



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

**Pfandbriefe outstanding and their cover**

**Q2 2021**

| Outstanding total  |         | nominal value |         | net present value |         | risk-adjusted net present value* |         |
|--|---------|---------------|---------|-------------------|---------|----------------------------------|---------|
|  |         | Q2 2021       | Q2 2020 | Q2 2021           | Q2 2020 | Q2 2021                          | Q2 2020 |
| <b>Mortgage Pfandbriefe</b>  | (C mn.) | 1,006.0       | 6.0     | 1,007.5           | 6.1     | 776.2                            | 5.6     |
| of which derivatives   | (C mn.) | -             | -       | -                 | -       | -                                | -       |
| <b>Cover Pool</b>  | (C mn.) | 1,254.9       | 373.2   | 1,392.7           | 429.2   | 1,093.7                          | 337.8   |
| of which derivatives   | (C mn.) | -             | -       | -                 | -       | -                                | -       |
| <b>Over Collateralization (OC)</b>   | (C mn.) | 248.9         | 367.2   | 385.2             | 423.0   | 317.5                            | 332.2   |
| OC in % of Pfandbriefe outstanding   |         | 24.7          | 6,119.7 | 38.2              | 6,891.8 | 40.9                             | 5,955.5 |
| Over-Collateralization<br>in Consideration of vdp-Credit-<br>Quality-Differentiation-Model | (C mn.) | 248.9         | 367.2   | 385.2             | 423.0   |                                  |         |
| OC in % of Pfandbriefe outstanding   |         | 24.7          | 6,119.7 | 38.2              | 6,891.8 |                                  |         |

\* The cover applies to the cover for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Note: The release of the over collateralization with a view to the vdp-credit quality differentiation model is voluntary.

**Maturity structure of Pfandbriefe outstanding and their respective cover pools  
Q2 2021**

| <b>Mortgage Pfandbriefe</b> | <b>Q2 2021</b>                          |                            | <b>Q2 2020</b>                          |                            |
|-----------------------------|---|----------------------------|---|----------------------------|
|                             | <b>Pfandbriefe outstanding</b><br>€ mn. | <b>Cover pool</b><br>€ mn. | <b>Pfandbriefe outstanding</b><br>€ mn. | <b>Cover pool</b><br>€ mn. |
| <b>Maturity:</b>            |   |                            |   |                            |
| <= 0,5 years                | -                                       | 9.9                        | -                                       | 1.9                        |
| > 0,5 years and <= 1 year   | -                                       | 9.5                        | -                                       | 2.1                        |
| > 1 year and <= 1,5 years   | -                                       | 10.1                       | -                                       | 2.2                        |
| > 1,5 years and <= 2 years  | -                                       | 12.8                       | -                                       | 2.2                        |
| > 2 years and <= 3 years    | 5.0                                     | 45.3                       | -                                       | 7.6                        |
| > 3 years and <= 4 years    | 1.0                                     | 43.0                       | 5.0                                     | 23.4                       |
| > 4 years and <= 5 years    | -                                       | 76.3                       | 1.0                                     | 10.1                       |
| > 5 years and <= 10 years   | 500.0                                   | 474.0                      | -                                       | 188.5                      |
| > 10 years                  | 500.0                                   | 573.9                      | -                                       | 135.2                      |

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches  
Q2 2021**

| <b>Cover Assets</b>                       | <b>Q2 2021</b><br>€ mn. | <b>Q2 2020</b><br>€ mn. |
|---|-------------------------|-------------------------|
| up to 300,000 Euros                       | 1,081.2                 | 341.6                   |
| more than 300,000 Euros up to 1 mn. Euros | 97.7                    | 30.6                    |
| more than 1 mn. Euros up to 10 mn. Euros  | -                       | -                       |
| more than 10 mn. Euros                    | -                       | -                       |
| <b>Total</b>                              | <b>1,178.9</b>          | <b>372.2</b>            |

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

**Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real 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 inasmuch as the respective amount in arrears is at least 5 percent of the claim**

