



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Deutsche Pfandbriefbank AG
<b>LEI Code</b>	DZZ47B9A52ZJ6LT6VV95
<b>Country Code</b>	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2023 EU-wide Transparency Exercise

### Key Metrics

Deutsche Pfandbriefbank AG

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,823	2,843	2,831	2,775	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,823	2,843	2,831	2,775	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,121	3,141	3,129	3,072	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,121	3,141	3,129	3,072	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,715	3,707	3,650	3,518	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,715	3,707	3,650	3,518	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	17,279	17,017	17,089	17,297	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,279	17,017	17,089	17,297	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.34%	16.71%	16.57%	16.04%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.34%	16.71%	16.57%	16.04%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.06%	18.46%	18.31%	17.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.06%	18.46%	18.31%	17.76%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.50%	21.78%	21.36%	20.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.50%	21.78%	21.36%	20.34%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	56,138	53,419	54,061	48,594	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.56%	5.88%	5.79%	6.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Deutsche Pfandbriefbank AG

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,121	3,141	3,129	3,072	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,121	3,141	3,129	3,072	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	56,138	53,419	54,061	48,594	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,138	53,419	54,061	48,594	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.56%	5.88%	5.79%	6.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.56%	5.88%	5.79%	6.32%	[A.2]/[B.2]	

		(in EUR, %)								
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION			
OWN FUNDS	A	<b>OWN FUNDS</b>								
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>					Articles 4(1)(b) and 72 of CRR			
	A.1.1	2,823	2,843	2,831	2,775	C 01.00 (0502,0503)	Article 59 of CRR			
	A.1.2	2,017	2,017	2,017	2,017	C 01.00 (0502,0503)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
	A.1.3	1,044	1,087	1,087	1,089	C 01.00 (0130,0800)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR			
	A.1.4	-84	-107	-108	-114	C 01.00 (0100,0503)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR			
	A.1.5	0	0	0	0	C 01.00 (0300,0503)	Articles 4(1)(b) and 26(1) point (a) of CRR			
	A.1.6	0	0	0	0	C 01.00 (0230,0503)	Article 84 of CRR			
	A.1.7	12	13	11	13	C 01.00 (0502,0503)	Articles 32 to 35 and 36(1) point (f) of CRR			
	A.1.8	(-) Intangible assets (including Goodwill)	-31	-30	-36	-42	C 01.00 (0300,0503) + C 01.00 (0340,0303)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR		
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-18	-15	-15	-15	C 01.00 (0370,0503)	Articles 36(1) point (c) and 38 of CRR		
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	-29	C 01.00 (0300,0503)	Articles 36(1) point (d), 40 and 139 of CRR		
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0300,0503)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR		
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0503)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR		
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0503)	Article 36(1) point (f) of CRR		
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0400,0503) + C 01.00 (0402,0503) + C 01.00 (0407,0503) + C 01.00 (0407,0503) + C 01.00 (0407,0503)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (ii), 24(1) point (b), 24(1) point (c) and 25 of CRR, Articles 36(1) point (b) and 37(2)(c) of CRR, Articles 36(1) point (a) (iii) and 135(8) of CRR and Article 36(1) point (a) (iv) and 135(4) of CRR		
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0402,0503)	Articles 36(1) point (a) (iii), 24(1) point (b), 24(1) point (c) and 25 of CRR		
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0400,0503)	Articles 4(2), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR		
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0400,0503)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR		
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0503)	Articles 4(2), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR		
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0503)	Article 48 of CRR		
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-26	-42	-42	-34	C 01.00 (0520,0503)	Articles 36(1) point (a) and Article 47c of CRR		
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0503)	Article 36(1) point (a) and Article 133(2) of CRR		
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0503)	Article 36(1) point (a) of CRR		
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-4	-9	-6	-5	C 01.00 (0524,0503)	Article 3 of CRR		
A.1.20	CET1 capital elements or deductions - other	-85	-72	-77	-106	C 01.00 (0529,0503)	-			
A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-			
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0503)	Articles 48(1) to (3), and 48 to 48(7) of CRR			
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0503)	Articles 479 and 480 of CRR			
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0503)	Articles 469 to 472, 478 and 481 of CRR			
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>298</b>	<b>298</b>	<b>298</b>	<b>298</b>	C 01.00 (0530,0503)	Article 61 of CRR
A.2.1	Additional Tier 1 Capital Instruments	298	298	298	298	C 01.00 (0530,0503) + C 01.00 (0537,0503)				
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0503)				
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0530,0503) + C 01.00 (0530,0503) + C 01.00 (0570,0503) + C 01.00 (0570,0503) + C 01.00 (0570,0503) + C 01.00 (0570,0503)				
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0503) + C 01.00 (0580,0503) + C 01.00 (0570,0503)				
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>3,121</b>	<b>3,141</b>	<b>3,129</b>	<b>3,072</b>	C 01.00 (0001,0503)	Article 25 of CRR
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>594</b>	<b>566</b>	<b>521</b>	<b>446</b>	C 01.00 (0700,0503)	Article 71 of CRR
A.4.1	Tier 2 Capital instruments	534	505	475	446	C 01.00 (0700,0503) + C 01.00 (0900,0503)				
A.4.2	Other Tier 2 Capital components and deductions	59	61	46	0	C 01.00 (0900,0503) + C 01.00 (0900,0503) + C 01.00 (0900,0503) + C 01.00 (0900,0503) + C 01.00 (0900,0503) + C 01.00 (0900,0503)				
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0503) + C 01.00 (0980,0503) + C 01.00 (0980,0503)				
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>				17,279	17,017	17,089	17,257	C 02.00 (0010,0503)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0503)				
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>				<b>16.34%</b>	<b>16.71%</b>	<b>16.57%</b>	<b>16.04%</b>	CA3 (1)	-
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>				<b>18.06%</b>	<b>18.46%</b>	<b>18.31%</b>	<b>17.76%</b>	CA3 (2)	-
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>				<b>21.59%</b>	<b>21.78%</b>	<b>21.36%</b>	<b>20.34%</b>	CA3 (3)	-
D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>				2,823	2,843	2,831	2,775	EA.1.A.1.13 + A.1.21 + MIN(A.1.13 - A.2.2, A.2.4) + MIN(A.4.1 + A.2.2 - A.2.3, 0.0)	-
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>				<b>16.34%</b>	<b>16.71%</b>	<b>16.57%</b>	<b>16.04%</b>	(D.A.1)/(E.B.1.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0503)	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0503)	
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0503)	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0440,0503)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Deutsche Pfandbriefbank AG

