HypoVereinsbank Member of UniCredit

Section 28 PfandBG (Pfandbrief Act) Transparency Regulations
Quarterly publication
09/30/2026

Section 28 para. 1 s. 1 nos. 1 and 3 PfandBG
Outstanding Mortgage and Public Pfandbriefe and their respective cover assets

	09/30/2026			09/30/2025		
	Nominal value in € m	Net present value in € m	Risk-adjusted net present value** in € m	Nominal value in € m	Net present value in € m	Risk-adjusted net present value** in € m
Mortgage Pfandbriefe	28,699.0	26,850.5	25,267.9	26,859.2	25,890.5	24,795.5
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Cover assets*	34,572.9	32,460.0	30,501.0	35,311.9	34,564.9	32,698.3
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Overcollateralisation (OC)	5,873.9	5,609.5	5,233.1	8,452.7	8,674.4	7,902.8
OC in % of Pfandbriefe outstanding	20.5%	20.9%	20.7%	31.5%	33.5%	31.9%
Statutory OC [1]	1,141.7	537.0		1,050.0	517.8	
Contractual OC [2]	-.-	-.-		-.-	-.-	
Voluntary OC [3]	4,732.2	5,072.5		7,402.7	8,156.6	
Overcollateralisation *in consideration of the vdp-credit-Quality-Differentiation-Model****	5,873.9	5,609.5		8,452.7	8,674.4	
OC in % of Pfandbriefe outstanding	20.5%	20.9%		31.5%	33.5%	

* incl. further cover assets in accordance with section 19 para. 1 PfandBG in the amount of nominal €755.2m (09/30/2026) and €1,481.9m (09/30/2025)

	09/30/2026			09/30/2025		
	Nominal value in € m	Net present value in € m	Risk-adjusted net present value** in € m	Nominal value in € m	Net present value in € m	Risk-adjusted net present value** in € m
Public Pfandbriefe	8,137.3	8,008.5	7,526.7	8,083.6	8,303.0	7,860.8
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Cover assets*	11,913.6	11,241.4	10,213.5	11,268.2	11,337.0	10,188.2
Thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Overcollateralisation (OC)	3,776.3	3,232.9	2,686.8	3,184.6	3,034.0	2.327,4
OC in % of Pfandbriefe outstanding	46.4%	40.4%	35.7%	39.4%	36.5%	29,6%
Statutory OC [1]	330.3	160.2		326.4	166.1	
Contractual OC [2]	-.-	-.-		-.-	-.-	
Voluntary OC [3]	3,446.0	3,072.7		2,858.2	2,867.9	
Overcollateralisation *in consideration of the Vdp-credit-Quality-Differentiation-Model****	3,776.3	3,232.9		3,184.6	3,034.0	
OC in % of Pfandbriefe outstanding	46.4%	40.4%		39.4%	36.5%	

* incl. further cover assets in according with section 20 para. 2 PfandBG in the amount of nominal €0.0m (09/30/2026) and €0.0m (09/30/2025)

** dynamic method in accordance with section 5 para. 1 no. 2 Pfandbrief Net Present Value Regulation (PfandBarwertV)

*** publication as of December 31, 2012, pursuant to an agreement with the Association of German Pfandbrief Banks (vdp)

[1] Statutory overcollateralisation according to

nominal value: sum of the nominal statutory overcollateralisation pursuant to section 4 para. 2 PfandBG and the nominal value of the net present value statutory overcollateralisation pursuant to section 4 para. 1 PfandBG

net present value: net present value statutory overcollateralisation pursuant to section 4 para. 1 PfandBG

[2] Contractual overcollateralization: contractually guaranteed overcollateralisation

[3] Voluntary overcollateralization: residual, depending on statutory and contractual overcollateralisation; present value includes the present value of the nominal securing overcollateralization pursuant to section 4 para. 2 PfandBG

Section 28 para. 1 s. 1 nos. 4 and 5 PfandBG

Maturity structure of outstanding Mortgage and Public Pfandbriefe as well as fixed-interest periods of their respective cover assets*

