

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

Pfandbriefe outstanding and their cover
3. Quarter 2024 (vdp-Mitgliedsinstitute)

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.)	266,651.6	260,002.3	262,868.8	240,762.1	254,046.7	228,439.1
of which derivatives	(€ mn.)	52.5	154.9	17.9	154.9	274.3	-
Cover Pool	(€ mn.)	369,494.5	354,010.6	368,250.7	333,469.7	348,848.3	309,943.0
of which derivatives	(€ mn.)	8.7	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	102,842.9	94,008.4	105,381.8	92,707.6	94,801.5	81,503.9
OC in % of Pfandbriefe outstanding		38.6	36.2	40.1	38.5	37.3	35.7
Statutory OC ¹	(€ mn.)	10,741.3	10,293.4	5,611.7	4,978.9		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	92,350.8	83,715.0	100,123.7	87,887.1		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	69,954.3	85,968.8	71,992.8	84,795.9		
OC in % of Pfandbriefe outstanding		26.2	33.1	27.4	35.2		

* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 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.)	101,622.9	103,981.1	104,491.8	101,426.6	97,477.3	92,634.3
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	148,919.8	150,008.8	153,573.4	145,212.3	140,846.3	129,111.6
of which derivatives	(€ mn.)	-	-	12.4	7.8	7.1	-2.6
Overcollateralization (OC)	(€ mn.)	47,296.9	46,027.6	49,081.6	43,785.7	43,369.0	36,477.2
OC in % of Pfandbriefe outstanding		46.5	44.3	47.0	43.2	44.5	39.4
Statutory OC ¹	(€ mn.)	4,044.3	4,131.3	2,091.9	2,074.4		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	43,252.7	41,896.3	46,989.7	41,649.7		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	30,656.1	43,568.6	30,903.8	41,459.1		
OC in % of Pfandbriefe outstanding		30.2	41.9	29.6	40.9		

* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 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
Ship Pfandbriefe	(€ mn.)	1,369.0	1,759.0	1,395.3	1,760.4	1,384.0	1,742.6
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	1,663.2	2,202.6	1,704.9	2,246.3	1,542.4	1,906.1
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	294.2	443.6	309.7	485.9	158.4	163.5
OC in % of Pfandbriefe outstanding		21.5	25.2	22.2	27.6	11.4	9.4
Statutory OC ¹	(€ mn.)	98.0	122.6	27.9	35.2		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	196.2	321.0	281.8	450.7		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	32.1	443.6	28.1	485.9		
OC in % of Pfandbriefe outstanding		2.3	25.2	2.0	27.6		

* The dynamic approach was used for calculating the risk-adjusted net present value" according to section 5 para. 1 no. 2 of the Net Present Value Regulation (PfandBarwertV).

¹ According to

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

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

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) PfandBVG

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 (vdp-Mitgliedsinstitute)

Mortgage Pfandbriefe	Q3 2024		Q3 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	16,164.6	26,405.8	14,617.7	24,055.8
> 0.5 years and <= 1 year	14,448.8	22,705.5	15,867.1	20,561.7
> 1 year and <= 1.5 years	16,794.0	23,082.1	18,210.8	19,445.8
> 1.5 years and <= 2 years	24,301.7	21,396.7	14,192.2	20,284.4
> 2 years and <= 3 years	35,800.0	44,231.7	41,772.1	41,208.8
> 3 years and <= 4 years	31,038.9	36,854.2	28,218.5	38,296.7
> 4 years and <= 5 years	28,481.7	36,761.4	27,460.8	32,798.5
> 5 years and <= 10 years	40,071,470.8	103,147.0	69,205.4	105,619.9
> 10 years	28,110.1	54,909.4	30,458.6	51,739.0

Q3 2024 Mat-Ex (12 months)*	Q3 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
16,164.6	14,617.8
14,448.8	15,867.1
41,095.6	32,389.0
35,800.0	41,785.1
31,038.9	28,218.5
84,956.8	88,036.5
43,111.8	39,074.1

