

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

Pfandbriefe outstanding and their cover

4. Quarter 2023

| Outstanding total | | nominal value | | net present value | | risk-adjusted net present value* | |
|--|---------|---------------|----------|-------------------|----------|----------------------------------|----------|
| | | Q4 2023 | Q4 2022 | Q4 2023 | Q4 2022 | Q4 2023 | Q4 2022 |
| Mortgage Pfandbriefe | (€ mn.) | 17.620,6 | 16.045,7 | 17.102,6 | 14.672,4 | 18.301,2 | 16.220,1 |
| of which derivatives | (€ mn.) | - | - | - | - | - | - |
| Cover Pool | (€ mn.) | 18.517,8 | 17.187,6 | 18.473,4 | 16.511,3 | 19.268,5 | 17.646,8 |
| of which derivatives | (€ mn.) | - | - | - | - | - | - |
| Over Collateralization (OC) | (€ mn.) | 897,3 | 1.141,9 | 1.370,8 | 1.838,9 | 967,3 | 1.426,7 |
| OC in % of Pfandbriefe outstanding | | 5,1 | 7,1 | 8,0 | 12,5 | 5,3 | 8,8 |
| Statutory OC ¹ | (€ mn.) | 691,8 | 620,8 | 342,1 | 293,5 | | |
| Contractual OC ² | (€ mn.) | - | - | - | - | | |
| Voluntary OC ³ | (€ mn.) | 205,5 | 521,1 | 1.028,8 | 1.545,4 | | |
| Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model | (€ mn.) | 897,3 | 1.141,9 | 1.370,8 | 1.838,9 | | |
| OC in % of Pfandbriefe outstanding | | 5,1 | 7,1 | 8,0 | 12,5 | | |

| Outstanding total | | nominal value | | net present value | | risk-adjusted net present value* | |
|--|---------|---------------|---------|-------------------|---------|----------------------------------|---------|
| | | Q4 2023 | Q4 2022 | Q4 2023 | Q4 2022 | Q4 2023 | Q4 2022 |
| Public Pfandbriefe | (€ mn.) | 141,0 | 200,0 | 151,4 | 216,7 | 147,1 | 198,5 |
| of which derivatives | (€ mn.) | - | - | - | - | - | - |
| Cover Pool | (€ mn.) | 173,3 | 232,4 | 197,3 | 247,0 | 174,7 | 212,8 |
| of which derivatives | (€ mn.) | - | - | - | - | - | - |
| Over Collateralization (OC) | (€ mn.) | 32,3 | 32,4 | 45,9 | 30,2 | 27,6 | 14,3 |
| OC in % of Pfandbriefe outstanding | | 22,9 | 16,2 | 30,3 | 14,0 | 18,8 | 7,2 |
| Statutory OC ¹ | (€ mn.) | 5,9 | 8,6 | 3,0 | 4,3 | | |
| Contractual OC ² | (€ mn.) | - | - | - | - | | |
| Voluntary OC ³ | (€ mn.) | 26,4 | 23,8 | 42,8 | 25,9 | | |
| Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model | (€ mn.) | 32,3 | 32,4 | 45,9 | 30,2 | | |
| OC in % of Pfandbriefe outstanding | | 22,9 | 16,2 | 30,3 | 14,0 | | |

* For the calculation of the stress scenarios. The static approach is used for currencies and the dynamic approach for interest rates in accordance with § 5 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 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.

