

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

Pfandbriefe outstanding and their cover

4. Quarter 2023

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
Mortgage Pfandbriefe	(C mn.)	16,952.0	15,981.0	16,921.0	15,385.0	17,099.0	14,932.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	20,910.0	19,773.0	21,211.0	19,704.0	21,209.0	18,929.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(C mn.)	3,958.0	3,792.0	4,290.0	4,319.0	4,110.0	3,997.0
OC in % of Pfandbriefe outstanding		23.3	23.7	25.4	28.1	24.0	26.8
Statutory OC ¹	(C mn.)	672.0	613.0	338.0	308.0		
Contractual OC ²	(C mn.)	-	-	-	-		
Voluntary OC ³	(C mn.)	3,286.0	3,180.0	3,951.0	4,011.0		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(C mn.)	3,909.0	3,792.0	4,240.0	4,318.0		
OC in % of Pfandbriefe outstanding		23.1	23.7	25.1	28.1		

* 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
Public Pfandbriefe	(C mn.)	8,670.0	8,771.0	9,280.0	9,157.0	8,731.0	7,475.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	9,503.0	10,913.0	10,261.0	11,480.0	9,533.0	9,383.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(C mn.)	833.0	2,142.0	981.0	2,323.0	802.0	1,908.0
OC in % of Pfandbriefe outstanding		9.6	24.4	10.6	25.4	9.2	25.5
Statutory OC ¹	(C mn.)	344.0	338.0	186.0	183.0		
Contractual OC ²	(C mn.)	-	-	-	-		
Voluntary OC ³	(C mn.)	489.0	1,804.0	795.0	2,140.0		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(C mn.)	814.0	2,142.0	961.0	2,323.0		
OC in % of Pfandbriefe outstanding		9.4	24.4	10.4	25.4		

* 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).

¹ According to

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

net present value: net present value: net present value statutory overcollateralization pursuant to § 4 (1) PfandBG; The previous year's figure (Q3/2022) comprises the net present value of statutory overcollateralization pursuant to section 4 para. 1 PfandBG, including interest rate and currency stress scenarios, and the nominal value of statutory overcollateralization pursuant to section 4 para. 2 PfandBG.

² Contractual overcollateralization

³ 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) PfandBG

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

Mortgage Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	2,959.0	3,000.0	1,676.0	2,648.0
> 0.5 years and <= 1 year	827.0	2,489.0	629.0	2,379.0
> 1 year and <= 1.5 years	1,050.0	2,093.0	2,969.0	1,418.0
> 1.5 years and <= 2 years	900.0	2,031.0	851.0	1,864.0
> 2 years and <= 3 years	3,844.0	2,746.0	1,909.0	2,924.0
> 3 years and <= 4 years	2,831.0	2,715.0	1,859.0	1,978.0
> 4 years and <= 5 years	861.0	2,476.0	2,181.0	1,990.0
> 5 years and <= 10 years	1,229.0	3,054.0	1,384.0	4,170.0
> 10 years	2,450.0	305.0	2,523.0	403.0

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
2,959.0	1,676.0
827.0	629.0
1,950.0	3,820.0
3,844.0	1,909.0
2,831.0	1,859.0
1,886.0	3,340.0
2,655.0	2,748.0

Public Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	259.0	388.0	102.0	352.0
> 0.5 years and <= 1 year	398.0	244.0	303.0	324.0
> 1 year and <= 1.5 years	239.0	271.0	256.0	389.0
> 1.5 years and <= 2 years	391.0	295.0	448.0	226.0
> 2 years and <= 3 years	1,422.0	854.0	642.0	484.0
> 3 years and <= 4 years	434.0	506.0	838.0	861.0
> 4 years and <= 5 years	1,568.0	938.0	468.0	521.0
> 5 years and <= 10 years	1,671.0	1,653.0	2,681.0	3,154.0
> 10 years	2,288.0	4,354.0	3,034.0	4,601.0

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
259.0	102.0
398.0	303.0
631.0	704.0
1,422.0	642.0
434.0	838.0
2,487.0	2,944.0
3,040.0	3,238.0

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	<p>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.</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p> <p>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.</p>

* 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.

