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

Pfandbriefe outstanding and their cover
4. Quarter 2022

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2022	Q4 2021	Q4 2022	Q4 2021	Q4 2022	Q4 2021
Mortgage Pfandbriefe	(€ mn.)	8,701.6	5,997.8	8,429.9	6,072.9	7,954.6	5,941.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	12,529.0	10,926.6	12,768.4	11,531.3	11,721.0	11,139.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	3,827.4	4,928.8	4,338.5	5,458.4	3,766.4	5,198.0
OC in % of Pfandbriefe outstanding		44.0	82.2	51.5	89.9	47.3	87.5
Statutory OC**, [1]	(€ mn.)	359.5	-	349.0	-		
Contractual OC**, [2]	(€ mn.)	-	-	-	-		
Voluntary OC**, [3]	(€ mn.)	3,467.9	-	3,989.5	-		
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	3,827.4	4,928.8	4,338.5	5,458.4		
OC in % of Pfandbriefe outstanding		44.0	82.2	51.5	89.9		

* 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 2022	Q4 2021	Q4 2022	Q4 2021	Q4 2022	Q4 2021
Public Pfandbriefe	(€ mn.)	16,130.4	17,156.3	15,331.4	18,610.8	13,249.0	17,659.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	24,278.9	23,074.2	22,764.1	25,990.5	18,953.8	23,718.4
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	8,148.4	5,917.9	7,432.8	7,379.8	5,704.8	6,059.0
OC in % of Pfandbriefe outstanding		50.5	34.5	48.5	39.7	43.1	34.3
Statutory OC**, [1]	(€ mn.)	647.5	-	609.0	-		
Contractual OC**, [2]	(€ mn.)	-	-	-	-		
Voluntary OC**, [3]	(€ mn.)	7,500.9	-	6,823.8	-		
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	8,148.4	5,917.9	7,432.8	7,379.8		
OC in % of Pfandbriefe outstanding		50.5	34.5	48.5	39.7		

* 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).

** In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

[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 statutory overcollateralization pursuant to § 4 (1) 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 over collateralization with a view to the vdp-credit quality differentiation model is voluntary.

Publication according to section 28 para. 1 nos. 4, 5 Pfandbrief Act

Maturity structure of Pfandbriefe outstanding and their respective cover pools
4. Quarter 2022

Mortgage Pfandbriefe	Q4 2022		Q4 2021		Q4 2022 Mat-Ex (12 months)*	Q4 2021** Mat-Ex (12 months)*
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
<= 0,5 years	1,550.5	2,188.7	607.7	1,086.5	-	-
> 0,5 years and <= 1 year	510.0	1,386.0	1,350.0	1,177.0	-	-
> 1 year and <= 1,5 years	1,710.0	921.7	1,550.5	506.6	1,550.5	-
> 1,5 years and <= 2 years	790.6	1,128.4	10.0	836.5	510.0	-
> 2 years and <= 3 years	1,315.5	1,581.6	650.0	1,602.5	2,500.6	-
> 3 years and <= 4 years	649.0	1,507.7	765.1	1,721.5	1,315.5	-
> 4 years and <= 5 years	755.5	821.7	149.0	1,322.6	649.0	-
> 5 years and <= 10 years	1,375.5	2,804.3	845.5	2,453.0	2,091.0	-
> 10 years	45.0	189.0	70.0	220.5	85.0	-

Public Pfandbriefe	Q4 2022		Q4 2021		Q4 2022 Mat-Ex (12 months)*	Q4 2021** Mat-Ex (12 months)*
Maturity:	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
<= 0,5 years	1,369.6	2,447.6	1,064.5	1,587.2	-	-
> 0,5 years and <= 1 year	1,145.6	1,318.8	1,790.9	957.1	-	-
> 1 year and <= 1,5 years	1,056.4	1,591.4	1,701.0	1,222.9	1,369.6	-
> 1,5 years and <= 2 years	1,639.7	1,183.3	1,145.0	1,104.0	1,145.6	-
> 2 years and <= 3 years	1,931.4	1,718.2	2,757.8	2,164.8	2,696.1	-
> 3 years and <= 4 years	1,545.8	1,574.0	1,834.2	1,633.4	1,931.4	-
> 4 years and <= 5 years	689.9	1,427.0	1,410.6	1,394.7	1,545.8	-
> 5 years and <= 10 years	4,287.5	5,982.4	3,167.9	6,066.9	4,437.1	-
> 10 years	2,464.5	7,036.3	2,284.5	6,943.1	3,004.8	-

