

## pbb Customer Portal

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# pbb Customer Portal

## 0 Introduction

The pbb Customer Portal is pbb Deutsche Pfandbriefbank AG's platform for commercial real estate financing.

As our customer, inside the platform you will get an overview of all your existing financings, with the terms and conditions agreed in each case.

The new business process is displayed completely transparently in its individual stages, and the required documents are exchanged in compliance with data protection guidelines.

Intuitive menu navigation, workflow-based processes and smart communication channels increase transparency and thus enable faster loan decisions and disbursement.

### New Business

- Dashboard & Deal Management
  - Clear presentation of current transactions in new business and display of status in pbb's credit approval process – the “Favorite Function” supports a one click access to frequently used deals
  - Overview of the key indicative deal parameters
  - Deal Team Management: customers can invite and un-invite their employees and external advisors themselves and give them different authorizations in the portal
  - Customers and pbb staff always have the same view of the financings and can refer their technical discussions to the latest document versions
- Deal Status & Task Management
  - Complete transparency of pending requirements for all parties involved in the various phases of the financing process
  - Filter function of the required documents (requirements) by deal phase or category – customers can upload the documents successively and assign their processing to further users (e.g. the mandated law firm)
  - Clear responsibilities at the level of individual tasks
  - Intuitive, work-flow based processing of the request list for the credit material check & disbursement ("CP list") including comment function
  - Customizable notification function in the portal and via email
  - Transparent overview of the processing status of the requirements – up-to-date at all times
  - “Deal Cluster” concept delivers a consolidated view of related loan extensions, increases, and amendments, to have all deal related information in one place.

### Existing Business

- Deal Display & Management
  - Display of all loans and their tranches as well as other accounts (e.g. guarantees)
  - Detailed data on individual loans and tranches, e.g. amounts and terms
  - Display of financed properties
  - Deal Cluster: Display of extensions / increases related to a transaction
  - Possibility for customers to flexibly invite other customer employees and advisors to view the data
- Calendar function & Task Management
  - Loans are digitally prepared for ongoing monitoring
  - Upload option for required documents, e.g. in connection with loan agreement requirements
  - Notification function for customers: Information about upcoming tasks, such as covenant reviews, is conveniently delivered as an email + link to the portal.
  - Information on current and future covenant values
  - Simple monitoring & transparent tracking of the compliance status of covenants

The pbb customer portal is operated via the MS Azure Cloud.

## pbb Customer Portal

### 1 Usage Advice Browser

For fast, efficient and trouble-free operation, we kindly ask you to access the pbb customer portal using the following internet browsers in the most up-to-date version possible:

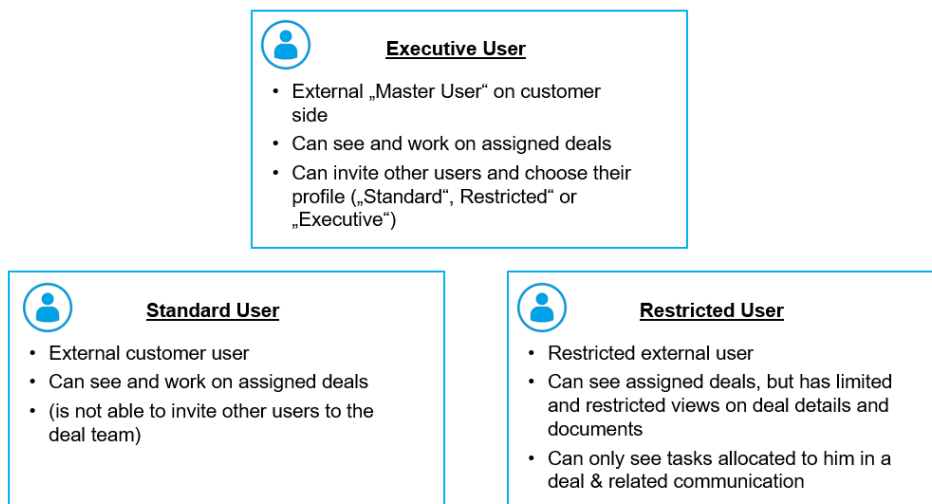
- Google Chrome
- Microsoft Edge
- Mozilla Firefox
- Safari Mac

If you use a browser, which the customer portal does not support, you will receive a notification suggesting using the most current version of the above listed browsers.

### 2 Role Concept

The pbb Customer Portal offers the following three types of roles:

- (External) Executive User
- (External) Standard User
- (External) Restricted User



In the first step, an (external) Executive User is invited by the pbb relationship manager for the customer, in order for them to then be able to manage the team itself on the customer side and invite further users in different roles (Executive / Standard / Restricted User).

The invitation e-mail contains the link for registration and later login (bilingual).

The registration process for external users is carried out without media discontinuity (accepting the general terms and conditions, creating a profile and password, selecting the language preference).

# pbb Customer Portal

### 3 Termination of account due to inactivity

If a user is inactive for more than 18 months the user account will be deleted automatically.

Two weeks prior to the 18 months deadline, an e-mail is issued to the user's e-mail address with the following content:

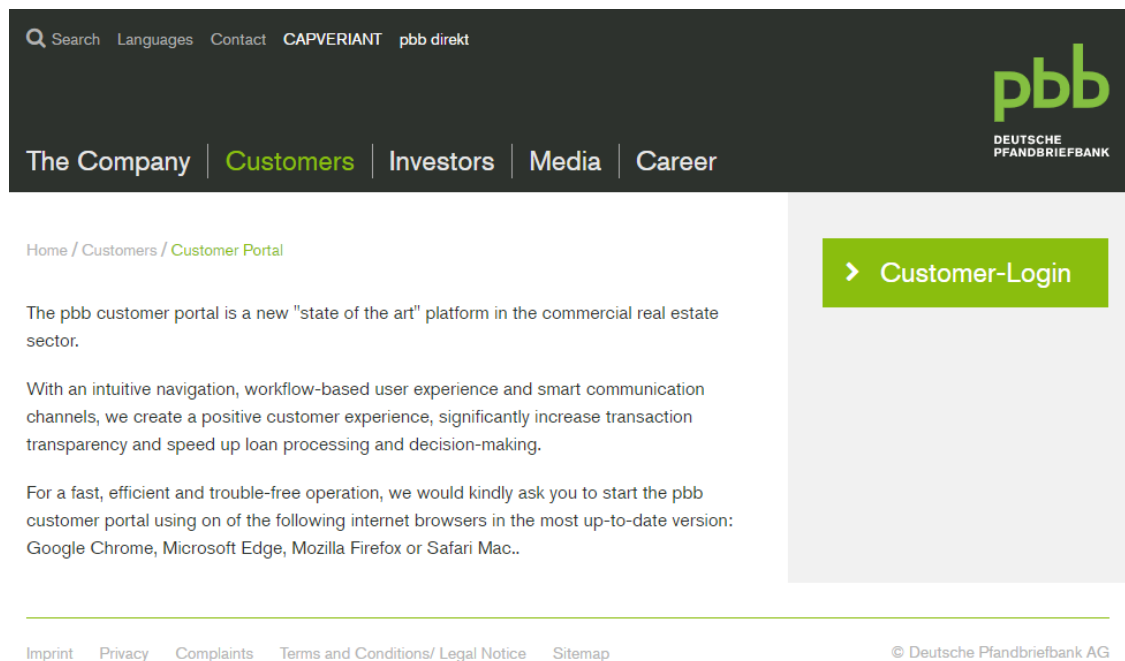
- Inform, that due to inactivity the user account will be deleted in two weeks.
- Accordingly, the user will not have access to the pbb customer portal anymore.
- If the user would like to continue having access, he/she is asked to login to the pbb customer portal within 14 days, in order to avoid the automated deletion.

