

pbb Customer Portal

Content

0	Introduction.....	2
1	Usage Advice Browser.....	3
2	Role Concept	3
3	Termination of account due to inactivity	3
4	First Steps – Invitation, Login & Dashboard.....	4
5	Set-Up, Management & Steering New Business.....	10
5.1	Basic Transaction Information	10
5.2	The Facilities Tab	11
5.3	The Property Tab.....	12
5.4	The Requirements Tab	12
5.5	The CP / CS Overview Tab	13
5.6	Task Management New Business	14
5.7	Activity Log & Archive	17
6	Set-Up, Management & Steering Existing Business	17
7	Supported Document Types.....	22

pbb Customer Portal

0 Introduction

The pbb Customer Portal is pbb Deutsche Pfandbriefbank AG's new 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

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
 - 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

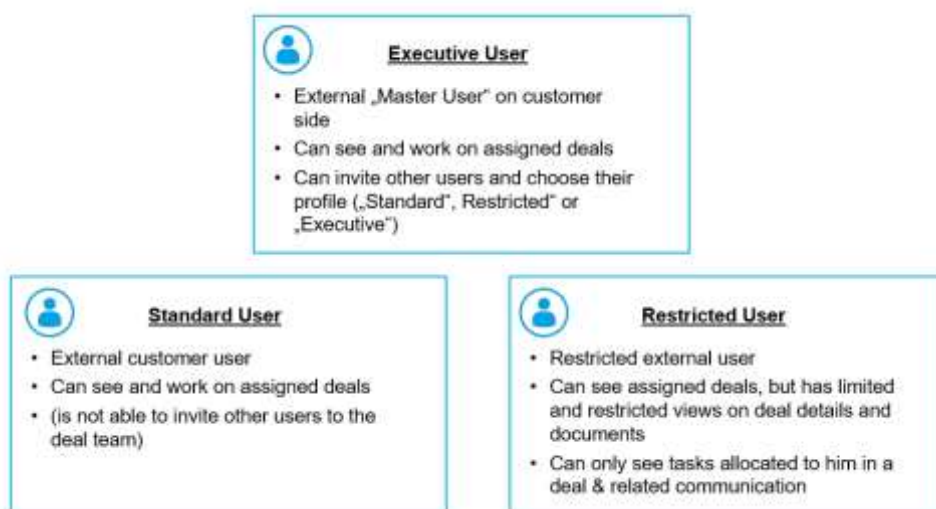
For fast, efficient and trouble-free operation, we kindly ask you to access the pbb customer portal using the following internet browsers in the most up-to-date version possible:

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

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).

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.

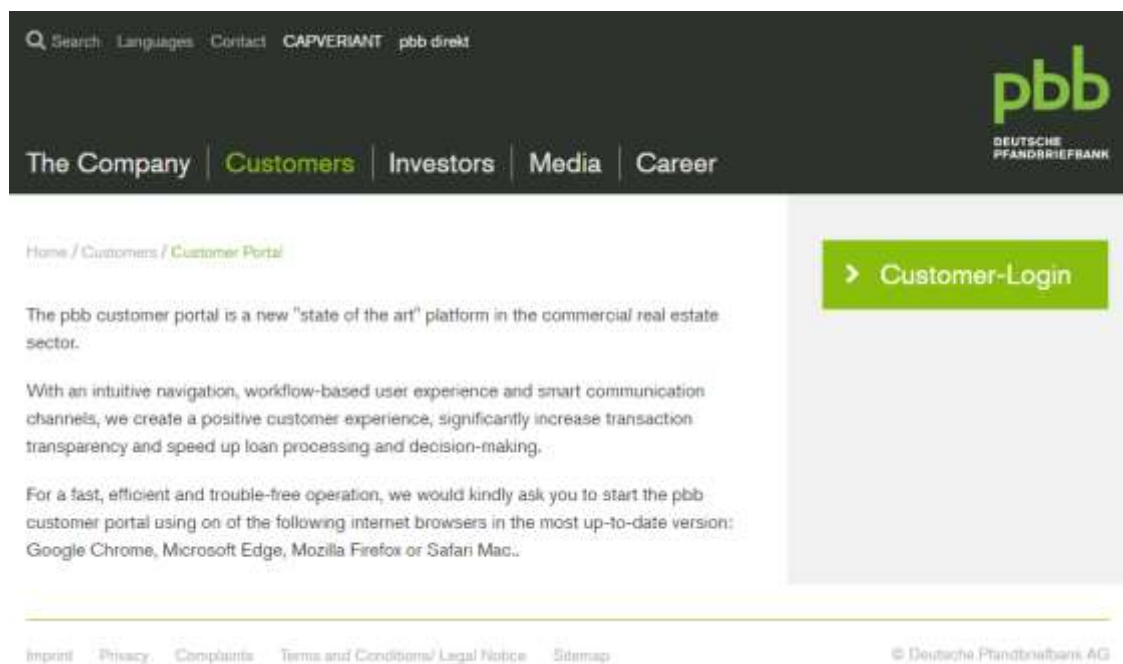
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4 First Steps – Invitation, Login & Dashboard

