

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
Mortgage Pfandbriefe	(€ mn.)	462,8	437,8	439,7	471,9	386,2	415,1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	610,5	600,3	599,3	665,4	522,9	576,1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	147,7	162,5	159,6	193,5	136,7	161,0
OC in % of Pfandbriefe outstanding		31,9	37,1	36,3	41,0	35,4	38,8

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Maturity structure of Pfandbriefe outstanding and their respective cover pools
Q2 2022

Mortgage Pfandbriefe	Q2 2022		Q2 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	40,0	26,4	35,0	37,2
> 0,5 years and <= 1 year	20,0	13,5	10,0	18,6
> 1 year and <= 1,5 years	25,0	18,0	40,0	15,5
> 1,5 years and <= 2 years	10,0	25,0	20,0	17,4
> 2 years and <= 3 years	49,8	36,2	35,0	44,8
> 3 years and <= 4 years	35,0	47,6	49,8	40,5
> 4 years and <= 5 years	20,0	71,7	35,0	51,2
> 5 years and <= 10 years	180,0	239,7	160,0	261,1
> 10 years	83,0	132,4	53,0	114,0

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	326,3	355,5
more than 300,000 Euros up to 1 mn. Euros	153,7	133,2
more than 1 mn. Euros up to 10 mn. Euros	84,4	79,6
more than 10 mn. Euros	-	-
Total	564,4	568,3

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	
		Total	thereof															
			Residential							Commercial								
			Total	thereof						Total	thereof							
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.		
State	Q2																	
Total - all states		year 2022	564,5	516,1	103,1	224,3	188,7	-	-	48,4	16,8	17,9	-	13,7	-	-	-	
		year 2021	568,2	517,1	110,9	227,8	178,4	-	-	51,1	16,6	20,1	-	14,4	-	-	-	
Germany		year 2022	564,5	516,1	103,1	224,3	188,7	-	-	48,4	16,8	17,9	-	13,7	-	-	-	
		year 2021	568,2	517,1	110,9	227,8	178,4	-	-	51,1	16,6	20,1	-	14,4	-	-	-	

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						
Total		thereof	equalization claims according to section 19 para. 1 no. 1		claims according to section 19 para. 1 no. 2 overall	claims according to section 19 para. 1 no. 3
					thereof	
					Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
State	Q2	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	Jahr 2022	16,0	-	-	-	16,0
	Jahr 2021	14,2	-	-	-	14,2
Germany	Jahr 2022	16,0	-	-	-	16,0
	Jahr 2021	14,2	-	-	-	14,2

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
Outstanding Pfandbriefe	(€ mn.)	462,8	437,8
thereof percentage share of fixed-rate Pfandbriefe	%	100,0	100,0
section 28 para. 1 no. 9			
Cover Pool	(€ mn.)	610,5	600,3
thereof total amount of the claims			
which exceed the limits laid down in § 13 para. 1	(€ mn.)	-	-
section 28 para. 1 no. 7			
thereof total amount of the claims			
which exceed the percentage threshold laid down in § 19 para 1 no. 2	(€ mn.)	-	-
section 28 para. 1 no. 8			
thereof total amount of the claims			
which exceed the percentage threshold laid down in § 19 para 1 no. 3	(€ mn.)	-	-
section 28 para. 1 no. 8			
thereof percentage share of fixed-rate cover assets	%	97,2	97,4
section 28 para. 1 no. 9			
Net present value pursuant to	CAD	-	-
§ 6 of the Pfandbruef Net Present Value Regulation	CHF	-	-
for each foreign currency in Euro	CZK	-	-
	DKK	-	-
section 28 para. 1 no. 10 (Net Total)	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-
volume-weighted average of the maturity			
that has passed since the loan was granted (seasoning)	years	5,9	5,6
section 28 para. 1 no. 11			
average loan-to-value ratio, weighted using the mortgage lending			
value	%	56,3	56,3
section 28 para. 2 no. 3 *			
average loan-to-value ratio, weighted using the market value	%	-	-

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