

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover | 31.03.2022

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total outstanding			
Mortgage Pfandbriefe	15.602,7	15.945,8	16.099,7
of which derivatives	-	-	-
Cover Pool	18.474,9	19.138,9	19.134,1
of which derivatives	-	-	-
Over-Collateralisation (OC)	2.872,3	3.193,1	3.034,3
OC in % of Pfandbriefe outstanding	18,4%	20,0%	18,8%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-	2.872,3	3.193,1	
OC in % of Pfandbriefe outstanding	18,4%	20,0%	-

* 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	1.398,1	2.688,5
> 0,5 years and <= 1 year	1.610,7	1.813,6
> 1 year and <= 1,5 years	1.029,8	1.401,4
> 1,5 years and <= 2 years	1.892,3	1.821,3
> 2 years and <= 3 years	3.122,5	2.402,9
> 3 years and <= 4 years	1.077,0	2.257,0
> 4 years and <= 5 years	901,8	1.839,4
> 5 years and <= 10 years	2.088,6	3.975,2
> 10 years	2.481,8	275,6
Total	15.602,7	18.474,9

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

Further Cover Assets Mortgage Pfandbriefe - in detail | 31.03.2022

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 Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013	
	mn €	mn €	mn €	mn €	mn €
Total - all states	731,3	-	635,8	-	95,5
Belgium	-	-	-	-	-
Germany	600,0	-	600,0	-	-
Italy	80,0	-	-	-	80,0
Luxembourg	35,8	-	35,8	-	-
Netherlands	-	-	-	-	-
Austria	2,0	-	-	-	2,0
Slovenia	-	-	-	-	-
Spain	13,5	-	-	-	13,5
USA	-	-	-	-	-
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. | 31.03.2022

	Cover Assets															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 Residential						Commercial									
		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 €	
Total - all states	17.743,6	3.050,0	390,6	3,2	2.491,4	164,7	-	14.693,6	8.585,3	2.230,6	267,4	2.766,9	772,3	71,1	-	-	
Germany	7.649,8	2.592,5	333,1	3,2	2.091,4	164,7	-	5.057,4	2.774,9	750,5	69,5	766,4	625,0	71,1	-	-	
Belgium	44,6	-	-	-	-	-	-	44,6	44,6	-	-	-	-	-	-	-	
France	2.178,5	-	-	-	-	-	-	2.178,5	1.553,3	158,5	53,1	266,2	147,3	-	-	-	
Great Britain	1.466,7	-	-	-	-	-	-	1.466,7	480,0	365,4	48,0	573,4	-	-	-	-	
Netherlands	635,0	103,3	57,5	-	45,8	-	-	531,7	270,5	41,9	-	219,4	-	-	-	-	
Austria	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-	-	
Switzerland	61,8	-	-	-	-	-	-	61,8	61,8	-	-	-	-	-	-	-	
USA	2.835,8	324,8	-	-	324,8	-	-	2.511,0	2.098,3	16,6	36,8	359,4	-	-	-	-	
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	203,1	-	-	-	-	-	-	203,1	117,7	85,4	-	-	-	-	-	-	
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-	
Luxembourg	49,8	-	-	-	-	-	-	49,8	23,1	-	-	26,8	-	-	-	-	
Poland	880,7	-	-	-	-	-	-	880,7	431,9	268,5	15,4	165,0	-	-	-	-	
Sweden	617,9	29,4	-	-	29,4	-	-	588,4	301,6	140,2	-	146,6	-	-	-	-	
Slovakia	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	-	
Spain	200,8	-	-	-	-	-	-	200,8	75,3	85,3	-	40,2	-	-	-	-	
Czech Republic	258,1	-	-	-	-	-	-	258,1	75,7	92,4	44,8	45,2	-	-	-	-	
Hungary	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	-	
Romania	143,4	-	-	-	-	-	-	143,4	110,1	33,3	-	-	-	-	-	-	
Slovenia	44,6	-	-	-	-	-	-	44,6	-	44,6	-	-	-	-	-	-	

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 | 31.03.2022

	Cover Assets
	mn €
up to 300.000 €	59,3
more than 300.000 € up to 1 mn. €	125,6
more than 1 mn. € up to 10 mn. €	1.240,9
more than 10 mn. €	16.317,8
Total	17.743,6

