

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act

Pfandbriefe outstanding and their cover

3. Quarter 2024

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2024	Q3 2023	Q3 2024	Q3 2023	Q3 2024	Q3 2023
Mortgage Pfandbriefe	(€ mn.)	13,902.3	12,536.8	14,102.9	12,212.9	13,778.9	11,572.1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	19,675.4	18,813.2	19,541.1	17,742.9	17,781.0	15,791.5
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	5,773.1	6,276.4	5,438.2	5,530.0	4,002.1	4,219.3
OC in % of Pfandbriefe outstanding		41.5	50.1	38.6	45.3	29.0	36.5
Statutory OC ¹	(€ mn.)	532.0	513.7	282.1	244.3		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	5,241.2	5,762.7	5,156.1	5,285.7		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	5,773.1	6,276.4	5,438.2	5,530.0		
OC in % of Pfandbriefe outstanding		41.5	50.1	38.6	45.3		

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2024	Q3 2023	Q3 2024	Q3 2023	Q3 2024	Q3 2023
Public Pfandbriefe	(€ mn.)	12,094.2	10,034.5	12,399.0	9,890.3	11,468.6	9,149.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	13,991.6	13,263.7	14,477.5	13,093.1	12,996.6	11,791.8
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	1,897.4	3,229.2	2,078.6	3,202.8	1,528.0	2,642.1
OC in % of Pfandbriefe outstanding		15.7	32.2	16.8	32.4	13.3	28.9
Statutory OC ¹	(€ mn.)	480.5	413.3	248.0	197.8		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	1,416.9	2,815.9	1,830.6	3,005.0		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	1,897.4	3,229.2	2,078.6	3,202.8		
OC in % of Pfandbriefe outstanding		15.7	32.2	16.8	32.4		

* The static approach was used for calculating the risk-adjusted net present value according to section 5 para. 1 no. 1 of the Net Present Value Regulation (PfandBarwertV).

¹ According to

nominal value: sum of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBG and the nominal value of the net present value statutory overcollateralization pursuant to § 4 (1) PfandBG

net present value: net present value: net present value statutory overcollateralization pursuant to § 4 (1) PfandBG

² Contractual overcollateralization

³ Residual, depending on the statutory and contractual overcollateralization; net present value includes the net present value of the nominal statutory overcollateralization pursuant to § 4 (2) PfandBG

Note: The release of the overcollateralization with a view to the vdp-credit quality differentiation model is voluntary.

Maturity structure of Pfandbriefe outstanding and their respective cover pools
3. Quarter 2024

Mortgage Pfandbriefe	Q3 2024		Q3 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	2,755.1	1,774.4	1,158.4	1,335.4
> 0.5 years and <= 1 year	58.2	1,956.4	639.5	1,284.4
> 1 year and <= 1.5 years	2,426.8	1,826.1	2,774.2	1,416.4
> 1.5 years and <= 2 years	102.3	875.5	60.7	1,705.8
> 2 years and <= 3 years	1,797.1	1,952.0	1,898.9	2,241.4
> 3 years and <= 4 years	2,076.7	2,200.3	1,295.9	1,971.7
> 4 years and <= 5 years	806.9	1,711.3	1,704.1	1,973.0
> 5 years and <= 10 years	3,837.1	5,222.6	2,862.4	5,150.4
> 10 years	42.1	2,156.7	142.8	1,734.6

Q3 2024 Mat-Ex (12 months)*	Q3 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
2,755.1	1,158.4
58.2	639.5
2,529.1	2,834.9
1,797.1	1,898.9
2,076.7	1,295.9
3,934.3	4,209.4
751.8	499.9

Public Pfandbriefe	Q3 2024		Q3 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	1,265.5	1,015.1	462.1	749.3
> 0.5 years and <= 1 year	1,045.1	816.7	154.4	834.8
> 1 year and <= 1.5 years	416.0	1,026.6	1,265.5	665.8
> 1.5 years and <= 2 years	829.4	560.7	1,045.1	648.1
> 2 years and <= 3 years	2,536.5	2,009.4	786.1	1,387.2
> 3 years and <= 4 years	2,174.1	1,723.3	2,102.5	1,657.9
> 4 years and <= 5 years	301.6	1,003.3	1,268.5	1,539.1
> 5 years and <= 10 years	3,035.5	3,405.0	1,928.2	3,130.5
> 10 years	490.5	2,431.3	1,022.1	2,651.1

Q3 2024 Mat-Ex (12 months)*	Q3 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,265.5	462.1
1,045.1	154.4
1,245.4	2,310.6
2,536.5	786.1
2,174.1	2,102.5
2,771.1	2,586.7
1,056.5	1,632.1

Information on the maturity extension of the Pfandbriefe

	Q3 2024	Q3 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.	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.	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.

