

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

## Pfandbriefe outstanding and their cover

### 3. Quarter 2023

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2023	Q3 2022	Q3 2023	Q3 2022	Q3 2023	Q3 2022
<b>Mortgage Pfandbriefe</b>	(€ mn.)	9,104.1	9,074.1	8,546.5	8,528.8	7,944.4	7,871.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	13,488.7	11,463.1	13,082.2	11,182.8	12,044.2	10,262.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Overcollateralization (OC)</b>	(€ mn.)	4,384.6	2,389.0	4,535.7	2,654.0	4,099.8	2,390.4
OC in % of Pfandbriefe outstanding		48.2	26.3	53.1	31.1	51.6	30.4
Statutory OC <sup>1</sup>	(€ mn.)	364.9	339.7	170.9	346.8		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	4,019.7	2,049.3	4,364.7	2,307.1		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	-	-	-	-		
OC in % of Pfandbriefe outstanding		-	-	-	-		

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

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2023	Q3 2022	Q3 2023	Q3 2022	Q3 2023	Q3 2022
<b>Public Pfandbriefe</b>	(€ mn.)	11,380.1	12,171.0	11,145.7	12,243.7	9,849.9	10,727.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	13,722.1	15,152.6	13,349.3	15,201.9	11,698.4	13,344.7
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Overcollateralization (OC)</b>	(€ mn.)	2,342.0	2,981.6	2,203.6	2,958.2	1,848.5	2,616.9
OC in % of Pfandbriefe outstanding		20.6	24.5	19.8	24.2	18.8	24.4
Statutory OC <sup>1</sup>	(€ mn.)	445.5	456.9	222.9	488.3		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	1,896.5	2,524.7	1,980.7	2,469.9		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	-	-	-	-		
OC in % of Pfandbriefe outstanding		-	-	-	-		

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

<sup>1</sup> 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.

<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) 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**  
**3. Quarter 2023**

Mortgage Pfandbriefe	Q3 2023		Q3 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<b>Maturity:</b>				
<= 0.5 years	661.0	1,626.2	799.0	1,436.9
> 0.5 years and <= 1 year	767.0	809.7	368.0	729.6
> 1 year and <= 1.5 years	530.5	870.3	661.0	666.6
> 1.5 years and <= 2 years	765.0	1,029.8	772.0	657.8
> 2 years and <= 3 years	2,420.0	2,040.4	1,290.5	1,457.7
> 3 years and <= 4 years	1,084.0	1,567.4	1,945.0	1,660.0
> 4 years and <= 5 years	1,035.0	1,325.3	1,001.5	1,201.4
> 5 years and <= 10 years	1,597.1	3,568.7	1,985.1	2,819.6
> 10 years	244.5	650.9	252.0	833.5

Q3 2023 Mat-Ex (12 months)*	Q3 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
661.0	799.0
767.0	368.0
1,295.5	1,433.0
2,420.0	1,290.0
1,084.0	1,945.0
2,482.1	2,961.5
394.5	277.1

Public Pfandbriefe	Q3 2023		Q3 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
<b>Maturity:</b>				
<= 0.5 years	521.9	1,213.3	693.8	955.8
> 0.5 years and <= 1 year	207.9	729.2	472.2	529.9
> 1 year and <= 1.5 years	1,226.7	520.5	441.6	874.8
> 1.5 years and <= 2 years	164.0	500.9	159.0	925.1
> 2 years and <= 3 years	796.3	1,443.0	1,025.0	1,199.2
> 3 years and <= 4 years	2,133.6	1,295.0	854.6	1,818.1
> 4 years and <= 5 years	450.6	883.8	2,174.6	1,364.5
> 5 years and <= 10 years	3,119.0	3,071.7	3,568.8	3,553.1
> 10 years	2,760.1	4,064.8	2,781.4	3,932.1

Q3 2023 Mat-Ex (12 months)*	Q3 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
521.9	693.8
207.9	472.2
1,390.7	600.6
796.3	1,025.0
2,133.6	854.6
3,393.1	5,264.9
2,936.6	3,260.0

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

	Q3 2023	Q3 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 Pfandbrief Act

**Mortgage loans used as cover for Mortgage Pfandbriefe according to their amount in tranches**  
**3. Quarter 2023**

Cover Assets	Q3 2023 € mn.	Q3 2022 € mn.
up to 300,000 Euros	1,258.1	1,255.1
more than 300,000 Euros up to 1 mn. Euros	532.1	509.4
more than 1 mn. Euros up to 10 mn. Euros	2,934.7	2,903.9
more than 10 mn. Euros	8,000.7	6,128.3
<b>Total</b>	<b>12,725.5</b>	<b>10,796.7</b>

