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Publication in accordance with § 28 Pfandbrief Act

As at 31 December 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	
	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020
Outstandings	9,524.6	1,988.5	9,846.6	2,156.5	9,013.0	1,908.2	10,837.4	2,473.5	9,013.0	1,908.2
Cover pool total	12,259.9	5,133.4	13,291.8	5,591.0	12,135.6	5,176.5	14,808.8	6,229.2	12,074.1	5,175.4
Overcollateralisation	2,735.3	3,144.9	3,445.2	3,434.6	3,122.6	3,268.3	3,971.4	3,755.7	3,061.1	3,267.3
Overcollateralisation in per cent.	28.7	158.2	35.0	159.3	34.6	171.3	36.6	151.8	34.0	171.2

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

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q4 / 2021	Q4 / 2020
CHF	21.7	11.8
GBP	654.7	-

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	Q4 / 2021	-	30.0	-	264.6	294.6
	Q4 / 2020	-	46.9	-	25.0	71.9
Belgium	Q4 / 2021	-	-	-	10.5	10.5
	Q4 / 2020	-	-	-	-	-
Italy	Q4 / 2021	-	-	-	15.0	15.0
	Q4 / 2020	-	-	-	-	-
Japan	Q4 / 2021	-	-	-	149.0	149.0
	Q4 / 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	Q4 / 2021	-	-	-	155.0	155.0
	Q4 / 2020	-	-	-	-	-
The Netherlands	Q4 / 2021	-	49.9	-	-	49.9
	Q4 / 2020	-	25.0	-	-	25.0
USA	Q4 / 2021	-	-	-	45.0	45.0
	Q4 / 2020	-	-	-	-	-

Mortgage Pfandbriefe - Key data

in €m	Q4 / 2021	Q4 / 2020
Outstanding amount of Pfandbriefe total	9,524.6	1,988.5
Percentage share of Fixed-rate Pfandbriefe in per cent.	97.52	87.35
Share of derivatives	-	-
Cover pool total	12,259.9	5,133.4
Percentage share of Fixed-rate cover assets in per cent.	79.05	76.64
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)	6.2	7.5
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	Q4 / 2021		Q4 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	827.5	1,596.7	-	688.8
More than 6 months up to 12 months	629.0	714.4	159.3	215.5
More than 12 months up to 18 months	1,106.0	900.5	52.5	330.7
More than 18 months up to 2 years	588.0	490.9	49.0	282.6
More than 2 years up to 3 years	1,372.5	1,352.2	426.6	576.3
More than 3 years up to 4 years	895.0	1,395.2	56.0	539.7
More than 4 years up to 5 years	1,395.0	1,516.0	120.0	531.0
More than 5 years up to 10 years	2,461.5	3,276.5	1,075.0	1,697.1
More than 10 years	250.1	1,017.6	50.1	271.8
Total	9,524.6	12,259.9	1,988.5	5,133.4

Cover assets by size

in €m	Q4 / 2021	Q4 / 2020
Up to € 300,000	1,293.7	1,283.0
More than € 300,000 up to € 1m	537.3	562.8
More than € 1m up to € 10m	3,165.3	2,055.1
More than € 10m	6,544.7	1,135.6
Total	11,541.0	5,036.5

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	Q4 / 2021	261.3	849.8	2,377.5	-	-	3,488.6
	Q4 / 2020	248.9	833.5	2,486.8	-	1.9	3,571.2
Belgium	Q4 / 2021	-	-	7.5	-	-	7.5
	Q4 / 2020	-	-	-	-	-	-
France	Q4 / 2021	4.1	13.2	191.3	-	-	208.6
	Q4 / 2020	-	-	-	-	-	-
UK	Q4 / 2021	-	-	26.7	-	-	26.7
	Q4 / 2020	-	-	-	-	-	-
Ireland	Q4 / 2021	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-
Luxembourg	Q4 / 2021	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-