* 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.

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

3. Quarter 2024

Cover Assets	Q3 2024 € mn.	Q3 2023 € mn.
up to 300,000 Euros	2,630.7	2,623.0
more than 300,000 Euros up to 1 mn. Euros	1,490.8	1,405.4
more than 1 mn. Euros up to 10 mn. Euros	3,202.6	3,063.9
more than 10 mn. Euros	10,170.7	10,680.6
Total	17,494.9	17,772.9

Cover Assets used to secure public Pfandbriefe according to their amount in tranches

3. Quarter 2024

Cover Assets	Q3 2024 € mn.	Q3 2023 € mn.
up to 10 mn. Euros	2,912.2	2,929.6
more than 10 mn. Euros up to 100 mn. Euros	4,005.8	3,627.0
more than 100 mn. Euros	7,073.6	6,707.1
Total	13,991.6	13,263.7

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

Volume of claims used to cover Mortgage Pfandbriefe according to states in which the real 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 inasmuch as the respective amount in arrears is at least 5 percent of the claim

3. Quarter 2024

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 percent of the claim
State	3. Quarter	Total		Residential					Commercial		thereof						
		€ mn.	€ mn.	Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	€ mn.	€ mn.	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Buildings under construction		
Total - all states	year 2024	17,494.9	8,270.2	1,251.9	2,154.9	4,846.5	-	16.9	9,224.6	5,219.4	2,057.9	1,032.6	910.4	-	4.3	-	-
	year 2023	17,772.9	7,823.7	1,206.2	2,054.8	4,544.6	0.0	18.1	9,949.2	5,550.8	2,340.9	1,135.7	875.2	39.9	6.7	-	-
Germany	year 2024	14,744.4	7,999.7	1,251.9	2,154.9	4,576.0	-	16.9	6,744.7	3,146.9	1,773.0	992.8	827.7	-	4.3	-	-
	year 2023	14,761.5	7,640.1	1,206.2	2,054.8	4,361.0	0.0	18.1	7,121.4	3,333.0	1,899.1	1,049.9	792.9	39.9	6.7	-	-
Belgium	year 2024	16.4	-	-	-	-	-	-	16.4	16.4	-	-	-	-	-	-	-
	year 2023	19.8	-	-	-	-	-	-	19.8	19.8	-	-	-	-	-	-	-
France	year 2024	122.6	-	-	-	-	-	-	122.6	114.4	-	8.2	-	-	-	-	-
	year 2023	156.0	-	-	-	-	-	-	156.0	147.7	-	8.2	-	-	-	-	-
Great Britain	year 2024	1,126.2	33.7	-	-	33.7	-	-	1,092.6	956.7	91.6	31.6	12.7	-	-	-	-
	year 2023	1,106.4	-	-	-	-	-	-	1,106.4	935.2	88.5	70.4	12.3	-	-	-	-
Netherlands	year 2024	302.2	-	-	-	-	-	-	302.2	232.2	-	-	70.0	-	-	-	-
	year 2023	308.4	-	-	-	-	-	-	308.4	224.9	6.3	7.2	70.0	-	-	-	-
Canada	year 2024	140.7	-	-	-	-	-	-	140.7	84.4	56.3	-	-	-	-	-	-
	year 2023	149.7	-	-	-	-	-	-	149.7	89.8	59.9	-	-	-	-	-	-
USA	year 2024	1,042.4	236.9	-	-	236.9	-	-	805.5	668.5	137.0	-	-	-	-	-	-
	year 2023	1,271.2	183.6	-	-	183.6	-	-	1,087.5	800.3	287.2	-	-	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

