

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act  
**Mortgage Pfandbriefe outstanding and their cover | 30.06.2022**

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
<b>Total outstanding</b>			
Mortgage Pfandbriefe	16.063,6	15.967,7	16.552,1
of which derivatives	-	-	-
Cover Pool	18.649,3	18.955,1	19.172,4
of which derivatives	-	-	-
<b>Over-Collateralisation (OC)</b>	<b>2.585,7</b>	<b>2.987,4</b>	<b>2.620,3</b>
OC in % of Pfandbriefe outstanding	16,1%	18,7%	15,8%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-OC in % of Pfandbriefe outstanding	2.858,7	2.987,4	-
	16,1%	18,7%	-

\* 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 €
<b>Maturity:</b>		
<= 0,5 years	848,0	3.346,9
> 0,5 years and <= 1 year	1.980,5	1.281,0
> 1 year and <= 1,5 years	947,8	1.902,2
> 1,5 years and <= 2 years	3.011,4	1.154,2
> 2 years and <= 3 years	1.901,8	2.450,9
> 3 years and <= 4 years	1.816,5	2.403,4
> 4 years and <= 5 years	981,8	1.903,2
> 5 years and <= 10 years	2.121,1	3.955,6
> 10 years	2.454,7	251,9
<b>Total</b>	<b>16.063,6</b>	<b>18.649,3</b>

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

**Further Cover Assets Mortgage Pfandbriefe - in detail | 30.06.2022**

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		
	mn €	mn €	mn €	Covered Bonds according to Article 129 Regulation (EU) Nr. 575/2013 mn €	mn €	
<b>Total - all states</b>	<b>732,2</b>	-	<b>635,8</b>	-	<b>96,4</b>	
Belgium	-	-	-	-	-	
Germany	600,0	-	600,0	-	-	
Italy	80,0	-	-	-	80,0	
Luxembourg	35,8	-	35,8	-	-	
Netherlands	-	-	-	-	-	
Austria	2,0	-	-	-	2,0	
Slovenia	-	-	-	-	-	
Spain	14,4	-	-	-	14,4	
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. | 30.06.2022

	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	Residential							Commercial								
		thereof	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 €		
<b>Total - all states</b>	<b>17.917,1</b>	<b>3.059,3</b>	<b>379,7</b>	<b>2,7</b>	<b>2.562,2</b>	<b>114,7</b>	<b>-</b>	<b>14.857,8</b>	<b>8.954,1</b>	<b>2.124,5</b>	<b>192,1</b>	<b>2.803,8</b>	<b>704,8</b>	<b>78,4</b>	<b>-</b>	<b>-</b>	
Germany	7.593,2	2.540,2	322,2	2,6	2.100,6	114,7	-	5.052,9	2.847,1	723,8	69,4	776,6	557,5	78,4	-	-	
Belgium	80,9	-	-	-	-	-	-	80,9	80,9	-	-	-	-	-	-	-	
France	2.094,4	-	-	-	-	-	-	2.094,4	1.513,5	148,9	-	284,7	147,3	-	-	-	
Great Britain	1.391,2	-	-	-	-	-	-	1.391,2	456,7	341,9	23,3	569,3	-	-	-	-	
Netherlands	558,8	103,3	57,5	-	45,8	-	-	455,5	233,3	-	-	222,2	-	-	-	-	
Austria	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-	-	
Switzerland	45,6	-	-	-	-	-	-	45,6	45,6	-	-	-	-	-	-	-	
USA	3.262,8	387,4	-	-	387,4	-	-	2.875,5	2.480,4	17,7	39,3	338,1	-	-	-	-	
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Finland	203,0	-	-	-	-	-	-	203,0	117,7	85,3	-	-	-	-	-	-	
Italy	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-	
Luxembourg	49,8	-	-	-	-	-	-	49,8	23,1	-	-	26,8	-	-	-	-	
Poland	908,7	-	-	-	-	-	-	908,7	437,5	268,5	15,4	187,4	-	-	-	-	
Sweden	603,3	28,4	-	-	28,4	-	-	575,0	290,6	135,0	-	149,4	-	-	-	-	
Slovakia	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	-	
Spain	206,4	-	-	-	-	-	-	206,4	75,3	85,3	-	45,7	-	-	-	-	
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	44,4	-	-	-	-	-	-	44,4	-	44,4	-	-	-	-	-	-	

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 |30.06.2022**

	Cover Assets
	mn €
up to 300.000 €	57,3
more than 300.000 € up to 1 mn. €	121,8
more than 1 mn. € up to 10 mn. €	1.191,9
more than 10 mn. €	16.546,0
<b>Total</b>	<b>17.917,1</b>

