

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.)	33,425.1	33,245.0	30,020.2	34,504.4	27,333.1	32,575.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	39,429.0	38,745.8	37,119.7	42,942.3	33,851.7	40,113.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	6,003.9	5,500.8	7,099.4	8,437.8	6,518.6	7,537.5
OC in % of Pfandbriefe outstanding		18.0	16.5	23.6	24.5	23.8	23.1
Statutory OC**, ¹	(€ mn.)	1,348.7	-	1,230.7	-	-	-
Contractual OC**, ²	(€ mn.)	-	-	-	-	-	-
Voluntary OC**, ³	(€ mn.)	4,655.2	-	5,868.7	-	-	-
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	6,003.9	5,500.8	7,099.4	8,437.8	-	-
OC in % of Pfandbriefe outstanding		18.0	16.5	23.6	24.5	-	-

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

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q4 2022	Q4 2021	Q4 2022	Q4 2021	Q4 2022	Q4 2021
Public Pfandbriefe	(€ mn.)	9,611.7	12,223.0	9,794.9	14,726.7	8,759.8	13,589.9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	12,522.9	14,030.5	12,538.5	17,287.3	11,169.7	15,699.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Over Collateralization (OC)	(€ mn.)	2,911.3	1,807.6	2,743.6	2,560.6	2,409.9	2,109.4
OC in % of Pfandbriefe outstanding		30.3	14.8	28.0	17.4	27.5	15.5
Statutory OC**, ¹	(€ mn.)	387.3	-	388.4	-	-	-
Contractual OC**, ²	(€ mn.)	-	-	-	-	-	-
Voluntary OC**, ³	(€ mn.)	2,524.0	-	2,355.2	-	-	-
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	2,911.3	1,807.6	2,743.6	2,560.6	-	-
OC in % of Pfandbriefe outstanding		30.3	14.8	28.0	17.4	-	-

* 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).

** In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.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

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

Mortgage Pfandbriefe	Q4 2022		Q4 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	1,645.5	1,736.2	1,549.5	1,689.5
> 0,5 years and <= 1 year	787.0	1,986.4	1,459.0	2,081.4
> 1 year and <= 1,5 years	1,960.9	1,813.1	1,738.5	1,497.2
> 1,5 years and <= 2 years	1,520.0	1,711.8	1,246.0	1,779.7
> 2 years and <= 3 years	3,531.0	4,051.6	3,589.9	3,385.6
> 3 years and <= 4 years	4,043.5	3,735.3	3,850.1	3,870.8
> 4 years and <= 5 years	3,778.1	3,955.1	4,329.5	3,847.1
> 5 years and <= 10 years	11,412.2	12,693.0	12,814.3	13,299.9
> 10 years	4,747.0	7,746.3	2,668.2	7,294.5

Q4 2022 Mat-Ex (12 months)*	Q4 2021** Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,645.5	-
787.0	-
3,480.9	-
3,531.0	-
4,043.5	-
15,055.2	-
4,882.0	-

Public Pfandbriefe	Q4 2022		Q4 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	477.5	602.9	856.2	563.0
> 0,5 years and <= 1 year	335.3	652.0	1,561.5	664.8
> 1 year and <= 1,5 years	534.3	546.5	477.5	573.0
> 1,5 years and <= 2 years	297.5	674.3	339.8	621.4
> 2 years and <= 3 years	1,245.4	1,040.0	901.8	1,175.5
> 3 years and <= 4 years	745.0	1,025.5	1,243.7	1,091.2
> 4 years and <= 5 years	568.7	866.5	795.0	963.0
> 5 years and <= 10 years	1,907.0	2,982.0	2,171.4	3,332.4
> 10 years	3,501.0	4,133.3	3,876.1	5,046.2

Q4 2022 Mat-Ex (12 months)*	Q4 2021** Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
477.5	-
335.3	-
831.8	-
1,245.4	-
745.0	-
2,098.9	-
3,877.8	-

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	<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.

** 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 28 para. 4 no. 1 a Pfandbrief Act

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	9,691.8	8,905.3
more than 300,000 Euros up to 1 mn. Euros	2,907.5	2,586.4
more than 1 mn. Euros up to 10 mn. Euros	10,340.5	10,749.4
more than 10 mn. Euros	15,541.1	15,573.7
Total	38,481.0	37,814.8

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	5,720.6	5,873.9
more than 10 mn. Euros up to 100 mn. Euros	4,406.1	4,653.2
more than 100 mn. Euros	2,396.2	3,503.4
Total	12,522.9	14,030.5

