

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.

Comprehensive deal display and management functions as well as calendar function and task management are available for the existing business.

The portal's functionality in the credit process is being continuously expanded.

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, external advisors (e.g. appraisers or lawyers) as well as the portfolio managing deal or asset manager 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
 - Personalized overview: Under the "My Tasks" view, you will find the pending tasks and open CSs arranged by calendar for all deals to which you have been invited. A filter can be used to easily search for pending tasks.

- **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

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- 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:

- Executive User (Customer)
- Standard User (Customer)
- Deal Manager / Asset Manager
- Restricted User
- Appraiser / Monitor User
- Lawyers

 <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", etc.)	 <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>Deal / Asset Manager User</u> <ul style="list-style-type: none">• Restricted external user who acts on behalf of the client and manages the customer's portfolio; also the sponsor of an SPV• Can view and work on transactions to which he/she has been invited
 <u>Lawyer User</u> <ul style="list-style-type: none">• Restricted external user for contracted, external transactional attorneys• Can view and work on transactions to which he/she has been invited	 <u>Appraiser / 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	 <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

In the first step, an 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.

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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.

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.

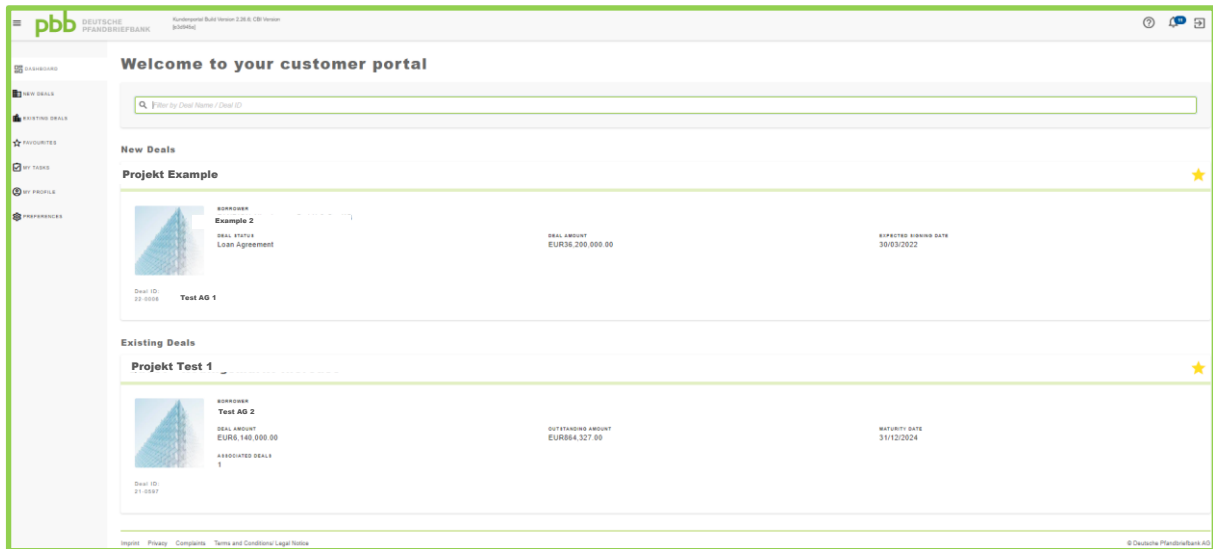
If you have forgotten your password, simply click on the support e-mail and you will promptly receive an e-mail to reset your password.

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 'Search', '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, the 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'.

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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 (= Deal-ID) and a deal name. At the same time, you can see specific information such as the loan volume and the terms.

On the dashboard there is a "deal filter" for easy finding of transactions.

By entering the deal ID or the deal name, results can be filtered on the dashboard.

Welcome to your customer portal



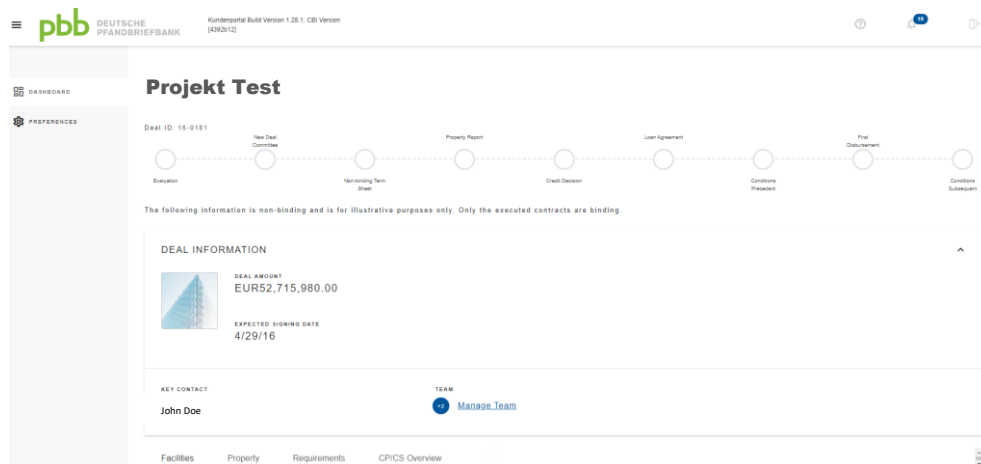
Clicking on a deal takes you to the respective detailed view.

