

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*	
	Q2 2025	Q2 2024	Q2 2025	Q2 2024	Q2 2025	Q2 2024
	mn €	mn €	mn €	mn €	mn €	mn €
Total Outstanding Mortgage Pfandbriefe	15.717,8	15.233,3	15.975,4	15.117,9	16.246,7	15.352,8
of which derivatives	-	-	-	-	-	-
Cover Pool	18.274,3	19.751,1	18.799,1	19.945,4	18.727,0	19.994,3
of which derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	2.556,5	4.517,8	2.823,7	4.827,4	2.480,3	4.641,6
OC in % of Pfandbriefe outstanding	16,3%	29,7%	17,7%	31,9%	15,3%	30,2%
Statutory OC**	617,0	593,4	319,5	302,4		
Contractual OC**						
Voluntary OC**	1.939,5	3.924,4	2.504,2	4.525,1		
Over-Collateralisation in Consideration of vdp-Credit-Quality-Differentiation-Model	2.551,0	4.508,0	2.818,0	4.817,0		
OC in % of Pfandbriefe outstanding	16,2%	29,6%	17,6%	31,9%		

* 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

	Q2 2025		Q2 2024		Q2 2025	Q2 2024*
	Pfandbriefe outstanding	Cover Pool	Pfandbriefe outstanding	Cover Pool	Mat-Ex (12 months)* Pfandbriefe outstanding	Mat-Ex (12 months)* Pfandbriefe outstanding
Maturity:	mn €	mn €	mn €	mn €	mn €	mn €
< = 0,5 years	901,4	3.065,9	849,7	3.267,0	-	-
> 0,5 years und <= 1 year	970,5	1.773,7	1.071,1	1.989,8	-	-
> 1 year und <= 1,5 years	2.902,0	2.407,1	899,5	2.028,0	901,4	849,7
> 1,5 years und <= 2 years	2.872,6	2.208,3	970,5	1.251,6	970,5	1.071,1
> 2 years und <= 3 years	3.256,3	2.634,1	5.529,4	3.754,0	5.774,6	1.870,0
> 3 years und <= 4 years	1.487,0	2.570,2	2.149,1	2.412,5	3.256,3	5.529,4
> 4 years und <= 5 years	60,0	1.629,3	585,0	2.403,8	1.487,0	2.149,1
> 5 years und <= 10 years	939,0	1.869,4	767,5	2.412,7	769,0	1.166,0
> 10 years	2.329,0	116,2	2.411,5	231,7	2.559,0	2.598,0
total	15.717,8	18.274,3	15.233,3	19.751,1	15.717,8	15.233,3

* 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

	Q2 2025 / Q2 2024
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 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	
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 €
Total - all states	Q2 2025	823,5	-	-	-	-	823,5
	Q2 2024	665,3	-	-	-	-	665,3
Germany	Q2 2025	289,2	-	-	-	-	289,2
	Q2 2024	100,0	-	-	-	-	100,0
France	Q2 2025	63,9	-	-	-	-	63,9
	Q2 2024	-	-	-	-	-	-
Ireland	Q2 2025	75,0	-	-	-	-	75,0
	Q2 2024	75,0	-	-	-	-	75,0
Italy	Q2 2025	-	-	-	-	-	-
	Q2 2024	115,0	-	-	-	-	115,0
Latvia	Q2 2025	25,0	-	-	-	-	25,0
	Q2 2024	25,0	-	-	-	-	25,0
Luxembourg	Q2 2025	100,0	-	-	-	-	100,0
	Q2 2024	-	-	-	-	-	-
Austria	Q2 2025	-	-	-	-	-	-
	Q2 2024	80,0	-	-	-	-	80,0
Slovakia	Q2 2025	-	-	-	-	-	-
	Q2 2024	100,0	-	-	-	-	100,0
Slovenia	Q2 2025	50,0	-	-	-	-	50,0
	Q2 2024	50,0	-	-	-	-	50,0
Spain	Q2 2025	220,4	-	-	-	-	220,4
	Q2 2024	120,4	-	-	-	-	120,4