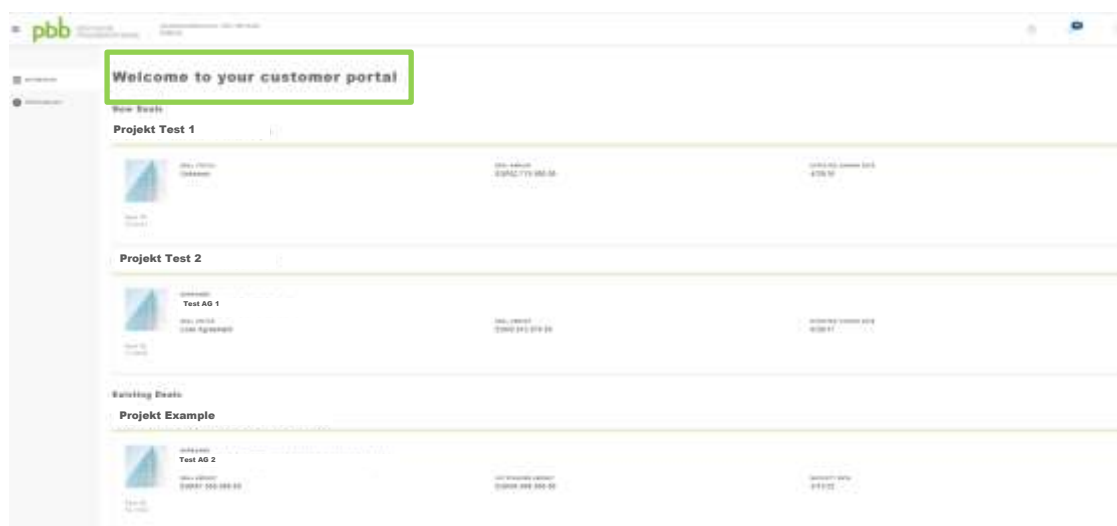
In order to use the pbb customer portal as a customer, you need an invitation link, which is provided in a personal e-mail. From there, one click takes you directly to the login to activate your account.

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:



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.

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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.

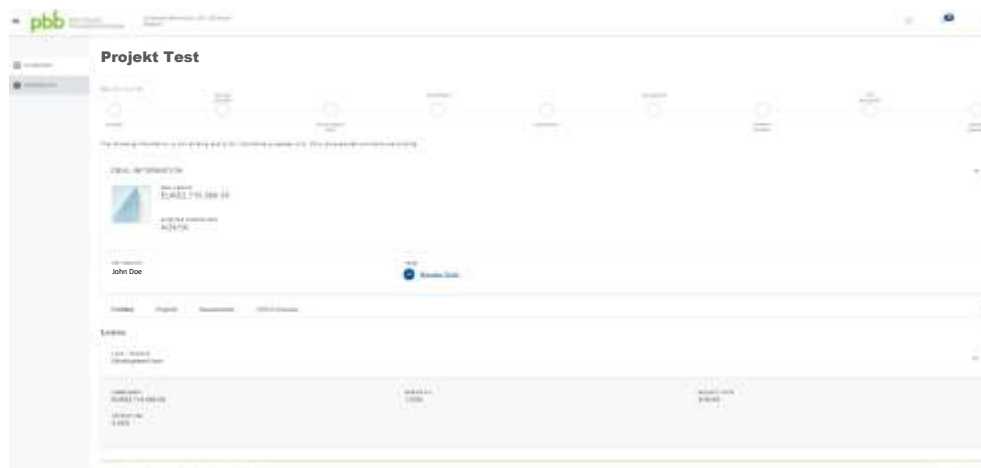
In new business, the transaction's current status in pbb's financing process is displayed, among other things.