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.

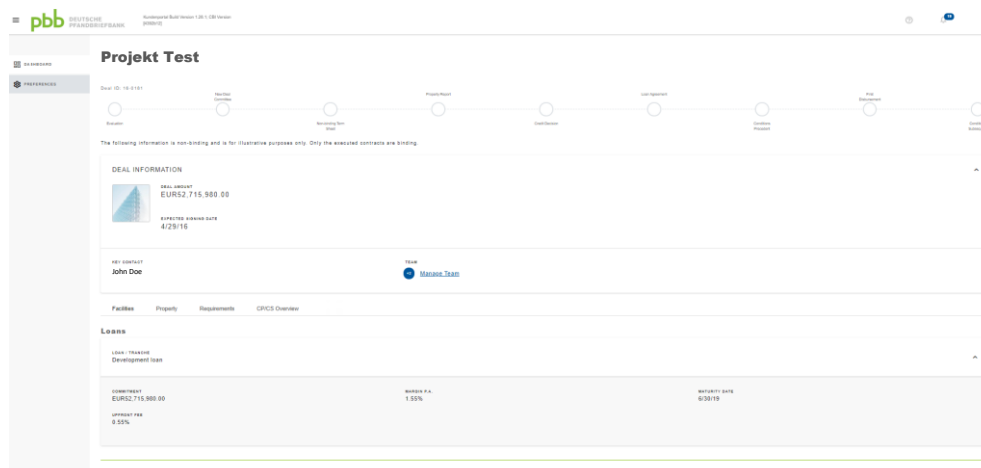
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In this section, you will also find the deal cluster, which displays the original deal of a transaction as well as any associated increases and extensions



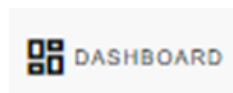
Further details on the functions are explained below under the heading New Business.

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.

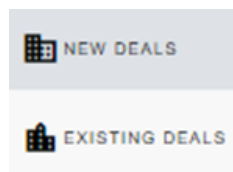


Likewise, the task processing status will be further explained under the heading Existing Business.

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

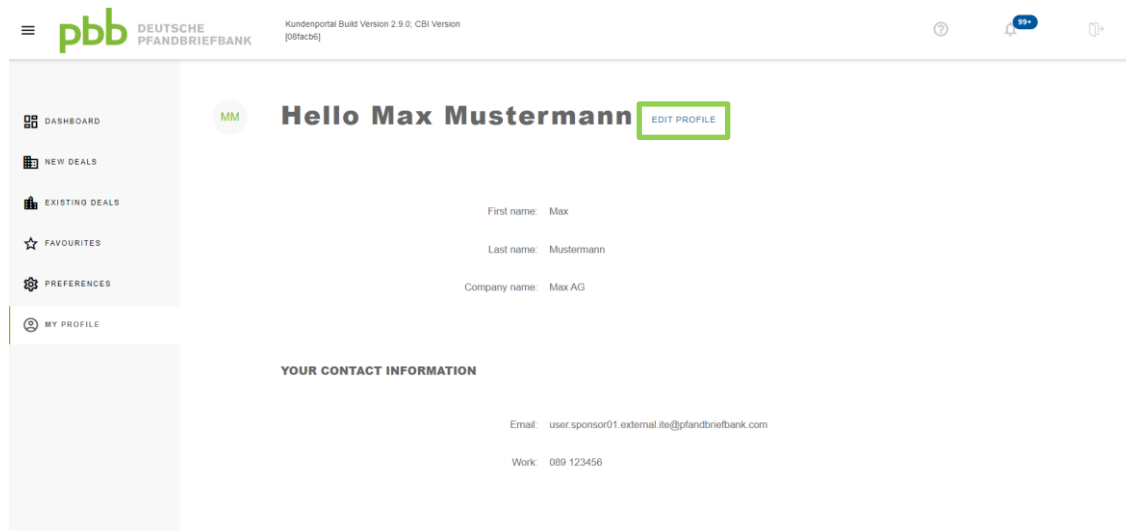


Below, you find two buttons for New and Existing Deals in the Navigation Bar, which act as a filter function for a better overview, when there is a large number of deals on the dashboard.



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



Following this, in the left navigation area, you find the “Preferences” section.



After one click, the preferences for the optional automatic e-mail notifications can be individually selected here, as well as language settings (German / English).