Public Pfandbriefe	Q3 2024		Q3 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	7,693.0	10,113.3	6,007.7	10,266.4
> 0.5 years and <= 1 year	6,286.0	6,414.2	6,603.2	6,812.2
> 1 year and <= 1.5 years	6,880.8	7,019.0	10,158.0	6,379.9
> 1.5 years and <= 2 years	3,863.3	6,391.3	7,238.1	5,901.7
> 2 years and <= 3 years	13,739.4	13,693.8	10,916.1	12,659.8
> 3 years and <= 4 years	11,050.0	14,509.9	10,645.6	12,620.8
> 4 years and <= 5 years	5,901.5	9,687.1	10,611.9	14,014.7
> 5 years and <= 10 years	27,816.3	34,833.1	21,799.7	34,271.3
> 10 years	18,393.5	46,259.1	20,001.8	47,082.1

Q3 2024 Mat-Ex (12 months)*	Q3 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
7,692.9	6,007.7
6,286.0	6,603.2
10,744.1	17,396.1
13,739.4	10,916.1
11,050.1	10,645.5
26,633.4	28,707.7
25,477.9	23,614.8

Ship Pfandbriefe	Q3 2024		Q3 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	250.0	125.0	260.0	264.1
> 0.5 years and <= 1 year	500.0	170.6	305.0	221.2
> 1 year and <= 1.5 years	594.0	257.4	300.0	227.2
> 1.5 years and <= 2 years	-	202.5	500.0	237.1
> 2 years and <= 3 years	25.0	314.0	394.0	495.8
> 3 years and <= 4 years	-	256.4	-	296.0
> 4 years and <= 5 years	-	179.3	-	105.1
> 5 years and <= 10 years	-	26.5	-	54.0
> 10 years	-	131.6	-	302.3

Q3 2024 Mat-Ex (12 months)*	Q3 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
250.0	260.0
500.0	305.0
594.0	800.0
25.0	394.0
-	-
-	-
-	-
-	-

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 (vdp-Mitgliedsinstitute)

Cover Assets	Q3 2024 € mn.	Q3 2023 € mn.
up to 300,000 Euros	126,488.5	119,585.1
more than 300,000 Euros up to 1 mn. Euros	41,649.1	37,447.0
more than 1 mn. Euros up to 10 mn. Euros	46,900.2	45,490.0
more than 10 mn. Euros	135,861.2	137,202.0
Total	350,899.0	339,724.1

Cover Assets used to secure public Pfandbriefe according to their amount in tranches
3. Quarter 2024 (vdp-Mitgliedsinstitute)

Cover Assets	Q3 2024 € mn.	Q3 2023 € mn.
up to 10 mn. Euros	28,061.9	26,534.9
more than 10 mn. Euros up to 100 mn. Euros	49,497.6	50,751.1
more than 100 mn. Euros	70,105.8	71,161.2
Total	147,665.4	148,447.2

Cover Assets used to secure Ship Pfandbriefe according to their amount in tranches
3. Quarter 2024 (vdp-Mitgliedsinstitute)

Cover Assets	Q3 2024 € mn.	Q3 2023 € mn.
up to 500,000 Euros	0.3	0.2
more than 500,000 Euros up to 5 mn. Euros	231.7	270.5
more than 5 mn. Euros	1,155.5	1,456.1
Total	1,387.6	1,726.8

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 (vdp-Mitgliedsinstitute)