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



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

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.

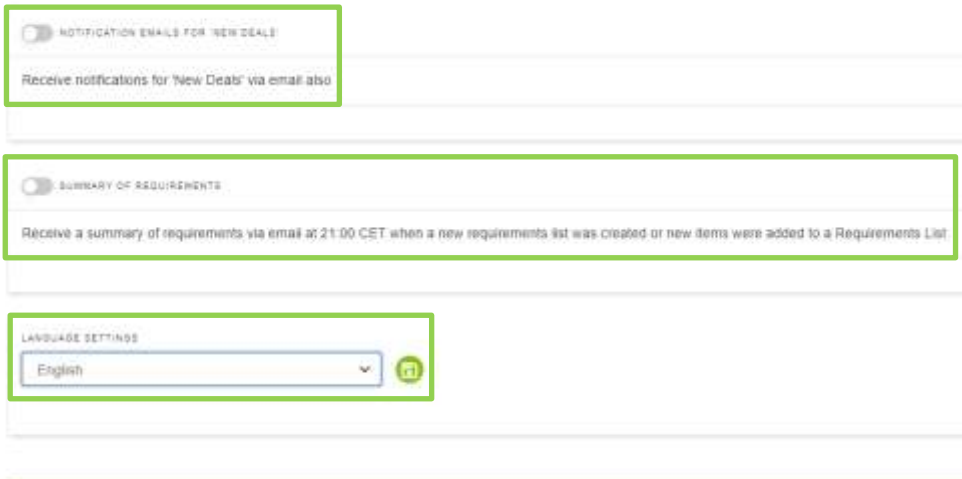
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Also in the left navigation area below the dashboard button, you will find the "Preferences" button.



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

Preferences

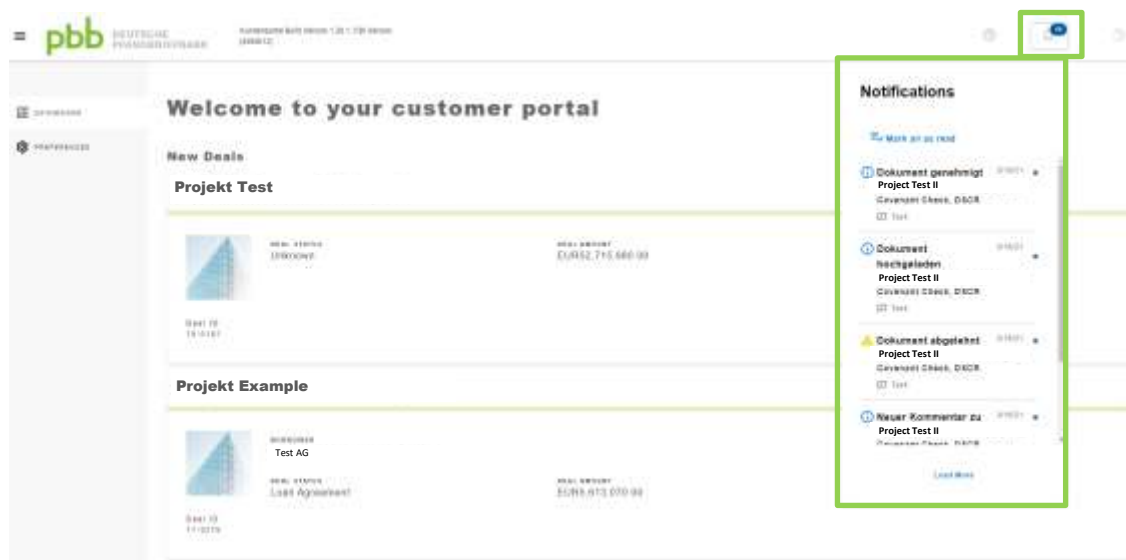


[Impressum](#) [Privacy](#) [Complaints](#) [Terms and Conditions](#) [Legal Notice](#)

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

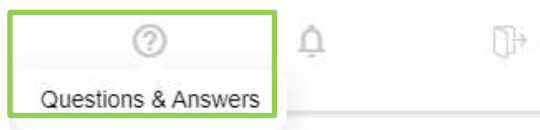


If there are tasks to be done, updates to a deal or actions that need attention, you can see this by the coloured notification bell. The number of new notifications is also displayed here.



