

pbb Customer Portal

Content

0	Introduction.....	2
1	Usage Advice Browser.....	3
2	Role Concept	3
3	Termination of account due to inactivity	4
4	First Steps – Invitation, Login & Dashboard.....	4
5	Set-Up, Management & Steering New Business.....	12
5.1	Basic Transaction Information	12
5.2	“Deal Cluster” concept	13
5.3	The Facilities Tab	14
5.4	The Property Tab.....	14
5.5	The Requirements Tab	15
5.6	The CP / CS Overview Tab	16
5.7	Task Management New Business	17
5.8	Activity Log & Archive	20
6	Set-Up, Management & Steering Existing Business	20
7	Supported Document Types.....	25

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 (e.g. appraisers) themselves and allocate different levels of authorization to them in the portal; i.e. select the respective role under the “manage team” invite functionality
 - 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
 - Deal-specific display of covenants, tasks and CP / CS overview
 - Link from the customer portal to the invoice portal
 - Possibility for customers to flexibly invite other customer employees and advisors to view the data

pbb Customer Portal

- 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 the contractually agreed covenants and the values of the covenant tests already carried out.
 - Simple monitoring & transparent tracking of the compliance status of covenants

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

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 types of roles:

- (External) Executive User
- (External) Standard User
- (External) Restricted User
- (External) Appraiser / Monitor User

 <u>Executive User</u> <ul style="list-style-type: none">• External "master user" on customer side• Can view and edit his financings to which he has been invited• Can invite other users and select their profile ("Standard", "Restricted" or "Executive")	 <u>Standard User</u> <ul style="list-style-type: none">• External customer user• Can view and work on transactions to which he/she has been invited• Cannot invite other users to the deal team
 <u>Restricted User</u> <ul style="list-style-type: none">• Restricted external user• Can see transactions to which he has been invited but not all deal details and documents• Can only see tasks that have been assigned to him/her and the related communication	 <u>Gutachter / Monitor User</u> <ul style="list-style-type: none">• Restricted external user• Has access only to object information in transactions to which he/she has been invited• Can only view and add uploaded documents and comments

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 / Appraiser).

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

pbb Customer Portal

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:

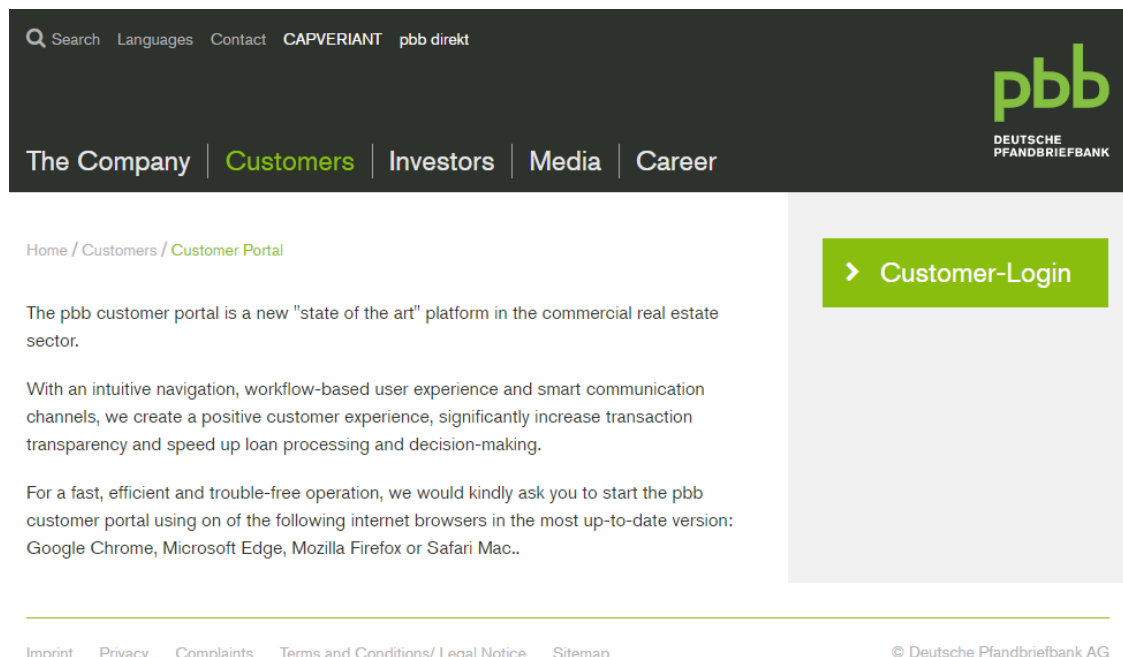
- Inform, that due to inactivity the user account will be deleted in two weeks.
- Accordingly, the user will not have access to the pbb customer portal anymore.
- If the user would like to continue having access, he/she is asked to login to the pbb customer portal within 14 days, in order to avoid the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

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.

