

Deutsche Bank



Deutsche Bank Mortgage Pfandbrief Cover Pool Update – 4Q 2022

Treasury

DB Mortgage Pfandbrief Cover Pool - Overview

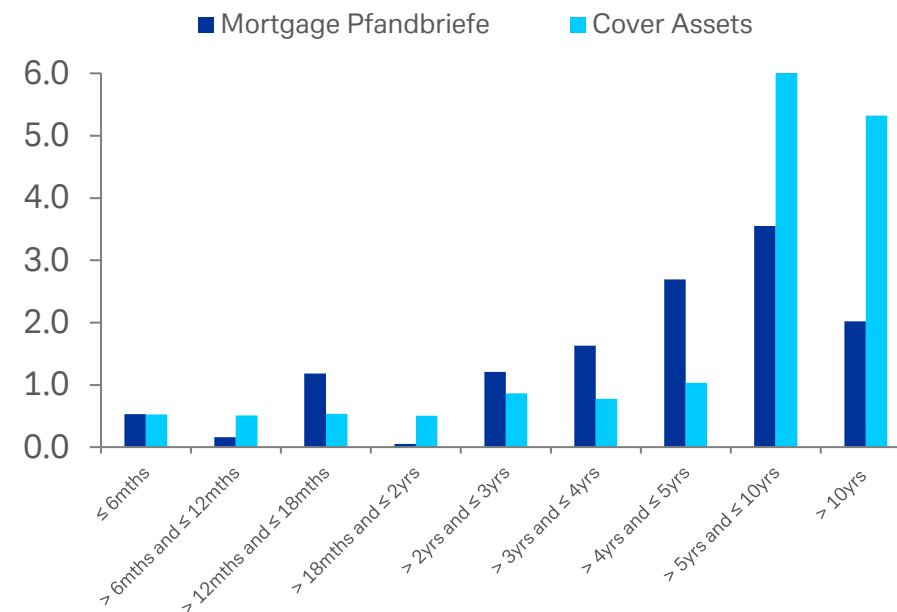


Mortgage Cover Pool – Key figures

Cover Pool	4Q 2020	4Q 2021	4Q 2022
Pfandbrief Outstanding	EUR 12.0 bn	EUR 13.1 bn	EUR 13.0 bn
Cover Pool Outstanding	EUR 16.0 bn	EUR 15.7 bn	EUR 16.2 bn
OC (as % of Outstanding Bonds)	33.48%	19.81%	24.20%
Liquid OC	EUR 1,146 mn	EUR 598 mn	EUR 663 mn
Number of loans	147,159	144,859	144,087
Volume weighted average in years of the maturity that has passed since the loan was granted	5.31	5.38	5.4
Total pool weighted avg. Loan-to-Value (LTV) ratio	53.73%	53.64%	53.84%
Payments >= 90 days overdue	0%	0%	0%
Euro denominated loans	100%	100%	100%
Euro denominated Pfandbriefe	100%	100%	100%
Property Country	100%	100%	100%
Rating			Germany
Moody's	Aaa	Aaa	Aaa

Maturity Profile (as of 31 Dec. 2022)

In EUR bn



Note: Figures may not add up due to rounding differences

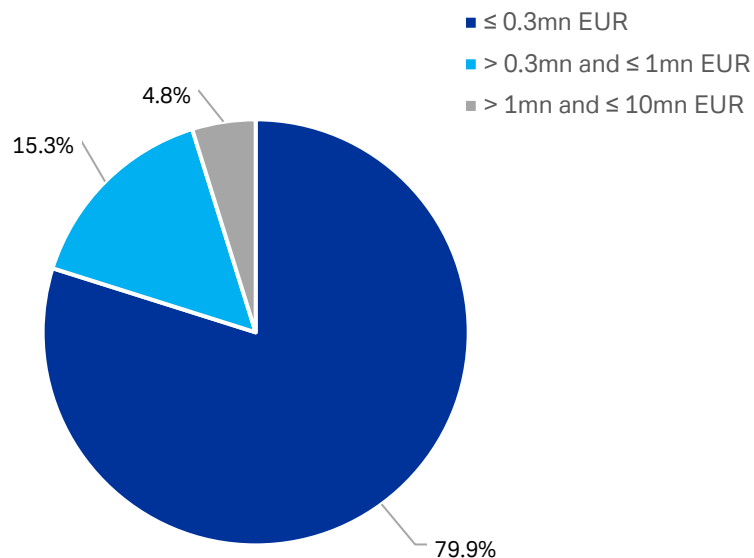
DB Mortgage Pfandbrief Cover Pool (as of 31 Dec. 2022)