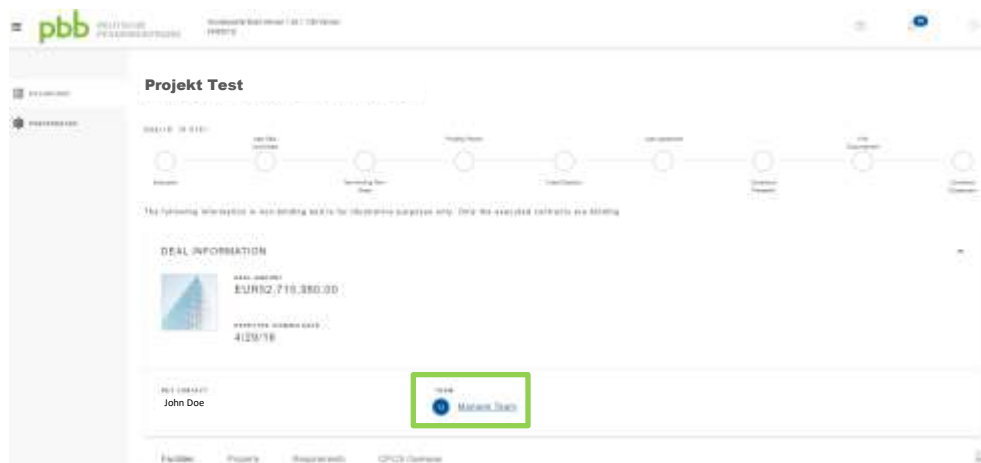
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To the left of the notification bell you will find a question mark symbol:

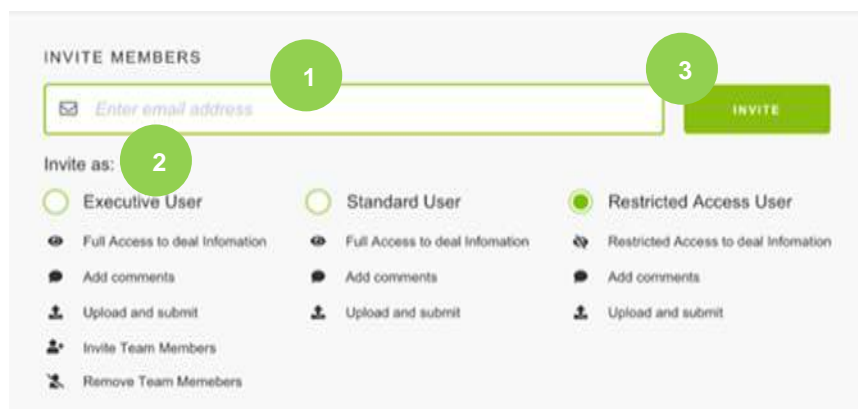


From here you are taken directly to the FAQ, How-To videos and customer portal handbook.

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



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



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.

User Manual

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- Executive users

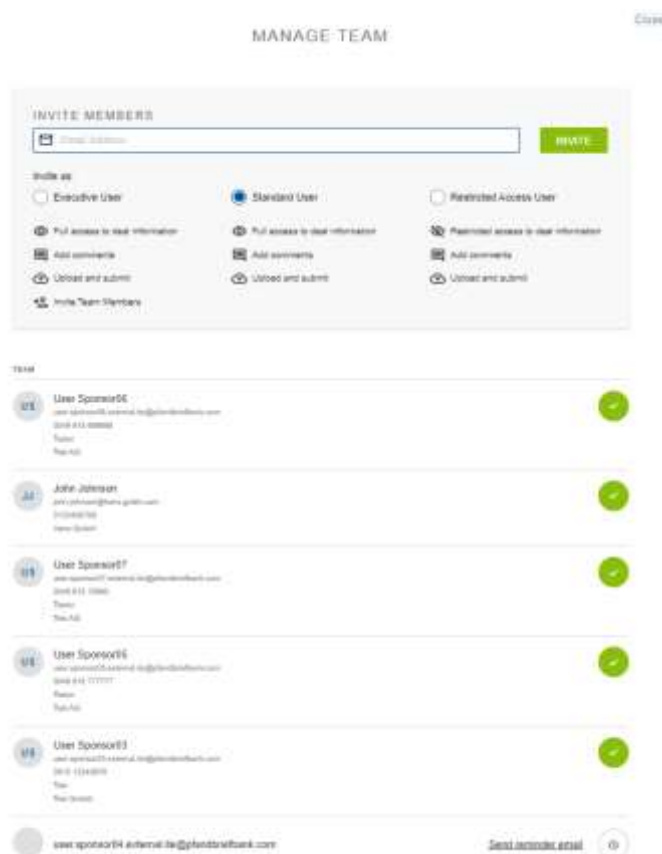
The role of the executive user is only to be used if necessary and, in addition to the functions already mentioned, includes the right to invite other users to the customer portal and the deal team.