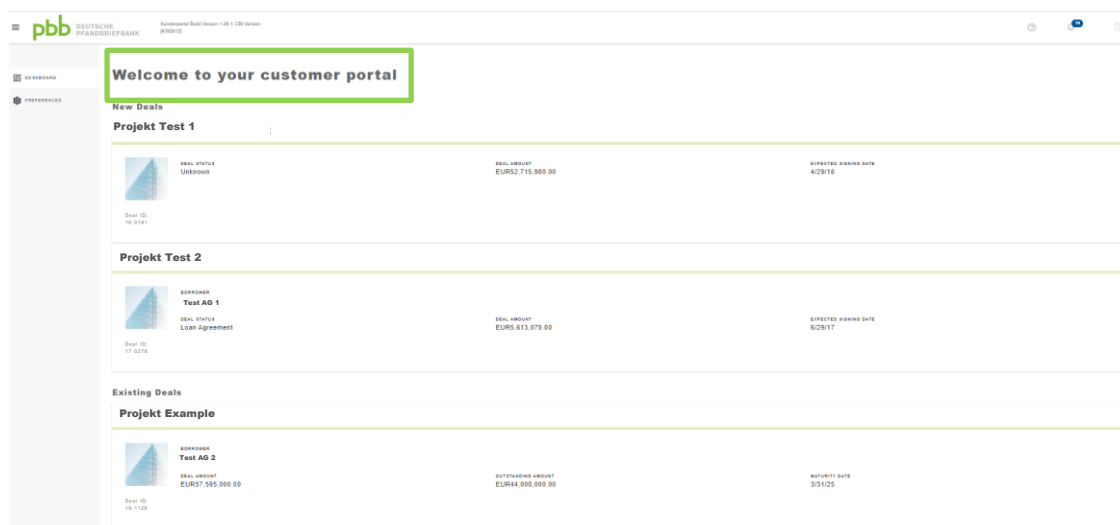
Furthermore, you can access the customer portal via the pbb website. Under the menu item "Customers > Customer Portal", you will find a button that takes you to the login page:



The screenshot shows the top navigation bar of the pbb website. It includes a search icon, links for 'Languages', 'Contact', 'CAPVERIANT', and 'pbb direkt'. The main navigation menu features 'The Company', 'Customers' (highlighted in green), 'Investors', 'Media', and 'Career'. The pbb logo (DEUTSCHE PFANDBRIEFBANK) is in the top right corner. Below the navigation, a breadcrumb trail reads 'Home / Customers / Customer Portal'. The main content area contains introductory text about the pbb customer portal and a prominent green button labeled '> Customer-Login'. The footer includes 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.

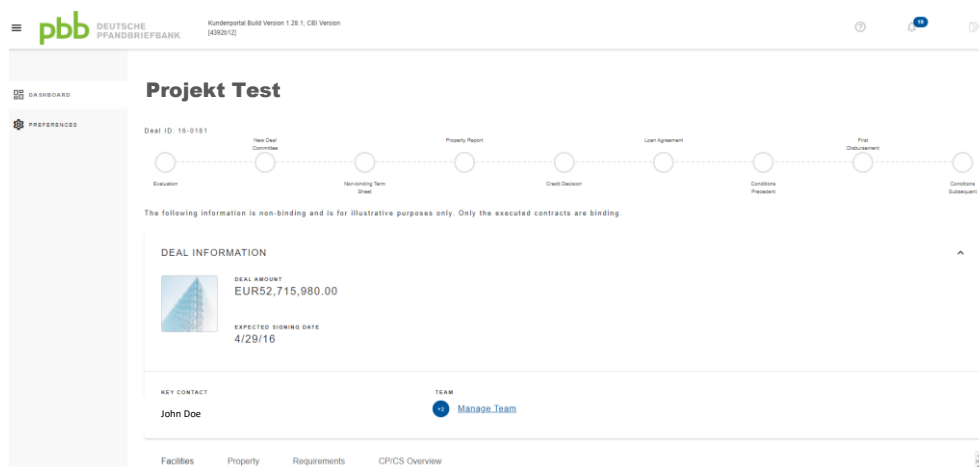
Each deal has a unique identification number and a deal name. At the same time, you can see specific information such as the loan volume and the terms.

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.

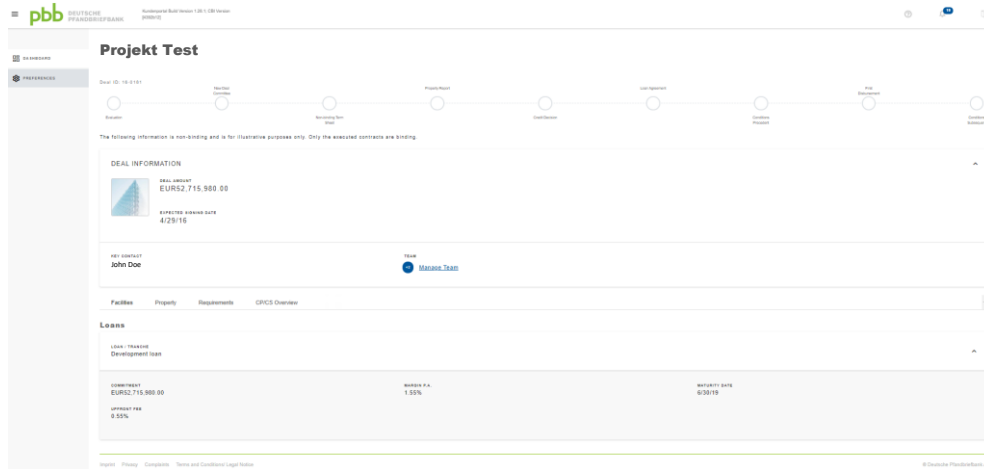
In this section, you will also find the deal cluster, which displays the original deal of a transaction as well as any associated increases and extensions