### 4 First Steps – Invitation, Login & Dashboard

In order to use the pbb customer portal as a customer, you need an invitation link, which is provided in a personal e-mail. From there, one click takes you directly to the login to activate your account.

If you have forgotten your password, simply click on the support e-mail and you will promptly receive an e-mail to reset your password.

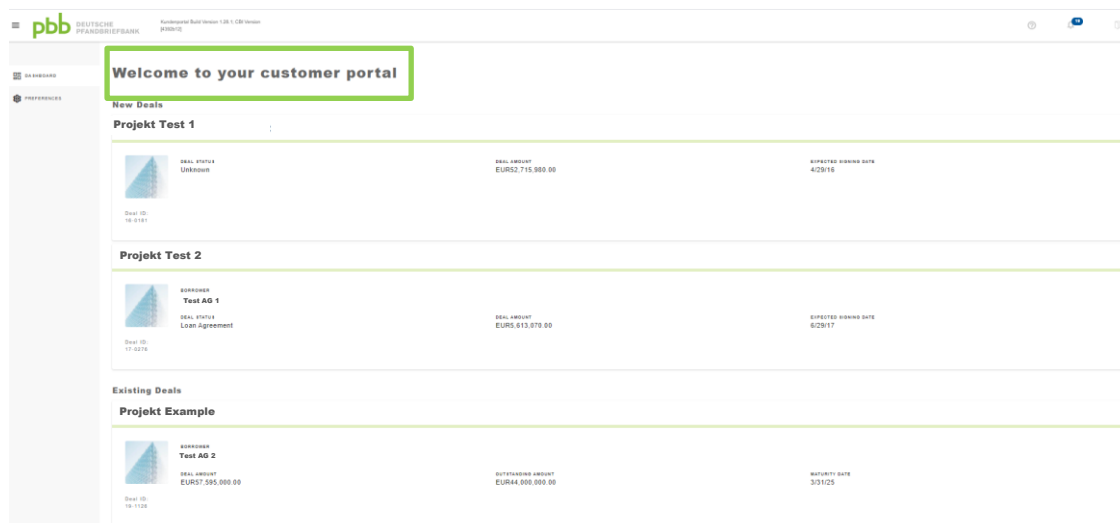
Furthermore, you can access the customer portal via the pbb website. Under the menu item "Customers > Customer Portal", you will find a button that takes you to the login page:



The screenshot shows the top navigation bar of the pbb website. It includes a search bar, language options, contact information, and the pbb logo (DEUTSCHE PFANDBRIEFBANK). The main navigation menu highlights "Customers" in green. Below the navigation, the breadcrumb trail reads "Home / Customers / Customer Portal". The main content area features a large green button labeled "Customer-Login". The footer contains links for Imprint, Privacy, Complaints, Terms and Conditions/ Legal Notice, and Sitemap, along with the copyright notice "© Deutsche Pfandbriefbank AG".

## pbb Customer Portal

After logging in, you will find yourself in the dashboard.



The dashboard is the overview page of the customer portal and shows the most important information on new and already completed deals.

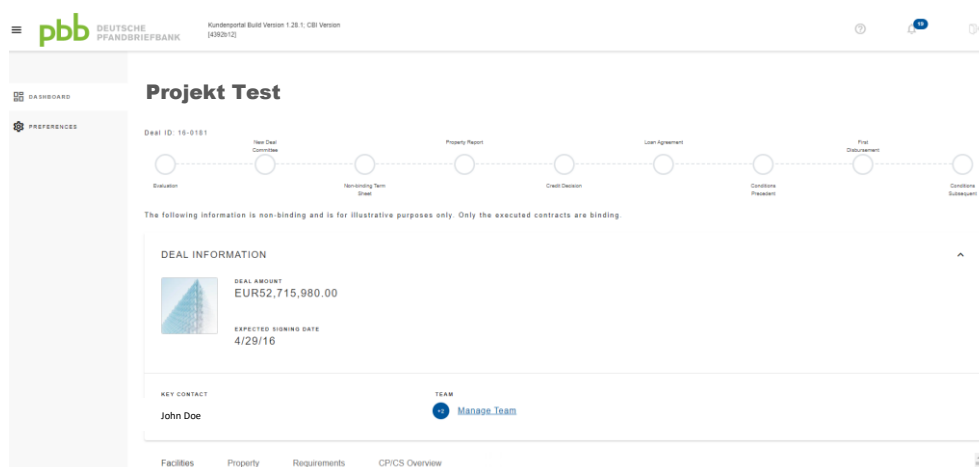
Each deal has a unique identification number and a deal name. At the same time, you can see specific information such as the loan volume and the terms.

Clicking on a deal takes you to the respective detailed view.

In new business, the transaction's status in pbb's financing process is displayed, among other things.

In this way, you can see exactly which documents pbb requires at which stage in order to complete the process successfully and quickly.

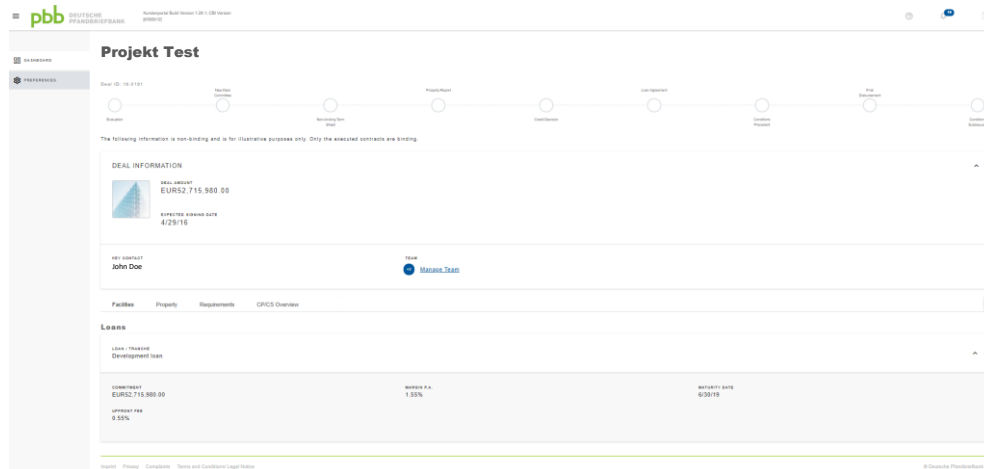
In this section, you will also find the deal cluster, which displays the original deal of a transaction as well as any associated increases and extensions



Further details on the functions are explained below under the heading New Business.

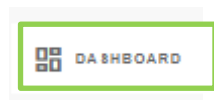
## pbb Customer Portal

The detailed view in the portfolio business shows the terms of the loans and tranches, the status of the fulfilment of conditions and pending tasks.

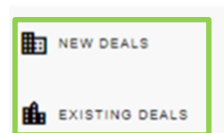


Likewise, the task processing status will be further explained under the heading Existing Business.

The dashboard button in the upper left corner allows you to exit the detailed view and return to the general overview.



