

**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*	
	Q4 2022	Q4 2021	Q4 2022	Q4 2021	Q4 2022	Q4 2021
	mn €	mn €	mn €	mn €	mn €	mn €
<b>Total Outstanding Mortgage Pfandbriefe</b>	15.980,7	16.421,8	15.385,3	17.237,4	14.932,0	17.051,5
of which derivatives	-	-	-	-	-	-
<b>Cover Pool</b>	19.773,2	19.226,2	19.703,7	20.258,4	18.928,8	19.880,3
of which derivatives	-	-	-	-	-	-
<b>Over-Collateralisation (OC)</b>	<b>3.792,4</b>	<b>2.804,4</b>	<b>4.318,3</b>	<b>3.020,9</b>	<b>3.996,8</b>	<b>2.828,8</b>
OC in % of Pfandbriefe outstanding	23,7%	17,1%	28,1%	17,5%	26,8%	16,6%
Statutory OC**	612,6		307,7			
Contractual OC**						
Voluntary OC**	3.179,8		4.010,6			
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.792,4	2.804,4	4.318,3	3.020,9		
OC in % of Pfandbriefe outstanding	23,7%	17,1%	28,1%	17,5%		

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 In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.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

	Q4 2022		Q4 2021		Q4 2022	Q4 2021**
	Pfandbriefe outstanding	Cover Pool	Pfandbriefe outstanding	Cover Pool	Mat-Ex (12 months)** Pfandbriefe outstanding	Mat-Ex (12 months)** Pfandbriefe outstanding
<b>Maturity:</b>	mn €	mn €	mn €	mn €	mn €	mn €
<= 0,5 years	1.675,9	2.647,6	2.323,3	3.771,4	-	-
> 0,5 years und <= 1 year	628,9	2.378,7	848,0	1.633,7	-	-
> 1 year und <= 1,5 years	2.968,7	1.417,7	1.986,6	1.104,2	1.675,9	-
> 1,5 years und <= 2 years	851,1	1.864,3	960,2	1.940,2	628,9	-
> 2 years und <= 3 years	1.909,1	2.924,0	3.784,5	2.537,5	3.819,8	-
> 3 years und <= 4 years	1.859,0	1.977,7	1.122,5	2.269,5	1.909,1	-
> 4 years und <= 5 years	2.181,1	1.990,0	900,0	1.501,8	1.859,0	-
> 5 years und <= 10 years	1.384,3	4.170,3	1.999,9	4.188,5	3.339,9	-
> 10 years	2.522,6	402,8	2.496,8	279,5	2.748,1	-
<b>total</b>	<b>15.980,7</b>	<b>19.773,2</b>	<b>16.421,8</b>	<b>19.226,2</b>	<b>15.980,7</b>	-