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	
The Netherlands	Q4 / 2021	-	44.1	969.1	-	-	1,013.2
	Q4 / 2020	-	-	-	-	-	-
Austria	Q4 / 2021	-	-	24.6	-	-	24.6
	Q4 / 2020	-	-	-	-	-	-
Poland	Q4 / 2021	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-
Spain	Q4 / 2021	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-
Total	Q4 / 2021	265.4	907.1	3,596.6	-	-	4,769.1
	Q4 / 2020	248.9	833.5	2,486.8	-	1.9	3,571.2

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	Q4 / 2021	1,806.4	1,698.8	108.5	816.0	-	8.3	4,437.9
	Q4 / 2020	372.4	331.7	74.2	612.0	-	-	1,390.3
Belgium	Q4 / 2021	-	25.6	-	-	-	-	25.6
	Q4 / 2020	-	-	-	-	-	-	-
France	Q4 / 2021	234.6	206.0	-	40.1	-	-	480.7
	Q4 / 2020	-	-	-	-	-	-	-
UK	Q4 / 2021	291.9	312.6	-	11.7	-	3.3	619.4
	Q4 / 2020	-	-	-	-	-	-	-
Ireland	Q4 / 2021	24.0	18.4	-	-	-	-	42.4
	Q4 / 2020	-	-	-	-	-	-	-
Luxembourg	Q4 / 2021	96.5	-	-	-	-	-	96.5
	Q4 / 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	Q4 / 2021	217.0	213.7	-	118.1	-	-	548.8
	Q4 / 2020	-	-	-	-	-	-	-
Austria	Q4 / 2021	80.2	7.9	-	-	-	-	88.1
	Q4 / 2020	-	-	-	-	-	-	-
Poland	Q4 / 2021	157.1	182.6	-	22.5	-	-	362.2
	Q4 / 2020	-	-	-	-	-	-	-
Spain	Q4 / 2021	16.7	47.2	-	6.3	-	-	70.2
	Q4 / 2020	-	-	-	-	-	-	-
Total	Q4 / 2021	2,924.3	2,712.8	108.5	1,014.6	-	11.6	6,771.8
	Q4 / 2020	447.4	331.7	74.2	612.0	-	-	1,465.3

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	Q4 / 2021	0.1	0.4
	Q4 / 2020	0.1	0.1
Belgium	Q4 / 2021	-	-
	Q4 / 2020	-	-
France	Q4 / 2021	-	-
	Q4 / 2020	-	-
UK	Q4 / 2021	-	-
	Q4 / 2020	-	-
Ireland	Q4 / 2021	-	-
	Q4 / 2020	-	-
Luxembourg	Q4 / 2021	-	-
	Q4 / 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	Q4 / 2021	-	-
	Q4 / 2020	-	-
Austria	Q4 / 2021	-	-
	Q4 / 2020	-	-
Poland	Q4 / 2021	-	-
	Q4 / 2020	-	-
Spain	Q4 / 2021	-	-
	Q4 / 2020	-	-
Total	Q4 / 2021	0.1	0.4
	Q4 / 2020	0.1	0.1

* The total amount of payments in arrears by at least 90 days is not part of the reported cover pool.

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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	
	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020
Outstandings	12,090.9	10,781.8	14,504.9	13,198.0	12,556.5	11,390.9	17,098.5	15,569.2	12,547.1	11,390.9
Cover pool total	15,303.0	14,407.3	17,941.6	17,122.8	15,593.3	14,866.2	21,304.1	20,386.2	15,518.5	14,838.4
Overcollateralisation	3,212.1	3,625.5	3,436.7	3,924.7	3,036.9	3,475.3	4,205.6	4,817.0	2,971.4	3,447.6
Overcollateralisation in per cent.	26.6	33.6	23.7	29.7	24.2	30.5	24.6	30.9	23.7	30.3

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

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q4 / 2021	Q4 / 2020
CHF	74.5	-
GBP	134.1	-
JPY	59.4	12.8
USD	219.8	153.9

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	Q4 / 2021	-	412.7	165.0	412.7
	Q4 / 2020	-	641.3	185.0	641.3
The Netherlands	Q4 / 2021	-	-	-	-
	Q4 / 2020	-	75.0	-	75.0

