

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 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding Mortgage Pfandbriefe	16.951,6	15.980,7	16.921,3	15.385,3	17.099,2	14.932,0
of which derivatives	-	-	-	-	-	-
Cover Pool	20.909,7	19.773,2	21.210,9	19.703,7	21.209,0	18.928,8
of which derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	3.958,2	3.792,4	4.289,6	4.318,3	4.109,8	3.996,8
OC in % of Pfandbriefe outstanding	23,4%	23,7%	25,4%	28,1%	24,0%	26,8%
Statutory OC**	672,5	612,6	338,4	307,7		
Contractual OC**						
Voluntary OC**	3.285,7	3.179,8	3.951,2	4.010,6		
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.909,0	3.792,4	4.239,7	4.318,3		
OC in % of Pfandbriefe outstanding	23,1%	23,7%	25,1%	28,1%		

* 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.

Publication according to section 28 para 1 nos. 4, 5 Pfandbrief Act
Maturity structure of Pfandbriefe outstanding and their respective cover pools

	Q4 2023		Q4 2022		Q4 2023 Mat-Ex (12 months)* Pfandbriefe outstanding mn €	Q4 2022* Mat-Ex (12 months)* Pfandbriefe outstanding mn €
	Pfandbriefe outstanding mn €	Cover Pool mn €	Pfandbriefe outstanding mn €	Cover Pool mn €		
Maturity:						
< = 0,5 years	2.959,3	3.000,1	1.675,9	2.647,6	-	-
> 0,5 years und <= 1 year	826,8	2.488,9	628,9	2.378,7	-	-
> 1 year und <= 1,5 years	1.050,3	2.093,2	2.968,7	1.417,7	2.959,3	1.675,9
> 1,5 years und <= 2 years	899,5	2.031,1	851,1	1.864,3	826,8	628,9
> 2 years und <= 3 years	3.843,5	2.745,7	1.909,1	2.924,0	1.949,8	3.819,8
> 3 years und <= 4 years	2.831,1	2.715,3	1.859,0	1.977,7	3.843,5	1.909,1
> 4 years und <= 5 years	861,3	2.475,7	2.181,1	1.990,0	2.831,1	1.859,0
> 5 years und <= 10 years	1.229,5	3.054,4	1.384,3	4.170,3	1.885,8	3.339,9
> 10 years	2.450,3	305,4	2.522,6	402,8	2.655,3	2.748,1
total	16.951,6	20.909,7	15.980,7	19.773,2	16.951,6	15.980,7

* 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 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.
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	Q4 2023	1.707,9	-	-	-	-	1.707,9
	Q4 2022	1.326,7	-	-	188,1	-	1.138,6
Germany	Q4 2023	-	-	-	-	-	-
	Q4 2022	105,5	-	-	-	-	105,5
Belgium	Q4 2023	50,0	-	-	-	-	50,0
	Q4 2022	25,0	-	-	-	-	25,0
Ireland	Q4 2023	-	-	-	-	-	-
	Q4 2022	75,0	-	-	-	-	75,0
Italy	Q4 2023	1.175,0	-	-	-	-	1.175,0
	Q4 2022	170,0	-	-	-	-	170,0
Latvia	Q4 2023	25,0	-	-	-	-	25,0
	Q4 2022	25,0	-	-	-	-	25,0
Luxembourg	Q4 2023	83,0	-	-	-	-	83,0
	Q4 2022	58,4	-	-	-	-	58,4
Austria	Q4 2023	178,3	-	-	-	-	178,3
	Q4 2022	234,7	-	-	-	-	234,7
Slovakia	Q4 2023	100,0	-	-	-	-	100,0
	Q4 2022	100,0	-	-	-	-	100,0
Slovenia	Q4 2023	50,0	-	-	-	-	50,0
	Q4 2022	50,0	-	-	-	-	50,0
Spain	Q4 2023	35,4	-	-	-	-	35,4
	Q4 2022	295,0	-	-	-	-	295,0
other States/Institutions	Q4 2023	-	-	-	-	-	-
	Q4 2022	188,1	-	-	188,1	-	-