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches

4. Quarter 2023

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 300,000 Euros	45.0	51.0
more than 300,000 Euros up to 1 mn. Euros	103.0	115.0
more than 1 mn. Euros up to 10 mn. Euros	1,153.0	1,101.0
more than 10 mn. Euros	17,902.0	17,179.0
Total	19,203.0	18,446.0

Cover Assets used to secure public Pfandbriefe according to their amount in tranches

4. Quarter 2023

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 10 mn. Euros	347.0	361.0
more than 10 mn. Euros up to 100 mn. Euros	3,067.0	3,172.0
more than 100 mn. Euros	6,089.0	7,380.0
Total	9,503.0	10,913.0

Publication according to section 28 para. 2 nos. 1 b, c and no. 2 Pfandbrief Act

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

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	Residential						Commercial									
		Total	thereof					Total	thereof								
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2023	19,202.0	3,502.0	250.0	2.0	3,135.0	115.0	-	15,700.0	9,112.0	2,027.0	231.0	3,465.0	749.0	116.0	-	-
	year 2022	18,443.0	3,036.0	290.0	2.0	2,622.0	122.0	-	15,407.0	9,129.0	2,181.0	247.0	2,929.0	844.0	77.0	-	-
Germany	year 2023	8,073.0	2,941.0	250.0	2.0	2,574.0	115.0	-	5,132.0	2,921.0	738.0	15.0	750.0	592.0	116.0	-	-
	year 2022	7,650.0	2,569.0	232.0	2.0	2,213.0	122.0	-	5,081.0	2,803.0	756.0	69.0	739.0	637.0	77.0	-	-
Belgium	year 2023	13.0	-	-	-	-	-	-	13.0	13.0	-	-	-	-	-	-	-
	year 2022	13.0	-	-	-	-	-	-	13.0	13.0	-	-	-	-	-	-	-
Finland	year 2023	290.0	67.0	-	-	67.0	-	-	223.0	139.0	84.0	-	-	-	-	-	-
	year 2022	202.0	-	-	-	-	-	-	202.0	118.0	84.0	-	-	-	-	-	-
France	year 2023	2,241.0	-	-	-	-	-	-	2,241.0	1,575.0	137.0	51.0	321.0	157.0	-	-	-
	year 2022	2,299.0	-	-	-	-	-	-	2,299.0	1,556.0	159.0	55.0	322.0	207.0	-	-	-
Great Britain	year 2023	1,467.0	-	-	-	-	-	-	1,467.0	546.0	208.0	26.0	687.0	-	-	-	-
	year 2022	1,444.0	-	-	-	-	-	-	1,444.0	584.0	343.0	25.0	492.0	-	-	-	-
Italy	year 2023	14.0	-	-	-	-	-	-	14.0	-	-	-	14.0	-	-	-	-
	year 2022	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
Luxembourg	year 2023	47.0	-	-	-	-	-	-	47.0	20.0	-	-	27.0	-	-	-	-
	year 2022	47.0	-	-	-	-	-	-	47.0	20.0	-	-	27.0	-	-	-	-
Netherlands	year 2023	683.0	169.0	-	-	169.0	-	-	514.0	200.0	42.0	-	272.0	-	-	-	-
	year 2022	641.0	102.0	58.0	-	44.0	-	-	539.0	181.0	42.0	-	316.0	-	-	-	-
Austria	year 2023	205.0	-	-	-	-	-	-	205.0	52.0	77.0	-	76.0	-	-	-	-
	year 2022	194.0	-	-	-	-	-	-	194.0	52.0	77.0	-	65.0	-	-	-	-
Poland	year 2023	1,294.0	-	-	-	-	-	-	1,294.0	535.0	268.0	-	491.0	-	-	-	-
	year 2022	1,042.0	-	-	-	-	-	-	1,042.0	494.0	272.0	15.0	261.0	-	-	-	-
Romania	year 2023	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
	year 2022	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
Sweden	year 2023	860.0	117.0	-	-	117.0	-	-	743.0	294.0	198.0	-	251.0	-	-	-	-
	year 2022	620.0	27.0	-	-	27.0	-	-	593.0	280.0	157.0	-	156.0	-	-	-	-
Slovakia	year 2023	93.0	-	-	-	-	-	-	93.0	-	22.0	-	71.0	-	-	-	-
	year 2022	88.0	-	-	-	-	-	-	88.0	-	22.0	-	66.0	-	-	-	-
Slovenia	year 2023	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
	year 2022	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
Spain	year 2023	251.0	-	-	-	-	-	-	251.0	75.0	68.0	-	108.0	-	-	-	-
	year 2022	188.0	-	-	-	-	-	-	188.0	75.0	67.0	-	46.0	-	-	-	-
Czech Republic	year 2023	302.0	-	-	-	-	-	-	302.0	91.0	92.0	102.0	17.0	-	-	-	-
	year 2022	215.0	-	-	-	-	-	-	215.0	33.0	92.0	45.0	45.0	-	-	-	-
Hungary	year 2023	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
	year 2022	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
Switzerland	year 2023	71.0	-	-	-	-	-	-	71.0	71.0	-	-	-	-	-	-	-
	year 2022	46.0	-	-	-	-	-	-	46.0	46.0	-	-	-	-	-	-	-

