

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.)	8,603.1	9,100.1	8,316.6	8,527.6	7,726.1	7,907.1
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	13,465.9	11,801.0	13,407.8	11,411.7	12,305.6	10,486.4
of which derivatives	(C mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(C mn.)	4,862.8	2,700.9	5,091.2	2,884.1	4,579.5	2,579.3
OC in % of Pfandbriefe outstanding		56.5	29.7	61.2	33.8	59.3	32.6
Statutory OC ¹	(C mn.)	350.4	352.7	166.3	170.6		
Contractual OC ²	(C mn.)	-	-	-	-		
Voluntary OC ³	(C mn.)	4,512.4	2,348.1	4,924.9	2,713.6		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(C 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*	
		Q4 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
Public Pfandbriefe	(C mn.)	11,833.8	11,696.3	12,140.8	11,656.8	10,725.9	10,226.0
of which derivatives	(C mn.)	-	-	-	-	-	-
Cover Pool	(C mn.)	12,942.1	13,626.8	13,157.7	13,517.5	11,473.8	11,797.8
of which derivatives	(C mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(C mn.)	1,108.3	1,930.5	1,016.9	1,860.7	747.9	1,571.8
OC in % of Pfandbriefe outstanding		9.4	16.5	8.4	16.0	7.0	15.4
Statutory OC ¹	(C mn.)	467.3	457.0	242.8	233.1		
Contractual OC ²	(C mn.)	-	-	-	-		
Voluntary OC ³	(C mn.)	641.0	1,473.5	774.1	1,627.6		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(C 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).

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

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	852.0	1,362.5	1,106.1	1,469.9
> 0.5 years and <= 1 year	545.5	1,331.1	588.0	822.9
> 1 year and <= 1.5 years	760.0	853.0	852.0	757.8
> 1.5 years and <= 2 years	660.0	891.7	520.5	751.9
> 2 years and <= 3 years	1,825.0	2,055.6	1,395.0	1,495.9
> 3 years and <= 4 years	1,084.0	1,919.5	1,325.0	1,577.5
> 4 years and <= 5 years	1,035.0	1,105.3	1,001.5	1,168.9
> 5 years and <= 10 years	1,597.1	3,295.1	2,135.1	2,936.1
> 10 years	244.5	652.0	177.0	820.0

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
852.0	1,106.1
545.5	588.0
1,420.0	1,372.5
1,825.0	1,395.0
1,084.0	1,325.0
2,632.1	2,961.5
244.5	352.1

Public Pfandbriefe	Q4 2023		Q4 2022	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	1,010.5	1,023.2	726.3	777.5
> 0.5 years and <= 1 year	803.4	723.0	484.6	684.6
> 1 year and <= 1.5 years	622.3	605.6	213.0	715.7
> 1.5 years and <= 2 years	217.1	484.6	769.2	620.8
> 2 years and <= 3 years	1,675.0	1,715.4	520.6	1,067.2
> 3 years and <= 4 years	1,196.6	921.7	1,672.1	1,564.3
> 4 years and <= 5 years	477.1	810.7	1,238.4	869.9
> 5 years and <= 10 years	2,931.1	3,084.5	3,262.4	3,406.2
> 10 years	2,900.7	3,573.3	2,809.8	3,920.6

Q4 2023 Mat-Ex (12 months)*	Q4 2022 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,010.5	726.3
803.4	484.6
839.4	982.2
1,675.0	520.6
1,196.6	1,672.1
3,042.8	4,099.7
3,266.2	3,210.9

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

Cover Assets	Q4 2023 € mn.	Q4 2022 € mn.
up to 300,000 Euros	1,257.2	1,250.1
more than 300,000 Euros up to 1 mn. Euros	535.1	522.8
more than 1 mn. Euros up to 10 mn. Euros	2,885.8	2,900.7
more than 10 mn. Euros	8,065.4	6,392.5
Total	12,743.5	11,066.1

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	2,652.8	2,687.3
more than 10 mn. Euros up to 100 mn. Euros	5,977.8	5,452.9
more than 100 mn. Euros	3,756.3	5,165.2
Total	12,386.9	13,305.4