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	Building land
Total - all states	Q4 2023	19.201,8	3.502,0	250,5	1,5	3.135,4	114,6	-	15.699,8	9.111,6	2.027,2	230,5	3.465,4	749,1	116,0	0,1				
	Q4 2022	18.446,5	3.036,8	289,8	2,4	2.622,3	122,3	-	15.409,7	9.129,3	2.181,6	247,7	2.930,5	843,8	76,9	-				
Germany	Q4 2023	8.072,9	2.940,7	250,5	1,5	2.574,1	114,6	-	5.132,3	2.921,2	738,2	14,7	749,7	592,4	116,0	0,1				
	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	-				
Belgium	Q4 2023	12,7	-	-	-	-	-	-	12,7	12,7	-	-	-	-	-	-				
	Q4 2022	12,7	-	-	-	-	-	-	12,7	12,7	-	-	-	-	-	-				
Finland	Q4 2023	290,1	67,2	-	-	67,2	-	-	222,9	138,5	84,4	-	-	-	-	-				
	Q4 2022	202,1	-	-	-	-	-	-	202,1	117,7	84,4	-	-	-	-	-				
France	Q4 2023	2.239,9	-	-	-	-	-	-	2.239,9	1.575,0	136,5	51,2	320,5	156,7	-	-				
	Q4 2022	2.298,1	-	-	-	-	-	-	2.298,1	1.555,8	158,9	54,9	321,9	206,6	-	-				
United Kingdom	Q4 2023	1.467,3	-	-	-	-	-	-	1.467,3	545,9	208,3	25,8	687,3	-	-	-				
	Q4 2022	1.444,3	-	-	-	-	-	-	1.444,3	584,0	343,2	25,3	491,7	-	-	-				
Italy	Q4 2023	14,3	-	-	-	-	-	-	14,3	-	-	-	14,3	-	-	-				
	Q4 2022	51,1	-	-	-	-	-	-	51,1	36,8	-	-	14,3	-	-	-				
Luxembourg	Q4 2023	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-				
	Q4 2022	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-				
Netherlands	Q4 2023	681,9	168,5	-	-	168,5	-	-	513,4	200,0	41,9	-	271,5	-	-	-				
	Q4 2022	640,1	101,3	57,5	-	43,8	-	-	538,7	181,1	41,9	-	315,7	-	-	-				
Austria	Q4 2023	205,1	-	-	-	-	-	-	205,1	51,8	77,0	-	76,3	-	-	-				
	Q4 2022	194,2	0,0	-	0,0	-	-	-	194,1	51,8	77,0	-	65,3	-	-	-				
Poland	Q4 2023	1.293,0	-	-	-	-	-	-	1.293,0	535,1	267,4	-	490,4	-	-	-				
	Q4 2022	1.042,8	-	-	-	-	-	-	1.042,8	494,4	271,8	15,4	261,3	-	-	-				
Romania	Q4 2023	110,1	-	-	-	-	-	-	110,1	110,1	-	-	-	-	-	-				
	Q4 2022	110,1	-	-	-	-	-	-	110,1	110,1	-	-	-	-	-	-				
Sweden	Q4 2023	860,6	117,2	-	-	117,2	-	-	743,3	294,3	198,4	-	250,6	-	-	-				
	Q4 2022	619,9	27,4	-	-	27,4	-	-	592,6	280,3	156,8	-	155,5	-	-	-				
Slovakia	Q4 2023	93,4	-	-	-	-	-	-	93,4	-	22,0	-	71,4	-	-	-				
	Q4 2022	88,4	-	-	-	-	-	-	88,4	-	22,0	-	66,4	-	-	-				
Slovenia	Q4 2023	43,7	-	-	-	-	-	-	43,7	-	43,7	-	-	-	-	-				
	Q4 2022	44,0	-	-	-	-	-	-	44,0	-	44,0	-	-	-	-	-				
Spain	Q4 2023	251,8	-	-	-	-	-	-	251,8	75,3	68,0	-	108,4	-	-	-				
	Q4 2022	188,8	-	-	-	-	-	-	188,8	75,3	67,3	-	46,2	-	-	-				
Czech Republic	Q4 2023	303,2	-	-	-	-	-	-	303,2	91,4	92,4	101,9	17,4	-	-	-				
	Q4 2022	215,7	-	-	-	-	-	-	215,7	33,3	92,4	44,8	45,2	-	-	-				
Hungary	Q4 2023	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-				
	Q4 2022	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-				
Switzerland	Q4 2023	71,0	-	-	-	-	-	-	71,0	71,0	-	-	-	-	-	-				
	Q4 2022	46,1	-	-	-	-	-	-	46,1	46,1	-	-	-	-	-	-				
USA	Q4 2023	3.005,3	208,4	-	-	208,4	-	-	2.796,9	2.391,6	-	36,9	368,3	-	-	-				
	Q4 2022	3.411,4	338,0	-	-	338,0	-	-	3.073,4	2.649,5	17,2	38,3	368,4	-	-	-				

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 2023	Q4 2022
	mn €	mn €
up to 300.000 €	44,5	51,1
more than 300.000 € up to 1 mn. €	102,8	115,0
more than 1 mn. € up to 10 mn. €	1.153,0	1.101,4
more than 10 mn. €	17.901,5	17.179,0
Total	19.201,8	18.446,5

