

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 2024	Q4 2023	Q4 2024	Q4 2023	Q4 2024	Q4 2023
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding Mortgage Pfandbriefe	15.268,1	16.951,6	15.519,9	16.921,3	15.727,3	17.099,2
of which derivatives	-	-	-	-	-	-
Cover Pool	18.853,0	20.909,7	19.313,3	21.210,9	19.325,1	21.209,0
of which derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	3.584,9	3.958,2	3.793,4	4.289,6	3.597,8	4.109,8
OC in % of Pfandbriefe outstanding	23,5%	23,4%	24,4%	25,4%	22,9%	24,0%
Statutory OC**	603,3	672,5	310,4	338,4		
Contractual OC**						
Voluntary OC**	2.981,6	3.285,7	3.483,0	3.951,2		
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	3.581,0	3.909,0	3.789,0	4.239,7		
OC in % of Pfandbriefe outstanding	23,5%	23,1%	24,4%	25,1%		

* 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 2024		Q4 2023		Q4 2024 Mat-Ex (12 months)* Pfandbriefe outstanding mn €	Q4 2023* Mat-Ex (12 months)* Pfandbriefe outstanding mn €
	Pfandbriefe outstanding mn €	Cover Pool mn €	Pfandbriefe outstanding mn €	Cover Pool mn €		
Maturity:						
< = 0,5 years	1.094,1	2.776,6	2.959,3	3.000,1	-	-
> 0,5 years und <= 1 year	899,5	2.577,0	826,8	2.488,9	-	-
> 1 year und <= 1,5 years	970,5	1.375,6	1.050,3	2.093,2	1.094,1	2.959,3
> 1,5 years und <= 2 years	2.996,0	2.373,4	899,5	2.031,1	899,5	826,8
> 2 years und <= 3 years	4.440,5	3.381,0	3.843,5	2.745,7	3.966,5	1.949,8
> 3 years und <= 4 years	1.013,3	2.484,3	2.831,1	2.715,3	4.440,5	3.843,5
> 4 years und <= 5 years	620,0	1.567,4	861,3	2.475,7	1.013,3	2.831,1
> 5 years und <= 10 years	847,5	2.196,2	1.229,5	3.054,4	1.256,0	1.885,8
> 10 years	2.386,7	121,4	2.450,3	305,4	2.598,2	2.655,3
total	15.268,1	18.853,0	16.951,6	20.909,7	15.268,1	16.951,6

* 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 2024 / Q4 2023
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 2024	724,2	-	-	-	-	724,2
	Q4 2023	1.707,9	-	-	-	-	1.707,9
Germany	Q4 2024	250,0	-	-	-	-	250,0
	Q4 2023	-	-	-	-	-	-
Belgium	Q4 2024	-	-	-	-	-	-
	Q4 2023	50,0	-	-	-	-	50,0
France	Q4 2024	63,9	-	-	-	-	63,9
	Q4 2023	11,3	-	-	-	-	11,3
Ireland	Q4 2024	75,0	-	-	-	-	75,0
	Q4 2023	-	-	-	-	-	-
Italy	Q4 2024	-	-	-	-	-	-
	Q4 2023	1.175,0	-	-	-	-	1.175,0
Latvia	Q4 2024	25,0	-	-	-	-	25,0
	Q4 2023	25,0	-	-	-	-	25,0
Luxembourg	Q4 2024	100,0	-	-	-	-	100,0
	Q4 2023	83,0	-	-	-	-	83,0
Austria	Q4 2024	-	-	-	-	-	-
	Q4 2023	178,3	-	-	-	-	178,3
Slovakia	Q4 2024	-	-	-	-	-	-
	Q4 2023	100,0	-	-	-	-	100,0
Slovenia	Q4 2024	50,0	-	-	-	-	50,0
	Q4 2023	50,0	-	-	-	-	50,0
Spain	Q4 2024	160,4	-	-	-	-	160,4
	Q4 2023	35,4	-	-	-	-	35,4