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

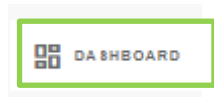
pbb Customer Portal

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

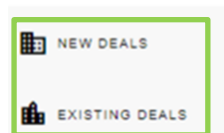


Likewise, the task processing status will be further explained under the heading Existing Business.

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

4Character

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

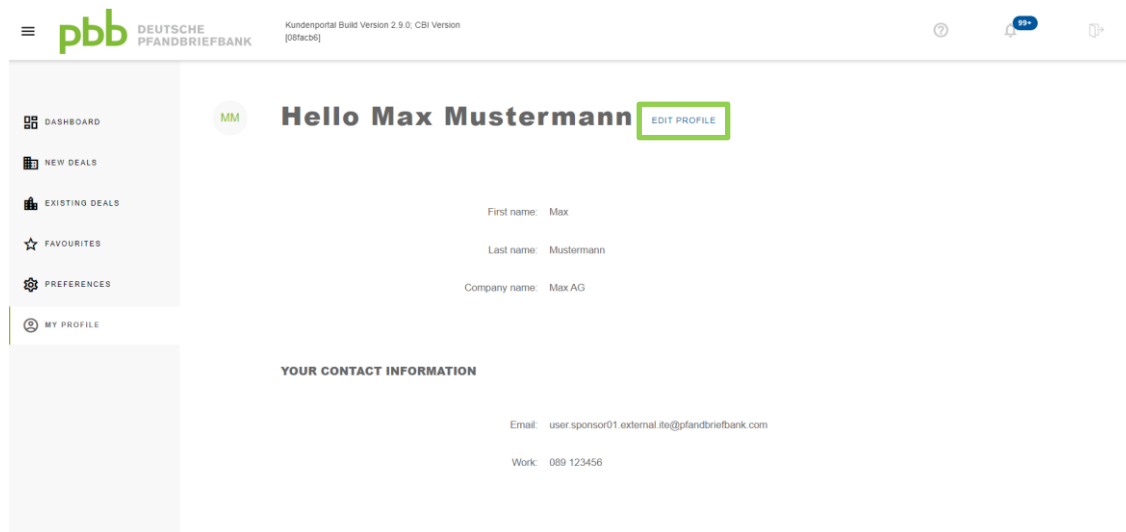
English

User Manual

pbb Customer Portal

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

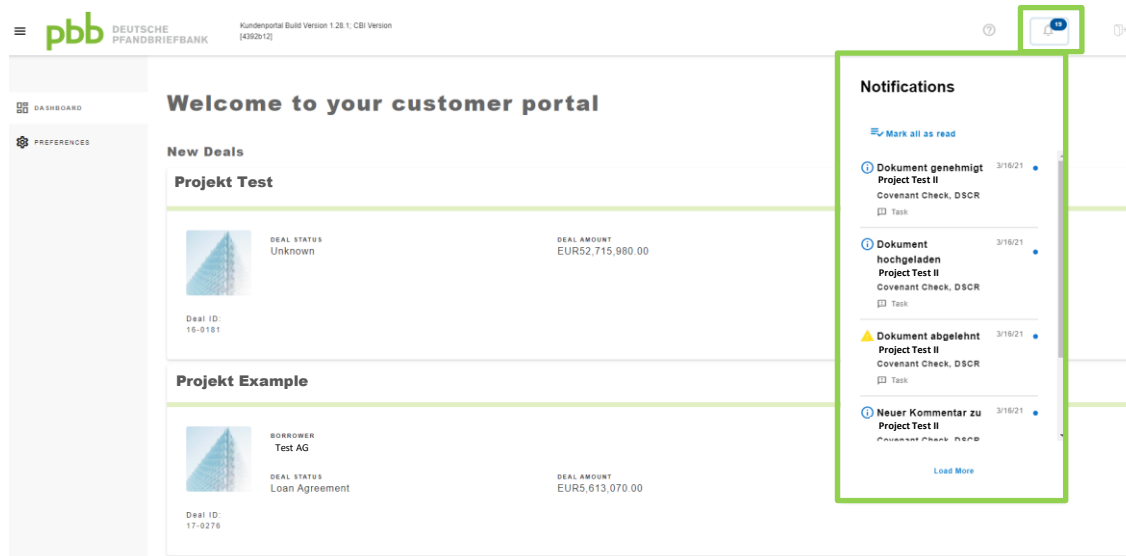
Via the “Edit Profile” button you are able to change all data fields, except the e-mail address.



