



Publication in accordance with § 28 Pfandbrief Act
As at 30 September 2021

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Minor discrepancies may arise in this report in the calculation of totals and percentages due to rounding.

Outstanding amount of Mortgage Pfandbriefe and its cover assets by nominal value, net present value and risk-adjusted net present value as well as the net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation (Pfandbrief-Barwertverordnung) for each foreign currency

in €m	Nominal value		Net present value		Risk-adjusted net present value * + 250 bp		Risk-adjusted net present value * - 250 bp		Risk-adjusted net present value * stress of currency	
	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020
Outstandings	10,155.7	2,114.2	10,537.3	2,285.2	9,639.5	2,025.4	11,609.9	2,622.7	9,639.5	2,025.4
Cover pool total	12,891.2	5,272.6	13,903.6	5,745.9	12,600.4	5,322.2	15,581.8	6,404.4	12,533.1	5,320.7
Overcollateralisation	2,735.5	3,158.3	3,366.4	3,460.7	2,960.9	3,296.8	3,971.9	3,781.6	2,893.6	3,295.3
Overcollateralisation in per cent.	26.9	149.4	31.9	151.4	30.7	162.8	34.2	144.2	30.0	162.7

* Static method according to §§ 5, 6 Pfandbrief Net Present Value Regulation

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q3 / 2021	Q3 / 2020
CHF	20.7	16.5
GBP	719.1	-

Further cover assets for Mortgage Pfandbriefe according to § 19 para. 1 no. 1, no. 2 and no. 3 including statutory overcollateralisation according to § 4 para. 1 and safeguard liquidity according to § 4 para. 1a

in €m		Claims within the meaning of § 19 para. 1 no. 1	Claims within the meaning of § 19 para. 1 no. 2		Claims within the meaning of § 19 para. 1 no. 3	Total
			Total	Thereof covered bonds within the meaning of Article 129 of Regulation (EU) no. 575/2013		
Germany	Q3 / 2021	-	29.9	-	167.6	197.5
	Q3 / 2020	-	126.5	-	-	126.5
Belgium	Q3 / 2021	-	-	-	12.3	12.3
	Q3 / 2020	-	-	-	-	-
Italy	Q3 / 2021	-	-	-	15.0	15.0
	Q3 / 2020	-	-	-	-	-
Japan	Q3 / 2021	-	-	-	149.0	149.0
	Q3 / 2020	-	-	-	-	-

Further cover assets for Mortgage Pfandbriefe according to § 19 para. 1 no. 1, no. 2 and no. 3 including statutory overcollateralisation according to § 4 para. 1 and safeguard liquidity according to § 4 para. 1a

in €m		Claims within the meaning of § 19 para. 1 no. 1	Claims within the meaning of § 19 para. 1 no. 2		Claims within the meaning of § 19 para. 1 no. 3	Total
			Total	Thereof covered bonds within the meaning of Article 129 of Regulation (EU) no. 575/2013		
Luxembourg	Q3 / 2021	-	-	-	143.0	143.0
	Q3 / 2020	-	-	-	-	-
The Netherlands	Q3 / 2021	-	49.9	-	-	49.9
	Q3 / 2020	-	20.0	-	-	20.0
USA	Q3 / 2021	-	-	-	45.0	45.0
	Q3 / 2020	-	-	-	-	-

Mortgage Pfandbriefe - Key data

in €m	Q3 / 2021	Q3 / 2020
Outstanding amount of Pfandbriefe total	10,155.7	2,114.2
Percentage share of Fixed-rate Pfandbriefe in per cent.	97.28	83.34
Share of derivatives	-	-
Cover pool total	12,891.2	5,272.6
Percentage share of Fixed-rate cover assets in per cent.	78.57	76.91
Share of derivatives	-	-
Total amount of the claims which exceed the limits laid down in § 13 para. 1	-	-
Total amount of the claims which exceed the limits laid down in § 19 para. 1 no. 2	-	-
Total amount of the claims which exceed the limits laid down in § 19 para. 1 no. 3	-	-
Volume-weighted average of the maturity that has passed since the loan was granted (in years)	6.0	7.4
Weighted average loan-to-value ratio in per cent.	max. 60.0	max. 60.0

