

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

**Pfandbriefe outstanding and their cover**

**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
<b>Mortgage Pfandbriefe</b>	(€ mn.)	263,907.3	252,946.9	255,070.6	233,560.0	245,588.9	215,525.5
of which derivatives	(€ mn.)	82.5	147.9	18.2	147.9	-	-
<b>Cover Pool</b>	(€ mn.)	360,759.3	335,686.7	354,161.9	318,374.3	333,301.5	286,777.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Overcollateralization (OC)</b>	(€ mn.)	96,852.1	82,739.9	99,091.3	84,814.3	87,712.6	71,251.8
OC in % of Pfandbriefe outstanding		36.7	32.7	38.8	36.3	35.7	33.1
Statutory OC <sup>1</sup>	(€ mn.)	10,426.9	9,975.8	5,206.8	7,331.4		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	86,455.2	72,765.0	93,883.5	77,482.8		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	85,775.0	78,733.1	87,971.3	78,300.3		
OC in % of Pfandbriefe outstanding		32.5	31.1	34.5	33.5		

\* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
<b>Public Pfandbriefe</b>	(€ mn.)	102,082.0	108,393.0	103,866.0	106,974.4	96,366.1	94,657.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	147,281.4	147,815.5	149,746.6	145,356.7	136,206.9	124,045.0
of which derivatives	(€ mn.)	-	-	14.4	12.0	7.3	-15.8
<b>Overcollateralization (OC)</b>	(€ mn.)	45,199.4	39,422.6	45,880.6	38,382.3	39,840.7	29,388.0
OC in % of Pfandbriefe outstanding		44.3	36.4	44.2	35.9	41.3	31.0
Statutory OC <sup>1</sup>	(€ mn.)	4,066.7	4,303.8	2,121.9	3,442.0		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	41,132.6	34,993.3	43,758.8	34,811.2		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	44,072.2	37,437.9	44,843.8	36,461.5		
OC in % of Pfandbriefe outstanding		43.2	34.5	43.2	34.1		

\* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
<b>Ship Pfandbriefe</b>	(€ mn.)	1,449.0	1,932.0	1,451.7	1,928.0	1,440.1	1,899.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	1,825.7	2,592.2	1,841.7	2,646.0	1,640.9	2,239.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Overcollateralization (OC)</b>	(€ mn.)	376.7	660.2	390.0	718.0	200.9	339.6
OC in % of Pfandbriefe outstanding		26.0	34.2	26.9	37.2	13.9	17.9
Statutory OC <sup>1</sup>	(€ mn.)	104.2	135.4	29.0	137.3		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	272.5	524.8	361.0	580.7		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	376.2	660.2	389.4	718.0		
OC in % of Pfandbriefe outstanding		26.0	34.2	26.8	37.2		

\* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

<sup>1</sup> According to

nominal value: sum of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBVG and the nominal value of the net present value statutory overcollateralization pursuant to § 4 (1) PfandBVG

net present value: net present value: net present value statutory overcollateralization pursuant to § 4 (1) PfandBVG

<sup>2</sup> Contractual overcollateralization

<sup>3</sup> Residual, depending on the statutory and contractual overcollateralization; net present value includes the net present value of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBVG

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

**Maturity structure of Pfandbriefe outstanding and their respective cover pools**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Mortgage Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<b>Maturity:</b>				
<= 0.5 years	17,168.1	24,196.6	16,457.6	21,619.7
> 0.5 years and <= 1 year	13,808.4	20,740.5	11,110.2	19,960.6
> 1 year and <= 1.5 years	16,654.0	19,648.3	19,434.0	18,496.5
> 1.5 years and <= 2 years	18,457.3	23,236.7	12,727.6	18,139.8
> 2 years and <= 3 years	38,416.7	41,086.9	32,029.4	38,038.9
> 3 years and <= 4 years	31,501.9	38,543.4	29,997.4	36,407.3
> 4 years and <= 5 years	28,499.1	34,725.6	28,182.6	32,676.9
> 5 years and <= 10 years	70,173.8	104,879.7	70,685.8	117,760.3
> 10 years	29,226.9	53,717.7	32,322.4	47,422.7

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
17,168.1	16,360.1
13,808.4	11,085.2
35,101.3	31,109.5
38,406.7	31,893.7
31,501.9	29,942.4
85,547.7	89,779.8
42,212.4	40,191.0

Public Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<b>Maturity:</b>				
<= 0.5 years	4,774.9	9,772.3	5,876.3	10,169.7
> 0.5 years and <= 1 year	8,789.5	6,942.7	6,575.5	6,903.9
> 1 year and <= 1.5 years	6,296.3	7,066.9	6,930.0	7,445.1
> 1.5 years and <= 2 years	7,447.9	6,127.4	9,887.4	6,486.5
> 2 years and <= 3 years	11,709.4	13,954.9	11,910.1	11,223.5
> 3 years and <= 4 years	10,435.6	12,040.3	10,564.6	12,728.6
> 4 years and <= 5 years	9,873.2	12,516.3	8,770.6	10,971.9
> 5 years and <= 10 years	22,896.1	34,183.9	25,984.2	36,899.7
> 10 years	19,859.0	44,676.7	21,894.7	44,985.6