**Q2 2021**

|                           |           | 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 percent of the claim |       |
|---------------------------|-----------|--------------|---------|------------|------------------------------|------------------------|------------------------------|---------------|------------|-------|------------------|------------------|----------------------|-----------------------------------|------------------------------|--|--|-------|
| State                     | Q2        | Residential  |         |            |                              |                        |                              |               | Commercial |       |                  |                  |                      |                                   |                              |  |  |       |
|                           |           | Total        |         |            |                              |                        |                              |               | Total      |       |                  |                  |                      |                                   |                              |  |  |       |
|                           |           | thereof      |         | thereof    |                              |                        |                              |               | thereof    |       | thereof          |                  |                      |                                   |                              |  |  |       |
|                           |           | € mn.        | € mn.   | Apartments | Single-and two-family houses | Multiple-family houses | Buildings under construction | Building land | € mn.      | € mn. | Office buildings | Retail buildings | Industrial buildings | other commercially used buildings | Buildings under construction | Building land  | € mn.  | € mn. |
| <b>Total - all states</b> | year 2021 | 1,178.9      | 1,174.8 | 217.4      | 925.0                        | 32.4                   | -                            | -             | 4.1        | -     | -                | -                | -                    | 4.1                               | -                            | -  | -  | -     |
|                           | year 2020 | 372.2        | 371.3   | 63.1       | 298.5                        | 9.7                    | -                            | -             | 0.9        | -     | -                | -                | -                    | 0.9                               | -                            | -  | -  | -     |
| <b>Germany</b>            | year 2021 | 1,178.9      | 1,174.8 | 217.4      | 925.0                        | 32.4                   | -                            | -             | 4.1        | -     | -                | -                | -                    | 4.1                               | -                            | -  | -  | -     |
|                           | year 2020 | 372.2        | 371.3   | 63.1       | 298.5                        | 9.7                    | -                            | -             | 0.9        | -     | -                | -                | -                    | 0.9                               | -                            | -  | -  | -     |

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

**Further cover assets - in detail for Mortgage Pfandbriefe**

**Q2 2021**

| Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 1, 2 and 3 Pfandbrief Act |           |                |  |  |  |  |
|--|-----------|----------------|--|--|--|--|
| State  | Q2        | Total<br>€ mn. | thereof  | claims according to                          | claims according to<br>section 19 para. 1 no. 3<br>€ mn. |  |
|  |           |                | equalization claims<br>according to<br>section 19 para. 1 no. 1<br>€ mn. | section 19 para. 1 no. 2<br>overall<br>€ mn. |  | thereof<br>Covered Bonds<br>according to Article 129<br>Regulation (EU)<br>Nr. 575/2013<br>€ mn. |
| <b>Total - all states</b>  | Jahr 2021 | 76.0           | -  | -  | -  | 76.0   |
|  | Jahr 2020 | 1.0            | -  | -  | -  | 1.0  |
| <b>Germany</b>   | Jahr 2021 | 76.0           | -  | -  | -  | 76.0   |
|  | Jahr 2020 | 1.0            | -  | -  | -  | 1.0  |

Publication according to section 28 para. 1 nos.7, 8, 9, 10 and 11 Pfandbrief Act and section 28 para. 2 no. 3 Pfandbrief Act

**Key figures about outstanding Pfandbriefe and Cover Pool  
Q2 2021**

| Mortgage Pfandbriefe  |         | Q2 2021 | Q2 2020 |
|---|---------|---------|---------|
| <b>Outstanding Pfandbriefe</b>  | (€ mn.) | 1,006.0 | 6.0     |
| thereof percentage share of fixed-rate Pfandbriefe<br>section 28 para. 1 no. 9  | %       | 100.0   | 100.0   |
| <b>Cover Pool</b>   | (€ mn.) | 1,254.9 | 373.2   |
| thereof total amount of the claims<br>which exceed the limits laid down in § 13 para. 1<br>section 28 para. 1 no. 7   | (€ mn.) | -       | -       |
| thereof total amount of the claims<br>which exceed the percentage threshold laid down in § 19 para 1 no. 2<br>section 28 para. 1 no. 8                            | (€ mn.) | -       | -       |
| thereof total amount of the claims<br>which exceed the percentage threshold laid down in § 19 para 1 no. 3<br>section 28 para. 1 no. 8                            | (€ mn.) | -       | -       |
| thereof percentage share of fixed-rate cover assets<br>section 28 para. 1 no. 9   | %       | 100.0   | 100.0   |
| Net present value pursuant to<br>§ 6 of the Pfandbrief Net Present Value Regulation<br>for each foreign currency in Euro<br>section 28 para. 1 no. 10 (Net Total) | CAD     | -       | -       |
|   | CHF     | -       | -       |
|   | CZK     | -       | -       |
|   | DKK     | -       | -       |
|   | GBP     | -       | -       |
|   | HKD     | -       | -       |
|   | JPY     | -       | -       |
|   | NOK     | -       | -       |
|   | SEK     | -       | -       |
|   | USD     | -       | -       |
| AUD   | -       | -       |         |
| volume-weighted average of the maturity<br>that has passed since the loan was granted (seasoning)<br>section 28 para. 1 no. 11                                    | years   | 1.6     | 1.2     |
| average loan-to-value ratio, weighted using the mortgage lending<br>value<br>section 28 para. 2 no. 3   | %       | 51.0    | 51.1    |
| average loan-to-value ratio, weighted using the market value  | %       | -       | -       |