You have the possibility to be informed about news / changes / approvals via e-mail - either as individual e-mail for each action or as summary e-mail at the end of the day. If you don't want any e-mail notifications you get a warning.

Preferences

⚠ You receive no emails from the pbb customer portal
Please log in to the portal regularly to see relevant information and requirements

IMMEDIATE NOTIFICATION EMAILS

Receive immediate notifications via email also

SUMMARY EMAIL FOR NOTIFICATIONS

Receive a summary email after 21:00 CET when there are new notifications

LANGUAGE SETTINGS

English ▼

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LANGUAGE SETTINGS

English

At last, there is the button “FAQ & Videos”.



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

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



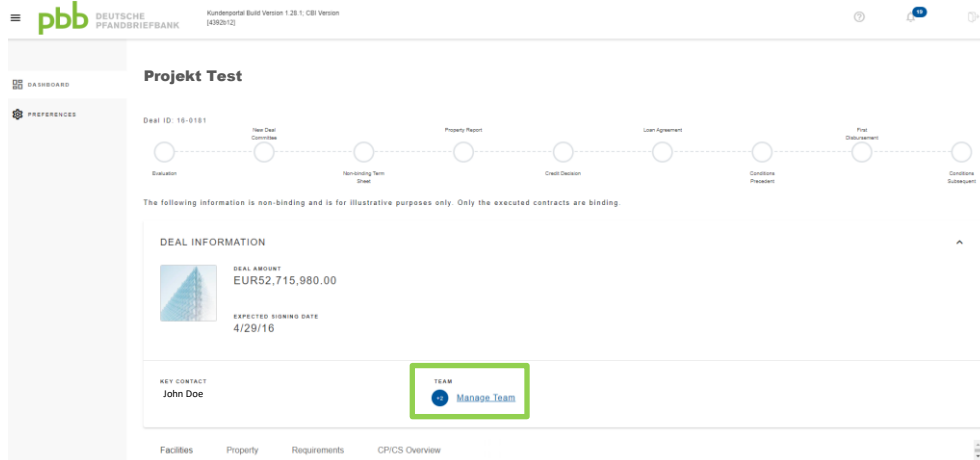
If there are tasks to be done, updates to a deal or actions that need attention, you can see this by the colored notification bell. The number of new notifications is also displayed here.

To the right of the notification bell is the logout button:



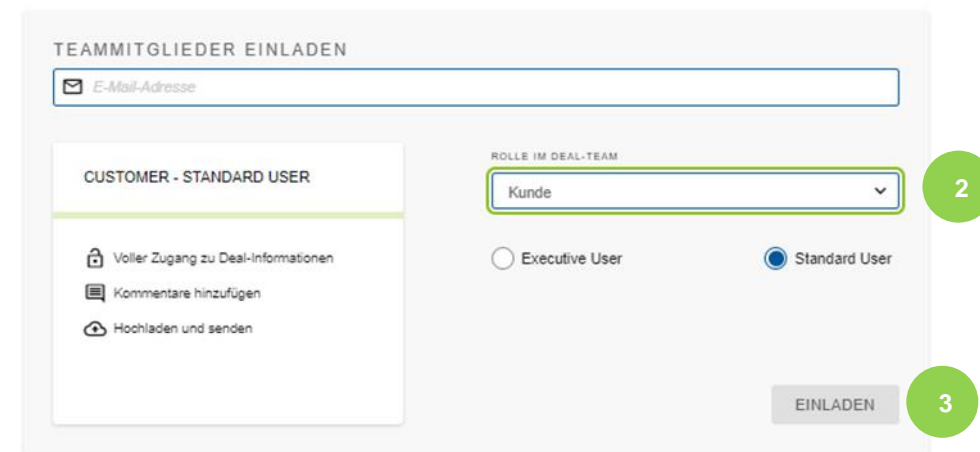
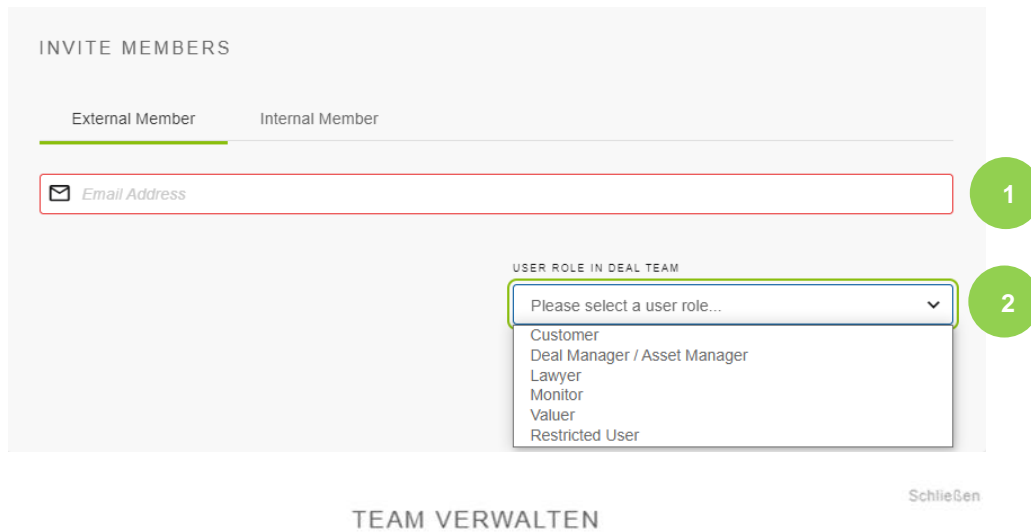
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Back in the deal overview, the deal team is displayed under "Manage team" with the contact details of the individual team members.