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
4,774.9	5,876.3
8,789.5	6,575.5
13,745.4	16,817.4
11,712.4	11,910.7
10,435.6	10,564.6
28,464.3	31,718.8
24,066.1	24,837.7

Ship Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<b>Maturity:</b>				
<= 0.5 years	-	196.5	23.0	314.5
> 0.5 years and <= 1 year	555.0	197.3	310.0	290.7
> 1 year and <= 1.5 years	500.0	231.6	400.0	310.3
> 1.5 years and <= 2 years	292.0	206.0	305.0	224.2
> 2 years and <= 3 years	102.0	441.3	792.0	610.0
> 3 years and <= 4 years	-	303.4	102.0	417.2
> 4 years and <= 5 years	-	143.3	-	153.8
> 5 years and <= 10 years	-	29.7	-	141.4
> 10 years	-	76.7	-	130.1

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
-	23.0
555.0	310.0
792.0	705.0
102.0	792.0
-	102.0
-	102.0
-	-
-	-

**Information on the maturity extension of the Pfandbriefe**

	Q4 2023	Q4 2022
Prerequisites for the extension of maturity of the Pfandbriefe	The extension of the maturity is necessary in order to avoid the imminent insolvency of the Pfandbrief bank with limited business activity, the Pfandbrief bank with limited business activity is not overindebted and there is reason to believe that the Pfandbrief bank with limited business activity will be able to meet its liabilities then due after the expiry of the maximum possible extension date, taking into account further possibilities for extension. See also, in addition, section 30 para 2b Pfandbrief Act.	The extension of the maturity is necessary in order to avoid the imminent insolvency of the Pfandbrief bank with limited business activity, the Pfandbrief bank with limited business activity is not overindebted and there is reason to believe that the Pfandbrief bank with limited business activity will be able to meet its liabilities then due after the expiry of the maximum possible extension date, taking into account further possibilities for extension. See also, in addition, section 30 para 2b Pfandbrief Act.
Powers of the cover pool administrator in the event of the extension of maturity of the Pfandbriefe	The cover pool administrator may extend the maturity dates of the principle payments, if the relevant requirements pursuant to section 30 para. 2b Pfandbrief Act are met. The administrator shall determine the period of the extension of the maturity, which may not exceed a period of 12 months, in accordance with necessity.  The cover pool administrator may extend the maturity dates of the principal and interest payments falling due within one month after the appointment of the cover pool administrator to the end of that monthly period. If the cover pool administrator decides in favor of such an extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.  The cover pool administrator may only exercise his authority uniformly for all Pfandbriefe of an issue. In this connection, the maturities may be extended in full or on a pro rata basis. The cover pool administrator must extend the maturity for a Pfandbrief issue in such a way that the original order of servicing of the Pfandbriefe which could be overtaken by the postponement is not changed (prohibition of overtaking). This may result in the maturities of later maturing issues also having to be extended in order to comply with the prohibition on overtaking. See also, in addition, section 30 para. 2a and 2b Pfandbrief Act.	The cover pool administrator may extend the maturity dates of the principle payments, if the relevant requirements pursuant to section 30 para. 2b Pfandbrief Act are met. The administrator shall determine the period of the extension of the maturity, which may not exceed a period of 12 months, in accordance with necessity.  The cover pool administrator may extend the maturity dates of the principal and interest payments falling due within one month after the appointment of the cover pool administrator to the end of that monthly period. If the cover pool administrator decides in favor of such an extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.  The cover pool administrator may only exercise his authority uniformly for all Pfandbriefe of an issue. In this connection, the maturities may be extended in full or on a pro rata basis. The cover pool administrator must extend the maturity for a Pfandbrief issue in such a way that the original order of servicing of the Pfandbriefe which could be overtaken by the postponement is not changed (prohibition of overtaking). This may result in the maturities of later maturing issues also having to be extended in order to comply with the prohibition on overtaking. See also, in addition, section 30 para. 2a and 2b Pfandbrief Act.

\* Effects of an extension of maturity on the maturity structure of the Pfandbriefe / extension scenario: 12 months. This is an extremely unlikely scenario, which could only come into play after the appointment of a cover pool administrator.

