

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

Pfandbriefe outstanding and their cover

1. Quarter 2024

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q1 2024	Q1 2023	Q1 2024	Q1 2023	Q1 2024	Q1 2023
Mortgage Pfandbriefe	(€ mn.)	16,244.0	15,206.0	16,133.0	14,680.0	16,339.0	15,950.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	20,747.0	19,274.0	21,045.0	19,259.0	21,047.0	20,099.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	4,503.0	4,068.0	4,912.0	4,579.0	4,708.0	4,149.0
OC in % of Pfandbriefe outstanding		27.7	26.8	30.4	31.2	28.8	26.0
Statutory OC ¹	(€ mn.)	627.0	578.0	323.0	294.0		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	3,876.0	3,490.0	4,589.0	4,285.0		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	4,490.0	4,065.0	4,897.0	4,575.0		
OC in % of Pfandbriefe outstanding		27.6	26.7	30.4	31.2		

* 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*	
		Q1 2024	Q1 2023	Q1 2024	Q1 2023	Q1 2024	Q1 2023
Public Pfandbriefe	(€ mn.)	8,193.0	8,617.0	8,692.0	9,028.0	8,205.0	7,762.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	9,094.0	10,787.0	9,748.0	11,405.0	9,128.0	9,772.0
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	901.0	2,170.0	1,056.0	2,377.0	923.0	2,010.0
OC in % of Pfandbriefe outstanding		11.0	25.2	12.1	26.3	11.2	25.9
Statutory OC ¹	(€ mn.)	322.0	331.0	174.0	181.0		
Contractual OC ²	(€ mn.)	-	-	-	-		
Voluntary OC ³	(€ mn.)	579.0	1,839.0	882.0	2,197.0		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	869.0	2,148.0	1,022.0	2,355.0		
OC in % of Pfandbriefe outstanding		10.6	24.9	11.8	26.1		

* 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) 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
1. Quarter 2024

Mortgage Pfandbriefe	Q1 2024		Q1 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	1,499.0	3,443.0	699.0	2,650.0
> 0.5 years and <= 1 year	1,696.0	2,272.0	1,606.0	2,549.0
> 1 year and <= 1.5 years	236.0	1,906.0	1,483.0	1,614.0
> 1.5 years and <= 2 years	880.0	1,484.0	1,690.0	1,661.0
> 2 years and <= 3 years	5,984.0	3,537.0	1,116.0	2,651.0
> 3 years and <= 4 years	2,169.0	2,557.0	3,211.0	2,309.0
> 4 years and <= 5 years	590.0	2,590.0	1,670.0	1,716.0
> 5 years and <= 10 years	789.0	2,708.0	1,169.0	3,823.0
> 10 years	2,401.0	250.0	2,562.0	301.0

Q1 2024 Mat-Ex (12 months)*	Q1 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,499.0	699.0
1,696.0	1,606.0
1,116.0	3,173.0
5,984.0	1,116.0
2,169.0	3,211.0
1,146.0	2,665.0
2,633.0	2,736.0

Public Pfandbriefe	Q1 2024		Q1 2023	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	375.0	247.0	279.0	362.0
> 0.5 years and <= 1 year	457.0	225.0	97.0	401.0
> 1 year and <= 1.5 years	139.0	244.0	372.0	254.0
> 1.5 years and <= 2 years	335.0	324.0	505.0	247.0
> 2 years and <= 3 years	1,402.0	806.0	602.0	535.0
> 3 years and <= 4 years	334.0	1,032.0	802.0	791.0
> 4 years and <= 5 years	1,212.0	628.0	718.0	807.0
> 5 years and <= 10 years	1,746.0	1,491.0	2,519.0	2,792.0
> 10 years	2,193.0	4,098.0	2,723.0	4,598.0

Q1 2024 Mat-Ex (12 months)*	Q1 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
375.0	279.0
457.0	97.0
473.0	877.0
1,402.0	602.0
334.0	807.0
2,421.0	2,878.0
2,730.0	3,082.0

Information on the maturity extension of the Pfandbriefe

	Q1 2024	Q1 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.