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:



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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.

- Deal Manager / Asset Manager User

The role of a Deal Manager / Asset Manager is intended for an external user who acts on behalf of the customer and manages its portfolio. This can also be the sponsor from a SPV. The user group has comprehensive access to the information on the respective transaction and is authorized to upload and send documents including the task- and document-specific comment function.

- Appraiser / Monitor User

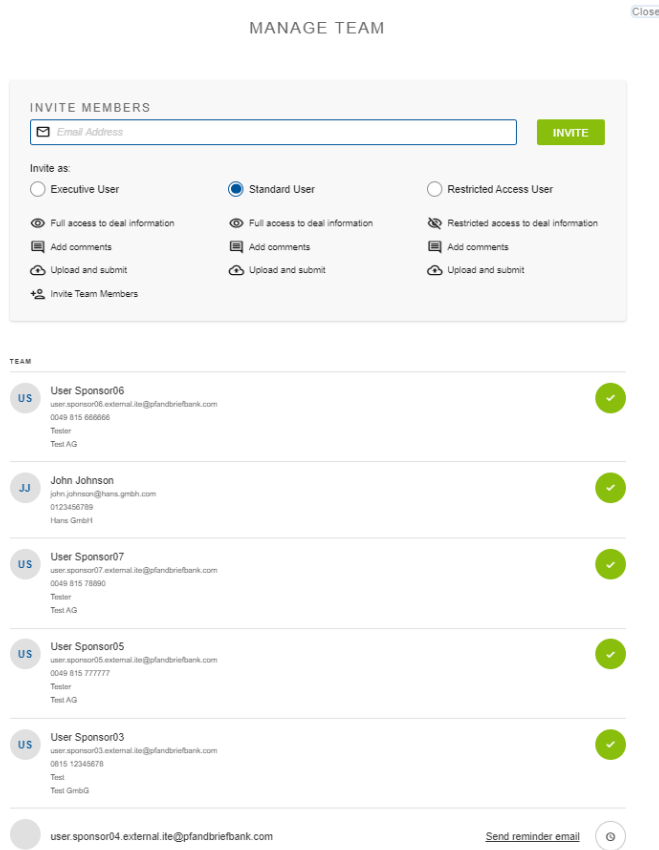
The role Appraiser / Monitor, was specially designed for corresponding, external service providers. They do not have access to deal details and can only view and add uploaded documents and comments for requirements / documents in their area of responsibility.

- Lawyer User

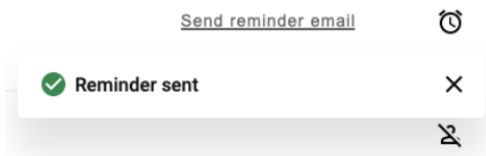
The lawyer role, is used for the involvement of transactional attorneys from external law firms accompanying a deal. They have comprehensive access to the information on the respective transaction and are authorized to upload and send documents, including the task- and document-specific comment function.

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

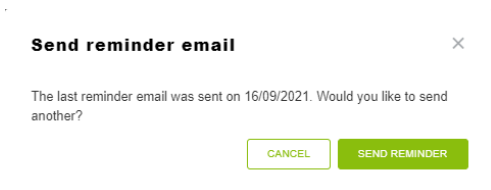
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If you click the “Send reminder email” button in manage team window, the portal will now show a visual indication that the reminder has been sent.



