

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 31.03.2021

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	16.295,1	17.321,7	17.530,0
of which derivatives	-	-	-
Cover Pool	18.375,7	19.579,4	19.650,0
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.080,6	2.257,7	2.120,0
OC in % of Pfandbriefe outstanding	12,8%	13,0%	12,1%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-OC in % of Pfandbriefe outstanding	2.080,6	2.257,7	-
	12,8%	13,0%	-

* For the calculation of risk risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of outstanding Mortgage Pfandbriefe and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	1.679,0	3.423,6
> 0,5 years and <= 1 year	2.300,0	1.514,8
> 1 year and <= 1,5 years	848,0	1.456,5
> 1,5 years and <= 2 years	1.988,5	1.008,6
> 2 years and <= 3 years	3.877,0	2.958,7
> 3 years and <= 4 years	329,5	1.727,4
> 4 years and <= 5 years	842,5	1.893,9
> 5 years and <= 10 years	1.889,6	4.016,9
> 10 years	2.541,0	375,4
Total	16.295,1	18.375,7

Publication according to section 28 para. 1 nos. 4, 5 and 6 Pfandbrief Act

Further Cover Assets Mortgage Pfandbriefe - in detail | 30.06.2021

Further Cover Assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3					
	Total	thereof			
		equalization claims according to section 19 para. 1 no. 1	money claims according to section 19 para. 1 no. 2		bonds according to section 19 para. 1 no. 3
			overall	thereof	
	mn €	mn €	mn €	mn €	mn €
Total - all states	1.429,2	-	1.334,6	-	94,6
Germany	1.300,0	-	1.300,0	-	-
France	-	-	-	-	-
Ireland	-	-	-	-	-
Italy	80,0	-	-	-	80,0
Japan	-	-	-	-	-
Luxembourg	34,6	-	34,6	-	-
Netherlands	-	-	-	-	-
Austria	2,0	-	-	-	2,0
Poland	-	-	-	-	-
Slovakia	-	-	-	-	-
Slovenia	-	-	-	-	-
Spain	12,6	-	-	-	12,6
Internationale Organisationen	-	-	-	-	-

Publication according to section 28 para. 2 no. 1 b, c and no. 2 Pfandbrief Act

Volume of claims used to cover Mortgage Pfandbriefe split by states in which the property is located, according to property type and the total amount of payments in arrears for at least 90 days as well as the total amount of these claims if the respective amount in arrears is at least 5 percent of the claim. | 30.06.2021

Cover Assets																
Total	thereof Residential							Commercial							Total amount of payments in arrears for at least 90 days	total amount of these claims inasmuch as the respective amount in arrears is at least 5% of the claim
	Total	thereof						Total	thereof							
		Apartments	Single-and two-family houses	Multi-family houses	Buildings under construction	Building land	Office buildings		Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction	Building land			
mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	16.946,4	3.106,0	329,3	12,9	2.535,2	228,6	-	13.840,4	7.759,4	2.460,9	263,0	2.654,3	623,9	78,7	0,2	0,2
Germany	7.411,8	2.651,5	329,3	12,9	2.130,5	178,8	-	4.760,4	2.628,8	763,3	88,9	745,5	455,2	78,7	0,2	0,2
Belgium	80,6	-	-	-	-	-	-	80,6	80,6	-	-	-	-	-	-	-
France	2.089,9	-	-	-	-	-	-	2.089,9	1.428,4	168,1	56,5	268,1	168,7	-	-	-
Great Britain	1.697,2	-	-	-	-	-	-	1.697,2	463,6	486,6	27,1	720,0	-	-	-	-
Netherlands	582,3	118,3	-	-	68,5	49,8	-	463,9	206,6	41,9	-	215,5	-	-	-	-
Austria	275,9	0,0	-	0,0	-	-	-	275,9	130,7	77,0	-	68,2	-	-	-	-
Switzerland	110,7	-	-	-	-	-	-	110,7	73,9	36,8	-	-	-	-	-	-
USA	2.091,3	322,5	-	-	322,5	-	-	1.768,8	1.533,6	-	34,3	200,8	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Finland	195,4	13,7	-	-	13,7	-	-	181,7	95,5	86,2	-	-	-	-	-	-
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-
Luxembourg	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	-
Poland	876,0	-	-	-	-	-	-	876,0	467,7	280,7	15,4	112,2	-	-	-	-
Sweden	578,3	-	-	-	-	-	-	578,3	269,7	162,7	-	145,9	-	-	-	-
Slovakia	85,7	-	-	-	-	-	-	85,7	-	22,0	-	63,7	-	-	-	-
Spain	177,1	-	-	-	-	-	-	177,1	75,3	85,3	-	16,5	-	-	-	-
Czech Republic	284,5	-	-	-	-	-	-	284,5	75,7	122,9	40,9	45,0	-	-	-	-
Hungary	116,5	-	-	-	-	-	-	116,5	55,6	49,0	-	12,0	-	-	-	-
Romania	143,4	-	-	-	-	-	-	143,4	110,1	33,3	-	-	-	-	-	-
Slovenia	45,1	-	-	-	-	-	-	45,1	-	45,1	-	-	-	-	-	-

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches | 30.06.2021

	Cover Assets
	mn €
up to 300.000 €	66,3
more than 300.000 € up to 1 mn. €	141,4
more than 1 mn. € up to 10 mn. €	1.342,6
more than 10 mn. €	15.396,0
Total	16.946,4

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act
Key figures about outstanding Mortgage Pfandbriefe and Cover Pool | 30.06.2021