USA	year 2023	3,005.0	208.0	-	-	208.0	-	-	2,797.0	2,392.0	-	37.0	368.0	-	-	-	-
	year 2022	3,410.0	338.0	-	-	338.0	-	-	3,072.0	2,649.0	17.0	38.0	368.0	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

4. Quarter 2023

Cover assets											
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.
Total - all states	year 2023	9,502.0	147.0	3,452.0	2,814.0	841.0	1,051.0	716.0	353.0	227.0	48.0
	year 2022	10,910.0	346.0	4,204.0	2,983.0	892.0	1,135.0	811.0	573.0	252.0	60.0
Germany	year 2023	2,506.0	50.0	173.0	1,769.0	22.0	250.0	150.0	86.0	56.0	-
	year 2022	3,318.0	221.0	696.0	1,877.0	59.0	275.0	226.0	121.0	64.0	-
Belgium	year 2023	74.0	-	-	-	-	-	50.0	24.0	-	-
	year 2022	93.0	-	-	-	-	-	50.0	43.0	-	-
Finland	year 2023	21.0	-	-	-	17.0	4.0	-	-	-	-
	year 2022	45.0	-	9.0	-	20.0	16.0	-	-	-	-
France	year 2023	2,231.0	2.0	144.0	663.0	598.0	562.0	99.0	47.0	118.0	-
	year 2022	2,454.0	12.0	157.0	761.0	606.0	632.0	112.0	55.0	131.0	-
Great Britain	year 2023	151.0	-	-	12.0	139.0	-	-	-	-	-
	year 2022	152.0	1.0	-	11.0	140.0	-	1.0	-	-	-
Italy	year 2023	230.0	-	80.0	145.0	5.0	-	-	-	-	-
	year 2022	188.0	-	-	181.0	7.0	-	-	-	-	-
Netherlands	year 2023	47.0	47.0	-	-	-	-	47.0	-	-	-
	year 2022	52.0	52.0	-	-	-	-	52.0	-	-	-
Austria	year 2023	3,644.0	-	3,025.0	-	-	-	370.0	196.0	53.0	-
	year 2022	3,843.0	-	3,175.0	-	-	-	370.0	241.0	57.0	-
Portugal	year 2023	280.0	-	-	100.0	-	180.0	-	-	-	-
	year 2022	293.0	-	-	-	-	180.0	-	113.0	-	-
Spain	year 2023	138.0	-	-	125.0	-	13.0	-	-	-	-
	year 2022	180.0	-	-	153.0	-	27.0	-	-	-	-
Japan	year 2023	90.0	-	30.0	-	60.0	-	-	-	-	-
	year 2022	227.0	-	167.0	-	60.0	-	-	-	-	-
Canada	year 2023	48.0	48.0	-	-	-	-	-	-	-	48.0
	year 2022	60.0	60.0	-	-	-	-	-	-	-	60.0
other states/institutions	year 2023	42.0	-	-	-	-	42.0	-	-	-	-
	year 2022	5.0	-	-	-	-	5.0	-	-	-	-