\* 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**

	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>

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 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)			
		thereof		thereof				
		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>	<b>Q4 2022</b>	<b>1.326,7</b>	-	-	<b>188,1</b>	-	<b>1.138,6</b>	
	Q4 2021	-	-	-	-	-	-	
Germany	Q4 2022	105,5	-	-	-	-	105,5	
	Q4 2021	-	-	-	-	-	-	
Belgium	Q4 2022	25,0	-	-	-	-	25,0	
	Q4 2021	-	-	-	-	-	-	
Ireland	Q4 2022	75,0	-	-	-	-	75,0	
	Q4 2021	-	-	-	-	-	-	
Italy	Q4 2022	170,0	-	-	-	-	170,0	
	Q4 2021	-	-	-	-	-	-	
Latvia	Q4 2022	25,0	-	-	-	-	25,0	
	Q4 2021	-	-	-	-	-	-	
Luxembourg	Q4 2022	58,4	-	-	-	-	58,4	
	Q4 2021	-	-	-	-	-	-	
Austria	Q4 2022	234,7	-	-	-	-	234,7	
	Q4 2021	-	-	-	-	-	-	
Slovakia	Q4 2022	100,0	-	-	-	-	100,0	
	Q4 2021	-	-	-	-	-	-	
Slovenia	Q4 2022	50,0	-	-	-	-	50,0	
	Q4 2021	-	-	-	-	-	-	
Spain	Q4 2022	295,0	-	-	-	-	295,0	
	Q4 2021	-	-	-	-	-	-	
other States/Institutions	Q4 2022	188,1	-	-	188,1	-	-	
	Q4 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. 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 €	mn €	mn €	
<b>Total - all states</b>	<b>Q4 2022</b>	<b>18.446,5</b>	<b>3.036,8</b>	<b>289,8</b>	<b>2,4</b>	<b>2.622,3</b>	<b>122,3</b>	<b>-</b>	<b>15.409,7</b>	<b>9.129,3</b>	<b>2.181,6</b>	<b>247,7</b>	<b>2.930,5</b>	<b>843,8</b>	<b>76,9</b>	<b>0,0</b>	<b>0,0</b>
	Q4 2021	17.330,3	2.988,3	317,5	12,5	2.480,0	178,3	-	14.342,1	8.224,4	2.273,1	263,8	2.687,1	827,9	65,8	0,1	0,1
Germany	Q4 2022	7.651,0	2.570,0	232,3	2,3	2.213,1	122,3	-	5.081,0	2.802,7	755,7	69,1	739,4	637,2	76,9	0,0	0,0
	Q4 2021	7.756,5	2.620,2	260,0	12,4	2.169,4	178,3	-	5.136,3	2.854,6	760,8	69,7	699,2	686,3	65,8	0,1	0,1
Belgium	Q4 2022	12,7	-	-	-	-	-	-	12,7	12,7	-	-	-	-	-	-	-
	Q4 2021	80,6	-	-	-	-	-	-	80,6	80,6	-	-	-	-	-	-	-
Finland	Q4 2022	202,1	-	-	-	-	-	-	202,1	117,7	84,4	-	-	-	-	-	-
	Q4 2021	194,8	13,7	-	-	13,7	-	-	181,1	95,5	85,6	-	-	-	-	-	-
France	Q4 2022	2.298,1	-	-	-	-	-	-	2.298,1	1.555,8	158,9	54,9	321,9	206,6	-	-	-
	Q4 2021	2.130,0	-	-	-	-	-	-	2.130,0	1.492,3	151,4	53,5	291,1	141,7	-	-	-
United Kingdom	Q4 2022	1.444,3	-	-	-	-	-	-	1.444,3	584,0	343,2	25,3	491,7	-	-	-	-
	Q4 2021	1.473,8	-	-	-	-	-	-	1.473,8	496,3	392,7	48,3	536,5	-	-	-	-
Italy	Q4 2022	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-
	Q4 2021	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-	-
Luxembourg	Q4 2022	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-	-
	Q4 2021	53,7	-	-	-	-	-	-	53,7	26,9	-	-	26,8	-	-	-	-
Netherlands	Q4 2022	640,1	101,3	57,5	-	43,8	-	-	538,7	181,1	41,9	-	315,7	-	-	-	-
	Q4 2021	560,7	103,3	57,5	-	45,8	-	-	457,4	196,2	41,9	-	219,4	-	-	-	-
Austria	Q4 2022	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-	-
	Q4 2021	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-	-
Poland	Q4 2022	1.042,8	-	-	-	-	-	-	1.042,8	494,4	271,8	15,4	261,3	-	-	-	-
	Q4 2021	880,8	-	-	-	-	-	-	880,8	432,1	268,5	15,4	164,9	-	-	-	-
Romania	Q4 2022	110,1	-	-	-	-	-	-	110,1	110,1	-	-	-	-	-	-	-
	Q4 2021	143,4	-	-	-	-	-	-	143,4	110,1	33,3	-	-	-	-	-	-
Sweden	Q4 2022	619,9	27,4	-	-	27,4	-	-	592,6	280,3	156,8	-	155,5	-	-	-	-
	Q4 2021	636,2	-	-	-	-	-	-	636,2	276,4	152,2	-	207,6	-	-	-	-
Slovakia	Q4 2022	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	-
	Q4 2021	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-	-
Slovenia	Q4 2022	44,0	-	-	-	-	-	-	44,0	-	44,0	-	-	-	-	-	-
	Q4 2021	44,7	-	-	-	-	-	-	44,7	-	44,7	-	-	-	-	-	-
Spain	Q4 2022	188,8	-	-	-	-	-	-	188,8	75,3	67,3	-	46,2	-	-	-	-
	Q4 2021	200,8	-	-	-	-	-	-	200,8	75,3	85,3	-	40,2	-	-	-	-
Czech Republic	Q4 2022	215,7	-	-	-	-	-	-	215,7	33,3	92,4	44,8	45,2	-	-	-	-
	Q4 2021	254,2	-	-	-	-	-	-	254,2	75,7	92,4	40,9	45,2	-	-	-	-
Hungary	Q4 2022	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	-
	Q4 2021	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	-
Switzerland	Q4 2022	46,1	-	-	-	-	-	-	46,1	46,1	-	-	-	-	-	-	-
	Q4 2021	76,6	-	-	-	-	-	-	76,6	76,6	-	-	-	-	-	-	-
USA	Q4 2022	3.411,4	338,0	-	-	338,0	-	-	3.073,4	2.649,5	17,2	38,3	368,4	-	-	-	-
	Q4 2021	2.370,4	251,1	-	-	251,1	-	-	2.119,3	1.769,3	16,2	36,0	297,7	-	-	-	-