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

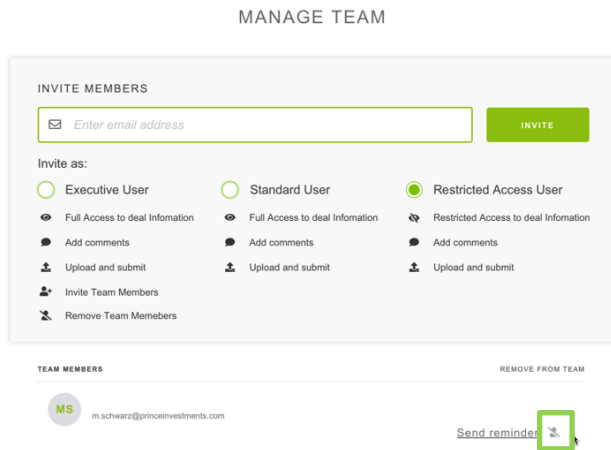


Furthermore, individual persons can be uninvited from the deal team via the “Manage team”-function through the "Uninvite" button for the respective user.

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

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Close



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.

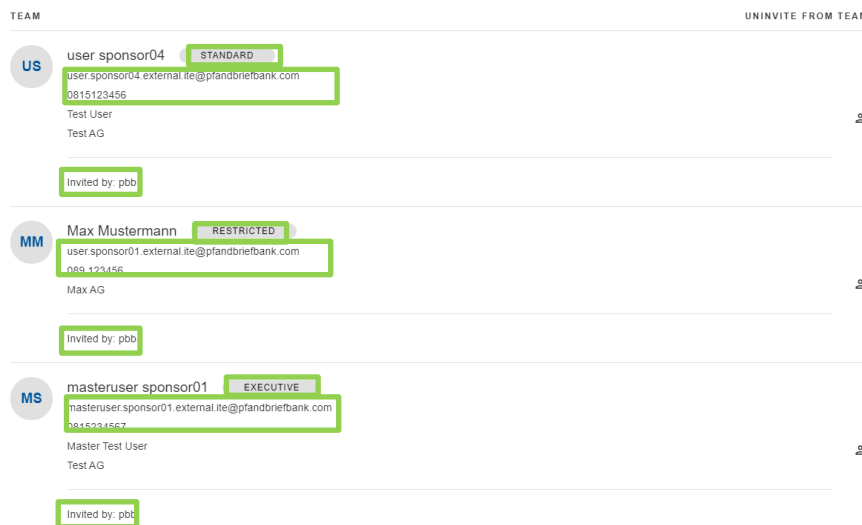
Please regularly check the access authorizations of the users you have invited with regard to their up-to-dateness in order to validate the existing access or to prevent access to the deal that is no longer required or unauthorized.

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.



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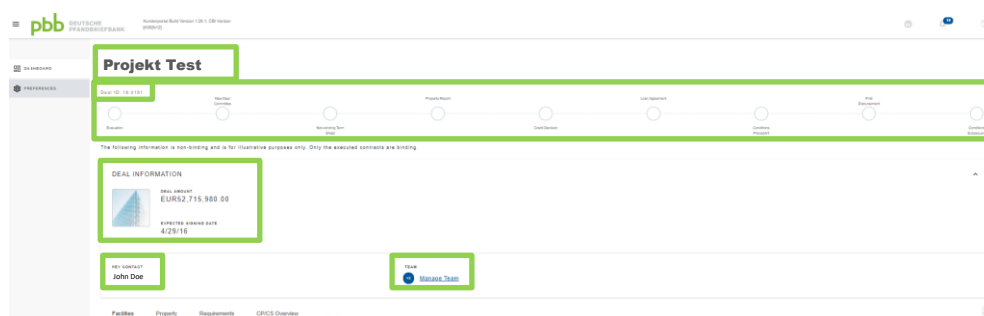
- Under "pbb Team", the pbb deal team is displayed, with the name, role and business phone number and email address shown for each member.

E-mails and calls (if supported by Internet telephony or apps such as Jabber) can be started directly from the customer portal.

5 Set-Up, Management & Steering New Business

5.1 Basic Transaction Information

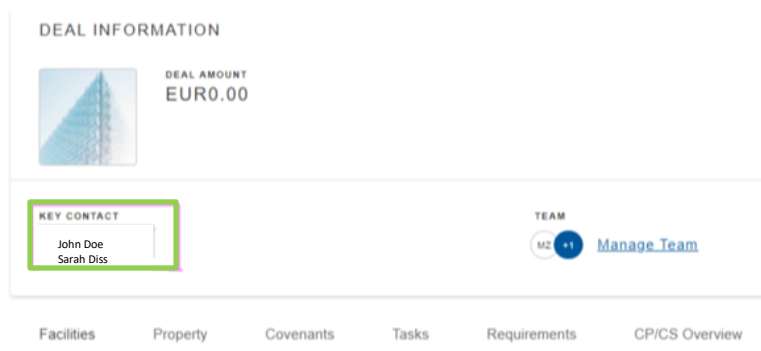
Back in the dashboard, after clicking on a new business deal, the status of the financing in the approval process up to disbursement is graphically displayed directly under the project name and the deal ID:



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

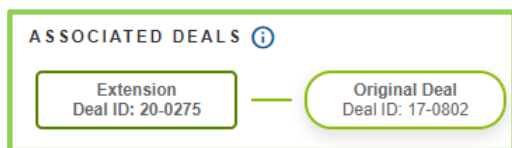
The portal offers the so-called "Deal Cluster" concept: related investment loans or loans that build upon each other can be displayed jointly ("clustered") in the customer portal.