Informations on the maturity extension of the Pfandbriefe	Q4 2022	Q4 2021**
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.	
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 a 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 extented 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.

** In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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

Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches
4. Quarter 2022

Cover Assets	Q4 2022 € mn.	Q4 2021 € mn.
up to 300,000 Euros	1.5	2.0
more than 300,000 Euros up to 1 mn. Euros	18.3	23.3
more than 1 mn. Euros up to 10 mn. Euros	1,325.0	1,360.6
more than 10 mn. Euros	9,482.3	9,181.7
Total	10,827.0	10,567.6

Cover Assets used to secure public Pfandbriefe according to their amount in tranches
4. Quarter 2022

Cover Assets	Q4 2022 € mn.	Q4 2021 € mn.
up to 10 mn. Euros	3,817.4	3,686.2
more than 10 mn. Euros up to 100 mn. Euros	6,665.3	6,311.6
more than 100 mn. Euros	13,322.6	12,660.8
Total	23,805.4	22,658.7

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 2022

		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														
			Residential						Commercial								
			Total	thereof					Total	thereof							
				Apartments	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	Building land		
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	10,827.0	1,560.8	4.8	-	1,522.5	0.2	33.4	9,266.3	4,300.6	1,945.6	106.7	2,554.6	358.9	-	-	-
	year 2021	10,567.6	1,450.2	4.8	-	1,401.5	43.4	0.5	9,117.4	4,237.7	2,301.4	106.6	2,336.1	135.6	-	-	-
Germany	year 2022	6,199.7	1,556.1	0.0	-	1,522.5	0.2	33.4	4,643.6	1,633.8	1,183.3	106.7	1,443.7	276.1	-	-	-
	year 2021	6,238.7	1,445.4	0.1	-	1,401.5	43.4	0.5	4,793.3	1,818.7	1,325.6	106.6	1,415.7	126.6	-	-	-
Belgium	year 2022	93.4	-	-	-	-	-	-	93.4	86.4	7.0	-	-	-	-	-	-
	year 2021	145.1	-	-	-	-	-	-	145.1	138.1	7.0	-	-	-	-	-	-
France	year 2022	1,403.1	-	-	-	-	-	-	1,403.1	1,080.3	105.5	-	143.5	73.8	-	-	-
	year 2021	1,214.2	-	-	-	-	-	-	1,214.2	957.4	105.5	-	151.4	-	-	-	-
Great Britain	year 2022	128.7	-	-	-	-	-	-	128.7	97.3	31.5	-	-	-	-	-	-
	year 2021	281.8	-	-	-	-	-	-	281.8	101.9	179.9	-	-	-	-	-	-
Italy	year 2022	664.7	-	-	-	-	-	-	664.7	348.3	221.1	-	86.4	8.9	-	-	-
	year 2021	537.8	-	-	-	-	-	-	537.8	208.0	206.1	-	114.7	8.9	-	-	-
Luxembourg	year 2022	30.4	-	-	-	-	-	-	30.4	30.4	-	-	-	-	-	-	-
	year 2021	30.4	-	-	-	-	-	-	30.4	30.4	-	-	-	-	-	-	-
Netherlands	year 2022	567.5	4.7	4.7	-	-	-	-	562.8	391.1	24.6	-	147.2	-	-	-	-
	year 2021	665.8	4.8	4.8	-	-	-	-	661.0	478.0	24.6	-	158.5	-	-	-	-
Austria	year 2022	70.7	-	-	-	-	-	-	70.7	19.0	37.2	-	14.5	-	-	-	-
	year 2021	70.8	-	-	-	-	-	-	70.8	19.0	51.8	-	-	-	-	-	-
Poland	year 2022	587.0	-	-	-	-	-	-	587.0	150.1	174.2	-	262.7	-	-	-	-
	year 2021	526.5	-	-	-	-	-	-	526.5	130.1	159.8	-	236.6	-	-	-	-
Slovakia	year 2022	2.2	-	-	-	-	-	-	2.2	-	2.2	-	-	-	-	-	-
	year 2021	2.6	-	-	-	-	-	-	2.6	-	2.6	-	-	-	-	-	-
Spain	year 2022	48.6	-	-	-	-	-	-	48.6	-	48.6	-	-	-	-	-	-
	year 2021	98.8	-	-	-	-	-	-	98.8	-	98.8	-	-	-	-	-	-
Czech Republic	year 2022	159.0	-	-	-	-	-	-	159.0	124.1	34.9	-	-	-	-	-	-
	year 2021	144.1	-	-	-	-	-	-	144.1	108.5	35.6	-	-	-	-	-	-
Switzerland	year 2022	22.1	-	-	-	-	-	-	22.1	-	22.1	-	-	-	-	-	-
	year 2021	21.1	-	-	-	-	-	-	21.1	-	21.1	-	-	-	-	-	-
USA	year 2022	849.9	-	-	-	-	-	-	849.9	339.8	53.5	-	456.6	-	-	-	-
	year 2021	590.0	-	-	-	-	-	-	590.0	247.6	83.1	-	259.3	-	-	-	-