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							
		€ mn.	€ mn.	Total	thereof					Total	thereof						
					Apartments	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land		Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Buildings under construction		
year 2024	year 2023	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2024	350,893.8	222,778.8	43,041.7	104,745.5	74,329.3	413.0	249.3	128,115.0	65,067.7	29,930.4	7,715.3	23,350.2	1,651.7	399.7	23.5	31.5
	year 2023	339,710.6	210,474.2	40,497.4	96,850.9	72,360.7	539.2	226.0	129,236.5	67,080.7	31,452.8	6,293.6	21,656.3	2,238.2	514.8	15.4	42.2
Germany	year 2024	288,660.7	211,163.1	41,322.8	101,245.6	67,932.4	413.0	249.3	77,497.6	38,181.3	19,273.2	4,726.5	13,728.9	1,267.2	320.4	22.9	30.9
	year 2023	277,886.4	199,772.1	38,836.1	93,939.6	66,231.1	539.2	226.0	78,114.4	38,259.6	20,952.7	4,001.9	12,669.0	1,719.2	512.1	14.1	19.8
Belgium	year 2024	857.5	-	-	-	-	-	-	857.5	656.0	99.1	10.0	92.5	-	-	0.0	-
	year 2023	692.4	7.5	-	-	7.5	-	-	684.9	517.9	99.0	10.0	58.0	-	-	-	-
Denmark	year 2024	212.4	-	-	-	-	-	-	212.4	-	-	-	212.4	-	-	-	-
	year 2023	195.3	-	-	-	-	-	-	195.3	-	-	-	195.3	-	-	-	-
Estonia	year 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2023	18.7	-	-	-	-	-	-	18.7	-	18.7	-	-	-	-	-	-
Finland	year 2024	1,131.8	98.8	-	-	98.8	-	-	1,032.9	526.2	442.4	35.3	29.0	-	-	-	-
	year 2023	932.9	26.8	-	-	26.8	-	-	906.1	427.6	443.2	35.3	-	-	-	-	-
France	year 2024	10,727.1	281.9	4.0	14.3	263.6	-	-	10,445.1	6,990.1	1,600.7	352.3	1,107.3	315.5	79.3	-	-
	year 2023	11,091.6	241.3	4.1	13.2	223.9	-	-	10,850.3	7,572.7	1,643.7	237.3	922.9	473.6	-	-	-
Great Britain	year 2024	7,320.5	760.8	-	-	760.8	-	-	6,559.6	3,351.1	847.4	506.0	1,838.8	16.2	-	-	-
	year 2023	6,574.2	407.6	-	-	407.6	-	-	6,166.6	3,066.1	932.2	501.6	1,656.1	7.9	2.7	1.1	22.2
Ireland	year 2024	292.3	-	-	-	-	-	-	292.3	174.2	43.4	-	74.6	-	-	-	-
	year 2023	202.3	-	-	-	-	-	-	202.3	94.2	33.9	-	74.2	-	-	-	-
Italy	year 2024	1,585.5	-	-	-	-	-	-	1,585.5	726.2	618.2	34.1	207.0	-	-	-	-
	year 2023	1,499.7	-	-	-	-	-	-	1,499.7	632.4	625.2	30.6	196.6	14.9	-	-	-
Luxembourg	year 2024	423.2	-	-	-	-	-	-	423.2	391.7	-	-	31.5	-	-	-	-
	year 2023	540.5	-	-	-	-	-	-	540.5	509.0	-	-	31.5	-	-	-	-
Netherlands	year 2024	10,757.7	3,321.1	85.3	796.9	2,438.9	-	-	7,436.6	3,376.9	1,702.9	472.1	1,836.8	48.0	-	-	-
	year 2023	9,162.2	2,611.1	23.0	185.1	2,402.9	-	-	6,551.1	3,165.2	1,571.1	236.5	1,578.3	-	-	-	-
Austria	year 2024	896.5	84.3	16.4	43.1	24.8	-	-	812.2	287.9	340.7	17.7	165.9	-	-	0.4	0.4
	year 2023	915.5	79.1	16.0	38.3	24.8	-	-	836.4	282.1	386.3	17.7	127.5	22.7	-	0.2	0.2
Poland	year 2024	6,607.6	-	-	-	-	-	-	6,607.6	2,693.2	2,116.9	793.3	999.6	4.7	-	-	-
	year 2023	5,937.0	-	-	-	-	-	-	5,937.0	2,656.1	1,777.1	576.9	926.9	-	-	-	-
Romania	year 2024	80.0	-	-	-	-	-	-	80.0	80.0	-	-	-	-	-	-	-
	year 2023	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
Sweden	year 2024	1,668.9	142.4	-	-	142.4	-	-	1,526.5	563.9	543.8	127.3	291.5	-	-	-	-
	year 2023	1,488.2	139.8	-	-	139.8	-	-	1,348.4	489.2	410.8	171.3	277.1	-	-	-	-
Slovakia	year 2024	72.4	-	-	-	-	-	-	72.4	-	1.4	-	71.0	-	-	-	-
	year 2023	94.9	-	-	-	-	-	-	94.9	-	23.9	-	71.0	-	-	-	-
Slovenia	year 2024	46.0	-	-	-	-	-	-	46.0	-	46.0	-	-	-	-	-	-
	year 2023	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
Spain	year 2024	2,325.5	174.9	-	-	174.9	-	-	2,150.6	284.0	1,326.5	231.3	308.8	-	-	-	-
	year 2023	1,960.5	60.1	-	-	60.1	-	-	1,900.4	250.1	1,318.5	132.2	199.6	-	-	-	-