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 300,000 Euros	121,309.3	113,573.3
more than 300,000 Euros up to 1 mn. Euros	38,944.6	33,001.5
more than 1 mn. Euros up to 10 mn. Euros	45,906.5	44,331.8
more than 10 mn. Euros	137,010.4	128,683.6
<b>Total</b>	<b>343,170.8</b>	<b>319,590.2</b>

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 10 mn. Euros	26,085.8	26,526.5
more than 10 mn. Euros up to 100 mn. Euros	49,185.5	48,970.7
more than 100 mn. Euros	70,511.4	71,484.3
<b>Total</b>	<b>145,782.7</b>	<b>146,981.5</b>

**Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 500,000 Euros	0.2	0.3
more than 500,000 Euros up to 5 mn. Euros	257.8	266.8
more than 5 mn. Euros	1,365.0	1,919.4
<b>Total</b>	<b>1,623.0</b>	<b>2,186.5</b>

**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**

**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

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	4. Quarter	Total		Residential						Commercial							
		€ mn.	€ mn.	€ mn.	thereof					€ mn.	thereof						
					Apartment	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Buildings under construction		
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2023	343,163.5	215,158.0	41,346.1	99,280.4	73,740.1	535.6	255.8	128,005.5	66,615.0	30,730.8	6,545.9	21,731.0	1,936.3	446.6	18.1	43.3
	year 2022	319,587.4	195,682.1	37,582.2	89,307.7	68,138.7	509.6	144.0	123,905.3	64,473.8	30,208.8	5,083.2	21,899.1	1,838.9	401.5	12.5	14.0
<b>Germany</b>	year 2023	281,275.4	204,201.0	39,636.2	96,278.1	67,495.4	535.6	255.8	77,074.4	38,230.1	20,311.1	3,937.0	12,644.2	1,508.1	443.9	16.5	20.9
	year 2022	260,904.7	185,697.9	35,903.9	86,439.1	62,737.6	473.4	144.0	75,206.8	36,253.8	19,679.6	3,097.6	14,272.2	1,504.8	398.8	12.2	14.0
<b>Belgium</b>	year 2023	739.4	7.5	-	-	7.5	-	-	731.9	564.9	99.0	10.0	58.0	-	-	-	-
	year 2022	608.0	7.5	-	-	7.5	-	-	600.5	433.4	99.1	10.0	58.0	-	-	-	-
<b>Denmark</b>	year 2023	200.9	-	-	-	-	-	-	200.9	-	-	-	200.9	-	-	-	-
	year 2022	47.1	-	-	-	-	-	-	47.1	-	-	-	47.1	-	-	-	-
<b>Estonia</b>	year 2023	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-
	year 2022	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-
<b>Finland</b>	year 2023	985.1	93.8	-	-	93.8	-	-	891.3	460.0	396.0	35.3	-	-	-	-	-
	year 2022	861.3	12.2	-	-	12.2	-	-	849.1	371.0	442.8	35.3	-	-	-	-	-
<b>France</b>	year 2023	10,869.4	259.0	4.1	13.1	241.7	-	-	10,610.4	7,348.4	1,604.2	237.3	1,042.8	377.7	-	-	-
	year 2022	11,036.2	219.0	4.1	13.6	201.2	-	-	10,817.2	7,786.9	1,648.3	241.3	845.9	294.8	-	-	-
<b>Great Britain</b>	year 2023	6,772.4	480.2	-	-	480.2	-	-	6,292.2	3,243.0	779.1	554.0	1,705.5	7.8	2.8	1.4	22.0
	year 2022	5,953.0	245.7	-	-	245.7	-	-	5,707.3	2,899.1	997.0	413.4	1,387.4	7.7	2.7	0.3	-
<b>Ireland</b>	year 2023	172.3	-	-	-	-	-	-	172.3	94.2	33.9	-	44.2	-	-	-	-
	year 2022	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-
<b>Italy</b>	year 2023	1,514.1	-	-	-	-	-	-	1,514.1	621.0	613.3	34.1	230.7	14.9	-	-	-
	year 2022	1,283.7	-	-	-	-	-	-	1,283.7	477.8	604.5	30.6	161.9	8.9	-	-	-
<b>Luxembourg</b>	year 2023	540.5	-	-	-	-	-	-	540.5	509.0	-	-	31.5	-	-	-	-
	year 2022	496.9	-	-	-	-	-	-	496.9	465.4	-	-	31.5	-	-	-	-
<b>Netherlands</b>	year 2023	9,470.5	2,680.2	23.0	185.1	2,472.0	-	-	6,790.3	3,219.2	1,653.8	329.8	1,587.5	-	-	-	-
	year 2022	8,503.2	2,220.9	62.9	167.6	1,954.2	36.2	-	6,282.2	3,013.1	1,533.0	179.6	1,556.5	-	-	0.0	-
<b>Austria</b>	year 2023	922.7	80.7	16.3	39.6	24.8	-	-	842.0	288.8	385.3	17.7	127.5	22.7	-	0.2	0.4
	year 2022	953.2	70.0	14.2	30.9	24.9	-	-	883.2	322.6	421.7	8.0	108.2	22.7	-	0.0	-
<b>Poland</b>	year 2023	6,204.8	-	-	-	-	-	-	6,204.8	2,733.2	1,928.1	656.0	882.6	5.0	-	-	-
	year 2022	5,027.7	-	-	-	-	-	-	5,027.7	2,170.9	1,733.2	510.4	613.3	-	-	-	-
<b>Romania</b>	year 2023	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
	year 2022	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
<b>Sweden</b>	year 2023	1,569.8	144.9	-	-	144.9	-	-	1,424.9	508.3	469.4	159.7	287.5	-	-	-	-
	year 2022	1,347.6	27.0	-	-	27.0	-	-	1,320.6	506.1	492.0	165.5	157.0	-	-	-	-
<b>Slovakia</b>	year 2023	94.7	-	-	-	-	-	-	94.7	-	23.7	-	71.0	-	-	-	-
	year 2022	90.2	-	-	-	-	-	-	90.2	-	24.2	-	66.0	-	-	-	-
<b>Slovenia</b>	year 2023	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
	year 2022	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
<b>Spain</b>	year 2023	2,204.7	174.9	-	-	174.9	-	-	2,029.8	288.2	1,353.6	388.0	199.6	-	-	-	-
	year 2022	1,798.2	8.5	-	-	8.5	-	-	1,789.6	298.0	1,259.7	132.2	99.8	-	-	-	-

