

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

## Pfandbriefe outstanding and their cover

### 4. Quarter 2024

		nominal value		net present value		risk-adjusted net present value*	
		Q4 2024	Q4 2023	Q4 2024	Q4 2023	Q4 2024	Q4 2023
<b>Outstanding total</b>							
<b>Mortgage Pfandbriefe<sup>4</sup></b>	(€ mn.)	15.449,1	14.559,3	15.588,9	14.161,9	16.271,1	14.691,3
of which derivatives	(€ mn.)	180,3	82,5	180,3	18,2	213,6	-
Cover Pool	(€ mn.)	17.203,5	16.461,3	18.014,4	16.940,8	18.272,4	16.927,2
of which derivatives	(€ mn.)	0,0	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	1.754,4	1.902,0	2.425,5	2.778,9	2.001,3	2.235,9
OC in % of Pfandbriefe outstanding		11,4	13,1	15,6	19,6	12,3	15,2
Statutory OC <sup>1</sup>	(€ mn.)	629,9	601,8	311,8	283,2		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	1.124,5	1.300,2	2.113,8	2.495,7		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	1.754,4	1.902,0	2.425,5	2.778,9		
OC in % of Pfandbriefe outstanding		11,4	13,1	15,6	19,6		

\* dynamic method acc. §5 BarVertVO / static method acc. §6 BarVertVO

		nominal value		net present value		risk-adjusted net present value*	
		Q4 2024	Q4 2023	Q4 2024	Q4 2023	Q4 2024	Q4 2023
<b>Outstanding total</b>							
<b>Public Pfandbriefe<sup>5</sup></b>	(€ mn.)	921,3	1.018,7	1.023,1	1.131,6	990,1	1.077,9
of which derivatives	(€ mn.)	-	-	-	-	-	-
Cover Pool	(€ mn.)	1.144,4	1.141,7	1.305,6	1.286,4	1.223,2	1.181,2
of which derivatives	(€ mn.)	-	-	-	-	-	-
Overcollateralization (OC)	(€ mn.)	223,1	123,0	282,5	154,8	233,1	103,3
OC in % of Pfandbriefe outstanding		24,2	12,1	27,6	13,7	23,5	9,6
Statutory OC <sup>1</sup>	(€ mn.)	39,3	40,6	20,5	22,6		
Contractual OC <sup>2</sup>	(€ mn.)	-	-	-	-		
Voluntary OC <sup>3</sup>	(€ mn.)	183,8	82,3	262,0	132,2		
Overcollateralization in Consideration of vdp-Credit-Quality-Differentiation-Model	(€ mn.)	223,1	123,0	282,5	154,8		
OC in % of Pfandbriefe outstanding		24,2	12,1	27,6	13,7		

\* dynamic method acc. §5 BarVertVO / static method acc. §6 BarVertVO

<sup>1</sup> 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

<sup>2</sup> Contractual overcollateralization

<sup>3</sup> Residual, depending on the statutory and contractual overcollateralization; net present value includes the net present value of the nominal statutory

<sup>4</sup> of which taken into own inventory: Q4 2024 2.677,8 € mn.

Q4 2023 2.304,0 € mn.

<sup>5</sup> of which taken into own inventory: Q4 2024 - € mn.

Q4 2023 - € mn.

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**  
**4. Quarter 2024**

Mortgage Pfandbriefe	Q4 2024		Q4 2023	
	Pfandbriefe outstanding <sup>1</sup> € mn.	Cover pool € mn.	Pfandbriefe outstanding <sup>1</sup> € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	1.245,2	1.743,0	956,0	1.113,9
> 0.5 years and <= 1 year	688,2	2.050,3	734,3	1.382,3
> 1 year and <= 1.5 years	1.515,9	1.352,4	1.475,2	1.568,7
> 1.5 years and <= 2 years	548,0	2.232,8	708,2	2.365,4
> 2 years and <= 3 years	2.007,7	3.136,3	2.274,7	3.578,0
> 3 years and <= 4 years	2.868,1	3.908,4	2.074,9	2.096,4
> 4 years and <= 5 years	2.558,1	1.551,6	1.950,3	2.328,1
> 5 years and <= 10 years	3.254,3	1.166,9	4.016,9	1.855,6
> 10 years	763,7	61,8	368,8	172,9

Q4 2024 Mat-Ex (12 months)*	Q4 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding <sup>1</sup> € mn.	Pfandbriefe outstanding <sup>1</sup> € mn.
-	-
-	-
1.245,2	956,0
688,2	734,3
2.063,9	2.183,4
2.007,7	2.274,7
2.868,1	2.074,9
5.724,1	5.456,3
852,0	879,7