Mortgage Pfandbriefe	09/30/2026		09/30/2025		09/30/2026 Mat-Ex (12 months) **	09/30/2025 Mat-Ex (12 months) **
	Mortgage Pfandbriefe in € m	Cover assets in € m	Mortgage Pfandbriefe in € m	Cover assets in € m	Public Pfandbriefe in € m	Cover assets in € m
<= 0.5 years	156.1	2,277.0	1,969.0	2,218.4	-.-	-.-
> 0.5 years and <= 1 year	2,026.7	1,642.2	2,959.0	1,993.1	-.-	-.-
> 1 year and <= 1.5 years	2,325.0	1,954.9	650,5	2,265.5	156.1	1,969.0
> 1.5 years and <= 2 years	2,037.3	2,053.1	2,001.7	1,478.0	2,026.7	2,959.0
> 2 years and <= 3 years	1,821.6	3,707.0	4,292.3	3,474.9	4,362.3	2,652.2
> 3 years and <= 4 years	3,172.0	3,261.3	1,581.6	3,336.9	1,821.6	4,292.3
> 4 years and <= 5 years	4,100.3	2,950.4	3,172.0	3,122.2	3,172.0	1,581.6
> 5 years and <= 10 years	9,570.0	9,647.8	8,162.2	9,592.1	11,913.3	9,642,2
> 10 years	3,490.0	7,079.2	2,070.9	7,830.8	5,247.0	3,762.9
Total	28,699.0	34,572.9	26,859.2	35,311.9	28,699.0	26,859.2

* incl. further cover assets in accordance with section 19 para. 1 PfandBG; according to fixed-interest periods and maturity of Pfandbriefe respectively

Public Pfandbriefe	09/30/2026		09/30/2025		09/30/2026 Mat-Ex (12 months) **	09/30/2025 Mat-Ex (12 months) **
	Public Pfandbriefe in € m	Cover assets in € m	Public Pfandbriefe in € m	Cover assets in € m	Public Pfandbriefe in € m	Cover assets in € m
<= 0.5 years	1,006.7	395.8	64.8	394.7	-.-	-.-
> 0.5 years and <= 1 year	10.5	227.8	60.5	485.5	-.-	-.-
> 1 year and <= 1.5 years	0.5	519.9	1,005.5	365.7	1,006.7	64.8
> 1.5 years and <= 2 years	525.5	209.6	10.5	303.9	10.5	60.5
> 2 years and <= 3 years	1,101.6	1,077.9	526.0	680.0	526.0	1,016.0
> 3 years and <= 4 years	500.0	1,079.2	1,103.6	759.6	1,101.6	526.0
> 4 years and <= 5 years	1,026.2	675.9	500.0	769.4	500.0	1,103.6
> 5 years and <= 10 years	3,241.0	2,844.9	4,243.2	2,867.6	4,245.2	4,734.2
> 10 years	725.3	4,882.6	569.5	4,641.8	747.3	578.5
Total	8,137.3	11,913.6	8,083.6	11,268.2	8,137.3	8,083.6

* incl. further cover assets in accordance with section 20 para. 2 PfandBG; according to fixed-interest periods and maturity of Pfandbriefe respectively

** 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.

Information on the maturity extension of the Pfandbriefe

	09/30/2026	09/30/2025
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 principal 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 extented 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 principal 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 extented 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.

Section 28 para. 2 no. 1a PfandBG
Volume of claims used as cover for Mortgage Pfandbriefe according to their amount in tranches

	09/30/2026	09/30/2025
	Mortgage cover assets in € m	Mortgage cover assets in € m
Up to EUR 300,000	11,097.2	11,310.1
More than EUR 300,000 up to EUR 1 million	7,830.2	7,215.7
More than EUR 1 million up to EUR 10 million	6,959.3	7,212.2
esMore than EUR 10 million	7,931.0	8,092.0
Total	33,817.7	33,830.0

Section 28 para. 3 no. 1 PfandBG
Volume of claims used as cover for Public Pfandbriefe according to their amount in tranches, in each case with respect to a debtor or a guaranteeing entity

	09/30/2026	09/30/2025
	Public cover assets in € m	Public cover assets in € m
Up to EUR 10 million	862.0	942.0
More than EUR 10 million up to EUR 100 million	1,581.1	1,633.2
More than EUR 100 million	9,470.5	8,693.0
Total	11,913.6	11,268.2