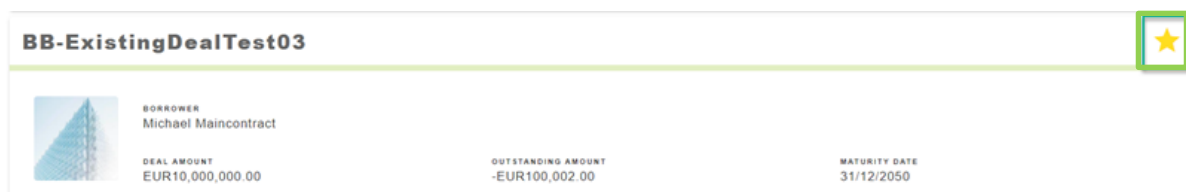
Below, you find two buttons for New and Existing Deals in the Navigation Bar, which act as a filter function for a better overview, when there is a large number of deals on the dashboard.



Ticking the "Favorites" button gives access to deals marked as favorites.



At the beginning the list is empty. In order to add a specific deal to your favorites, just mark the star icon displayed on the top right of each deal.



## pbb Customer Portal

Afterwards the deal will be shown under your favorites.

**Welcome to your customer portal**

**My Favourites**

**A84CharacterLongDealNameA84CharacterLongDealNameA84CharacterLongDealNameA84Character**

**BORROWER**  
40CharacterFirstName40CharacterFirstName 38CharacterLastName38CharacterLastName

**DEAL STATUS**  
Credit Decision

**EXPECTED SIGNING DATE**  
31/12/2021

**Deal ID**  
BB-DEAL-1001

**BB-ExistingDealTest03**

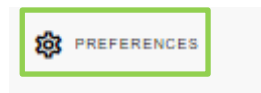
**BORROWER**  
Michael Maincontract

**DEAL AMOUNT**  
EUR10,000,000.00

**OUTSTANDING AMOUNT**  
-EUR100,002.00

**MATURITY DATE**  
31/12/2050

Also in the left navigation area below the dashboard button, you will find the "Preferences" button.



After one click, the preferences for the optional automatic e-mail notifications can be individually selected here, as well as language settings:

### Preferences

NOTIFICATION EMAILS FOR 'NEW DEALS'

Receive notifications for 'New Deals' via email also

SUMMARY OF REQUIREMENTS

Receive a summary of requirements via email at 21:00 CET when a new requirements list was created or new items were added to a Requirements List

LANGUAGE SETTINGS

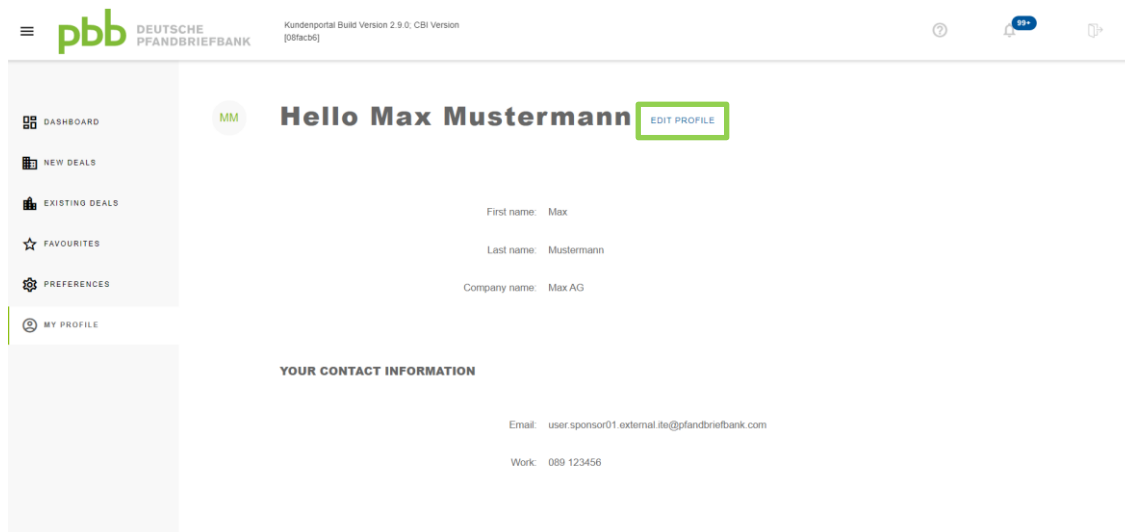
English

## User Manual

### pbb Customer Portal

At last, in the left navigation area, you find the “My Profile” section.

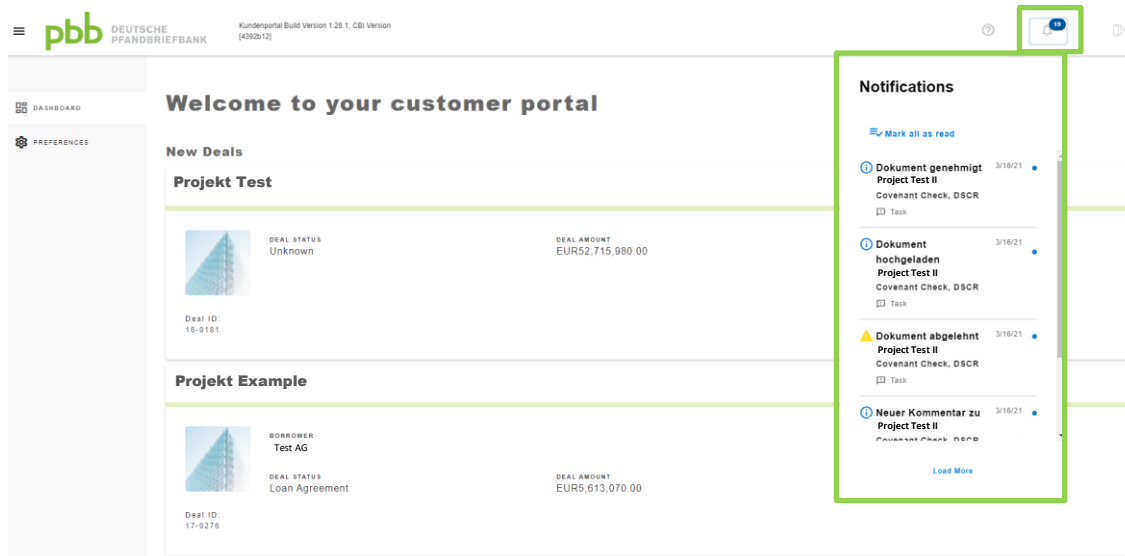
Via the “Edit Profile” button you are able to change all data fields, except the e-mail address.



At the top right of the menu bar you will find a notification bell:



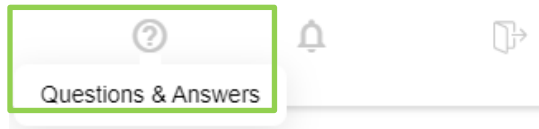
If there are tasks to be done, updates to a deal or actions that need attention, you can see this by the coloured notification bell. The number of new notifications is also displayed here.