3. Quarter 2024

Cover assets											
State	3. Quarter	Total		thereof owed by				thereof granted by			
		€ mn.	in the total included claims which are granted for reasons of promoting exports € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.	State € mn.	Regional authorities € mn.	Local authorities € mn.	Other debtors € mn.
Total - all states	year 2024	13,991.6	3,159.2	95.0	2,282.2	5,432.9	1,352.9	3,106.8	681.3	882.9	157.4
	year 2023	13,263.7	3,121.8	70.8	2,051.8	5,045.0	1,535.3	3,152.6	464.7	879.3	64.3
Germany	year 2024	12,712.3	2,188.2	-	2,174.0	5,432.9	1,352.9	2,188.2	681.3	882.9	-
	year 2023	12,249.3	2,336.9	-	1,988.1	5,045.0	1,535.3	2,336.9	464.7	879.3	-
Belgium	year 2024	68.6	18.6	-	50.0	-	-	18.6	-	-	-
	year 2023	26.4	26.4	-	-	-	-	26.4	-	-	-
Denmark	year 2024	276.2	276.2	-	-	-	-	276.2	-	-	-
	year 2023	262.7	262.7	-	-	-	-	262.7	-	-	-
France	year 2024	27.8	27.8	-	-	-	-	27.8	-	-	-
	year 2023	32.2	32.2	-	-	-	-	32.2	-	-	-
Great Britain	year 2024	19.6	19.6	-	-	-	-	19.6	-	-	-
	year 2023	7.2	7.2	-	-	-	-	7.2	-	-	-
Croatia	year 2024	20.0	-	20.0	-	-	-	-	-	-	-
	year 2023	20.0	-	20.0	-	-	-	-	-	-	-
Malta	year 2024	30.0	-	30.0	-	-	-	-	-	-	-
	year 2023	10.0	-	10.0	-	-	-	-	-	-	-
Netherlands	year 2024	88.7	88.7	-	-	-	-	88.7	-	-	-
	year 2023	82.4	82.4	-	-	-	-	82.4	-	-	-
Austria	year 2024	100.3	82.0	-	18.3	-	-	82.0	-	-	-
	year 2023	91.8	55.3	12.8	23.7	-	-	55.3	-	-	-
Poland	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	18.0	-	18.0	-	-	-	-	-	-	-
Sweden	year 2024	73.2	73.2	-	-	-	-	73.2	-	-	-
	year 2023	82.5	82.5	-	-	-	-	82.5	-	-	-
Slovakia	year 2024	45.0	-	45.0	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	10.0	-	10.0	-	-	-	-	-	-	-
Spain	year 2024	40.0	-	-	40.0	-	-	-	-	-	-
	year 2023	40.0	-	-	40.0	-	-	-	-	-	-
Switzerland	year 2024	131.6	131.6	-	-	-	-	131.6	-	-	-
	year 2023	171.9	171.9	-	-	-	-	171.9	-	-	-
USA	year 2024	253.1	253.1	-	-	-	-	95.7	-	-	157.4
	year 2023	64.3	64.3	-	-	-	-	-	-	-	64.3

EU institutions	year 2024	105.0	-	-	-	-	-	105.0	-	-	-
	year 2023	95.0	-	-	-	-	-	95.0	-	-	-

**Total amount of payments in arrears for at least 90 days
as well as the total amount of these claims inasmuch as the respective amount in arrears is at least 5 percent of the claim
3. Quarter 2024**

		Amount of claims 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				
		Total	thereof State	Regional authorities	Local authorities	Other debtors	Total	thereof State	Regional authorities	Local authorities	Other debtors
State	3. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-