Publication according to section 28 para. 1 nos. 4, 5 Pfandbrief Act

Maturity structure of Pfandbriefe outstanding and their respective cover pools

4. Quarter 2023

| | Q4 2023 | | Q4 2022 | |
|----------------------------|----------------------------------|---------------------|----------------------------------|---------------------|
| | Pfandbriefe outstanding € mn. | Cover pool € mn. | Pfandbriefe outstanding € mn. | Cover pool € mn. |
| Maturity: | | | | |
| <= 0.5 years | 1.082,5 | 1.046,8 | 1.370,8 | 1.034,5 |
| > 0.5 years and <= 1 year | 416,0 | 1.303,2 | 568,0 | 1.029,9 |
| > 1 year and <= 1.5 years | 573,0 | 794,3 | 1.082,0 | 928,8 |
| > 1.5 years and <= 2 years | 1.932,0 | 1.765,4 | 166,0 | 1.261,9 |
| > 2 years and <= 3 years | 1.993,5 | 2.280,4 | 2.455,0 | 2.178,3 |
| > 3 years and <= 4 years | 1.962,0 | 2.664,9 | 1.473,1 | 2.328,3 |
| > 4 years and <= 5 years | 2.357,0 | 2.527,3 | 1.987,0 | 2.004,6 |
| > 5 years and <= 10 years | 6.418,5 | 5.722,5 | 5.535,5 | 5.975,7 |
| > 10 years | 886,1 | 412,9 | 1.408,3 | 445,6 |

| Q4 2023 Mat-Ex (12 months)* Pfandbriefe outstanding € mn. | Q4 2022 Mat-Ex (12 months)* Pfandbriefe outstanding € mn. |
|--|--|
| - | - |
| - | - |
| 1.082,5 | 1.370,8 |
| 416,0 | 568,0 |
| 2.505,0 | 1.248,0 |
| 1.993,5 | 2.455,0 |
| 1.962,0 | 1.473,1 |
| 7.520,5 | 6.694,0 |
| 2.141,1 | 2.236,8 |

| | Q4 2023 | | Q4 2022 | |
|----------------------------|----------------------------------|---------------------|----------------------------------|---------------------|
| | Pfandbriefe outstanding € mn. | Cover pool € mn. | Pfandbriefe outstanding € mn. | Cover pool € mn. |
| Maturity: | | | | |
| <= 0.5 years | 10,0 | 10,5 | 9,0 | 0,4 |
| > 0.5 years and <= 1 year | - | 0,4 | - | 0,3 |
| > 1 year and <= 1.5 years | - | 8,8 | 10,0 | 10,4 |
| > 1.5 years and <= 2 years | 35,0 | 0,2 | - | 0,4 |
| > 2 years and <= 3 years | - | 2,3 | 35,0 | 14,5 |
| > 3 years and <= 4 years | 96,0 | 0,5 | - | 5,3 |
| > 4 years and <= 5 years | - | 0,1 | 96,0 | 50,5 |
| > 5 years and <= 10 years | - | 0,5 | - | 0,6 |
| > 10 years | - | 150,0 | 50,0 | 150,1 |

| Q4 2023 Mat-Ex (12 months)* Pfandbriefe outstanding € mn. | Q4 2022 Mat-Ex (12 months)* Pfandbriefe outstanding € mn. |
|--|--|
| - | - |
| - | - |
| 10,0 | 9,0 |
| - | - |
| 35,0 | 10,0 |
| - | 35,0 |
| 96,0 | - |
| - | 96,0 |
| - | 50,0 |

| Information on the maturity extension of the Pfandbriefe | | |
|---|---|---|
| | Q4 2023 | Q4 2022 |
| Prerequisites for the extension of maturity of the Pfandbriefe | <p>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.</p> | <p>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.</p> |
| 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 a extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.</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> | <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 a extension of the maturity, the existence of the prerequisites pursuant to section 30 para. 2b Pfandbrief Act shall be irrefutably presumed. Such an extension shall be taken into account within the maximum extension period of 12 months.</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.

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

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

4. Quarter 2023

| Cover Assets | Q4 2023 € mn. | Q4 2022 € mn. |
|---|------------------|------------------|
| up to 300,000 Euros | 18,0 | 21,8 |
| more than 300,000 Euros up to 1 mn. Euros | 70,3 | 76,9 |
| more than 1 mn. Euros up to 10 mn. Euros | 2.204,7 | 2.239,4 |
| more than 10 mn. Euros | 15.184,8 | 13.701,5 |
| Total | 17.477,8 | 16.039,6 |

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

3. Quarter 2023

| Cover Assets | Q4 2023 € mn. | Q4 2022 € mn. |
|--|------------------|------------------|
| up to 10 mn. Euros | 23,3 | 21,4 |
| more than 10 mn. Euros up to 100 mn. Euros | 150,0 | 211,0 |
| more than 100 mn. Euros | - | - |
| Total | 173,3 | 232,4 |