**Cover Assets used to secure public Pfandbriefe according to their amount in tranches**  
**3. Quarter 2023**

Cover Assets	Q3 2023 € mn.	Q3 2022 € mn.
up to 10 mn. Euros	2,666.8	2,649.1
more than 10 mn. Euros up to 100 mn. Euros	6,166.8	5,460.9
more than 100 mn. Euros	4,352.9	6,700.9
<b>Total</b>	<b>13,186.5</b>	<b>14,810.9</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**

**3. 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	3. Quarter	Total		Residential						Commercial							
		€ mn.	€ mn.	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		
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2023	12,725.5	4,673.0	266.0	892.3	3,478.5	12.6	23.6	8,052.5	3,827.3	2,716.0	104.2	1,251.7	82.8	70.7	1.2	22.3
	year 2022	10,796.8	4,583.6	260.4	890.5	3,396.5	36.2	-	6,213.2	2,586.6	2,392.5	108.3	946.2	81.5	98.1	-	0.1
<b>Germany</b>	year 2023	8,198.9	3,175.4	260.4	838.6	2,040.3	12.6	23.6	5,023.5	2,230.4	1,659.5	104.2	899.6	61.8	68.0	0.1	0.1
	year 2022	7,628.7	3,336.2	256.3	833.3	2,246.6	-	-	4,292.5	1,637.7	1,617.7	108.3	765.9	67.5	95.4	-	0.1
<b>Belgium</b>	year 2023	33.1	7.5	-	-	7.5	-	-	25.6	-	25.6	-	-	-	-	-	-
	year 2022	33.1	7.5	-	-	7.5	-	-	25.6	-	25.6	-	-	-	-	-	-
<b>France</b>	year 2023	749.5	194.5	4.1	13.1	177.3	-	-	555.0	259.3	217.0	-	57.8	20.9	-	-	-
	year 2022	618.9	192.4	4.1	13.5	174.8	-	-	426.5	235.9	134.5	-	42.1	14.0	-	-	-
<b>Great Britain</b>	year 2023	837.5	55.6	-	-	55.6	-	-	781.9	469.9	298.0	-	11.3	-	2.7	1.1	22.2
	year 2022	347.6	-	-	-	-	-	-	347.6	124.1	209.7	-	11.1	-	2.7	-	-
<b>Ireland</b>	year 2023	146.9	-	-	-	-	-	-	146.9	59.1	33.9	-	53.9	-	-	-	-
	year 2022	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-
<b>Luxembourg</b>	year 2023	183.7	-	-	-	-	-	-	183.7	183.7	-	-	-	-	-	-	-
	year 2022	96.5	-	-	-	-	-	-	96.5	96.5	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2023	1,908.1	1,215.3	1.5	40.6	1,173.2	-	-	692.8	311.9	174.4	-	206.6	-	-	-	-
	year 2022	1,484.0	1,022.9	-	43.7	943.0	36.2	-	461.1	211.3	150.5	-	99.3	-	-	-	-
<b>Austria</b>	year 2023	90.1	24.6	-	-	24.6	-	-	65.5	58.8	6.7	-	-	-	-	-	-
	year 2022	112.1	24.6	-	-	24.6	-	-	87.5	80.2	7.3	-	-	-	-	-	-
<b>Poland</b>	year 2023	475.5	-	-	-	-	-	-	475.5	199.3	253.8	-	22.5	-	-	-	-
	year 2022	364.3	-	-	-	-	-	-	364.3	160.2	181.6	-	22.5	-	-	-	-
<b>Spain</b>	year 2023	102.1	-	-	-	-	-	-	102.1	54.9	47.2	-	-	-	-	-	-
	year 2022	69.2	-	-	-	-	-	-	69.2	16.7	47.2	-	5.3	-	-	-	-