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	15,947	15,594	15,735	16,000	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,051	1,902	1,987	1,980	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	13,845	13,638	13,695	13,973	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	235	286	223	181	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	153	146	158	143	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	22	31	14	14	C 02.00 (r0520, c0010)
Of which the standardised approach	22	31	14	14	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	922	959	959	959	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	922	959	959	959	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	17,279	17,017	17,089	17,297	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

### P&L

Deutsche Pfandbriefbank AG

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,535	2,211	774	1,646
Of which debt securities income	176	240	63	119
Of which loans and advances income	683	1,016	376	792
Interest expenses	1,179	1,723	669	1,432
(Of which deposits expenses)	367	503	162	343
(Of which debt securities issued expenses)	141	212	87	181
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	4	8	1	2
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	11	15	14	42
Gains or (-) losses on financial assets and liabilities held for trading, net	84	82	-2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-63	-62	4	-2
Gains or (-) losses from hedge accounting, net	7	0	-1	-4
Exchange differences (gain or (-) loss), net	-8	-4	1	0
Net other operating income / (expenses)	1	-18	-1	0
<b>TOTAL OPERATING INCOME, NET</b>	<b>392</b>	<b>508</b>	<b>120</b>	<b>255</b>
(Administrative expenses)	156	223	58	122
(Cash contributions to resolution funds and deposit guarantee schemes)	32	32	22	24
(Depreciation)	14	18	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	-25	-1	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	22	-3	-2	-1
(Other provisions)	-8	-22	1	-3
Of which pending legal issues and tax litigation <sup>1</sup>	0	-19	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	16	46	4	23
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	16	46	4	23
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	159	213	32	81
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	135	187	27	69
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>135</b>	<b>187</b>	<b>27</b>	<b>69</b>
Of which attributable to owners of the parent	136	188	27	69