Czech Republic	year 2024	1,271.3	11.1	-	-	11.1	-	-	1,260.2	500.3	304.3	300.6	154.9	-	-	-	-
	year 2023	1,154.0	-	-	-	-	-	-	1,154.0	640.5	250.3	208.0	55.2	-	-	-	-
Hungary	year 2024	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
	year 2023	139.0	-	-	-	-	-	-	139.0	78.0	49.0	-	12.0	-	-	-	-
Norway	year 2024	48.0	-	-	-	-	-	-	48.0	-	48.0	-	-	-	-	-	-
	year 2023	78.2	-	-	-	-	-	-	78.2	57.0	21.1	-	-	-	-	-	-
Switzerland	year 2024	4,464.8	4,258.8	1,613.2	2,645.6	-	-	-	206.0	64.1	-	-	141.8	-	-	0.2	0.2
	year 2023	4,611.2	4,292.7	1,618.1	2,674.6	-	-	-	318.5	68.0	22.6	-	227.9	-	-	-	-
Canada	year 2024	533.3	-	-	-	-	-	-	533.3	84.4	56.3	-	392.6	-	-	-	-
	year 2023	498.9	-	-	-	-	-	-	498.9	89.8	59.9	-	349.2	-	-	-	-
USA	year 2024	10,422.8	2,376.9	-	-	2,376.9	-	-	8,045.9	6,058.2	470.2	73.6	1,444.0	-	-	-	-
	year 2023	13,436.7	2,575.0	-	-	2,575.0	-	-	10,861.7	8,115.1	769.7	89.5	1,887.4	-	-	-	-
other OECD-States	year 2024	349.2	104.7	-	-	104.7	-	-	244.5	-	-	35.3	209.3	-	-	-	-
	year 2023	446.4	261.1	-	-	261.1	-	-	185.3	-	-	44.9	140.4	-	-	-	-

Volume of claims used to cover Public Pfandbriefe

3. Quarter 2024 (vdp-Mitgliedsinstitute)

Cover assets											
		Total		thereof owed by				thereof granted by			
		in the total included claims which are granted for reasons of promoting exports		State	Regional authorities	Local authorities	Other debtors	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	147,893.4	10,628.2	5,857.8	29,186.5	70,425.2	13,134.9	10,738.5	11,148.3	5,338.1	2,064.1
	year 2023	148,446.3	11,129.8	5,805.0	30,686.5	65,005.1	17,533.4	12,213.9	11,075.1	5,180.3	946.9
Germany	year 2024	128,324.8	7,013.0	335.2	26,572.3	66,842.3	11,719.8	6,392.1	10,357.8	4,421.8	1,683.6
	year 2023	126,615.4	7,414.3	325.1	27,535.7	60,266.4	16,022.9	7,933.6	9,840.5	4,172.1	519.1
Belgium	year 2024	1,099.0	88.2	75.0	153.0	-	50.0	85.2	57.8	625.0	53.0
	year 2023	1,203.2	91.3	75.0	98.0	-	125.0	101.6	84.9	679.1	39.7
Denmark	year 2024	681.0	638.0	-	-	-	25.0	558.3	-	-	97.7
	year 2023	631.6	611.9	-	-	-	-	413.4	-	-	218.2
Estonia	year 2024	5.0	-	5.0	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-
Finland	year 2024	246.8	152.1	-	-	89.7	5.0	152.1	-	-	-
	year 2023	207.2	85.8	9.0	-	99.4	13.0	85.8	-	-	-
France	year 2024	4,961.7	554.3	260.1	718.9	2,213.0	733.6	733.3	60.4	242.3	-
	year 2023	5,215.3	629.0	276.6	827.6	2,203.6	776.4	794.1	62.4	274.6	-
Great Britain	year 2024	1,139.7	465.7	-	12.0	590.1	71.8	465.7	-	-	-
	year 2023	2,231.3	514.3	-	29.3	1,607.6	78.6	514.3	-	1.5	-
Italy	year 2024	1,060.3	-	524.9	340.8	194.6	-	-	-	-	-
	year 2023	676.2	-	54.5	383.6	238.0	-	-	-	-	-
Croatia	year 2024	20.0	-	20.0	-	-	-	-	-	-	-
	year 2023	20.0	-	20.0	-	-	-	-	-	-	-
Latvia	year 2024	65.2	-	17.0	-	48.2	-	-	-	-	-
	year 2023	73.6	-	-	-	73.6	-	-	-	-	-
Lithuania	year 2024	5.0	-	5.0	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-
Luxembourg	year 2024	69.8	-	38.4	-	-	31.4	-	-	-	-
	year 2023	141.8	-	38.4	-	-	103.4	-	-	-	-
Malta	year 2024	30.0	-	30.0	-	-	-	-	-	-	-
	year 2023	10.0	-	10.0	-	-	-	-	-	-	-
Netherlands	year 2024	409.4	409.4	-	-	-	-	409.4	-	-	-
	year 2023	443.3	393.3	-	-	-	-	443.3	-	-	-
Austria	year 2024	5,466.7	96.8	4,357.4	103.3	67.9	-	396.8	492.2	49.0	-
	year 2023	6,261.9	75.2	4,728.9	108.7	73.0	-	495.2	803.2	53.0	-
Poland	year 2024	306.7	-	45.0	-	-	-	261.7	-	-	-
	year 2023	43.3	-	43.3	-	-	-	-	-	-	-

