

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Mortgage Pfandbriefe outstanding and their cover

	nominal value		net present value		risk-adjusted net present value*	
	Q3 2022	Q3 2021	Q3 2022	Q3 2021	Q3 2022	Q3 2021
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding Mortgage Pfandbriefe	16.242,2	16.282,1	15.675,2	17.254,5	16.988,8	17.489,5
of which derivatives	-	-	-	-	-	-
Cover Pool	19.180,3	19.674,9	19.080,5	20.904,1	19.848,9	21.037,5
of which derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	2.938,1	3.392,9	3.405,3	3.649,6	2.860,1	3.548,0
OC in % of Pfandbriefe outstanding	18,1%	20,8%	21,7%	21,2%	16,8%	20,3%
Statutory OC**	668,7		637,0		676,3	
Contractual OC**	0,0		0,00		0,00	
Voluntary OC**	2.269,4		2.768,3		2.183,8	
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.938,1	3.392,9	3.405,3	3.649,6		
OC in % of Pfandbriefe outstanding	18,1%	20,8%	21,7%	21,2%		

* For the calculation of risk risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

** The statutory overcollateralization requirement is composed of 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. In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.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. 4, 5 Pfandbrief Act
Maturity structure of Pfandbriefe outstanding and their respective cover pools

	Q3 2022		Q3 2021	
	Pfandbriefe outstanding	Cover Pool	Pfandbriefe outstanding	Cover Pool
Maturity:	mn €	mn €	mn €	mn €
< = 0,5 years	1.608,7	2.746,6	2.674,7	3.693,7
> 0,5 years und <= 1 year	1.000,0	1.662,9	1.374,0	1.478,2
> 1 year und <= 1,5 years	1.986,0	1.945,0	1.611,4	1.397,4
> 1,5 years und <= 2 years	1.485,3	1.470,1	1.021,4	1.327,8
> 2 years und <= 3 years	2.023,0	3.022,9	3.374,3	3.447,2
> 3 years und <= 4 years	2.632,5	1.810,9	361,5	1.897,4
> 4 years und <= 5 years	1.639,3	2.173,4	1.551,0	1.628,4
> 5 years und <= 10 years	1.386,1	4.043,6	1.838,1	4.407,5
> 10 years	2.481,2	304,8	2.475,6	397,2
total	16.242,2	19.180,3	16.282,1	19.674,9

Q3 2022*	Q3 2021*
Mat-Ex (12 months)**	Mat-Ex (12 months)**
Pfandbriefe outstanding	Pfandbriefe outstanding
mn €	mn €
-	-
-	-
1.608,7	-
1.000,0	-
3.471,3	-
2.023,0	-
2.632,5	-
2.769,9	-
2.736,7	-
16.242,2	-

* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

** 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.

Informations on the maturity extension of the Pfandbriefe

	Q3 2022 / Q3 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 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.

Publication according to section 28 para. 1 nos. 8, 9, 10 Pfandbrief Act
Further Cover Assets Mortgage Pfandbriefe - in detail

		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
				thereof		thereof	
				covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013	
			overall		overall		
		mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	Q3 2022	653,5	-	-	149,4	-	504,2
	Q3 2021	-	-	-	-	-	-
Germany	Q3 2022	56,0	-	-	-	-	56,0
	Q3 2021	-	-	-	-	-	-
Belgium	Q3 2022	25,0	-	-	-	-	25,0
	Q3 2021	-	-	-	-	-	-
Ireland	Q3 2022	75,0	-	-	-	-	75,0
	Q3 2021	-	-	-	-	-	-
Italy	Q3 2022	70,0	-	-	-	-	70,0
	Q3 2021	-	-	-	-	-	-
Latvia	Q3 2022	25,0	-	-	-	-	25,0
	Q3 2021	-	-	-	-	-	-
Luxembourg	Q3 2022	35,8	-	-	-	-	35,8
	Q3 2021	-	-	-	-	-	-
Austria	Q3 2022	2,0	-	-	-	-	2,0
	Q3 2021	-	-	-	-	-	-
Slovakia	Q3 2022	100,0	-	-	-	-	100,0
	Q3 2021	-	-	-	-	-	-
Slovenia	Q3 2022	50,0	-	-	-	-	50,0
	Q3 2021	-	-	-	-	-	-
Spain	Q3 2022	65,4	-	-	-	-	65,4
	Q3 2021	-	-	-	-	-	-
other States/Institutions	Q3 2022	149,4	-	-	149,4	-	-
	Q3 2021	-	-	-	-	-	-

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

Volume of claims used to cover Mortgage Pfandbriefe split by states in which the 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 if the respective amount in arrears is at least 5 percent of the claim.

