

Publication in accordance with § 28 PfandBG  
Mortgage Pfandbriefe

**3rd Quarter 2021**  
**as of September 30th, 2021**

**„Deka**





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## I. Nominal value

Total amounts in mill EUR	Nominal value	
	Q3/2021	Q3/2020
Outstanding Pfandbriefe	465,0	195,0
Public sector cover pool	918,2	986,2
Overcollateralization	453,2	791,2
Overcollateralization in % of outstanding	97,5 %	405,8 %

## II. vdp-Credit quality differentiation model

Overcollateralization in consideration of the "vdp-Credit quality differentiation model" in mill EUR	Nominal value		Net present value	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Overcollateralization	453,2	791,2	494,2	844,1
Overcollateralization according to the "vdp-Credit quality differentiation model"	453,2	791,2	494,2	844,1
Overcollateralization in % of outstanding	97,5 %	405,8 %	105,1 %	425,8 %

## III. Derivatives contained in cover pool

Total amounts in mill EUR	Nominal value	
	Q3/2021	Q3/2020
Derivates	0,0	0,0



#### IV. Nominal value and net present value

Total amounts in mill EUR	Nominal value		Net present value	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Outstanding Pfandbriefe	465,0	195,0	470,1	198,2
Public sector cover pool	918,2	986,2	964,3	1.042,3
Overcollateralization	453,2	791,2	494,2	844,1
Overcollateralization in % of outstanding	97,5 %	405,8 %	105,1 %	425,8 %

Total amounts in mill EUR	Net present value + 250 BP		Net present value - 250 BP		Net present value Currency stress	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Outstanding Pfandbriefe	431,6	183,6	513,8	214,6	431,6	183,6
Public sector cover pool	893,5	973,0	1.046,9	1.122,4	893,5	973,0
Overcollateralization	461,8	789,3	533,1	907,8	461,8	789,3
Overcollateralization in % of outstanding	107,0 %	429,8 %	103,8 %	423,1 %	107,0 %	429,8 %

Foreign Currencies	Net present value for each foreign currency (in mill)		Rates of exchange		Net present value in mill EUR	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020	Q3/2021	Q3/2020
<b>Total amounts</b>					0,0	0,00

Remark: Net present value on Static Method basis in accordance with § 5 and § 6 PfandBarwertV



## V. Maturity structure

Maturity ranges			Outstanding Pfandbriefe in mill EUR		Mortgage cover pool in mill EUR	
			Q3/2021	Q3/2020	Q3/2021	Q3/2020
	<=	6 months	5,0	0,0	0,0	29,8
6 months	<=	12 months	15,0	10,0	64,8	77,0
12 months	<=	18 months	25,0	5,0	71,5	0,0
18 months	<=	2 years	40,0	15,0	16,2	129,5
2 years	<=	3 years	20,0	65,0	72,8	144,8
3 years	<=	4 years	260,0	20,0	393,2	66,8
4 years	<=	5 years	50,0	80,0	87,3	341,3
5 years	<=	10 years	50,0	0,0	212,2	197,1
	>	10 years	0,0	0,0	0,0	0,0
<b>Total amounts</b>			<b>465,0</b>	<b>195,0</b>	<b>918,2</b>	<b>986,2</b>



## VI. Breakdown of cover pool by size

Breakdown of cover pool by size (in mill EUR)			Q3/2021	Q3/2020
Regular cover	<=	0,3 mill EUR	0,0	0,0
Mortgage Loans				
Regular cover	0,3 mill EUR <=	1,0 mill EUR	0,0	0,0
Mortgage Loans				
Regular cover	1,0 mill EUR <=	10,0 mill EUR	10,3	0,0
Mortgage Loans				
Regular cover	>	10,0 mill EUR	882,9	951,2
Mortgage Loans				
<b>Amounts</b>			<b>893,2</b>	951,2
Additional cover pool assets according to § 19 para. 1 no. 1, no. 2 and no. 3 PfandBG			25,0	35,0
<b>Total amounts</b>			<b>918,2</b>	986,2



## VII. Fixed-interest rate assets

Total amounts of fixed-interest assets (nominal and percentage values)	Total amounts in mill EUR		thereof: Nominal value of fixed interest assets		thereof: Percentage of fixed interest assets	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020	Q3/2021	Q3/2020
	Outstanding Pfandbriefe	465,0	195,0	465,0	195,0	100,0 %
Public sector cover pool	918,2	986,2	685,6	753,6	74,7 %	76,4 %

## VIII. Volume-weighted average maturity elapsed

Information on claims according to § 12 PfandBG	Average in years	
	Q3/2021	Q3/2020
According to § 28 para. 1 no. 11 PfandBG: Volume-weighted average of the maturity that has elapsed since the loan was granted (seasoning)	3,2	3,2

