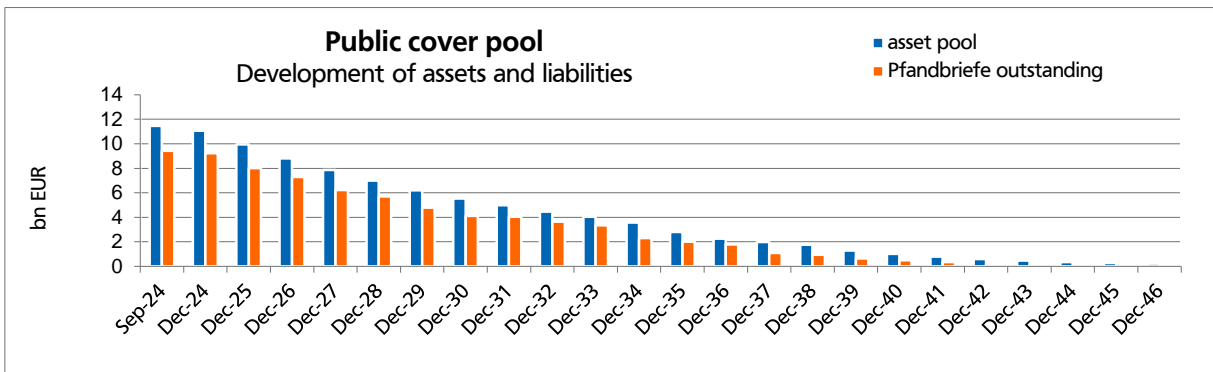


Development of assets, Pfandbriefe and overcollateralisation 09/30/2024
Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
09/30/2024	11.47	9.44	2.02
12/31/2024	11.07	9.23	1.84
12/31/2025	9.95	8.01	1.94
12/31/2026	8.81	7.31	1.50
12/31/2027	7.87	6.24	1.63
12/31/2028	7.00	5.70	1.30
12/31/2029	6.22	4.79	1.43
12/31/2030	5.54	4.12	1.43
12/31/2031	4.98	4.03	0.95
12/31/2032	4.47	3.65	0.82
12/31/2033	4.04	3.35	0.68
12/31/2034	3.56	2.32	1.24
12/31/2035	2.81	2.02	0.80
12/31/2036	2.26	1.78	0.48
12/31/2037	1.99	1.08	0.91
12/31/2038	1.75	0.95	0.80
12/31/2039	1.28	0.65	0.63
12/31/2040	1.01	0.50	0.51
12/31/2041	0.80	0.36	0.44
12/31/2042	0.60	0.21	0.39
12/31/2043	0.48	0.11	0.37
12/31/2044	0.36	0.10	0.25
12/31/2045	0.28	0.10	0.18
12/31/2046	0.22	0.05	0.17



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Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>

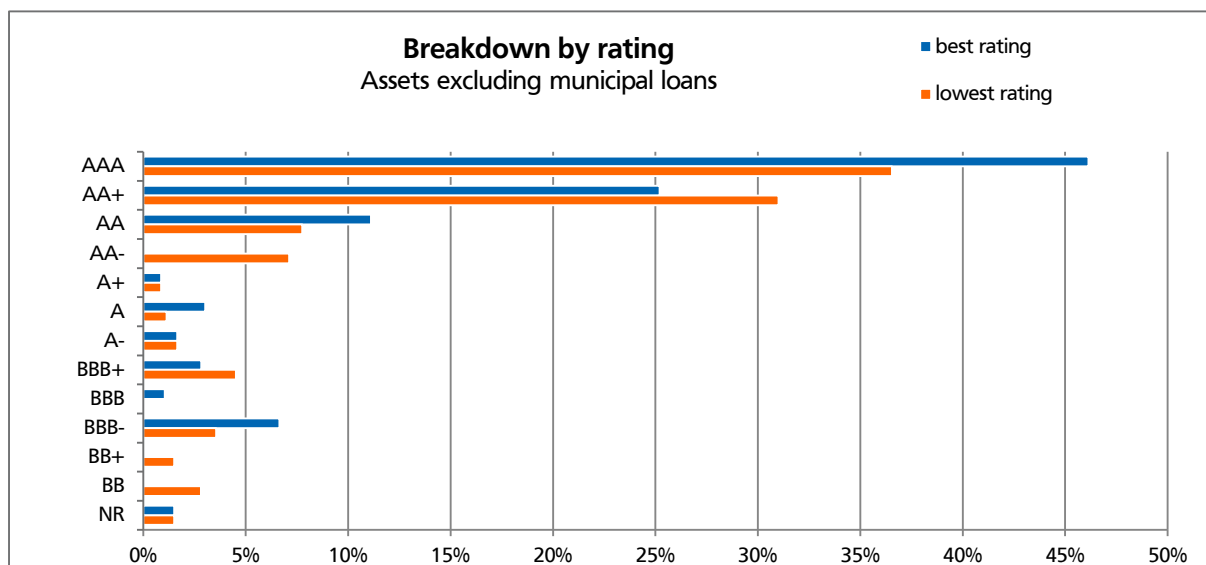


Breakdown by rating (Assets excluding municipal loans) 09/30/2024 best rating (S&P, Moody's and Fitch)