Portugal	year 2024	278.0	-	5.0	93.0	-	180.0	-	-	-	-
	year 2023	370.0	-	-	107.0	-	180.0	83.0	-	-	-
Sweden	year 2024	110.1	102.1	-	-	8.0	-	102.1	-	-	-
	year 2023	125.7	117.7	-	-	8.0	-	117.7	-	-	-
Slovakia	year 2024	45.0	-	45.0	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-
Slovenia	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	10.0	-	10.0	-	-	-	-	-	-	-
Spain	year 2024	475.7	-	50.0	368.5	30.0	3.0	-	24.2	-	-
	year 2023	585.7	-	50.0	422.8	59.5	17.0	-	36.4	-	-
Iceland	year 2024	35.0	-	35.0	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-
Norway	year 2024	34.9	34.9	-	-	-	-	34.9	-	-	-
	year 2023	52.2	52.2	-	-	-	-	52.2	-	-	-
Switzerland	year 2024	1,277.3	425.1	-	646.3	105.9	-	419.4	100.0	-	5.8
	year 2023	1,705.3	638.3	-	863.6	103.4	-	629.8	100.0	-	8.5
Japan	year 2024	62.0	-	-	-	62.0	-	-	-	-	-
	year 2023	280.0	-	148.0	52.0	80.0	-	-	-	-	-
Canada	year 2024	256.8	42.0	9.6	110.1	8.4	30.8	-	55.9	-	42.0
	year 2023	439.0	26.0	16.2	177.9	9.7	32.5	-	147.7	-	55.0
USA	year 2024	955.7	524.3	-	68.4	165.2	-	540.1	-	-	182.0
	year 2023	750.7	406.8	-	80.2	183.0	-	381.1	-	-	106.5
other OECD-States	year 2024	17.6	-	-	-	-	17.6	-	-	-	-
	year 2023	24.6	-	-	-	-	24.6	-	-	-	-
EU institutions	year 2024	315.1	-	-	-	-	210.1	105.0	-	-	-
	year 2023	233.1	-	-	-	-	138.1	95.0	-	-	-
other states/institutions	year 2024	139.1	82.2	-	-	-	56.9	82.2	-	-	-
	year 2023	95.6	73.7	-	-	-	21.9	73.7	-	-	-

**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 (vdp-Mitgliedsinstitute)**

		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	16.2	16.0	0.2	0.0	-	93.7	93.1	0.5	0.1	-
	year 2023	7.7	7.6	0.1	0.0	-	30.0	29.5	0.4	0.0	-
Germany	year 2024	11.6	11.4	0.2	0.0	-	82.9	82.3	0.5	0.1	-
	year 2023	0.1	-	0.1	0.0	-	0.4	-	0.4	0.0	-
Belgium	year 2024	4.6	4.6	-	-	-	10.8	10.8	-	-	-
	year 2023	4.1	4.1	-	-	-	17.9	17.9	-	-	-
France	year 2024	0.0	0.0	-	-	-	-	-	-	-	-
	year 2023	3.3	3.3	-	-	-	9.7	9.7	-	-	-
Netherlands	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	0.2	0.2	-	-	-	2.0	2.0	-	-	-

Publication according to section 28 para. 4 no. 1 b Pfandbrief Act and section 28 para. 4 no. 2 Pfandbrief Act

Claims used to cover Ship Pfandbriefe according to the states in which the ships are registered 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 (vdp-Mitgliedsinstitute)