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	
State	4. Quarter	Total	Residential						Commercial									
		thereof	Total	thereof	Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	Total	thereof	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.
Total - all states	year 2022	38,481.0	22,090.0	2,225.0	7,306.1	12,270.4	256.2	32.4	16,390.9	7,390.2	4,509.2	227.8	4,068.2	187.7	7.9	-	-	
	year 2021	37,814.8	21,631.4	1,825.0	6,563.7	12,953.5	272.8	16.5	16,183.3	6,835.3	4,793.0	224.0	4,093.6	234.9	2.6	-	-	
Germany	year 2022	37,155.2	22,081.7	2,224.9	7,305.7	12,262.4	256.2	32.4	15,073.5	6,564.6	4,182.2	227.8	3,911.0	180.1	7.9	-	-	
	year 2021	36,535.3	21,630.9	1,824.9	6,563.2	12,953.5	272.8	16.5	14,904.4	6,016.4	4,426.9	224.0	3,999.7	234.9	2.6	-	-	
Belgium	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	0.0	0.0	-	0.0	-	-	-	-	-	-	-	-	-	-	-	-	
France	year 2022	278.1	8.3	0.0	0.2	8.0	-	-	269.8	153.8	116.1	-	-	-	-	-	-	
	year 2021	256.4	0.3	0.0	0.3	-	-	-	256.1	106.5	149.6	-	-	-	-	-	-	
Great Britain	year 2022	241.0	-	-	-	-	-	-	241.0	224.2	9.2	-	-	7.7	-	-	-	
	year 2021	268.5	-	-	-	-	-	-	268.5	258.8	9.7	-	-	-	-	-	-	
Netherlands	year 2022	689.2	0.1	-	0.1	-	-	-	689.1	443.3	99.3	-	146.5	-	-	-	-	
	year 2021	653.8	0.2	-	0.2	-	-	-	653.6	449.3	111.5	-	92.8	-	-	-	-	
Austria	year 2022	14.0	-	-	-	-	-	-	14.0	4.3	-	-	9.7	-	-	-	-	
	year 2021	4.3	-	-	-	-	-	-	4.3	4.3	-	-	-	-	-	-	-	
Poland	year 2022	52.2	-	-	-	-	-	-	52.2	-	52.2	-	-	-	-	-	-	
	year 2021	48.6	-	-	-	-	-	-	48.6	-	48.6	-	-	-	-	-	-	
Sweden	year 2022	51.2	-	-	-	-	-	-	51.2	-	50.3	-	1.0	-	-	-	-	
	year 2021	47.8	-	-	-	-	-	-	47.8	-	46.7	-	1.1	-	-	-	-	

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	12,522.9	-	595.7	2,209.9	8,605.8	595.1	96.7	323.7	94.1	2.0
	year 2021	14,030.5	-	1,020.8	2,843.0	8,936.1	563.7	177.1	366.1	119.7	4.1
Germany	year 2022	10,907.0	-	26.0	1,427.1	8,566.9	526.5	96.7	167.7	94.1	2.0
	year 2021	11,396.5	-	26.0	1,559.8	8,825.4	478.4	177.1	206.1	119.7	4.1
Belgium	year 2022	68.0	-	45.0	23.0	-	-	-	-	-	-
	year 2021	53.0	-	30.0	23.0	-	-	-	-	-	-
France	year 2022	40.0	-	40.0	-	-	-	-	-	-	-
	year 2021	40.0	-	40.0	-	-	-	-	-	-	-
Italy	year 2022	111.5	-	10.0	95.5	5.9	-	-	-	-	-
	year 2021	350.7	-	170.0	103.6	77.1	-	-	-	-	-
Luxembourg	year 2022	7.4	-	7.4	-	-	-	-	-	-	-
	year 2021	7.4	-	7.4	-	-	-	-	-	-	-
Austria	year 2022	442.3	-	417.3	25.0	-	-	-	-	-	-
	year 2021	442.4	-	417.4	25.0	-	-	-	-	-	-
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	280.0	-	280.0	-	-	-	-	-	-	-
Spain	year 2022	328.6	-	50.0	224.3	30.0	-	-	24.2	-	-
	year 2021	803.3	-	50.0	699.1	30.0	-	-	24.2	-	-
Switzerland	year 2022	152.3	-	-	152.3	-	-	-	-	-	-
	year 2021	179.1	-	-	179.1	-	-	-	-	-	-
Canada	year 2022	397.3	-	-	262.6	3.0	-	-	131.7	-	-
	year 2021	392.8	-	-	253.4	3.6	-	-	135.8	-	-
EU institutions	year 2022	68.5	-	-	-	-	68.5	-	-	-	-
	year 2021	85.3	-	-	-	-	85.3	-	-	-	-

**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 respective amount in arrears is at least 5 % of the claim				
		Total	thereof State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
State	4. Quarter	-	-	-	-	-	-	-	-	-	-
Total - all states	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
Germany	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-