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

4. Quarter 2023

| | | 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 | 4. Quarter | Residential | | | | | | | Commercial | | | | | | | | |
| | | Total | Apartments | Single-and two-family houses | Multiple-family houses | Buildings under construction | Building land | Total | Office buildings | Retail buildings | Industrial buildings | Other commercially used buildings | Buildings under construction | Building land | | | |
| | | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. |
| Total - all states | year 2023 | 17.477,8 | 6.001,4 | 47,7 | 152,3 | 5.740,2 | - | 61,1 | 11.476,5 | 5.818,0 | 3.428,3 | 128,7 | 2.021,6 | 79,4 | 0,4 | 0,0 | - |
| | year 2022 | 16.039,6 | 5.269,9 | 25,3 | 144,9 | 5.099,7 | - | - | 10.769,6 | 5.734,6 | 3.079,7 | 202,9 | 1.648,3 | 52,2 | 51,8 | 0,0 | - |
| Germany | year 2023 | 11.673,7 | 5.009,1 | 30,9 | 7,9 | 4.909,2 | - | 61,1 | 6.664,7 | 2.904,1 | 2.117,4 | 124,7 | 1.438,5 | 79,4 | 0,4 | 0,0 | - |
| | year 2022 | 10.595,1 | 4.516,6 | 25,1 | 8,9 | 4.482,6 | - | - | 6.078,5 | 2.847,8 | 1.713,8 | 198,9 | 1.214,0 | 52,2 | 51,8 | - | - |
| Belgium | year 2023 | 62,3 | - | - | - | - | - | - | 62,3 | 62,3 | - | - | - | - | - | - | - |
| | year 2022 | 55,7 | - | - | - | - | - | - | 55,7 | 55,7 | - | - | - | - | - | - | - |
| France | year 2023 | 1.428,6 | 14,6 | - | - | 14,6 | - | - | 1.413,9 | 1.039,2 | 249,4 | - | 125,3 | - | - | - | - |
| | year 2022 | 1.367,1 | - | - | - | - | - | - | 1.367,1 | 953,8 | 319,3 | - | 94,0 | - | - | - | - |
| Great Britain | year 2023 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | year 2022 | 64,3 | - | - | - | - | - | - | 64,3 | 64,3 | - | - | - | - | - | - | - |
| Netherlands | year 2023 | 3.000,8 | 977,7 | 16,9 | 144,4 | 816,4 | - | - | 2.023,1 | 973,9 | 737,1 | 4,0 | 308,2 | - | - | - | - |
| | year 2022 | 2.754,1 | 753,3 | 0,2 | 136,0 | 617,1 | - | - | 2.000,8 | 1.019,1 | 704,4 | 4,0 | 273,2 | - | - | 0,0 | - |
| Poland | year 2023 | 1.065,0 | - | - | - | - | - | - | 1.065,0 | 662,7 | 252,7 | - | 149,6 | - | - | - | - |
| | year 2022 | 955,8 | - | - | - | - | - | - | 955,8 | 618,2 | 270,6 | - | 67,1 | - | - | - | - |
| Czech Republic | year 2023 | 247,4 | - | - | - | - | - | - | 247,4 | 175,7 | 71,7 | - | - | - | - | - | - |
| | year 2022 | 247,4 | - | - | - | - | - | - | 247,4 | 175,7 | 71,7 | - | - | - | - | - | - |

Publication according to section 28 para. 3 no. 2 Pfandbrief Act

Volume of claims used to cover Public Pfandbriefe

4. Quarter 2023

| Cover assets | | | | | | | | | | | |
|---------------------------|------------|----------------|---|-----------------|----------------------------------|-------------------------------|---------------------------|--------------------|----------------------------------|-------------------------------|---------------------------|
| State | 4. Quarter | Total € mn. | in the total included claims which are granted for reasons of promoting exports € mn. | thereof owed by | | | | thereof granted by | | | |
| | | | | 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 2023 | 173,3 | - | 50,0 | 100,0 | - | 15,5 | - | 7,8 | - | - |
| | year 2022 | 232,4 | - | 50,0 | 164,0 | - | 10,0 | - | 8,4 | - | - |
| Germany | year 2023 | 123,3 | - | - | 100,0 | - | 15,5 | - | 7,8 | - | - |
| | year 2022 | 182,4 | - | - | 164,0 | - | 10,0 | - | 8,4 | - | - |
| Austria | year 2023 | 50,0 | - | 50,0 | - | - | - | - | - | - | - |
| | year 2022 | 50,0 | - | 50,0 | - | - | - | - | - | - | - |