State	3. Quarter	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
		Total	thereof			
		€ mn.	Sea-going vessels	Inland waterway vessels		
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2024	1,387.6	1,387.6	-	-	-
	year 2023	1,726.8	1,726.8	-	-	-
Germany	year 2024	74.9	74.9	-		
	year 2023	158.0	158.0	-		
Antigua and Barbuda	year 2024	-	-	-		
	year 2023	0.6	0.6	-		
Bahamas	year 2024	10.4	10.4	-		
	year 2023	29.6	29.6	-		
Belgium	year 2024	2.9	2.9	-		
	year 2023	-	-	-		
Bermuda	year 2024	20.9	20.9	-		
	year 2023	-	-	-		
Cyprus	year 2024	35.5	35.5	-		
	year 2023	45.2	45.2	-		
Denmark	year 2024	14.1	14.1	-		
	year 2023	44.8	44.8	-		
Great Britain	year 2024	32.8	32.8	-		
	year 2023	-	-	-		
Greece	year 2024	32.9	32.9	-		
	year 2023	17.7	17.7	-		
Hong Kong	year 2024	11.6	11.6	-		
	year 2023	43.9	43.9	-		
Liberia	year 2024	311.1	311.1	-		
	year 2023	387.1	387.1	-		
Malta	year 2024	76.4	76.4	-		
	year 2023	100.1	100.1	-		
Marshall Islands	year 2024	487.7	487.7	-		
	year 2023	614.5	614.5	-		
Panama	year 2024	186.2	186.2	-		
	year 2023	211.7	211.7	-		
Portugal	year 2024	16.8	16.8	-		
	year 2023	-	-	-		
Singapore	year 2024	73.2	73.2	-		
	year 2023	73.7	73.7	-		

Further cover assets - in detail for Mortgage Pfandbriefe
3. Quarter 2024 (vdp-Mitgliedsinstitute)

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	C mn.	thereof		claims according to section 19 para. 1 nos. 3 a) to c)		claims according to section 19 para. 1 no. 4
			claims according to section 19 para. 1 nos. 2 a) and b)		overall		
			overall	thereof	overall	thereof	
			covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013		
		C mn.	C mn.	C mn.	C mn.	C mn.	C mn.
Total - all states	year 2024	18,576.8	1,729.5	835.0	1,458.0	1,041.9	15,389.4
	year 2023	14,173.8	1,008.9	410.0	979.7	462.5	12,185.2
Germany	year 2024	11,534.8	1,191.2	321.7	412.1	146.0	9,931.5
	year 2023	10,522.0	939.0	390.0	372.7	164.0	9,210.3
Belgium	year 2024	305.0	50.0	50.0	-	-	255.0
	year 2023	44.4	-	-	-	-	44.4
Denmark	year 2024	96.2	-	-	21.5	21.5	74.7
	year 2023	35.0	-	-	-	-	35.0
Estonia	year 2024	2.0	-	-	-	-	2.0
	year 2023	2.0	-	-	-	-	2.0
Finland	year 2024	93.0	-	-	18.0	18.0	75.0
	year 2023	50.0	-	-	-	-	50.0
France	year 2024	1,187.5	182.0	182.0	568.5	493.5	437.0
	year 2023	518.5	-	-	265.5	223.5	253.0
Ireland	year 2024	120.0	-	-	-	-	120.0
	year 2023	42.0	-	-	-	-	42.0
Italy	year 2024	1,278.8	-	-	-	-	1,278.8
	year 2023	752.5	-	-	-	-	752.5
Croatia	year 2024	46.9	-	-	-	-	46.9
	year 2023	44.9	-	-	-	-	44.9
Latvia	year 2024	26.0	-	-	-	-	26.0
	year 2023	26.0	-	-	-	-	26.0
Lithuania	year 2024	1.0	-	-	-	-	1.0
	year 2023	1.0	-	-	-	-	1.0
Luxembourg	year 2024	274.6	-	-	-	-	274.6
	year 2023	102.6	-	-	-	-	102.6
Malta	year 2024	100.0	-	-	-	-	100.0
	year 2023	-	-	-	-	-	-
Netherlands	year 2024	120.0	25.0	-	75.0	-	20.0
	year 2023	209.9	49.9	-	-	-	160.0
Austria	year 2024	529.0	20.0	20.0	69.4	69.4	439.6
	year 2023	491.0	20.0	20.0	-	-	471.0
Portugal	year 2024	276.0	149.0	149.0	-	-	127.0
	year 2023	2.0	-	-	-	-	2.0
Sweden	year 2024	268.5	-	-	268.5	268.5	-
	year 2023	132.0	-	-	132.0	75.0	-
Slovakia	year 2024	100.0	-	-	-	-	100.0
	year 2023	100.0	-	-	-	-	100.0
Slovenia	year 2024	52.0	-	-	-	-	52.0
	year 2023	52.0	-	-	-	-	52.0
Spain	year 2024	484.3	112.3	112.3	-	-	372.0
	year 2023	217.0	-	-	-	-	217.0
Norway	year 2024	25.0	-	-	25.0	25.0	-
	year 2023	-	-	-	-	-	-
Japan	year 2024	-	-	-	-	-	-
	year 2023	149.0	-	-	-	-	149.0
Canada	year 2024	282.0	-	-	-	-	282.0
	year 2023	-	-	-	-	-	-
USA	year 2024	320.3	-	-	-	-	320.3
	year 2023	110.0	-	-	-	-	110.0
EU institutions	year 2024	1,054.0	-	-	-	-	1,054.0
	year 2023	381.0	-	-	20.5	-	360.5
other states/institutions	year 2024	-	-	-	-	-	-
	year 2023	189.0	-	-	189.0	-	-