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.

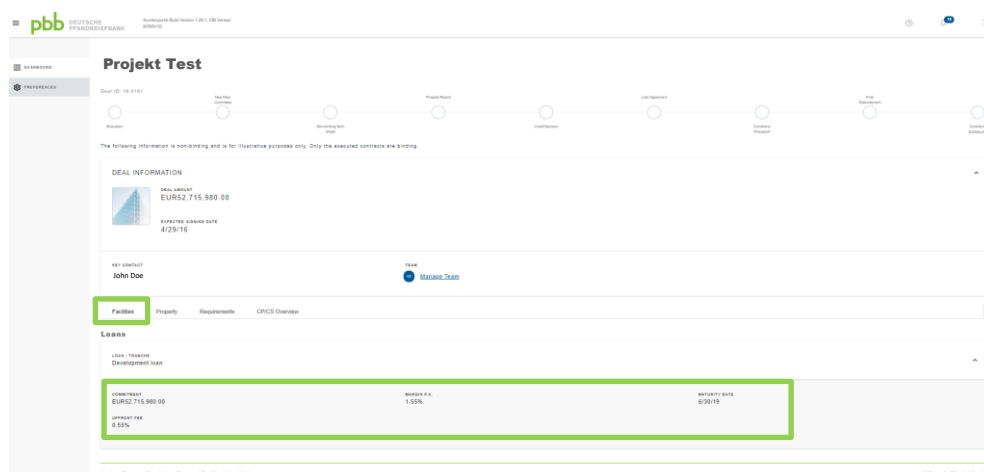
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- All users that have access to any deal in a cluster, automatically have access to all deals in the cluster.



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. – %
- One-off fee – % or absolute amount in EUR

Note: Display of conditions for new deals

The conditions for a new deal are only displayed after the term sheet is signed.

5.4 The Property Tab

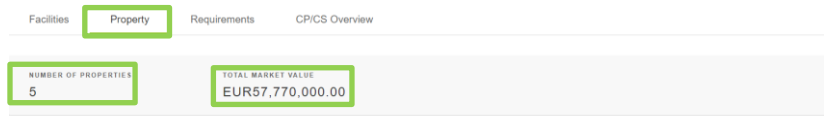
Next to it, as part of the deal overview, you will find the tab "Property", under which the following asset data can be seen:

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



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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.



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.

In Progress

INVESTMENT

Complete List Process Stage Category

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

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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 shows two sections of requirement lists. The first section is titled "In Progress" and contains a single item: "CAPEX TRANCHE DISBURSEMENT 2". The second section is titled "Finalised" and contains a single item: "CAPEX TRANCHE DISBURSEMENT 1". Below this item, there is a table titled "Conditions Precedent" with the following data:

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

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.

The screenshot shows a navigation bar with tabs: "Facilities", "Property", "Requirements", and "CP/CS Overview". Below the tabs, there is a language switch button labeled "POUR AVOIR LA LISTE EN FRANÇAIS" with a toggle switch. To the right of the button is a link: "+ Add requirements list".

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

The screenshot shows the "CP/CS Overview" tab selected in the navigation bar. Below the navigation bar, there is a section titled "Conditions Precedent" with three requirement cards. The first card is labeled "OPEN" and contains the following information: "Transaction Documents and Collaterals", "Information pursuant to German Money Laundering Act and German Tax Code - Annex to Loan Agreement (CP 1.1.1)", and "Not Assigned". The second card is labeled "REVIEW" and is empty. The third card is labeled "APPROVED" and contains the following information: "Transaction Documents and Collaterals", "Loan Agreement (CP 1.1)", and "Jan Tomalyan".

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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.

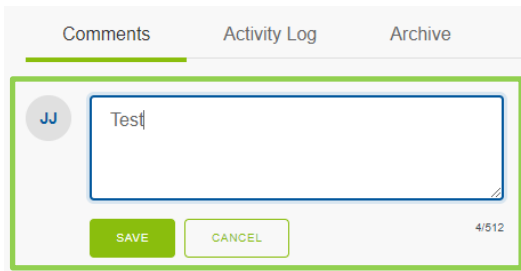
5.7 Task Management New Business

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

The screenshot shows a task management window titled "Upload Loan Agreement". It contains several sections: a header with the task name and a close button; a "REQUIRED FOR" section with "Loan Agreement"; a "CP / CS" section with radio buttons for "CP", "CS", and "NO"; an "ASSIGNED TO" section with a dropdown menu showing "Team member" and an "ASSIGN TO ME" button; a section with two buttons: "SEND FOR REVIEW" and "APPROVE WITHOUT (NEW) DOCUMENTS"; a "FILES" section with a dashed box for file upload and the text "Drop your file(s) here, or select manually. Max. 50 MB"; and a "Comments" section with tabs for "Comments", "Activity Log", and "Archive", and a text input field with a "PM" icon and the placeholder text "Add 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.
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)