<b>Czech Republic</b>	year 2023	1,156.8	-	-	-	-	-	-	1,156.8	623.5	250.1	256.0	27.2	-	-	-	-
	year 2022	1,017.6	-	-	-	-	-	-	1,017.6	583.9	250.9	127.6	55.2	-	-	-	-
<b>Hungary</b>	year 2023	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
	year 2022	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
<b>Norway</b>	year 2023	21.2	-	-	-	-	-	-	21.2	-	21.2	-	-	-	-	-	-
	year 2022	83.7	-	-	-	-	-	-	83.7	61.1	22.6	-	-	-	-	-	-
<b>Switzerland</b>	year 2023	4,763.3	4,430.9	1,666.4	2,764.5	-	-	-	332.4	71.0	23.4	-	238.0	-	-	-	-
	year 2022	4,545.5	4,253.5	1,597.1	2,656.5	-	-	-	291.9	46.0	22.1	-	223.8	-	-	-	-
<b>Canada</b>	year 2023	428.4	-	-	-	-	-	-	428.4	87.3	58.2	-	283.0	-	-	-	-
	year 2022	514.7	-	-	-	-	-	-	514.7	111.7	59.0	-	344.0	-	-	-	-
<b>USA</b>	year 2023	12,581.1	2,368.0	-	-	2,368.0	-	-	10,213.2	7,537.0	615.7	85.4	1,975.1	-	-	-	-
	year 2022	13,977.3	2,843.9	-	-	2,843.9	-	-	11,133.3	8,461.2	789.0	88.1	1,795.0	-	-	-	-
<b>other OECD-States</b>	year 2023	364.2	236.9	-	-	236.9	-	-	127.3	-	-	45.1	82.2	-	-	-	-
	year 2022	183.7	75.9	-	-	75.9	-	-	107.8	-	-	43.6	64.2	-	-	-	-

**Volume of claims used to cover Public Pfandbriefe**

**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

<b>Cover assets</b>											
State	4. Quarter	Total		thereof owed by				thereof granted by			
		€ mn.	in the total included claims which are granted for reasons of promoting exports € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.
<b>Total - all states</b>	year 2023	145,781.6	10,849.2	5,793.2	28,570.6	64,713.8	17,860.1	12,051.3	10,857.5	5,028.8	906.4
	year 2022	146,978.4	10,265.1	6,843.1	31,987.3	63,388.3	16,518.8	11,096.2	10,014.0	6,007.8	1,122.9
<b>Germany</b>	year 2023	125,093.8	7,126.9	342.5	25,536.7	60,833.8	16,346.4	7,790.5	9,698.4	4,051.4	494.2
	year 2022	123,523.8	6,858.6	864.6	28,211.9	58,236.6	14,896.1	7,066.8	9,198.8	4,246.3	802.7
<b>Belgium</b>	year 2023	1,193.9	104.4	75.0	98.0	-	125.0	96.1	79.0	662.5	58.3
	year 2022	1,281.3	107.7	75.0	98.0	-	125.0	113.1	105.8	719.8	44.6
<b>Denmark</b>	year 2023	658.9	640.0	-	-	-	-	459.9	-	-	199.0
	year 2022	455.8	455.8	-	-	-	-	305.5	-	-	150.4
<b>Finland</b>	year 2023	242.2	134.8	-	-	98.4	9.0	134.8	-	-	-
	year 2022	200.5	63.3	9.0	-	107.2	21.0	63.3	-	-	-
<b>France</b>	year 2023	5,042.5	603.6	272.5	792.5	2,124.1	761.6	768.7	61.4	261.9	-
	year 2022	5,365.5	757.6	289.1	915.3	2,029.3	861.4	896.4	69.5	304.7	-
<b>Great Britain</b>	year 2023	1,436.4	506.7	-	12.0	839.4	78.2	506.7	-	-	-
	year 2022	2,659.9	481.1	-	27.9	2,094.4	56.4	481.1	-	-	-
<b>Italy</b>	year 2023	701.8	-	134.5	369.6	197.8	-	-	-	-	-
	year 2022	956.0	-	119.9	594.3	241.8	-	-	-	-	-
<b>Croatia</b>	year 2023	20.0	-	20.0	-	-	-	-	-	-	-
	year 2022	20.0	-	20.0	-	-	-	-	-	-	-
<b>Latvia</b>	year 2023	67.3	-	-	-	67.3	-	-	-	-	-
	year 2022	91.8	-	-	-	91.8	-	-	-	-	-
<b>Luxembourg</b>	year 2023	141.7	-	38.4	-	-	103.3	-	-	-	-
	year 2022	166.6	-	38.4	-	-	128.2	-	-	-	-
<b>Malta</b>	year 2023	13.0	-	13.0	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2023	442.3	442.3	-	-	-	-	442.3	-	-	-
	year 2022	288.0	288.0	-	-	-	-	288.0	-	-	-
<b>Austria</b>	year 2023	6,187.1	82.4	4,728.2	105.1	71.3	-	487.4	742.1	53.0	-
	year 2022	6,421.0	80.2	4,807.7	108.7	76.3	-	500.2	241.0	687.0	-
<b>Poland</b>	year 2023	43.6	-	43.6	-	-	-	-	-	-	-
	year 2022	46.4	-	46.4	-	-	-	-	-	-	-
<b>Portugal</b>	year 2023	363.0	-	-	100.0	-	180.0	83.0	-	-	-
	year 2022	491.0	-	65.0	-	-	180.0	83.0	113.0	50.0	-
<b>Sweden</b>	year 2023	118.9	110.9	-	-	8.0	-	110.9	-	-	-
	year 2022	131.1	123.1	-	-	8.0	-	123.1	-	-	-