	Cover Pool
	mn €
Outstanding Mortgage Pfandbriefe	16.295,1
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)	85,38%
Cover Pool	18.375,7
thereof total amount of claims which exceed the limits according to section 13 para. 1 (section 28 para. 1 no. 7)	-
thereof total amount of the claims which exceed the limits according to section 19 para. 1 no. 2 (section 28 para. 1 no. 8)	-
thereof total amount of the claims which exceed the limits according to section 19 para. 1 no. 3 (section 28 para. 1 no. 8)	-
thereof fixed-rate cover assets (section 28 para. 1 no. 9)	57,31%
	CHF 128,4
	GBP 235,1
	SEK 24,8
	USD 465,3
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in € section 28 para. 1 no. 10 (Net Total of asset/liability)	
volume-weighted average time in years (seasoning) (section 28 para. 1 no. 11)	3,4
weighted average loan-to-value ratio, based upon the mortgage lending value (section 28 para. 2 no. 3)	54,34%
weighted average loan-to-value ratio, based upon the market value -optional-	32,18%

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Public Pfandbriefe outstanding and their cover | 30.06.2021

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	10.644,8	13.311,3	12.504,7
thereof derivatives	-	-	-
Cover Pool	11.772,0	14.779,5	13.679,3
thereof derivatives	-	-	-
Over-Collateralisation (OC)	1.127,2	1.468,2	1.174,6
OC in % of Pfandbriefe outstanding	10,6%	11,0%	9,4%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	1.127,2	1.468,2	-
OC in % of Pfandbriefe outstanding	10,6%	11,0%	-

* For the calculation of risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

Publication according to section 28 para. 1 no. 2 Pfandbrief Act

Maturity structure of outstanding Public Pfandbriefe and the Cover Pool assets

	Pfandbriefe outstanding	Cover Pool
	mn €	mn €
Maturity:		
<= 0,5 years	444,3	395,3
> 0,5 years and <= 1 year	333,0	412,8
> 1 year and <= 1,5 years	445,1	368,6
> 1,5 years and <= 2 years	350,7	371,4
> 2 years and <= 3 years	878,5	753,8
> 3 years and <= 4 years	684,0	518,2
> 4 years and <= 5 years	776,3	534,6
> 5 years and <= 10 years	3.349,6	3.571,9
> 10 years	3.383,3	4.845,2
Total	10.644,8	11.772,0

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 30.06.2021

	Further cover assets for Public Pfandbriefe according to section 20 para. 2 nos. 1 and 2			
	Total	thereof		
		equalization claims according to section 20 para. 2 no. 1	money claims according to section 20 para.2 no.2	
			overall	thereof
			Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
	mn €	mn €	mn €	mn €
Total - all states	-	-	-	-
Germany	-	-	-	-

Publication according to section 28 para. 3 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe split by the individual states in which the borrower is located | 30.06.2021

	Cover assets									
	Total	thereof					thereof granted			
		granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	
Total - all states	11.772,0	584,5	3.738,0	3.386,8	958,5	1.535,7	1.072,1	734,0	274,5	72,3
Germany	3.213,5	430,5	200,4	2.003,5	72,8	274,8	436,4	147,8	77,9	0,0
Belgium	122,9	-	-	-	-	-	50,0	72,9	-	-
Finland	72,2	-	8,4	-	23,3	40,5	-	-	-	-
France	2.796,8	23,9	175,7	837,1	637,3	820,7	128,1	62,2	135,7	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	247,0	-	-	233,6	13,4	-	-	-	-	-
Japan	238,5	-	178,5	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	51,4	51,3	-	-	-	-	51,3	-	0,1	-
Austria	3.923,6	-	3.175,0	-	-	-	370,0	317,8	60,8	-
Portugal	313,3	-	-	-	-	180,0	-	133,3	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	347,5	-	-	300,9	-	46,7	-	-	-	-
Switzerland	-	-	-	-	-	-	-	-	-	-
Slovenia	29,8	-	-	-	-	-	29,8	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	72,3	72,3	-	-	-	-	-	-	-	72,3
Denmark	-	-	-	-	-	-	-	-	-	-
Great Britain	170,0	6,5	-	11,7	151,8	-	6,5	-	-	-
USA	-	-	-	-	-	-	-	-	-	-
International Organisations	173,0	-	-	-	-	173,0	-	-	-	-

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims in as much as the respective amount in arrears is at least 5% of the claim

	Amount of claims in arrears for at least 90 days				
	Total	thereof			
		State	Regional authorities	Local authorities	Other debtors
mn €	mn €	mn €	mn €	mn €	
Total - all states	-	-	-	-	-
Germany	-	-	-	-	-

	Total amount of these claims if the respective amount in arrears is at least 5 % of the claim				
	Total	thereof			
		State	Regional authorities	Local authorities	Other debtors
mn €	mn €	mn €	mn €	mn €	
Total - all states	-	-	-	-	-
Germany	-	-	-	-	-

Publication according to section 28 para. 3 no. 1 Pfandbrief Act

Volume of claims used as cover for Public Pfandbriefe according to their amount in tranches | 30.06.2021

	Cover Assets
	mn €
up to 10 mn. €	380,1
more than 10 mn. € up to 100 mn. €	3.413,8
more than 100 mn. €	7.978,1
Total	11.772,0

Publication according to section 28 para. 1 nos. 8, 9 and 10 Pfandbrief Act
Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.06.2021

	Cover Pool
	mn €
Outstanding Public Pfandbriefe	10.644,8
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)	72,63%
Cover Pool	11.772,0
thereof total amount of the claims which exceed the limits according to section 20 para. 2 (section 28 para. 1 no. 8)	-
thereof fixed-rate cover assets section (28 para. 1 no. 9)	70,16%
	CAD 12,7
	CHF 71,4
	GBP 174,8
	JPY 201,5
	USD 539,5
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in € section 28 para. 1 no. 10 (Net Total of asset/liability)	