**Volume of claims used to cover Public Pfandbriefe**  
**3. Quarter 2023**

		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
	3. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
State											
<b>Total - all states</b>	year 2023	13,186.6	324.2	455.0	2,100.4	5,781.0	2,776.0	387.4	579.7	673.7	433.4
	year 2022	14,810.9	510.6	536.1	3,851.0	5,419.8	2,771.9	477.0	655.8	694.7	404.6
<b>Germany</b>	year 2023	11,663.6	157.4	-	1,853.0	5,744.6	2,399.3	306.8	565.3	547.6	247.0
	year 2022	13,086.1	189.1	55.0	3,562.6	5,365.5	2,429.6	253.6	655.8	582.5	181.5
<b>Belgium</b>	year 2023	239.7	39.7	-	75.0	-	125.0	-	-	-	39.7
	year 2022	281.0	81.0	-	75.0	-	125.0	-	-	-	81.0
<b>Denmark</b>	year 2023	96.0	76.3	-	-	-	-	-	-	-	96.0
	year 2022	68.7	48.3	-	-	-	-	-	-	-	68.7
<b>Finland</b>	year 2023	11.8	-	-	-	6.8	5.0	-	-	-	-
	year 2022	12.6	-	-	-	7.6	5.0	-	-	-	-
<b>France</b>	year 2023	190.4	-	-	-	-	11.6	38.3	14.4	126.1	-
	year 2022	223.6	57.0	-	-	-	11.3	100.1	-	112.2	-
<b>Great Britain</b>	year 2023	57.8	-	-	-	-	57.8	-	-	-	-
	year 2022	56.6	-	-	-	-	56.6	-	-	-	-
<b>Italy</b>	year 2023	5.0	-	-	5.0	-	-	-	-	-	-
	year 2022	29.4	-	23.7	5.7	-	-	-	-	-	-
<b>Latvia</b>	year 2023	18.4	-	-	-	18.4	-	-	-	-	-
	year 2022	23.9	-	-	-	23.9	-	-	-	-	-
<b>Luxembourg</b>	year 2023	103.4	-	-	-	-	103.4	-	-	-	-
	year 2022	128.2	-	-	-	-	128.2	-	-	-	-
<b>Netherlands</b>	year 2023	21.3	21.3	-	-	-	-	21.3	-	-	-
	year 2022	25.6	25.6	-	-	-	-	25.6	-	-	-
<b>Austria</b>	year 2023	434.5	1.6	429.7	-	3.2	-	1.6	-	-	-
	year 2022	438.6	4.8	429.0	-	4.8	-	4.8	-	-	-
<b>Poland</b>	year 2023	25.3	-	25.3	-	-	-	-	-	-	-
	year 2022	28.4	-	28.4	-	-	-	-	-	-	-
<b>Sweden</b>	year 2023	8.0	-	-	-	8.0	-	-	-	-	-
	year 2022	8.0	-	-	-	8.0	-	-	-	-	-
<b>Spain</b>	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	16.2	-	-	-	-	16.2	-	-	-	-
<b>Switzerland</b>	year 2023	70.6	8.5	-	62.1	-	-	-	-	-	8.5
	year 2022	74.7	11.9	-	62.8	-	-	-	-	-	11.9
<b>Japan</b>	year 2023	10.0	-	-	10.0	-	-	-	-	-	-
	year 2022	10.0	-	-	-	10.0	-	-	-	-	-
<b>Canada</b>	year 2023	47.6	-	-	15.1	-	32.5	-	-	-	-
	year 2022	51.7	-	-	51.7	-	-	-	-	-	-
<b>USA</b>	year 2023	141.8	19.4	-	80.2	-	-	19.4	-	-	42.2
	year 2022	247.6	92.9	-	93.2	-	-	92.9	-	-	61.5
<b>other OECD-States</b>	year 2023	24.6	-	-	-	-	24.6	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-
<b>other states/institutions</b>	year 2023	16.9	-	-	-	-	16.9	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-

**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**  
**3. 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	3. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	7.0	7.0	-	-	-	1.7	1.7	-	-	-
<b>Germany</b>	year 2023	-	-	-	-	-	-	-	-	-	-
	year 2022	7.0	7.0	-	-	-	1.7	1.7	-	-	-

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

**3. 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	3. Quarter	€ mn.	thereof		thereof		€ mn.	
			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	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	covered bonds according Art. 129 Regulation (EU) No 575/2013		
€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.			
<b>Total - all states</b>	year 2023	763.2	548.9	-	-	-	214.3	
	year 2022	666.6	289.0	-	-	-	377.6	
<b>Germany</b>	year 2023	544.0	499.0	-	-	-	45.0	
	year 2022	297.0	239.4	-	-	-	57.6	
<b>Belgium</b>	year 2023	5.3	-	-	-	-	5.3	
	year 2022	8.8	-	-	-	-	8.8	
<b>Italy</b>	year 2023	15.0	-	-	-	-	15.0	
	year 2022	15.0	-	-	-	-	15.0	
<b>Luxembourg</b>	year 2023	-	-	-	-	-	-	
	year 2022	102.2	-	-	-	-	102.2	
<b>Netherlands</b>	year 2023	49.9	49.9	-	-	-	-	
	year 2022	49.6	49.6	-	-	-	-	
<b>Japan</b>	year 2023	149.0	-	-	-	-	149.0	
	year 2022	149.0	-	-	-	-	149.0	
<b>USA</b>	year 2023	-	-	-	-	-	-	
	year 2022	45.0	-	-	-	-	45.0	

