

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

**Pfandbriefe outstanding and their cover**

**3. Quarter 2022**

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2022	Q3 2021	Q3 2022	Q3 2021	Q3 2022	Q3 2021
<b>Mortgage Pfandbriefe</b>	(€ mn.)	10,678.7	8,340.7	10,305.3	8,492.7	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	16,545.1	17,612.9	15,993.6	18,815.2	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	5,866.5	9,272.2	5,688.3	10,322.5	4,689.7	9,735.1
OC in % of Pfandbriefe outstanding		54.9	111.2	55.2	121.5	-	-
Statutory OC***	(€ mn.)	418.0	-	412.6	-	412.4	-
Contractual OC***	(€ mn.)	-	-	-	-	-	-
Voluntary OC***	(€ mn.)	5,448.5	-	5,275.7	-	4,277.2	-
Over-Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	5,866.5	9,272.2	5,688.3	10,322.5		
OC in % of Pfandbriefe outstanding		54.9	111.2	55.2	121.5		

\* The risk-adjusted net present value was calculated using the institutions' own risk model according to section 5 para. 2 of the Net Present Value Regulation (PfandBarwertV)

Outstanding total		nominal value		net present value		risk-adjusted net present value*	
		Q3 2022	Q3 2021	Q3 2022	Q3 2021	Q3 2022	Q3 2021
<b>Public Pfandbriefe</b>	(€ mn.)	27,145.0	28,736.8	26,838.9	32,373.3	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Cover Pool</b>	(€ mn.)	31,548.6	32,542.6	31,423.1	38,051.5	-	-
of which derivatives	(€ mn.)	-	-	-	-	-	-
<b>Over Collateralization (OC)</b>	(€ mn.)	4,403.6	3,805.8	4,584.2	5,678.2	3,304.1	5,009.7
OC in % of Pfandbriefe outstanding		16.2	13.2	17.1	17.5	-	-
Statutory OC***	(€ mn.)	983.0	-	1,077.5	-	1,075.8	-
Contractual OC***	(€ mn.)	-	-	-	-	-	-
Voluntary OC***	(€ mn.)	3,420.6	-	3,506.7	-	2,228.3	-
Over Collateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	4,403.6	3,805.8	4,584.2	5,678.2		
OC in % of Pfandbriefe outstanding		16.2	13.2	17.1	17.5		

\* The risk-adjusted net present value was calculated using the institutions' own risk model according to section 5 para. 2 of the Net Present Value Regulation (PfandBarwertV)

\*\* 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.

\*\*\* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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

**Maturity structure of Pfandbriefe outstanding and their respective cover pools**  
**3. Quarter 2022**

Mortgage Pfandbriefe	Q3 2022		Q3 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	1,068.7	1,082.5	2,142.1	941.7
> 0,5 years and <= 1 year	15.0	1,163.4	380.0	1,085.6
> 1 year and <= 1,5 years	2,020.0	1,441.7	1,568.6	1,332.3
> 1,5 years and <= 2 years	1,253.0	1,419.5	15.0	1,252.3
> 2 years and <= 3 years	3,335.0	2,384.5	1,798.0	2,913.1
> 3 years and <= 4 years	1,542.0	2,515.3	2,260.0	2,746.2
> 4 years and <= 5 years	1,285.0	2,293.1	7.0	2,003.8
> 5 years and <= 10 years	110.0	3,985.1	120.0	4,996.4
> 10 years	50.0	260.0	50.0	341.5

Q3 2022 Mat-Ex (12 months)*	Q3 2021** Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
1,068.7	-
15.0	-
3,273.0	-
3,335.0	-
1,542.0	-
1,395.0	-
50.0	-