<b>Slovakia</b>	year 2023	20.0	-	20.0	-	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2023	10.0	-	10.0	-	-	-	-	-	-	-	-
	year 2022	10.0	-	10.0	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2023	554.8	-	50.0	397.9	58.8	13.0	-	35.0	-	-	-
	year 2022	1,081.1	-	315.0	639.7	60.2	27.0	-	39.1	-	-	-
<b>Hungary</b>	year 2023	-	-	-	-	-	-	-	-	-	-	-
	year 2022	45.0	-	-	-	-	-	45.0	-	-	-	-
<b>Norway</b>	year 2023	49.8	49.8	-	-	-	-	49.8	-	-	-	-
	year 2022	67.1	67.1	-	-	-	-	67.1	-	-	-	-
<b>Switzerland</b>	year 2023	1,632.2	522.5	-	901.7	108.0	-	515.4	100.0	-	7.0	-
	year 2022	1,688.1	537.1	-	949.5	101.6	-	527.4	100.0	-	9.7	-
<b>Japan</b>	year 2023	162.0	-	30.0	10.0	122.0	-	-	-	-	-	-
	year 2022	299.0	-	167.0	42.0	90.0	-	-	-	-	-	-
<b>Canada</b>	year 2023	415.9	48.0	15.6	170.1	9.4	31.2	-	141.6	-	48.0	-
	year 2022	574.5	60.0	16.1	309.1	10.2	32.3	-	146.7	-	60.0	-
<b>USA</b>	year 2023	710.7	384.5	-	76.9	175.4	-	358.5	-	-	99.9	-
	year 2022	743.2	271.3	-	90.8	240.8	29.0	327.1	-	-	55.5	-
<b>other OECD-States</b>	year 2023	21.1	-	-	-	-	21.1	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-	-
<b>EU institutions</b>	year 2023	289.2	-	-	-	-	134.2	155.0	-	-	-	-
	year 2022	252.4	-	-	-	-	157.4	95.0	-	-	-	-
<b>other states/institutions</b>	year 2023	149.4	92.3	-	-	-	57.1	92.3	-	-	-	-
	year 2022	119.1	114.1	-	-	-	5.0	114.1	-	-	-	-

**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  
4. Quarter 2023 (vdp-Mitgliedsinstitute)**

State	4. Quarter	Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim				
		Total	thereof State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2023	10.9	10.8	0.1	0.0	-	15.3	14.9	0.4	0.0	-
	year 2022	14.8	14.7	0.1	0.0	0.0	23.1	22.8	0.2	0.1	-
<b>Germany</b>	year 2023	6.6	6.5	0.1	0.0	-	0.4	-	0.4	0.0	-
	year 2022	10.2	10.1	0.1	0.0	0.0	3.7	3.4	0.2	0.1	-
<b>Belgium</b>	year 2023	4.3	4.3	-	-	-	14.3	14.3	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	4.4	4.4	-	-	-	18.3	18.3	-	-	-
<b>Netherlands</b>	year 2023	0.0	0.0	-	-	-	0.5	0.5	-	-	-
	year 2022	0.2	0.2	-	-	-	1.1	1.1	-	-	-