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

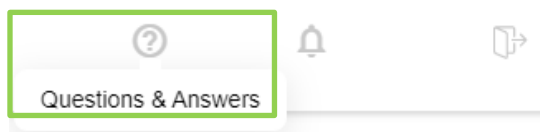


If there are tasks to be done, updates to a deal or actions that need attention, you can see this by the colored notification bell. The number of new notifications is also displayed here.



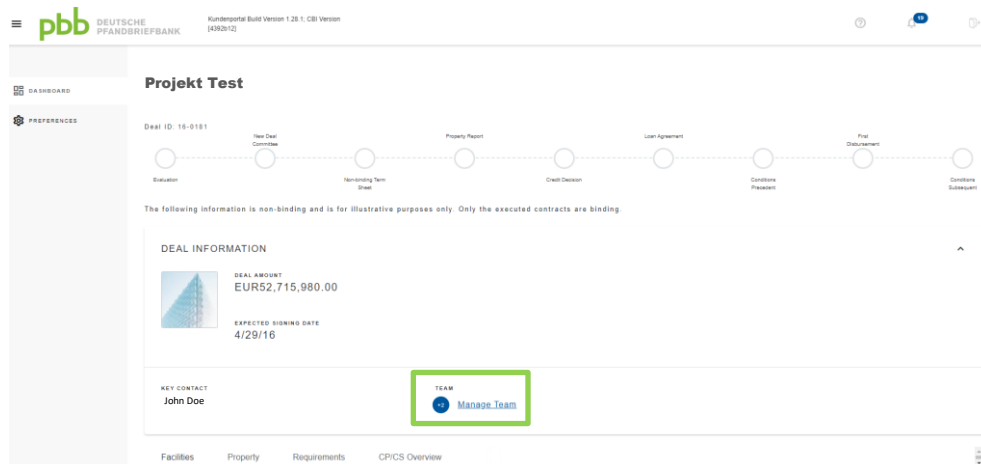
pbb Customer Portal

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



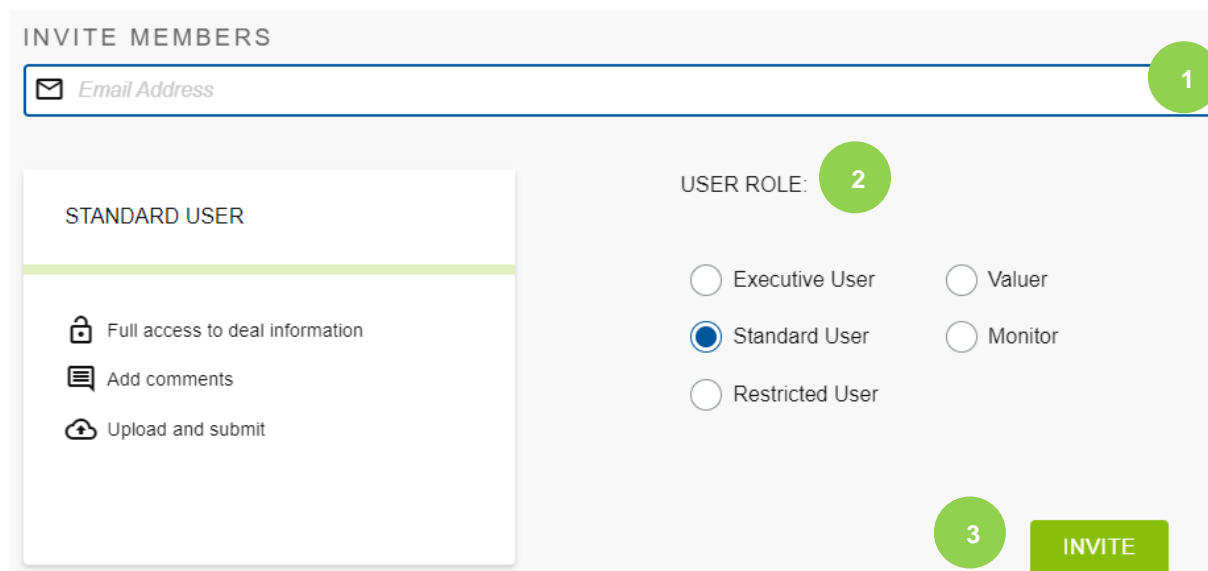
From here you are taken directly to the FAQ, How-To videos and customer portal handbook.

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.

In the section „Invite 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.

pbb Customer Portal

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.

- Appraiser / Monitor User

The role Appraiser / Monitor, was specially designed for corresponding, external service providers. They do not have access to deal details and can only view and add uploaded documents and comments for requirements / documents in their area of responsibility.

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

The screenshot shows the 'MANAGE TEAM' interface. At the top right is a 'Close' button. Below it is the 'MANAGE TEAM' title. The main content is divided into two sections: 'INVITE MEMBERS' and 'TEAM'.

INVITE MEMBERS

There is an input field for 'Email Address' and an 'INVITE' button. Below this, there are three radio buttons for 'Invite as': 'Executive User', 'Standard User' (selected), and 'Restricted Access User'. Under each radio button, there are icons representing permissions: 'Full access to deal information', 'Restricted access to deal information', 'Add comments', and 'Upload and submit'.

