Deutsche Bank AG Transparency Report acc. to DSLBUmwG
as of 2022-09-30
(All figures in EUR mn unless otherwise stated)
1 OVERALL EXPOSURE AND CHARACTERISTICS

| Overall Exposure |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Nominal Value |  | Present Value |  | Present Value - High Interest Rate Stress Scenario* |  | Present Value - Low Interest Rate Stress Scenario* |  | Present Value - Worst Case Interest and FX Rate Stress Scenario* |  |
|  | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 | 2022-99-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 |
| Covered Notes | 2,515.8 | 3,565.8 | 2,687.3 | 4,182.2 | 2,501.9 | 3,881.1 | 2,899.5 | 4,533.6 | 2,501.9 | 3,881.1 |
| Cover Assets acc. §7 (2) DSLBUmwG | 3,578.4 | 4,454.1 | 3,199.6 | 4,941.2 | 2,771.3 | 4,150.0 | 3,774.2 | 6,043.9 | 2,771.3 | 4,150.0 |
| thereof Cover Assets - German Central Bank ${ }^{1}$ | 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 ${ }^{1}$ | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Over-Collateralisation | 1,062.6 | 888.3 | 512.3 | 759.0 | 269.5 | 268.8 | 874.7 | 1,510.2 | 269.5 | 268.8 |
| as \% of Covered Notes | 42.24\% | 24.91\% | 19.06\% | 18.15\% | 10.77\% | 6.93\% | 30.17\% | 33.31\% | 10.77\% | 6.93\% |

* acc. to § 5 (1) No. 1 and § 6 (2) No. 1 PfandBarwertV static approach
${ }^{1}$ Cover Assets acc. §7 (3) DSLBUmwG

| Maturity Structure of the Covered Notes and Fixed Interest Periods of the Cover Assets |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2022-09-30 | < 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 | 173.0 | 187.0 | 151.5 | 125.0 | 668.3 | 602.0 | 185.0 | 424.0 | 0.0 |
| Cover Assets | 340.0 | 281.9 | 119.6 | 55.1 | 135.7 | 221.1 | 177.7 | 861.9 | 1,385.4 |
| 2021-09-30 | < 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 | 720.0 | 330.0 | 173.0 | 187.0 | 276.5 | 668.3 | 602.0 | 468.0 | 141.0 |
| Cover Assets | 303.3 | 233.6 | 316.1 | 287.1 | 191.0 | 165.3 | 137.3 | 1,189.1 | 1,631.2 |

Maturity Structure of the DSL Notes with extension of 12 months

| 2022-09-30 | < 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 +12 months on maturity date | 0.0 | 0.0 | 173.0 | 187.0 | 276.5 | 668.3 | 602.0 | 468.0 | 141.0 |

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

| Net Present Value |  |
| ---: | :--- |
| 2022-09-30 | 2021-09-30 |
| n/a | n/a |

## Fixed Interest Share Comparison

|  | Nominal Value |  |
| :---: | :---: | ---: |
|  | $2022-09-30$ | 2021-09-30 |
| as \% of Covered Notes | $2,515.8$ | $3,565.8$ |
| Fixed Interest Cover Assets | $100.00 \%$ | $100.00 \%$ |
| as \% of Total Cover Assets | $3,562.7$ | $4,368.6^{*}$ |

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## 2 STRUCTURE OF THE COVER POOL

## Mortgage Loan Size by Nominal Value


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

|  | Nominal Value |  | \% of Public Loans and Bonds for ordinary cover |  |
| :---: | :---: | :---: | :---: | :---: |
|  | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 |
| $\mathrm{x}<=10 \mathrm{mn}$ EUR | 79.7 | 121.7 | 8.6\% | 8.4\% |
| 10 mn EUR < x < $=100 \mathrm{mn}$ EUR | 420.0 | 650.0 | 45.1\% | 44.7\% |
| $x>100 \mathrm{mn}$ EUR | 431.0 | 681.0 | 46.3\% | 46.9\% |
|  | 930.7 | 1,452.7 |  |  |

## 3 ADDITIONAL CHARACTERISTICS

## Characteristic Factors

|  | 2022-99-30 | 2021-09-30 |
| :---: | :---: | :---: |
| The average loan-to-value ratio, weighted using the amounts of the claims applied as cover | 48.54\% | 48.65\% |
| Volume-weighted Average in Years of the Maturity that has passed since the Mortgage Loan was granted | 7.67 | 7.10 |

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 |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 | 2022-09-30 | 2021-09-30 |
| Germany | 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]:    
    