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		
		mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	mn €	
Total - all states	Q4 2024	18.128,7	3.439,6	223,8	1,4	3.097,2	117,2	-	14.689,1	8.410,5	2.039,5	301,1	3.205,7	633,1	99,3	-	-	
	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	-	-	
Germany	Q4 2024	7.729,9	2.789,6	223,8	1,4	2.447,2	117,2	-	4.940,3	2.829,6	711,1	68,1	692,1	540,2	99,3	-	-	
	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	-	-	
Belgium	Q4 2024	5,7	-	-	-	-	-	-	5,7	-	-	-	5,7	-	-	-	-	
	Q4 2023	12,7	-	-	-	-	-	-	12,7	12,7	-	-	-	-	-	-	-	
Finland	Q4 2024	362,3	72,2	-	-	72,2	-	-	290,1	176,4	84,4	-	29,3	-	-	-	-	
	Q4 2023	290,1	67,2	-	-	67,2	-	-	222,9	138,5	84,4	-	-	-	-	-	-	
France	Q4 2024	2.127,3	-	-	-	-	-	-	2.127,3	1.435,6	136,5	46,1	416,3	92,9	-	-	-	
	Q4 2023	2.239,9	-	-	-	-	-	-	2.239,9	1.575,0	136,5	51,2	320,5	156,7	-	-	-	
United Kingdom	Q4 2024	1.179,5	-	-	-	-	-	-	1.179,5	424,4	218,3	27,0	509,8	-	-	-	-	
	Q4 2023	1.467,3	-	-	-	-	-	-	1.467,3	545,9	208,3	25,8	687,3	-	-	-	-	
Italy	Q4 2024	63,7	-	-	-	-	-	-	63,7	63,7	-	-	-	-	-	-	-	
	Q4 2023	14,3	-	-	-	-	-	-	14,3	-	-	-	14,3	-	-	-	-	
Luxembourg	Q4 2024	19,6	-	-	-	-	-	-	19,6	19,6	-	-	-	-	-	-	-	
	Q4 2023	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-	-	
Netherlands	Q4 2024	788,4	276,2	-	-	276,2	-	-	512,1	187,3	108,0	-	216,9	-	-	-	-	
	Q4 2023	681,9	168,5	-	-	168,5	-	-	513,4	200,0	41,9	-	271,5	-	-	-	-	
Austria	Q4 2024	197,8	-	-	-	-	-	-	197,8	24,3	77,0	-	96,5	-	-	-	-	
	Q4 2023	205,1	-	-	-	-	-	-	205,1	51,8	77,0	-	76,3	-	-	-	-	
Poland	Q4 2024	1.286,2	-	-	-	-	-	-	1.286,2	530,0	254,2	-	502,0	-	-	-	-	
	Q4 2023	1.293,0	-	-	-	-	-	-	1.293,0	535,1	267,4	-	490,4	-	-	-	-	
Romania	Q4 2024	80,5	-	-	-	-	-	-	80,5	80,5	-	-	-	-	-	-	-	
	Q4 2023	110,1	-	-	-	-	-	-	110,1	110,1	-	-	-	-	-	-	-	
Sweden	Q4 2024	841,3	113,8	-	-	113,8	-	-	727,5	298,4	183,0	-	246,1	-	-	-	-	
	Q4 2023	860,6	117,2	-	-	117,2	-	-	743,3	294,3	198,4	-	250,6	-	-	-	-	
Slovakia	Q4 2024	71,4	-	-	-	-	-	-	71,4	-	-	-	71,4	-	-	-	-	
	Q4 2023	93,4	-	-	-	-	-	-	93,4	-	22,0	-	71,4	-	-	-	-	
Slovenia	Q4 2024	37,5	-	-	-	-	-	-	37,5	-	37,5	-	-	-	-	-	-	
	Q4 2023	43,7	-	-	-	-	-	-	43,7	-	43,7	-	-	-	-	-	-	
Spain	Q4 2024	322,1	-	-	-	-	-	-	322,1	77,5	88,1	-	156,4	-	-	-	-	
	Q4 2023	251,8	-	-	-	-	-	-	251,8	75,3	68,0	-	108,4	-	-	-	-	
Czech Republic	Q4 2024	446,2	-	-	-	-	-	-	446,2	91,4	92,4	120,5	141,8	-	-	-	-	
	Q4 2023	303,2	-	-	-	-	-	-	303,2	91,4	92,4	101,9	17,4	-	-	-	-	
Hungary	Q4 2024	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	-	
	Q4 2023	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	-	
Switzerland	Q4 2024	53,5	-	-	-	-	-	-	53,5	53,5	-	-	-	-	-	-	-	
	Q4 2023	71,0	-	-	-	-	-	-	71,0	71,0	-	-	-	-	-	-	-	
USA	Q4 2024	2.376,4	187,7	-	-	187,7	-	-	2.188,6	2.040,2	-	39,3	109,1	-	-	-	-	
	Q4 2023	3.005,3	208,4	-	-	208,4	-	-	2.796,9	2.391,6	-	36,9	368,3	-	-	-	-	