Public Sector Pfandbriefe - Key data

in €m	Q4 / 2021	Q4 / 2020
Outstanding amount of Pfandbriefe total	12,090.9	10,781.8
Percentage share of Fixed-rate Pfandbriefe in per cent.	96.94	96.37
Share of derivatives	-	-
Cover pool total	15,303.0	14,407.3
Percentage share of Fixed-rate cover assets in per cent.	86.99	89.37
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	Q4 / 2021		Q4 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	457.8	1,067.0	1,324.8	956.7
More than 6 months up to 12 months	517.7	763.4	369.0	775.9
More than 12 months up to 18 months	569.8	689.1	205.1	902.7
More than 18 months up to 2 years	432.1	552.1	269.5	639.1
More than 2 years up to 3 years	991.8	1,564.1	778.4	1,227.8
More than 3 years up to 4 years	533.6	1,219.8	896.9	1,301.1
More than 4 years up to 5 years	1,734.1	1,940.4	366.6	1,116.8
More than 5 years up to 10 years	4,620.2	3,760.7	4,514.2	4,263.6
More than 10 years	2,233.8	3,746.2	2,057.4	3,223.7
Total	12,090.9	15,303.0	10,781.8	14,407.3

Cover assets by size

in €m	Q4 / 2021	Q4 / 2020
Up to € 10m	2,745.8	2,852.8
More than € 10m up to € 100m	5,431.7	5,279.3
More than € 100m	6,712.7	5,558.9
Total	14,890.3	13,691.0

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	Q4 / 2021	11,594.4	55.0	3,738.1	5,170.5	2,630.8	1,652.0	314.4	550.3	617.9	169.5	(255.0)	13,246.4
	Q4 / 2020	11,600.3	45.0	3,096.7	6,068.1	2,390.5	1,485.0	312.0	413.8	584.5	174.7	(280.6)	13,085.3
Belgium	Q4 / 2021	200.0	-	75.0	-	125.0	85.5	-	-	-	85.5	(85.5)	285.5
	Q4 / 2020	10.0	-	-	-	10.0	50.8	-	-	-	50.8	(50.8)	60.8
Denmark	Q4 / 2021	-	-	-	-	-	68.3	-	-	-	68.3	(47.9)	68.3
	Q4 / 2020	-	-	-	-	-	71.7	-	-	-	71.7	(51.3)	71.7
Finland	Q4 / 2021	13.0	-	-	8.0	5.0	-	-	-	-	-	(-)	13.0
	Q4 / 2020	5.0	-	-	-	5.0	-	-	-	-	-	(-)	5.0
France	Q4 / 2021	11.9	-	-	-	11.9	246.8	246.4	-	0.3	-	(61.4)	258.7
	Q4 / 2020	-	-	-	-	-	254.0	254.0	-	-	-	(63.5)	254.0
UK	Q4 / 2021	59.6	-	-	-	59.6	0.7	0.7	-	-	-	(0.7)	60.3
	Q4 / 2020	-	-	-	-	-	8.6	8.6	-	-	-	(8.6)	8.6
Italy	Q4 / 2021	30.5	23.6	7.0	-	-	-	-	-	-	-	(-)	30.5
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Japan	Q4 / 2021	10.0	-	-	10.0	-	-	-	-	-	-	(-)	10.0
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Canada	Q4 / 2021	44.5	-	14.1	-	30.4	-	-	-	-	-	(-)	44.5
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Latvia	Q4 / 2021	27.7	-	-	27.7	-	-	-	-	-	-	(-)	27.7
	Q4 / 2020	22.1	-	-	22.1	-	-	-	-	-	-	(-)	22.1