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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)

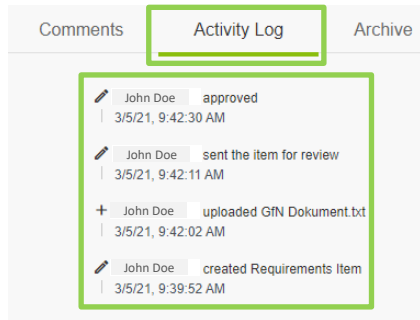
pbb Customer Portal

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.

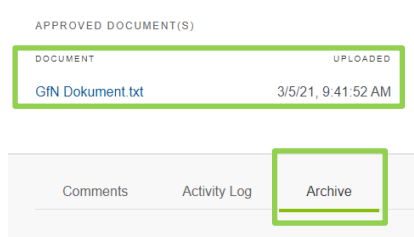
After meeting all disbursement requirements, the CP report will be provided to you as a pdf list.

5.8 Activity Log & Archive

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

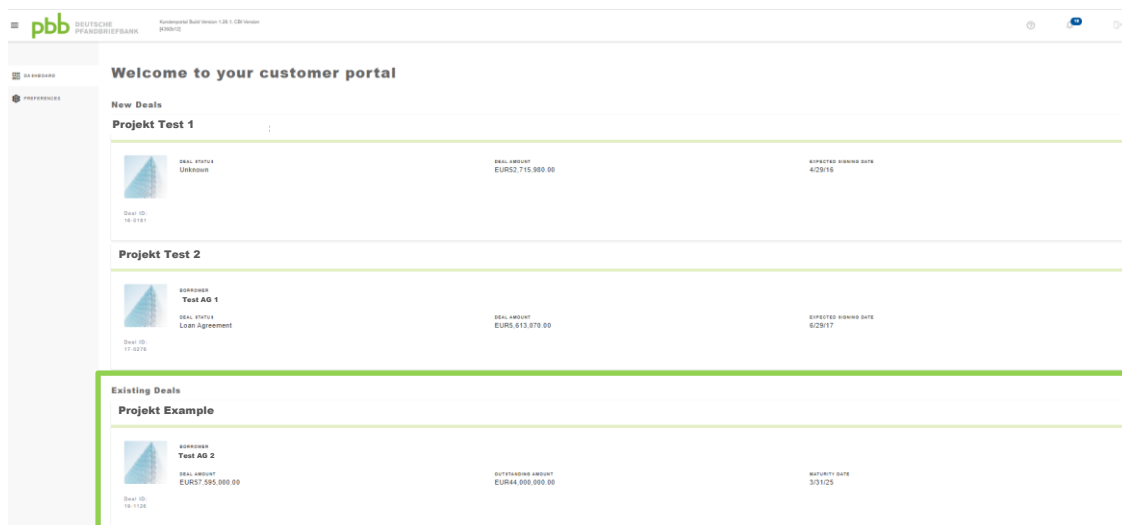


In the "Archive" of the task, all documents that were uploaded, edited, checked and not accepted in the course of processing are saved. The documents can be retrieved from there at any time.



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.



pbb Customer Portal

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.

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.

For loans that have not yet been fully disbursed, the acceptance period is displayed in addition to the loan amount that has not been disbursed.



pbb Customer Portal

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.

Facilities Property Covenants Tasks Requirements CP/CS Overview

Loans

LOAN / TRANCHE	LOAN TYPE Investment	OUTSTANDING LOAN AMOUNT EUR52,000,000.00
BORROWER Project Test		
COMMITMENT EUR52,000,000.00	MATURITY DATE 11/30/25	
UNDRAWN LOAN AMOUNT EUR0.00		
Drawings		
DRAWING ID 0005001213799	OUTSTANDING AMOUNT EUR52,000,000.00	MORE DETAILS
LOAN / TRANCHE	LOAN TYPE Investment	OUTSTANDING LOAN AMOUNT EUR0.00

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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 as well as the reference interest rate (e.g. 3 months Euribor, SONIA, etc.).