Maturity structure of Mortgage Pfandbriefe as well as the fixed-interest periods of the corresponding cover assets

in €m	Q3 / 2021		Q3 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	658.0	1,456.3	25.0	740.6
More than 6 months up to 12 months	1,340.0	740.0	134.2	273.0
More than 12 months up to 18 months	799.0	956.6	113.8	282.5
More than 18 months up to 2 years	408.6	655.8	10.0	259.8
More than 2 years up to 3 years	1,433.0	1,400.0	455.1	608.1
More than 3 years up to 4 years	1,290.5	1,418.9	125.0	554.5
More than 4 years up to 5 years	1,515.0	1,711.7	6.0	544.2
More than 5 years up to 10 years	2,461.5	3,468.4	1,195.0	1,728.2
More than 10 years	250.1	1,083.5	50.1	281.6
Total	10,155.7	12,891.2	2,114.2	5,272.6

Cover assets by size

in €m	Q3 / 2021	Q3 / 2020
Up to € 300,000	1,301.1	1,301.5
More than € 300,000 up to € 1m	578.2	575.2
More than € 1m up to € 10m	3,323.5	2,108.0
More than € 10m	7,076.6	1,141.4
Total	12,279.4	5,126.0

Cover assets by country and by utilisation (residential)

in €m		Residential properties					Total
		Condominiums	One- and Two-family houses	Apartment buildings	Buildings under construction	Building grounds	
Germany	Q3 / 2021	257.9	850.3	2,481.7	-	-	3,589.9
	Q3 / 2020	248.9	845.2	2,531.6	-	1.9	3,627.6
Belgium	Q3 / 2021	-	-	7.5	-	-	7.5
	Q3 / 2020	-	-	-	-	-	-
France	Q3 / 2021	4.9	14.6	189.5	-	-	209.0
	Q3 / 2020	-	-	-	-	-	-
UK	Q3 / 2021	-	-	22.0	-	-	22.0
	Q3 / 2020	-	-	-	-	-	-
Ireland	Q3 / 2021	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-
Luxembourg	Q3 / 2021	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-

Cover assets by country and by utilisation (residential)

in €m		Residential properties					
		Condominiums	One- and Two-family houses	Apartment buildings	Buildings under construction	Building grounds	Total
The Netherlands	Q3 / 2021	-	53.1	1,021.7	-	-	1,074.8
	Q3 / 2020	-	-	-	-	-	-
Austria	Q3 / 2021	-	-	24.6	-	-	24.6
	Q3 / 2020	-	-	-	-	-	-
Poland	Q3 / 2021	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-
Spain	Q3 / 2021	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-
Total	Q3 / 2021	262.8	918.0	3,747.1	-	-	4,927.9
	Q3 / 2020	248.9	845.2	2,531.6	-	1.9	3,627.6

Cover assets by country and by utilisation (commercial)

in €m		Commercial properties						Total
		Office buildings	Commercial building	Industrial buildings	Other commercial real estates	Buildings under construction	Building grounds	
Germany	Q3 / 2021	1,745.1	1,913.7	119.0	874.6	156.9	65.6	4,874.8
	Q3 / 2020	381.9	330.2	83.9	627.4	-	-	1,423.5
Belgium	Q3 / 2021	-	25.6	-	-	-	-	25.6
	Q3 / 2020	-	-	-	-	-	-	-
France	Q3 / 2021	237.0	207.3	-	40.1	-	-	484.4
	Q3 / 2020	-	-	-	-	-	-	-
UK	Q3 / 2021	285.6	354.8	-	14.6	48.6	-	703.5
	Q3 / 2020	-	-	-	-	-	-	-
Ireland	Q3 / 2021	24.0	18.4	-	-	-	-	42.4
	Q3 / 2020	-	-	-	-	-	-	-
Luxembourg	Q3 / 2021	96.5	-	-	-	-	-	96.5
	Q3 / 2020	75.0	-	-	-	-	-	75.0

