

Publication in accordance with § 28 PfandBG
Mortgage Pfandbriefe

4th Quarter 2022
as of December 31th, 2022

„Deka





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I. Nominal value and net present value

| Total amounts in mill EUR | Nominal value | | Net present value | |
|---|---------------|-----------|-------------------|-----------|
| | Q4/2022 | Q4/2021** | Q4/2022 | Q4/2021** |
| Outstanding Pfandbriefe | 691,0 | 465,0 | 646,9 | 467,1 |
| Public sector cover pool | 1.194,3 | 1.021,6 | 1.142,7 | 1.067,5 |
| Overcollateralisation | 503,3 | 556,6 | 495,8 | 600,5 |
| Overcollateralisation in % of outstanding | 72,8 % | 119,7 % | 76,6 % | 128,6 % |
| Statutory excess cover ^{*(1)} | 26,7 | - | 12,9 | - |
| Contractual excess cover ^{*(2)} | - | - | - | - |
| Voluntary excess cover ^{*(3)} | 476,5 | - | 482,8 | - |

^{*(1)} **Nominal value:** Sum of the nominal value of the overcollateralisation pursuant to § 4 par.2 PfandBG ("nennwertige sichernde Überdeckung") and the nominal value of the overcollateralisation pursuant to §4 par.1 PfandBG ("barwertige sichernde Überdeckung"); **Net Present value:** net present value of the statutory overcollateralisation according to § 4 par. 1 PfandBG ("barwertige sichernde Überdeckung")

^{*(2)} Contractually guaranteed overcollateralisation

^{*(3)} Residual, depending on the statutory and the contractual overcollateralisation; the Net Present Value includes the net present value of the overcollateralisation pursuant to § 4 par. 2 PfandBG

** In accordance with §55 PfandBG all previous year's data will be published starting in Q3 2023.

II. vdp-Credit quality differentiation model

| Overcollateralisation in consideration of the "vdp-Credit quality differentiation model" in mill EUR | Nominal value | | Net present value | |
|--|---------------|---------|-------------------|---------|
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Overcollateralisation according to the "vdp-Credit quality differentiation model" | 503,3 | 556,6 | 495,8 | 600,5 |
| Overcollateralisation in % of outstanding | 72,8 % | 119,7 % | 76,6 % | 128,6 % |

III. Derivatives contained in cover pool

| Total amounts in mill EUR | Nominal value | |
|---------------------------|---------------|---------|
| | Q4/2022 | Q4/2021 |
| Derivates | 0,0 | 0,0 |



IV. Net present value

| Total amounts in mill EUR | Net present value + 250 BP | | Net present value - 250 BP | | Net present value Currency stress | |
|---|----------------------------|---------|----------------------------|---------|--------------------------------------|---------|
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Outstanding Pfandbriefe | 609,1 | 431,6 | 688,5 | 507,1 | 609,1 | 431,6 |
| Public sector cover pool | 1.078,3 | 990,7 | 1.216,2 | 1.156,9 | 1.078,3 | 990,7 |
| Overcollateralisation | 469,3 | 559,0 | 527,7 | 649,8 | 469,3 | 559,0 |
| Overcollateralisation in % of outstanding | 77,0 % | 129,5 % | 76,6 % | 128,1 % | 77,0 % | 129,5 % |

Remark: Net present value on Static Method basis in accordance with § 5 and § 6 PfandBarwertV

| Foreign Currencies | Net present value for each foreign currency (in mill) | | Rates of exchange | | Net present value in mill EUR | |
|----------------------|--|---------|-------------------|---------|----------------------------------|---------|
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Total amounts | | | | | 0,0 | 0,00 |

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V. Maturity structure

| Maturity ranges | | | Outstanding Pfandbriefe in mill EUR | | Mortgage cover pool in mill EUR | | Outstanding Pfandbriefe in case of maturity deferral of 12 months * in mill EUR | Outstanding Pfandbriefe in case of maturity deferral of 12 months * in mill EUR |
|----------------------|----|-----------|-------------------------------------|---------|---------------------------------|---------|---|---|
| | | | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021** |
| | <= | 6 months | 40,0 | 20,0 | 54,3 | 0,0 | 0,0 | - |
| 6 months | <= | 12 months | 20,0 | 25,0 | 113,8 | 111,3 | 0,0 | - |
| 12 months | <= | 18 months | 0,0 | 40,0 | 67,2 | 25,0 | 40,0 | - |
| 18 months | <= | 2 years | 80,0 | 20,0 | 227,7 | 16,2 | 20,0 | - |
| 2 years | <= | 3 years | 440,0 | 80,0 | 241,7 | 248,9 | 80,0 | - |
| 3 years | <= | 4 years | 56,0 | 180,0 | 153,9 | 240,2 | 440,0 | - |
| 4 years | <= | 5 years | 55,0 | 50,0 | 93,1 | 156,4 | 56,0 | - |
| 5 years | <= | 10 years | 0,0 | 50,0 | 242,6 | 223,5 | 55,0 | - |
| | > | 10 years | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 | - |
| Total amounts | | | 691,0 | 465,0 | 1.194,3 | 1.021,6 | 691,0 | |