Further cover assets - in detail for Mortgage Pfandbriefe
3. Quarter 2024

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							
State	3. Quarter	€ mn.	thereof		thereof		€ mn.
			claims according to section 19 para. 1 nos. 2 a) and b)		claims according to section 19 para. 1 nos. 3 a) to c)		
			overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	
Total - all states	year 2024	2,180.5	443.3	443.3	256.0	256.0	1,481.2
	year 2023	1,040.3	20.0	20.0	66.0	66.0	954.3
Germany	year 2024	137.2	-	-	-	-	137.2
	year 2023	440.8	-	-	-	-	440.8
Belgium	year 2024	200.0	-	-	-	-	200.0
	year 2023	-	-	-	-	-	-
France	year 2024	397.0	162.0	162.0	235.0	235.0	-
	year 2023	45.0	-	-	45.0	45.0	-
Italy	year 2024	32.0	-	-	-	-	32.0
	year 2023	32.0	-	-	-	-	32.0
Croatia	year 2024	44.9	-	-	-	-	44.9
	year 2023	44.9	-	-	-	-	44.9
Luxembourg	year 2024	185.0	-	-	-	-	185.0
	year 2023	-	-	-	-	-	-
Malta	year 2024	100.0	-	-	-	-	100.0
	year 2023	-	-	-	-	-	-
Austria	year 2024	229.6	20.0	20.0	-	-	209.6
	year 2023	229.6	20.0	20.0	-	-	209.6
Portugal	year 2024	149.0	149.0	149.0	-	-	-
	year 2023	-	-	-	-	-	-
Sweden	year 2024	21.0	-	-	21.0	21.0	-
	year 2023	21.0	-	-	21.0	21.0	-
Spain	year 2024	149.3	112.3	112.3	-	-	37.0
	year 2023	37.0	-	-	-	-	37.0
EU institutions	year 2024	535.5	-	-	-	-	535.5
	year 2023	190.0	-	-	-	-	190.0

Further cover assets - in detail for Public Pfandbriefe
3. Quarter 2024

Further cover assets for Public Pfandbriefe according to section § 20 para. 2 no. 2, section 20 para. 2 nos. 3 a) to b), section 20 para. 2 no. 4								
State	3. Quarter	€ mn.	Total		thereof		claims according to section 20 para. 2 no. 4	
			overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	claims according to section 20 para. 2 no. 2		claims according to section 20 para. 2 nos. 3 a) to b)	
					overall	thereof	overall	thereof
€ mn.	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	thereof	overall	thereof	overall	thereof	
	year 2024	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool

3. Quarter 2024

Mortgage Pfandbriefe		Q3 2024	Q3 2023
Outstanding Pfandbriefe	(€ mn.)	13,902.3	12,536.8
thereof percentage share of fixed-rate Pfandbriefe	%	84.0	72.7
section 28 para. 1 no. 13			
Cover Pool	(€ mn.)	19,675.4	18,813.2
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	(€ mn.)	-	-
thereof total amount of the assets according section 19 para. 1 which exceed the limits laid down in section 19 para. 1 s. 7	(€ mn.)	-	-
section 28 para. 1 no. 11			
claims which exceed the limits laid down in section 19 para. 1 no. 2	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 3	(€ mn.)	-	-
section 28 para. 1 no. 12			
claims which exceed the limits laid down in section 19 para. 1 no. 4	(€ mn.)	-	-
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	82.0	80.3
section 28 para. 1 no. 13			
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	108.6	105.2
	CHF	12.4	21.6
	CZK	-	-
	DKK	-	-
	GBP	852.0	789.6
	HKD	-	-
	JPY	0.1	0.1
	NOK	-	-
	SEK	-	-
	USD	-1,196.8	403.8
	AUD	-	-
section 28 para. 1 no. 14 (Net Total)			
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	years	5.9	5.6
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	55.2	55.3
section 28 para. 2 no. 3			
average loan-to-value ratio, weighted using the market value	%	-	-
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	1,620.8	375.8
Day on which the largest negative sum results	Day (1-180)	175	110
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	2,164.4	972.0
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
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			
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.	%	-	-

Publication according to section 28 para. 1 nos. 6, 7, 11, 12, 13, 14, 15 Pfandbrief Act and section 28 para. 2 nos. 3, 4 Pfandbrief Act

Key figures about outstanding Pfandbriefe and Cover Pool

3. Quarter 2024

Public Pfandbriefe		Q3 2024	Q3 2023
Outstanding Pfandbriefe	(€ mn.)	12,094.2	10,034.5
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	87.5	81.8
Cover Pool			
Cover Pool	(€ mn.)	13,991.6	13,263.7
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	(€ mn.)	-	-
claims which exceed the limits laid down in section 20 para. 2 no. 2 section 28 para. 1 no. 12	(€ mn.)	-	-
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	%	74.0	72.9
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	46.1	18.9
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	3.1	320.2
	AUD	-	-
Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	1,125.6	310.0
Day on which the largest negative sum results	Day (1-180)	18	52
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	1,471.5	1,370.9
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
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. 3 c (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. 3 c (credit quality step 1)	%	-	-
Key figures according section 28 para. 1 no. 15 Pfandbrief Act			
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.	%	0.1	-