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							
				Residential Total	thereof					Commercial 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	Q2 2025	17.450,8	3.342,7	211,0	1,2	3.014,3	116,2	-	14.108,1	8.166,7	1.988,0	296,8	3.202,7	355,4	98,5	0,4	
	Q2 2024	19.085,8	3.437,0	249,5	1,5	3.087,9	98,2	-	15.648,7	8.999,1	2.053,0	282,2	3.507,3	707,8	99,4	0,7	
Germany	Q2 2025	7.471,6	2.732,5	211,0	1,2	2.404,2	116,2	-	4.739,1	2.886,0	608,8	66,8	729,5	349,5	98,5	-	
	Q2 2024	8.039,0	2.866,7	249,5	1,5	2.517,6	98,2	-	5.172,3	2.930,1	702,0	68,4	792,0	580,4	99,4	-	
Belgium	Q2 2025	5,7	-	-	-	-	-	-	5,7	-	-	-	5,7	-	-	-	
	Q2 2024	18,4	-	-	-	-	-	-	18,4	12,7	-	-	5,7	-	-	-	
Finland	Q2 2025	357,5	72,2	-	-	72,2	-	-	285,3	176,4	52,6	-	56,3	-	-	-	
	Q2 2024	308,4	72,2	-	-	72,2	-	-	236,1	151,8	84,4	-	-	-	-	-	
France	Q2 2025	2.055,2	-	-	-	-	-	-	2.055,2	1.465,6	161,1	46,1	376,5	5,9	-	-	
	Q2 2024	2.383,4	-	-	-	-	-	-	2.383,4	1.612,8	136,5	47,3	459,4	127,4	-	-	
United Kingdom	Q2 2025	1.042,3	-	-	-	-	-	-	1.042,3	361,0	167,9	26,2	487,1	-	-	-	
	Q2 2024	1.237,1	-	-	-	-	-	-	1.237,1	425,7	213,9	26,5	571,0	-	-	-	
Italy	Q2 2025	148,2	-	-	-	-	-	-	148,2	63,7	84,6	-	-	-	-	-	
	Q2 2024	78,0	-	-	-	-	-	-	78,0	63,7	-	-	14,3	-	-	-	
Luxembourg	Q2 2025	19,6	-	-	-	-	-	-	19,6	19,6	-	-	-	-	-	-	
	Q2 2024	46,3	-	-	-	-	-	-	46,3	19,6	-	-	26,8	-	-	-	
Netherlands	Q2 2025	712,6	218,4	-	-	218,4	-	-	494,2	187,3	108,0	-	198,9	-	-	-	
	Q2 2024	712,5	168,5	-	-	168,5	-	-	544,0	200,0	41,9	-	302,2	-	-	-	
Austria	Q2 2025	249,9	-	-	-	-	-	-	249,9	24,3	129,1	-	96,5	-	-	-	
	Q2 2024	177,7	-	-	-	-	-	-	177,7	24,3	77,0	-	76,3	-	-	-	
Poland	Q2 2025	1.375,1	-	-	-	-	-	-	1.375,1	520,3	346,6	-	508,1	-	-	-	
	Q2 2024	1.404,5	-	-	-	-	-	-	1.404,5	556,2	316,0	-	532,2	-	-	-	
Romania	Q2 2025	80,5	-	-	-	-	-	-	80,5	80,5	-	-	-	-	-	-	
	Q2 2024	110,1	-	-	-	-	-	-	110,1	110,1	-	-	-	-	-	-	
Sweden	Q2 2025	870,9	116,7	-	-	116,7	-	-	754,3	357,3	179,2	-	217,7	-	-	-	
	Q2 2024	836,5	114,5	-	-	114,5	-	-	722,0	287,5	184,5	-	250,0	-	-	-	
Slovakia	Q2 2025	69,9	-	-	-	-	-	-	69,9	-	-	-	69,9	-	-	-	
	Q2 2024	93,4	-	-	-	-	-	-	93,4	-	22,0	-	71,4	-	-	-	
Slovenia	Q2 2025	37,5	-	-	-	-	-	-	37,5	-	37,5	-	-	-	-	-	
	Q2 2024	45,4	-	-	-	-	-	-	45,4	-	45,4	-	-	-	-	-	
Spain	Q2 2025	340,1	36,4	-	-	36,4	-	-	303,7	77,5	20,1	-	206,1	-	-	-	
	Q2 2024	311,0	-	-	-	-	-	-	311,0	77,5	88,1	-	145,3	-	-	-	
Czech Republic	Q2 2025	448,0	-	-	-	-	-	-	448,0	91,4	92,4	122,8	141,4	-	-	-	
	Q2 2024	428,1	-	-	-	-	-	-	428,1	91,4	92,4	101,9	142,3	-	-	-	
Hungary	Q2 2025	90,5	-	-	-	-	-	-	90,5	78,2	-	-	12,4	-	-	-	
	Q2 2024	139,5	-	-	-	-	-	-	139,5	78,2	49,0	-	12,4	-	-	-	
Switzerland	Q2 2025	27,9	-	-	-	-	-	-	27,9	27,9	-	-	-	-	-	-	
	Q2 2024	61,2	-	-	-	-	-	-	61,2	61,2	-	-	-	-	-	-	
USA	Q2 2025	2.047,6	166,4	-	-	166,4	-	-	1.881,1	1.749,6	-	34,8	96,7	-	-	-	
	Q2 2024	2.655,5	215,1	-	-	215,1	-	-	2.440,4	2.296,4	-	38,1	105,9	-	-	0,7	