Publication according to section 28 para. 2 no. 1 a Pfandbrief Act, section 28 para. 3 no. 1 Pfandbrief Act and section 28 para. 4 no. 1 a Pfandbrief Act

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

1. Quarter 2024

Cover Assets	Q1 2024 € mn.	Q1 2023 € mn.
up to 300,000 Euros	43.0	50.0
more than 300,000 Euros up to 1 mn. Euros	103.0	112.0
more than 1 mn. Euros up to 10 mn. Euros	1,129.0	1,150.0
more than 10 mn. Euros	18,536.0	17,415.0
Total	19,811.0	18,727.0

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

1. Quarter 2024

Cover Assets	Q1 2024 € mn.	Q1 2023 € mn.
up to 10 mn. Euros	353.0	367.0
more than 10 mn. Euros up to 100 mn. Euros	2,704.0	3,084.0
more than 100 mn. Euros	6,037.0	7,336.0
Total	9,094.0	10,787.0

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

1. 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	1. Quarter	Total															
		Residential							Commercial								
		Total	thereof						Total	thereof							
€ mn.	€ mn.	Apartment	Single-and two-family houses	Multiple-family houses	Buildings under construction	Building land	€ mn.	Office buildings	Retail buildings	Industrial buildings	Other commercially used buildings	Buildings under construction	Building land	€ mn.	€ mn.		
Total - all states	year 2024	19,809.0	3,494.0	250.0	2.0	3,109.0	133.0	-	16,315.0	9,333.0	2,066.0	286.0	3,804.0	724.0	102.0	-	-
	year 2023	18,726.0	3,140.0	336.0	2.0	2,677.0	125.0	-	15,586.0	9,101.0	2,125.0	243.0	3,244.0	801.0	72.0	35.0	35.0
Germany	year 2024	8,027.0	2,928.0	250.0	2.0	2,543.0	133.0	-	5,099.0	2,931.0	724.0	69.0	747.0	526.0	102.0	-	-
	year 2023	7,646.0	2,607.0	211.0	2.0	2,269.0	125.0	-	5,039.0	2,787.0	749.0	69.0	768.0	594.0	72.0	-	-
Belgium	year 2024	13.0	-	-	-	-	-	-	13.0	13.0	-	-	-	-	-	-	-
	year 2023	13.0	-	-	-	-	-	-	13.0	13.0	-	-	-	-	-	-	-
Finland	year 2024	295.0	72.0	-	-	72.0	-	-	223.0	139.0	84.0	-	-	-	-	-	-
	year 2023	202.0	-	-	-	-	-	-	202.0	118.0	84.0	-	-	-	-	-	-
France	year 2024	2,457.0	-	-	-	-	-	-	2,457.0	1,618.0	136.0	51.0	454.0	198.0	-	-	-
	year 2023	2,292.0	-	-	-	-	-	-	2,292.0	1,546.0	136.0	51.0	352.0	207.0	-	-	-
Great Britain	year 2024	1,578.0	-	-	-	-	-	-	1,578.0	553.0	212.0	26.0	787.0	-	-	-	-
	year 2023	1,566.0	-	-	-	-	-	-	1,566.0	559.0	337.0	25.0	645.0	-	-	-	-
Italy	year 2024	78.0	-	-	-	-	-	-	78.0	64.0	-	-	14.0	-	-	-	-
	year 2023	51.0	-	-	-	-	-	-	51.0	37.0	-	-	14.0	-	-	-	-
Luxembourg	year 2024	47.0	-	-	-	-	-	-	47.0	20.0	-	-	27.0	-	-	-	-
	year 2023	47.0	-	-	-	-	-	-	47.0	20.0	-	-	27.0	-	-	-	-
Netherlands	year 2024	613.0	168.0	-	-	168.0	-	-	445.0	200.0	42.0	-	203.0	-	-	-	-
	year 2023	673.0	169.0	125.0	-	44.0	-	-	504.0	163.0	42.0	-	299.0	-	-	-	-
Austria	year 2024	205.0	-	-	-	-	-	-	205.0	52.0	77.0	-	76.0	-	-	-	-
	year 2023	194.0	-	-	-	-	-	-	194.0	52.0	77.0	-	65.0	-	-	-	-
Poland	year 2024	1,381.0	-	-	-	-	-	-	1,381.0	556.0	305.0	-	520.0	-	-	-	-
	year 2023	1,112.0	-	-	-	-	-	-	1,112.0	494.0	236.0	15.0	367.0	-	-	-	-
Romania	year 2024	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
	year 2023	110.0	-	-	-	-	-	-	110.0	110.0	-	-	-	-	-	-	-
Sweden	year 2024	829.0	113.0	-	-	113.0	-	-	716.0	283.0	191.0	-	242.0	-	-	-	-
	year 2023	695.0	91.0	-	-	91.0	-	-	604.0	289.0	155.0	-	160.0	-	-	-	-
Slovakia	year 2024	93.0	-	-	-	-	-	-	93.0	-	22.0	-	71.0	-	-	-	-
	year 2023	88.0	-	-	-	-	-	-	88.0	-	22.0	-	66.0	-	-	-	-
Slovenia	year 2024	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
	year 2023	44.0	-	-	-	-	-	-	44.0	-	44.0	-	-	-	-	-	-
Spain	year 2024	302.0	-	-	-	-	-	-	302.0	75.0	88.0	-	139.0	-	-	-	-
	year 2023	223.0	-	-	-	-	-	-	223.0	75.0	85.0	-	63.0	-	-	-	-
Czech Republic	year 2024	421.0	-	-	-	-	-	-	421.0	91.0	92.0	102.0	136.0	-	-	-	-
	year 2023	273.0	-	-	-	-	-	-	273.0	91.0	92.0	45.0	45.0	-	-	-	-
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	-	-	-	-
Switzerland	year 2024	60.0	-	-	-	-	-	-	60.0	60.0	-	-	-	-	-	-	-
	year 2023	46.0	-	-	-	-	-	-	46.0	46.0	-	-	-	-	-	-	-