TEAM

The team list contains five members, each with a circular profile picture, initials, name, email, phone number, company name, and a green checkmark icon. The members are:

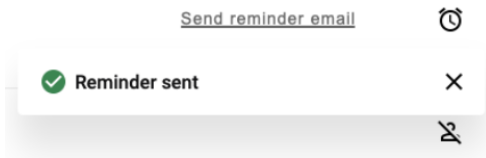
- User Sponsor06: user.sponsor06.external.ite@pfandbriefbank.com, 0049 815 888688, Tester, Test AG
- John Johnson: john.johnson@trans.gmbh.com, 0123456789, Hans GmbH
- User Sponsor07: user.sponsor07.external.ite@pfandbriefbank.com, 0049 815 78890, Tester, Test AG
- User Sponsor05: user.sponsor05.external.ite@pfandbriefbank.com, 0049 815 77777, Tester, Test AG
- User Sponsor03: user.sponsor03.external.ite@pfandbriefbank.com, 0615 12345678, Test, Test GmbH

At the bottom of the team list, there is a button labeled 'Send reminder email' and a circular refresh icon.

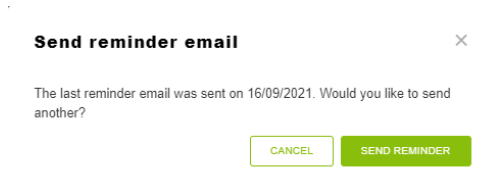
User Manual

pbb Customer Portal

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.

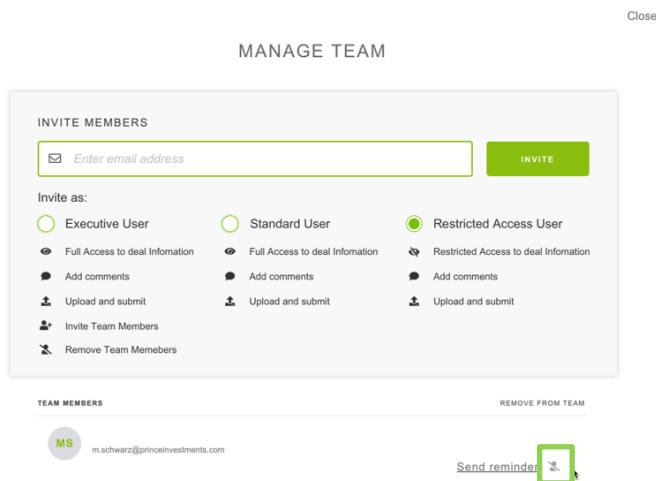


The customer portal also indicates, if a reminder email was already sent before.



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

Specifically, executive users on the customer side can remove their own employees and/or external consultants, they previously invited.



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.

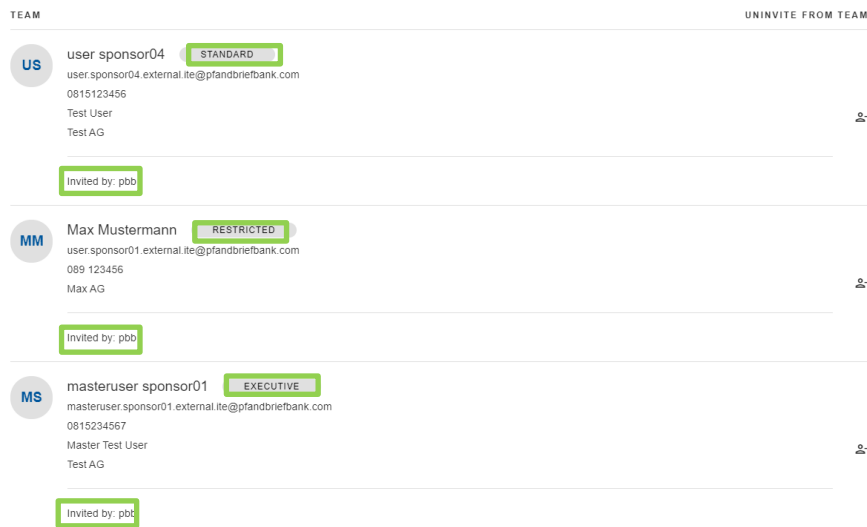
pbb Customer Portal

The display is divided into two areas:

- Under "Team", the executive users initially invited by pbb on the customer side are displayed, as well as all other colleagues and external advisors (e.g. appraisers) invited by you to the portal. All external users invited by pbb (such as external lawyers, appraisers or monitors) are also displayed here.

TEAM

For each user, it is displayed by whom this person was invited to the deal team and which role and associated rights each individual team member has.