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 2023	Q4 2022
	mn €	mn €
Outstanding Mortgage Pfandbriefe	16.951,6	15.980,7
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 13)	85,6%	90,4%
Cover Pool	20.909,7	19.773,2
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)	48,8%	56,5%
	CHF	73,6
	GBP	678,0
	SEK	677,6
	USD	321,9
		1.682,8
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)	3,6	3,5
average loan-to-value ratio, weighted using the mortgage lending value (section 28 para. 2 no. 3)	56,8%	55,6%
average loan-to-value ratio, weighted using the market value	34,3%	32,1%

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

	Q4 2023	Q4 2022
	(mn €)	(mn €)
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	1.433,8	1.067,7
Day on which the largest negative sum results	Day (1-180)	143,0
		88,0
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	1.704,4
		1.326,2

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

	Q4 2023	Q4 2022
	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 2023	Q4 2022
	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 2023	Q4 2022
ISIN	DE000A11QA15, DE000A11QA56, DE000A11QAL5, DE000A11QAM3, DE000A11QAQ4, DE000A11QAT8, DE000A11QAU6, DE000A11QAV4, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A1X3LZ4, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLJ1, DE000A2GSL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2LQNP8, DE000A2NB96, DE000A2YNVM8, DE000A2YNV9, DE000A2YNVY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WF92, DE000A30WFS7, DE000A30WFFU3, DE000A30WFFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJP3, DE000A31RJS7, DE000A31RJV1, DE000A31RJZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3T0X48, DE000A3T0X63, DE000A3T0YB8, DE000A3T0YC6, DE000A3T0YD4, DE000A3T0YE2, DE000A3T0YF9, DE000A3T0YG7, DE000A3T0YH5, DE000A3T0YJ1, DE000A3T0YL7, DE000A3T0YM5	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, DE000A2YNVM8, DE000A2YNV9, DE000A2YNVY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WFS7, DE000A30WFFU3, DE000A30WFFZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3T0X48, DE000A3T0X63, DE000A3T0YB8, DE000A3T0YC6, DE000A3T0YD4, DE000A3T0YE2, DE000A3T0YF9, DE000A3T0YG7, DE000A3T0YH5, DE000A3T0YJ1, DE000A3T0YL7, DE000A3T0YM5

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 2023	Q4 2022	Q4 2023	Q4 2022	Q4 2023	Q4 2022
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding						
Public Pfandbriefe	8.669,9	8.770,5	9.280,0	9.156,9	8.731,3	7.475,0
thereof derivatives	-	-	-	-	-	-
Cover Pool	9.503,2	10.912,5	10.261,1	11.479,6	9.533,3	9.383,4
thereof derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	833,3	2.142,0	981,0	2.322,7	802,1	1.908,4
OC in % of Pfandbriefe outstanding	9,6%	24,4%	10,6%	25,4%	9,2%	25,5%
Statutory OC**	344,2	338,3	185,6	183,1		
Contractual OC**	0,0	0,0	0,0	0,0		
Voluntary OC**	489,1	1.803,7	795,4	2.139,6		
Differentiation-Model	814,0	2.142,0	961,0	2.322,7		
OC in % of Pfandbriefe outstanding	9,4%	24,4%	10,4%	25,4%		

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 2023		Q4 2022		Q4 2023	Q4 2022
	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	258,5	388,0	101,8	351,6	-	-
> 0,5 years und <= 1 year	398,1	244,5	302,9	324,1	-	-
> 1 year und <= 1,5 years	239,2	270,9	255,5	388,8	258,5	101,8
> 1,5 years und <= 2 years	391,5	294,6	448,1	225,9	398,1	302,9
> 2 years und <= 3 years	1.422,2	853,9	642,4	484,4	630,7	703,6
> 3 years und <= 4 years	433,7	506,2	837,7	860,8	1.422,2	642,4
> 4 years und <= 5 years	1.567,6	937,8	467,5	521,3	433,7	837,7
> 5 years und <= 10 years	1.671,2	1.653,5	2.680,6	3.154,2	2.487,0	2.944,1
> 10 years	2.287,9	4.354,0	3.033,9	4.601,4	3.039,7	3.237,9
total	8.669,9	9.503,2	8.770,5	10.912,5	8.669,9	8.770,5

** 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 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.
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	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 €	
Total - all states	Q4 2023	-	-	-	-	-	-	-	
	Q4 2022	-	-	-	-	-	-	-	
Germany	Q4 2023	-	-	-	-	-	-	-	
	Q4 2022	-	-	-	-	-	-	-	
Netherlands	Q4 2023	-	-	-	-	-	-	-	
	Q4 2022	-	-	-	-	-	-	-	
Austria	Q4 2023	-	-	-	-	-	-	-	
	Q4 2022	-	-	-	-	-	-	-	