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Deutsche Pfandbriefbank AG

ASSETS:	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	4,220				2,020				3,102				1,341				IAS 1.54 (i)				
Financial assets held for trading	529	0	529	0	562	0	562	0	560	0	560	0	555	0	555	0	IFRS 7.8(a)(i); IFRS 9 Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	449	3	255	191	514	2	255	256	461	3	259	199	505	3	252	250	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	1,703	1,402	282	18	1,692	1,395	282	16	1,587	1,420	152	14	1,461	1,306	142	12	IFRS 7.8(b); IFRS 9.4.1.2A				
Financial assets at amortised cost	48,506				47,757				47,505				45,456				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	279	0	279	0	262	0	262	0	228	0	228	0	234	0	234	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-85				-84				-72				-70				IAS 39.89A(e); IFRS 9.6.5.8				
Other assets <sup>1)</sup>	270				284				291				285								
<b>TOTAL ASSETS</b>	<b>55,871</b>				<b>53,006</b>				<b>53,662</b>				<b>49,766</b>				IAS 1.9(e), ICG 6				

<sup>1)</sup> Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	1,419	0	0	0	0	1,409	0	0	0	0	1,433	0	0	0	0	0	1,306	11	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	284	0	0	0	0	283	0	0	0	0	154	0	0	0	0	0	142	1	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	5,488	0	0	-1	0	5,377	0	0	-1	0	5,256	0	0	-1	0	0	4,472	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	34,192	8,587	599	-56	-108	-195	32,936	8,999	833	-44	-132	-211	33,755	8,045	836	-61	-108	-218	32,548	7,746	1,088	-56	-117	-224

<sup>1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Deutsche Pfandbriefbank AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	754	686	696	708	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	50,431	47,694	48,377	44,652	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,192	1,125	1,016	987	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-109	-112	-96	-107	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	154	135	142	127	IAS 37.10; IAS 1.54(l)
Tax liabilities	27	19	20	20	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	27	35	55	38	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>52,476</b>	<b>49,582</b>	<b>50,210</b>	<b>46,424</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>3,396</b>	<b>3,425</b>	<b>3,451</b>	<b>3,342</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>55,871</b>	<b>53,006</b>	<b>53,662</b>	<b>49,766</b>	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Deutsche Pfandbriefbank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,946	1,811	1,713	1,695	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	8,219	2,616	2,630	909	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,698	1,647	1,608	1,377	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2	2	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,721	4,891	5,667	4,636	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	407	355	372	388	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,008	10,878	10,930	11,094	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	21	23	18	13	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,061	906	893	807	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	414	263	238	214	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,662	4,459	5,409	5,620	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	890	1,249	1,165	991	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,040	22,276	21,220	20,189	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		628	635	623	602	Annex V.Part 1.37
Other financial liabilities		23	22	20	20	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>52,378</b>	<b>49,505</b>	<b>50,089</b>	<b>46,347</b>	