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

	Q4 2022	Q4 2021
	mn €	mn €
up to 300.000 €	51,1	61,1
more than 300.000 € up to 1 mn. €	115,0	130,2
more than 1 mn. € up to 10 mn. €	1.101,4	1.241,3
more than 10 mn. €	17.179,0	15.897,8
<b>Total</b>	<b>18.446,5</b>	<b>17.330,3</b>

**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**

	Q4 2022	Q4 2021
	mn €	mn €
<b>Outstanding Mortgage Pfandbriefe</b>	<b>15.980,7</b>	<b>16.421,8</b>
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 13)	90,4%	85,2%
<b>Cover Pool</b>	<b>19.773,2</b>	<b>19.226,2</b>
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)	56,5%	58,4%
	CHF	93,9
	GBP	329,4
	SEK	30,5
	USD	576,1
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	3,4
average loan-to-value ratio, weighted using the mortgage lending value (section 28 para. 2 no. 3)	55,6%	54,4%
average loan-to-value ratio, weighted using the market value	32,1%	31,4%

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

	Q4 2022	Q4 2021
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe (mn €)	1.067,7	-
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 €)	1.326,2	-

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

	Q4 2022	Q4 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**

	Q4 2022	Q4 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

	Q4 2022	Q4 2021
ISIN	DE000A11QA15,DE000A11QA56,DE000A11QAL5,DE000A11QAM3,DE000A11QAQ4,DE000A11QAT8,DE000A11QAU6,DE000A11QAV4,DE000A11QAX0,DE000A11QAY8,DE000A13SV24,DE000A13SV65,DE000A13SWC0,DE000A1RFB30,DE000A1RFBQ3,DE000A1X3LL4,DE000A1X3LZ4,DE000A254ZN3,DE000A254ZP8,DE000A289PQ3,DE000A2AAV88,DE000A2AAVX2,DE000A2E4Y05,DE000A2E4Y39,DE000A2E4ZA7,DE000A2E4ZD1,DE000A2GSLB8,DE000A2GSLF9,DE000A2GSLJ1,DE000A2GSL7,DE000A2GSLP8,DE000A2GSLQ6,DE000A2GSLV6,DE000A2LQNP8,DE000A2LQNV6,DE000A2NB96,DE000A2YNV44,DE000A2YNV8,DE000A2YNV9,DE000A2YNVY3,DE000A30WF01,DE000A30WF19,DE000A30WF27,DE000A30WFS7,DE000A30WFU3,DE000A30WFZ2,DE000A3E5K73,DE000A3E5K99,DE000A3E5KW9,DE000A3E5KY5,DE000A3E5KZ2,DE000A3H2Z49,DE000A3H2Z80,DE000A3H2ZW1,DE000A3TOX48,DE000A3TOX63,DE000A3TOYB8,DE000A3TOYC6,DE000A3TOYD4,DE000A3TOYE2,DE000A3TOYF9,DE000A3TOYG7,DE000A3TOYH5,DE000A3TOYJ1,DE000A3TOYL7,DE000A3TOYM5	-