		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% of the claim
		Summe	Total	thereof Residential						Commercial							
				Total	thereof					Total	thereof						
					Apartments	Single-and two-family houses	Multi-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 €	
Total - all states	Q3 2022	18.526,8	3.054,9	337,8	2,6	2.602,0	112,5	-	15.471,9	9.283,7	2.182,8	215,2	2.904,2	780,5	105,4	0,0	
	Q3 2021	17.429,4	3.101,7	363,8	12,6	2.540,6	184,7	-	14.327,7	8.050,5	2.424,5	240,8	2.811,0	727,9	73,0	0,1	
Germany	Q3 2022	7.588,5	2.512,9	280,3	2,6	2.117,5	112,5	-	5.075,7	2.849,9	715,2	69,3	742,2	593,7	105,4	0,0	
	Q3 2021	7.717,7	2.716,3	306,3	12,6	2.212,8	184,7	-	5.001,4	2.739,3	801,3	69,8	726,7	591,2	73,0	0,1	
Belgium	Q3 2022	44,6	-	-	-	-	-	-	44,6	44,6	-	-	-	-	-	-	
	Q3 2021	80,6	-	-	-	-	-	-	80,6	80,6	-	-	-	-	-	-	
Finland	Q3 2022	202,1	-	-	-	-	-	-	202,1	117,7	84,4	-	-	-	-	-	
	Q3 2021	194,9	13,7	-	-	13,7	-	-	181,2	95,5	85,7	-	-	-	-	-	
France	Q3 2022	2.228,9	-	-	-	-	-	-	2.228,9	1.578,1	148,9	21,3	294,0	186,7	-	-	
	Q3 2021	2.089,6	-	-	-	-	-	-	2.089,6	1.418,5	176,3	55,5	302,6	136,7	-	-	
United Kingdom	Q3 2022	1.505,1	-	-	-	-	-	-	1.505,1	578,9	342,0	22,7	561,6	-	-	-	
	Q3 2021	1.670,8	-	-	-	-	-	-	1.670,8	478,2	450,7	23,9	717,9	-	-	-	
Italy	Q3 2022	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	
	Q3 2021	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	
Luxembourg	Q3 2022	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-	
	Q3 2021	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	
Netherlands	Q3 2022	672,5	101,3	57,5	-	43,8	-	-	571,2	240,9	41,9	-	288,4	-	-	-	
	Q3 2021	592,1	126,1	57,5	-	68,6	-	-	466,0	208,7	41,9	-	215,5	-	-	-	
Austria	Q3 2022	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-	
	Q3 2021	197,0	0,0	-	0,0	-	-	-	197,0	51,8	77,0	-	68,2	-	-	-	
Poland	Q3 2022	969,3	-	-	-	-	-	-	969,3	462,5	268,5	15,4	222,9	-	-	-	
	Q3 2021	909,8	-	-	-	-	-	-	909,8	467,7	280,7	15,4	146,1	-	-	-	
Romania	Q3 2022	143,4	-	-	-	-	-	-	143,4	110,1	33,3	-	-	-	-	-	
	Q3 2021	143,4	-	-	-	-	-	-	143,4	110,1	33,3	-	-	-	-	-	
Sweden	Q3 2022	475,4	27,9	-	-	27,9	-	-	447,5	129,1	160,0	-	158,4	-	-	-	
	Q3 2021	584,9	-	-	-	-	-	-	584,9	275,6	153,4	-	155,9	-	-	-	
Slovakia	Q3 2022	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	
	Q3 2021	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	
Slovenia	Q3 2022	44,2	-	-	-	-	-	-	44,2	-	44,2	-	-	-	-	-	
	Q3 2021	44,9	-	-	-	-	-	-	44,9	-	44,9	-	-	-	-	-	
Spain	Q3 2022	206,8	-	-	-	-	-	-	206,8	75,3	85,3	-	46,2	-	-	-	
	Q3 2021	200,8	-	-	-	-	-	-	200,8	75,3	85,3	-	40,2	-	-	-	
Czech Republic	Q3 2022	258,1	-	-	-	-	-	-	258,1	75,7	92,4	44,8	45,2	-	-	-	
	Q3 2021	284,7	-	-	-	-	-	-	284,7	75,7	122,9	40,9	45,2	-	-	-	
Hungary	Q3 2022	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	
	Q3 2021	116,9	-	-	-	-	-	-	116,9	55,6	49,0	-	12,4	-	-	-	
Switzerland	Q3 2022	47,5	-	-	-	-	-	-	47,5	47,5	-	-	-	-	-	-	
	Q3 2021	73,1	-	-	-	-	-	-	73,1	73,1	-	-	-	-	-	-	
USA	Q3 2022	3.621,0	412,8	-	-	412,8	-	-	3.208,3	2.787,3	18,9	41,9	360,2	-	-	-	
	Q3 2021	2.335,1	245,6	-	-	245,6	-	-	2.089,5	1.781,4	-	35,2	272,9	-	-	-	