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	Total		Residential					Commercial		thereof								
		€ mn.	€ mn.	Total					Total										
				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	Building land					
Total - all states	year 2023	12,743.5	4,605.0	264.6	892.7	3,413.4	10.7	23.7	8,138.5	3,888.2	2,732.5	137.2	1,231.8	109.1	39.8	€ mn.	1.5	€ mn.	22.1
	year 2022	11,066.4	4,545.0	261.1	874.2	3,373.5	36.2	-	6,521.4	2,798.8	2,475.1	107.0	970.4	78.0	92.1	0.3	0.1	0.1	
Germany	year 2023	8,097.3	3,067.9	259.0	839.2	1,935.4	10.7	23.7	5,029.4	2,242.8	1,675.6	103.2	882.6	88.2	37.0	0.1	0.1	0.1	
	year 2022	7,640.8	3,268.4	257.0	829.3	2,182.1	-	-	4,372.4	1,712.6	1,610.8	107.0	788.6	64.0	89.4	-	-	0.1	
Belgium	year 2023	75.3	7.5	-	-	7.5	-	-	67.7	42.2	25.6	-	-	-	-	-	-	-	
	year 2022	33.1	7.5	-	-	7.5	-	-	25.6	-	25.6	-	-	-	-	-	-	-	
France	year 2023	717.2	194.0	4.1	13.0	176.9	-	-	523.2	231.0	213.5	-	57.8	20.9	-	-	-	-	
	year 2022	652.3	196.0	4.1	13.4	178.5	-	-	456.3	259.3	140.9	-	42.1	14.0	-	-	-	-	
Great Britain	year 2023	866.9	88.4	-	-	88.4	-	-	778.5	467.2	275.4	-	33.1	-	2.8	1.4	22.0	22.0	
	year 2022	404.4	-	-	-	-	-	-	404.4	145.5	245.2	-	11.0	-	2.7	0.3	-	-	
Ireland	year 2023	116.9	-	-	-	-	-	-	116.9	59.1	33.9	-	23.9	-	-	-	-	-	
	year 2022	42.4	-	-	-	-	-	-	42.4	24.0	18.4	-	-	-	-	-	-	-	
Luxembourg	year 2023	183.7	-	-	-	-	-	-	183.7	183.7	-	-	-	-	-	-	-	-	
	year 2022	171.5	-	-	-	-	-	-	171.5	171.5	-	-	-	-	-	-	-	-	
Netherlands	year 2023	1,929.7	1,222.5	1.5	40.6	1,180.5	-	-	707.2	311.5	183.9	-	211.8	-	-	-	-	-	
	year 2022	1,515.2	1,048.5	-	31.5	980.8	36.2	-	466.7	205.9	159.9	-	100.9	-	-	-	-	-	
Austria	year 2023	89.5	24.6	-	-	24.6	-	-	64.9	58.8	6.0	-	-	-	-	-	-	-	
	year 2022	111.5	24.6	-	-	24.6	-	-	86.9	80.2	6.7	-	-	-	-	-	-	-	
Poland	year 2023	527.1	-	-	-	-	-	-	527.1	199.3	271.3	34.0	22.5	-	-	-	-	-	
	year 2022	413.5	-	-	-	-	-	-	413.5	170.6	220.4	-	22.5	-	-	-	-	-	
Spain	year 2023	140.0	-	-	-	-	-	-	140.0	92.7	47.2	-	-	-	-	-	-	-	
	year 2022	81.7	-	-	-	-	-	-	81.7	29.2	47.2	-	5.3	-	-	-	-	-	

