.4	155.0
	Jahr 2021	615.7	-	615.7	185.0
<b>Netherlands</b>	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**

**Q1 2022**

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 nos. 2, 3 and 4 Pfandbrief Act						
State	Q1	Total € mn.	thereof	claims according to section 26 para. 1 no. 3	claims according to section 26 para. 1 no. 4 € mn.	
			equalization claims according to section 26 para. 1 no. 2 € mn.	overall € mn.		thereof Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 € mn.
<b>Total - all states</b>	Jahr 2022	40.0	-	-	-	40.0
	Jahr 2021	40.0	-	-	-	40.0
<b>Germany</b>	Jahr 2022	40.0	-	-	-	40.0
	Jahr 2021	40.0	-	-	-	40.0

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  
Q1 2022**

Mortgage Pfandbriefe		Q1 2022	Q1 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	9,387.1	1,988.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	97.8	87.4
<b>Cover Pool</b>	(€ mn.)	11,951.6	4,883.3
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	%	80.7	76.7
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	10.7	-
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	574.3	-
	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	6.3	7.6
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	60.0	60.0
average loan-to-value ratio, weighted using the market value	%	-	-

## Public Pfandbriefe

		Q1 2022	Q1 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	12,037.0	9,716.7
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	96.9	96.0
<b>Cover Pool</b>	(€ mn.)	14,924.7	13,481.6
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	%	88.6	89.0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	75.0	-
	CZK	-	-
section 28 para. 1 no. 10 (Net Total)	DKK	-	-
	GBP	126.7	-
	HKD	-	-
	JPY	29.3	29.6
	NOK	-	-
	SEK	-	-
	USD	221.6	152.6
	AUD	-	-

## Ship Pfandbriefe

		Q1 2022	Q1 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	10.5	30.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 9	%	4.8	67.2
<b>Cover Pool</b>	(€ mn.)	40.0	40.0
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.)	30.4	30.4
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 9	%	57.5	57.5
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	-	-