2023 EU-wide Transparency Exercise

Market Risk

Deutsche Pfandbriefbank AG

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	22	31	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>22</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	14	14	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	10,407	12,024	521		8,264	8,861	511	
	Regional governments or local authorities	4,546	5,291	430		4,468	5,173	418	
	Public sector entities	1,762	1,681	148		1,762	1,686	113	
	Multilateral Development Banks	594	594	0		547	547	0	
	International Organisations	230	230	0		229	229	0	
	Institutions	1,487	597	231		1,720	892	282	
	Corporates	1,888	624	591		1,729	539	531	
	of which: SME	90	30	26		25	25	47	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	682	580	196		686	609	228	
	of which: SME	224	223	74		241	222	68	
	Exposures in default	58	1	1	2	50	1	1	2
	Items associated with particularly high risk	234	213	320		188	150	225	
	Covered bonds	202	202	21		201	201	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	139	139	23		135	135	24		
Standardised Total <sup>(4)</sup>	22,431	22,223	2,280	6	20,207	20,123	2,173	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Exposure value Total does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Data for the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpartery.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
GERMANY	Central governments or central banks	1,320	4,801	0		1,320	2,381	0	
	Regional governments or local authorities	2,069	2,257	0		2,048	2,231	0	
	Public sector entities	607	523	20		646	538	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	824	238	65		631	338	46	
	Corporates	341	229	197		203	158	148	
	of which: SME	50	50	28		55	55	47	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	461	390	134		461	464	164	
	of which: SME	138	138	45		152	133	42	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	234	213	320		188	150	225	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	229	229	221		105	105	201		
Standardised Total <sup>(4)</sup>	6,050	6,050	771	0	5,055	5,055	701	1	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	1,040	1,179	0		1,053	1,183	0	
	Regional governments or local authorities	1,549	1,624	321		1,513	1,587	317	
	Public sector entities	962	887	20		925	868	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113	113	51		223	223	64	
	Corporates	429	257	227		429	227	227	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>	3,562	3,562	600	0	3,562	3,562	600	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		11	11	0	
	Corporates	0	0	0		32	32	32	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	98	97	20		90	89	27	
	of which: SME	98	97	20		90	89	27	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
AUSTRIA	Central governments or central banks	3,602	4,110	0		3,602	4,117	0	
	Regional governments or local authorities	0	20	0		0	20	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	294	0	0		294	0	0	
	Corporates	465	0	0		427	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(4)</sup>	3,602	4,130	0	0	3,602	4,137	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	32	32	32	0	29	29	19	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	106	106	37	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	3	3	31	0	2	2	31	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
POLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
SPAIN	Central governments or central banks	233	233	0	0	214	214	0	0
	Regional governments or local authorities	164	164	0	0	163	163	0	0
	Public sector entities	30	30	30	0	27	27	27	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	180	180	50	0	164	164	25	0
	Corporates	74	73	73	0	74	73	73	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	302	302	31	0	301	301	30	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
ITALY	Central governments or central banks	1,225	1,224	0	0	1,194	1,194	0	0
	Regional governments or local authorities	197	192	38	0	179	174	35	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	161	161	50	0	133	133	67	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
NETHERLANDS	Central governments or central banks	161	160	0	0	160	152	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0	0	1	1	0	0
	Regional governments or local authorities	128	128	26	0	131	131	26	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	24	24	9	0	22	22	8	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)								
	Central governments or central banks	5,522	11,052	53		4,954	4,445	48	
	Regional governments or local authorities	4,434	5,624	414		4,361	4,840	399	
	Public sector entities	1,794	1,624	110		1,701	1,571	99	
	Multilateral Development Banks	465	465	0		465	465	0	
	International Organisations	231	231	0		153	153	0	
	Institutions	3,709	812	209		3,499	596	167	
	Corporates	1,794	666	859		1,728	730	721	
	of which: SME	49	49	42		57	57	46	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	571	543	186		526	507	168	
	of which: SME	225	216	66		243	232	72	
	Exposures in default	63	1	1	2	22	1	1	1
	Items associated with particularly high risk	187	152	227		170	139	209	
Covered bonds	323	323	32		313	313	31		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	105	105	26		105	105	26		
Standardised Total <sup>2</sup>	21,854	20,992	2,188	5	17,881	17,813	2,140	5	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	2,058	2,058	0		1,927	1,712	0	
	Regional governments or local authorities	1,473	2,178	313		1,434	2,102	304	
	Public sector entities	637	559	20		609	532	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	943	346	91		901	301	90	
	Corporates	153	110	102		139	98	88	
	of which: SME	48	48	42		57	57	46	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	377	350	125		333	313	105	
	of which: SME	147	126	40		155	144	46	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	187	152	227		170	139	209	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	105	105	26	1	106	106	26	0	
Standardised Total <sup>2</sup>				1				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FRANCE	(in EUR, %)								
	Central governments or central banks	1,056	1,157	0		364	484	0	
	Regional governments or local authorities	1,473	1,563	313		1,434	1,521	304	
	Public sector entities	908	853	67		883	830	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	136	136	45		72	72	35	
	Corporates	383	182	182		373	179	179	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	251	251	251		329	329	329	
	of which: SME	49	49	42		57	57	46	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	88	88	26		88	88	26	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
AUSTRIA	(in EUR, %)								
	Central governments or central banks	3,722	4,163	0		3,631	4,075	0	
	Regional governments or local authorities	0	296	0		0	276	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	295	0	0		296	0	0	
	Corporates	440	0	0		418	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	19	19	19	0	20	20	20	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	106	106	0	0	106	106	37	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	3	3	32	0	3	3	32	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
POLAND	Central governments or central banks	65	65	13	0	65	65	13	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	251	251	0	0	213	212	0	0
	Regional governments or local authorities	443	443	0	0	427	427	0	0
	Public sector entities	23	23	23	0	20	20	20	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	133	133	27	0	36	36	9	0
	Corporates	74	73	73	0	74	73	73	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	323	323	32	0	313	313	31	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	1,200	1,200	0	0	1,195	1,195	0	0
	Regional governments or local authorities	177	172	34	0	160	156	31	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	150	150	30	0	44	44	9	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	100	152	0	0	100	149	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	-1	-1	0	0	-1	-1	0	0
	Regional governments or local authorities	135	135	27	0	127	127	25	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	20	7	0	17	17	6	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Deutsche Pfandbriefbank AG