Further cover assets - in detail for Public Pfandbriefe

3. Quarter 2024 (vdp-Mitgliedsinstitute)

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.	thereof			thereof		
			claims according to section 20 para. 2 no. 2		claims according to section 20 para. 2 nos. 3 a) to b)		claims according to section 20 para. 2 no. 4 to b)	
			overall	thereof covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	thereof covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	thereof covered bonds according Art. 129 Regulation (EU) No 575/2013
Total - all states	year 2024	1,285.5	1,253.5	200.0	31.0	31.0	1.0	-
	year 2023	1,560.4	1,358.1	100.0	201.3	193.5	1.0	-
Germany	year 2024	1,254.5	1,253.5	200.0	-	-	1.0	-
	year 2023	1,366.9	1,358.1	100.0	7.8	-	1.0	-
Netherlands	year 2024	8.0	-	-	8.0	8.0	-	-
	year 2023	-	-	-	-	-	-	-
Austria	year 2024	6.0	-	-	6.0	6.0	-	-
	year 2023	-	-	-	-	-	-	-
Sweden	year 2024	-	-	-	-	-	-	-
	year 2023	193.5	-	-	193.5	193.5	-	-
Spain	year 2024	10.0	-	-	10.0	10.0	-	-
	year 2023	-	-	-	-	-	-	-
Norway	year 2024	7.0	-	-	7.0	7.0	-	-
	year 2023	-	-	-	-	-	-	-

Further cover assets - in detail for Ship Pfandbriefe
3. Quarter 2024 (vdp-Mitgliedsinstitute)

Further cover assets for Ship Pfandbriefe according to section 26 para. 1 no. 3, section 26 para. 1 no. 5, section 26 para. 1 no. 4							
State	3. Quarter	€ mn.	thereof		claims according to section 26 para. 1 no. 5	claims according to section 26 para. 2 no. 4	
			claims according to section 26 para. 1 no. 3	covered bonds according Art. 129 Regulation (EU) No 575/2013		overall	covered bonds according Art. 129 Regulation (EU) No 575/2013
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
Total - all states	year 2024	275.6	-	-	275.6	-	-
	year 2023	475.8	-	-	380.8	95.0	-
Germany	year 2024	96.5	-	-	96.5	-	-
	year 2023	166.5	-	-	71.5	95.0	-
France	year 2024	22.5	-	-	22.5	-	-
	year 2023	-	-	-	-	-	-
Greece	year 2024	5.0	-	-	5.0	-	-
	year 2023	-	-	-	-	-	-
Slovakia	year 2024	-	-	-	-	-	-
	year 2023	7.0	-	-	7.0	-	-
USA	year 2024	131.6	-	-	131.6	-	-
	year 2023	302.3	-	-	302.3	-	-
EU institutions	year 2024	20.0	-	-	20.0	-	-
	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 (vdp-Mitgliedsinstitute)