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 | 31.03.2022

		Cover Pool
		mn €
Outstanding Mortgage Pfandbriefe		15.602,7
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)		85,84%
Cover Pool		18.474,9
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)		56,03%
	CHF	76,7
	GBP	389,1
	SEK	250,0
	USD	282,5
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)		
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)		56,08%
weighted average loan-to-value ratio, based upon the market value -optional-		32,57%

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Public Pfandbriefe outstanding and their cover | 31.03.2022

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
Total Outstanding			
Public Pfandbriefe	10.094,6	11.751,1	10.830,4
thereof derivatives	-	-	-
Cover Pool	11.164,9	13.128,9	11.716,3
thereof derivatives	-	-	-
Over-Collateralisation (OC)	1.070,3	1.377,8	885,9
OC in % of Pfandbriefe outstanding	10,6%	11,7%	8,2%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	1.070,3	1.377,8	-
OC in % of Pfandbriefe outstanding	10,6%	11,7%	-

* 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	588,1	366,2
> 0,5 years and <= 1 year	147,0	331,9
> 1 year and <= 1,5 years	726,4	383,6
> 1,5 years and <= 2 years	196,7	410,8
> 2 years and <= 3 years	900,6	511,5
> 3 years and <= 4 years	656,1	541,7
> 4 years and <= 5 years	872,5	795,9
> 5 years and <= 10 years	2.921,8	3.074,3
> 10 years	3.085,3	4.749,1
Total	10.094,6	11.164,9

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act
Further Cover Assets for Public Pfandbriefe - in detail | 31.03.2022

	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 | 31.03.2022

	Cover assets										
	Total		thereof				thereof granted				
				Regional authorities	Local authorities	Other debtors		Regional authorities	Local authorities	Other debtors	
	granted for reasons of promoting exports										
	mn €	mn €	State mn €	Regional authorities mn €	Local authorities mn €	Other debtors mn €	State mn €	Regional authorities mn €	Local authorities mn €	Other debtors mn €	
Total - all states	11.164,9	454,8	3.718,9	3.170,8	955,8	1.390,3	926,6	665,4	267,8	69,4	
Germany	2.937,8	312,1	194,8	1.877,4	68,2	275,7	316,9	134,0	70,9	0,0	
Belgium	104,0	-	-	-	-	-	50,0	54,0	-	-	
Finland	64,8	-	9,0	-	23,3	32,5	-	-	-	-	
France	2.627,4	16,3	166,5	819,9	643,3	680,2	118,3	59,3	139,8	-	
Luxembourg	-	-	-	-	-	-	-	-	-	-	
Italy	221,8	-	-	212,0	9,8	-	-	-	-	-	
Japan	233,6	-	173,6	-	60,0	-	-	-	-	-	
Lithuania	-	-	-	-	-	-	-	-	-	-	
Netherlands	53,4	53,4	-	-	-	-	53,4	-	0,1	-	
Austria	3.893,4	-	3.175,0	-	-	-	370,0	291,4	57,0	-	
Portugal	306,7	-	-	-	-	180,0	-	126,7	-	-	
Sweden	-	-	-	-	-	-	-	-	-	-	
Slovakia	-	-	-	-	-	-	-	-	-	-	
Spain	286,4	-	-	249,7	-	36,7	-	-	-	-	
Switzerland	-	-	-	-	-	-	-	-	-	-	
Slovenia	14,3	-	-	-	-	-	14,3	-	-	-	
Czech Republic	-	-	-	-	-	-	-	-	-	-	
Canada	69,4	69,4	-	-	-	-	-	-	-	69,4	
Denmark	-	-	-	-	-	-	-	-	-	-	
Great Britain	166,8	3,7	-	11,8	151,3	-	3,7	-	-	-	
USA	-	-	-	-	-	-	-	-	-	-	
International Organisations	185,2	-	-	-	-	185,2	-	-	-	-	

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				
	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				
	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 | 31.03.2022

	Cover Assets
	mn €
up to 10 mn. €	354,0
more than 10 mn. € up to 100 mn. €	3.397,4
more than 100 mn. €	7.413,5
Total	11.164,9

Publication according to section 28 para. 1 nos. 8, 9 and 10 Pfandbrief Act

Key figures about outstanding Public Pfandbriefe and Cover Pool | 31.03.2022

		Cover Pool
		mn €
Outstanding Public Pfandbriefe		10.094,6
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)		70,93%
Cover Pool		11.164,9
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)		72,79%
	CAD	14,8
	CHF	61,7
	GBP	233,0
	JPY	209,3
	USD	511,9

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)