Drawings

DRAWING ID 0005001214687	OUTSTANDING AMOUNT EUR445,000,000.00	MORE DETAILS
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DRAWING ID - 0005001214687 [Close](#)

Terms **Payment Plan**

IBAN XXXX XXXX XXXX XXXX XX	COMMITMENT EUR445,000,000.00	OUTSTANDING AMOUNT EUR445,000,000.00	LOAN TYPE Investment
INTEREST RATE TYPE Fixed Rate	INTEREST RATE P.A. 1.790%	FIXED UNTIL 31/12/2031	
DUE INTEREST AMOUNT EUR2,035,627.78	PAYMENT FREQUENCY 3M	AMORTIZATION TYPE Bullet	
NEXT PAYMENT DATE 30/09/2022			


Note: In case your Reference Rate is based on a Risk Free Rate (RFR), the "Due Interest Amount" is indicative.

pbb Customer Portal

An interest and repayment plan is also available for fixed-interest loans. This can be accessed via the "Payment plan" tab. If required, you can also download it in pdf, CSV and xlsx formats ("Download" button).

Close

DRAWING ID - 0005001214687



Terms **Payment Plan**

PAYMENT DATE	AMOUNT	INTEREST	AMORTISATION	OTHER	REMAINING BALANCE
09/03/2022					445,000,000.00
31/03/2022	564,263.03	508,906.94		55,356.09	445,000,000.00

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

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.

Facilities Property **Covenants** Tasks Requirements CP/CS Overview

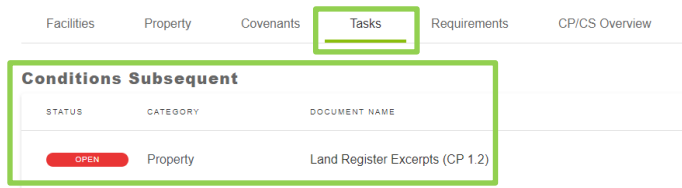
LTV			
DATE	CURRENT VALUE	SOFT COVENANT	HARD COVENANT
Figures as of 8/5/20	● 53.84%	70.00%	75.00%

DSCR			
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:

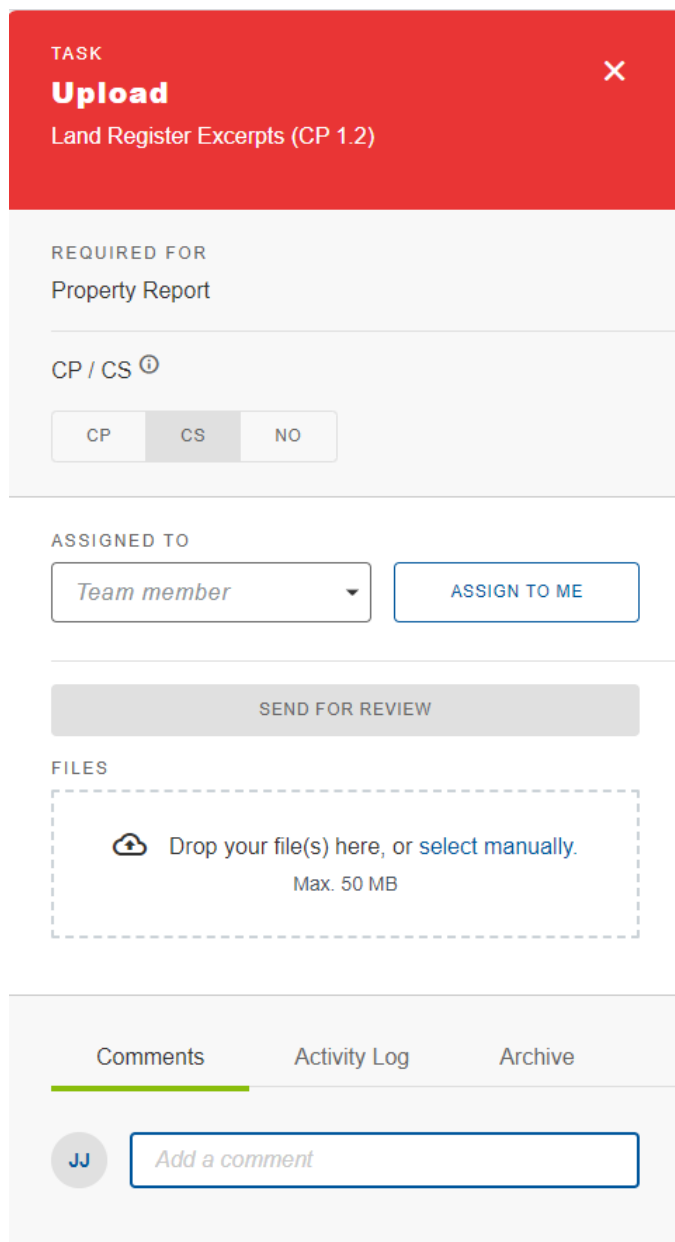
- The pending covenant compliance test and delivery due dates and other contractual obligations with due dates are listed here.
- In addition, any open Conditions Subsequent from loan closing are also shown under this tab.

pbb Customer Portal



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

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.

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	avi
msg	mp4
SPECIAL	
zip	