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	31,201	545	30,207	13,849	340	392	31,042	693	29,978	13,649
	Corporates - Of Which: Specialised Lending	27,663	537	26,794	13,417	335	396	27,078	686	26,528	13,238
	Corporates - Of Which: SME	1,599	7	1,517	365	4	2	1,591	7	1,541	349
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>					13,901					13,704	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure value does not include the Securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	10,621	36	10,099	5,337	23	79	10,585	65	10,196	41
	Corporates - Of Which: Specialised Lending	7,500	28	7,091	3,949	18	77	7,437	58	7,160	36
	Corporates - Of Which: SME	1,492	7	1,416	69	4	2	1,489	7	1,440	4
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,939	0	3,824	2,508	0	22	3,777	0	3,639	2,424
	Corporates - Of Which: Specialised Lending	3,407	0	3,493	2,200	0	22	3,444	0	3,307	2,213
	Corporates - Of Which: SME	97	0	97	66	0	97	97	0	97	53
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	5,291	62	5,161	3,521	38	41	5,027	209	4,882	3,309
	Corporates - Of Which: Specialised Lending	5,291	62	5,161	3,521	38	41	5,027	209	4,882	3,309
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	284	0	275	121	0	315	0	294	154	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).





		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	20,893	795	29,964	13,716	496	393	31,252	1,077	36,658	13,992
	Corporates - Of Which: Specialised Lending	21,142	791	26,322	13,202	493	390	27,696	1,073	26,953	13,380
	Corporates - Of Which: SME	1,566	4	1,531	138	2	1	1,537	4	1,514	142
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				13,768						14,039	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	10,315	41	10,051	1,483	38	52	10,902	34	10,598	1,720
	Corporates - Of Which: Specialised Lending	7,208	37	6,977	1,346	36	50	7,742	30	7,465	1,586
	Corporates - Of Which: SME	1,462	4	1,423	85	2	1	1,427	4	1,423	89
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	3,715	0	3,619	2,426	16	3,834	38	3,744	2,450	36
	Corporates - Of Which: Specialised Lending	3,394	0	3,287	2,236	16	3,502	36	3,423	2,261	36
	Corporates - Of Which: SME	96	0	96	53	0	96	0	96	53	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,941	321	4,794	3,311	200	4,908	509	4,756	3,330	311
	Corporates - Of Which: Specialised Lending	4,941	321	4,794	3,311	200	4,908	509	4,756	3,330	311
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	315	0	298	153	0	314	0	301	157	0
	Corporates - Of Which: Specialised Lending	315	0	298	153	0	314	0	301	157	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).