* Effects of a maturity extension on the structure of the Pfandbriefe / Extension scenario: 12 months. This is an extremely unlikely scenario, which could only realize after the appointment of a cover pool administrator (Sachwalter).

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Further information on the maturity extension of the Pfandbriefe:

Prerequisites for the maturity extension of the Pfandbriefe:

The maturity extension is necessary to avoid the insolvency of the Pfandbriefbank with limited business activities ("Pfandbriefbank mit beschränkter Geschäftstätigkeit") (prevention of insolvency), the Pfandbriefbank with limited business activities is not overindebted (no existing overindebtedness) and there is reason to believe that the Pfandbriefbank with limited business activities will in any case be able to meet its liabilities then due after expiration of the maximum possible postponement period, taking into account further postponement possibilities (positive fulfilment prognosis). See also § 30 par. 2b PfandBG.

The cover pool administrator may extend maturities if prerequisites pursuant to § 30 par. 2b PfandBG are met. The administrator shall determine the postponement period, which may not exceed a period of 12 months, as necessary.

Authority of the cover pool administrator in the event of maturity extension of the Pfandbriefe

The cover pool administrator may postpone the due dates of redemption and interest payments that fall due within one month after his appointment to the end of this monthly period. If the cover pool administrator decides such a postponement, the existence of the prerequisites pursuant to § 30 par. 2b PfandBG shall be irrefutably presumed. Such a postponement shall be taken into account within the maximum allowed postponement of 12 months.

The cover pool administrator may only exercise his authority consistently for all Pfandbriefe of an issuance. In doing so, the maturities may be postponed in full or on a pro rata basis. The cover pool administrator shall postpone the maturity for a Pfandbrief issue in such a way that the original order of payments for the Pfandbriefe, which could be overtaken by the postponement, is not changed (prohibition of overtaking). This may have the effect, that issues with longer maturity will also be postponed in order to comply with the prohibition of overtaking. See in addition also § 30 paragraph 2a and 2b PfandBG.



VI. Breakdown of cover pool by size

| Breakdown of cover pool by size (in mill EUR) | | Q4/2022 | Q4/2021 |
|--|-------------------------------|----------------|---------|
| Regular cover | <= 0,3 mill EUR | 0,0 | 0,0 |
| Mortgage Loans | | | |
| Regular cover | 0,3 mill EUR <= 1,0 mill EUR | 0,0 | 0,0 |
| Mortgage Loans | | | |
| Regular cover | 1,0 mill EUR <= 10,0 mill EUR | 0,0 | 10,3 |
| Mortgage Loans | | | |
| Regular cover | > 10,0 mill EUR | 1.095,0 | 986,3 |
| Mortgage Loans | | | |
| Amounts | | 1.095,0 | 996,6 |
| Additional cover pool assets according to § 19 para. 1 and assets of the statutory Overcollateralisation according to §4 para. 1 sent. 3 PfandBG | | 99,3 | 25,0 |
| Total amounts | | 1.194,3 | 1.021,6 |



VII. Fixed-interest rate assets

| Total amounts of fixed-interest assets (nominal and percentage values) | Total amounts in mill EUR | | thereof: Nominal value of fixed interest assets | | thereof: Percentage of fixed interest assets | |
|---|---------------------------|---------|--|---------|---|---------|
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| | Outstanding Pfandbriefe | 691,0 | 465,0 | 691,0 | 465,0 | 100,0 % |
| Mortgage sector cover pool | 1.194,3 | 1.021,6 | 797,2 | 760,3 | 66,7 % | 74,4 % |