USA	year 2024	3,117.0	213.0	-	-	213.0	-	-	2,904.0	2,490.0	-	38.0	376.0	-	-	-	-
	year 2023	3,312.0	273.0	-	-	273.0	-	-	3,039.0	2,623.0	17.0	38.0	361.0	-	-	35.0	35.0

Volume of claims used to cover Public Pfandbriefe

1. Quarter 2024

Cover assets											
State	1. 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	9,095.0	211.0	3,488.0	2,706.0	768.0	1,036.0	681.0	148.0	219.0	49.0
	year 2023	10,785.0	296.0	4,195.0	3,020.0	921.0	1,118.0	783.0	445.0	244.0	59.0
Germany	year 2024	2,407.0	114.0	173.0	1,706.0	21.0	250.0	118.0	85.0	54.0	-
	year 2023	3,259.0	178.0	695.0	1,849.0	58.0	275.0	205.0	115.0	62.0	-
Belgium	year 2024	66.0	-	-	-	-	-	50.0	16.0	-	-
	year 2023	85.0	-	-	-	-	-	50.0	35.0	-	-
Finland	year 2024	21.0	-	-	-	17.0	4.0	-	-	-	-
	year 2023	45.0	-	9.0	-	20.0	16.0	-	-	-	-
France	year 2024	2,178.0	-	140.0	646.0	585.0	549.0	95.0	47.0	116.0	-
	year 2023	2,440.0	7.0	154.0	742.0	636.0	619.0	106.0	54.0	129.0	-
Great Britain	year 2024	153.0	-	-	12.0	141.0	-	-	-	-	-
	year 2023	153.0	1.0	-	11.0	141.0	-	1.0	-	-	-
Italy	year 2024	467.0	-	325.0	138.0	4.0	-	-	-	-	-
	year 2023	179.0	-	-	173.0	6.0	-	-	-	-	-
Netherlands	year 2024	48.0	48.0	-	-	-	-	48.0	-	-	-
	year 2023	51.0	51.0	-	-	-	-	51.0	-	-	-
Austria	year 2024	3,269.0	-	2,850.0	-	-	-	370.0	-	49.0	-
	year 2023	3,839.0	-	3,175.0	-	-	-	370.0	241.0	53.0	-
Portugal	year 2024	280.0	-	-	100.0	-	180.0	-	-	-	-
	year 2023	293.0	-	-	113.0	-	180.0	-	-	-	-
Spain	year 2024	114.0	-	-	104.0	-	10.0	-	-	-	-
	year 2023	155.0	-	-	132.0	-	23.0	-	-	-	-
Japan	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	222.0	-	162.0	-	60.0	-	-	-	-	-
Canada	year 2024	49.0	49.0	-	-	-	-	-	-	-	49.0
	year 2023	59.0	59.0	-	-	-	-	-	-	-	59.0
other states/institutions	year 2024	43.0	-	-	-	-	43.0	-	-	-	-
	year 2023	5.0	-	-	-	-	5.0	-	-	-	-