Section 28 para. 2 nos. 1b and c PfandBG
Volume of claims used as cover for Mortgage Pfandbriefe according to states in which the real property collateral is located, in each case according to property type

	09/30/2026		09/30/2025	
	Mortgage cover assets		Mortgage cover assets	
	Residential in € m	Commercial in € m	Residential in € m	Commercial in € m
Germany				
Condominiums	5,538.0		5,375.1	
Single-family and two-family houses	10,857.6		10,494.3	
Multiple-family dwellings	7,780.4		8,066.1	
Office buildings		5,587.0		5,624.3
Retail buildings		1,426.3		1,593.9
Industrial buildings		1,291.0		1,228.1
Other commercially used buildings		1,146.4		1,119.1
New buildings under construction, not yet profitable	57.8	64.9	106.2	178.9
Building land	68.3	-.-	44.0	-.-
Subtotal Germany	24,302.1	9,515.6	24,085.7	9,744.3

Section 28 para. 2 no. 2 PfandBG

Total amount of payments in arrears for at least 90 days in respect of these claims used to cover for Mortgage Pfandbriefe, and their distribution by states in which the real property collateral is located

	Total amount of payments in arrears for at least 90 days	Total amount of payments in arrears for at least 90 days
	09/30/2026 in € m	**09/30/2025** in € m
Germany	- 0.2	- 0.3
Total (all states)	- 0.2	- 0.3

Section 28 para. 2 no. 2 PfandBG

Total amount of claims used as cover Mortgage Pfandbriefe, provided that the respective arrears amount to at least 5% of the claim, and their distribution by states in which the real property collateral is located

	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim
	09/30/2026 in € m	**09/30/2025** in € m
Germany	0.8	0.5
Total (all states)	0.8	0.5

Section 28 para. 3 no. 2 PfandBG

Volume of claims used as cover for Public Pfandbriefe broken down according to type of borrower or guaranteeing body (in case of a full guarantee) and head office (state) as well as according to whether the guarantee was granted for reasons of promoting exports

	Public cover assets	Public cover assets
	09/30/2026 in € m	**06/30/2025** in € m
Germany		
State	**441.1**	**528.5**
thereof owed	-.-	-.-
thereof guaranteed	*441.1*	*528.5*
Regional authorities	**5,895.7**	**5,743.6**
thereof owed	*4,535.6*	*4,823.3*
thereof guaranteed	*1,360.1*	*920.3*
Local authorities	**4,936.7**	**4,467.0**
thereof owed	*4,823.7*	*4,319.8*
thereof guaranteed	*113.0*	*147.2*
Other	**9.1**	**31.3**
thereof owed	*9.1*	*31.3*
davon gewährleistet	-.-	-.-
Subtotal Germany	**11,282.6**	**10,770.4**
thereof totally owed	*9,368.4*	*9,174.4*
thereof totally guaranteed	*1,914.2*	*1,596.0*
thereof in the amount included:		
Guarantees for reasons of promoting exports	*396.1*	*483.5*

Section 28 para. 3 no. 2 PfandBG

Volume of claims used as cover for Public Pfandbriefe broken down according to type of borrower or guaranteeing body (in case of a full guarantee) and head office (state) as well as according to whether the guarantee was granted for reasons of promoting exports

	Public cover assets	Public cover assets
	09/30/2026 in € m	**09/30/2025** in € m
Austria		
State	**45.3**	**20.0**
thereof owed	*20.0*	*20.0*
thereof guaranteed	*25.3*	-.-
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal Austria	**45.3**	**20.0**
thereof totally owed	*20.0*	*20.0*
thereof totally guaranteed	*25.3*	-.-
thereof in the amount included: *Guarantees for reasons of promoting exports*	*25.3*	-.-
Denmark		
State	**4.3**	**6.3**
thereof owed	-.-	-.-
thereof guaranteed	*4.3*	*6.3*
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal Denmark	**4.3**	**6.3**
thereof totally owed	-.-	-.-
thereof totally guaranteed	*4.3*	*6.3*
thereof in the amount included: *Guarantees for reasons of promoting exports*	*4.3*	*6.3*