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**

4. Quarter 2023

| State | 4. 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 | | | | Total | thereof | | | |
| | | € mn. | State | Regional authorities | Local authorities | Other debtors | € mn. | State | Regional authorities | Local authorities | Other debtors |
| | | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. | € mn. |
| Total - all states | year 2023 | - | - | - | - | - | - | - | - | - | - |
| | year 2022 | - | - | - | - | - | - | - | - | - | - |
| Germany | year 2023 | - | - | - | - | - | - | - | - | - | - |
| | year 2022 | - | - | - | - | - | - | - | - | - | - |
| Austria | year 2023 | - | - | - | - | - | - | - | - | - | - |
| | year 2022 | - | - | - | - | - | - | - | - | - | - |

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

Further cover assets - in detail for Mortgage Pfandbriefe

4. Quarter 2023

| 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 | 4. Quarter | Total € mn. | thereof | | thereof | | claims according to section 19 para. 1 no. 4 € mn. |
| | | | overall € mn. | thereof | overall € mn. | thereof | |
| | | | | covered bonds according Art. 129 Regulation (EU) No 575/2013 € mn. | | covered bonds according Art. 129 Regulation (EU) No 575/2013 € mn. | |
| Total - all states | year 2023 | 1.040,0 | 387,5 | 337,5 | 247,5 | 247,5 | 405,0 |
| | year 2022 | 1.148,0 | 302,5 | 302,5 | 435,5 | 435,5 | 410,0 |
| Germany | year 2023 | 817,5 | 387,5 | 337,5 | 95,0 | 95,0 | 335,0 |
| | year 2022 | 775,5 | 302,5 | 302,5 | 93,0 | 93,0 | 380,0 |
| France | year 2023 | 198,5 | - | - | 128,5 | 128,5 | 70,0 |
| | year 2022 | - | - | - | - | - | - |
| Poland | year 2023 | - | - | - | - | - | - |
| | year 2022 | 30,0 | - | - | - | - | 30,0 |
| Sweden | year 2023 | 24,0 | - | - | 24,0 | 24,0 | - |
| | year 2022 | 30,0 | - | - | 30,0 | 30,0 | - |
| Canada | year 2023 | - | - | - | - | - | - |
| | year 2022 | 312,5 | - | - | 312,5 | 312,5 | - |

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

Further cover assets - in detail for Public Pfandbriefe

4. Quarter 2023

| | | 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 | 4. Quarter | Total | thereof | | | | | | | |
| | | € mn. | claims according to section 20 para. 2 no. 2 | | claims according to section 20 para. 2 nos. | | claims according to section 20 para. 2 | | € mn. | € mn. |
| | | | overall | thereof | overall | thereof | overall | thereof | | |
| | | | covered bonds according Art. 129 Regulation (EU) No 575/2013 | | covered bonds according Art. 129 Regulation (EU) No 575/2013 | | covered bonds according Art. 129 Regulation (EU) No 575/2013 | | | |
| Total - all states | year 2023 | - | - | - | - | - | - | - | - | |
| | year 2022 | - | - | - | - | - | - | - | - | |
| Germany | year 2023 | - | - | - | - | - | - | - | - | |
| | year 2022 | - | - | - | - | - | - | - | - | |