Public Pfandbriefe	Q4 2024		Q4 2023	
	Pfandbriefe outstanding <sup>2</sup> € mn.	Cover pool € mn.	Pfandbriefe outstanding <sup>2</sup> € mn.	Cover pool € mn.
Maturity:				
<= 0.5 years	113,5	15,3	19,2	65,4
> 0.5 years and <= 1 year	142,4	25,3	78,5	22,3
> 1 year and <= 1.5 years	26,2	71,2	113,3	15,6
> 1.5 years and <= 2 years	88,4	54,6	142,4	10,6
> 2 years and <= 3 years	196,8	39,3	114,5	80,3
> 3 years and <= 4 years	81,0	154,6	196,8	29,9
> 4 years and <= 5 years	24,8	14,6	81,0	110,3
> 5 years and <= 10 years	202,8	248,4	149,9	124,0
> 10 years	45,4	521,0	123,1	683,3

Q4 2024 Mat-Ex (12 months)*	Q4 2023 Mat-Ex (12 months)*
Pfandbriefe outstanding <sup>2</sup> € mn.	Pfandbriefe outstanding <sup>2</sup> € mn.
-	-
-	-
113,5	19,2
142,4	78,5
114,5	255,7
196,8	114,5
81,0	196,8
149,9	146,4
123,1	207,6

**Information on the maturity extension of the Pfandbriefe**

	Q4 2024	Q4 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.

<sup>1</sup> of which taken into own inventory: Q4 2024 2.677,8 € mn.  
Q4 2023 2.304,0 € mn.  
<sup>2</sup> of which taken into own inventory: Q4 2024 - € mn.  
Q4 2023 - € mn.

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 Pfandbrief Act

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

#### 4. Quarter 2024

Cover Assets	Q4 2024 € mn.	Q4 2023 € mn.
up to 300,000 Euros	103,7	114,9
more than 300,000 Euros up to 1 mn. Euros	65,0	33,1
more than 1 mn. Euros up to 10 mn. Euros	1.545,2	293,5
more than 10 mn. Euros	14.557,6	14.819,7
<b>Total</b>	<b>16.271,4</b>	<b>15.261,2</b>

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

#### 4. Quarter 2024

Cover Assets	Q4 2024 € mn.	Q4 2023 € mn.
up to 10 mn. Euros	92,8	111,0
more than 10 mn. Euros up to 100 mn. Euros	362,1	419,2
more than 100 mn. Euros	689,5	611,5
<b>Total</b>	<b>1.144,4</b>	<b>1.141,7</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**