Publication according to section 28 para. 3 no. 2 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe

4. Quarter 2022

		Cover assets									
		Total		thereof owed by				thereof granted by			
			in the total included claims which are granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	23,805.4	1,640.1	51.1	3,143.6	10,177.4	1,732.1	1,685.1	6,477.8	316.8	221.6
	year 2021	22,658.7	1,769.3	54.7	2,486.4	9,849.2	1,592.4	1,686.1	6,407.3	416.1	166.4
Germany	year 2022	22,322.0	1,034.7	51.1	3,126.6	9,550.1	1,643.2	1,034.7	6,377.8	316.8	221.6
	year 2021	21,245.4	1,205.5	54.7	2,426.4	9,223.5	1,513.6	1,205.5	6,268.2	387.0	166.4
Belgium	year 2022	21.5	21.5	-	-	-	-	21.5	-	-	-
	year 2021	32.3	32.3	-	-	-	-	-	32.3	-	-
Denmark	year 2022	22.2	22.2	-	-	-	-	22.2	-	-	-
	year 2021	29.1	29.1	-	-	-	-	-	-	29.1	-
Finland	year 2022	33.5	33.5	-	-	-	-	33.5	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
France	year 2022	154.5	154.5	-	-	-	-	154.5	-	-	-
	year 2021	197.2	197.2	-	-	-	-	197.2	-	-	-
Great Britain	year 2022	612.1	47.6	-	16.9	547.6	-	47.6	-	-	-
	year 2021	677.2	81.3	-	-	595.9	-	81.3	-	-	-
Netherlands	year 2022	41.4	41.4	-	-	-	-	41.4	-	-	-
	year 2021	16.1	16.1	-	-	-	-	16.1	-	-	-
Austria	year 2022	85.1	12.7	-	-	72.3	-	12.7	-	-	-
	year 2021	83.9	12.7	-	60.0	11.2	-	12.7	-	-	-
Sweden	year 2022	6.2	6.2	-	-	-	-	6.2	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Hungary	year 2022	45.0	-	-	-	-	-	45.0	-	-	-
	year 2021	85.0	-	-	-	-	-	85.0	-	-	-
Switzerland	year 2022	199.2	99.2	-	-	-	-	99.2	100.0	-	-
	year 2021	106.9	106.9	-	-	-	-	-	106.9	-	-
Canada	year 2022	7.3	-	-	-	7.3	-	-	-	-	-
	year 2021	18.6	-	-	-	18.6	-	-	-	-	-
USA	year 2022	166.6	166.6	-	-	-	-	166.6	-	-	-
	year 2021	88.2	88.2	-	-	-	-	88.2	-	-	-
EU institutions	year 2022	88.9	-	-	-	-	88.9	-	-	-	-
	year 2021	78.8	-	-	-	-	78.8	-	-	-	-