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 | 30.06.2022**

	<b>Cover Pool</b>
	mn €
<b>Outstanding Mortgage Pfandbriefe</b>	<b>16.063,6</b>
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 9)	86,49%
<b>Cover Pool</b>	<b>18.649,3</b>
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)	56,40%
	CHF 61,1
	GBP 324,8
	SEK 251,1
	USD 1.214,2
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)	56,01%
weighted average loan-to-value ratio, based upon the market value -optional-	32,34%

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act  
**Public Pfandbriefe outstanding and their cover | 30.06.2022**

	nominal value	net present value	risk-adjusted net present value*
	mn €	mn €	mn €
<b>Total Outstanding</b>			
Public Pfandbriefe	9.810,4	10.797,9	9.693,8
thereof derivatives	-	-	-
Cover Pool	11.014,0	12.113,1	10.394,2
thereof derivatives	-	-	-
<b>Over-Collateralisation (OC)</b>	<b>1.203,6</b>	<b>1.315,2</b>	<b>700,4</b>
OC in % of Pfandbriefe outstanding	12,3%	12,2%	7,2%
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	1.203,6	1.315,2	-
OC in % of Pfandbriefe outstanding	12,3%	12,2%	-

\* 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 €
<b>Maturity:</b>		
<= 0,5 years	195,1	363,4
> 0,5 years and <= 1 year	351,8	373,8
> 1 year and <= 1,5 years	502,4	345,2
> 1,5 years and <= 2 years	605,5	402,5
> 2 years and <= 3 years	685,6	507,8
> 3 years and <= 4 years	782,1	518,4
> 4 years and <= 5 years	744,5	780,0
> 5 years and <= 10 years	2.901,8	3.047,7
> 10 years	3.041,5	4.675,2
<b>Total</b>	<b>9.810,4</b>	<b>11.014,0</b>

Publication according to section 28 para. 1 nos. 4 and 5 Pfandbrief Act  
**Further Cover Assets for Public Pfandbriefe - in detail | 30.06.2022**

	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 €
<b>Total - all states</b>	-	-	-	-
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 | 30.06.2022**

	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 €
<b>Total - all states</b>	<b>11.014,0</b>	<b>429,5</b>	<b>3.703,3</b>	<b>3.135,1</b>	<b>934,5</b>	<b>1.383,6</b>	<b>903,3</b>	<b>626,9</b>	<b>261,0</b>	<b>66,3</b>
Germany	2.900,0	288,1	189,6	1.877,3	66,5	276,2	292,6	129,4	68,5	-
Belgium	104,0	-	-	-	-	-	50,0	54,0	-	-
Finland	54,1	-	9,6	-	20,0	24,5	-	-	-	-
France	2.583,4	17,4	163,3	804,9	631,3	672,0	118,7	57,7	135,5	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Italy	202,6	-	-	193,2	9,5	-	-	-	-	-
Japan	225,7	-	165,7	-	60,0	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Netherlands	55,0	55,0	-	-	-	-	55,0	-	0,1	-
Austria	3.867,8	-	3.175,0	-	-	-	370,0	265,8	57,0	-
Portugal	300,0	-	-	-	-	180,0	-	120,0	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Spain	281,3	-	-	248,0	-	33,3	-	-	-	-
Switzerland	-	-	-	-	-	-	-	-	-	-
Slovenia	14,3	-	-	-	-	-	14,3	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Canada	66,3	66,3	-	-	-	-	-	-	-	66,3
Denmark	-	-	-	-	-	-	-	-	-	-
Great Britain	161,7	2,8	-	11,7	147,3	-	2,8	-	-	-
USA	-	-	-	-	-	-	-	-	-	-
International Organisations	197,6	-	-	-	-	197,6	-	-	-	-

**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 €
<b>Total - all states</b>	-	-	-	-	-
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 €
<b>Total - all states</b>	-	-	-	-	-
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 | 30.06.2022**

	Cover Assets
	mn €
up to 10 mn. €	351,8
more than 10 mn. € up to 100 mn. €	3.424,2
more than 100 mn. €	7.238,0
<b>Total</b>	<b>11.014,0</b>

Publication according to section 28 para. 1 nos. 8, 9 and 10 Pfandbrief Act  
**Key figures about outstanding Public Pfandbriefe and Cover Pool | 30.06.2022**

	<b>Cover Pool</b>
	mn €
<b>Outstanding Public Pfandbriefe</b>	<b>9.810,4</b>
thereof fixed-rate Pfandbriefe (section 28 para. 1 no. 9)	71,18%
<b>Cover Pool</b>	<b>11.014,0</b>
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)	73,33%
	CAD 15,1
	CHF 58,1
	GBP 240,4
	JPY 208,8
	USD 510,1

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)