Publication according to section 28 para. 4 no. 1 b Pfandbrief Act and section 28 para. 4 no. 2 Pfandbrief Act

**Claims used to cover Ship Pfandbriefe according to the states in which the ships are registered 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**

**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

State	4. Quarter	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
		Total	thereof			
		€ mn.	Sea-going vessels	Inland waterway vessels		
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2023	1,623.0	1,623.0	-	-	-
	year 2022	2,186.5	2,186.5	-	-	-
<b>Germany</b>	year 2023	137.4	137.4	-		
	year 2022	199.4	199.4	-		
<b>Antigua and Barbuda</b>	year 2023	-	-	-		
	year 2022	4.5	4.5	-		
<b>Bahamas</b>	year 2023	22.1	22.1	-		
	year 2022	24.1	24.1	-		
<b>Belgium</b>	year 2023	3.5	3.5	-		
	year 2022	9.9	9.9	-		
<b>Cyprus</b>	year 2023	41.5	41.5	-		
	year 2022	72.8	72.8	-		
<b>Denmark</b>	year 2023	27.6	27.6	-		
	year 2022	88.5	88.5	-		
<b>Great Britain</b>	year 2023	-	-	-		
	year 2022	33.8	33.8	-		
<b>Greece</b>	year 2023	17.1	17.1	-		
	year 2022	19.7	19.7	-		
<b>Hong Kong</b>	year 2023	38.7	38.7	-		
	year 2022	68.4	68.4	-		
<b>Liberia</b>	year 2023	392.4	392.4	-		
	year 2022	526.3	526.3	-		
<b>Malta</b>	year 2023	89.5	89.5	-		
	year 2022	186.1	186.1	-		
<b>Marshall Islands</b>	year 2023	589.7	589.7	-		
	year 2022	631.1	631.1	-		
<b>Panama</b>	year 2023	201.4	201.4	-		
	year 2022	235.7	235.7	-		
<b>Singapore</b>	year 2023	62.3	62.3	-		
	year 2022	86.2	86.2	-		

**Further cover assets - in detail for Mortgage Pfandbriefe**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 nos. 2 a) and b), section 19 para. 1 nos. 3 a) to c), section 19 para. 1 no. 4							
State	4. Quarter	C mn.	thereof		thereof		claims according to section 19 para. 1 no. 4
			claims according to section 19 para. 1 nos. 2 a) and b)		claims according to section 19 para. 1 nos. 3 a) to c)		
			overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	
		C mn.	C mn.	C mn.	C mn.	C mn.	C mn.
<b>Total - all states</b>	year 2023	17,494.5	1,018.6	455.2	916.6	823.9	15,559.3
	year 2022	15,632.3	869.6	445.5	1,423.3	892.5	13,349.4
<b>Germany</b>	year 2023	11,983.2	883.7	370.2	297.2	245.0	10,802.2
	year 2022	10,081.8	741.0	366.5	263.3	113.0	9,087.6
<b>Belgium</b>	year 2023	144.8	-	-	50.0	50.0	94.8
	year 2022	84.7	-	-	38.5	38.5	46.2
<b>Denmark</b>	year 2023	96.2	-	-	21.5	21.5	74.7
	year 2022	35.0	-	-	-	-	35.0
<b>Estonia</b>	year 2023	2.0	-	-	-	-	2.0
	year 2022	2.0	-	-	-	-	2.0
<b>Finland</b>	year 2023	68.0	-	-	18.0	18.0	50.0
	year 2022	55.0	-	-	-	-	55.0
<b>France</b>	year 2023	436.5	65.0	65.0	156.5	156.5	215.0
	year 2022	183.0	-	-	-	-	183.0
<b>Greece</b>	year 2023	-	-	-	-	-	-
	year 2022	45.0	-	-	-	-	45.0
<b>Ireland</b>	year 2023	42.0	-	-	-	-	42.0
	year 2022	75.0	-	-	-	-	75.0
<b>Italy</b>	year 2023	1,975.7	-	-	-	-	1,975.7
	year 2022	1,092.0	-	-	-	-	1,092.0
<b>Croatia</b>	year 2023	44.9	-	-	-	-	44.9
	year 2022	44.9	-	-	-	-	44.9
<b>Latvia</b>	year 2023	26.0	-	-	-	-	26.0
	year 2022	26.0	-	-	-	-	26.0
<b>Lithuania</b>	year 2023	1.0	-	-	-	-	1.0
	year 2022	1.0	-	-	-	-	1.0
<b>Luxembourg</b>	year 2023	152.6	-	-	-	-	152.6
	year 2022	234.8	-	-	-	-	234.8
<b>Netherlands</b>	year 2023	134.9	49.9	-	-	-	85.0
	year 2022	254.6	94.6	45.0	-	-	160.0
<b>Austria</b>	year 2023	732.4	20.0	20.0	69.4	69.4	643.0
	year 2022	495.0	20.0	20.0	-	-	475.0
<b>Poland</b>	year 2023	-	-	-	-	-	-
	year 2022	85.0	-	-	-	-	85.0
<b>Portugal</b>	year 2023	2.0	-	-	-	-	2.0
	year 2022	65.0	-	-	-	-	65.0
<b>Sweden</b>	year 2023	238.5	-	-	238.5	238.5	-
	year 2022	497.5	14.0	14.0	428.5	428.5	55.0
<b>Slovakia</b>	year 2023	100.0	-	-	-	-	100.0
	year 2022	115.0	-	-	-	-	115.0
<b>Slovenia</b>	year 2023	52.0	-	-	-	-	52.0
	year 2022	90.0	-	-	-	-	90.0
<b>Spain</b>	year 2023	257.0	-	-	-	-	257.0
	year 2022	545.0	-	-	-	-	545.0
<b>Norway</b>	year 2023	25.0	-	-	25.0	25.0	-
	year 2022	-	-	-	-	-	-
<b>Japan</b>	year 2023	149.0	-	-	-	-	149.0
	year 2022	149.0	-	-	-	-	149.0
<b>Canada</b>	year 2023	-	-	-	-	-	-
	year 2022	312.5	-	-	312.5	312.5	-
<b>USA</b>	year 2023	64.9	-	-	-	-	64.9
	year 2022	322.5	-	-	-	-	322.5
<b>EU institutions</b>	year 2023	766.0	-	-	40.5	-	725.5
	year 2022	553.0	-	-	192.5	-	360.5
<b>other states/institutions</b>	year 2023	-	-	-	-	-	-
	year 2022	188.0	-	-	188.0	-	-