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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*	
	Q4 2022	Q4 2021	Q4 2022	Q4 2021	Q4 2022	Q4 2021
	mn €	mn €	mn €	mn €	mn €	mn €
<b>Total Outstanding</b>						
Public Pfandbriefe	8.770,5	10.173,7	9.156,9	12.520,3	7.475,0	11.799,1
thereof derivatives	-	-	-	-	-	-
Cover Pool	10.912,5	11.419,9	11.479,6	14.204,8	9.383,4	13.183,9
thereof derivatives	-	-	-	-	-	-
<b>Over-Collateralisation (OC)</b>	<b>2.142,0</b>	<b>1.246,2</b>	<b>2.322,7</b>	<b>1.684,5</b>	<b>1.908,4</b>	<b>1.384,8</b>
OC in % of Pfandbriefe outstanding	24,4%	12,2%	25,4%	13,5%	25,5%	11,7%
Statutory OC**	338,3	0,0	183,1	0,0	0,0	0,0
Contractual OC**	0,0	0,0	0	0,0%	0,00	0,0%
Voluntary OC**	1.803,7	0,0	2.139,6	0,0	0,0	0,0
Differentiation-Model	2.142,0	1.246,2	2.322,7	1.684,5	-	-
OC in % of Pfandbriefe outstanding	24,4%	12,2%	25,4%	13,5%	-	-

\* 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 2022.

Publication according to section 28 para. 1 nos. 4, 5 Pfandbrief Act  
Maturity structure of outstanding Public Pfandbriefe and the Cover Pool assets

Maturity:	Q4 2022		Q4 2021		Q4 2022	Q4 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	101,8	351,6	333,0	439,7	-	-
> 0,5 years und <= 1 year	302,9	324,1	445,1	364,4	-	-
> 1 year und <= 1,5 years	255,5	388,8	350,7	374,3	101,8	-
> 1,5 years und <= 2 years	448,1	225,9	500,7	345,4	302,9	-
> 2 years und <= 3 years	642,4	484,4	828,6	631,0	703,6	-
> 3 years und <= 4 years	837,7	860,8	689,3	494,7	642,4	-
> 4 years und <= 5 years	467,5	521,3	893,3	861,7	837,7	-
> 5 years und <= 10 years	2.680,6	3.154,2	2.892,3	3.108,4	2.944,1	-
> 10 years	3.033,9	4.601,4	3.240,7	4.800,4	3.237,9	-
<b>total</b>	<b>8.770,5</b>	<b>10.912,5</b>	<b>10.173,7</b>	<b>11.420,0</b>	<b>8.770,5</b>	-