## User Manual

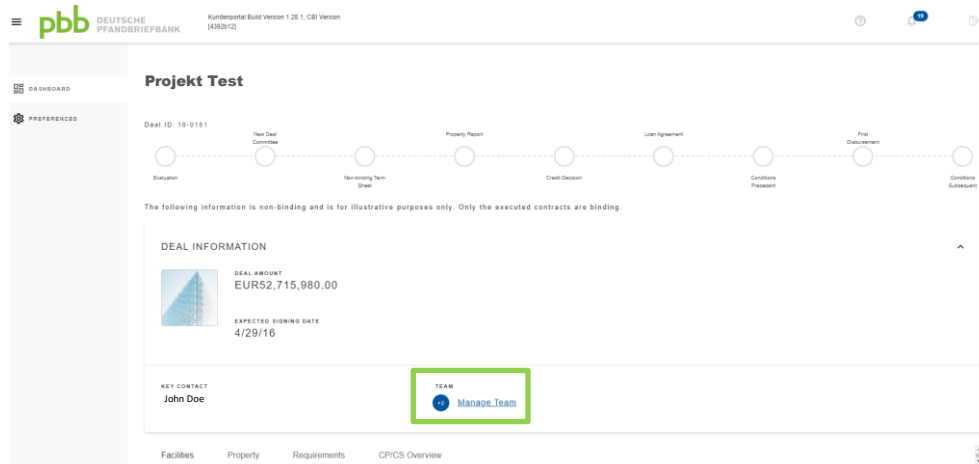
### pbb Customer Portal

To the left of the notification bell you will find a question mark symbol:

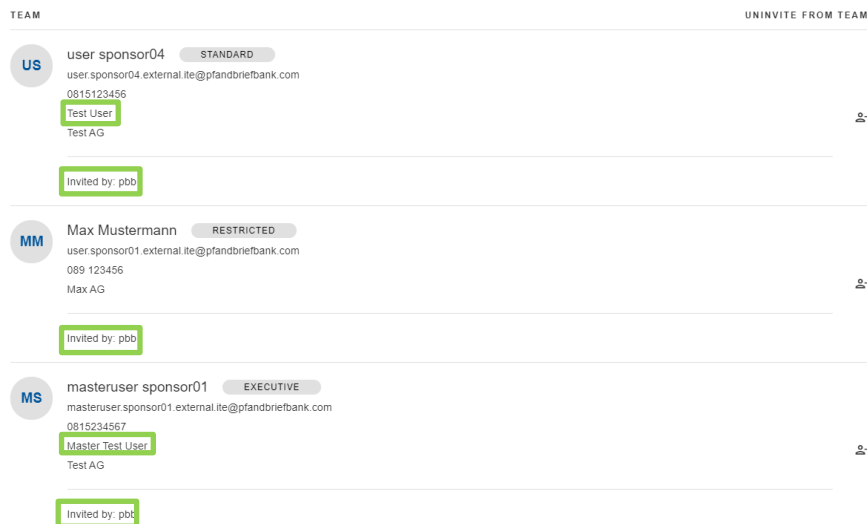


From here you are taken directly to the FAQ, How-To videos and customer portal handbook.

Back in the deal overview, the deal team is displayed under "Manage team" with the contact details of the individual team members.



The "Manage Team" section displays the inviting company as well as the role and related rights of the respective user.



### pbb Customer Portal

pbb employees, as well as executive users on the customer side, have the opportunity here to invite other users to join the deal team:

The screenshot shows the 'INVITE MEMBERS' section of the pbb Customer Portal. At the top, there is a header 'INVITE MEMBERS'. Below it is an input field with a placeholder 'Enter email address' and an 'INVITE' button. Below the input field is a section 'Invite as:' with three radio button options: 'Executive User', 'Standard User', and 'Restricted Access User'. Each option has a list of permissions: 'Executive User' has 'Full Access to deal information', 'Add comments', 'Upload and submit', 'Invite Team Members', and 'Remove Team Members'; 'Standard User' has 'Full Access to deal information', 'Add comments', and 'Upload and submit'; 'Restricted Access User' has 'Restricted Access to deal information', 'Add comments', and 'Upload and submit'. Three red circles with numbers 1, 2, and 3 are overlaid on the interface: circle 1 is over the email input field, circle 2 is over the 'Invite as:' section, and circle 3 is over the 'INVITE' button.

1. To do this, enter the complete e-mail address of the new user in the input field.
2. Then select the role with which the invited new user is to be allocated in the transaction team.

#### Selectable roles:

- Standard user

The standard user includes all essential rights and functions, such as comprehensive access to deal information and the uploading and sending of documents, including the task- and document-specific comment function.

- Executive users

The role of the executive user is only to be used if necessary and, in addition to the functions already mentioned, includes the right to invite other users to the customer portal and the deal team.

- Restricted User

The role of the restricted user, on the other hand, enjoys only a restricted view of deal information. This user can only view the documents they have uploaded. An example of this would be a tax advisor invited to the portal by the customer, who may only view and comment on the tax opinion they have submitted.

3. Finally, click on the "Invite" button. This automatically triggers the sending of the invitation e-mail via the portal. As soon as the invited user has registered, he or she will be added to the deal team.
4. If a person invited user does not respond to the invitation, there is a reminder function in the portal under Manage Team and the e-mail can be re-sent. Only pbb and executive users can send reminder e-mails

# pbb Customer Portal

Close

MANAGE TEAM

INVITE MEMBERS

INVITE

Invite as:

Executive User       Standard User       Restricted Access User

|   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Full access to deal information | <input checked="" type="checkbox"/> Full access to deal information | <input type="checkbox"/> Restricted access to deal information |
| <input checked="" type="checkbox"/> Add comments                    | <input checked="" type="checkbox"/> Add comments                    | <input type="checkbox"/> Add comments                          |
| <input checked="" type="checkbox"/> Upload and submit               | <input checked="" type="checkbox"/> Upload and submit               | <input type="checkbox"/> Upload and submit                     |
| <input checked="" type="checkbox"/> Invite Team Members             |   |  |

TEAM

|  |   |  |
|--|---|--|
| <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">US</span> | <b>User Sponsor06</b><br><small>user.sponsor06.external.ite@pfandbriefbank.com<br/>0049 815 666666<br/>Tester<br/>Test AG</small> | <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">✓</span>  |
| <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">JJ</span> | <b>John Johnson</b><br><small>john.johnson@hans.gmbh.com<br/>0123456789<br/>Hans GmbH</small>                                     | <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">✓</span>  |
| <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">US</span> | <b>User Sponsor07</b><br><small>user.sponsor07.external.ite@pfandbriefbank.com<br/>0049 815 78990<br/>Tester<br/>Test AG</small>  | <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">✓</span>  |
| <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">US</span> | <b>User Sponsor05</b><br><small>user.sponsor05.external.ite@pfandbriefbank.com<br/>0049 815 777777<br/>Tester<br/>Test AG</small> | <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">✓</span>  |
| <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">US</span> | <b>User Sponsor03</b><br><small>user.sponsor03.external.ite@pfandbriefbank.com<br/>0815 12345678<br/>Test<br/>Test GmbH</small>   | <span style="background-color: #76b82a; color: white; border-radius: 50%; padding: 2px 5px;">✓</span>  |
| <span style="background-color: #ccc; border-radius: 50%; padding: 2px 5px;"></span>                    | <small>user.sponsor04.external.ite@pfandbriefbank.com</small>   | <a href="#" style="text-decoration: underline;">Send reminder email</a> <span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">○</span> |

If you click the “Send reminder email” button in manage team window, the portal will now show a visual indication that the reminder has been sent.

[Send reminder email](#) 🕒

✓ **Reminder sent** ✕

🔊

The customer portal also indicates, if a reminder email was already sent before.