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*							
State	4. Quarter	Total	thereof		thereof		claims according to section 19 para. 1 no. 4
			claims according to section 19 para. 1 nos. 2 a) and b)		claims according to section 19 para. 1 nos. 3 a) to c)		
			overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2022	948.0	-	-	-	-	948.0
	year 2021	-	-	-	-	-	-
Germany	year 2022	948.0	-	-	-	-	948.0
	year 2021	-	-	-	-	-	-

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

Key figures about outstanding Pfandbriefe and Cover Pool
4. Quarter 2022

Mortgage Pfandbriefe		Q4 2022	Q4 2021
Outstanding Pfandbriefe	(€ mn.)	33,425.1	33,245.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	99.5	99.4
Cover Pool			
Cover Pool	(€ mn.)	39,429.0	38,745.8
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	%	90.1	88.9
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	-	-
	CZK	-	-
	DKK	-	-
	GBP	201.9	268.6
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	45.8	47.3
USD	-	-	
AUD	-	-	
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 2 no. 4	years	5.1	5.0
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	54.1	54.2
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.)	553.9	-
Day on which the largest negative sum results	Day (1-180)	86	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	779.9	-
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.	%	-	-

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

Key figures about outstanding Pfandbriefe and Cover Pool

4. Quarter 2022

Public Pfandbriefe		Q4 2022	Q4 2021
Outstanding Pfandbriefe	(€ mn.)	9,611.7	12,223.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	93.5	95.1
Cover Pool			
Cover Pool	(€ mn.)	12,522.9	14,030.5
thereof total amount of the claims according section 20 para. 1 and 2 which exceed the limits laid down in section 20 para. 3 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 20 para. 2 no. 2* section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 20 para. 2 no. 3* section 28 para. 1 no. 12		-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	97.9	97.9
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	25.9	33.5
	CHF	51.4	86.9
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	20.9	29.1
	HKD	-	-
	JPY	29.2	32.2
	NOK	-	-
	SEK	-	-
	USD	21.4	87.9
	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.)	267.7	-
Day on which the largest negative sum results	Day (1-180)	164	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	1,242.5	-
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.	%	-	-

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

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	DE000A0SMD13, DE000A1REY26, DE000A1REY59, DE000A1REZE1, DE000A1TNEQ7, DE000A1TNEX3, DE000A1X3M51, DE000A12T2F9, DE000A12T6Z8, DE000A12UGG2, DE000A13SR38, DE000A13SWR8, DE000A13SWZ1, DE000A14J5J4, DE000A14KKH9, DE000A14KKK3, DE000A14KKM9, DE000A14KK24, DE000A161ZL4, DE000A161ZQ3, DE000A161ZU5, DE000A2AASB4, DE000A2AAW12, DE000A2AAW53, DE000A2AAX03, DE000A2AAX11, DE000A2AAX45, DE000A2AAX60, DE000A2BPJ45, DE000A2BPJ78, DE000A2BPJ86, DE000A2E4UX0, DE000A2GSMH3, DE000A2GSMJ9, DE000A2GSMK7, DE000A2GSP31, DE000A2GSP49, DE000A2GSP56, DE000A2GSP64, DE000A2GSP80, DE000A2GSP98, DE000A2G9HA2, DE000A2G9HB0, DE000A2G9HC8, DE000A2G9HD6, DE000A2G9HE4, DE000A2G9HF1, DE000A2G9HG9, DE000A2G9HJ3, DE000A2G9HK1, DE000A2G9HL9, DE000A2G9HM7, DE000A2G9HN5, DE000A2G9HQ8, DE000A2NB841, DE000A2TSDV6, DE000A2TSDW4, DE000A2TSDY0, DE000A2TSD06, DE000A2TSD55, DE000A288367, DE000A289PA7, DE000A289PB5, DE000A289PC3, DE000A289PD1, DE000A289PE9, DE000A289PG4, DE000A289PH2, DE000A3E5UT4, DE000A3E5UU2, DE000A3E5UY4, DE000A3E5U22, DE000A3H2TK9, DE000A3H2TQ6, DE000A3H2TR4, DE000A3MP601, DE000A3MP619, DE000A3MP627, DE000A3MP635, DE000A3MP643, DE000A3MP650, DE000A3MP668, DE000A3MP684, DE000A3MP692, DE000A3MQUV7, DE000A3MQUW5, DE000A3MQUX3	-

Public Pfandbriefe

	Q4 2022	Q4 2021*
ISIN	DE000A0DLV76, DE000A0EUMF2, DE000A0EUMR7, DE000A0EUM34, DE000A0EUM42, DE000A0EUPJ7, DE000A0XFAE1, DE000A1TM6A4, DE000A1YC8G2, DE000A1YC8K4, DE000A12TYS2, DE000A14J5C9, DE000A161ZP5, DE000A2BPJ11, DE000A2BPJ29, DE000A2BPJ52, DE000A2BPJ60, DE000A2GSMC4, DE000A2GSP23, DE000A2TSDZ7	-

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