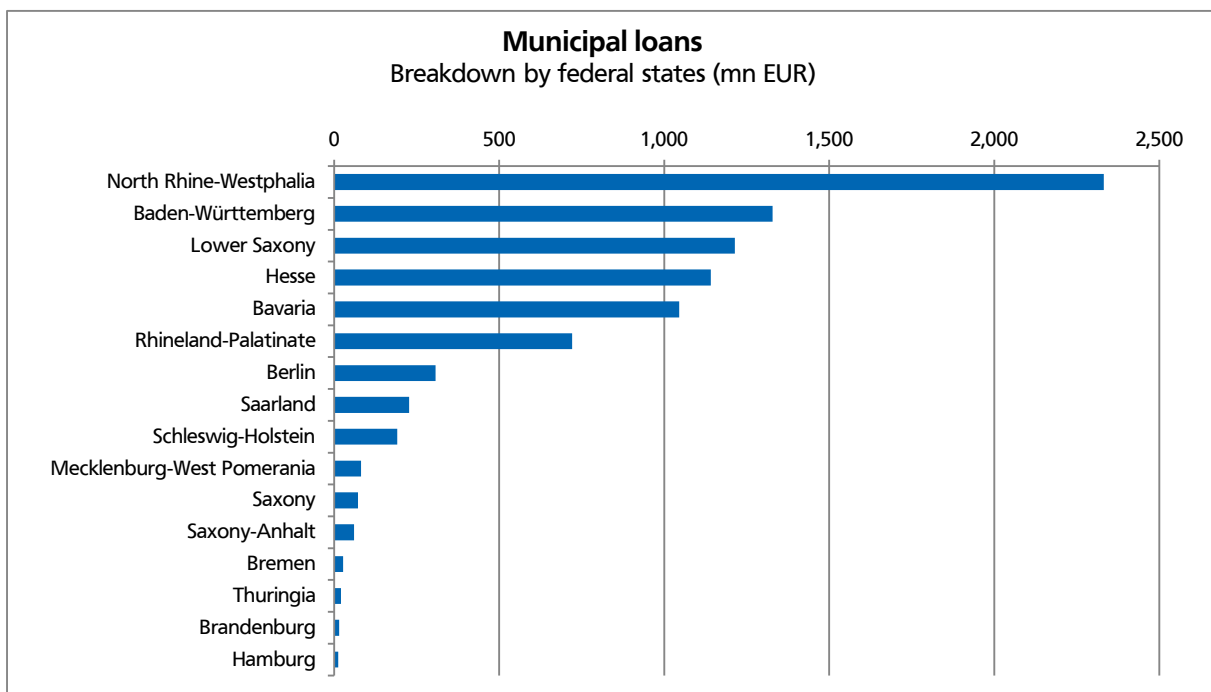
Rating note	mn EUR	%
AAA	1,224	46%
AA+	669	25%
AA	295	11%
AA-	0	0%
A+	23	1%
A	80	3%
A-	44	2%
BBB+	75	3%
BBB	28	1%
BBB-	176	7%
BB+	0	0%
BB	0	0%
NR	40	2%
Total	2,653	100%

Breakdown by rating (Assets excluding municipal loans) 09/30/2024 lowest rating (S&P, Moody's and Fitch)

Rating note	mn EUR	%
AAA	970	37%
AA+	823	31%
AA	206	8%
AA-	189	7%
A+	23	1%
A	30	1%
A-	44	2%
BBB+	120	5%
BBB	0	0%
BBB-	94	4%
BB+	40	2%
BB	75	3%
NR	40	2%
Total	2,653	100%



Geographical Concentration - Germany		09/30/2024
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2,332	26.51
Baden-Württemberg	1,328	15.10
Lower Saxony	1,214	13.80
Hesse	1,141	12.98
Bavaria	1,046	11.89
Rhineland-Palatinate	721	8.20
Berlin	308	3.50
Saarland	227	2.58
Schleswig-Holstein	191	2.18
Mecklenburg-West Pomerania	81	0.92
Saxony	72	0.82
Saxony-Anhalt	60	0.68
Bremen	27	0.30
Thuringia	20	0.23
Brandenburg	15	0.17
Hamburg	12	0.14
Total	8,795	100.00



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Public cover pool		09/30/2024
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	7,896	77.22
German Federal States	1,210	11.83
Other domestic borrowers	601	5.88
German Public Sector Companies / Municipal Enterprises	492	4.81
German Federal Government	26	0.25
Total	10,226	100.00