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
4. Quarter 2023

| Mortgage Pfandbriefe | | Q4 2023 | Q4 2022 |
|---|-------------|-----------------|-----------------|
| Outstanding Pfandbriefe | (€ mn.) | 17.620,6 | 16.045,7 |
| thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13 | % | 99,9 | 99,6 |
| Cover Pool | (€ mn.) | 18.517,8 | 17.187,6 |
| 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 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 | % | 74,8 | 74,9 |
| Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn. | | | |
| | CAD | - | - |
| | CHF | -246,2 | -211,7 |
| | CZK | - | - |
| | DKK | - | - |
| | GBP | - | 65,9 |
| | HKD | - | - |
| | JPY | - | - |
| | NOK | - | - |
| | SEK | - | - |
| | USD | - | - |
| | 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 | 4,4 | 4,3 |
| average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3 | % | 57,3 | 57,0 |
| 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.) | 598,2 | 779,5 |
| Day on which the largest negative sum results | Day (1-180) | 10,0 | 148,0 |
| Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act | (€ mn.) | 980,8 | 998,3 |
| 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. | % | 0,0 | 0,3 |

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 4. Quarter 2023

| Public Pfandbriefe | | Q4 2023 | Q4 2022 |
|--|-------------|---------|---------|
| Outstanding Pfandbriefe | (€ mn.) | 141,0 | 200,0 |
| thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13 | % | 100,0 | 100,0 |
| Cover Pool | (€ mn.) | 173,3 | 232,4 |
| 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 | % | 100,0 | 100,0 |
| Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn. | | | |
| | CAD | - | - |
| | CHF | - | - |
| | CZK | - | - |
| section 28 para. 1 no. 14 (Net Total) | DKK | - | - |
| | GBP | - | - |
| | HKD | - | - |
| | JPY | - | - |
| | NOK | - | - |
| | SEK | - | - |
| | USD | - | - |
| | 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.) | 12,8 | 14,2 |
| Day on which the largest negative sum results | Day (1-180) | 69,0 | 113,0 |
| Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act | (€ mn.) | 15,5 | 22,9 |
| Key figures according section 28 para. 1 no. 7 Pfandbrief Act | | | |
| share of derivative transactions included in the cover pools according section 20 para. 2 no. 1 (credit quality step 3) | % | - | - |
| share of derivative transactions included in the cover pools according section 20 para. 2 no. 2 (credit quality step 2) | % | - | - |
| share of derivative transactions included in the cover pools according section 20 para. 2 no. 3 c (credit quality step 1) | % | - | - |
| share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 1 (credit quality step 3) | % | - | - |
| share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 2 (credit quality step 2) | % | - | - |
| share of derivative transactions in liabilities to be covered according section 20 para. 2 no. 3 c (credit quality step 1) | % | - | - |
| Key figures according section 28 para. 1 no. 15 Pfandbrief Act | | | |
| Share of cover assets in the cover pool for which or for whose debtor a default pursuant to Art. 178 para. 1 of Regulation (EU) no. 575/2013 is deemed to have occurred. | % | - | - |