**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Deutsche Pfandbriefbank AG

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	738	738	0	0	49	689	0	0	0	0	0	0	0	0	0	0
	Germany	166	166	0	0	133	33	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	76	76	0	0	0	76	0	0	0	0	0	0	0	0	0	0
	Italy	176	176	0	0	2	175	0	0	0	0	0	0	0	0	0	0
	Latvia	25	25	0	0	0	25	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>2,723</b>	<b>2,723</b>	<b>0</b>	<b>0</b>	<b>150</b>	<b>2,573</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>126</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>318</b>







### 2023 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Deutsche Pfandbriefbank AG

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>30</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		76	76	0	0	0	76	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		35	35	0	0	0	35	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		24	24	0	0	0	24	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		94	94	0	0	0	94	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>	<b>229</b>	<b>229</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>229</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP





**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Deutsche Pfandbriefbank AG

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		9	9	0	0	0	0	0	0	0	0	0	0	0		
		16	16	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		25	25	0	0	0	0	25	0	0	0	0	0	0		
	France	51	51	0	0	0	50	1	0	0	0	0	0	0		
		99	99	0	0	0	99	0	0	0	0	0	0	0		
		1	1	0	0	0	1	0	0	0	0	0	0	0		
		175	175	0	0	0	175	0	0	0	0	0	0	0		
		91	91	0	0	0	91	0	0	0	0	0	0	0		
		725	725	0	0	0	725	0	0	0	0	0	0	0		
		990	990	0	0	0	990	0	0	0	0	0	0	0		
		1,993	1,993	0	0	0	1,449	1,844	0	0	0	80	0	306		
	Germany	102	102	0	0	0	102	0	0	0	0	0	0	0		
		279	279	0	0	0	122	145	0	0	0	0	0	0		
		40	40	0	0	0	20	21	0	0	0	0	0	0		
		74	74	0	0	0	74	0	0	0	0	0	0	0		
		974	974	0	0	0	940	840	1	26	0	0	0	0		
		441	441	0	0	0	85	356	0	0	0	0	0	0		
		367	367	0	0	0	367	0	0	0	0	0	0	0		
		2,478	2,478	0	0	0	339	2,006	1	26	0	0	0	0		
	Croatia															
	Greece															
	Hungary															
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		75	75	0	0	0	75	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		75	75	0	0	0	75	0	0	0	0	0	0	0		
	Italy	1	1	0	0	1	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		28	28	0	0	3	25	0	0	0	0	0	0	0		
		85	85	0	0	7	0	0	0	0	0	0	0	0		
		901	901	0	0	0	901	0	0	0	0	0	0	0		
		181	189	0	0	13	167	0	0	0	0	0	0	0		
		150	150	0	0	0	150	0	0	0	0	0	0	0		
		1,346	1,345	0	0	24	1,243	0	0	0	0	0	0	31		
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		25	25	0	0	0	25	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		25	25	0	0	0	25	0	0	0	0	0	0	0		







**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Deutsche Pfandbriefbank AG

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	27	27	0	0	0	0	27	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>27</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
	Others	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	35	35	0	0	0	35	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	24	24	0	0	0	24	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	94	94	0	0	0	94	0	0	0	0	0	0	0	0	
	[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>153</b>	<b>153</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>153</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Deutsche Pfandbriefbank AG