VIII. Volume-weighted average maturity elapsed

| Information on claims according to § 12 PfandBG | Average in years | |
|---|------------------|---------|
| | Q4/2022 | Q4/2021 |
| According to § 28 par. 2 no. 4 PfandBG: Weighted average of the term elapsed since the loan was granted (seasoning) | 3,3 | 3,1 |

IX. Weighted average mortgage lending value

| Information on claims according to § 12 PfandBG | Average in percent | |
|--|--------------------|---------|
| | Q4/2022 | Q4/2021 |
| According to § 28 para. 2 no.3 PfandBG: Weighted mortgage lending value | 59,8 | 59,4 |



X. Additional cover pool assets

| Additional cover pool assets according to § 19 par. 1 sent. 1 PfandBG | Total amounts in mill EUR | |
|---|---------------------------|---------|
| | Q4/2022 | Q4/2021 |
| | 99,3 | 25,0 |

| Thereof additional cover pool assets according to § 28 par. 1 no. 8 in conjunction with § 19 par. 1 no. 2 a) and b) PfandBG | based in | Code (*) | Total amounts in mill EUR | | thereof: Exposure in covered bonds according to Article 129 Regulation (EU) No 575/2013 | |
|---|----------|----------|---------------------------|---------|---|---------|
| | | | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Total amounts | | | 0,0 | 0,0 | 0,0 | 0,0 |

| Thereof additional cover pool assets according to § 28 par. 1 no. 9 in conjunction with § 19 par. 1 no. 3 a) till c) PfandBG | based in | Code (*) | Total amounts in mill EUR | | thereof: Exposure in covered bonds according to Article 129 Regulation (EU) No 575/2013 | |
|--|----------|----------|---------------------------|---------|---|---------|
| | | | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Germany | DE | | 99,3 | 25,0 | 0,0 | 0,0 |
| Total amounts | | | 99,3 | 25,0 | 0,0 | 0,0 |

| Thereof additional cover pool assets according to § 28 par. 1 no. 10 in conjunction with § 19 par. 1 no. 4 PfandBG (Debenture according to §20 par. 1 PfandBG) | based in | Code (*) | Total amounts in mill EUR | |
|--|----------|----------|---------------------------|---------|
| | | | Q4/2022 | Q4/2021 |
| Total amounts | | | 0,0 | 0,0 |

(*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



XI. Exceedances

| Disclosures according to § 28 par. 1 Nr. 11 and 12 PfandBG | Total amounts in mill EUR | |
|--|---------------------------|---------|
| | Q4/2022 | Q4/2021 |
| Cover pool assets that exceed the limits of § 13 par. 1 sent. 2 PfandBG (§ 28 par. 1 no. 11 PfandBG) | 0,0 | 0,0 |
| Cover pool assets that exceed the limits of § 19 par. 1 sent. 6 PfandBG (§ 28 par. 1 no. 11 PfandBG) | 0,0 | 0,0 |
| Cover pool assets that exceed the limits of § 19 par. 1 no. 2 PfandBG (§ 28 par. 1 no. 12 PfandBG) | 0,0 | 0,0 |
| Cover pool assets that exceed the limits of § 19 par. 1 no. 3 PfandBG (§ 28 par. 1 no. 12 PfandBG) | 0,0 | 0,0 |
| Cover pool assets that exceed the limits of § 19 par. 1 no. 4 PfandBG (§ 28 par. 1 no. 12 PfandBG) | 0,0 | 0,0 |



XII. Breakdown of cover pool

| Total amounts | Commercial | | Residential | |
|---|---------------------|---------|---------------------|---------|
| | amounts in mill EUR | | amounts in mill EUR | |
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Condominiums | 0,0 | 0,0 | 0,0 | 0,0 |
| Single-/Two-family-houses | 0,0 | 0,0 | 0,0 | 0,0 |
| Multi-family dwellings | 0,0 | 0,0 | 0,0 | 0,0 |
| Office buildings | 892,0 | 872,6 | 0,0 | 0,0 |
| Retail buildings | 63,0 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Other commercial buildings | 140,0 | 124,0 | 0,0 | 0,0 |
| Buildings under construction not yet producing yield | 0,0 | 0,0 | 0,0 | 0,0 |
| Building land | 0,0 | 0,0 | 0,0 | 0,0 |
| Amounts | 1.095,0 | 996,6 | 0,0 | 0,0 |
| Additional cover pool assets (statutory Overcollateralisation / safeguarding liquidity inclusive) | 99,3 | 25,0 | 0,0 | 0,0 |
| Total amounts | 1.194,3 | 1.021,6 | 0,0 | 0,0 |