**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
1. 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	1. 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

1. 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	1. Quarter	€ mn.	thereof		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)	
			overall	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.
Total - all states	year 2024	936.0	-	-	-	936.0
	year 2023	547.0	-	-	184.0	363.0
Germany	year 2024	100.0	-	-	-	100.0
	year 2023	10.0	-	-	-	10.0
Ireland	year 2024	75.0	-	-	-	75.0
	year 2023	-	-	-	-	-
Italy	year 2024	190.0	-	-	-	190.0
	year 2023	-	-	-	-	-
Latvia	year 2024	25.0	-	-	-	25.0
	year 2023	25.0	-	-	-	25.0
Austria	year 2024	276.0	-	-	-	276.0
	year 2023	178.0	-	-	-	178.0
Slovakia	year 2024	100.0	-	-	-	100.0
	year 2023	100.0	-	-	-	100.0
Slovenia	year 2024	50.0	-	-	-	50.0
	year 2023	50.0	-	-	-	50.0
Spain	year 2024	120.0	-	-	-	120.0
	year 2023	-	-	-	-	-
other states/institutions	year 2024	-	-	-	-	-
	year 2023	184.0	-	-	184.0	-

Further cover assets - in detail for Public Pfandbriefe

1. 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	1. Quarter	€ mn.	Total		thereof		claims according to section 20 para. 2 no. 4 to b)					
			€ mn.	€ mn.	€ mn.	€ mn.	claims according to section 20 para. 2 no. 2					
							overall	thereof	overall	thereof	overall	thereof
Total - all states												
	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

1. Quarter 2024

Mortgage Pfandbriefe		Q1 2024	Q1 2023
Outstanding Pfandbriefe	(€ mn.)	16,244.0	15,206.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	87.7	89.6
Cover Pool			
Cover Pool	(€ mn.)	20,747.0	19,274.0
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 section 28 para. 1 no. 11	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 2 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 3 section 28 para. 1 no. 12	(€ mn.)	-	-
claims which exceed the limits laid down in section 19 para. 1 no. 4 section 28 para. 1 no. 12	(€ mn.)	-	-
thereof percentage share of fixed-rate cover assets section 28 para. 1 no. 13	%	57.9	55.0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.	CAD	-	-
	CHF	125.0	47.0
	CZK	-	-
	DKK	-	-
	GBP	1,564.0	586.0
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	731.0	396.0
	USD	2,150.0	1,633.0
	AUD	-	-
section 28 para. 1 no. 14 (Net Total)			
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 2 no. 4	years	3.6	3.6
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	56.8	55.8
average loan-to-value ratio, weighted using the market value	%	35.5	32.4
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.)	878.0	-
Day on which the largest negative sum results	Day (1-180)	52	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	947.0	574.0
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

1. Quarter 2024

Public Pfandbriefe		Q1 2024	Q1 2023
Outstanding Pfandbriefe	(€ mn.)	8,193.0	8,617.0
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	74.5	77.5
Cover Pool			
Cover Pool	(€ mn.)	9,094.0	10,787.0
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	%	74.7	76.9
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	-	14.0
	CHF	72.0	43.0
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	167.0	200.0
	HKD	-	-
	JPY	-	199.0
	NOK	-	-
	SEK	-	-
	USD	88.0	167.0
	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.)	132.0	1.0
Day on which the largest negative sum results	Day (1-180)	64	3
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	399.0	850.0
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.	%	-	-