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <-90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>2)</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing best past due >30 days and <-90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>	On non-performing exposures <sup>2)</sup>		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>			Of which: defaulted	Of which Stage 3 <sup>4)</sup>								
<b>Cash balances at central banks and other demand deposits</b>	4,220	0	0	0	0	0	0	0	0	2,020	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	7,028	0	0	0	0	1	0	0	0	6,995	0	0	0	0	1	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	5,283	0	0	0	0	1	0	0	0	5,283	0	0	0	0	1	0	0	0		
Credit institutions	1,615	0	0	0	0	0	0	0	0	1,632	0	0	0	0	0	0	0	0		
Other financial corporations	29	0	0	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	43,991	0	599	599	599	164	195	195	379	43,445	0	833	833	833	176	211	211	606		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,790	0	0	0	0	1	0	0	0	7,714	0	0	0	0	1	0	0	0		
Credit institutions	5,011	0	0	0	0	0	0	0	0	4,787	0	0	0	0	0	0	0	0		
Other financial corporations	1,286	0	28	28	28	8	0	0	27	1,298	0	26	26	26	3	0	0	26		
Non-financial corporations	29,899	0	570	570	570	155	195	195	351	29,640	0	806	806	806	172	211	211	588		
of which: small and medium-sized enterprises	9,238	0	116	116	116	52	33	33	68	9,597	0	70	70	70	46	1	1	69		
of which: Loans collateralised by commercial immovable property	23,247	0	527	527	527	143	192	192	320	23,089	0	776	776	776	156	208	208	553		
Households	6	0	1	1	1	0	0	0	1	6	0	1	1	1	0	0	0	1		
of which: Loans collateralised by residential immovable property	5	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0		
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>NET INSTRUMENTS other than HFT</b>	55,238	0	599	599	599	166	195	195	379	52,371	0	833	833	833	177	211	211	606		
<b>OFF-BALANCE SHEET EXPOSURES</b>	3,320		3	3	3	38	0	0	0	3,111		5	5	5	13	0	0	4		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(23) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Deutsche Pfandbriefbank AG

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>					
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>				Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>			
<b>(in Bn€)</b>																					
Cash balances at central banks and other demand deposits	3,102	0	0	0	0	0	0	0	0	1,344	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	6,810	0	0	0	0	1	0	0	0	5,909	0	0	0	0	1	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,215	0	0	0	0	1	0	0	0	4,372	0	0	0	0	1	0	0	0	0	0	
Credit institutions	1,567	0	0	0	0	0	0	0	0	1,225	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	26	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	43,129	242	949	836	836	166	220	218	712	41,910	297	1,202	1,088	1,088	170	227	224	942			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,706	0	0	0	0	1	0	0	0	7,462	0	0	0	0	1	0	0	0	0	0	
Credit institutions	4,572	0	0	0	0	0	0	0	0	2,900	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,289	0	18	18	18	3	0	0	18	1,226	0	0	0	0	4	0	0	0	0	0	
Non-financial corporations	29,556	242	930	817	817	163	220	218	693	30,300	297	1,201	1,087	1,087	166	227	224	941			
of which: small and medium-sized enterprises	9,382	28	67	67	67	42	1	1	66	9,447	0	96	96	96	39	1	1	96			
of which: Loans collateralised by commercial immovable property	23,287	125	902	789	789	144	218	215	669	23,909	297	1,175	1,061	1,061	144	225	222	939			
Households	6	0	1	1	1	0	0	0	1	5	0	1	1	1	0	0	0	1			
of which: Loans collateralised by residential immovable property	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0			
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
NET INSTRUMENTS other than HFT	53,042	242	949	836	836	167	220	218	712	49,140	297	1,202	1,088	1,088	171	227	224	942			
OFF-BALANCE SHEET EXPOSURES	2,682		6	3	3	11	0	0	5	2,315		14	12	12	12	0	0	12			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP Framework (template F.18.00 / F.18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2023 EU-wide Transparency Exercise