Section 28 para. 3 no. 2 PfandBG

Volume of claims used as cover for Public Pfandbriefe broken down according to type of borrower or guaranteeing body (in case of a full guarantee) and head office (state) as well as according to whether the guarantee was granted for reasons of promoting exports

	Public cover assets	Public cover assets
	09/30/2026 **in € m**	**06/30/2025** **in € m**
France		
State	**165.9**	**207.5**
thereof owed	-.-	-.-
thereof guaranteed	*165.9*	*207.5*
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
davon gewährleistet	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal France	**165.9**	**207.5**
thereof totally owed	-.-	-.-
thereof totally guaranteed	*165.9*	*207.5*
thereof in the amount included: *Guarantees for reasons of promoting exports*	*165.9*	*207.5*
Great Britain/Northern Ireland		
State	**396.1**	**255.3**
thereof owed	-.-	-.-
thereof guaranteed	*396.1*	*255.3*
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal Great Britain/Northern Ireland	**396.1**	**255.3**
thereof totally owed	-.-	-.-
thereof totally guaranteed	*396.1*	*255.3*
thereof in the amount included: *Guarantees for reasons of promoting exports*	*396.1*	*255.3*

Section 28 para. 3 no. 2 PfandBG

Volume of claims used as cover for Public Pfandbriefe broken down according to type of borrower or guaranteeing body (in case of a full guarantee) and head office (state) as well as according to whether the guarantee was granted for reasons of promoting exports

	Public cover assets	Public cover assets
	09/30/2026 **in € m**	**09/30/2025** **in € m**
Italy		
State	**4.5**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	*4.5*	-.-
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal Switzerland	**4.5**	**-.-**
thereof totally owed	-.-	-.-
thereof totally guaranteed	*4.5*	-.-
thereof in the amount included:		
Guarantees for reasons of promoting exports	*4.5*	-.-
Switzerland		
State	**14.9**	**8.7**
thereof owed	-.-	-.-
thereof guaranteed	*14.9*	*8.7*
Regional authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Local authorities	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Other	**-.-**	**-.-**
thereof owed	-.-	-.-
thereof guaranteed	-.-	-.-
Subtotal Switzerland	**14.9**	**8.7**
thereof totally owed	-.-	-.-
thereof totally guaranteed	*14.9*	*8.7*
thereof in the amount included:		
Guarantees for reasons of promoting exports	*14.9*	*8.7*
Total (all states)	**11,913.6**	**11,268.2**
thereof totally owed	*9,388.4*	*9.194.4*
thereof totally guaranteed	*2,525.2*	*2.073.8*
thereof in the amount included:		
Guarantees for reasons of promoting exports	*1,007.1*	*961.3*

Section 28 para. 3 no. 3 PfandBG

Total amount of payments in arrears for at least 90 days in respect of the claims used as cover for Public Pfandbriefe, and their regional distribution:

	Total amount of payments in arrears for at least 90 days	Total amount of payments in arrears for at least 90 days
	09/30/2026	**09/30/2025**
	in € m	**in € m**
Germany		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Germany	-.-	-.-
Austria		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Austria	-.-	-.-
Denmark		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Denmark	-.-	-.-
France		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal France	-.-	-.-
Great Britain/Northern Ireland		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Great Britain/Northern Ireland	-.-	-.-
Italy		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Italy	-.-	-.-

Section 28 para. 3 no. 3 PfandBG

Total amount of payments in arrears for at least 90 days in respect of the claims used as cover for Public Pfandbriefe, and their regional distribution:

	Total amount of payments in arrears for at least 90 days	Total amount of payments in arrears for at least 90 days
	09/30/2026	**09/30/2025**
	in € m	**in € m**
Switzerland		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Switzerland	-.-	-.-
Total (all states)	-.-	-.-

Section 28 para. 3 no. 3 PfandBG

Total amount of claims used to cover Public Pfandbriefe, provided that the respective arrears amount to at least 5% of the claim, and their regional distribution:

	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim
	09/30/2026	**09/30/2025**
	in € m	**in € m**
Germany		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Germany	-.-	-.-
Austria		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Austria	-.-	-.-
Denmark		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Denmark	-.-	-.-
France		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal France	-.-	-.-