## IX. Weighted average mortgage lending value

Information on claims according to § 12 PfandBG	Average in percent	
	Q3/2021	Q3/2020
According to § 28 para. 2 no.3 PfandBG: Weighted mortgage lending value	59,4	59,2



## X. Additional cover pool assets

Additional cover pool assets according to § 19 para. 1 no. 1, no. 2 and no. 3 PfandBG	Total amounts in mill EUR	
	Q3/2021	Q3/2020
	25,0	35,0

Thereof additional cover pool assets according to § 28 para. 1 no. 4 in conjunction with § 19 para. 1 no. 1 PfandBG	Total amounts in mill EUR	
	Q3/2021	Q3/2020
	0,0	0,0

Thereof additional cover pool assets according to § 28 para. 1 no. 5 in conjunction with § 19 para. 1 no. 2 PfandBG	Total amounts in mill EUR		thereof: Exposure in covered bonds according to Article 129 Regulation (EU) No 575/2013			
	based in	Code (*)	Q3/2021	Q3/2020	Q3/2021	Q3/2020
<b>Total amounts</b>			0,0	0,0	0,0	0,0

Thereof additional cover pool assets according to § 28 para. 1 no. 6 in conjunction with § 19 para. 1 no. 2 and 3 PfandBG	Total amounts in mill EUR		thereof: Exposure in bonds according to § 20 para. 1 PfandBG (§ 19 para. 1 no. 3 PfandBG)		thereof: Cover pool assets according to § 19 para. 1 no. 2 in conjunction with § 4 para. 1 sentence 3 no. 1 and 2 PfandBG		
	based in	Code (*)	Q3/2021	Q3/2020	Q3/2021	Q3/2020	Q3/2021
Germany	DE	25,0	35,0	0,0	25,0	25,0	10,0
<b>Total amounts</b>		25,0	35,0	0,0	25,0	25,0	10,0

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).





## XI. Exceedances

Information according to § 28 para. 1 no. 7 and no. 8 PfandBG	Total amounts in mill EUR	
	Q3/2021	Q3/2020
Cover pool assets that exceed the limits of § 13 para. 1 PfandBG (§ 28 para. 1 no. 7 PfandBG)	0,0	0,0
Cover pool assets that exceed the limits of § 19 para. 1 no. 2 PfandBG (§ 28 para. 1 no. 8 and no. 5 PfandBG)	0,0	0,0
Cover pool assets that exceed the limits of § 19 para. 1 no. 3 PfandBG (§ 28 para. 1 no. 8 and no. 6 PfandBG)	0,0	0,0



## XII. Breakdown of cover pool

Total amounts	Commercial		Residential	
	amounts in mill EUR		amounts in mill EUR	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Condominiums	0,0	0,0	0,0	0,0
Single-/Two-family-houses	0,0	0,0	0,0	0,0
Multi-family dwellings	0,0	0,0	0,0	0,0
Office buildings	799,1	780,3	0,0	0,0
Retail buildings	0,0	64,8	0,0	0,0
Industrial buildings	0,0	0,0	0,0	0,0
Other commercial buildings	94,0	106,2	0,0	0,0
Buildings under construction not yet producing yield	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Amounts</b>	<b>893,2</b>	<b>951,2</b>	<b>0,0</b>	<b>0,0</b>
Additional cover pool assets (statutory overcollateralization / safeguarding liquidity inclusive)	25,0	35,0	0,0	0,0
<b>Total amounts</b>	<b>918,2</b>	<b>986,2</b>	<b>0,0</b>	<b>0,0</b>



## XII. Breakdown of cover pool

Germany	Commercial		Residential	
	amounts in mill EUR		amounts in mill EUR	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Condominiums	0,0	0,0	0,0	0,0
Single-/Two-family-houses	0,0	0,0	0,0	0,0
Multi-family dwellings	0,0	0,0	0,0	0,0
Office buildings	278,3	213,7	0,0	0,0
Retail buildings	0,0	0,0	0,0	0,0
Industrial buildings	0,0	0,0	0,0	0,0
Other commercial buildings	94,0	106,2	0,0	0,0
Buildings under construction not yet producing yield	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Amounts</b>	<b>372,3</b>	<b>319,9</b>	<b>0,0</b>	<b>0,0</b>
Additional cover pool assets (statutory overcollateralization / safeguarding liquidity inclusive)	25,0	35,0	0,0	0,0
<b>Total amounts</b>	<b>397,3</b>	<b>354,9</b>	<b>0,0</b>	<b>0,0</b>