**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

		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
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-
Germany	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-

Further cover assets - in detail for Mortgage Pfandbriefe

4. Quarter 2023

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	€ mn.	thereof		thereof		
			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	
Total - all states	year 2023	1,707.0	-	-	-	-	1,707.0
	year 2022	1,327.0	-	-	188.0	-	1,139.0
Germany	year 2023	-	-	-	-	-	-
	year 2022	106.0	-	-	-	-	106.0
Belgium	year 2023	50.0	-	-	-	-	50.0
	year 2022	25.0	-	-	-	-	25.0
France	year 2023	11.0	-	-	-	-	11.0
	year 2022	-	-	-	-	-	-
Ireland	year 2023	-	-	-	-	-	-
	year 2022	75.0	-	-	-	-	75.0
Italy	year 2023	1,175.0	-	-	-	-	1,175.0
	year 2022	170.0	-	-	-	-	170.0
Latvia	year 2023	25.0	-	-	-	-	25.0
	year 2022	25.0	-	-	-	-	25.0
Luxembourg	year 2023	83.0	-	-	-	-	83.0
	year 2022	58.0	-	-	-	-	58.0
Austria	year 2023	178.0	-	-	-	-	178.0
	year 2022	235.0	-	-	-	-	235.0
Slovakia	year 2023	100.0	-	-	-	-	100.0
	year 2022	100.0	-	-	-	-	100.0
Slovenia	year 2023	50.0	-	-	-	-	50.0
	year 2022	50.0	-	-	-	-	50.0
Spain	year 2023	35.0	-	-	-	-	35.0
	year 2022	295.0	-	-	-	-	295.0
other states/institutions	year 2023	-	-	-	-	-	-
	year 2022	188.0	-	-	188.0	-	-

Further cover assets - in detail for Public Pfandbriefe
4. Quarter 2023

Further cover assets for Public Pfandbriefe according to section § 20 para. 2 no. 2, section 20 para. 2 nos. 3 a) to c), section 20 para. 2 no. 4									
	Total	thereof			thereof				
		claims according to section 20 para. 2 no. 2		claims according to section 20 para. 2 nos. 3 a) to c)		claims according to section 20 para. 2 no. 4			
		overall	thereof	overall	thereof	overall	thereof		
			covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013		
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2023	-	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-
Germany	year 2023	-	-	-	-	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-

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

Mortgage Pfandbriefe		Q4 2023	Q4 2022
Outstanding Pfandbriefe	(€ mn.)	16,952.0	15,981.0
thereof percentage share of fixed-rate Pfandbriefe	%	85.6	90.4
section 28 para. 1 no. 13			
Cover Pool	(€ mn.)	20,910.0	19,773.0
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.)	-	-
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.)	-	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	48.8	56.5
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	-	-
	CHF	74.0	48.0
	CZK	-	-
	DKK	-	-
	GBP	678.0	482.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	678.0	276.0
	USD	322.0	1,683.0
	AUD	-	-
section 28 para. 1 no. 14 (Net Total)			
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	years	3.6	3.5
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	56.8	55.6
section 28 para. 2 no. 3			
average loan-to-value ratio, weighted using the market value	%	34.3	32.1
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	1,434.0	1,068.0
Day on which the largest negative sum results	Day (1-180)	143	88
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	1,704.0	1,326.0
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
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)	%	-	-
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 3 d (credit quality step 1)	%	-	-
Key figures according section 28 para. 1 no. 15 Pfandbrief Act			
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.	%	-	-