Section 28 para. 3 no. 3 PfandBG

Total amount of claims used to cover Public Pfandbriefe, provided that the respective arrears amount to at least 5% of the claim, and their regional distribution:

	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim	Total amount of these claims in asmuchas the respective amount in arrears is at least 5 percent of the claim
	09/30/2026	**09/30/2025**
	in € m	**in € m**
Great Britain/Northern Ireland		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Great Britain/Northern Ireland	-.-	-.-
Italy		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Italy	-.-	-.-
Switzerland		
State	-.-	-.-
Regional authorities	-.-	-.-
Local authorities	-.-	-.-
Other	-.-	-.-
Subtotal Switzerland	-.-	-.-
Total (all states)	-.-	-.-

Section 28 para. 1 s. 1 nos. 8, 9 and 10 PfandBG

Further cover assets for Mortgage Pfandbriefe according to section 19 para. 1 s. 1 nos. 2 a) and b), section 19 para. 1 s. 1 nos. 3 a) to c), section 19 para. 1 no. 4 PfandBG

	Further mortgage cover assets	Further mortgage cover assets
	09/30/2026 **in € m**	**09/30/2025** **in € m**
Claims according to section 19 para. 1 nos. 2 a) and b) PfandBG Section 28 para. 1 no. 8 PfandBG		
Germany overall	-.-	-.-
thereof: Covered Bonds according to Article 129 of Regulation (EU) no. 575/2013	-.-	-.-
Subtotal claims	-.-	-.-
Claims according to section 19 para. 1 nos. 3 a) to c) PfandBG Section 28 para. 1 no. 9 PfandBG		
Germany overall	-.-	-.-
thereof: Covered Bonds according to Article 129 of Regulation (EU) no. 575/2013	-.-	-.-
Subtotal claims	-.-	-.-
Claims according to section 19 para. 1 no. 4 PfandBG. Section 28 para. 1 no. 10 PfandBG		
Germany overall	755.2	1,481.9
Subtotal claims	755.2	1,481.9
Total (all further cover assets)	755.2	1,481.9

Section 28 para. 1 s. 1 nos. 8 and 9 PfandBG

Further cover assets for Public Pfandbriefe according to section § 20 para. 2 s. 1 no. 2, section 20 para. 2 s. 1 nos. 3 a) to b), section 20 para. 2 s. 1 no. 4 PfandBG

	Further public cover assets	Further public cover assets
	09/30/2026 **in € m**	**09/30/2025** **in € m**
Claims according to section 20 para. 2 no. 2 PfandBG Section 28 para. 1 no. 8 PfandBG		
All states overall	-.-	-.-
thereof: Covered Bonds according to Article 129 of Regulation (EU) no. 575/2013	-.-	-.-
Subtotal claims (all states)	-.-	-.-
Claims according to section 20 para. 2 nos. 3 a) to b) PfandBG Section 28 para. 1 no. 9 PfandBG		
All states overall	-.-	-.-
thereof: Covered Bonds according to Article 129 of Regulation (EU) no. 575/2013	-.-	-.-
Subtotal claims (all states)	-.-	-.-
Claims according to section 20 para. 2 no. 4 PfandBG Section 28 para. 1 no. 9 PfandBG		
All states overall	-.-	-.-
thereof: Covered Bonds according to Article 129 of Regulation (EU) no. 575/2013	-.-	-.-
Subtotal claims (all states)	-.-	-.-
Total (all further cover assets)	-.-	-.-

Section 28 para. 1 s. 1 nos. 6, 11, 12, 13, 14, 15 PfandBG and section 28 para. 2 nos. 3 and 4 PfandBG

Key figures for outstanding Mortgage Pfandbriefe and their respective cover assets