Publication according to section 28 para. 3 no. 3 Pfandbrief Act

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 2022

		Amount of claims in arrears for at least 90 days					Total amount of these claims inasmuch as the respectiveamount in arrears is at least 5 % of the claim				
		Total	thereof				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	6.0	5.9	0.1	0.0	-	19.6	19.3	0.2	0.1	-
	year 2021	1.3	1.2	0.1	0.0	-	3.2	2.9	0.1	0.2	-
Germany	year 2022	1.4	1.4	0.1	0.0	-	0.3	-	0.2	0.1	-
	year 2021	0.1	-	0.1	0.0	-	0.3	-	0.1	0.2	-
Belgium	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Bulgaria	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Denmark	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Estonia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Finland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
France	year 2022	4.4	4.4	-	-	-	18.3	18.3	-	-	-
	year 2021	1.0	1.0	-	-	-	-	-	-	-	-
Greece	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Great Britain	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Ireland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Italy	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Croatia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Latvia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Lithuania	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Malta	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Netherlands	year 2022	0.2	0.2	-	-	-	1.1	1.1	-	-	-
	year 2021	0.2	0.2	-	-	-	2.9	2.9	-	-	-
Austria	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Poland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Romania	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Sweden	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Slovakia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Spain	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Czech Republic	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Hungary	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Cyprus	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Iceland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Liechtenstein	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Norway	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Switzerland	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Japan	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Canada	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
USA	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
other OECD-States	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
EU institutions	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
other states/institutions	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

Publication according to section 28 para. 1 nos. 8, 9, 10 Pfandbrief Act

Further cover assets - in detail for Mortgage Pfandbriefe

4. Quarter 2022

		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*					
		Total	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)**		**claims according to section 19 para. 1 no. 4**
			overall	thereof	**overall**	thereof	
				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.
Total - all states	year 2022	1,702.0	-	-	152.0	-	1,550.0
	year 2021	-	-	-	-	-	-
Germany	year 2022	1,114.0	-	-	-	-	1,114.0
	year 2021	-	-	-	-	-	-
Finland	year 2022	5.0	-	-	-	-	5.0
	year 2021	-	-	-	-	-	-
Italy	year 2022	247.0	-	-	-	-	247.0
	year 2021	-	-	-	-	-	-
Luxembourg	year 2022	9.0	-	-	-	-	9.0
	year 2021	-	-	-	-	-	-
Poland	year 2022	10.0	-	-	-	-	10.0
	year 2021	-	-	-	-	-	-
Portugal	year 2022	63.0	-	-	-	-	63.0
	year 2021	-	-	-	-	-	-
Slovakia	year 2022	15.0	-	-	-	-	15.0
	year 2021	-	-	-	-	-	-
Slovenia	year 2022	5.0	-	-	-	-	5.0
	year 2021	-	-	-	-	-	-
Spain	year 2022	63.0	-	-	-	-	63.0
	year 2021	-	-	-	-	-	-
EU institutions	year 2022	171.0	-	-	152.0	-	19.0
	year 2021	-	-	-	-	-	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

Publication according to section 28 para. 1 nos. 8, 9 Pfandbrief Act

Further cover assets - in detail for Public Pfandbriefe

4. Quarter 2022

		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					
			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 **covered bonds according Art. 129 Regulation (EU) No 575/2013**	**overall**	thereof **covered bonds according Art. 129 Regulation (EU) No 575/2013**	**overall**	thereof **covered bonds according Art. 129 Regulation (EU) No 575/2013**
State	**4. Quarter**	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	473.5	473.5	-	-	-	-	-
	year 2021	-		-		-	-	-
Germany	year 2022	473.5	473.5	-	-	-	-	-
	year 2021	-		-		-	-	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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 2022