XII. Breakdown of cover pool

| Germany | Commercial | | Residential | |
|---|---------------------|--------------|---------------------|------------|
| | amounts in mill EUR | | amounts in mill EUR | |
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Condominiums | 0,0 | 0,0 | 0,0 | 0,0 |
| Single-/Two-family-houses | 0,0 | 0,0 | 0,0 | 0,0 |
| Multi-family dwellings | 0,0 | 0,0 | 0,0 | 0,0 |
| Office buildings | 291,5 | 328,6 | 0,0 | 0,0 |
| Retail buildings | 63,0 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Other commercial buildings | 140,0 | 124,0 | 0,0 | 0,0 |
| Buildings under construction not yet producing yield | 0,0 | 0,0 | 0,0 | 0,0 |
| Building land | 0,0 | 0,0 | 0,0 | 0,0 |
| Amounts | 494,5 | 452,5 | 0,0 | 0,0 |
| Additional cover pool assets (statutory Overcollateralisation / safeguarding liquidity inclusive) | 99,3 | 25,0 | 0,0 | 0,0 |
| Total amounts | 593,7 | 477,5 | 0,0 | 0,0 |



XII. Breakdown of cover pool

| France | Commercial | | Residential | |
|---|---------------------|--------------|---------------------|------------|
| | amounts in mill EUR | | amounts in mill EUR | |
| | Q4/2022 | Q4/2021 | Q4/2022 | Q4/2021 |
| Condominiums | 0,0 | 0,0 | 0,0 | 0,0 |
| Single-/Two-family-houses | 0,0 | 0,0 | 0,0 | 0,0 |
| Multi-family dwellings | 0,0 | 0,0 | 0,0 | 0,0 |
| Office buildings | 600,6 | 544,1 | 0,0 | 0,0 |
| Retail buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Other commercial buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Buildings under construction not yet producing yield | 0,0 | 0,0 | 0,0 | 0,0 |
| Building land | 0,0 | 0,0 | 0,0 | 0,0 |
| Amounts | 600,6 | 544,1 | 0,0 | 0,0 |
| Additional cover pool assets (statutory Overcollateralisation / safeguarding liquidity inclusive) | 0,0 | 0,0 | 0,0 | 0,0 |
| Total amounts | 600,6 | 544,1 | 0,0 | 0,0 |



XIII. Debts in arrears > 90 Days (in mill EUR)

Geographical distribution

Total amounts in mill EUR

| Country | Code (*) | Q4/2022 | Q4/2021 |
|----------------------|----------|------------|------------|
| Germany | DE | 0,0 | 0,0 |
| France | FR | 0,0 | 0,0 |
| Total amounts | | 0,0 | 0,0 |

XIV. Total amounts of nonperforming assets, if at least 5% of each individual claim are non performing (in mill EUR)

Geographical distribution

Total amounts in mill EUR

| Country | Code (*) | Q4/2022 | Q4/2021 |
|----------------------|----------|------------|------------|
| Germany | DE | 0,0 | 0,0 |
| France | FR | 0,0 | 0,0 |
| Total amounts | | 0,0 | 0,0 |

(*) Remark: The terms of country codes are based on the two-letter ISO-Codes defined in 'ISO 3166 alpha-2', published by the International Organization for Standardization (ISO).



XV. Liquidity key figures

| Disclosures on liquidity key figures according to § 28 par. 1 no. 6 PfandBG | Total amounts in mill EUR | |
|---|---------------------------|-----------|
| | Q4/2022 | Q4/2021** |
| Largest non-zero negative sum arising within the next 180 days according to § 4 par. 1a PfandBG | -7,0 | - |
| On which day does this largest negativ sum appear | 167 | - |
| Total amount of cover assets that meet the requirements of § 4 par. 1a PfandBG | 72,1 | - |

** In accordance with §55 PfandBG all previous year's data will be published starting in Q3 2023.



XVI. List of International Securities Identification Numbers of the International Organization for Standardization (according to § 28 par. 2 no. 2 PfandBG

| Q4/2022 | Q4/2021** |
|--------------|-----------|
| ISIN | ISIN |
| DE000DK010T3 | |
| DE000DK0JTW7 | |
| DE000DK0JTX5 | |
| DE000DK0JTY3 | |
| DE000DK0JTZ0 | |
| DE000DK0T061 | |

| Q4/2022 | Q4/2021** |
|--------------|-----------|
| ISIN | ISIN |
| DE000DK0T095 | |
| DE000DK0T7L8 | |
| DE000DK0YUH5 | |
| DE000DK0YUR4 | |
| DE000DK0YUS2 | |
| XS2517101478 | |