- Restricted User

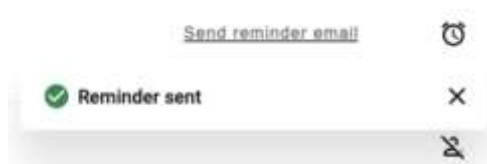
The role of the restricted user, on the other hand, enjoys only a restricted view of deal information. This user can only view the documents they have uploaded.

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.



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.

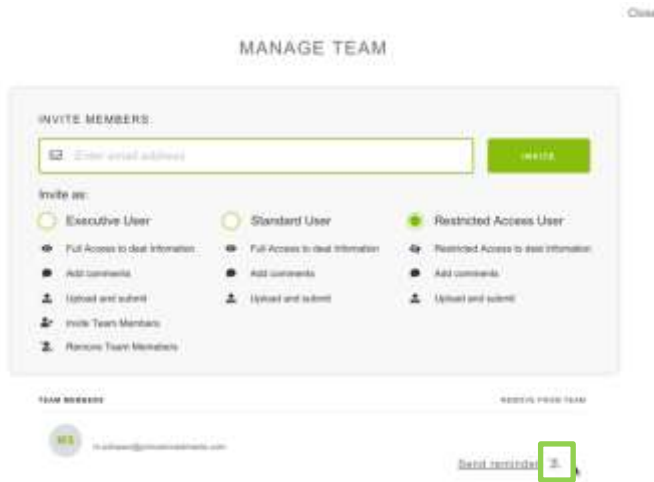


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The customer portal also indicates, if a reminder email was already sent before.



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.

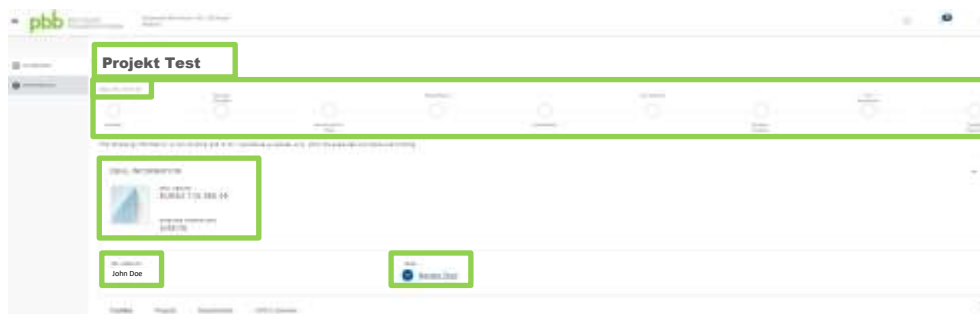
Once a user has been un-invited, also all deal team members will be informed automatically of the withdrawal.

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:

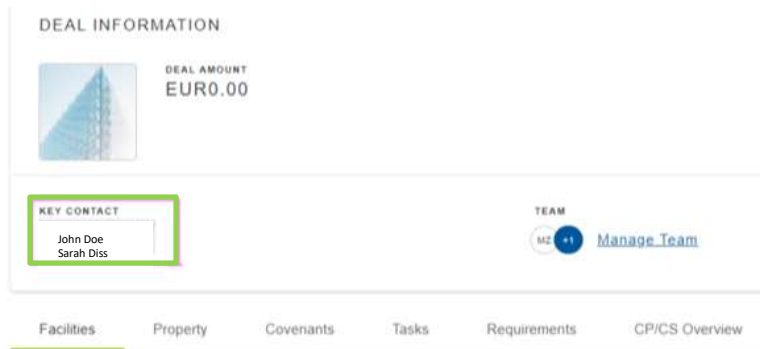


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Just below this, you will find deal-specific information, such as the nominal loan amount, the borrower name and the planned date for signing the loan agreement.