**4. 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	4. Quarter	Residential							Commercial									
		Total	thereof						Total	thereof								
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	
<b>Total - all states</b>	year 2024	16.271,4	1.445,0	10,0	48,2	1.386,6	-	0,3	14.826,4	4.402,4	2.650,2	2.509,1	4.836,0	428,7	-	-	0,0	-
	year 2023	15.261,2	1.253,9	-	80,1	1.173,8	-	-	14.007,3	4.591,0	2.693,7	2.480,3	4.069,5	172,8	-	-	0,1	0,1
<b>Germany</b>	year 2024	1.261,0	428,4	10,0	48,2	370,0	-	0,3	832,6	164,1	180,2	301,6	186,8	-	-	-	0,0	-
	year 2023	1.359,0	456,0	-	80,1	375,9	-	-	903,0	158,0	187,6	320,8	236,6	-	-	-	0,1	0,1
<b>Belgium</b>	year 2024	319,6	-	-	-	-	-	-	319,6	157,8	66,5	1,8	93,5	-	-	-	-	-
	year 2023	226,8	-	-	-	-	-	-	226,8	92,3	66,5	10,0	58,0	-	-	-	-	-
<b>Denmark</b>	year 2024	195,3	-	-	-	-	-	-	195,3	-	-	-	195,3	-	-	-	-	-
	year 2023	195,5	-	-	-	-	-	-	195,5	-	-	-	195,5	-	-	-	-	-
<b>Estonia</b>	year 2024	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	year 2023	18,7	-	-	-	-	-	-	18,7	-	18,7	-	-	-	-	-	-	-
<b>Finland</b>	year 2024	317,3	14,6	-	-	14,6	-	-	302,6	94,9	184,2	23,5	-	-	-	-	-	-
	year 2023	312,0	14,6	-	-	14,6	-	-	297,4	77,4	184,7	35,3	-	-	-	-	-	-
<b>France</b>	year 2024	1.754,6	14,8	-	-	14,8	-	-	1.739,8	794,3	159,7	195,3	337,8	252,7	-	-	-	-
	year 2023	1.664,4	9,9	-	-	9,9	-	-	1.654,5	860,5	139,3	178,1	326,5	150,1	-	-	-	-
<b>Great Britain</b>	year 2024	3.359,5	574,6	-	-	574,6	-	-	2.784,9	721,6	188,2	486,0	1.247,9	141,1	-	-	-	-
	year 2023	2.459,8	309,7	-	-	309,7	-	-	2.150,1	585,9	186,9	427,6	949,7	-	-	-	-	-
<b>Ireland</b>	year 2024	82,1	-	-	-	-	-	-	82,1	-	-	-	82,1	-	-	-	-	-
	year 2023	20,3	-	-	-	-	-	-	20,3	-	-	-	20,3	-	-	-	-	-
<b>Italy</b>	year 2024	604,7	18,0	-	-	18,0	-	-	586,7	175,2	341,0	22,1	48,3	-	-	-	-	-
	year 2023	647,1	-	-	-	-	-	-	647,1	176,9	375,7	34,1	60,4	-	-	-	-	-
<b>Luxembourg</b>	year 2024	57,2	-	-	-	-	-	-	57,2	52,6	-	-	4,5	-	-	-	-	-
	year 2023	57,1	-	-	-	-	-	-	57,1	52,6	-	-	4,5	-	-	-	-	-
<b>Netherlands</b>	year 2024	1.017,1	-	-	-	-	-	-	1.017,1	3,8	-	321,1	692,2	-	-	-	-	-
	year 2023	735,2	-	-	-	-	-	-	735,2	3,8	-	248,8	482,6	-	-	-	-	-
<b>Austria</b>	year 2024	177,9	-	-	-	-	-	-	177,9	-	119,7	5,2	53,1	-	-	-	-	-
	year 2023	165,1	-	-	-	-	-	-	165,1	-	119,7	8,0	14,7	22,7	-	-	-	-
<b>Poland</b>	year 2024	1.534,3	-	-	-	-	-	-	1.534,3	494,4	346,9	693,0	-	-	-	-	-	-
	year 2023	1.382,8	-	-	-	-	-	-	1.382,8	516,6	244,2	622,0	-	-	-	-	-	-
<b>Sweden</b>	year 2024	469,3	-	-	-	-	-	-	469,3	246,2	97,6	125,5	-	-	-	-	-	-
	year 2023	455,1	-	-	-	-	-	-	455,1	188,6	106,8	159,7	-	-	-	-	-	-
<b>Spain</b>	year 2024	1.224,4	143,1	-	-	143,1	-	-	1.081,3	4,0	754,5	170,0	152,8	-	-	-	-	-
	year 2023	1.183,6	143,1	-	-	143,1	-	-	1.040,5	4,0	756,5	188,4	91,6	-	-	-	-	-
<b>Czech Republic</b>	year 2024	102,6	-	-	-	-	-	-	102,6	-	-	89,7	12,9	-	-	-	-	-
	year 2023	164,2	-	-	-	-	-	-	164,2	-	-	154,0	10,2	-	-	-	-	-
<b>Switzerland</b>	year 2024	161,3	-	-	-	-	-	-	161,3	2,1	-	-	159,1	-	-	-	-	-
	year 2023	238,0	-	-	-	-	-	-	238,0	-	-	-	238,0	-	-	-	-	-
<b>Canada</b>	year 2024	358,4	-	-	-	-	-	-	358,4	-	-	-	358,4	-	-	-	-	-
	year 2023	283,0	-	-	-	-	-	-	283,0	-	-	-	283,0	-	-	-	-	-
<b>USA</b>	year 2024	2.918,1	141,1	-	-	141,1	-	-	2.777,0	1.491,1	211,6	40,5	998,8	34,9	-	-	-	-
	year 2023	3.329,3	83,7	-	-	83,7	-	-	3.245,6	1.874,4	307,1	48,4	1.015,7	-	-	-	-	-
<b>other OECD-States</b>	year 2024	356,7	110,5	-	-	110,5	-	-	246,3	-	-	34,0	212,3	-	-	-	-	-
	year 2023	364,2	236,9	-	-	236,9	-	-	127,3	-	-	45,1	82,2	-	-	-	-	-