\* 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

	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>

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	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 €	mn €	mn €	
<b>Total - all states</b>	<b>Q4 2022</b>	-	-	-	-	-	-	-	-	
	Q4 2021	-	-	-	-	-	-	-	-	
Germany	Q4 2022	-	-	-	-	-	-	-	-	
	Q4 2021	-	-	-	-	-	-	-	-	
Netherlands	Q4 2022	-	-	-	-	-	-	-	-	
	Q4 2021	-	-	-	-	-	-	-	-	
Austria	Q4 2022	-	-	-	-	-	-	-	-	
	Q4 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 €
<b>Total - all states</b>	<b>Q4 2022</b>	<b>10.912,5</b>	<b>346,3</b>	<b>4.203,7</b>	<b>2.983,7</b>	<b>893,0</b>	<b>1.135,4</b>	<b>810,7</b>	<b>574,0</b>	<b>252,1</b>	<b>59,9</b>
	Q4 2021	11.419,9	535,8	3.728,4	3.288,5	951,8	1.416,2	1.012,5	678,3	275,5	68,7
Germany	Q4 2022	3.318,4	221,2	695,6	1.877,3	59,3	275,0	225,7	121,3	64,1	-
	Q4 2021	3.097,3	388,6	195,0	1.952,4	69,6	275,1	393,5	138,6	73,1	0,0
Belgium	Q4 2022	93,1	-	-	-	-	-	50,0	43,1	-	-
	Q4 2021	112,0	-	-	-	-	-	50,0	62,0	-	-
Finland	Q4 2022	45,9	-	9,4	-	20,0	16,5	-	-	-	-
	Q4 2021	64,7	-	8,8	-	23,3	32,5	-	-	-	-
France	Q4 2022	2.454,4	12,1	157,0	760,9	606,4	632,3	111,9	54,9	131,0	-
	Q4 2021	2.664,9	20,5	169,7	828,3	635,6	706,9	123,3	59,5	141,5	-
United Kingdom	Q4 2022	152,8	1,2	-	11,3	140,3	-	1,2	-	-	-
	Q4 2021	170,2	5,6	-	11,9	152,7	-	5,6	-	-	-
Italy	Q4 2022	187,8	-	-	180,9	6,9	-	-	-	-	-
	Q4 2021	223,9	-	-	213,4	10,5	-	-	-	-	-
Netherlands	Q4 2022	51,9	51,9	-	-	-	-	51,9	-	0,0	-
	Q4 2021	52,4	52,3	-	-	-	-	52,3	-	0,1	-
Austria	Q4 2022	3.843,3	-	3.175,0	-	-	-	370,0	241,3	57,0	-
	Q4 2021	3.897,2	-	3.175,0	-	-	-	370,0	291,4	60,8	-
Portugal	Q4 2022	293,3	-	-	-	-	180,0	-	113,3	-	-
	Q4 2021	306,7	-	-	-	-	180,0	-	126,7	-	-
Slovenia	Q4 2022	-	-	-	-	-	-	-	-	-	-
	Q4 2021	17,9	-	-	-	-	-	17,9	-	-	-
Spain	Q4 2022	180,0	-	-	153,3	-	26,7	-	-	-	-
	Q4 2021	322,5	-	-	282,5	-	40,0	-	-	-	-
Japan	Q4 2022	226,8	-	166,8	-	60,0	-	-	-	-	-
	Q4 2021	239,9	-	179,9	-	60,0	-	-	-	-	-
Canada	Q4 2022	59,9	59,9	-	-	-	-	-	-	-	59,9
	Q4 2021	68,7	68,7	-	-	-	-	-	-	-	68,7
International Institutions	Q4 2022	4,9	-	-	-	-	4,9	-	-	-	-
	Q4 2021	181,6	-	-	-	-	181,6	-	-	-	-

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. €	Mio. €	Mio. €
<b>Total - all states</b>	<b>Q4 2022</b>	-	-	-	-	-	-	-	-	-	-
	Q4 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**

	Q4 2022	Q4 2021
	mn €	mn €
up to 10 mn. €	361,0	361,1
more than 10 mn. € up to 100 mn. €	3.171,6	3.351,3
more than 100 mn. €	7.379,9	7.707,5
<b>Total</b>	<b>10.912,5</b>	<b>11.419,9</b>

**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**

		Q4 2022	Q4 2021
		mn €	mn €
<b>Outstanding Pfandbriefe</b>		<b>8.770,5</b>	<b>10.173,7</b>
thereof percentage share of fixed-rate Pfandbriefe (section 28 para. 1 no. 13)		76,9%	71,3%
<b>Cover Pool</b>		<b>10.912,5</b>	<b>11.419,9</b>
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		75,6%	72,5%
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. 10 (Net Total of asset/liability)	CAD	13,9	12,8
	CHF	49,5	66,9
	GBP	210,9	177,9
	JPY	209,7	201,3
	USD	183,1	518,1

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

		Q4 2022	Q4 2021
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	-	-
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 €)	820,2	-

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

	Q4 2022	Q4 2021
	in %	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**

	Q4 2022	Q4 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

	Q4 2022	Q4 2021*
ISIN	CH0026714276, DE0001468361, DE0006619778, DE0008119504, DE0008153289, DE0008217910, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X2558, DE000A1X26J6, DE000A2AAVW4, DE000A3E5K24, DE000A3E5K32	-

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