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

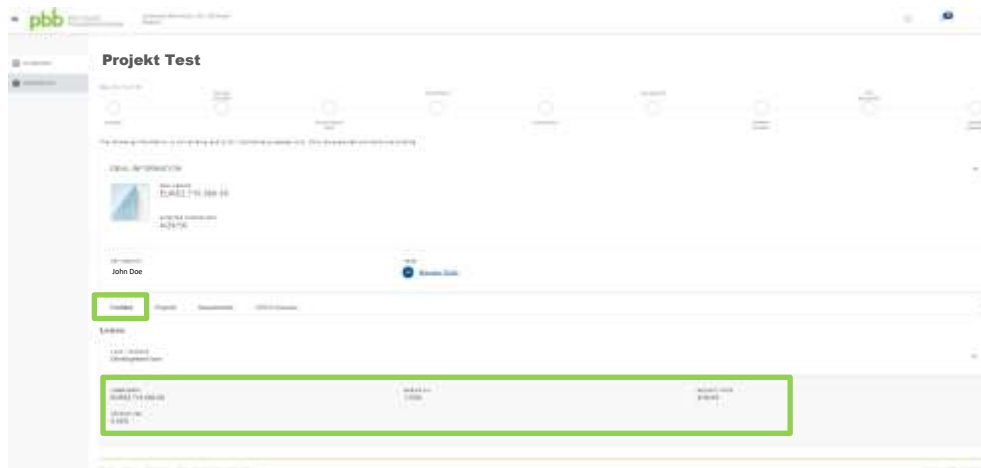
If there are multiple key contact persons in pbb for your deal, they are also all displayed directly in the dashboard.



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

5.2 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 – %

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5.3 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:

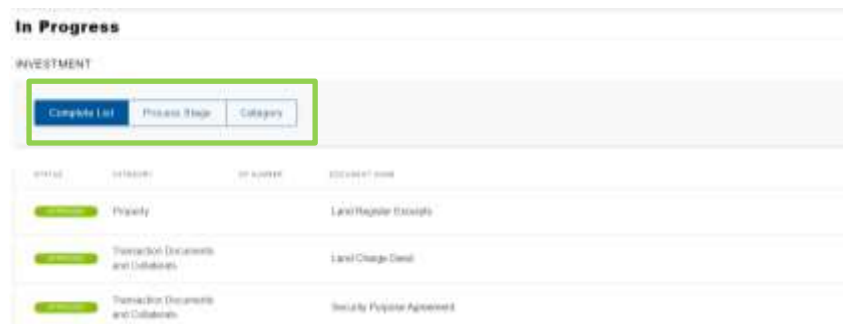
- Property name
- Asset type
- (Indicative) market value
- Address



5.4 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.



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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.

The screenshot displays two sections of requirement lists. The first section, titled "In Progress", contains a single entry: "CAPEX TRANCHE DISBURSEMENT 2". The second section, titled "Finalised", contains an entry: "CAPEX TRANCHE DISBURSEMENT 1". Below this, a table titled "Conditions Precedent" lists three items:

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

5.5 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

The screenshot shows the "CP/CS Overview" tab selected in the navigation menu. Below the menu, a section titled "Conditions Precedent" is visible, containing three items:

- Not Approved**: Transaction Documents and Collaterals: Information pursuant to German Money Laundering Act and German Tax Code - Annex to Loan Agreement (CP 1.1.1)
- Not Approved**: Property: Land Register Extracts (CP 1.2)
- Not Approved**: Transaction Documents and Collaterals: Land Charge Deed (CP 1.3)

On the right side, a partially visible item is shown with a green "APPROVED" status: Transaction Documents and Collaterals: Loan Agreement (CP 1.1)

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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.