Public Pfandbriefe	Q3 2022		Q3 2021	
	Pfandbriefe outstanding € mn.	Cover pool € mn.	Pfandbriefe outstanding € mn.	Cover pool € mn.
Maturity:				
<= 0,5 years	2,421.5	2,535.1	1,443.8	1,147.8
> 0,5 years and <= 1 year	3,446.9	1,809.9	2,360.5	1,353.5
> 1 year and <= 1,5 years	2,358.9	1,334.6	2,412.2	2,053.8
> 1,5 years and <= 2 years	2,730.5	1,275.2	3,378.4	1,980.2
> 2 years and <= 3 years	2,297.0	2,504.6	4,194.9	2,654.1
> 3 years and <= 4 years	1,685.9	2,815.3	2,260.3	2,100.5
> 4 years and <= 5 years	2,030.4	2,594.9	1,725.5	2,775.9
> 5 years and <= 10 years	5,357.2	8,033.1	7,136.9	9,453.3
> 10 years	4,816.7	8,645.9	3,824.3	9,023.5

Q3 2022 Mat-Ex (12 months)*	Q3 2021** Mat-Ex (12 months)*
Pfandbriefe outstanding € mn.	Pfandbriefe outstanding € mn.
-	-
-	-
2,416.6	-
3,378.3	-
5,167.2	-
2,299.2	-
1,688.2	-
7,223.6	-
4,971.8	-

**Informations on the maturity extension of the Pfandbriefe**

	Q3 2022	Q3 2021**
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	<p>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.</p> <p>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.</p> <p>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.</p>	

\* 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.

\*\* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

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

**3. Quarter 2022**

Cover Assets	Q3 2022 € mn.	Q3 2021 € mn.
up to 300,000 Euros	997.0	792.8
more than 300,000 Euros up to 1 mn. Euros	299.6	236.3
more than 1 mn. Euros up to 10 mn. Euros	859.7	877.4
more than 10 mn. Euros	14,155.1	14,208.3
<b>Total</b>	<b>16,311.5</b>	<b>16,114.8</b>

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

**3. Quarter 2022**

Cover Assets	Q3 2022 € mn.	Q3 2021 € mn.
up to 10 mn. Euros	3,705.7	3,747.6
more than 10 mn. Euros up to 100 mn. Euros	8,246.4	8,131.2
more than 100 mn. Euros	19,188.7	20,634.8
<b>Total</b>	<b>31,140.8</b>	<b>32,513.6</b>

**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 2022**

		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	Total	€ mn.	Office buildings	Retail buildings	Industrial buildings	other commercially used buildings	Buildings under construction			Building land
<b>Total - all states</b>	year 2022	16,311.7	5,134.3	261.6	798.0	4,074.1	0.5	0.1	11,177.3	7,184.4	3,500.7	202.7	178.4	111.0	-	-	-	
	year 2021	16,114.8	4,432.9	209.9	603.2	3,619.2	0.5	0.1	11,681.9	7,169.8	4,050.1	147.7	187.0	56.0	71.3	-	-	
<b>Germany</b>	year 2022	7,999.3	3,085.7	261.6	798.0	2,025.5	0.5	0.1	4,913.6	2,455.3	1,974.1	202.7	170.4	111.0	-	-	-	
	year 2021	8,245.5	2,867.7	209.9	603.2	2,054.0	0.5	0.1	5,377.8	2,669.1	2,336.7	147.7	172.4	49.8	2.1	-	-	
<b>Belgium</b>	year 2022	144.0	-	-	-	-	-	-	144.0	144.0	-	-	-	-	-	-	-	
	year 2021	139.1	-	-	-	-	-	-	139.1	139.1	-	-	-	-	-	-	-	
<b>Bulgaria</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Denmark</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Estonia</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Finland</b>	year 2022	335.7	12.2	-	-	12.2	-	-	323.5	135.9	187.6	-	-	-	-	-	-	
	year 2021	323.9	12.2	-	-	12.2	-	-	311.7	122.7	189.0	-	-	-	-	-	-	
<b>France</b>	year 2022	1,184.8	-	-	-	-	-	-	1,184.8	873.4	311.3	-	-	-	-	-	-	
	year 2021	1,030.7	16.0	-	-	16.0	-	-	1,014.7	664.6	280.9	-	-	-	69.2	-	-	
<b>Greece</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Great Britain</b>	year 2022	287.5	-	-	-	-	-	-	287.5	287.5	-	-	-	-	-	-	-	
	year 2021	466.5	-	-	-	-	-	-	466.5	432.3	34.2	-	-	-	-	-	-	
<b>Ireland</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Italy</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Croatia</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Latvia</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Lithuania</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Luxembourg</b>	year 2022	175.8	-	-	-	-	-	-	175.8	175.8	-	-	-	-	-	-	-	
	year 2021	175.8	-	-	-	-	-	-	175.8	175.8	-	-	-	-	-	-	-	
<b>Malta</b>	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Netherlands</b>	year 2022	445.4	-	-	-	-	-	-	445.4	256.9	180.5	-	8.0	-	-	-	-	
	year 2021	612.7	-	-	-	-	-	-	612.7	312.2	279.7	-	14.6	6.2	-	-	-	
<b>Austria</b>	year 2022	152.4	-	-	-	-	-	-	152.4	120.7	31.7	-	-	-	-	-	-	
	year 2021	120.4	-	-	-	-	-	-	120.4	85.5	34.9	-	-	-	-	-	-	