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

	Q2 2025	Q2 2024
	mn €	mn €
up to 300.000 €	31,4	39,7
more than 300.000 € up to 1 mn. €	84,5	101,8
more than 1 mn. € up to 10 mn. €	1.225,7	1.169,3
more than 10 mn. €	16.109,1	17.774,9
Total	17.450,8	19.085,8

Key figures about outstanding Mortgage Pfandbriefe and Cover Pool

		Q2 2025	Q2 2024
		mn €	mn €
Outstanding Mortgage Pfandbriefe		15.717,8	15.233,3
thereof fixed-rate Pfandbriefe section (28 para. 1 no. 13)		88,7%	89,9%
Cover Pool		18.274,3	19.751,1
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)		-	-
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)		62,0%	58,0%
	CHF	28,8	62,6
	GBP	792,2	986,3
	SEK	265,7	488,0
	USD	1.417,6	547,0
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) (section 28 para. 2 no. 4)		4,0	3,7
average loan-to-value ratio, weighted using the mortgage lending value (section 28 para. 2 no. 3)		57,0%	56,8%
average loan-to-value ratio, weighted using the market value		36,3%	35,8%

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

Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act*		Q2 2025	Q2 2024
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 €)	842.2	661.6

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

	Q2 2025	Q2 2024
Key figures according section 28 para. 1 no. 7 Pfandbrief Act	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

	Q2 2025	Q2 2024
Key figures according section 28 para. 1 no. 15 Pfandbrief Act	in %	in %
Share of cover assets in the cover pool for which or for whose debtor pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred.	1%	1%

