

DZ HYP - Public Pfandbrief

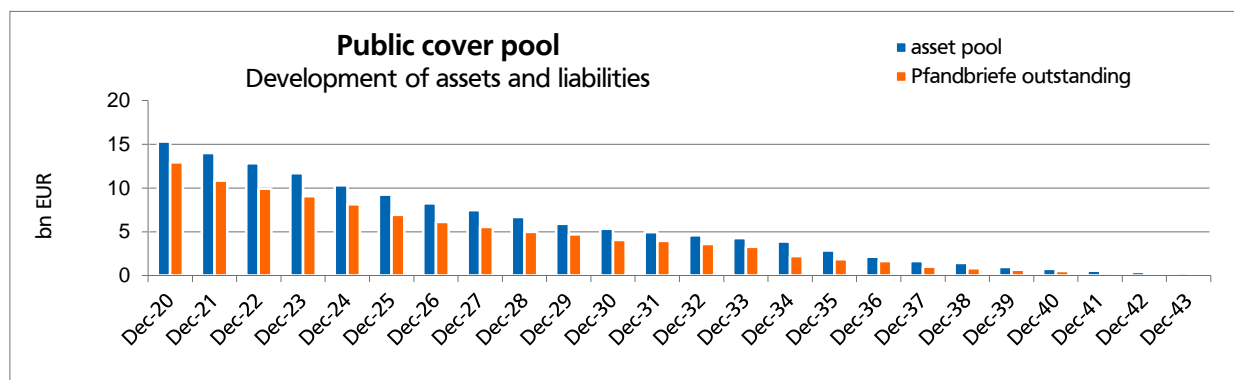
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation 12/31/2020

Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
12/31/2020	15,32	12,92	2,40
12/31/2021	13,98	10,83	3,16
12/31/2022	12,83	9,91	2,92
12/31/2023	11,68	9,05	2,63
12/31/2024	10,31	8,15	2,16
12/31/2025	9,25	6,93	2,32
12/31/2026	8,26	6,13	2,12
12/31/2027	7,46	5,57	1,89
12/31/2028	6,69	4,99	1,70
12/31/2029	5,91	4,70	1,21
12/31/2030	5,34	4,05	1,29
12/31/2031	4,95	3,97	0,98
12/31/2032	4,61	3,60	1,01
12/31/2033	4,26	3,29	0,97
12/31/2034	3,88	2,23	1,65
12/31/2035	2,84	1,88	0,96
12/31/2036	2,16	1,66	0,50
12/31/2037	1,64	1,00	0,64
12/31/2038	1,43	0,84	0,59
12/31/2039	0,99	0,67	0,32
12/31/2040	0,75	0,53	0,22
12/31/2041	0,57	0,31	0,26
12/31/2042	0,41	0,16	0,25
12/31/2043	0,32	0,06	0,26