## XII. Breakdown of cover pool

France	Commercial		Residential	
	amounts in mill EUR		amounts in mill EUR	
	Q3/2021	Q3/2020	Q3/2021	Q3/2020
Condominiums	0,0	0,0	0,0	0,0
Single-/Two-family-houses	0,0	0,0	0,0	0,0
Multi-family dwellings	0,0	0,0	0,0	0,0
Office buildings	520,8	566,6	0,0	0,0
Retail buildings	0,0	64,8	0,0	0,0
Industrial buildings	0,0	0,0	0,0	0,0
Other commercial buildings	0,0	0,0	0,0	0,0
Buildings under construction not yet producing yield	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Amounts</b>	<b>520,8</b>	<b>631,4</b>	<b>0,0</b>	<b>0,0</b>
Additional cover pool assets (statutory overcollateralization / safeguarding liquidity inclusive)	0,0	0,0	0,0	0,0
<b>Total amounts</b>	<b>520,8</b>	<b>631,4</b>	<b>0,0</b>	<b>0,0</b>



### XIII. Debts in arrears > 90 Days (in mill EUR)

**Geographical distribution**

**Total amounts in mill EUR**

Country	Code (*)	Q3/2021	Q3/2020
Germany	DE	0,0	0,0
France	FR	0,0	0,0
<b>Total amounts</b>		<b>0,0</b>	<b>0,0</b>

### XIV. Total amounts of nonperforming assets, if at least 5% of each individual claim are non performing (in mill EUR)

**Geographical distribution**

**Total amounts in mill EUR**

Country	Code (*)	Q3/2021	Q3/2020
Germany	DE	0,0	0,0
France	FR	0,0	0,0
<b>Total amounts</b>		<b>0,0</b>	<b>0,0</b>

(\*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



## I. Additional voluntary information about the cover pool

		Q3/2021
WAL of cover pool (Total)	in years	4,0
Part of ECB eligible securities	in mill EUR	25,0
Overcollateralisation by law (npv)	in %	2,0

Currency Exposure (nominal)	in mill EUR	Q3/2021
EUR		918,2

Current Rating of Pfandbrief (according to Rating Agency)	Q3/2021
Moody's	Aaa
S&P	Not rated



## I. Additional voluntary information about the cover pool

<b>Breakdown of claims against centralbanks and banks according to section 25 para. 1 no. 5 by Credit Quality Step</b>	<b>in mill EUR</b>	<b>Q3/2021</b>
Credit Quality Step 1		0,0
Credit Quality Step 2		0,0

<b>Derivates</b>		<b>Q3/2021</b>
Are derivatives included in the cover pool?	Yes / No	No
Derivatives in the cover pool (npv)	in mill EUR	0
Type of swaps (I=intra-group, E=external, B=both, N=none)	(I, E, B, N)	N



## I. Additional voluntary information about the cover pool

Loans (*)		Residential	Commercial
		Q3/2021	Q3/2021
Number of loans		0	21
Number of borrowers		0	24
Total amount of loans granted to the 10 biggest borrowers	in mill EUR	0,0	535,1
Number of properties		0	35
Part of owner occupied homes of cover assets	in mill EUR	0,0	0,0
Part of multi-family homes of cover assets	in mill EUR	0,0	0,0

Loans (*)		Q3/2021
% of insured mortgages in the cover pool of total cover asstes	in %	100,0%
Are Insurances part of the cover pool?	Yes / No	Yes
Are guaranteed loans included in the cover pool?	Yes / No	Not applicable (**)
% of guaranteed loans of total cover asstes	in %	Not applicable (**)
Are self certified loans included in the cover pool?	Yes / No	Not applicable (**)
Are limited certified loans included in the cover pool?	Yes / No	Not applicable (**)
% of non first lien mortgages in the cover pool of total cover assets	in %	Not applicable (**)
Are ABS included in the cover pool?	Yes / No	Not applicable (**)
Part of interest only loans of total cover assets	in mill EUR	893,2

(\*) Remark: Only regular cover pool assets are included.

(\*\*) Remark: Not applicable according to current legal situation.





## I. Additional voluntary information about the cover pool

Loan to Value (LTV) in buckets			in mill EUR	Q3/2021
> 0%	<=	20%		0,0
> 20%	<=	30%		0,0
> 30%	<=	40%		0,0
> 40%	<=	50%		0,0
> 50%	<=	60%		893,2

Loan seasoning in buckets residential + commercial			in mill EUR	Q3/2021
	<=	12 months		102,4
12 months	<=	24 months		139,2
24 months	<=	36 months		180,1
36 months	<=	60 months		328,2
60 months	<=	120 months		143,3
120 months	>			0,0



## II. Additional voluntary information about the outstanding Pfandbriefe

		Q3/2021
WAL of Outstanding Pfandbriefe (Total)	in years	3,5
Is there a possibility of maturity extension?	Yes / No	Yes
Maximum potential maturity extension period?	in months	12,0
Is maturity extension regulated by law?	Yes / No	Yes
Do the Pfandbrief contain a pass through structure?	Yes / No	Not applicable (**)

Currency Exposure (nominal)	in mill EUR	Q3/2021
EUR		465,0

(\*\*) Remark: Not applicable according to current legal situation.