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					Total	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		
			thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof	thereof					
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
Poland	year 2022	1,217.8	-	-	-	-	-	-	1,217.8	625.9	591.9	-	-	-	-	-	
	year 2021	1,102.2	-	-	-	-	-	-	1,102.2	522.8	579.4	-	-	-	-	-	
Portugal	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Romania	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sweden	year 2022	187.6	-	-	-	-	-	-	187.6	38.8	148.8	-	-	-	-	-	
	year 2021	268.1	-	-	-	-	-	-	268.1	89.2	178.9	-	-	-	-	-	
Slovakia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Slovenia	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Spain	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Czech Republic	year 2022	303.6	-	-	-	-	-	-	303.6	251.4	52.3	-	-	-	-	-	
	year 2021	239.9	-	-	-	-	-	-	239.9	187.6	52.3	-	-	-	-	-	
Hungary	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Cyprus	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Iceland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Liechtenstein	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Norway	year 2022	83.3	-	-	-	-	-	-	83.3	60.8	22.5	-	-	-	-	-	
	year 2021	63.1	-	-	-	-	-	-	63.1	63.1	-	-	-	-	-	-	
Switzerland	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Japan	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Canada	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
USA	year 2022	3,794.4	2,036.4	-	-	2,036.4	-	-	1,758.0	1,758.0	-	-	-	-	-	-	
	year 2021	3,326.9	1,537.0	-	-	1,537.0	-	-	1,789.9	1,705.8	84.1	-	-	-	-	-	
other OECD-States	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU institutions	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
other states/institutions	year 2022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	year 2021	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