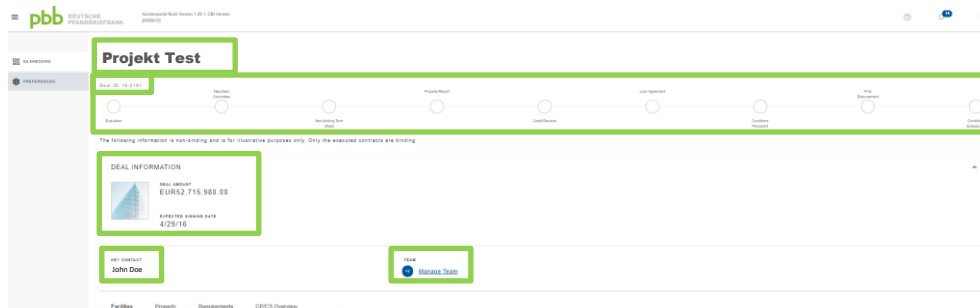


- Under "pbb Team", the pbb deal team is displayed, with the name, role and business phone number and email address shown for each member.

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:

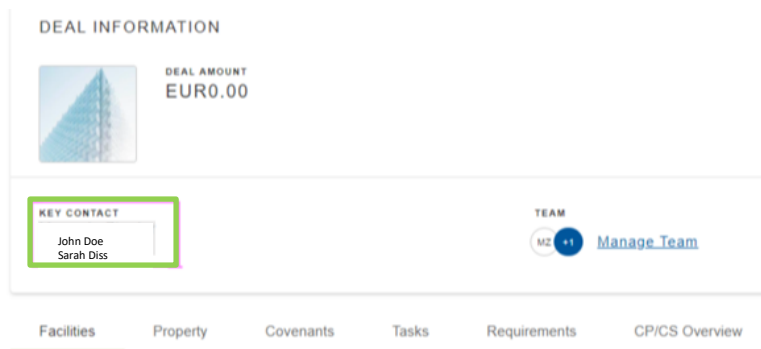


pbb Customer Portal

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.



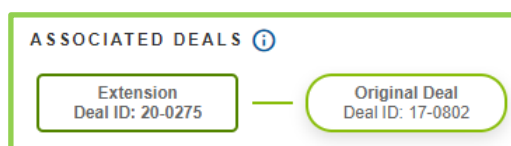
Below this, the indicative values of the loan sizing covenants are displayed, which may still change in the course of further negotiations.

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.

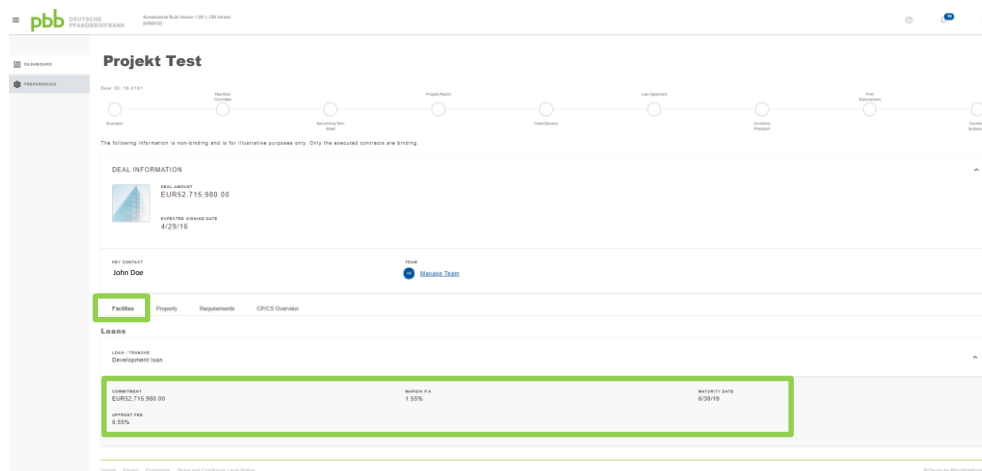
- Deal clusters can contain existing deals, new deals, and a combination of both.
- All users that have access to any deal in a cluster, automatically have access to all deals in the cluster.



pbb Customer Portal

5.3 The Facilities Tab

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



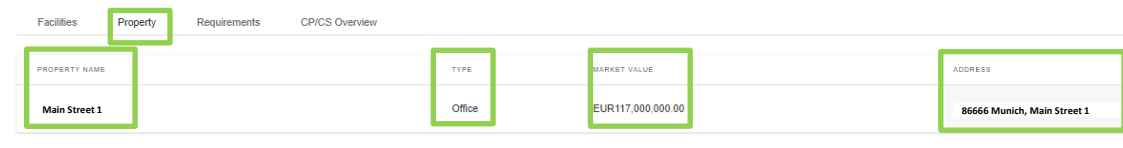
The indicative conditions for the loans and tranches are shown here.

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

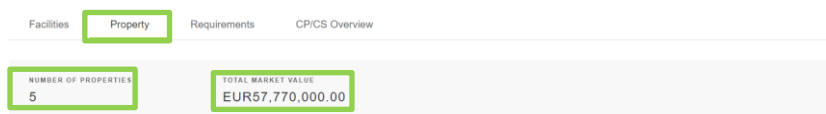
5.4 The Property Tab

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.
- Requirements relevant for disbursement are identified by the corresponding CP number.
- 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, e.g. according to the CP number, by clicking on the different column headings.