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

	Q2 2025	Q2 2024
ISIN	DE000A11QAU6, DE000A1RFBQ3, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2NB96, DE000A2YNVM8, DE000A2YNVV9, DE000A2YNVY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WFS7, DE000A30WUF3, DE000A30WFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJ45, DE000A31RJ52, DE000A31RJ60, DE000A31RJS7, DE000A31RJV1, DE000A31RJZ2, DE000A382624, DE000A382632, DE000A382640, DE000A3826W6, DE000A3826X4, DE000A3826Y2, DE000A3826Z9, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KZ2, DE000A3T0X63, DE000A3T0YB8, DE000A3T0YE2, DE000A3T0YF9, DE000A3T0YH5, DE000A3T0YL7, DE000A3T0YM5	DE000A11QAM3, DE000A11QAU6, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLJ1, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2NB96, DE000A2YNVM8, DE000A2YNVV9, DE000A2YNVY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WF92, DE000A30WFS7, DE000A30WUF3, DE000A30WFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJ45, DE000A31RJ52, DE000A31RJ60, DE000A31RJP3, DE000A31RJS7, DE000A31RJV1, DE000A31RJZ2, DE000A3826W6, DE000A3826X4, DE000A3826Y2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, 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	
	Q2 2025	Q2 2024	Q2 2025	Q2 2024	Q2 2025	Q2 2024
Total Outstanding	mn €	mn €	mn €	mn €	mn €	mn €
Public Pfandbriefe	5.803,8	7.619,3	6.203,4	7.947,7	5.867,0	7.485,3
thereof derivatives	-	-	-	-	-	-
Cover Pool	7.931,5	8.864,1	8.383,0	9.335,6	7.923,7	8.720,6
thereof derivatives	-	-	-	-	-	-
Over-Collateralisation (OC)	2.127,7	1.244,8	2.179,6	1.387,9	2.056,7	1.235,3
OC in % of Pfandbriefe outstanding	36,7%	16,3%	35,1%	17,5%	35,1%	16,5%
Statutory OC**	239,0	297,4	124,1	159,0		
Contractual OC**	0,0	0,0	0,0	0,0		
Voluntary OC**	1.888,7	947,4	2.055,5	1.228,9		
Differentiation-Model	2.105,0	1.206,0	2.156,0	1.347,0		
OC in % of Pfandbriefe outstanding	36,3%	15,8%	34,8%	16,9%		

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

Maturity:	Q2 2025		Q2 2024		Q2 2025	Q2 2024
	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	394,1	284,5	399,4	223,6	-	-
> 0,5 years und <= 1 year	186,0	231,2	240,9	251,3	-	-
> 1 year und <= 1,5 years	101,0	504,6	391,5	276,7	394,1	399,4
> 1,5 years und <= 2 years	225,5	292,6	188,0	254,2	186,0	240,9
> 2 years und <= 3 years	1.046,0	666,2	1.344,5	773,2	326,5	579,5
> 3 years und <= 4 years	296,1	563,7	1.069,8	1.200,8	1.046,0	1.344,5
> 4 years und <= 5 years	158,6	358,5	330,1	543,0	296,1	1.069,8
> 5 years und <= 10 years	2.855,8	3.797,8	1.508,2	1.322,9	1.443,5	1.434,6
> 10 years	540,7	1.232,5	2.146,8	4.018,4	2.111,6	2.550,6
total	5.803,8	7.931,5	7.619,3	8.864,1	5.803,8	7.619,3

** 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

	Q2 2025 /Q2 2024
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	Q2 2025	-	-	-	-	-	-	-	
	Q2 2024	-	-	-	-	-	-	-	
Germany	Q2 2025	-	-	-	-	-	-	-	
	Q2 2024	-	-	-	-	-	-	-	
Netherlands	Q2 2025	-	-	-	-	-	-	-	
	Q2 2024	-	-	-	-	-	-	-	
Austria	Q2 2025	-	-	-	-	-	-	-	
	Q2 2024	-	-	-	-	-	-	-	