Loan Size and Type of Use



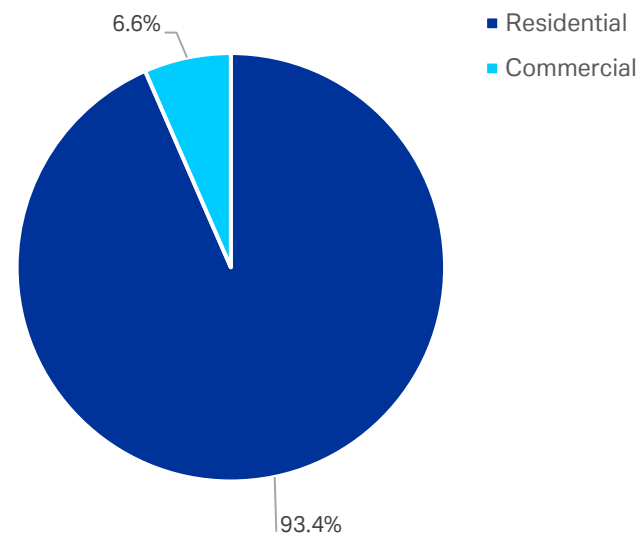
Mortgage Loans – Size by Nominal Value

In %



Mortgage Loans by type of use

In %



Note: Figures may not add up due to rounding differences

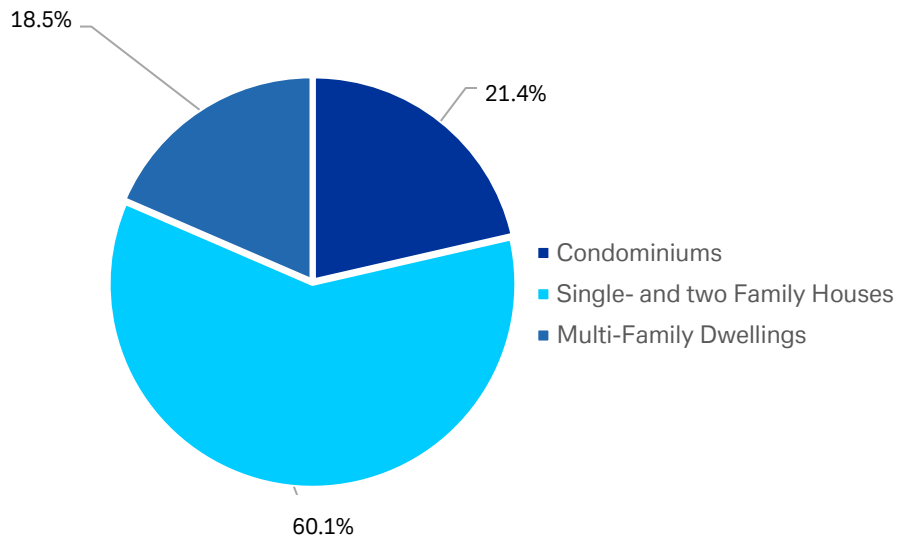
DB Mortgage Pfandbrief Cover Pool (as of 31 Dec. 2022)

Mortgage Loans by Property Type



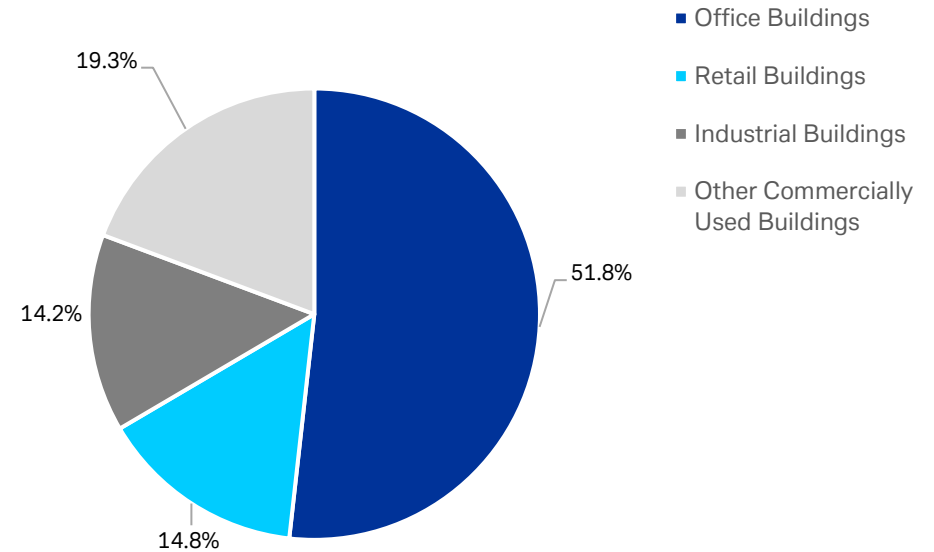
Mortgage Loans by Property Type (Residential)