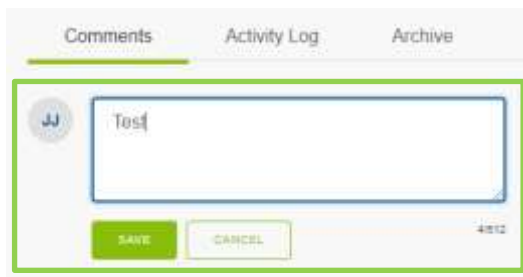
5.6 Task Management New Business

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

The screenshot shows a red 'TASK Upload' window for 'Loan Agreement (CP 1.1)'. It features several numbered callouts: 1. The title bar, 2. The 'CP / CS' radio button selection, 3. The 'ASSIGNED TO' dropdown and 'ASSIGN TO ME' button, 4. The 'FILES' upload area, and 5. The 'SEND FOR REVIEW' button. At the bottom, there is a 'Comments' section with 'Activity Log' and 'Archive' tabs, and a text input field for adding a comment.

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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)

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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.

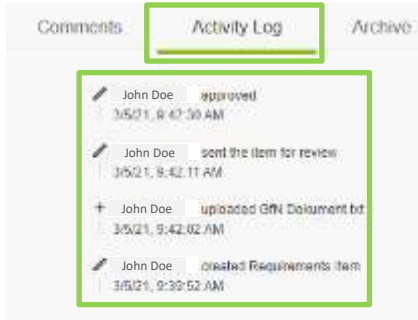
STATUS	CATEGORY	DOCUMENT NAME
REVIEW	Finance Documents	Financing Request
GOOD FOR NOW	Borrower and KYC	Company Presentation
OPEN	Transaction Documents and Collaterals	Non-binding Term Sheet
APPROVED	Transaction Documents and Collaterals	Loan Agreement (CP 1.1)

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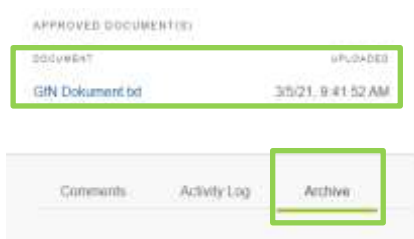
If through the process of negotiation respectively finalizing a transaction, a requirement has become obsolete, in alignment with pbb the specific requirement could be discarded by pbb and all deal team members will be informed automatically.

5.7 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.

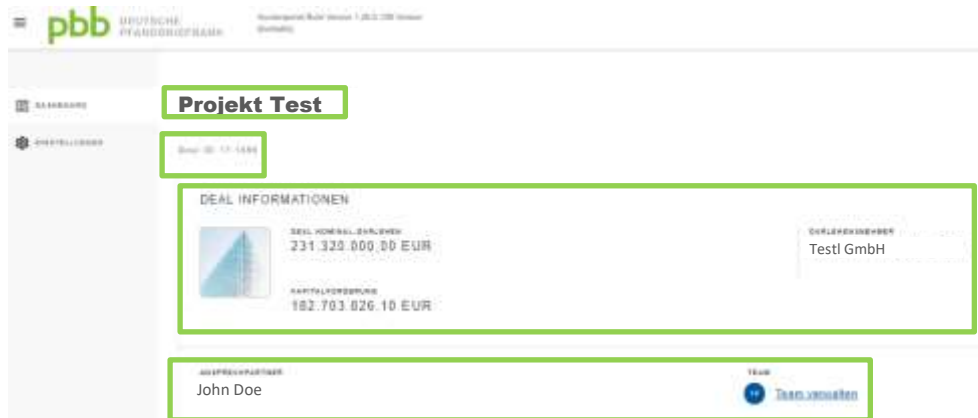


In the dashboard, after clicking on an existing deal, the deal ID is displayed directly under the project name.

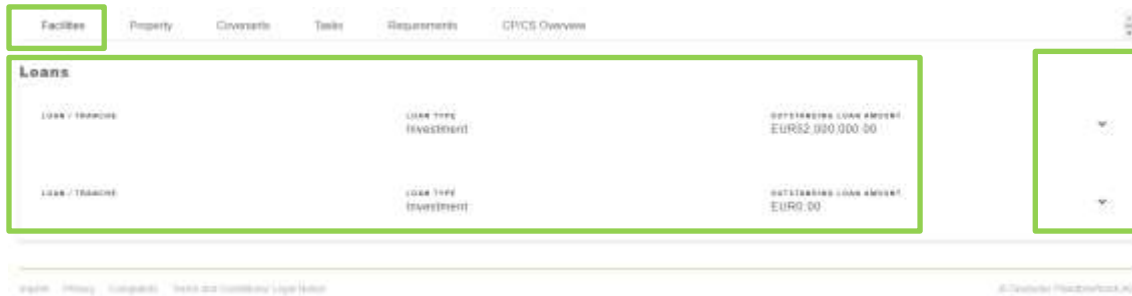
Just below this, deal-specific information is displayed, such as the nominal loan amount, the borrower name and the (outstanding) principal.