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

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

	Q3 2022	Q3 2021
	mn €	mn €
up to 300.000 €	53,6	63,8
more than 300.000 € up to 1 mn. €	118,2	138,1
more than 1 mn. € up to 10 mn. €	1.146,6	1.384,1
more than 10 mn. €	17.208,3	15.843,4
Total	18.526,8	17.429,4

Publication according to section 28 para. 1 nos. 6, 7, 11 to 15 and para. 2 nos. 3, 4 Pfandbrief Act
Key figures about outstanding Mortgage Pfandbriefe and Cover Pool

	Q3 2022	Q3 2021
	mn €	mn €
Outstanding Mortgage Pfandbriefe	16.242,2	16.282,1
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 13)	86,9%	85,5%
Cover Pool	19.180,3	19.674,9
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 (section 28 para. 1 no. 11)	-	-
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)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 2 (section 28 para. 1 no. 12)*	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 3 (section 28 para. 1 no. 12)*	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 4 (section 28 para. 1 no. 12)*	-	-
thereof percentage share of fixed-rate cover assets (section 28 para. 1 no. 13)	53,8%	58,0%
	CHF	89,8
	GBP	208,1
	SEK	23,9
	USD	658,9
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in € section 28 para. 1 no. 14 (Net Total of asset/liability)		
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) (section 28 para. 2 no. 4)	3,5	3,5
average loan-to-value ratio, weighted using the mortgage lending value (section 28 para. 2 no. 3)	55,5%	54,7%
average loan-to-value ratio, weighted using the market value	32,1%	32,1%

Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act*

	Q3 2022	Q3 2021
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe (mn €)	211,8	-
Day on which the largest negative sum results	Day (1-180)	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act (mn €)	624,2	-

Key figures according section 28 para. 1 no. 7 Pfandbrief Act

	Q3 2022	Q3 2021
	in %	in %
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

	Q3 2022	Q3 2021
	in %	in %
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%	0,0%

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

	Q3 2022	Q3 2021*
ISIN	DE000A11QA15, DE000A11QA56, DE000A11QAL5, DE000A11QAM3, DE000A11QAQ4, DE000A11QAT8, DE000A11QAU6, DE000A11QAV4, DE000A11QAX0, DE000A11QAY8, DE000A12UAT8, DE000A13SV24, DE000A13SV65, DE000A13SWC0, DE000A1RFB30, DE000A1RFBQ3, DE000A1X3LL4, DE000A1X3LZ4, DE000A254Z42, DE000A254Z59, DE000A254ZN3, DE000A254ZP8, DE000A289PQ3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2E4ZD1, DE000A2GSLA0, DE000A2GSLB8, DE000A2GSLF9, DE000A2GSLJ1, DE000A2GSL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2LQNP8, DE000A2LQNV6, DE000A2NB96, DE000A2YNV44, DE000A2YNVM8, DE000A2YNVV9, DE000A2YNY3, DE000A30WF01, DE000A30WFS7, DE000A30WFU3, DE000A30WFZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3T0X48, DE000A3T0X63, DE000A3T0YB8, DE000A3T0YC6, DE000A3T0YD4, DE000A3T0YE2, DE000A3T0YF9, DE000A3T0YG7, DE000A3T0YH5, DE000A3T0YJ1, DE000A3T0YL7, DE000A3T0YM5	