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	12,386.8	365.1	455.1	1,551.9	5,681.3	2,706.2	412.9	500.3	658.6	420.6
	year 2022	13,305.4	416.3	490.9	2,723.9	5,395.6	2,736.4	407.1	606.3	689.2	256.0
Germany	year 2023	10,886.9	204.4	-	1,305.7	5,647.5	2,336.4	337.3	485.9	533.9	240.2
	year 2022	11,682.7	180.4	10.0	2,482.1	5,343.9	2,378.2	230.6	591.8	543.8	102.3
Belgium	year 2023	258.3	58.3	-	75.0	-	125.0	-	-	-	58.3
	year 2022	244.6	44.6	-	75.0	-	125.0	-	-	-	44.6
Denmark	year 2023	76.8	57.9	-	-	-	-	-	-	-	76.8
	year 2022	43.9	43.9	-	-	-	-	-	-	-	43.9
Finland	year 2023	11.4	-	-	-	6.4	5.0	-	-	-	-
	year 2022	12.2	-	-	-	7.2	5.0	-	-	-	-
France	year 2023	188.7	-	-	-	-	11.5	38.1	14.4	124.8	-
	year 2022	265.5	55.5	-	-	-	11.3	94.3	14.5	145.4	-
Great Britain	year 2023	57.5	-	-	-	-	57.5	-	-	-	-
	year 2022	56.4	-	-	-	-	56.4	-	-	-	-
Italy	year 2023	5.0	-	-	5.0	-	-	-	-	-	-
	year 2022	29.4	-	23.7	5.7	-	-	-	-	-	-
Latvia	year 2023	17.0	-	-	-	17.0	-	-	-	-	-
	year 2022	22.5	-	-	-	22.5	-	-	-	-	-
Luxembourg	year 2023	103.3	-	-	-	-	103.3	-	-	-	-
	year 2022	128.2	-	-	-	-	128.2	-	-	-	-
Netherlands	year 2023	21.3	21.3	-	-	-	-	21.3	-	-	-
	year 2022	25.6	25.6	-	-	-	-	25.6	-	-	-
Austria	year 2023	433.5	1.6	429.5	-	2.4	-	1.6	-	-	-
	year 2022	437.6	4.8	428.8	-	4.0	-	4.8	-	-	-
Poland	year 2023	25.6	-	25.6	-	-	-	-	-	-	-
	year 2022	28.4	-	28.4	-	-	-	-	-	-	-
Sweden	year 2023	8.0	-	-	-	8.0	-	-	-	-	-
	year 2022	8.0	-	-	-	8.0	-	-	-	-	-
Switzerland	year 2023	71.8	7.0	-	64.8	-	-	-	-	-	7.0
	year 2022	70.6	9.7	-	60.9	-	-	-	-	-	9.7
Japan	year 2023	10.0	-	-	10.0	-	-	-	-	-	-
	year 2022	10.0	-	-	-	10.0	-	-	-	-	-
Canada	year 2023	45.6	-	-	14.5	-	31.2	-	-	-	-
	year 2022	47.3	-	-	15.0	-	32.3	-	-	-	-

USA	year 2023	129.7	14.5	-	76.9	-	-	14.5	-	-	38.3
	year 2022	192.5	51.8	-	85.2	-	-	51.8	-	-	55.5
other OECD-States	year 2023	21.1	-	-	-	-	21.1	-	-	-	-
	year 2022	-	-	-	-	-	-	-	-	-	-
other states/institutions	year 2023	15.1	-	-	-	-	15.1	-	-	-	-
	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**
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	2.2	2.2	-	-	-	-	-	-	-	-
	year 2022	7.9	7.9	-	-	-	1.7	1.7	-	-	-
Germany	year 2023	2.2	2.2	-	-	-	-	-	-	-	-
	year 2022	7.9	7.9	-	-	-	1.7	1.7	-	-	-

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		claims according to section 19 para. 1 nos. 3 a) to c)		claims according to section 19 para. 1 no. 4
			claims according to section 19 para. 1 nos. 2 a) and b)		overall		
			overall	thereof	overall	thereof	
			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.
Total - all states	year 2023	727.7	513.4	-	-	-	214.3
	year 2022	734.9	359.1	-	-	-	375.8
Germany	year 2023	508.5	463.5	-	-	-	45.0
	year 2022	367.1	309.5	-	-	-	57.6
Belgium	year 2023	5.3	-	-	-	-	5.3
	year 2022	7.0	-	-	-	-	7.0
Italy	year 2023	15.0	-	-	-	-	15.0
	year 2022	15.0	-	-	-	-	15.0
Luxembourg	year 2023	-	-	-	-	-	-
	year 2022	102.2	-	-	-	-	102.2
Netherlands	year 2023	49.9	49.9	-	-	-	-
	year 2022	49.6	49.6	-	-	-	-
Japan	year 2023	149.0	-	-	-	-	149.0
	year 2022	149.0	-	-	-	-	149.0
USA	year 2023	-	-	-	-	-	-
	year 2022	45.0	-	-	-	-	45.0