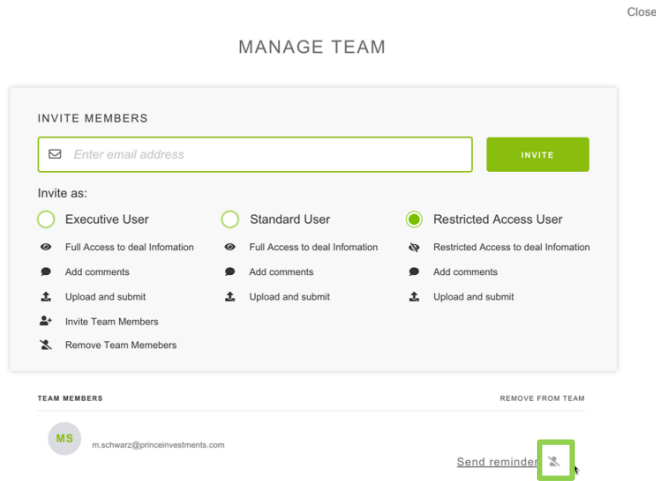
**Send reminder email** ✕

The last reminder email was sent on 16/09/2021. Would you like to send another?

CANCEL SEND REMINDER

## pbb Customer Portal

Furthermore, individual persons can be uninvited from the deal team via the "Manage team"-function through the "Uninvite" button for the respective user.



After a user has been un-invited, he or she no longer has access to the deal and no longer receives any notifications.

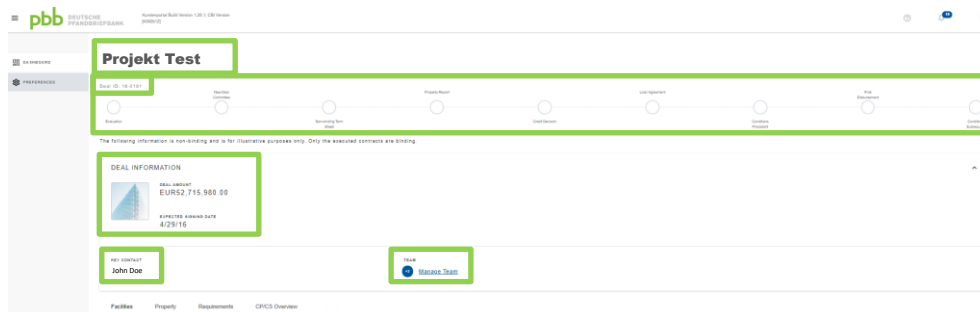
Once a user has been un-invited, also all deal team members will be informed automatically of the withdrawal.

Please regularly check the access authorizations of the users you have invited with regard to their up-to-dateness in order to validate the existing access or to prevent access to the deal that is no longer required or unauthorized.

## 5 Set-Up, Management & Steering New Business

### 5.1 Basic Transaction Information

Back in the dashboard, after clicking on a new business deal, the status of the financing in the approval process up to disbursement is graphically displayed directly under the project name and the deal ID:

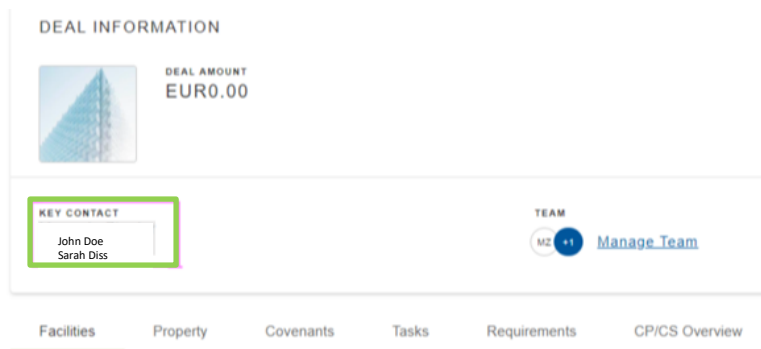


## pbb Customer Portal

Just below this, you will find deal-specific information, such as the nominal loan amount, the borrower name and the planned date for signing the loan agreement.

The next line shows the primary contact person at pbb and the deal team.

If there are multiple key contact persons in pbb for your deal, they are also all displayed directly in the dashboard.



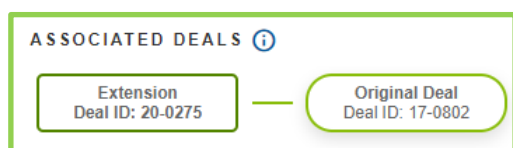
Below this, the indicative values of the loan sizing covenants are displayed, which may still change in the course of further negotiations.

### 5.2 “Deal Cluster” concept

The portal offers the so-called “Deal Cluster” concept: related investment loans or loans that build upon each other can be displayed jointly (“clustered”) in the customer portal.

This means that related loan extensions, increases, and amendments will be presented together in a consolidated view, giving the advantage, that you have all deal related information in one place in the portal, rather than spread out over two or more separate deals.

- Deal clusters can contain existing deals, new deals, and a combination of both.
- All users that have access to any deal in a cluster, automatically have access to all deals in the cluster.
- The deal cluster function is currently available for investment loans – for development loans it will be made available at a later stage.



## pbb Customer Portal

### 5.3 The Facilities Tab

As part of the deal overview, you will first find the tab "Facilities":

The indicative conditions for the loans and tranches are shown here.

- Nominal loan amount – EUR
- Maturity
- Commitment fee (p.a.) – %
- Reference interest rate - %
- Repayment Rate p.a. – %
- Margin p.a. – %
- Upfront fee – %

### 5.4 The Property Tab

Next to it, as part of the deal overview, you will find the tab "Property", under which the following asset data can be seen:

- Property name
- Asset type
- (Indicative) market value
- Address

If there are multiple properties collateralizing one deal and all properties are denominated in the same currency, the customer portal shows the number of properties as well as their aggregated property value.

## pbb Customer Portal

### 5.5 The Requirements Tab

Another part of the deal overview is the "Requirements" tab.

- All deal-specific requirements, i.e. the required documents and their current/real-time processing status, are shown here.
- At the beginning of each transaction, a requirements list is initially created by pbb and can be supplemented with individual requirements, if necessary, at a later stage.
- The requirements list can be displayed as a complete list or, alternatively, sorted by process stage or category.
- This filter function enables successive processing or delegation of individual tasks.
- In the overall list, the web browser's search function ("Ctrl + F") can also be used to quickly find a document.
- Within the list you also have the possibility to sort the list by clicking on the different column headings.

**In Progress**

INVESTMENT

| STATUS   | CATEGORY                              | CP NUMBER | DOCUMENT NAME              |
|----------|---------------------------------------|-----------|----------------------------|
| APPROVED | Property                              |           | Land Register Excerpts     |
| APPROVED | Transaction Documents and Collaterals |           | Land Charge Deed           |
| APPROVED | Transaction Documents and Collaterals |           | Security Purpose Agreement |

If multiple requirement lists have been created for a transaction, it is displayed whether they are "In Progress" or "Finalized" and these are sorted accordingly.