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 2024	Q4 2023
	mn €	mn €
up to 300.000 €	36,8	44,5
more than 300.000 € up to 1 mn. €	89,8	102,8
more than 1 mn. € up to 10 mn. €	1.233,1	1.153,0
more than 10 mn. €	16.769,0	17.901,5
Total	18.128,7	19.201,8

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 2024	Q4 2023
		mn €	mn €
Outstanding Mortgage Pfandbriefe		15.268,1	16.951,6
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 13)		88,5%	85,6%
Cover Pool		18.853,0	20.909,7
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)		59,8%	48,8%
	CHF	55,2	73,6
	GBP	920,6	678,0
	SEK	294,0	677,6
	USD	917,9	321,9
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)		3,9	3,6
average loan-to-value ratio, weighted using the mortgage lending value (section 28 para. 2 no. 3)		57,1%	56,8%
average loan-to-value ratio, weighted using the market value		36,5%	34,3%

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

		Q4 2024	Q4 2023
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	503,8	1.433,8
Day on which the largest negative sum results	Day (1-180)	45,0	143,0
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	744,1	1.704,4

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

	Q4 2024	Q4 2023
	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 2024	Q4 2023
	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.	1%	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 2024	Q4 2023
ISIN	DE000A11QAU6, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2NB96, DE000A2YNVM8, DE000A2YNV9, DE000A2YNVY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WF92, DE000A30WFS7, DE000A30WFSU3, DE000A30WFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJ45, DE000A31RJ52, DE000A31RJ60, DE000A31RJP3, DE000A31RJS7, DE000A31RJV1, DE000A31RJZ2, DE000A3826W6, DE000A3826X4, DE000A3826Y2, DE000A3826Z9, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KZ2, DE000A3T0X63, DE000A3T0YB8, DE000A3T0YC6, DE000A3T0YD4, DE000A3T0YE2, DE000A3T0YF9, DE000A3T0YG7, DE000A3T0YH5, DE000A3T0YJ1, DE000A3T0YL7, DE000A3T0YM5	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, DE000A30WFSU3, DE000A30WFZ2, 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

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 2024	Q4 2023	Q4 2024	Q4 2023	Q4 2024	Q4 2023
Total Outstanding	mn €	mn €	mn €	mn €	mn €	mn €
Public Pfandbriefe	6.549,9	8.669,9	7.053,0	9.280,0	6.687,0	8.731,3
thereof derivatives	-	-	-	-	-	-
Cover Pool	8.250,7	9.503,2	8.901,4	10.261,1	8.406,5	9.533,3
thereof derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	1.700,8	833,3	1.848,4	981,0	1.719,6	802,1
OC in % of Pfandbriefe outstanding	26,0%	9,6%	26,2%	10,6%	25,7%	9,2%
Statutory OC**	265,7	344,2	141,1	185,6		
Contractual OC**	0,0	0,0	0,0	0,0		
Voluntary OC**	1.435,1	489,1	1.707,3	795,4		
Differentiation-Model	1.676,0	814,0	1.823,0	961,0		
OC in % of Pfandbriefe outstanding	25,6%	9,4%	25,8%	10,4%		

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 2024		Q4 2023		Q4 2024	Q4 2023
	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	242,3	265,5	258,5	388,0	-	-
> 0,5 years und <= 1 year	393,1	288,7	398,1	244,5	-	-
> 1 year und <= 1,5 years	188,0	234,6	239,2	270,9	242,3	258,5
> 1,5 years und <= 2 years	601,0	547,9	391,5	294,6	393,1	398,1
> 2 years und <= 3 years	434,9	505,4	1.422,2	853,9	789,0	630,7
> 3 years und <= 4 years	1.082,7	800,7	433,7	506,2	434,9	1.422,2
> 4 years und <= 5 years	98,6	412,1	1.567,6	937,8	1.082,7	433,7
> 5 years und <= 10 years	1.466,5	1.405,6	1.671,2	1.653,5	1.351,5	2.487,0
> 10 years	2.042,8	3.790,2	2.287,9	4.354,0	2.256,4	3.039,7
total	6.549,9	8.250,7	8.669,9	9.503,2	6.549,9	8.669,9