		09/30/2026	09/30/2025
Outstanding Mortgage Pfandbriefe	in € m	28,699.0	26,859.2
thereof percentage share of fixed-rate Pfandbriefe Section 28 para. 1 no. 13 PfandBG	%	99.8	99.8
Cover assets*	in € m	34,572.9	35,311.9
thereof the sum of the assets according to section 12 para. 1 which exceeds the limit laid down in section 13 para. 1 s. 2, 2nd half sentence, and the assets according to section 19 para. 1 s. 7 which exceed the limit laid down in section 19 para. 1 s. 7 Section 28 para. 1 s. 1 no. 11 PfandBG	in € m	-.-	-.-
Claims which exceed the limits laid down in section 19 para. 1 no. 2 Section 28 para. 1 s.1 no. 12 PfandBG	in € m	-.-	-.-
Claims which exceed the limits laid down in section 19 para. 1 no. 3 Section 28 para. 1 s. 1 no. 12 PfandBG	in € m	-.-	-.-
Claims which exceed the limits laid down in section 19 para. 1 no. 4 Section 28 para. 1 s. 1 no. 12 PfandBG	in € m	-.-	-.-
thereof percentage share of fixed-rate cover assets Section 28 para. 1 no. 13 PfandBG	%	82.8	83.6
Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro			
Section 28 para. 1 no.14 PfandBG (Net total)	CAD	-.-	-.-
	CHF	-.-	-.-
	CZK	-.-	-.-
	DKK	-.-	-.-
	GBP	-.-	-.-
	HKD	-.-	-.-
	JPY	-.-	-.-
	NOK	-.-	-.-
	SEK	-.-	-.-
	USD	-.-	-.-
	AUD	-.-	-.-
Volume-weighted average of the maturity that has passed since the loan was granted (seasoning) Section 28 para. 2 no. 4 PfandBG	years	6.6	6.5
average loan-to-value ratio, weighted using the mortgage lending value Section 28 para. 2 no 3 PfandBG	%	51.2	51.1
Key figures on liquidity according to section 28 para. 1 s. 1 no. 6 PfandBG			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 PfandBG for Pfandbriefe	in € m	96.6	880.8
Day on which the largest negative sum results	day (1–180)	25	149
Total amount of cover assets meeting the requirements of section 4 para. 1a s. 3 PfandBG	in € m	705.4	1,473.5
Key figures according to section 28 para. 1 s. 1 no. 15 PfandBG 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	0.0

* incl. further cover assets according to section 19 para. 1 PfandBG

Section 28 para. 1 s. 1 nos. 6, 11, 12, 13, 14, 15 PfandBG and section 28 para. 2 s. 1 nos. 3 and 4 PfandBG
Key figures for outstanding Public Pfandbriefe and their respective cover assets

		09/30/2026	09/30/2025
Outstanding Mortgage Pfandbriefe	in € m	8,137.3	8,083.6
thereof percentage share of fixed-rate Pfandbriefe Section 28 para. 1 no. 13 PfandBG	%	100.0	100.0
Cover assets*	in € m	11,913.6	11,268.0
thereof total amount of the claims according to section 20 para. 1 and 2 which exceed the limits laid down in section 20 para. 3 Section 28 para. 1 s. 1 no. 11 PfandBG	in € m	-.-	-.-
Claims which exceed the limits laid down in section 20 para. 2 no. 2 Section 28 para. 1 s. 1 no. 12 PfandBG	in € m	-.-	-.-
Claims which exceed the limits laid down in section 20 para. 2 no. 3 Section 28 para. 1 s. 1 no. 12 PfandBG	in € m	-.-	-.-
thereof percentage share of fixed-rate cover assets Section 28 para. 1 no. 13 PfandBG	%	90.1	89.5
Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro			
Section 28 para. 1 no.14 PfandBG (Net total)	CAD	-.-	-.-
	CHF	-.-	-.-
	CZK	-.-	-.-
	DKK	-.-	-.-
	GBP	-.-	-.-
	HKD	-.-	-.-
	JPY	-.-	-.-
	NOK	-.-	-.-
	SEK	-.-	-.-
	USD	38.3	117.1
	AUD	-.-	-.-
Key figures on liquidity according to section 28 para. 1 s. 1 no. 6 PfandBG			
Largest negative amount within the next 180 days within the meaning of section 4 para. 1a s. 3 PfandBG for Pfandbriefe	in € m	736.9	8.6
Day on which the largest negative sum results	day (1–180)	145	5
Total amount of cover assets meeting the requirements of section 4 para. 1a s. 3 PfandBG	in € m	1,096.5	974.0
Key figures according to section 28 para 1 s. 1 no. 15 PfandBG 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.	%	-.-	-.-