List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class
1. Quarter 2024

Mortgage Pfandbriefe	
	Q1 2024
ISIN	DE000A11QA15, DE000A11QA56, DE000A11QAM3, DE000A11QAT8, DE000A11QAU6, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A254ZN3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2GSLB8, DE000A2GSLJ1, DE000A2GSLL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2NB96, DE000A2YNVM8, DE000A2YNVV9, DE000A2YNNY3, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WFF92, DE000A30WFS7, DE000A30WFL3, DE000A30WFFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJ45, DE000A31RJ52, DE000A31RJ60, DE000A31RJ66, DE000A31RJ73, DE000A31RJ57, DE000A31RJV1, DE000A31RJZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3TOX48, DE000A3TOX63, DE000A3TOYB8, DE000A3TOYC6, DE000A3TOYD4, DE000A3TOYE2, DE000A3TOYF9, DE000A3TOYG7, DE000A3TOYH5, DE000A3TOYJ1, DE000A3TOYL7, DE000A3TOYM5
	Q1 2023
	DE000A11QA15, DE000A11QA56, DE000A11QAL5, DE000A11QAM3, DE000A11QAA4, DE000A11QAT8, DE000A11QAU6, DE000A11QAV4, DE000A11QAX0, DE000A11QAY8, DE000A13SV24, DE000A13SV65, DE000A1RFBQ3, DE000A1X3LL4, DE000A1X3LZ4, DE000A254ZN3, DE000A254ZP8, DE000A289PQ3, DE000A2AAV88, DE000A2AAVX2, DE000A2E4Y05, DE000A2E4Y39, DE000A2E4ZA7, DE000A2E4ZD1, DE000A2GSLB8, DE000A2GSLJ1, DE000A2GSLL7, DE000A2GSLP8, DE000A2GSLQ6, DE000A2GSLV6, DE000A2NB96, DE000A2YNVM8, DE000A2YNVV9, DE000A2YNNY3, DE000A30WF01, DE000A30WF19, DE000A30WF27, DE000A30WF68, DE000A30WFF92, DE000A30WFS7, DE000A30WFL3, DE000A30WFFZ2, DE000A31RJ03, DE000A31RJ11, DE000A31RJ29, DE000A31RJ37, DE000A31RJ45, DE000A31RJ52, DE000A31RJ60, DE000A31RJ66, DE000A31RJ73, DE000A31RJ57, DE000A31RJV1, DE000A31RJZ2, DE000A3E5K73, DE000A3E5K99, DE000A3E5KW9, DE000A3E5KY5, DE000A3E5KZ2, DE000A3H2Z49, DE000A3H2Z80, DE000A3H2ZW1, DE000A3TOX48, DE000A3TOX63, DE000A3TOYB8, DE000A3TOYC6, DE000A3TOYD4, DE000A3TOYE2, DE000A3TOYF9, DE000A3TOYG7, DE000A3TOYH5, DE000A3TOYJ1, DE000A3TOYL7, DE000A3TOYM5

Public Pfandbriefe	
	Q1 2024
ISIN	DE0001468361, DE0008119504, DE0008153289, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EJWQ9, DE000A1R06C5, DE000A1X2558, DE000A2AAVW4, DE000A31RJX7, DE000A31RJY5
	Q1 2023
	CH0026714276, DE0001468361, DE0008119504, DE0008153289, DE0008217910, DE000A0B1K04, DE000A11QAR2, DE000A11QAS0, DE000A11QAW2, DE000A12UA83, DE000A13SWG1, DE000A1A6LJ8, DE000A1CR6S0, DE000A1EJWQ9, DE000A1R06C5, DE000A1X2558, DE000A1X2616, DE000A2AAVW4, DE000A3E5K24, DE000A3E5K32