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

**4. Quarter 2024**

		<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>4. Quarter</b>	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2024	1.144,4	-	200,0	686,7	185,6	16,5	45,0	-	10,6	-
	year 2023	1.141,7	-	200,0	651,8	210,7	26,1	35,0	0,7	17,4	-
<b>Germany</b>	year 2024	899,4	-	-	661,7	165,6	16,5	45,0	-	10,6	-
	year 2023	861,7	-	-	626,8	190,7	26,1	-	0,7	17,4	-
<b>Austria</b>	year 2024	225,0	-	200,0	25,0	-	-	-	-	-	-
	year 2023	260,0	-	200,0	25,0	-	-	35,0	-	-	-
<b>Japan</b>	year 2024	20,0	-	-	-	20,0	-	-	-	-	-
	year 2023	20,0	-	-	-	20,0	-	-	-	-	-

**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  
4. 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				Total	thereof			
			State	Regional authorities	Local authorities	Other debtors		State	Regional authorities	Local authorities	Other debtors
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2024	-	-	-	-	-	-	-	-	-	-
	year 2023	-	-	-	-	-	-	-	-	-	-

Further cover assets - in detail for Mortgage Pfandbriefe

4. 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	4. Quarter	€ mn.	thereof		thereof		€ mn.
			claims according to section 19 para. 1 nos. 2 a) and b)		claims according to section 19 para. 1 nos. 3 a) to c)		
			overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	overall	covered bonds according Art. 129 Regulation (EU) No 575/2013	
		€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	year 2024	932,1	-	-	163,9	111,9	768,2
	year 2023	1.200,1	-	-	240,9	240,9	959,2
<b>Germany</b>	year 2024	624,5	-	-	73,0	21,0	551,5
	year 2023	738,5	-	-	150,0	150,0	588,5
<b>Denmark</b>	year 2024	61,2	-	-	21,5	21,5	39,7
	year 2023	96,2	-	-	21,5	21,5	74,7
<b>France</b>	year 2024	-	-	-	-	-	-
	year 2023	42,0	-	-	-	-	42,0
<b>Austria</b>	year 2024	119,4	-	-	69,4	69,4	50,0
	year 2023	84,4	-	-	69,4	69,4	15,0
<b>Spain</b>	year 2024	-	-	-	-	-	-
	year 2023	5,0	-	-	-	-	5,0
<b>EU institutions</b>	year 2024	127,0	-	-	-	-	127,0
	year 2023	234,0	-	-	-	-	234,0

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

**4. 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					
	Total	thereof		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	
		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
State	4. Quarter	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.	€ mn.
<b>Total - all states</b>	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

### 4. Quarter 2024

Mortgage Pfandbriefe		Q4 2024	Q4 2023
Outstanding Pfandbriefe <sup>1</sup>	(€ mn.)	15.449,1	14.559,3
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	67,9	71,7
Cover Pool			
Cover Pool	(€ mn.)	17.203,5	16.461,3
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	%	54,2	50,0
Net present value pursuant to § 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in € mn.			
	CAD	226,7	68,3
	CHF	73,2	69,4
	CZK	-	-
	DKK	195,9	214,0
	GBP	986,3	557,2
	HKD	-	-
	JPY	-	-
	NOK	-	-
	SEK	109,8	56,3
	USD	-235,3	640,6
	AUD	14,0	-28,0
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	5,0	4,6
average loan-to-value ratio, weighted using the mortgage lending value section 28 para. 2 no. 3	%	56,0	55,7
average loan-to-value ratio, weighted using the market value	%	34,9	33,5
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.)	502,0	756,3
Day on which the largest negative sum results	Day (1-180)	50	46
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	877,1	1.104,1
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)	%	-	-
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)	%	0,9	0,5
share of derivative transactions in liabilities to be covered according section 19 para. 1 no. 3 d (credit quality step 1)	%	0,3	-
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	-

<sup>1</sup> of which taken into own inventory:	Q4 2024	2.677,8	€ mn.
	Q4 2023	2.304,0	€ mn.