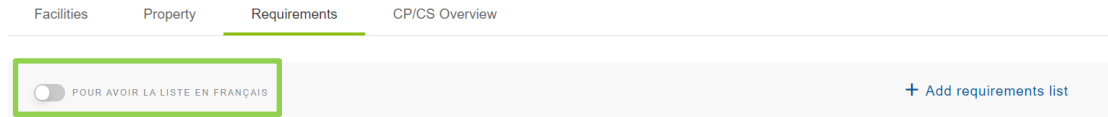
STATUS	CATEGORY	CP NUMBER	DOCUMENT NAME
APPROVED	Property		Land Register Excerpts
APPROVED	Transaction Documents and Collaterals		Land Charge Deed
APPROVED	Transaction Documents and Collaterals		Security Purpose Agreement

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.

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.

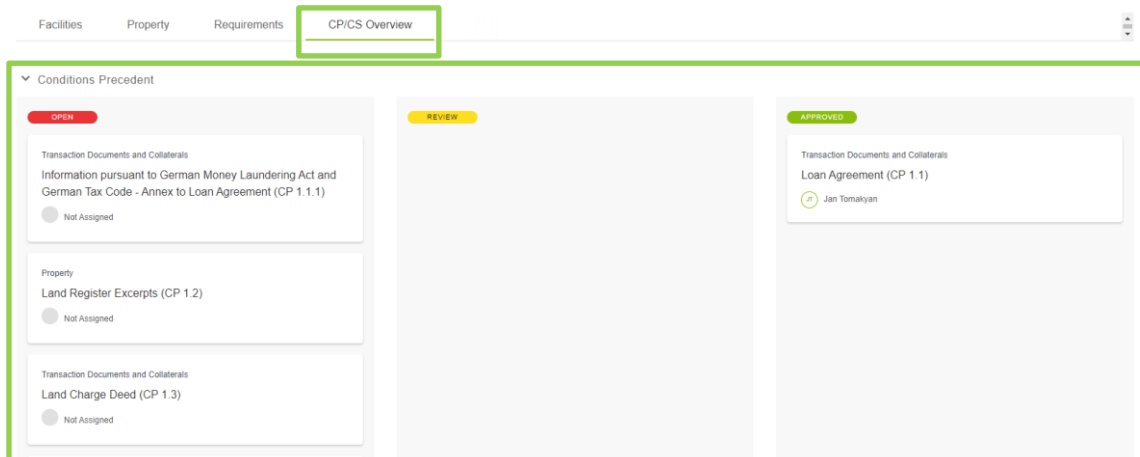


5.6 The CP / CS Overview Tab

The tab "CP/CS Overview" 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
- CP number
- 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

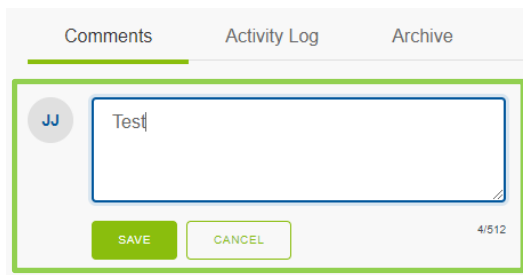
By clicking on a specific information request a window opens, under which related documents can be uploaded.

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.
- 2**: A section titled 'REQUIRED FOR' with the text 'Loan Agreement' below it.
- 3**: A section titled 'CP / CS' with three buttons: 'CP' (selected), 'CS', and 'NO'.
- 4**: A section titled 'ASSIGNED TO' with a dropdown menu showing 'Team member' and an 'ASSIGN TO ME' button.
- 5**: A button labeled 'SEND FOR REVIEW'.
- 6**: A section titled 'FILES' with a dashed border, a cloud upload icon, and the text 'Drop your file(s) here, or select manually. Max. 50 MB'.
- 7**: A section with three tabs: 'Comments', 'Activity Log', and 'Archive'. Below the tabs is a comment 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.
Furthermore, documents already uploaded remain in the cache until the button "Forward for review" is pressed. Until then, further documents can also be uploaded.
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.

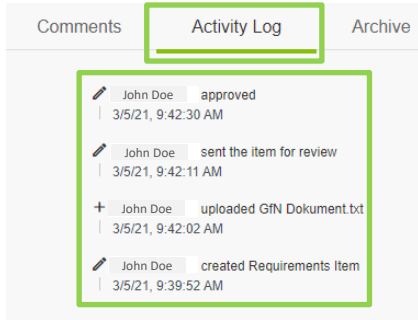
STATUS	CATEGORY	DOCUMENT NAME
REVIEW	Finance Documents	Financing Request
GOOD FOR NOW	Borrower and KYC	Company Presentation
OPEN	Transaction Documents and Collaterals	Non-binding Term Sheet
APPROVED	Transaction Documents and Collaterals	Loan Agreement (CP 1.1)

pbb Customer Portal

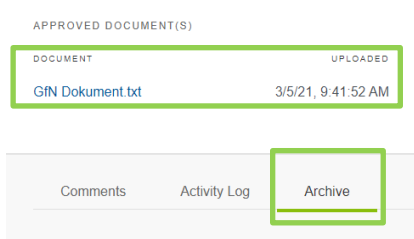
If through the process of negotiation respectively finalizing a transaction, a requirement has become obsolete, in alignment with pbb the specific requirement could be discarded by pbb and all deal team members will be informed automatically.

