

# Deutsche Bank AG Transparency Report acc. to DSLBUmwG as of 2023-12-31

(All figures in EUR mn unless otherwise stated)

# 1 OVERALL EXPOSURE AND CHARACTERISTICS

## **Overall Exposure**

	Nominal Value		Presen	t Value	Present Va Interest Ra Scena	ite Stress	Present Va Interest Ra Scena	ate Stress	Present Val Case Intere Rate Stress	est and FX
	2023-12-31	2022-12-31	2023-12-31	2022-12-31	2023-12-31	2022-12-31	2023-12-31	2022-12-31	2023-12-31	2022-12-31
Covered Notes	2,137.8	2,352.8	2,286.7	2,496.6	2,161.0	2,326.8	2,428.9	2,690.0	2,161.0	2,326.8
Cover Assets acc. §7 (2) DSLBUmwG	3,178.8	3,173.4	2,933.5	2,789.7	2,460.1	2,392.6	3,559.0	3,322.1	2,460.1	2,392.6
thereof Cover Assets - German Central Bank <sup>1</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
thereof Cover Assets - German Other Institutions <sup>1</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Over-Collateralisation	1,041.0	820.6	646.8	293.1	299.2	65.8	1,130.1	632.0	299.2	65.8
as % of Covered Notes	48.69%	34.88%	28.29%	11.74%	13.85%	2.83%	46.53%	23.50%	13.85%	2.83%

 $<sup>^{\</sup>star}$  acc. to § 5 (1) No. 1 and § 6 (2) No. 1 PfandBarwertV static approach  $^{1}\text{Cover}$  Assets acc. §7 (3) DSLBUmwG

## Maturity Structure of the Covered Notes and Fixed Interest Periods of the Cover Assets

2023-12-31	<= 6 months	>6 months and <=12 months	>12 months and <=18 months	>18 months and <=2 years	>2 years and <=3 years	>3 years and <=4 years	>4 years and <=5 years	>5 years and <=10 years	> 10 years
Covered Notes	218.5	195.0	373.3	160.0	582.0	210.0	218.0	181.0	0.0
Cover Assets	59.6	33.9	52.0	37.1	94.4	168.7	234.2	1,355.4	1,143.5

2022-12-31	<= 6 months	>6 months and <=12 months	>12 months and <=18 months	>18 months and <=2 years	>2 years and <=3 years	>3 years and <=4 years	>4 years and <=5 years	>5 years and <=10 years	> 10 years
Covered Notes	82.0	216.5	135.0	195.0	533.3	582.0	210.0	399.0	0.0
Cover Assets	346.9	92.0	76.6	45.5	121.0	133.8	186.7	867.3	1,303.7

# Present Value in EUR by currencies acc. to § 6 PfandBarwertV

Net Prese	ent Value
2023-12-31	2022-12-31
nla	n/o

## **Fixed Interest Share Comparison**

	Nominal Val	ue Mortgage
	2023-12-31	2022-12-31
Fixed Interest Covered Notes	2,137.8	2,352.8
as % of Covered Notes	100.00%	100.00%
Fixed Interest Cover Assets	3,170.0	3,159.1
as % of Total Cover Assets	99.72%	99.55%



# Deutsche Bank AG Transparency Report acc. to DSLBUmwG as of 2023-12-31

(All figures in EUR mn unless otherwise stated)

# 2 STRUCTURE OF THE COVER POOL

## Mortgage Loan Size by Nominal Value

	Nomina	ıl Value	% of Mortg	age Loans
	2023-12-31	2022-12-31	2023-12-31	2022-12-31
x <= 0.3mn EUR	2,046.2	2,337.0	95.30%	92.70%
0.3mn EUR < x <= 1mn EUR	100.8	108.2	4.70%	4.29%
1mn EUR < x <= 10mn EUR	0.0	2.2	0.00%	0.09%
10mn EUR < x	0.0	73.7	0.00%	2.92%
	2,147.0	2,521.1		

# Public Loan Size by Nominal Value (Public Loans and Bonds for ordinary cover, excluding bank deposit)

	Nomina	ıl Value	% of Public Loan ordinar	
	2023-12-31	2022-12-31	2023-12-31	2022-12-31
x <= 10mn EUR	51.7	71.3	5.01%	10.94%
10mn EUR < x <= 100mn EUR	154.0	275.0	14.93%	42.16%
x > 100mn EUR	826.0	306.0	80.06%	46.91%
	1,031.7	652.3		

## **3 ADDITIONAL CHARACTERISTICS**

## Characteristic Factors

	2023-12-31	2022-12-31
The average loan-to-value ratio, weighted using the amounts of the claims applied as cover	50.44%	49.01%
Volume-weighted Average in Years of the Maturity that has passed since the Mortgage Loan was granted	8.17	7.86

## **Delinquent Assets**

	Nominal Value Mortgage Loans		thereof Loans with Amount in Arrears at least 5% of the Claim		Nominal Value Public Loans		thereof Loans with Amount in Arrears at least 5% of the Claim	
	2023-12-31	2022-12-31	2023-12-31	2022-12-31	2023-12-31	2022-12-31	2023-12-31	2022-12-31
ermany	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