**Key figures about outstanding Pfandbriefe and Cover Pool**

**4. Quarter 2024**

<b>Public Pfandbriefe</b>		<b>Q4 2024</b>	<b>Q4 2023</b>
Outstanding Pfandbriefe <sup>2</sup>	(€ mn.)	921,3	1.018,7
thereof percentage share of fixed-rate Pfandbriefe section 28 para. 1 no. 13	%	97,3	97,5
<b>Cover Pool</b>	(€ mn.)	<b>1.144,4</b>	<b>1.141,7</b>
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	%	94,9	94,5
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	-	-
	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.)	99,2	-0,1
Day on which the largest negative sum results	Day (1-180)	176	3
Total amount of cover assets meeting the requirements of section 4 para 1a s. 3 Pfandbrief Act	(€ mn.)	145,8	70,9
<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.	%	-	-

<sup>2</sup> of which taken into own inventory:	Q4 2024	-	€ mn.
	Q4 2023	-	€ mn.

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

Mortgage Pfandbriefe		
	Q4 2024	Q4 2023
ISIN	DE000AAR0215, DE000AAR0256, DE000AAR0272, DE000AAR0280, DE000AAR0306, DE000AAR0314, DE000AAR0330, DE000AAR0348, DE000AAR0363, DE000AAR0371, DE000AAR0389, DE000AAR0397, DE000AAR0405, DE000AAR0421, DE000AAR0447, DE000A1CR5Q6, DE000A2E4CE8, DE000A2E4CT6, DE000A2E4CU4, DE000A2E4C43, DE000A2E4C76, DE000A2E4DA4, DE000A2E4DC0, DE000A289L62, DE000A289L70, DE000A289L96, DE000A289MA4, DE000A289MB2, DE000A289MC0, DE000A289MG1, DE000A289MH9, DE000A289ML1, DE000A289MU2, DE000A289MV0, DE0002020013, DE0002020021, DE0002020047, DE0002020138, DE0002020211, DE0003150074, DE0003150165, DE0003150173, DE0003150181, DE0003150199, DE0003150207, DE0003150231, DE0003150256, DE0003150363, DE0003150389, DE0003150405, DE0003150421, DE0003150439, DE0003150447, DE0003150462, DE0003150470, DE0003150488, DE0003150496, DE0003150512, DE0003150520, DE0003150538, DE0003150561, DE0003150579, DE0003150587, DE0003150595, DE0003150611, DE0003150629, DE0003150645, DE0003150652, DE0003150678, DE0003150686, DE0003150728, DE0003150744, DE0003150850, DE0003150918, DE0003151684, XS1092160461, XS2297684842, XS2337339977, XS2872750562, XS2941482486	DE0002020013, DE0002020021, DE0002020047, DE0002020138, DE0002020211, DE0003150074, DE0003150165, DE0003150173, DE0003150181, DE0003150199, DE0003150207, DE0003150231, DE0003150256, DE0003150363, DE0003150389, DE0003150405, DE0003150421, DE0003150439, DE0003150447, DE0003150462, DE0003150470, DE0003150488, DE0003150496, DE0003150512, DE0003150520, DE0003150538, DE0003150561, DE0003150579, DE0003150587, DE0003150595, DE0003150611, DE0003150629, DE0003150645, DE0003150652, DE0003150678, DE0003150686, DE0003150694, DE0003150728, DE0003150744, DE0003150850, DE0003150918, DE0003151684, DE000A1CR5Q6, DE000A1TND9, DE000A1TNDH8, DE000A1TNDP1, DE000A1TNDX5, DE000A289L62, DE000A289L70, DE000A289L96, DE000A289MA4, DE000A289MB2, DE000A289MC0, DE000A289MD8, DE000A289MG1, DE000A289MH9, DE000A289ML1, DE000A289MU2, DE000A289MV0, DE000A2E4C43, DE000A2E4CE8, DE000A2E4CT6, DE000A2E4CU4, DE000A2E4DA4, DE000A2E4DC0, DE000AAR0207, DE000AAR0215, DE000AAR0249, DE000AAR0256, DE000AAR0272, DE000AAR0280, DE000AAR0306, DE000AAR0314, DE000AAR0330, DE000AAR0348, DE000AAR0363, DE000AAR0371, DE000AAR0389, DE000AAR0397, XS1046548787, XS1092160461, XS1101800396, XS2297684842, XS2337339977

Public Pfandbriefe		
	Q4 2024	Q4 2023
ISIN	DE0002023017, DE0003153037, DE0003153078, DE0003153201, DE0003153219, DE0003153268, DE0003153276, DE0003153292, DE0003153417, DE0003153458, DE0003153532, DE0003158887, DE0003159992	DE0002023017, DE0003153037, DE0003153078, DE0003153201, DE0003153219, DE0003153268, DE0003153276, DE0003153292, DE0003153417, DE0003153458, DE0003153532, DE0003158887, DE0003159992