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 b), section 20 para. 2 no. 4								
State	4. Quarter	€ mn.	thereof		claims according to section 20 para. 2 nos. 3 a) to b)		claims according to section 20 para. 2 no. 4	
			claims according to section 20 para. 2 no. 2		overall		overall	
			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		covered bonds according Art. 129 Regulation (EU) No 575/2013
			€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2023	555.3	555.3	200.0	-	-	-	-
	year 2022	321.4	321.4	115.0	-	-	-	-
Germany	year 2023	555.3	555.3	200.0	-	-	-	-
	year 2022	321.4	321.4	115.0	-	-	-	-

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

4. Quarter 2023

Mortgage Pfandbriefe		Q4 2023	Q4 2022
Outstanding Pfandbriefe	(€ mn.)	8,603.1	9,100.1
thereof percentage share of fixed-rate Pfandbriefe	%	99.0	97.7
section 28 para. 1 no. 13			
Cover Pool	(€ mn.)	13,465.9	11,801.0
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.)	-	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.)	-	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	76.3	81.2
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	21.3	21.5
	CZK	-	-
	DKK	-	-
	GBP	705.3	390.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	-	-
	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	5.6	6.3
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	60.0	60.0
section 28 para. 2 no. 3			
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 Pfandbrief Act for Pfandbriefe	(€ mn.)	77.2	331.2
Day on which the largest negative sum results	Day (1-180)	138	53
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	573.4	-
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.	%	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

Public Pfandbriefe		Q4 2023	Q4 2022
Outstanding Pfandbriefe	(€ mn.)	11,833.8	11,696.3
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	98.3	97.5
Cover Pool			
Cover Pool	(€ mn.)	12,942.1	13,626.8
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	%	87.8	87.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	59.2	60.6
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	84.9	101.1
	HKD	-	-
	JPY	29.4	39.8
	NOK	-	-
	SEK	-	-
	USD	185.2	203.2
	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 Pfandbrief Act for Pfandbriefe	(€ mn.)	421.6	72.1
Day on which the largest negative sum results	Day (1-180)	135	178
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	2,055.1	-
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.	%	0.6	-

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

Mortgage Pfandbriefe

	Q4 2023	Q4 2022
ISIN	DE000BRL0385, DE000BRL0419, DE000BRL0435, DE000DHY4648, DE000DHY4861, DE000DHY4945, DE000DHY4952, DE000DHY4960, DE000DHY4994, DE000DHY5025, DE000DHY5074, DE000NLB2TD7, DE000NLB3UX1, DE000NLB3Z28, DE000NLB3Z25, DE000NLB3Z75, DE000NLB34Y2, DE000NLB4RJ4, DE000NLB4RLO	DE000BRL0385, DE000BRL0419, DE000BRL0435, DE000DHY4002, DE000DHY4614, DE000DHY4648, DE000DHY4861, DE000DHY4887, DE000DHY4945, DE000DHY4952, DE000DHY4960, DE000DHY4986, DE000DHY4994, DE000DHY5025, DE000DHY5074, DE000NLB0PB3, DE000NLB2TD7, DE000NLB3UX1, DE000NLB3Z28, DE000NLB3Z25, DE000NLB3Z75

Public Pfandbriefe

	Q4 2023	Q4 2022
ISIN	DE000BRL3264, DE000BRL3280, DE000BRL3298, DE000NLB1LD6, DE000NLB2JX6, DE000NLB2Q36, DE000NLB34V8, DE000NLB34X4, DE000NLB4YD5, DE000NLB4XE3, DE000NLB8CC2, DE000NLB85X6, DE000NLB8739	DE000BRL3041, DE000BRL3058, DE000BRL3157, DE000BRL3256, DE000BRL3264, DE000BRL3280, DE000BRL3298, DE000NLB1LD6, DE000NLB1VT1, DE000NLB2JX6, DE000NLB2Q36, DE000NLB8CC2, DE000NLB8EY2, DE000NLB8E83, DE000NLB85X6, DE000NLB8739