In %



Mortgage Loans by Property Type (Commercial)

In %



Note: Figures may not add up due to rounding differences

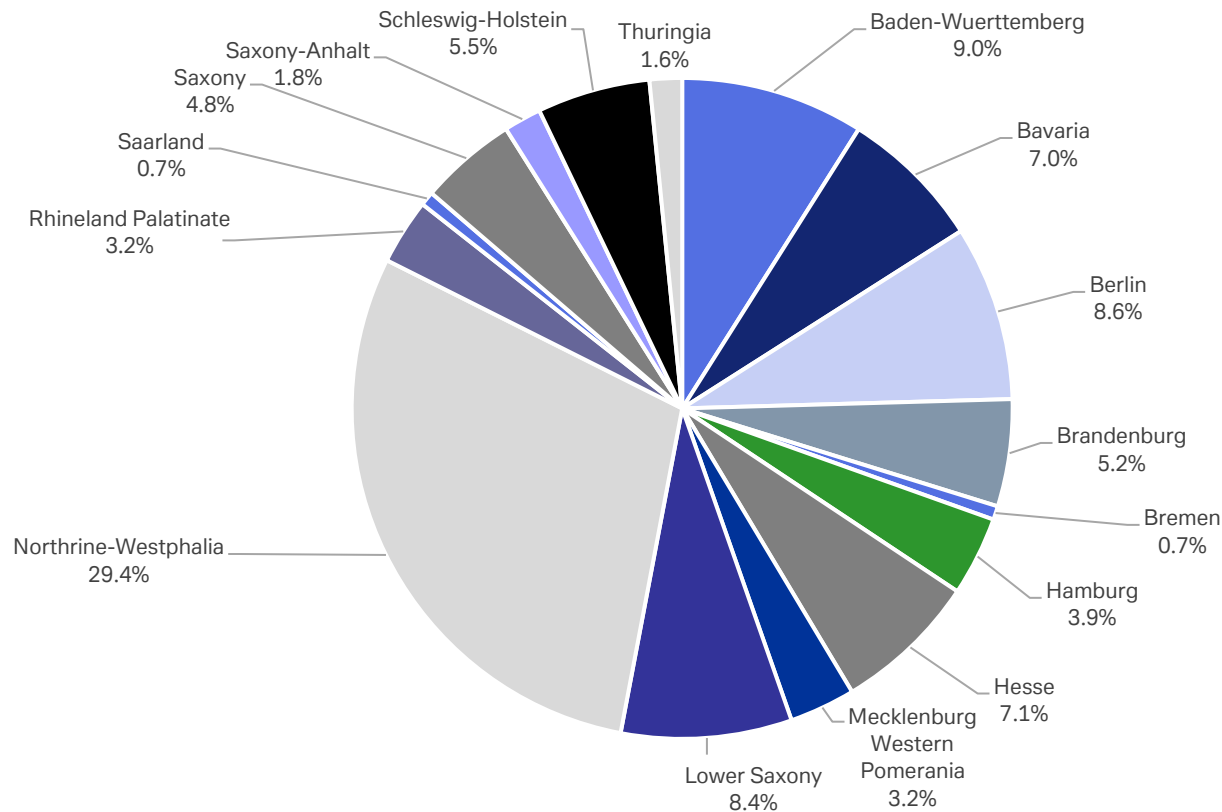
DB Mortgage Pfandbrief Cover Pool (as of 31 Dec. 2022)

Focus on German prime residential mortgages



Mortgage Loans – Regional distribution

In %



Note: Figures may not add up due to rounding differences