

DZ HYP - Mortgage Pfandbrief

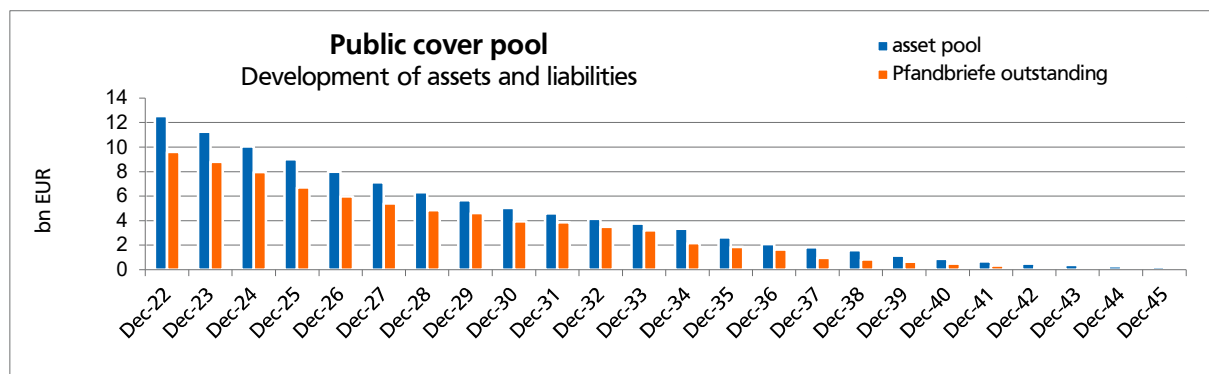
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation 12/31/2022

Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
12/31/2022	12,52	9,61	2,91
12/31/2023	11,27	8,80	2,47
12/31/2024	10,05	7,97	2,08
12/31/2025	9,01	6,72	2,29
12/31/2026	7,98	5,98	2,01
12/31/2027	7,12	5,41	1,71
12/31/2028	6,34	4,87	1,47
12/31/2029	5,65	4,61	1,04
12/31/2030	5,04	3,96	1,08
12/31/2031	4,58	3,88	0,71
12/31/2032	4,13	3,50	0,63
12/31/2033	3,77	3,20	0,56
12/31/2034	3,36	2,17	1,20
12/31/2035	2,63	1,87	0,76
12/31/2036	2,08	1,64	0,45
12/31/2037	1,83	0,97	0,86
12/31/2038	1,60	0,84	0,76
12/31/2039	1,14	0,64	0,50
12/31/2040	0,89	0,50	0,39
12/31/2041	0,68	0,35	0,33
12/31/2042	0,49	0,20	0,29
12/31/2043	0,39	0,10	0,30
12/31/2044	0,30	0,10	0,20
12/31/2045	0,23	0,10	0,13



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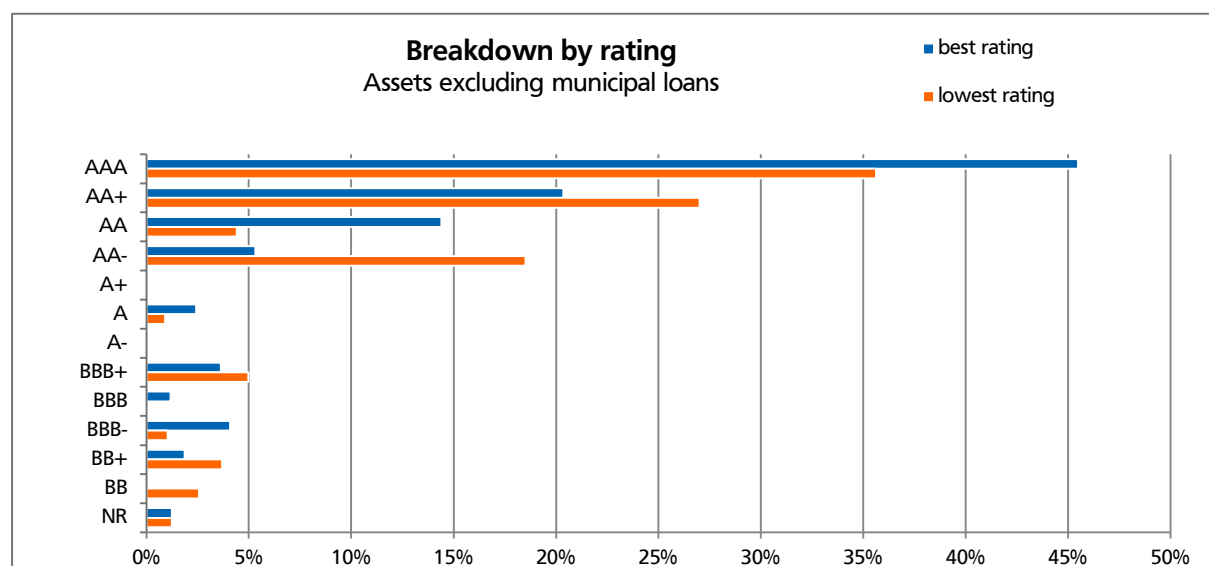