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			
				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	Q2 2025	7.931,5	101,2	3.255,2	2.018,0	721,1	947,0	512,9	258,5	187,9	30,9
	Q2 2024	8.864,1	184,8	3.575,0	2.477,7	739,2	1.012,0	659,1	145,6	212,0	43,4
Germany	Q2 2025	1.780,1	50,4	157,1	1.194,3	7,8	250,0	52,6	75,4	42,8	-
	Q2 2024	2.184,8	98,6	168,0	1.519,5	9,6	250,0	102,0	83,3	52,4	-
Belgium	Q2 2025	50,0	-	-	-	-	-	50,0	-	-	-
	Q2 2024	66,1	-	-	-	-	-	50,0	16,1	-	-
Finland	Q2 2025	10,0	-	-	-	10,0	-	-	-	-	-
	Q2 2024	13,3	-	-	-	13,3	-	-	-	-	-
France	Q2 2025	1.966,2	-	173,1	540,4	542,3	477,5	90,4	43,0	99,5	-
	Q2 2024	2.114,2	-	137,0	622,3	572,3	531,9	94,3	46,2	110,2	-
United Kingdom	Q2 2025	145,6	-	-	11,7	133,9	-	-	-	-	-
	Q2 2024	151,9	-	-	11,8	140,1	-	-	-	-	-
Italy	Q2 2025	249,6	-	150,0	97,5	2,0	-	-	-	-	-
	Q2 2024	602,6	-	470,0	128,7	3,9	-	-	-	-	-
Netherlands	Q2 2025	19,9	19,9	-	-	-	-	19,9	-	-	-
	Q2 2024	42,9	42,9	-	-	-	-	42,9	-	0,0	-
Austria	Q2 2025	3.160,7	-	2.675,0	-	-	-	300,0	140,1	45,6	-
	Q2 2024	3.219,4	-	2.800,0	-	-	-	370,0	-	49,4	-
Portugal	Q2 2025	260,0	-	-	80,0	-	180,0	-	-	-	-
	Q2 2024	273,3	-	-	93,3	-	180,0	-	-	-	-
Slovakia	Q2 2025	100,0	-	100,0	-	-	-	-	-	-	-
	Q2 2024	-	-	-	-	-	-	-	-	-	-
Spain	Q2 2025	119,0	-	-	94,0	25,0	-	-	-	-	-
	Q2 2024	108,8	-	-	102,1	-	6,7	-	-	-	-
Canada	Q2 2025	30,9	30,9	-	-	-	-	-	-	-	30,9
	Q2 2024	43,4	43,4	-	-	-	-	-	-	-	43,4
International Institutions	Q2 2025	39,5	-	-	-	-	39,5	-	-	-	-
	Q2 2024	43,5	-	-	-	-	43,5	-	-	-	-

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

	Q2 2025	Q2 2024
	mn €	mn €
up to 10 mn. €	321,2	339,1
more than 10 mn. € up to 100 mn. €	2.552,2	2.777,4
more than 100 mn. €	5.058,1	5.747,6
Total	7.931,5	8.864,1

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

		Q2 2025	Q2 2024
		mn €	mn €
Outstanding Pfandbriefe		5.803,8	7.619,3
thereof percentage share of fixed-rate Pfandbriefe (section 28 para. 1 no. 13)		86,5%	72,5%
Cover Pool		7.931,5	8.864,1
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%	74,8%
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	46,5	67,5
	GBP	132,7	140,7
	JPY	-	-
	USD	26,0	71,8

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

		Q2 2025	Q2 2024
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(mn €)	152,5	217,7
Day on which the largest negative sum results	day (1-180)	175	180
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(mn €)	253,5	542,0

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

	Q2 2025	Q2 2024
	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

	Q2 2025	Q2 2024
	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

	Q2 2025	Q2 2024
ISIN	DE0001468361, DE0008119504, DE0008153289, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A13SWG1, DE000A1EWJQ9, DE000A1R06C5, DE000A2AAVW4	DE0001468361, DE0008119504, DE0008153289, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EWJQ9, DE000A1R06C5, DE000A1X2558, DE000A2AAVW4, DE000A31RJX7, DE000A31RJY5