**Volume of claims used to cover Public Pfandbriefe**

**3. Quarter 2022**

<b>Cover assets</b>											
		<b>Total</b>		<b>thereof owed by</b>				<b>thereof granted by</b>			
		<b>in the total included claims which are granted for reasons of promoting exports</b>		<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>	<b>State</b>	<b>Regional authorities</b>	<b>Local authorities</b>	<b>Other debtors</b>
State	<b>3. Quarter</b>	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2022	31,140.8	1,103.6	109.9	9,405.2	12,618.2	4,692.3	1,103.6	891.6	2,224.6	95.3
	year 2021	32,513.6	888.3	109.9	10,176.7	12,880.5	4,487.9	909.0	2,142.3	1,705.5	101.8
<b>Germany</b>	year 2022	29,045.3	934.4	51.1	9,203.9	12,446.0	4,665.9	934.4	875.4	773.2	95.3
	year 2021	30,236.3	752.5	51.1	9,952.9	12,682.3	4,459.0	773.2	1,364.6	851.4	101.8
<b>Belgium</b>	year 2022	735.7	-	-	-	-	-	-	-	735.7	-
	year 2021	817.2	-	-	-	-	0.9	-	12.2	804.1	-
<b>Denmark</b>	year 2022	47.6	47.6	-	-	-	-	47.6	-	-	-
	year 2021	33.1	33.1	-	-	-	-	33.1	-	-	-
<b>Finland</b>	year 2022	20.0	-	-	-	20.0	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2022	308.3	19.1	-	141.4	121.4	26.4	19.1	-	-	-
	year 2021	358.0	19.0	-	164.8	146.2	28.0	19.0	-	-	-
<b>Luxembourg</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	1.1	1.1	-	-	-	-	1.1	-	-	-
<b>Austria</b>	year 2022	726.6	2.1	58.8	-	-	-	2.1	-	665.8	-
	year 2021	806.4	2.4	58.8	-	-	-	2.4	745.2	-	-
<b>Portugal</b>	year 2022	50.0	-	-	-	-	-	-	-	50.0	-
	year 2021	50.0	-	-	-	-	-	-	-	50.0	-
<b>Sweden</b>	year 2022	29.6	29.6	-	-	-	-	29.6	-	-	-
	year 2021	27.7	27.7	-	-	-	-	27.7	-	-	-
<b>Spain</b>	year 2022	55.2	-	-	8.2	30.8	-	-	16.2	-	-
	year 2021	65.1	-	-	12.8	32.0	-	-	20.3	-	-
<b>Switzerland</b>	year 2022	122.5	70.8	-	51.8	-	-	70.8	-	-	-
	year 2021	98.7	52.5	-	46.2	-	-	52.5	-	-	-
<b>USA</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>other OECD-States</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>EU institutions</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>other states/institutions</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

Publication according to section 28 para. 3 no. 3 Pfandbrief Act

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 2022

	3. Quarter	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		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Germany</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Belgium</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Bulgaria</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Estonia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>France</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Greece</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Great Britain</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Ireland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Italy</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Croatia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Latvia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Lithuania</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Malta</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Austria</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Poland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Portugal</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Romania</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Slovakia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Spain</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Czech Republic</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Hungary</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Cyprus</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Iceland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Liechtenstein</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Norway</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Switzerland</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Japan</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>Canada</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>USA</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>other OECD-States</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>EU institutions</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-
<b>other states/institutions</b>	year 2022	-	-	-	-	-	-	-	-	-	-
	year 2021	-	-	-	-	-	-	-	-	-	-

Publication according to section 28 para. 1 nos. 8, 9, 10 Pfandbrief Act

**Further cover assets - in detail for Mortgage Pfandbriefe**

**3. Quarter 2022**

		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		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)			
		overall	thereof	overall	thereof		
			covered bonds according Art. 129 Regulation (EU) No 575/2013		covered bonds according Art. 129 Regulation (EU) No 575/2013		
State	3. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2022	233.6	-	-	-	233.6	
	year 2021	-	-	-	-	-	
<b>Germany</b>	year 2022	233.6	-	-	-	233.6	
	year 2021	-	-	-	-	-	



**Further cover assets - in detail for Public Pfandbriefe**

**3. Quarter 2022**

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*									
State	3. Quarter	Total	thereof			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	covered bonds according Art. 129 Regulation (EU) No 575/2013	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.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2022		407.8	407.8	-	-	-	-	-
	year 2021		-	-	-	-	-	-	-
<b>Germany</b>	year 2022		407.8	407.8	-	-	-	-	-
	year 2021		-	-	-	-	-	-	-