Forborne exposures

Deutsche Pfandbriefbank AG

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,120	527	205	182	1,888	323	2,224	611	219	197	1,989	400	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	73	0	0	0	70	0	47	0	0	0	47	0	0
Non-financial corporations	2,047	527	205	182	1,818	323	2,177	611	219	197	1,942	400	
of which: small and medium-sized enterprises	354	88	34	31	307		272	7	4	1	267		
Households	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,120</b>	<b>527</b>	<b>205</b>	<b>182</b>	<b>1,888</b>	<b>323</b>	<b>2,224</b>	<b>611</b>	<b>219</b>	<b>197</b>	<b>1,989</b>	<b>400</b>	
Loan commitments given	5	3	0	0	2	0	28	4	0	0	28	4	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Deutsche Pfandbriefbank AG

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
<b>Loans and advances (including at amortised cost and fair value)</b>	2,061	646	216	201	1,827	432	2,589	653	222	196	2,344	439	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	44	0	0	0	44	0	24	0	0	0	24	0	0
Non-financial corporations	2,017	646	216	201	1,784	432	2,565	653	222	196	2,321	439	
of which: small and medium-sized enterprises	232	4	3	1	230		461	4	5	1	456		
Households	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS other than HFT</b>	2,061	646	216	201	1,827		2,589	653	222	196	2,344		
<b>Loan commitments given</b>	25	3	0	0	23	3	62	2	1	0	59	2	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Deutsche Pfandbriefbank AG

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted																						
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	59	0	0	59	0	0	52	0	0	52	0	0	52	0	0	52	0	0	49	0	0	49	0	0
D Electricity, gas, steam and air conditioning supply	43	0	0	43	0	0	40	0	0	40	0	0	33	0	0	33	0	0	33	0	0	33	0	0
E Water supply	163	0	0	163	0	0	162	0	0	162	0	0	160	0	0	160	0	0	133	0	0	133	0	0
F Construction	300	0	0	300	2	0	325	0	0	325	0	0	324	0	0	324	0	0	336	0	0	336	0	0
G Wholesale and retail trade	103	0	0	103	0	0	102	0	0	102	0	0	102	0	0	102	0	0	102	0	0	102	0	0
H Transport and storage	76	29	29	76	2	0	66	24	24	66	2	0	66	24	24	66	2	0	60	22	22	60	2	0
I Accommodation and food service activities	133	0	0	95	2	0	136	0	0	96	1	0	138	0	0	98	1	0	134	0	0	95	1	0
J Information and communication	13	0	0	13	0	0	10	0	0	10	0	0	1	0	0	9	0	0	7	0	0	6	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	28,130	541	541	27,976	343	0	27,921	782	782	27,705	379	0	27,016	906	793	27,758	379	0	28,717	1,179	1,065	28,506	389	0
M Professional, scientific and technical activities	109	0	0	109	0	0	107	0	0	107	0	0	105	0	0	105	0	0	102	0	0	102	0	0
N Administrative and support service activities	111	0	0	111	0	0	102	0	0	102	0	0	90	0	0	90	0	0	87	0	0	87	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	72	0	0	72	0	0	75	0	0	75	0	0	70	0	0	70	0	0	69	0	0	69	0	0
Q Human health services and social work activities	510	0	0	510	0	0	498	0	0	498	0	0	488	0	0	488	0	0	477	0	0	477	0	0
R Arts, entertainment and recreation	69	0	0	69	0	0	41	0	0	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	2	0	0	2	0	0
<b>Loans and advances</b>	<b>29,899</b>	<b>570</b>	<b>570</b>	<b>29,797</b>	<b>350</b>	<b>0</b>	<b>29,650</b>	<b>806</b>	<b>806</b>	<b>29,384</b>	<b>383</b>	<b>0</b>	<b>29,056</b>	<b>930</b>	<b>817</b>	<b>29,327</b>	<b>384</b>	<b>0</b>	<b>30,300</b>	<b>1,201</b>	<b>1,087</b>	<b>30,050</b>	<b>393</b>	<b>0</b>

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.