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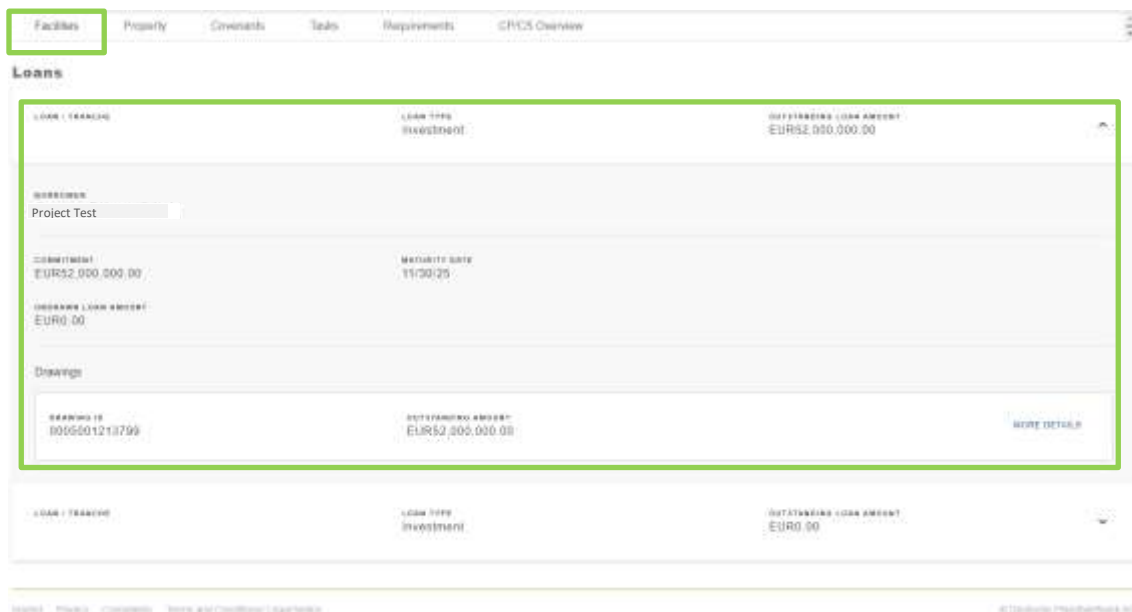
The next line shows the primary contact at pbb and the deal team. As with new business, an overview of the users assigned to the deal is displayed here. pbb employees and customer executive users can invite further users here (see 3. First Steps - Invitation, Login & Dashboard).



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.



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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.

DRAWING ID	OUTSTANDING AMOUNT	MORE DETAILS
0005001213799	EUR52,000,000.00	

LOAN BALANCE	LOAN TYPE	OUTSTANDING LOAN AMOUNT
	DISBURSEMENT	EUR0.00

DRAWING ID - 0005001213799

COMMITMENT		
EUR52,000,000.00	OUTSTANDING AMOUNT	EUR52,000,000.00
		LOAN TYPE
		Investment

INTEREST RATE TYPE	INTEREST RATE P.A.	REFERENCE RATE P.A.
Float Rate	1.70%	3-M-Euribor
MARGIN P.A.	FIXED UNTIL	
1.70%	11/30/25	

DDE AMORTIZATION AMOUNT	DDE INTEREST AMOUNT	PAYMENT FREQUENCY
EUR0.00	EUR0.00	3M
AMORTIZATION TYPE	NEXT PAYMENT DATE	
Regular	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.

PROPERTY NAME	TYPE	MARKET VALUE	ADDRESS
Project Test	Office	EUR127,000,000.00	86666 Munich, Main Street 1

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

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
Report of 8/5/20	83.94%	70.00%	75.00%

DATE	CURRENT VALUE	SOFT COVENANT	HARD COVENANT
Report of 8/5/20	300.98%	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 Extracts (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.

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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



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.

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7 Supported Document Types

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

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