

# Create the future

**Management Report for the short financial year  
from 01.07.2022 to 31.12.2022**

**Service**



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# List of Important Abbreviations

<b>Abs.</b>	Absatz (paragraph)	<b>HQE</b>	Haute Qualite Environnementale (High Quality Environmental standard)
<b>AG</b>	Aktiengesellschaft (stock corporation)	<b>HRB</b>	Handelsregister Teil B (Commercial Register)
<b>AktG</b>	Aktiengesetz	<b>IA</b>	Inanspruchnahme (called to account)
<b>AMA</b>	Advanced Measurement Approach	<b>iBoxx</b>	Index family for bond market indices
<b>APP</b>	Asset Purchase Programme	<b>IDW</b>	Institut der Wirtschaftsprüfer (Institute of Public Auditors in Germany)
<b>AReG</b>	Abschlussprüferreformgesetz (German Audit Reform Act)	<b>IF</b>	Immobilienfinanzierung (real estate financing)
<b>AT</b>	non-tariff	<b>IFRS</b>	International Financial Reporting Standards
<b>BA</b>	Berufsakademie (University of Cooperative Education)	<b>InstitutsVergV</b>	Verordnung über die aufsichtsrechtlichen Anforderungen an Vergütungssysteme von Instituten (Institutional Remuneration Ordinance)
<b>BCBS</b>	Basel Committee on Banking Supervision	<b>IREBS</b>	International Real Estate Business School
<b>BGB</b>	Bürgerliches Gesetzbuch (German Civil Code)	<b>IRRBB</b>	Interest Rate Risk in the Banking Book
<b>BGH</b>	Bundesgerichtshof (Federal Court of Justice)	<b>IT</b>	Information technology
<b>BilMoG</b>	Bilanzrechtsmodernisierungsgesetz (German Accounting Law Adjustment Act)	<b>IWF</b>	Internationaler Währungsfonds (International Monetary Fund)
<b>BIP</b>	Bruttoinlandsprodukt (gross domestic product)	<b>KA</b>	Kreditausschuss (Loans Committee)
<b>BL</b>	Bereichsleiter (division head)	<b>K-Fälle</b>	Katastrophenfälle (catastrophe case)
<b>BREEAM</b>	Building Research Establishment Environment Assessment	<b>KR</b>	Kredit (loan)
<b>BRRD</b>	Bank Recovery and Resolution Directive	<b>KWG</b>	Kreditwesengesetz (German Banking Act)
<b>BSG</b>	Betriebssportgemeinschaft (Company Sports club)	<b>LCR</b>	Liquidity Coverage Ratio
<b>BSI</b>	Bundesamt für Sicherheit in der Informationstechnik (Federal Office for Information Technology Security)	<b>LGD</b>	lost given defaults
<b>CBPP III</b>	Covered Bond Purchase Program	<b>LEED</b>	Leadership in Energy and Environmental Design
<b>CCF</b>	Credit Conversion Factor	<b>LMA</b>	Loan Market Association
<b>CD</b>	Corporate Design	<b>LR</b>	Leverage Ratio
<b>CRD</b>	Capital Requirements Directive	<b>LTV</b>	Loan-to-Value
<b>CRR</b>	Capital Requirements Regulation	<b>MaRisk</b>	Mindestanforderungen an das Risikomanagement (Minimum Requirements for Risk Management)
<b>CSR</b>	Corporate Social Responsibility	<b>MaSan</b>	Mindestanforderungen an die Ausgestaltung von Sanierungsplänen (Minimum Requirements for the Structure of Restructuring Plans)
<b>D &amp; O</b>	Directors & Officers	<b>MREL</b>	Minimum Requirement for Eligible Liabilities
<b>DCGK</b>	Deutscher Corporate Governance Kodex (German Corporate Government Code)	<b>NPL</b>	Non-Performing Loans
<b>DGNB</b>	Deutsche Gesellschaft für Nachhaltiges Bauen (German Sustainable Building Council)	<b>NSFR</b>	Net Stable Funding Ratio
<b>DIIR</b>	Deutsches Institut für Interne Revision (German Institute of Internal Auditors)	<b>OHG</b>	Offene Handelsgesellschaft (private partnership)
<b>DRS</b>	Deutscher Rechnungslegungs Standard (German Accounting Standard)	<b>OI</b>	Organisation/Informationstechnologie (organisation/information technology)
<b>DSGV</b>	Deutscher Sparkassen- und Giroverband (German Savings Bank Association)	<b>OpRisk</b>	Operationelle Risiken (operational risks)
<b>DV</b>	Datenverarbeitung (data processing)	<b>PA</b>	Prüfungsausschuss (Audit Committee)
<b>EGHGB</b>	Einführungsgesetz zum Handelsgesetzbuch (Introductory Law to the German Commercial Code)	<b>PE</b>	Personal (staff)
<b>EstG</b>	Einkommensteuergesetz (German Income Tax Code)	<b>PfandBG</b>	Pfandbriefgesetz (Pfandbrief Act)
<b>ESZB</b>	Europäisches System der Zentralbanken (European System of Central Banks)	<b>PSA</b>	Personal- und Strategieausschuss (Staff and Strategy Committee)
<b>EU</b>	European Union	<b>PWB</b>	Pauschalwertberichtigung (lump-sum value adjustments)
<b>EURIBOR</b>	Euro Interbank Offered Rate	<b>RechKredV</b>	Verordnung über die Rechnungslegung der Kreditinstitute (Regulation on the Accounts of Banking Institutions)
<b>EWB</b>	Einzelwertberichtigung (specific valuation allowances and reserves)	<b>RST</b>	Rückstellungen (reserves)
<b>EZB</b>	Europäische Zentralbank (European Central Bank)	<b>RWA</b>	Risk-weighted asset
<b>FED</b>	Federal Reserve Bank	<b>SAG</b>	Sanierungs- und Abwicklungsgesetz (Restructuring and Winding-Up Act)
<b>FRA</b>	Forward Rate Agreement	<b>SAP</b>	Systems, applications, products
<b>GbR</b>	Gesellschaft bürgerlichen Rechts (civil law partnership)	<b>SEPA</b>	Single Euro Payments Area
<b>GmbH</b>	Gesellschaft mit beschränkter Haftung (private limited company)	<b>SolvV</b>	Solvabilitätsverordnung (Solvency Regulation)
<b>GuV</b>	Gewinn- und Verlustrechnung (profit and loss account)	<b>SRB</b>	Single Resolution Board
<b>HGB</b>	Handelsgesetzbuch (German Commercial Code)	<b>SRM</b>	Single Resolution Mechanism
		<b>SSM</b>	Single Supervisory Mechanism
		<b>TLTRO</b>	Targeted longer-term refinancing operations
		<b>TR</b>	Treasury
		<b>VaR</b>	Value-at-Risk
		<b>vdp</b>	Verband deutscher Pfandbriefbanken e.V., Berlin
		<b>ZIA</b>	Zentraler Immobilien Ausschuss (German Property Federation)

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## **Publications for our business partners in 2023**

- Management Report for the short financial year from 01.07.2022 to 31.12.2022 (German/English)
- Half-Year Financial Report to 30 June 2023 (German/English)
- Interim Report to 30 September 2022 (German/English)

In this Annual Report, reference to the masculine form naturally also includes the feminine form.

# Imprint

## **Publisher**

Berlin Hyp AG  
Communications and Marketing  
Corneliusstrasse 7  
10787 Berlin  
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## **Concept, Editorial – Text and Design**

### **Layout and Typesetting**

Heimrich & Hannot GmbH  
Torstrasse 179  
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