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

Public Pfandbriefe		Q4 2023	Q4 2022
Outstanding Pfandbriefe	(€ mn.)	8,670.0	8,771.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	71.1	76.9
Cover Pool			
Cover Pool	(€ mn.)	9,503.0	10,913.0
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	%	73.9	75.6
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	-	14.0
	CHF	82.0	49.0
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	171.0	211.0
	HKD	-	-
	JPY	37.0	210.0
	NOK	-	-
	SEK	-	-
	USD	110.0	183.0
	AUD	-	-
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	3.0	-
Day on which the largest negative sum results	Day (1-180)	1	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	207.0	820.0
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
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)	%	-	-
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)	%	-	-
Key figures according section 28 para. 1 no. 15 Pfandbrief Act			
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.	%	-	-

**List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class
4. Quarter 2023**

Mortgage Pfandbriefe	
	Q4 2023
ISIN	DE000A11QA15, DE000A11QA56, DE000A11QAL5, DE000A11QAM3, DE000A11QAQ4, DE000A11QAT8, DE000A11QAU6, DE000A11QAV4, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A1X3LZ4, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLJ1, DE000A2GSLL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2LQNP8, DE000A2NB96, DE000A2YNNV8, DE000A2YNNV9, DE000A2YNNY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WFS6, DE000A30WFS7, DE000A30WFS7, DE000A30WFU3, DE000A30WFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJP3, DE000A31RIS7, DE000A31RJV1, DE000A31RJZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3TOX48, DE000A3TOX63, DE000A3TOYB8, DE000A3TOYC6, DE000A3TOYD4, DE000A3TOYE2, DE000A3TOYF9, DE000A3TOYG7, DE000A3TOYH5, DE000A3TOYJ1, DE000A3TOYL7, DE000A3TOYM5
	Q4 2022
	DE000A11QA15, DE000A11QA56, DE000A11QAL5, DE000A11QAM3, DE000A11QAQ4, DE000A11QAT8, DE000A11QAU6, DE000A11QAV4, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A13SWC0, DE000A1RFB30, DE000A1RFBQ3, DE000A1X3LL4, DE000A1X3LZ4, DE000A254ZN3, DE000A254ZP8, DE000A289PQ3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2E4ZD1, DE000A2GSLB8, DE000A2GSLF9, DE000A2GSLJ1, DE000A2GSLL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2LQNP8, DE000A2NB96, DE000A2YNNV8, DE000A2YNNV9, DE000A2YNNY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WFS6, DE000A30WFS7, DE000A30WFU3, DE000A30WFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJP3, DE000A31RIS7, DE000A31RJV1, DE000A31RJZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3TOX48, DE000A3TOX63, DE000A3TOYB8, DE000A3TOYC6, DE000A3TOYD4, DE000A3TOYE2, DE000A3TOYF9, DE000A3TOYG7, DE000A3TOYH5, DE000A3TOYJ1, DE000A3TOYL7, DE000A3TOYM5

Public Pfandbriefe	
	Q4 2023
ISIN	DE0001468361, DE0008119504, DE0008153289, DE0008217910, DE000A081K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X25S8, DE000A2AAVW4, DE000A31RJX7, DE000A31RJY5, DE000A3E5K32
	Q4 2022
	CH0026714276, DE0001468361, DE0006619778, DE0008119504, DE0008153289, DE0008217910, DE000A081K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X25S8, DE000A1X26I6, DE000A2AAVW4, DE000A3E5K24, DE000A3E5K32