Cover assets by country and by utilisation (commercial)

in €m		Commercial properties						Total
		Office buildings	Commercial building	Industrial buildings	Other commercial real estates	Buildings under construction	Building grounds	
The Netherlands	Q3 / 2021	217.1	228.2	-	157.4	-	-	602.7
	Q3 / 2020	-	-	-	-	-	-	-
Austria	Q3 / 2021	80.2	7.9	-	-	-	-	88.1
	Q3 / 2020	-	-	-	-	-	-	-
Poland	Q3 / 2021	157.1	183.8	-	22.5	-	-	363.4
	Q3 / 2020	-	-	-	-	-	-	-
Spain	Q3 / 2021	16.7	47.2	-	6.3	-	-	70.2
	Q3 / 2020	-	-	-	-	-	-	-
Total	Q3 / 2021	2,859.3	2,986.8	119.0	1,115.4	205.5	65.6	7,351.5
	Q3 / 2020	456.9	330.2	83.9	627.4	-	-	1,498.5

Total amount of payments in arrears by at least 90 days and distribution by country

in €m		Total amount of payments in arrears by at least 90 days *	Total amount of claims inasmuch as the respective amount in arrears is at least 5 % of the claim
Germany	Q3 / 2021	0.0	0.1
	Q3 / 2020	0.1	0.2
Belgium	Q3 / 2021	-	-
	Q3 / 2020	-	-
France	Q3 / 2021	-	-
	Q3 / 2020	-	-
UK	Q3 / 2021	-	-
	Q3 / 2020	-	-
Ireland	Q3 / 2021	-	-
	Q3 / 2020	-	-
Luxembourg	Q3 / 2021	-	-
	Q3 / 2020	-	-

Total amount of payments in arrears by at least 90 days and distribution by country

in €m		Total amount of payments in arrears by at least 90 days *	Total amount of claims inasmuch as the respective amount in arrears is at least 5 % of the claim
The Netherlands	Q3 / 2021	-	-
	Q3 / 2020	-	-
Austria	Q3 / 2021	-	-
	Q3 / 2020	-	-
Poland	Q3 / 2021	-	-
	Q3 / 2020	-	-
Spain	Q3 / 2021	-	-
	Q3 / 2020	-	-
Total	Q3 / 2021	0.0	0.1
	Q3 / 2020	0.1	0.2

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Outstanding amount of Public Sector Pfandbriefe and its cover assets by nominal value, net present value and risk-adjusted net present value as well as the net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation (Pfandbrief-Barwertverordnung) for each foreign currency

in €m	Nominal value		Net present value		Risk-adjusted net present value * + 250 bp		Risk-adjusted net present value * - 250 bp		Risk-adjusted net present value * stress of currency	
	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020
Outstandings	12,219.6	11,019.4	14,818.8	13,498.2	12,765.1	11,626.7	17,561.5	15,962.1	12,755.0	11,625.0
Cover pool total	15,870.5	14,870.9	20,233.2	17,670.1	17,308.7	15,349.4	24,410.0	21,037.5	17,231.1	15,318.1
Overcollateralisation	3,650.8	3,851.5	5,414.4	4,171.9	4,543.6	3,722.7	6,848.5	5,075.4	4,476.1	3,693.1
Overcollateralisation in per cent.	29.9	35.0	36.5	30.9	35.6	32.0	39.0	31.8	35.1	31.8

* Static method according to §§ 5, 6 Pfandbrief Net Present Value Regulation

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q3 / 2021	Q3 / 2020
CHF	71.0	-
GBP	134.4	-
JPY	60.2	13.1
USD	232.7	164.4

Further cover assets for Public Sector Pfandbriefe according to § 20 para. 2 no. 1 and no. 2

in €m		Claims within the meaning of § 20 para. 2 no. 1	Claims within the meaning of § 20 para. 2 no. 2		Total
			Total	Thereof covered bonds within the meaning of Article 129 of Regulation (EU) no. 575/2013	
Germany	Q3 / 2021	-	413.0	165.0	413.0
	Q3 / 2020	-	788.8	185.0	788.8
The Netherlands	Q3 / 2021	-	-	-	-
	Q3 / 2020	-	-	-	-