** 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 2024 /Q4 2023
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 2024	-	-	-	-	-	-	-	
	Q4 2023	-	-	-	-	-	-	-	
Germany	Q4 2024	-	-	-	-	-	-	-	
	Q4 2023	-	-	-	-	-	-	-	
Netherlands	Q4 2024	-	-	-	-	-	-	-	
	Q4 2023	-	-	-	-	-	-	-	
Austria	Q4 2024	-	-	-	-	-	-	-	
	Q4 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 €
Total - all states	Q4 2024	8.250,7	128,9	3.217,5	2.235,4	760,3	974,4	535,4	287,9	201,2
	Q4 2023	9.503,2	147,4	3.452,5	2.814,1	840,3	1.051,5	715,3	353,7	227,8
Germany	Q4 2024	1.889,1	66,6	162,3	1.273,5	8,3	250,0	69,2	79,0	46,8
	Q4 2023	2.506,5	50,3	173,4	1.768,6	21,7	250,0	150,0	86,2	56,4
Belgium	Q4 2024	58,0	-	-	-	-	-	50,0	8,0	-
	Q4 2023	74,1	-	-	-	-	-	50,0	24,1	-
Finland	Q4 2024	13,3	-	-	-	13,3	-	-	-	-
	Q4 2023	20,9	-	-	-	16,7	4,3	-	-	-
France	Q4 2024	2.029,4	-	130,2	581,3	570,1	506,2	92,4	44,2	105,0
	Q4 2023	2.231,4	2,4	143,8	663,4	598,4	561,7	98,6	47,3	118,2
United Kingdom	Q4 2024	152,7	-	-	12,1	140,6	-	-	-	-
	Q4 2023	150,2	-	-	11,5	138,7	-	-	-	-
Italy	Q4 2024	257,9	-	150,0	105,0	2,9	-	-	-	-
	Q4 2023	230,2	-	80,0	145,5	4,8	-	-	-	-
Netherlands	Q4 2024	23,8	23,8	-	-	-	-	23,8	-	-
	Q4 2023	46,7	-	-	-	-	-	46,7	-	0,0
Austria	Q4 2024	3.181,1	-	2.675,0	-	-	-	300,0	156,7	49,4
	Q4 2023	3.644,2	-	3.025,0	-	-	-	370,0	196,0	53,2
Portugal	Q4 2024	266,7	-	-	86,7	-	180,0	-	-	-
	Q4 2023	280,0	-	-	100,0	-	180,0	-	-	-
Slovakia	Q4 2024	100,0	-	100,0	-	-	-	-	-	-
	Q4 2023	-	-	-	-	-	-	-	-	-
Spain	Q4 2024	201,9	-	-	176,9	25,0	-	-	-	-
	Q4 2023	138,4	-	-	125,1	-	13,3	-	-	-
Japan	Q4 2024	-	-	-	-	-	-	-	-	-
	Q4 2023	90,2	-	30,2	-	60,0	-	-	-	-
Canada	Q4 2024	38,6	38,6	-	-	-	-	-	-	38,6
	Q4 2023	48,0	48,0	-	-	-	-	-	-	48,0
International Institutions	Q4 2024	38,2	-	-	-	-	38,2	-	-	-
	Q4 2023	42,2	-	-	-	-	42,2	-	-	-

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
		Mio. €	Mio. €	Mio. €	Mio. €			Mio. €	Mio. €	Mio. €
Total - all states	Q4 2024	-	-	-	-	-	-	-	-	-
	Q4 2023	-	-	-	-	-	-	-	-	-

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 2024	Q4 2023
	mn €	mn €
up to 10 mn. €	329,6	347,5
more than 10 mn. € up to 100 mn. €	2.882,1	3.066,9
more than 100 mn. €	5.039,0	6.088,9
Total	8.250,7	9.503,2

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 2024	Q4 2023
		mn €	mn €
Outstanding Pfandbriefe		6.549,9	8.669,9
thereof percentage share of fixed-rate Pfandbriefe (section 28 para. 1 no. 13)		78,7%	71,1%
Cover Pool		8.250,7	9.503,2
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		72,8%	73,9%
Net present value pursuant to section 6 para. 1 of the Pfandbrief Net Present Value Regulation for each foreign currency in €	CAD	-	-
section 28 para. 1 no. 10 (Net Total of asset/liability)	CHF	57,6	82,0
	GBP	123,5	170,6
	JPY	-	37,3
	USD	37,1	109,6

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

		Q4 2024	Q4 2023
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	138,9	3,0
Day on which the largest negative sum results	day (1-180)	57	1
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	457,8	207,3

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

	Q4 2024	Q4 2023
	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 2024	Q4 2023
	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 2024	Q4 2023
ISIN	DE0001468361, DE0008119504, DE0008153289, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A2AAVW4, DE000A31RXX7	DE0001468361, DE0008119504, DE0008153289, DE0008217910, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X2558, DE000A2AAVW4, DE000A31RXX7, DE000A31RXY5, DE000A3E5K32