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	Q4 2023	9.503,2	147,4	3.452,5	2.814,1	840,3	1.051,5	715,3	353,7	227,8	48,0
	Q4 2022	10.912,5	346,3	4.203,7	2.983,7	893,0	1.135,4	810,7	574,0	252,1	59,9
Germany	Q4 2023	2.506,5	50,3	173,4	1.768,6	21,7	250,0	150,0	86,2	56,4	-
	Q4 2022	3.318,4	221,2	695,6	1.877,3	59,3	275,0	225,7	121,3	64,1	-
Belgium	Q4 2023	74,1	-	-	-	-	-	50,0	24,1	-	-
	Q4 2022	93,1	-	-	-	-	-	50,0	43,1	-	-
Finland	Q4 2023	20,9	-	-	-	16,7	4,3	-	-	-	-
	Q4 2022	45,9	-	9,4	-	20,0	16,5	-	-	-	-
France	Q4 2023	2.231,4	2,4	143,8	663,4	598,4	561,7	98,6	47,3	118,2	-
	Q4 2022	2.454,4	12,1	157,0	760,9	606,4	632,3	111,9	54,9	131,0	-
United Kingdom	Q4 2023	150,2	-	-	11,5	138,7	-	-	-	-	-
	Q4 2022	152,8	1,2	-	11,3	140,3	-	1,2	-	-	-
Italy	Q4 2023	230,2	-	80,0	145,5	4,8	-	-	-	-	-
	Q4 2022	187,8	-	-	180,9	6,9	-	-	-	-	-
Netherlands	Q4 2023	46,7	46,7	-	-	-	-	46,7	-	0,0	-
	Q4 2022	51,9	51,9	-	-	-	-	51,9	-	0,0	-
Austria	Q4 2023	3.644,2	-	3.025,0	-	-	-	370,0	196,0	53,2	-
	Q4 2022	3.843,3	-	3.175,0	-	-	-	370,0	241,3	57,0	-
Portugal	Q4 2023	280,0	-	-	100,0	-	180,0	-	-	-	-
	Q4 2022	293,3	-	-	-	-	180,0	-	113,3	-	-
Spain	Q4 2023	138,4	-	-	125,1	-	13,3	-	-	-	-
	Q4 2022	180,0	-	-	153,3	-	26,7	-	-	-	-
Japan	Q4 2023	90,2	-	30,2	-	60,0	-	-	-	-	-
	Q4 2022	226,8	-	166,8	-	60,0	-	-	-	-	-
Canada	Q4 2023	48,0	48,0	-	-	-	-	-	-	-	48,0
	Q4 2022	59,9	59,9	-	-	-	-	-	-	-	59,9
International Institutions	Q4 2023	42,2	-	-	-	-	42,2	-	-	-	-
	Q4 2022	4,9	-	-	-	-	4,9	-	-	-	-

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				
		thereof					thereof				
		Total	State	Regional authorities	Local authorities	Other debtors	Total	State	Regional authorities	Local authorities	Other debtors
		Mio. €	Mio. €	Mio. €	Mio. €	Mio. €	Mio. €	Mio. €	Mio. €	Mio. €	Mio. €
Total - all states	Q4 2023	-	-	-	-	-	-	-	-	-	-
	Q4 2022	-	-	-	-	-	-	-	-	-	-

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 2023	Q4 2022
	mn €	mn €
up to 10 mn. €	347,5	361,0
more than 10 mn. € up to 100 mn. €	3.066,9	3.171,6
more than 100 mn. €	6.088,9	7.379,9
Total	9.503,2	10.912,5

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 2023	Q4 2022
		mn €	mn €
Outstanding Pfandbriefe		8.669,9	8.770,5
thereof percentage share of fixed-rate Pfandbriefe (section 28 para. 1 no. 13)		71,1%	76,9%
Cover Pool		9.503,2	10.912,5
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)		-	-
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		73,9%	75,6%
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
	CHF	82,0	49,5
	GBP	170,6	210,9
	JPY	37,3	209,7
	USD	109,6	183,1

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

		Q4 2023	Q4 2022
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	3,0	-
Day on which the largest negative sum results	day (1-180)	1	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	207,3	820,2

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

	Q4 2023	Q4 2022
	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 2023	Q4 2022
	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 2023	Q4 2022
ISIN	DE0001468361, DE0008119504, DE0008153289, DE0008217910, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X2558, DE000A2AAVW4, DE000A31RJX7, DE000A31RJY5, DE000A3E5K32	CH0026714276, DE0001468361, DE0006619778, DE0008119504, DE0008153289, DE0008217910, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X2558, DE000A1X26J6, DE000A2AAVW4, DE000A3E5K24, DE000A3E5K32