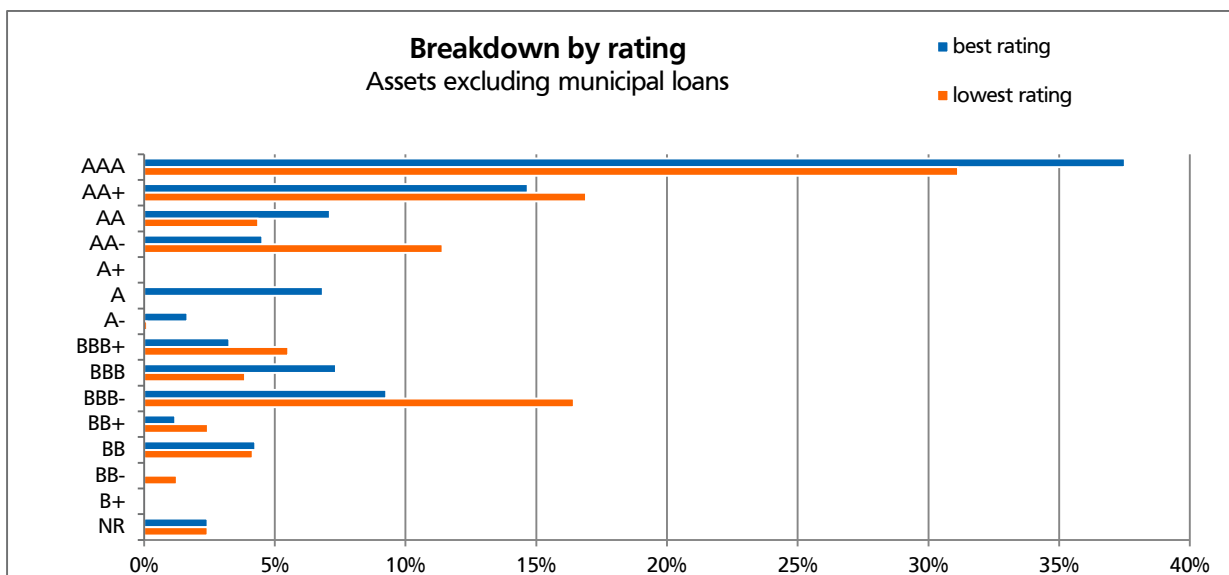


**Breakdown by rating (Assets excluding municipal loans)
best rating (S&P, Moody's and Fitch)**
12/31/2020

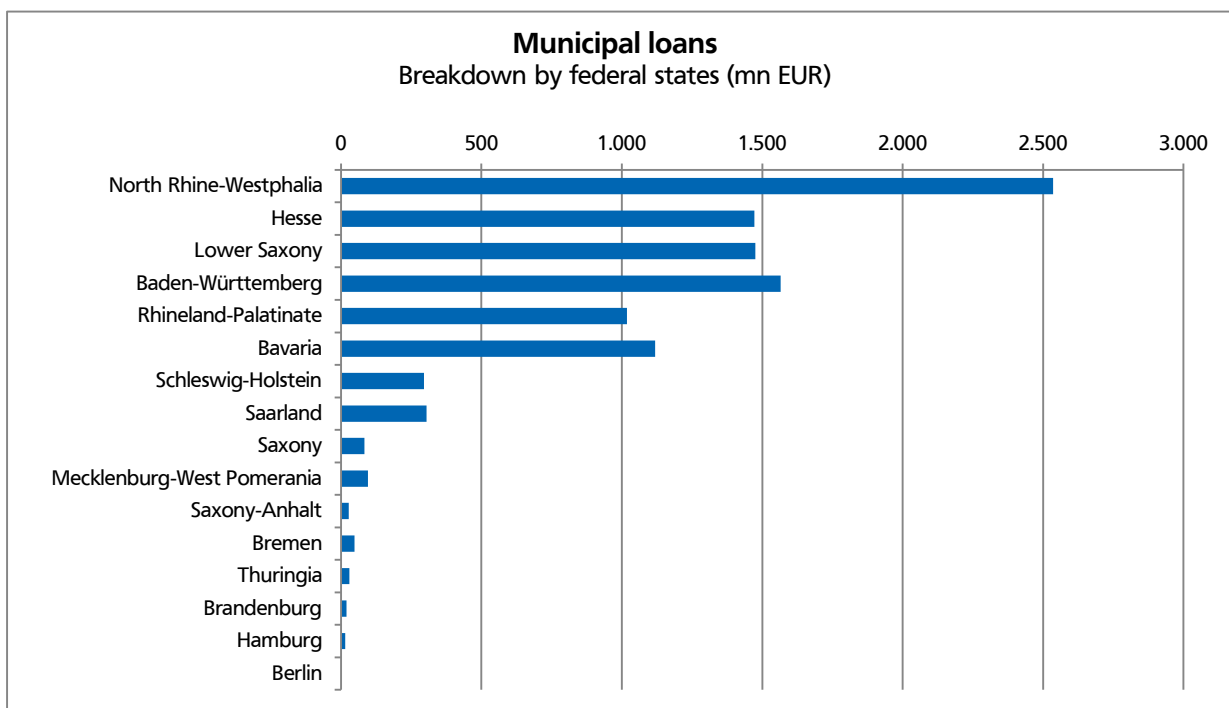
Rating note	mn EUR	%
AAA	1.944	38%
AA+	760	15%
AA	368	7%
AA-	234	5%
A+	0	0%
A	355	7%
A-	86	2%
BBB+	169	3%
BBB	380	7%
BBB-	480	9%
BB+	62	1%
BB	220	4%
NR	126	2%
Total	5.184	100%

**Breakdown by rating (Assets excluding municipal loans)
lowest rating (S&P, Moody's and Fitch)**
12/31/2020

Rating note	mn EUR	%
AAA	1.614	31%
AA+	876	17%
AA	226	4%
AA-	592	11%
A+	0	0%
A	0	0%
A-	6	0%
BBB+	286	6%
BBB	200	4%
BBB-	852	16%
BB+	127	2%
BB	215	4%
BB-	65	1%
B+	0	0%
NR	126	2%
Total	5.184	100%



Geographical Concentration - Germany		12/31/2020
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2.536	25,10
Hesse	1.472	14,57
Lower Saxony	1.476	14,61
Baden-Württemberg	1.566	15,49
Rhineland-Palatinate	1.018	10,07
Bavaria	1.119	11,07
Schleswig-Holstein	295	2,92
Saarland	304	3,01
Saxony	84	0,83
Mecklenburg-West Pomerania	96	0,95
Saxony-Anhalt	27	0,27
Bremen	48	0,47
Thuringia	30	0,30
Brandenburg	19	0,19
Hamburg	15	0,15
Berlin	0	0,00
Total	10.104	100,00



Public cover pool		12/31/2020
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	9.414	76,38
German Federal States	1.615	13,10
Other domestic borrowers	898	7,28
German Public Sector Companies / Municipal Enterprises	373	3,03
German Federal Government	26	0,21
Total	12.325	100,00