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

**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Further cover assets for Public Pfandbriefe according to section § 20 para. 2 no. 2, section 20 para. 2 nos. 3 a) to b), section 20 para. 2 no. 4									
State	4. Quarter	Total	thereof						
			claims according to section 20 para. 2 no. 2			claims according to section 20 para. 2 nos. 3 a) to b)		claims according to section 20 para. 2 no. 4	
			overall	thereof	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	thereof	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2023		1,514.1	1,487.8	310.0	14.4	-	1.0	11.0
	year 2022		824.2	794.9	115.0		-	29.3	-
<b>Germany</b>	year 2023		1,514.1	1,487.8	310.0	14.4	-	1.0	11.0
	year 2022		824.2	794.9	115.0		-	29.3	-

**Further cover assets - in detail for Ship Pfandbriefe**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 no. 3, section 26 para. 1 no. 5, section 26 para. 1 no. 4							
State	4. Quarter	€ mn.	thereof		claims according to section 26 para. 1 no. 5	claims according to section 26 para. 2 no. 4	
			claims according to section 26 para. 1 no. 3	covered bonds according Art. 129 Regulation (EU) No 575/2013		overall	thereof
			€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2023	202.7	-	-	202.7	-	-
	year 2022	288.7	18.0	-	270.7	-	-
<b>Germany</b>	year 2023	96.5	-	-	96.5	-	-
	year 2022	61.0	18.0	-	43.0	-	-
<b>France</b>	year 2023	22.5	-	-	22.5	-	-
	year 2022	-	-	-	-	-	-
<b>Greece</b>	year 2023	7.0	-	-	7.0	-	-
	year 2022	-	-	-	-	-	-
<b>Italy</b>	year 2023	-	-	-	-	-	-
	year 2022	8.1	-	-	8.1	-	-
<b>Austria</b>	year 2023	-	-	-	-	-	-
	year 2022	70.0	-	-	70.0	-	-
<b>Slovakia</b>	year 2023	-	-	-	-	-	-
	year 2022	7.0	-	-	7.0	-	-
<b>USA</b>	year 2023	56.7	-	-	56.7	-	-
	year 2022	130.1	-	-	130.1	-	-
<b>EU institutions</b>	year 2023	20.0	-	-	20.0	-	-
	year 2022	12.5	-	-	12.5	-	-