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

List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief
4. Quarter 2023

| Mortgage Pfandbriefe | | |
|----------------------|--|---|
| | Q4 2023 | Q4 2022 |
| ISIN | CH1202242249, DE000BHY0AU8, DE000BHY0BE0, DE000BHY0BN1, DE000BHY0BQ4, DE000BHY0BV4, DE000BHY0BZ5, DE000BHY0B14, DE000BHY0C47, DE000BHY0C70, DE000BHY0C88, DE000BHY0GC3, DE000BHY0GD1, DE000BHY0GE9, DE000BHY0GH2, DE000BHY0GK6, DE000BHY0GL4, DE000BHY0GM2, DE000BHY0GQ3, DE000BHY0GT7, DE000BHY0GX9, DE000BHY0HC1, DE000BHY0HM0, DE000BHY0HN8, DE000BHY0HP3, DE000BHY0HW9, DE000BHY0HZ2, DE000BHY0H34, DE000BHY0JB9, DE000BHY0JC7, DE000BHY0JD5, DE000BHY0JJ2, DE000BHY0JS3, DE000BHY0JU9, DE000BHY0JW5, DE000BHY0JX3, DE000BHY0JY1, DE000BHY0J08, DE000BHY0MQ1, DE000BHY0MT5, DE000BHY0MX7, DE000BHY0SB0, DE000BHY0SC8, DE000BHY0SP0, DE0002180064, DE0002190097, DE0002190204, DE0002190220, DE0002190253, DE0002190295, DE0002190303, DE0002190329, DE0002190337, DE0002190345, DE0002190402, DE0002190436, DE0002190444, DE0002190485, DE0002190543, DE0002190725, DE0002190741, DE0002190782, DE0002190832, DE0002190972, DE0002191020, DE0002200003, DE0002200250, DE0002200359, DE0002200375, DE0002200409, DE0002200417, DE0002200425, DE0002200441, DE0002200458, DE0002200466, DE0002200516, DE0002200532, DE0002200557, DE0002200565, DE0002200573, DE0002200599, DE0002200615, DE0002200623, DE0002200649, DE0002200664, DE0002200672, DE0002200680, DE0002200698, DE0002200706, DE0002200714, DE0002200763, DE0002210028 | CH1202242249, DE000BHY0AU8, DE000BHY0BC4, DE000BHY0BE0, DE000BHY0BH3, DE000BHY0BN1, DE000BHY0BQ4, DE000BHY0BU6, DE000BHY0BV4, DE000BHY0BW2, DE000BHY0BZ5, DE000BHY0B06, DE000BHY0B14, DE000BHY0C13, DE000BHY0C47, DE000BHY0C70, DE000BHY0C88, DE000BHY0GC3, DE000BHY0GD1, DE000BHY0GE9, DE000BHY0GH2, DE000BHY0GK6, DE000BHY0GL4, DE000BHY0GX9, DE000BHY0HC1, DE000BHY0HK4, DE000BHY0HL2, DE000BHY0HM0, DE000BHY0HN8, DE000BHY0HP3, DE000BHY0HV1, DE000BHY0HW9, DE000BHY0HZ2, DE000BHY0H34, DE000BHY0JB9, DE000BHY0JC7, DE000BHY0JD5, DE000BHY0JJ2, DE000BHY0JS3, DE000BHY0JU9, DE000BHY0MQ1, DE000BHY0MT5, DE000BHY0MW9, DE000BHY0MX7, DE000BHY0SB0, DE000BHY0150, DE0002180064, DE0002190097, DE0002190204, DE0002190220, DE0002190253, DE0002190295, DE0002190303, DE0002190329, DE0002190337, DE0002190345, DE0002190402, DE0002190436, DE0002190444, DE0002190485, DE0002190543, DE0002190659, DE0002190725, DE0002190741, DE0002190782, DE0002190832, DE0002190972, DE0002191020, DE0002200003, DE0002200250, DE0002200359, DE0002200375, DE0002200409, DE0002200417, DE0002200425, DE0002200441, DE0002200458, DE0002200466, DE0002200516, DE0002200532, DE0002200557, DE0002200565, DE0002200573, DE0002200599, DE0002200615, DE0002200623, DE0002200649, DE0002200664, DE0002200672, DE0002200680, DE0002200698, DE0002200706, DE0002200714, DE0002200763, DE0002210028 |
| Public Pfandbriefe | | |
| | Q4 2023 | Q4 2022 |
| ISIN | DE0002193315, DE0002193372, DE0002193646, DE0002203213, DE0002206737 | DE0002193315, DE0002193372, DE0002193646, DE0002203023, DE0002203213, DE0002206737 |

Publication according to Section 28 para. 2 no. 4 PA

Section 28 para. 2 no. 4a) to c) PA: Number of foreclosure and receivership proceedings as well as the total amount of arrears on the interest payable by mortgagors Q4 2023

| Section 28 para. 2 no. 4a) to c) PA | Q4 2023 | | Q4 2022 | |
|---|-------------------|--------------------|-------------------|--------------------|
| | Commercial number | Residential number | Commercial number | Residential number |
| No. 4 a | | | | |
| Pending foreclosures | - | - | - | - |
| Pending receivership proceedings *) | - | - | - | - |
| *) of which included in pending foreclosures | - | - | - | - |
| Executed foreclosures | - | - | - | - |
| Nr. 4 b | | | | |
| Number of cases in which the bank had taken over properties to prevent losses | - | - | - | - |

| Section 28 para. 2 no. 4 c PA | Q4 2023 | | Q4 2022 | |
|---|------------------|-------------------|------------------|-------------------|
| | Commercial € mn. | Residential € mn. | Commercial € mn. | Residential € mn. |
| No. 4 c | | | | |
| Total amount of arrears on the interest payable by mortgagors | 0,0 | - | - | - |