* incl. further cover assets according to section 20 para. 2 PfandBG

Section 28 para. 1 s. 1 no. 2 PfandBG
List of International Securities Identification Numbers of the International Organization for Standardization (ISIN) by Pfandbrief class

Mortgage Pfandbriefe		
	09/30/2026	**09/30/2025**
ISIN	DE000HV2AY12, DE000HV2AY04, DE000HV2AYZ8, DE000HV2AYY1, DE000HV2AYW5, DE000HV2AYV7, DE000HV2AYT1, DE000HV2AYS3, DE000HV2AYJ2, DE000HV2AYH6, DE000HV2AYF0, DE000HV2AYE3, DE000HV2AYD5, DE000HV2AX54, DE000HV2ATN4, DE000HV2ATP9, DE000HV2ATM6, DE000HV2ATJ2, DE000HV2AYA1, DE000HV2AS85, DE000HV2AS44, DE000HV2AS10, DE000HV2ASZ0, DE000HV2ASW7, DE000HV2ASU1, DE000HV2ASF2, DE000HV2AR94, DE000HV2ASK2, DE000HV2AR52, DE000HV2ARV1, DE000HV2ARC1, DE000HV2ARE7, DE000HV2ARM0, DE000HV2AKP8, DE000HV2AZK7, DE000HV2AZT8, DE000HV2AZY8, DE000HV2AZ11, DE000HV2AZ37, DE000HV2AZ60, DE000HV2A0A3, DE000HV2A0G0, DE000HV2A0J4, DE000HV2A0K2, DE000HV2A0L0, DE000HV2A0M8, DE000HV2A086, DE000HV2A060, DE000HV2A151, DE000HV2A128, DE000HV2A1C7, DE000HV2A1T1, DE000HV2A1Z8, DE000HV2A144, DE000HV2A193, DE000HV2A2C5	DE000HV2AY12, DE000HV2AY04, DE000HV2AYY1, DE000HV2AYW5, DE000HV2AYV7, DE000HV2AYT1, DE000HV2AYS3, DE000HV2AYN4, DE000HV2AYJ2, DE000HV2AYH6, DE000HV2AYF0, DE000HV2AYE3, DE000HV2AYD5, DE000HV2AX54, DE000HV2ATN4, DE000HV2ATP9, DE000HV2ATM6, DE000HV2ATJ2, DE000HV2AYA1, DE000HV2AS85, DE000HV2AS44, DE000HV2AS10, DE000HV2ASZ0, DE000HV2ASW7, DE000HV2ASU1, DE000HV2ASF2, DE000HV2AR94, DE000HV2ASK2, DE000HV2AR52, DE000HV2ARX7, DE000HV2ARV1, DE000HV2ARC1, DE000HV2ARE7, DE000HV2ARM0, DE000HV2ART5, DE000HV2APN2, DE000HV2AND8, DE000HV2AMT6, DE000HV2AKP8, DE000HV2AY46, DE000HV2AY79, DE000HV2AZK7, DE000HV2AZC4, DE000HV2AZT8, DE000HV2AZ11, DE000HV2AZ37, DE000HV2AZ60, DE000HV2A0A3, DE000HV2A0B1, DE000HV2A0G0, DE000HV2A0J4, DE000HV2A0H8, DE000HV2A0K2, DE000HV2A0L0, DE000HV2A0M8

Public Pfandbriefe		
	09/30/2026	**09/30/2025**
ISIN	DE000HV2AYU9, DE000HV2AZ29, DE000HV2AZ45, DE000HV2AZ52, DE000HV2AZ78, DE000HV2AZ86, DE000HV2A0E5, DE000HV2A0N6, DE000HV2A0P1, DE000HV2A003, DE000HV2A052, DE000HV2A1Y1, DE000HV2A2G6, DE000HV2A2N2, DE000HV2A2U7, DE000HV2A219	DE000HV2AYU9, DE000HV2AZ29, DE000HV2AZ45, DE000HV2AZ52, DE000HV2AZ78, DE000HV2A0D7, DE000HV2AZ86, DE000HV2A0E5, DE000HV2A0N6, DE000HV2A0P1, DE000HV2A003