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

**Key figures about outstanding Pfandbriefe and Cover Pool**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Mortgage Pfandbriefe		Q4 2023	Q4 2022
<b>Outstanding Pfandbriefe</b>			
Outstanding Pfandbriefe	(€ mn.)	263,907.3	252,946.9
thereof percentage share of fixed-rate Pfandbriefe	%	94.2	94.2
section 28 para. 1 no. 13			
<b>Cover Pool</b>			
Cover Pool	(€ mn.)	360,759.3	335,686.7
thereof total amount of the claims according section 12 para. 1 which exceed the limits laid down in section 13 para. 1 s. 2, 2nd half sentence	(€ mn.)	-	-
thereof total amount of the assets according section 19 para. 1 which exceed the limits laid down in section 19 para. 1 s. 7	(€ mn.)	-	6.4
section 28 para. 1 no. 11			
claims which exceed the limits laid down in section 19 para. 1 no. 2	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 3	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 4	(€ mn.)	0.1	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	87.3	86.8
section 28 para. 1 no. 13			
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	176.1	217.0
	CHF	854.2	832.3
	CZK	-	-
section 28 para. 1 no. 14 (Net Total)	DKK	219.5	50.3
	GBP	3,185.5	2,780.1
	HKD	-	-
	JPY	479.3	515.7
	NOK	21.8	83.4
	SEK	989.8	599.2
	USD	5,518.1	8,724.2
	AUD	-28.0	61.9
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	years	5.1	5.0
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	53.8	53.9
section 28 para. 2 no. 3			
average loan-to-value ratio, weighted using the market value	%	33.9	37.3
<b>Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act</b>			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	8,759.2	8,794.6
Day on which the largest negative sum results	Day (1-180)	74	89
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	16,868.9	13,859.1
<b>Key figures according section 28 para. 1 no. 7 Pfandbrief Act</b>			
share of derivative transactions included in the cover pools according section 19 para. 1 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions included in the cover pools according section 19 para. 1 no. 2 c (credit quality step 2)	%	-	-
share of derivative transactions included in the cover pools according section 19 para. 1 no. 3 d (credit quality step 1)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 2 c (credit quality step 2)	%	0.5	1.1
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 3 d (credit quality step 1)	%	-	-
<b>Key figures according section 28 para. 1 no. 15 Pfandbrief Act</b>			
Share of cover assets in the cover pool for which or for whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	%	0.3	0.2

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

**Key figures about outstanding Pfandbriefe and Cover Pool**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

<b>Public Pfandbriefe</b>		<b>Q4 2023</b>	<b>Q4 2022</b>
<b>Outstanding Pfandbriefe</b>	(€ mn.)	102,082.0	108,393.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	93.3	91.0
<b>Cover Pool</b>			
<b>Cover Pool</b>	(€ mn.)	147,281.4	147,815.5
thereof total amount of the claims according section 20 para. 1 and 2 which exceed the limits laid down in section 20 para. 3 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 20 para. 2 no. 2 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 20 para. 2 no. 3 section 28 para. 1 no. 12		-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	89.1	88.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	30.7	47.0
	CHF	701.3	782.9
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	296.1	1,440.0
	HKD	-	-
	JPY	92.6	279.0
	NOK	-	-
	SEK	-	-
	USD	2,075.0	2,289.6
	AUD	-	-
<b>Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act</b>			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	1,362.6	1,672.6
Day on which the largest negative sum results	Day (1-180)	73	77
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	8,527.9	8,517.5
<b>Key figures according section 28 para. 1 no. 7 Pfandbrief Act</b>			
share of derivative transactions included in the cover pools according section 20 para. 2 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions included in the cover pools according section 20 para. 2 no. 2 (credit quality step 2)	%	1.0	0.8
share of derivative transactions included in the cover pools according section 20 para. 2 no. 3 c (credit quality step 1)	%	-	-
share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 1 (credit quality step 3)	%	-	-
share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 2 (credit quality step 2)	%	-	-
share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 3 c (credit quality step 1)	%	-	-
<b>Key figures according section 28 para. 1 no. 15 Pfandbrief Act</b>			
Share of cover assets in the cover pool for which or for whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	%	0.5	0.3

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

**Key figures about outstanding Pfandbriefe and Cover Pool**  
**4. Quarter 2023 (vdp-Mitgliedsinstitute)**

Ship Pfandbriefe		Q4 2023	Q4 2022
<b>Outstanding Pfandbriefe</b>	(€ mn.)	1,449.0	1,932.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	76.8	70.6
<b>Cover Pool</b>			
thereof total amount of the ship mortgages according section 21 which exceed the limits laid down in section 22 para. 5 s. 2 section 28 para. 1 no. 11	(€ mn.)	-	-
thereof total amount of the assets according section 26 para. 1 which exceed the limits laid down in section 26 para. 1 s. 6 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 3 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 4 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 5 section 28 para. 1 no. 12	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	54.0	56.6
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	1,431.3	2,221.4
	AUD	-	-
<b>Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act</b>			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	0.1	0.1
Day on which the largest negative sum results	Day (1-180)	24	21
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	195.4	410.9
<b>Key figures according section 28 para. 1 no. 7 Pfandbrief Act</b>			
share of derivative transactions included in the cover pools according section 26 para. 1 no. 2 (credit quality step 3)	%	-	-
share of derivative transactions included in the cover pools according section 26 para. 1 no. 3 (credit quality step 2)	%	-	-
share of derivative transactions included in the cover pools according section 26 para. 1 no. 4 (credit quality step 1)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 2 (credit quality step 3)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 3 (credit quality step 2)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 4 (credit quality step 1)	%	-	-
<b>Key figures according section 28 para. 1 no. 15 Pfandbrief Act</b>			
Share of cover assets in the cover pool for which or for whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	%	-	-