5.8 Activity Log & Archive

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

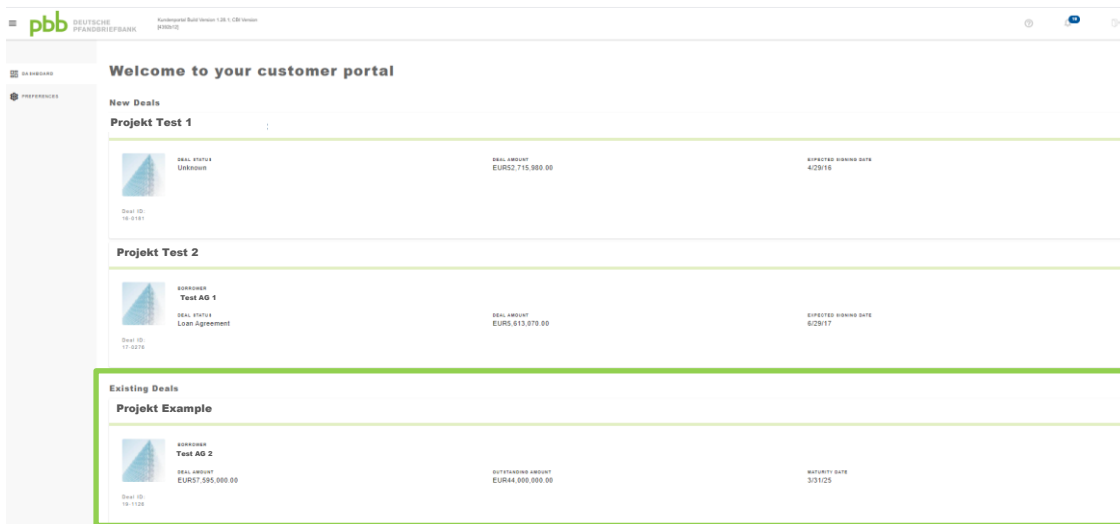


In the "Archive" of the task, all documents that were uploaded, edited, checked and not accepted in the course of processing are saved. The documents can be retrieved from there at any time.



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 screenshot shows the 'Projekt Test' dashboard. At the top, there is a navigation menu with 'DASHBOARD' and 'EINSTELLUNGEN'. The main content area is titled 'Projekt Test' and contains several sections: 'Deal ID: 17-1099', 'DEAL INFORMATIONEN' (with sub-sections for 'DEAL NOMINAL-DARLEHEN' at 231.320.000,00 EUR and 'KAPITALFORDERUNG' at 182.703.826,10 EUR, and 'DARLEHENSNEHMER' as Testl GmbH), and 'ANSPRECHPARTNER' John Doe. A 'TEAM' section includes a 'Team verwalten' button.

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

The screenshot shows the 'Facilities' tab with a table of loans. The table has columns for 'LOAN / TRANCHE', 'LOAN TYPE', and 'OUTSTANDING LOAN AMOUNT'. Two rows are visible, both with 'Investment' as the loan type. The first row has an outstanding amount of EUR52,000,000.00, and the second row has EUR0.00. A drop-down arrow is visible on the right side of the table.

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.

The screenshot shows the 'Facilities' tab with a detailed view of a loan. The table shows 'LOAN / TRANCHE' and 'LOAN TYPE' as 'Investment' with an 'OUTSTANDING LOAN AMOUNT' of EUR52,000,000.00. Below the table, there is a 'BORROWER' section for 'Projekt Test', a 'COMMITMENT' of EUR52,000,000.00, and a 'MATURITY DATE' of 11/30/25. There is also an 'UNDRAWN LOAN AMOUNT' of EUR0.00 and a 'Drawings' section with a 'DRAWING ID' of 0005001213799 and an 'OUTSTANDING AMOUNT' of EUR52,000,000.00. A 'MORE DETAILS' button is visible.

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 0005001213799	OUTSTANDING AMOUNT EUR52,000,000.00	MORE DETAILS
LOAN / TRANCHE	LOAN TYPE Investment	OUTSTANDING LOAN AMOUNT EUR0.00

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

© Deutsche Pfandbriefbank AG

DRAWING ID - 0005001213799

Close

IBAN XXXX XXXX XXXX XXXX XX		
COMMITMENT EUR52,000,000.00	OUTSTANDING AMOUNT EUR52,000,000.00	LOAN TYPE Investment
INTEREST RATE TYPE Float Rate	INTEREST RATE P.A. 1.70%	REFERENCE RATE P.A. 3-M-Euribor
MARGIN P.A. 1.70%	FIXED UNTIL 11/30/25	
DUE AMORTIZATION AMOUNT EUR0.00	DUE INTEREST AMOUNT EUR0.00	PAYMENT FREQUENCY 3M
AMORTIZATION TYPE Regular	NEXT PAYMENT DATE 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 Project Test	TYPE Office	MARKET VALUE EUR127,000,000.00	ADDRESS 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

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, you 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.

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