**In Progress**

CAPEX TRANCHE DISBURSEMENT 2

**Finalised**

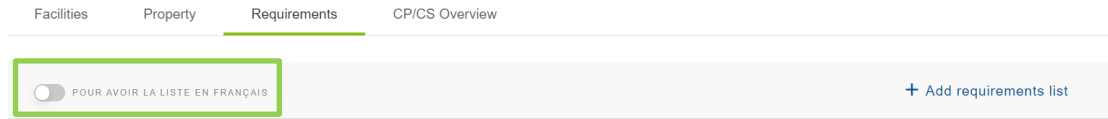
CAPEX TRANCHE DISBURSEMENT 1

Conditions Precedent

| STATUS   | CATEGORY                             | CP NUMBER | DOCUMENT NAME  |
|----------|--------------------------------------|-----------|--|
| APPROVED | Security and other Finance Documents |           | Facility Agreement                                   |
| APPROVED | Security and other Finance Documents |           | Fee Letter   |
| APPROVED | Transaction Obligors                 |           | Constitutional Documents of each Transaction Obligor |

## pbb Customer Portal

On the requirements list level, there is a separate language switch button, which allows users to display the items on the requirements list in French (in addition to English), but only if a French requirement list has been chosen and created, initially.

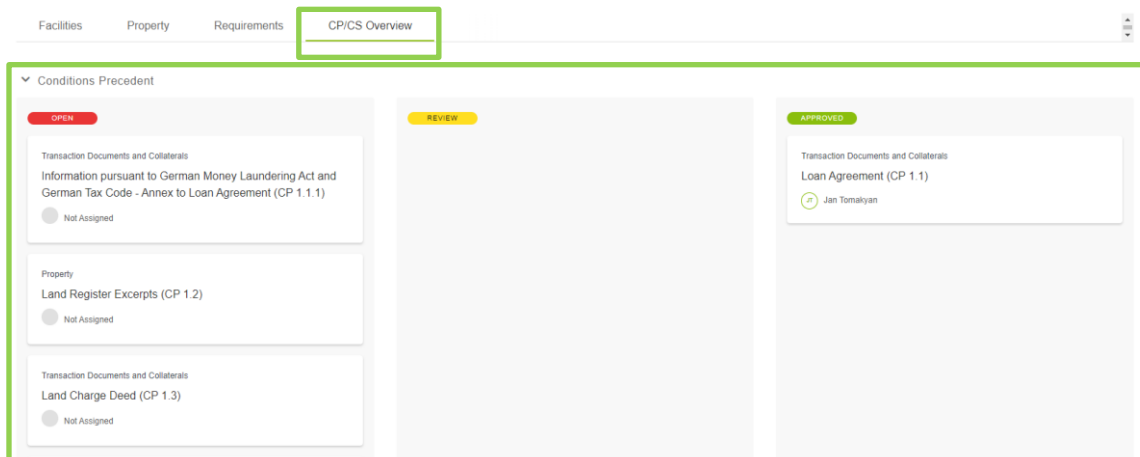


### 5.6 The CP / CS Overview Tab

The tab "CP/CS Overview" as part of the deal overview for new business reduces the view to the relevant requirements (CP/CS) in the disbursement process and their satisfaction status.

For each relevant requirement (CP/CS), the following information is displayed.

- (Current) Status
- Category
- Document name resp. Description



At the beginning of the new business process, the status for each request is shown as "Open" until a document is uploaded:

| STATUS       | CATEGORY                              | DOCUMENT NAME           |
|--------------|---------------------------------------|-------------------------|
| REVIEW       | Finance Documents                     | Financing Request       |
| GOOD FOR NOW | Borrower and KYC                      | Company Presentation    |
| OPEN         | Transaction Documents and Collaterals | Non-binding Term Sheet  |
| APPROVED     | Transaction Documents and Collaterals | Loan Agreement (CP 1.1) |

Within each category tile beneath 'Conditions Precedent' or 'Conditions Subsequent', the displayed requirements list items are sorted automatically according to their CP number (if available).

If a CP has already been satisfied early in the process, it will be kept and displayed transparently. Duplication of work is thus avoided.

## pbb Customer Portal

### 5.7 Task Management New Business

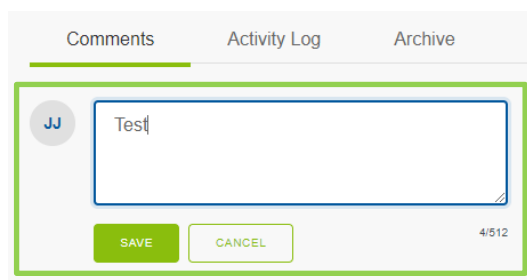
By clicking on a specific information request a window opens, under which related documents can be uploaded.

The screenshot shows a modal window titled 'TASK Upload' with a close button (X) in the top right corner. The window contains the following elements:

- 1**: A red header bar with the text 'TASK Upload' and 'Loan Agreement (CP 1.1)' below it.
- REQUIRED FOR**: A section with the text 'Loan Agreement'.
- 2**: A section titled 'CP / CS' with three buttons: 'CP' (selected), 'CS', and 'NO'.
- 3**: An 'ASSIGNED TO' section with a dropdown menu showing 'Team member' and an 'ASSIGN TO ME' button.
- 5**: A 'SEND FOR REVIEW' button.
- 4**: A 'FILES' section with a dashed border, a cloud upload icon, and the text 'Drop your file(s) here, or select manually. Max. 50 MB'.
- 6**: A 'Comments' section with tabs for 'Comments', 'Activity Log', and 'Archive'. Below the tabs is a text input field with a user icon 'JJ' and the placeholder text 'Add a comment'.

## pbb Customer Portal

1. First, customer users are informed about the task for the specific document and the associated milestone in the new business process.
2. Next, it is displayed whether the task is a "Condition Precendent (CP), a "Condition Subsequent (CS)" or a general information for the credit approval process (=No). This classification is allocated by the pbb employee.
3. Subsequently, it is possible to allocate the responsibility for this task within the team. By means of the drop-down selection "Team member", the task can be assigned to other employees of the customer or a commissioned / consulting company.  
The prerequisite is that these user have been invited to the customer portal beforehand and are part of the nominated deal team.  
By clicking on the field to the right, you can also assign the task to yourself for further processing.
4. In the "Files" section you can upload one or more documents with a maximum size of 50 MB each using "Drag & Drop" or the classic "Insert file".  
All common file formats such as pdf, MS Office, zip, png, jpeg, etc. are supported (see also point 7. Supported document types).  
After an upload, the document can be forwarded to pbb for review or the uploaded document can be deleted before forwarding, in case if an incorrect document was uploaded by mistake.
5. Forwarding to pbb is done by clicking the button "send for review". After forwarding to pbb, no further upload of documents for that particular task is possible.



6. Furthermore, a comments field is available for each task. Here, individual remarks, notes for further processing or examination can be stored, changed or removed.

After uploading and forwarding to pbb, the task status changes to "Review" from the customer's point of view and the task is then reviewed and processed by the pbb deal team.

| STATUS       | CATEGORY                              | DOCUMENT NAME           |
|--------------|---------------------------------------|-------------------------|
| REVIEW       | Finance Documents                     | Financing Request       |
| GOOD FOR NOW | Borrower and KYC                      | Company Presentation    |
| OPEN         | Transaction Documents and Collaterals | Non-binding Term Sheet  |
| APPROVED     | Transaction Documents and Collaterals | Loan Agreement (CP 1.1) |

## pbb Customer Portal

The status "Declined" indicates that after checking, the request or document could not be accepted by pbb. The reasons for this will be explained in the comments field. As a consequence, a new document provision is required here.

| STATUS       | CATEGORY                              | DOCUMENT NAME           |
|--------------|---------------------------------------|-------------------------|
| REVIEW       | Finance Documents                     | Financing Request       |
| GOOD FOR NOW | Borrower and KYC                      | Company Presentation    |
| DECLINED     | Transaction Documents and Collaterals | Non-binding Term Sheet  |
| APPROVED     | Transaction Documents and Collaterals | Loan Agreement (CP 1.1) |

The status "Good for now" indicates that the document is sufficient for the requirement for the current process stage, but will require a new document upload later in the CP process to satisfy the requirement.