Public Sector Pfandbriefe - Key data

in €m	Q3 / 2021	Q3 / 2020
Outstanding amount of Pfandbriefe total	12,219.6	11,019.4
Percentage share of Fixed-rate Pfandbriefe in per cent.	95.81	96.44
Share of derivatives	-	-
Cover pool total	15,870.5	14,870.9
Percentage share of Fixed-rate cover assets in per cent.	77.30	89.55
Share of derivatives	-	-
Total amount of the claims which exceed the limits laid down in § 20 para. 2 no. 2	-	-

Maturity structure of Public Sector Pfandbriefe as well as the fixed-interest periods of the corresponding cover assets

in €m	Q3 / 2021		Q3 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	411.9	1,105.8	1,531.4	1,299.8
More than 6 months up to 12 months	273.2	691.3	289.3	760.3
More than 12 months up to 18 months	539.1	847.7	220.6	614.8
More than 18 months up to 2 years	426.7	538.4	200.8	808.4
More than 2 years up to 3 years	594.6	1,649.5	715.8	1,291.9
More than 3 years up to 4 years	1,067.1	1,160.7	423.5	1,276.6
More than 4 years up to 5 years	935.2	1,671.3	894.2	1,056.4
More than 5 years up to 10 years	5,637.4	4,122.4	4,668.2	4,497.8
More than 10 years	2,334.6	4,083.4	2,075.6	3,264.9
Total	12,219.6	15,870.5	11,019.4	14,870.9

Cover assets by size

in €m	Q3 / 2021	Q3 / 2020
Up to € 10m	2,821.9	2,883.8
More than € 10m up to € 100m	6,562.6	5,224.3
More than € 100m	6,073.0	5,974.1
Total	15,457.5	14,082.1

Cover assets by country and by client group (including statutory overcollateralisation according to § 4 para. 1)

in €m		Claims without guarantee					Claims with guarantee					Total	
		Total	Thereof				Total	Thereof					(guaranteed by ECA)
			Country	Regional authorities	Local authorities	Other debtors		Country	Regional authorities	Local authorities	Other debtors		
Germany	Q3 / 2021	11,905.9	55.0	3,745.0	5,355.4	2,750.5	1,596.0	232.5	557.8	627.0	178.6	(201.6)	13,501.9
	Q3 / 2020	11,664.9	45.0	3,320.2	5,593.5	2,706.3	1,649.0	414.8	402.8	583.1	248.2	(383.3)	13,313.9
Belgium	Q3 / 2021	75.0	-	75.0	-	-	212.0	-	125.0	-	87.0	(87.0)	287.0
	Q3 / 2020	10.0	-	-	-	10.0	53.4	-	-	-	53.4	(53.4)	63.4
Denmark	Q3 / 2021	-	-	-	-	-	70.4	-	-	-	70.4	(50.0)	70.4
	Q3 / 2020	-	-	-	-	-	37.5	-	-	-	37.5	(37.5)	37.5
Finland	Q3 / 2021	13.4	-	-	8.4	5.0	-	-	-	-	-	(-)	13.4
	Q3 / 2020	5.0	-	-	-	5.0	-	-	-	-	-	(-)	5.0
France	Q3 / 2021	11.9	-	-	-	11.9	246.4	246.4	-	-	-	(61.1)	258.4
	Q3 / 2020	-	-	-	-	-	255.3	255.3	-	-	-	(65.0)	255.3
UK	Q3 / 2021	58.1	-	-	-	58.1	2.8	2.8	-	-	-	(2.8)	60.9
	Q3 / 2020	-	-	-	-	-	11.0	11.0	-	-	-	(11.0)	11.0
Italy	Q3 / 2021	44.2	37.2	5.0	2.0	-	-	-	-	-	-	(-)	44.2
	Q3 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Japan	Q3 / 2021	10.0	-	-	10.0	-	-	-	-	-	-	(-)	10.0
	Q3 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Canada	Q3 / 2021	43.6	-	13.8	-	29.7	-	-	-	-	-	(-)	43.6
	Q3 / 2020	-	-	-	-	-	0.8	0.8	-	-	-	(-)	0.8
Latvia	Q3 / 2021	29.0	-	-	29.0	-	-	-	-	-	-	(-)	29.0
	Q3 / 2020	22.9	-	-	22.9	-	-	-	-	-	-	(-)	22.9