Mortgage Pfandbriefe		Q3 2024	Q3 2023
Outstanding Pfandbriefe			
Outstanding Pfandbriefe	(€ mn.)	266,651.6	260,002.3
thereof percentage share of fixed-rate Pfandbriefe	%	94.5	95.2
section 28 para. 1 no. 13			
Cover Pool			
Cover Pool	(€ mn.)	369,494.5	354,010.6
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.)	-	0.1
section 28 para. 1 no. 12			
thereof percentage share of fixed-rate cover assets	%	88.2	87.3
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	342.8	172.8
	CHF	1,163.8	886.4
	CZK	-	-
section 28 para. 1 no. 14 (Net Total)	DKK	214.6	213.9
	GBP	3,969.7	2,875.9
	HKD	-	-
	JPY	402.1	0.1
	NOK	44.5	78.9
	SEK	683.7	909.1
	USD	2,330.8	7,119.4
	AUD	-7.2	29.9
volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	years	5.3	5.1
section 28 para. 2 no. 4			
average loan-to-value ratio, weighted using the mortgage lending value	%	54.4	53.7
section 28 para. 2 no. 3			
average loan-to-value ratio, weighted using the market value	%	36.0	33.0
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.)	5,709.5	2,566.1
Day on which the largest negative sum results	Day (1-180)	88	51
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	18,096.1	13,523.4
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)	%	0.0	-
share of derivative transactions included in the cover pools according section 19 para. 1 no. 3 d (credit quality step 1)	%	0.0	-
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)	%	0.4	1.1
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.	%	0.2	0.2

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 (vdp-Mitgliedsinstitute)

Public Pfandbriefe		Q3 2024	Q3 2023
Outstanding Pfandbriefe	(€ mn.)	101,622.9	103,981.1
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	94.4	92.2
Cover Pool			
Cover Pool	(€ mn.)	148,919.8	150,008.8
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	%	90.9	88.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	26.5	29.3
	CHF	459.7	665.4
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	22.3	780.7
	HKD	-	-
	JPY	49.5	697.1
	NOK	-	-
	SEK	-	-
	USD	1,766.6	2,452.1
	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.)	3,481.6	1,860.4
Day on which the largest negative sum results	Day (1-180)	122	86
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	8,820.1	7,007.1
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)	%	0.9	0.5
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.	%	0.3	0.3

Key figures about outstanding Pfandbriefe and Cover Pool
3. Quarter 2024 (vdp-Mitgliedsinstitute)

Ship Pfandbriefe		Q3 2024	Q3 2023
Outstanding Pfandbriefe	(€ mn.)	1,369.0	1,759.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	97.2	72.1
Cover Pool			
Cover Pool	(€ mn.)	1,663.2	2,202.6
thereof total amount of the ship mortgages according section 21 which exceed the limits laid down in section 22 para. 5 s. 2 section 28 para. 1 no. 11	(€ mn.)	-	-
thereof total amount of the assets according section 26 para. 1 which exceed the limits laid down in section 26 para. 1 s. 6 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 3 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 4 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 26 para. 1 no. 5 section 28 para. 1 no. 12	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	56.6	59.7
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn. section 28 para. 1 no. 14 (Net Total)	CAD	-	-
	CHF	-	-
	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	-	-
	USD	1,309.7	1,662.8
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.)	182.0	203.1
Day on which the largest negative sum results	Day (1-180)	103	96
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	289.7	464.2
Key figures according section 28 para. 1 no. 7 Pfandbrief Act			
share of derivative transactions included in the cover pools according section 26 para. 1 no. 2 (credit quality step 3)	%	-	-
share of derivative transactions included in the cover pools according section 26 para. 1 no. 3 (credit quality step 2)	%	-	-
share of derivative transactions included in the cover pools according section 26 para. 1 no. 4 (credit quality step 1)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 2 (credit quality step 3)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 3 (credit quality step 2)	%	-	-
share of derivative transactions in liabilities to be covered according section 26 para. 1 no. 4 (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.	%	-	-

ISIN	-	DE000A3H24L6, DE000A3H3IQ5
ISIN	-	-
ISIN	-	-

Ship Pfandbriefe

	Q3 2024	Q3 2023
ISIN	DE000HCB0BD8, DE000HCB0BL1, DE000HCB0B10, DE000HCB0B28, DE000HCB0B51	DE000HCB0AT6, DE000HCB0AU4, DE000HCB0BD8, DE000HCB0BG1, DE000HCB0BL1, DE000HCB0BR8, DE000HCB0BY4