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

**3. 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								
State	3. Quarter	€ mn.	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	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	
			€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2023	535.6	535.6	100.0	-	-	-	-
	year 2022	341.7	341.7	135.0	-	-	-	-
<b>Germany</b>	year 2023	535.6	535.6	100.0	-	-	-	-
	year 2022	341.7	341.7	135.0	-	-	-	-

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

#### 3. Quarter 2023

Mortgage Pfandbriefe		Q3 2023	Q3 2022
<b>Outstanding Pfandbriefe</b>	(€ mn.)	9,104.1	9,074.1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	99.1	97.7
<b>Cover Pool</b>			
<b>Cover Pool</b>	(€ mn.)	13,488.7	11,463.1
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 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	%	76.4	82.0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	19.8	22.2
	CZK	-	-
	DKK	-	-
	GBP	677.4	330.7
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 2 no. 4	years	5.7	6.5
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	60.0	60.0
average loan-to-value ratio, weighted using the market value	%	-	-
<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.)	114.6	-
Day on which the largest negative sum results	Day (1-180)	55	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	614.1	517.4
<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)	%	-	-
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.	%	0.2	0.0

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**  
**3. Quarter 2023**

<b>Public Pfandbriefe</b>		<b>Q3 2023</b>	<b>Q3 2022</b>
<b>Outstanding Pfandbriefe</b>	(€ mn.)	11,380.1	12,171.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	98.2	97.6
<b>Cover Pool</b>			
<b>Cover Pool</b>	(€ mn.)	13,722.1	15,152.6
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	%	88.1	88.5
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	-	-
	CHF	56.0	61.9
	CZK	-	-
	DKK	-	-
	GBP	82.4	100.4
	HKD	-	-
	JPY	28.9	52.9
	NOK	-	-
	SEK	-	-
	USD	204.1	227.3
	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.)	84.0	-
Day on which the largest negative sum results	Day (1-180)	76	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	2.6	4,648.1
<b>Key figures according section 28 para. 1 no. 7 Pfandbrief Act</b>			
share of derivative transactions included in the cover pools according section 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)	%	-	-
<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.	%	-	0.0

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

<b>Mortgage Pfandbriefe</b>		
	<b>Q3 2023</b>	<b>Q3 2022</b>
ISIN	DE000BRL0385, DE000BRL0419, DE000BRL0435, DE000DHY4648, DE000DHY4861, DE000DHY4887, DE000DHY4945, DE000DHY4952, DE000DHY4960, DE000DHY4994, DE000DHY5025, DE000DHY5074, DE000NLB2TD7, DE000NLB3UX1, DE000NLB3ZY8, DE000NLB3ZZ5, DE000NLB3Z75, DE000NLB34Y2, DE000NLB4RJ4, DE000NLB4RLO	DE000BRL0369, DE000BRL0385, DE000BRL0419, DE000BRL0427, DE000BRL0435, DE000DHY4002, DE000DHY4614, DE000DHY4648, DE000DHY4861, DE000DHY4887, DE000DHY4945, DE000DHY4952, DE000DHY4960, DE000DHY4986, DE000DHY4994, DE000DHY5025, DE000DHY5074, DE000NLB0PB3, DE000NLB2TD7, DE000NLB3UX1, DE000NLB3ZY8, DE000NLB3ZZ5, DE000NLB3Z75

<b>Public Pfandbriefe</b>		
	<b>Q3 2023</b>	<b>Q3 2022</b>
ISIN	DE000BRL3157, DE000BRL3256, DE000BRL3264, DE000BRL3280, DE000BRL3298, DE000NLB1LD6, DE000NLB2JX6, DE000NLB2Q36, DE000NLB34V8, DE000NLB34X4, DE000NLB8CC2, DE000NLB85X6, DE000NLB8739	DE000BRL3041, DE000BRL3058, DE000BRL3124, DE000BRL3140, DE000BRL3157, DE000BRL3256, DE000BRL3264, DE000BRL3280, DE000BRL3298, DE000NLB1LD6, DE000NLB1VT1, DE000NLB1YY5, DE000NLB2JX6, DE000NLB2Q36, DE000NLB8CC2, DE000NLB8EY2, DE000NLB8E83, DE000NLB85X6, DE000NLB8739