Cover assets by country and by client group (including statutory overcollateralisation according to § 4 para. 1)

in €m		Claims without guarantee					Claims with guarantee					Total	
		Total	Thereof				Total	Thereof					(guaranteed by ECA)
			Country	Regional authorities	Local authorities	Other debtors		Country	Regional authorities	Local authorities	Other debtors		
Luxembourg	Q3 / 2021	183.4	-	-	-	183.4	-	-	-	-	-	(-)	183.4
	Q3 / 2020	10.0	-	-	-	10.0	-	-	-	-	-	(-)	10.0
The Netherlands	Q3 / 2021	21.1	21.1	-	-	-	29.9	29.9	-	-	-	(29.9)	51.0
	Q3 / 2020	-	-	-	-	-	34.1	34.1	-	-	-	(34.1)	34.1
Austria	Q3 / 2021	436.3	429.9	-	6.4	-	8.6	8.6	-	-	-	(8.6)	444.8
	Q3 / 2020	-	-	-	-	-	12.8	12.8	-	-	-	(12.8)	12.8
Poland	Q3 / 2021	30.8	30.8	-	-	-	-	-	-	-	-	(-)	30.8
	Q3 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Sweden	Q3 / 2021	8.0	-	-	8.0	-	-	-	-	-	-	(-)	8.0
	Q3 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Switzerland	Q3 / 2021	69.3	-	69.3	-	-	12.6	-	-	-	12.6	(12.6)	81.8
	Q3 / 2020	-	-	-	-	-	14.2	-	-	-	14.2	(14.2)	14.2
Spain	Q3 / 2021	31.2	-	15.0	-	16.2	-	-	-	-	-	(-)	31.2
	Q3 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
USA	Q3 / 2021	83.0	-	83.0	-	-	224.7	152.8	-	-	71.9	(152.8)	307.7
	Q3 / 2020	-	-	-	-	-	300.9	213.5	-	-	87.4	(213.5)	300.9
Total	Q3 / 2021	13,054.2	574.0	4,006.1	5,419.2	3,054.9	2,403.3	673.0	682.8	627.0	420.4	(606.3)	15,457.5
	Q3 / 2020	11,712.9	45.0	3,320.2	5,616.4	2,731.3	2,369.2	942.4	402.8	583.1	440.8	(824.9)	14,082.1

Total amount of payments in arrears by at least 90 days and distribution by country

in €m		Total amount of payments in arrears by at least 90 days *					Total amount of claims inasmuch as the respective amount in arrears is at least 5 % of the claim				
		Country	Regional authorities	Local authorities	Other debtors	(guaranteed by ECA)	Country	Regional authorities	Local authorities	Other debtors	(guaranteed by ECA)
Germany	Q3 / 2021	5.3	-	-	-	(5.3)	3.5	-	-	-	(3.5)
	Q3 / 2020	3.5	-	-	-	(3.5)	5.3	-	-	-	(5.3)
Belgium	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Denmark	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Finland	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
France	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
UK	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Italy	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Japan	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Canada	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Latvia	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)

Total amount of payments in arrears by at least 90 days and distribution by country

in €m		Total amount of payments in arrears by at least 90 days *					Total amount of claims inasmuch as the respective amount in arrears is at least 5 % of the claim				
		Country	Regional authorities	Local authorities	Other debtors	(guaranteed by ECA)	Country	Regional authorities	Local authorities	Other debtors	(guaranteed by ECA)
Luxembourg	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
The Netherlands	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Austria	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Poland	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Sweden	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Switzerland	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Spain	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
USA	Q3 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q3 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Total	Q3 / 2021	5.3	-	-	-	(5.3)	3.5	-	-	-	(3.5)
	Q3 / 2020	3.5	-	-	-	(3.5)	5.3	-	-	-	(5.3)