When setting a requirement in the status "Good for now", pbb will select the process stage in which the requirement must be reviewed again.

The "Good for now" functionality also allows successive uploads of multiple documents to fulfil a requirement over time.

If a new document is submitted for the request, the "Review" status is then displayed again.

| STATUS       | CATEGORY                              | DOCUMENT NAME           |
|--------------|---------------------------------------|-------------------------|
| REVIEW       | Finance Documents                     | Financing Request       |
| GOOD FOR NOW | Borrower and KYC                      | Company Presentation    |
| OPEN         | Transaction Documents and Collaterals | Non-binding Term Sheet  |
| APPROVED     | Transaction Documents and Collaterals | Loan Agreement (CP 1.1) |

Finally, the status "Approved" indicates that all documents for the request were fully submitted and are finally reviewed and approved by pbb.

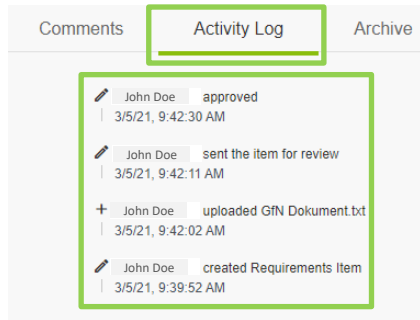
| STATUS       | CATEGORY                              | DOCUMENT NAME           |
|--------------|---------------------------------------|-------------------------|
| REVIEW       | Finance Documents                     | Financing Request       |
| GOOD FOR NOW | Borrower and KYC                      | Company Presentation    |
| OPEN         | Transaction Documents and Collaterals | Non-binding Term Sheet  |
| APPROVED     | Transaction Documents and Collaterals | Loan Agreement (CP 1.1) |

## pbb Customer Portal

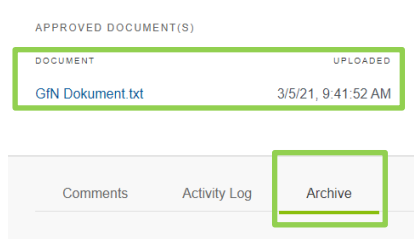
If through the process of negotiation respectively finalizing a transaction, a requirement has become obsolete, in alignment with pbb the specific requirement could be discarded by pbb and all deal team members will be informed automatically.

### 5.8 Activity Log & Archive

All activities are recorded transparently in the so-called "Activity Log".

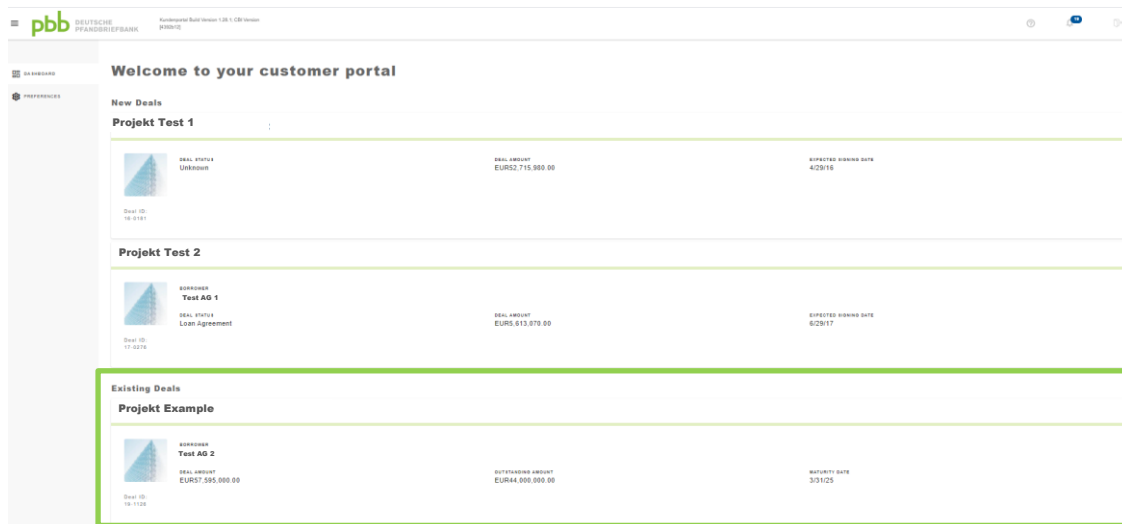


In the "Archive" of the task, all documents that were uploaded, edited and checked in the course of processing are saved. The documents can be retrieved from there at any time.



## 6 Set-Up, Management & Steering Existing Business

After the (first) disbursement, a completed new deal is accordingly displayed as an "Existing Deal" in the dashboard.

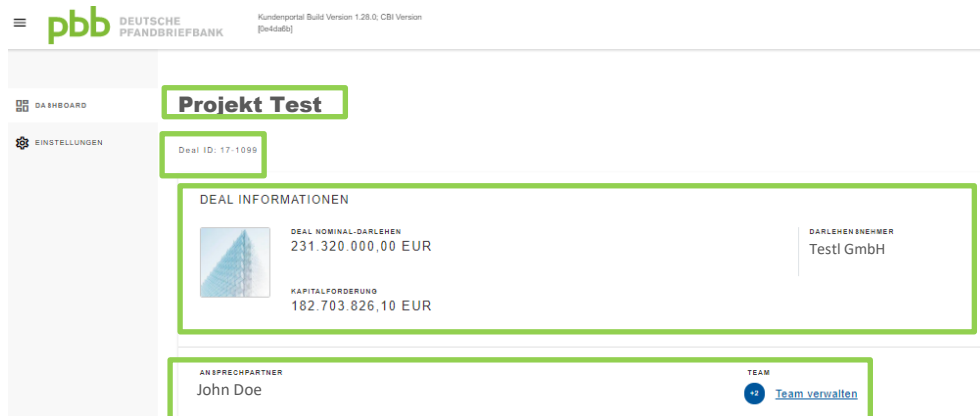


In the dashboard, after clicking on an existing deal, the deal ID is displayed directly under the project name.

Just below this, deal-specific information is displayed, such as the nominal loan amount, the borrower name and the (outstanding) principal.