### Key figures about outstanding Pfandbriefe and Cover Pool

#### 3. Quarter 2022

Mortgage Pfandbriefe		Q3 2022	Q3 2021
Outstanding Pfandbriefe	(€ mn.)	10,678.7	8,340.7
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	77.0	90.9
Cover Pool			
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	(€ 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	%	61.6	62.8
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	1.8	12.9
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	230.6	470.0
	HKD	-	-
	JPY	-	-
	NOK	81.3	65.2
	SEK	173.4	271.6
	USD	3,301.9	3,105.0
	AUD	-	-
volume-weighted average of the maturity that has passed since the loan was granted (seasoning) section 28 para. 2 no. 4	years	4.7	4.3
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	59.1	59.0
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.)	116.3	-
Day on which the largest negative sum results	Day (1-180)	168.0	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	224.5	-
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.	%	-	-

## Public Pfandbriefe

		Q3 2022	Q3 2021
<b>Outstanding Pfandbriefe</b>	(€ mn.)	27,145.0	28,736.8
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	70.4	76.3
<b>Cover Pool</b>	(€ mn.)	31,548.6	32,542.6
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	%	94.2	94.9
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	CAD	-	-
	CHF	121.9	133.1
section 28 para. 1 no. 14 (Net Total)	CZK	-	-
	DKK	-	-
	GBP	-	-
	HKD	-	-
	JPY	573.2	696.9
	NOK	-	-
	SEK	-	-
	USD	204.1	155.8
	AUD	-	-
<b>Key figures on liquidity according section 28 para. 1 no. 6 Pfandbrief Act*</b>			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 Pfandbrief Act for Pfandbriefe	(€ mn.)	905.0	-
Day on which the largest negative sum results	Day (1-180)	72.0	-
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	974.6	-
<b>Key figures according section 28 para. 1 no. 7 Pfandbrief Act</b>			
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)	%	-	-
<b>Key figures according section 28 para. 1 no. 15 Pfandbrief Act</b>			
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.	%	-	-

\* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.

**List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class  
3. Quarter 2022**

Mortgage Pfandbriefe	
	Q3 2022
ISIN	DE000HLB1J20, DE000HLB4116, DE000HLB42D1, DE000HLB42M2, DE000HLB4392, DE000HLB4LY4, DE000HLB4YL4, DE000HLB7515, DE000HLB7889, XS1767931477, XS1793271716, XS1883355601, XS2001346480, XS2022037795, XS2106576494, XS2433126807, XS2446114600, XS2536375368

Public Pfandbriefe	
	Q3 2022
ISIN	DE0002677572, DE000A0A3HE5, DE000A0A3HW7, DE000A0A3HZ0, DE000A0ASMW9, DE000DXA0K24, DE000DXA0MG8, DE000DXA0PY4, DE000DXA0RA0, DE000DXA0S75, DE000DXA0TJ4, DE000DXA1NC3, DE000HLB0AN6, DE000HLB0AP3, DE000HLB0P49, DE000HLB0P56, DE000HLB0P64, DE000HLB0P98, DE000HLB1B28, DE000HLB1C27, DE000HLB1C43, DE000HLB1JX6, DE000HLB2LC4, DE000HLB2ND8, DE000HLB2NE6, DE000HLB2YH4, DE000HLB4090, DE000HLB40Y1, DE000HLB41B7, DE000HLB41C5, DE000HLB41D3, DE000HLB41M4, DE000HLB41Z6, DE000HLB42Q3, DE000HLB4J76, DE000HLB4J84, DE000HLB4JED, DE000HLB4JK7, DE000HLB4JM3, DE000HLB4JN1, DE000HLB4U48, DE000HLB4U71, DE000HLB4Y96, DE000HLB4V61, DE000HLB4Y36, DE000HLB4Y69, DE000HLB4YE9, DE000HLB4Z68, DE000HLB4ZG1, DE000WLB8ET1, XS0946693834, XS1382379318, XS1548773982, XS1587900843, XS1793273092, XS1936186425, XS2056484889, XS2106579670, XS2433240764, XS2445172187, XS2461137189

\* In accordance with section 55 of the Pfandbrief Act (Pfandbriefgesetz), the previous year's data will not be published until Q3 2023.