Breakdown by rating (Assets excluding municipal loans) best rating (S&P, Moody's and Fitch) 12/31/2022

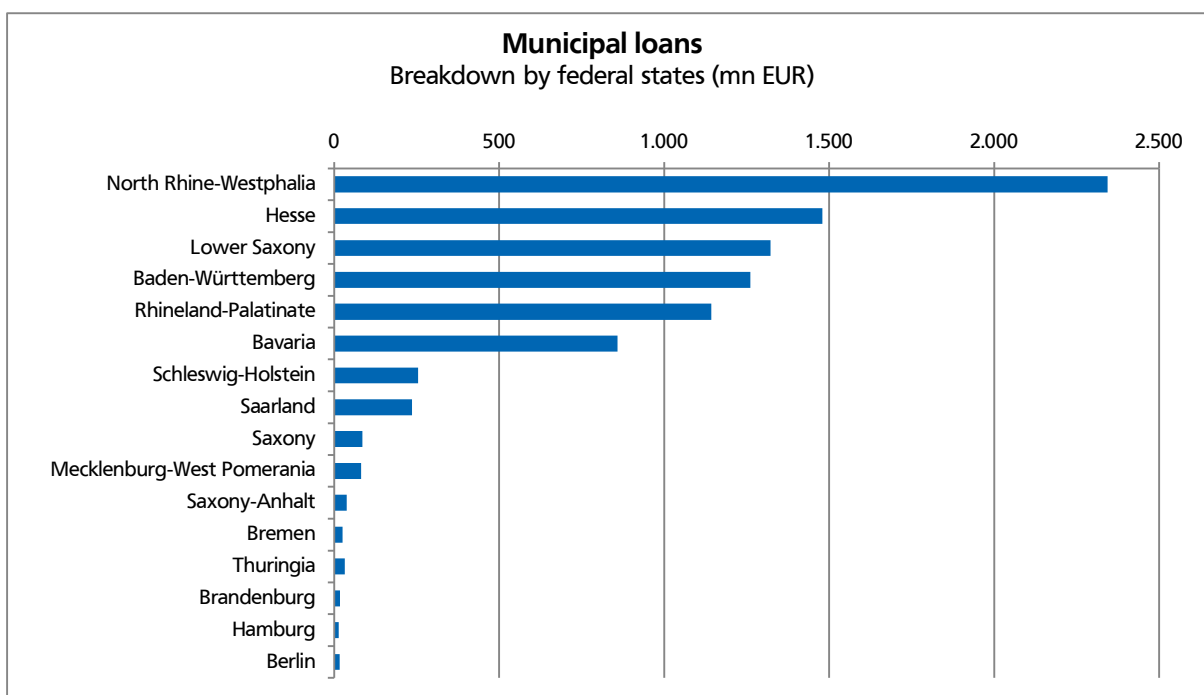
Rating note	mn EUR	%
AAA	1.496	45%
AA+	669	20%
AA	473	14%
AA-	175	5%
A+	0	0%
A	80	2%
A-	0	0%
BBB+	120	4%
BBB	39	1%
BBB-	135	4%
BB+	62	2%
BB	0	0%
NR	41	1%
Total	3.290	100%

Breakdown by rating (Assets excluding municipal loans) lowest rating (S&P, Moody's and Fitch) 12/31/2022

Rating note	mn EUR	%
AAA	1.172	36%
AA+	889	27%
AA	145	4%
AA-	609	19%
A+	0	0%
A	30	1%
A-	0	0%
BBB+	164	5%
BBB	0	0%
BBB-	34	1%
BB+	122	4%
BB	85	3%
NR	41	1%
Total	3.290	100%



Geographical Concentration - Germany		12/31/2022
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2.344	25,46
Hesse	1.479	16,07
Lower Saxony	1.322	14,36
Baden-Württemberg	1.261	13,70
Rhineland-Palatinate	1.143	12,42
Bavaria	858	9,32
Schleswig-Holstein	254	2,76
Saarland	236	2,56
Saxony	85	0,92
Mecklenburg-West Pomerania	82	0,89
Saxony-Anhalt	38	0,41
Bremen	25	0,27
Thuringia	32	0,34
Brandenburg	18	0,19
Hamburg	14	0,15
Berlin	17	0,19
Total	9.206	100,00



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Public cover pool		12/31/2022
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	8.567	78,55
German Federal States	1.427	13,08
Other domestic borrowers	415	3,81
German Public Sector Companies / Municipal Enterprises	472	4,32
German Federal Government	26	0,24
Total	10.907	100,00