## pbb Customer Portal

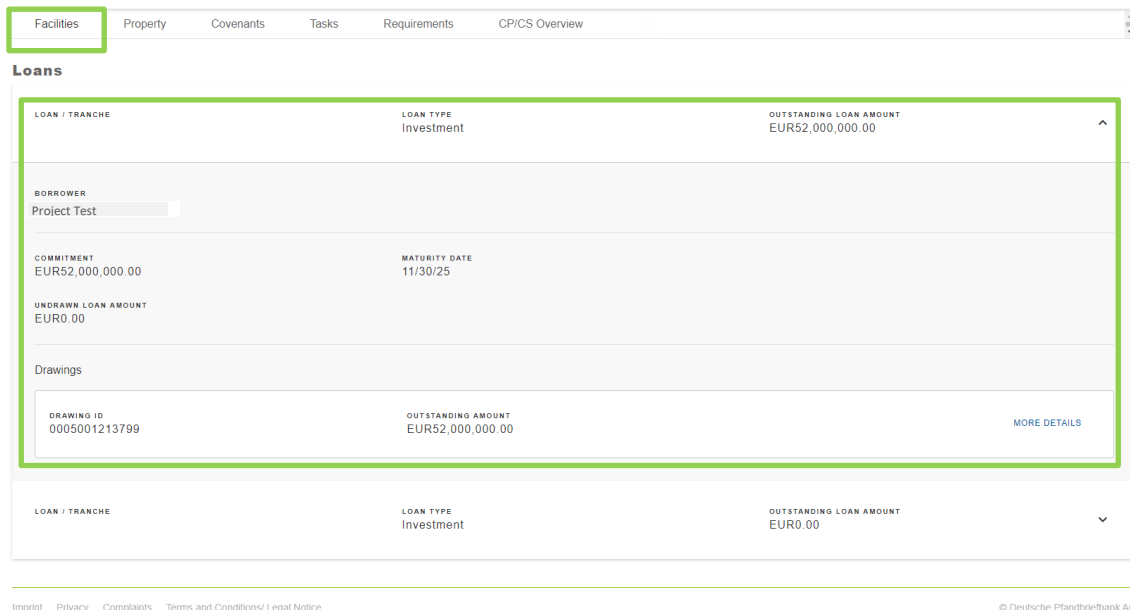
The next line shows the primary contact at pbb and the deal team. As with new business, an overview of the users assigned to the deal is displayed here. pbb employees and customer executive users can invite further users here (see 3. First Steps - Invitation, Login & Dashboard).



The **facilities** tab shows the various accounts allocated to the deal, such as the loan account, individual tranches or credit lines not yet drawn.



By clicking on the drop-down arrow for loans or tranches, you can see further details, such as the term, interest rates or credit lines.



## pbb Customer Portal

Under **Drawings** you will find the disbursement number and the outstanding capital claim at the respective point in time. Clicking on 'more details' provides additional information, such as the time and amount of the next interest or amortisation instalments as well as the reference interest rate (e.g. 3 months Euribor, SONIA, etc.).

| Drawings                    |  |                                    |
|-----------------------------|--|------------------------------------|
| DRAWING ID<br>0005001213799 | OUTSTANDING AMOUNT<br>EUR52,000,000.00 | <a href="#">MORE DETAILS</a>       |
| LOAN / TRANCHE              | LOAN TYPE<br>Investment                | OUTSTANDING LOAN AMOUNT<br>EUR0.00 |

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DRAWING ID - 0005001213799

Close

|                                    |  |                                    |
|------------------------------------|--|------------------------------------|
| IBAN<br>XXXX XXXX XXXX XXXX XX     |  |                                    |
| COMMITMENT<br>EUR52,000,000.00     | OUTSTANDING AMOUNT<br>EUR52,000,000.00 | LOAN TYPE<br>Investment            |
| INTEREST RATE TYPE<br>Float Rate   | INTEREST RATE P.A.<br>1.70%            | REFERENCE RATE P.A.<br>3-M-Euribor |
| MARGIN P.A.<br>1.70%               | FIXED UNTIL<br>11/30/25                |                                    |
| DUE AMORTIZATION AMOUNT<br>EUR0.00 | DUE INTEREST AMOUNT<br>EUR0.00         | PAYMENT FREQUENCY<br>3M            |
| AMORTIZATION TYPE<br>Regular       | NEXT PAYMENT DATE<br>12/30/20          |                                    |

Under the **Property** tab, you will find essential information on the collateral assets, such as property names and the respective type, address and market value of the property.

| Facilities | Property                      | Covenants      | Tasks                             | Requirements                           | CP/CS Overview |
|------------|-------------------------------|----------------|-----------------------------------|--|----------------|
|            | PROPERTY NAME<br>Project Test | TYPE<br>Office | MARKET VALUE<br>EUR127,000,000.00 | ADDRESS<br>86666 Munich, Main Street 1 |                |

On the next tab, the contractually agreed covenants and their most recently calculated values are displayed under **Covenants**.

## pbb Customer Portal

The calculated values are highlighted on a traffic light basis depending on the status of contractual compliance:

- The display in "green" implies full compliance;
- "yellow" indicates a soft covenant breach; and
- "red" indicates a hard covenant breach.

| DATE                 | CURRENT VALUE | SOFT COVENANT | HARD COVENANT |
|----------------------|---------------|---------------|---------------|
| Figures as of 8/5/20 | 53.84%        | 70.00%        | 75.00%        |

| DATE                 | CURRENT VALUE | SOFT COVENANT | HARD COVENANT |
|----------------------|---------------|---------------|---------------|
| Figures as of 8/5/20 | 309.98%       | 115.00%       | 115.00%       |

The **Tasks tab** contains a calendar of important ToDo's for the existing deal:

- The pending covenant compliance test and delivery due dates and other contractual obligations with due dates are listed here.
- In addition, any open Conditions Subsequent from loan closing are also shown under this tab.

| STATUS | CATEGORY | DOCUMENT NAME                   |
|--------|----------|---------------------------------|
| OPEN   | Property | Land Register Excerpts (CP 1.2) |

In order to always meet deadlines, automated reminder emails are sent to the members of the deal team. This can be, for example, a reminder email regarding the request for tenancy schedules for a covenant check.

The emails contain links that lead our you directly to the respective tasks, where they can easily upload the required documents or leave comments.

## pbb Customer Portal

**TASK** ×

### Upload

Land Register Excerpts (CP 1.2)

---

REQUIRED FOR  
Property Report

---

CP / CS ⓘ

CP  CS  NO

---

ASSIGNED TO

---

---

FILES

☁ Drop your file(s) here, or [select manually](#).

Max. 50 MB

---

Comments    Activity Log    Archive

---

JJ

As with the new business process, one or more documents with a maximum size of 50 MB each can be uploaded in the "Files" area via "Drag & Drop" or classically via "Insert file". All common file formats such as pdf, MS Office, zip, png, jpeg, msg, etc. are supported.

Once the upload has been completed, customers can forward the document to pbb for review or delete the uploaded document before it is forwarded.

By clicking on "send for review", the review is initiated by a pbb employee. At this point, a comment can also be left in the comments field including a processing note.

## pbb Customer Portal

### 7 Supported Document Types

The following document types can be uploaded in the customer portal, up to 50 MB per document.

| <b>File Type</b>           |                 |
|----------------------------|-----------------|
| <b>MS OFFICE DOCUMENTS</b> | <b>ADOBE</b>    |
| doc                        | pdf             |
| docx                       |                 |
| xls                        | <b>PICTURES</b> |
| xlsx                       | Jpeg            |
| xlsm                       | jpg             |
| ppt                        | png             |
| pptx                       | gif             |
| rtf                        | tif             |
| txt                        | tiff            |
| csv                        | bmp             |
| msg                        |                 |
| htm                        | <b>VIDEO</b>    |
| html                       | mpeg            |
| xml                        | avi             |
| msg                        | mp4             |
| <b>SPECIAL</b>             | mpg             |
| zip                        | mp3             |