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		
Luxembourg	Q4 / 2021	128.6	-	-	-	128.6	-	-	-	-	-	(-)	128.6
	Q4 / 2020	10.0	-	-	-	10.0	-	-	-	-	-	(-)	10.0
The Netherlands	Q4 / 2021	21.1	21.1	-	-	-	29.9	29.9	-	-	-	(29.9)	51.0
	Q4 / 2020	-	-	-	-	-	34.1	34.1	-	-	-	(34.1)	34.1
Austria	Q4 / 2021	236.3	230.7	-	5.6	-	8.6	8.6	-	-	-	(8.6)	244.9
	Q4 / 2020	-	-	-	-	-	12.8	12.8	-	-	-	(12.8)	12.8
Poland	Q4 / 2021	30.7	30.7	-	-	-	-	-	-	-	-	(-)	30.7
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Sweden	Q4 / 2021	8.0	-	-	8.0	-	-	-	-	-	-	(-)	8.0
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
Switzerland	Q4 / 2021	72.4	-	72.4	-	-	11.3	-	-	-	11.3	(11.3)	83.7
	Q4 / 2020	-	-	-	-	-	12.5	-	-	-	12.5	(12.5)	12.5
Spain	Q4 / 2021	16.2	-	-	-	16.2	-	-	-	-	-	(-)	16.2
	Q4 / 2020	-	-	-	-	-	-	-	-	-	-	(-)	-
USA	Q4 / 2021	75.0	-	75.0	-	-	207.3	137.5	-	-	69.8	(137.5)	282.3
	Q4 / 2020	-	-	-	-	-	281.5	198.5	-	-	83.0	(198.5)	281.5
Total	Q4 / 2021	12,579.9	361.1	3,981.6	5,229.8	3,007.4	2,310.4	737.5	550.3	618.2	404.4	(637.7)	14,890.3
	Q4 / 2020	11,647.3	45.0	3,096.7	6,090.2	2,415.5	2,211.1	820.0	413.8	584.5	392.7	(712.8)	13,858.4

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	Q4 / 2021	6.3	-	0.0	-	(6.3)	3.5	-	-	-	(3.5)
	Q4 / 2020	4.5	-	-	-	(4.5)	5.3	-	-	-	(5.3)
Belgium	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Denmark	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Finland	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
France	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
UK	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Italy	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Japan	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Canada	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Latvia	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 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	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
The Netherlands	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Austria	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Poland	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Sweden	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Switzerland	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Spain	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
USA	Q4 / 2021	-	-	-	-	(-)	-	-	-	-	(-)
	Q4 / 2020	-	-	-	-	(-)	-	-	-	-	(-)
Total	Q4 / 2021	6.3	-	0.0	-	(6.3)	3.5	-	-	-	(3.5)
	Q4 / 2020	4.5	-	-	-	(4.5)	5.3	-	-	-	(5.3)

* The total amount of payments in arrears by at least 90 days is not part of the reported cover pool.

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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	
	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020	Q4 / 2021	Q4 / 2020
Outstandings	30.5	33.1	31.2	34.6	31.1	34.0	31.3	35.3	31.1	34.0
Cover pool total	40.0	40.0	40.7	41.3	38.6	38.5	44.2	46.2	38.6	38.5
Overcollateralisation	9.5	6.9	9.5	6.7	7.5	4.5	13.0	10.9	7.5	4.5
Overcollateralisation in per cent.	31.1	20.8	30.5	19.4	24.2	13.3	41.4	30.8	24.2	13.3

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

in €m	Net present value pursuant to § 6 Pfandbrief Net Present Value Regulation	
	Q4 / 2021	Q4 / 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	Q4 / 2021	-	-	-	40.0	40.0
	Q4 / 2020	-	-	-	40.0	40.0

Ship Pfandbriefe - Key data

in €m	Q4 / 2021	Q4 / 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	Q4 / 2021		Q4 / 2020	
	Pfandbriefe	Cover pool	Pfandbriefe	Cover pool
Up to 6 months	30.5	-	12.6	-
More than 6 months up to 12 months	-	-	-	-
More than 12 months up to 18 months	-	-	20.5	-
More than 18 months up to 2 years	-	-	-	-
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	Q4 / 2021	Q4 / 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	Q4 / 2021	-	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-	-
	Q4 / 2021	-	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-	-
Total	Q4 / 2021	-	-	-	-	-	-	-
	Q4 / 2020	-	-	-	-	-	-	-

Total amount of payments in arrears by at least 90 days

in €m	Q4 / 2021	Q4 / 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	-	-