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Outstanding amount of Ship Pfandbriefe and its cover assets by nominal value, net present value and risk-adjusted net present value as well as the net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation (Pfandbrief-Barwertverordnung) for each foreign currency

in €m	Nominal value		Net present value		Risk-adjusted net present value * + 250 bp		Risk-adjusted net present value * - 250 bp		Risk-adjusted net present value * stress of currency	
	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020	Q3 / 2021	Q3 / 2020
Outstandings	30.5	33.1	31.2	34.6	31.0	33.9	31.5	35.4	31.0	33.9
Cover pool total	40.0	40.0	40.8	41.3	38.6	38.4	44.7	46.4	38.6	38.4
Overcollateralisation	9.5	6.9	9.6	6.7	7.5	4.5	13.2	11.0	7.5	4.5
Overcollateralisation in per cent.	31.1	20.8	30.8	19.3	24.3	13.1	41.9	31.2	24.3	13.1

* Static method according to §§ 5, 6 Pfandbrief Net Present Value Regulation

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q3 / 2021	Q3 / 2020
	-	-

Further cover assets for Ship Pfandbriefe according to § 26 para. 1 no. 2, no. 3 and no. 4 including statutory overcollateralisation according to § 4 para. 1 and safeguard liquidity according to § 4 para. 1a

in €m		Claims within the meaning of § 26 para. 1 no. 2	Claims within the meaning of § 26 para. 1 no. 3		Claims within the meaning of § 26 para. 1 no. 4	Total
			Total	Thereof covered bonds within the meaning of Article 129 of Regulation (EU) no. 575/2013		
Germany	Q3 / 2021	-	-	-	40.0	40.0
	Q3 / 2020	-	-	-	40.0	40.0

Ship Pfandbriefe - Key data

in €m	Q3 / 2021	Q3 / 2020
Outstanding amount of Pfandbriefe total	30.5	33.1
Percentage share of Fixed-rate Pfandbriefe in per cent.	67.21	69.79
Share of derivatives	-	-
Cover pool total	40.0	40.0
Percentage share of Fixed-rate cover assets in per cent.	57.50	57.50
Share of derivatives	-	-
Total amount of the claims which exceed the limits laid down in § 26 para. 1 no. 3	-	-
Total amount of the claims which exceed the limits laid down in § 26 para. 1 no. 4	30.4	-

Maturity structure of Ship Pfandbriefe as well as the fixed-interest periods of the corresponding cover assets

in €m	Q3 / 2021		Q3 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	20.0	-	12.6	-
More than 6 months up to 12 months	10.5	-	-	-
More than 12 months up to 18 months	-	-	20.0	-
More than 18 months up to 2 years	-	-	0.5	-
More than 2 years up to 3 years	-	10.0	-	-
More than 3 years up to 4 years	-	20.0	-	10.0
More than 4 years up to 5 years	-	-	-	20.0
More than 5 years up to 10 years	-	10.0	-	10.0
More than 10 years	-	-	-	-
Total	30.5	40.0	33.1	40.0

Cover assets by size

in €m	Q3 / 2021	Q3 / 2020
Up to € 500,000	-	-
More than € 500,000 up to € 5m	-	-
More than € 5m	-	-
Total	-	-

Cover assets by country, division into sea-going vessels and inland waterway vessels

in €m		Sea-going vessels					Inland waterway vessels	Total
		Total	Thereof					
			Bulker	Container ship	Multipurpose vessel	Tanker		
Germany	Q3 / 2021	-	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-	-
	Q3 / 2021	-	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-	-
Total	Q3 / 2021	-	-	-	-	-	-	-
	Q3 / 2020	-	-	-	-	-	-	-

Total amount of payments in arrears by at least 90 days

in €m	Q3 / 2021	Q3 / 2020
Total amount of payments in arrears by at least 90 days	-	-
Total amount of claims inasmuch as the respective amount in arrears is at least 5 % of the claim	-	-