Mortgage Pfandbriefe

		Q4 2022	Q4 2021
Outstanding Pfandbriefe	(€ mn.)	8,701.6	5,997.8
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	49.5	51.0
Cover Pool	(€ mn.)	12,529.0	10,926.6
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. 6 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 2* section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 3* section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 4* section 28 para. 1 no. 12	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	70.2	71.3
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn. section 28 para. 1 no. 14 (Net Total)	CAD	-	-
	CHF	87.3	86.1
	CZK	-	-
	DKK	-	-
	GBP	128.5	289.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	735.7	611.8
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 2 no. 4	years	4.5	4.3
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	58.0	57.8
average loan-to-value ratio, weighted using the market value	%	-	-

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 Pfandrief Act for Pfandbriefe	(€ mn.)	982.0	-
Day on which the largest negative sum results	Day (1-180)	147	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	1,503.7	-
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 whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	%	-	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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 2022

Public Pfandbriefe

		Q4 2022	Q4 2021
Outstanding Pfandbriefe	(€ mn.)	16,130.4	17,156.3
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	92.4	88.2
Cover Pool	(€ mn.)	24,278.9	23,074.2
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	%	93.1	91.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn. section 28 para. 1 no. 14 (Net Total)	CAD	7.0	19.5
	CHF	2.6	3.1
	CZK	-	-
	DKK	-	-
	GBP	73.6	596.8
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	96.3	219.2
	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 Pfandrief Act for Pfandbriefe	(€ mn.)	907.8	-
Day on which the largest negative sum results	Day (1-180)	174	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	1,547.8	-
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.	%	0.4	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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

List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class
4. Quarter 2022

Mortgage Pfandbriefe

	Q4 2022	Q4 2021*
ISIN	DE000BLB0SP1, DE000BLB2FX8, DE000BLB3Z54, DE000BLB49K4, DE000BLB5382, DE000BLB6JF8, DE000BLB6JG6, DE000BLB6JK8, DE000BLB6JN2, DE000BLB6JT9, DE000BLB7R92, DE000BLB9NQ1, DE000BLB9NZ2, DE000BLB9N03, DE000BLB9P76, DE000BLB9Q75, DE000BLB9RF5, DE000BLB9RH1, DE000BLB9RS8, DE000BLB9RT6, DE000BLB9R17, DE000BLB9R25, DE000BLB9R74, DE000BLB9R82, DE000BLB9R90, DE000BLB9SE6, DE000BLB9SF3, DE000BLB9SH9, DE000BLB9SJ5, DE000BLB9SK3, DE000BLB9SN7, XS2533544701	-

Public Pfandbriefe

	Q4 2022	Q4 2021*
ISIN	DE000BLB03J3, DE000BLB12E5, DE000BLB12F2, DE000BLB12G0, DE000BLB2H24, DE000BLB2JD2, DE000BLB2LF3, DE000BLB2TQ3, DE000BLB2TY7, DE000BLB2V67, DE000BLB2WB9, DE000BLB2520, DE000BLB2538, DE000BLB2579, DE000BLB2850, DE000BLB29P5, DE000BLB3B94, DE000BLB35M9, DE000BLB4Q39, DE000BLB4S78, DE000BLB4VD3, DE000BLB4YG0, DE000BLB5FD3, DE000BLB5GT7, DE000BLB6H46, DE000BLB6H53, DE000BLB6H95, DE000BLB6JB7, DE000BLB6JC5, DE000BLB6JD3, DE000BLB6JE1, DE000BLB6JH4, DE000BLB6JL6, DE000BLB6JM4, DE000BLB6JP7, DE000BLB6JQ5, DE000BLB9NN8, DE000BLB9NP3, DE000BLB9NS7, DE000BLB9SG1, XS2069965015, XS2072844918, XS2422922943, XS2507957186	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.