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Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act
Public Pfandbriefe outstanding and their cover

	nominal value		net present value		risk-adjusted net present value*	
	Q3 2022	Q3 2021	Q3 2022	Q3 2021	Q3 2022	Q3 2021
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding						
Public Pfandbriefe	9.717,5	10.537,7	10.168,9	13.080,0	8.326,8	12.305,7
thereof derivatives	-	-	-	-	-	-
Cover Pool	10.708,3	11.665,0	11.226,7	14.602,3	8.778,4	13.537,8
thereof derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	990,9	1.127,3	1.057,8	1.522,3	451,6	1.232,1
OC in % of Pfandbriefe outstanding	10,2%	10,7%	10,4%	11,6%	5,4%	10,0%
Statutory OC**	380,3	0,0	406,8	0,0	325,6	0,0
Contractual OC**	0,0	0,0	0	0,0%	0,00	0,0%
Voluntary OC**	610,6	0,0	651,0	0,0	126,0	0,0
Differentiation-Model	990,9	1.127,3	1.057,8	1.522,3	-	-
OC in % of Pfandbriefe outstanding	10,2%	10,7%	10,4%	11,6%	-	-

* For the calculation of risk risk-adjusted net present value the dynamic approach, section 5 para. 1 no. 2 is applied.

** The statutory overcollateralization requirement is composed of 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. 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. 4, 5 Pfandbrief Act
Maturity structure of outstanding Public Pfandbriefe and the Cover Pool assets

Maturity:	Q3 2022		Q3 2021		Q3 2022*	Q3 2021*
	Pfandbriefe outstanding	Cover Pool	Pfandbriefe outstanding	Cover Pool	Mat-Ex (12 months)** Pfandbriefe outstanding	Mat-Ex (12 months)** Pfandbriefe outstanding
	mn €	mn €	mn €	mn €	mn €	mn €
< = 0,5 years	147,0	320,9	462,4	425,5	-	-
> 0,5 years und <= 1 year	731,0	373,1	588,1	373,1	-	-
> 1 year und <= 1,5 years	446,7	405,9	147,0	339,8	147,0	-
> 1,5 years und <= 2 years	372,1	256,9	724,0	389,7	731,0	-
> 2 years und <= 3 years	692,3	515,1	593,8	688,2	818,8	-
> 3 years und <= 4 years	692,3	556,3	690,7	532,1	692,3	-
> 4 years und <= 5 years	742,5	815,4	696,5	501,3	692,3	-
> 5 years und <= 10 years	2.844,9	2.813,2	3.344,6	3.569,7	3.345,2	-
> 10 years	3.048,6	4.651,6	3.290,5	4.845,6	3.290,8	-
total	9.717,5	10.708,3	10.537,6	11.665,0	9.717,5	-

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** 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.

Informations on the maturity extension of the Pfandbriefe

Q3 2022 / Q3 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 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.

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

Further Cover Assets for Public Pfandbriefe - in detail

		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
		mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	Q3 2022	-	-	-	-	-	-
	Q3 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. nos. 2 and 3 Pfandbrief Act
Volume of claims used to cover Public Pfandbriefe split by the individual states in which the borrower is located

Cover assets											
Total		thereof						thereof granted			
		granted for reasons of promoting exports	State	Regional authorities	Local authorities	Other debtors	State	Regional authorities	Local authorities	Other debtors	
		mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €
Total - all states	Q3 2022	10.708,3	419,6	3.781,2	2.971,3	916,0	1.224,9	876,1	613,2	256,9	68,5
	Q3 2021	11.665,0	567,7	3.737,5	3.339,9	943,9	1.491,6	1.050,1	745,7	283,1	73,2
Germany	Q3 2022	2.829,2	276,9	189,4	1.826,2	65,1	276,2	281,4	124,7	66,1	-
	Q3 2021	3.138,9	415,6	200,2	1.952,4	71,3	274,8	421,5	143,2	75,5	0,0
Belgium	Q3 2022	95,9	-	-	-	-	-	50,0	45,9	-	-
	Q3 2021	114,9	-	-	-	-	-	50,0	64,9	-	-
Finland	Q3 2022	54,8	-	10,3	-	20,0	24,5	-	-	-	-
	Q3 2021	72,5	-	8,6	-	23,3	40,5	-	-	-	-
France	Q3 2022	2.523,2	13,2	160,2	784,2	621,2	653,3	113,8	56,7	133,7	-
	Q3 2021	2.788,3	20,0	172,8	855,8	627,5	775,5	123,6	86,5	146,6	-
United Kingdom	Q3 2022	156,4	2,3	-	11,3	142,7	-	2,3	-	-	-
	Q3 2021	168,6	6,1	-	11,6	150,9	-	6,1	-	-	-
Italy	Q3 2022	278,7	-	80,0	191,8	6,9	-	-	-	-	-
	Q3 2021	243,1	-	-	232,3	10,9	-	-	-	-	-
Netherlands	Q3 2022	58,6	58,6	-	-	-	-	58,6	-	0,0	-
	Q3 2021	52,8	52,7	-	-	-	-	52,7	-	0,1	-
Austria	Q3 2022	3.867,8	-	3.175,0	-	-	-	370,0	265,8	57,0	-
	Q3 2021	3.923,6	-	3.175,0	-	-	-	370,0	317,8	60,8	-
Portugal	Q3 2022	300,0	-	-	-	-	180,0	-	120,0	-	-
	Q3 2021	313,3	-	-	-	-	180,0	-	133,3	-	-
Slovenia	Q3 2022	-	-	-	-	-	-	-	-	-	-
	Q3 2021	26,2	-	-	-	-	-	26,2	-	-	-
Spain	Q3 2022	187,8	-	-	157,8	-	30,0	-	-	-	-
	Q3 2021	331,1	-	-	287,8	-	43,3	-	-	-	-
Japan	Q3 2022	226,4	-	166,4	-	60,0	-	-	-	-	-
	Q3 2021	240,9	-	180,9	-	60,0	-	-	-	-	-
Canada	Q3 2022	68,5	68,5	-	-	-	-	-	-	-	68,5
	Q3 2021	73,2	73,2	-	-	-	-	-	-	-	73,2
International Institutions	Q3 2022	60,9	-	-	-	-	60,9	-	-	-	-
	Q3 2021	177,4	-	-	-	-	177,4	-	-	-	-

Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims in as much as the respective amount in arrears is at least 5% of the claim

Amount of claims in arrears for at least 90 days						Total amount of these claims if the respective amount 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
		Mio. €	Mio. €	Mio. €	Mio. €			Mio. €	Mio. €	Mio. €	Mio. €
Total - all states	Q3 2022	-	-	-	-	-	-	-	-	-	-
	Q3 2021	-	-	-	-	-	-	-	-	-	-

Publication according to section 28 para. 3 no. 1 Pfandbrief Act

Volume of claims used as cover for Public Pfandbriefe according to their amount in tranches

	Q3 2022	Q3 2021
	mn €	mn €
up to 10 mn. €	357,2	367,7
more than 10 mn. € up to 100 mn. €	3.432,3	3.503,5
more than 100 mn. €	6.918,8	7.793,8
Total	10.708,3	11.665,0

Publication according to section 28 para. 1 nos. 6, 7, 11 to 13 and 15 Pfandbrief Act
Key figures about outstanding Pfandbriefe and Cover Pool

		Q3 2022	Q3 2021
		mn €	mn €
Outstanding Pfandbriefe		9.717,5	10.537,7
thereof percentage share of fixed-rate Pfandbriefe (section 28 para. 1 no. 13)		71,0%	72,3%
Cover Pool		10.708,3	11.665,0
thereof total amount of the claims according section 20 para. 1 and 2 which exceed the limits laid down in section 20 para. 3 (section 28 para. 1 no. 11)		-	-
claims which exceed the limits laid down in section 20 para. 2 no. 2 (section 28 para. 1 no. 12)*		-	-
claims which exceed the limits laid down in section 20 para. 2 no. 3 (section 28 para. 1 no. 12)*		-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13		73,1%	70,5%
Net present value pursuant to	CAD	15,1	12,6
section 6 para. 1 of the Pfandbrief Net Present Value Regulation	CHF	56,7	68,8
for each foreign currency in €	GBP	233,7	169,3
section 28 para. 1 no. 10 (Net Total of asset/liability)	JPY	207,6	202,6
	USD	314,7	537,9

Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act*

		Q3 2022	Q3 2021
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	2,8	-
Day on which the largest negative sum results	day (1-180)	70	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	329,0	-

Key figures according section 28 para. 1 no. 7 Pfandbrief Act

	Q3 2022	Q3 2021
	in %	
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. 3c (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. 3c (credit quality step 1)	-	-

Key figures according section 28 para. 1 no. 15 Pfandbrief Act

	Q3 2022	Q3 2021
	in %	
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%	0,0%

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

	Q3 2022	Q3 2021
ISIN	CH0026714276,DE0001468361,DE0006619778,DE0008119504,DE0008153289,DE0008217910,DE000A0B1K04,DE000A11QAR2,DE000A11QAS0,DE000A11QAW2,DE000A12UA83,DE000A13SWG1,DE000A1A6LJ8,DE000A1CR6S0,DE000A1EWJQ9,DE000A1R06C5,DE000A1X2558,DE000A1X26J6,DE000A254Z67,DE000A254Z75,DE000A254ZV6,DE000A2AAVW4,DE000A3E5K24,DE000A3E5K32,DE000A3T0YK9	

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