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I. Additional voluntary information about the cover pool

| | | Q4/2022 |
|------------------------------------|----------|---------|
| WAL of cover pool (Total) | in years | 3,2 |
| Overcollateralisation by law (npv) | in % | 2,0 |

| Currency Exposure (nominal) | in mill EUR | Q4/2022 |
|-----------------------------|-------------|---------|
| EUR | | 1.194,3 |

| Current Rating of Pfandbrief (according to Rating Agency) | Q4/2022 |
|---|---------|
| Moody's | Aaa |



I. Additional voluntary information about the cover pool

| Breakdown of claims against centralbanks and banks according to section 25 para. 1 no. 5 by Credit Quality Step | in mill EUR | Q4/2022 |
|--|--------------------|----------------|
| Credit Quality Step 1 | | 0,0 |
| Credit Quality Step 2 | | 0,0 |

| Derivates | | Q4/2022 |
|---|--------------|----------------|
| Are derivatives included in the cover pool? | Yes / No | No |
| Derivatives in the cover pool (npv) | in mill EUR | 0,00 |
| Type of swaps (I=intra-group, E=external, B=both, N=none) | (I, E, B, N) | N |



I. Additional voluntary information about the cover pool

| Loans (*) | | Residential | Commercial |
|---|-------------|-------------|------------|
| | | Q4/2022 | Q4/2022 |
| Number of loans | | 0 | 27 |
| Number of borrowers | | 0 | 29 |
| Total amount of loans granted to the 10 biggest borrowers | in mill EUR | 0,0 | 552,2 |
| Number of properties | | 0 | 40 |
| Part of owner occupied homes of cover assets | in mill EUR | 0,0 | 0,0 |
| Part of multi-family homes of cover assets | in mill EUR | 0,0 | 0,0 |

| Loans (*) | | Q4/2022 |
|---|-------------|---------------------|
| % of insured mortgages in the cover pool of total cover asstes | in % | 100,0% |
| Are Insurances part of the cover pool? | Yes / No | Yes |
| Are guaranteed loans included in the cover pool? | Yes / No | Not applicable (**) |
| % of guaranteed loans of total cover asstes | in % | Not applicable (**) |
| Are self certified loans included in the cover pool? | Yes / No | Not applicable (**) |
| Are limited certified loans included in the cover pool? | Yes / No | Not applicable (**) |
| % of non first lien mortgages in the cover pool of total cover assets | in % | Not applicable (**) |
| Are ABS included in the cover pool? | Yes / No | Not applicable (**) |
| Part of interest only loans of total cover assets | in mill EUR | 1.069,5 |

(*) Remark: Only regular cover pool assets are included.

(**) Remark: Not applicable according to current legal situation.



I. Additional voluntary information about the cover pool

| Loan to Value (LTV) in buckets | in mill EUR | Q4/2022 |
|--------------------------------|-------------|---------|
| > 0% <= 20% | | 0,0 |
| > 20% <= 30% | | 0,0 |
| > 30% <= 40% | | 0,0 |
| > 40% <= 50% | | 0,0 |
| > 50% <= 60% | | 1.095,0 |

| Loan seasoning in buckets residential + commercial | in mill EUR | Q4/2022 |
|--|-------------|---------|
| <= 12 months | | 0,0 |
| 12 months <= 24 months | | 319,0 |
| 24 months <= 36 months | | 114,0 |
| 36 months <= 60 months | | 511,3 |
| 60 months <= 120 months | | 150,8 |
| 120 months > | | 0,0 |



II. Additional voluntary information about the outstanding Pfandbriefe

| | | Q4/2022 |
|---|-----------|---------------------|
| WAL of Outstanding Pfandbriefe (Total) | in years | 2,6 |
| Do the Pfandbrief contain a soft bullet structure? | Yes / No | Yes |
| If yes, how long is the extension period? | in months | 12 |
| If yes, is the soft bullet part of the legal framework? | Yes / No | Yes |
| Do the Pfandbrief contain a pass through structure? | Yes / No | Not applicable (**) |

| Currency Exposure (nominal) | in mill EUR | Q4/2022 |
|-----------------------------|-------------|---------|
| EUR | | 691,0 |

(**) Remark: Not applicable according to current legal situation.