

## DZ HYP - Public Pfandbrief

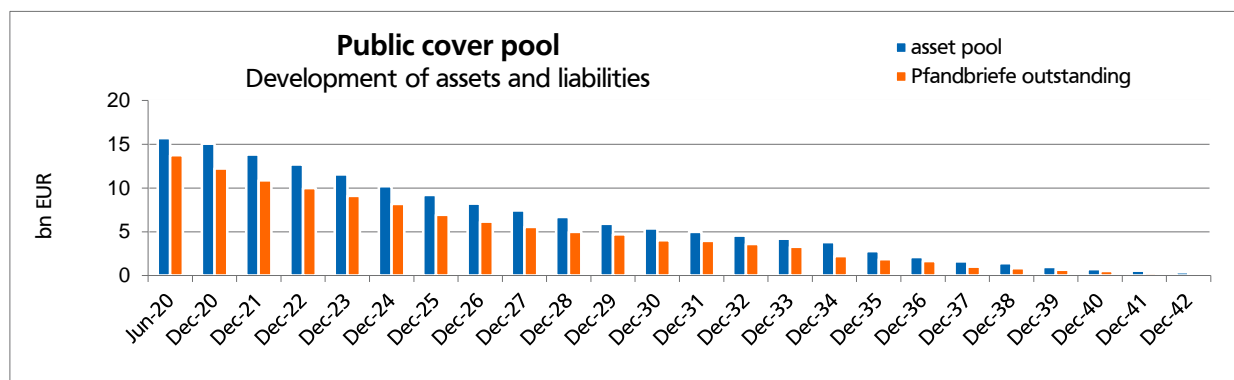
Additional data according to section 28 Pfandbrief Act (Transparency provisions):  
<http://www.dzhyp.de/paragraph28/>



### Development of assets, Pfandbriefe and overcollateralisation Public cover pool

06/30/2020

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
06/30/2020	15,69	13,73	1,96
12/31/2020	15,05	12,23	2,82
12/31/2021	13,80	10,89	2,91
12/31/2022	12,67	9,97	2,70
12/31/2023	11,55	9,09	2,46
12/31/2024	10,19	8,19	1,99
12/31/2025	9,20	6,94	2,26
12/31/2026	8,22	6,14	2,07
12/31/2027	7,43	5,57	1,86
12/31/2028	6,67	4,99	1,68
12/31/2029	5,91	4,70	1,21
12/31/2030	5,37	4,04	1,32
12/31/2031	4,98	3,97	1,01
12/31/2032	4,55	3,60	0,95
12/31/2033	4,21	3,29	0,92
12/31/2034	3,83	2,23	1,60
12/31/2035	2,80	1,88	0,92
12/31/2036	2,12	1,65	0,46
12/31/2037	1,61	1,00	0,61
12/31/2038	1,40	0,84	0,56
12/31/2039	0,96	0,67	0,29
12/31/2040	0,73	0,53	0,20
12/31/2041	0,55	0,31	0,23
12/31/2042	0,39	0,16	0,23

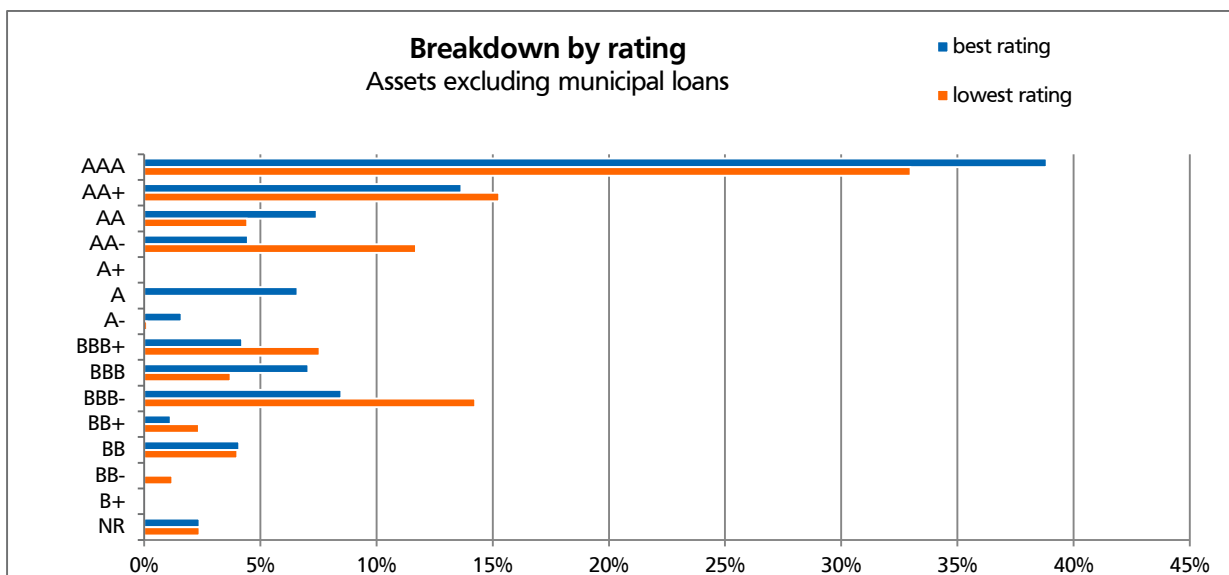


**Breakdown by rating (Assets excluding municipal loans)  
best rating (S&P, Moody's and Fitch)**
**06/30/2020**

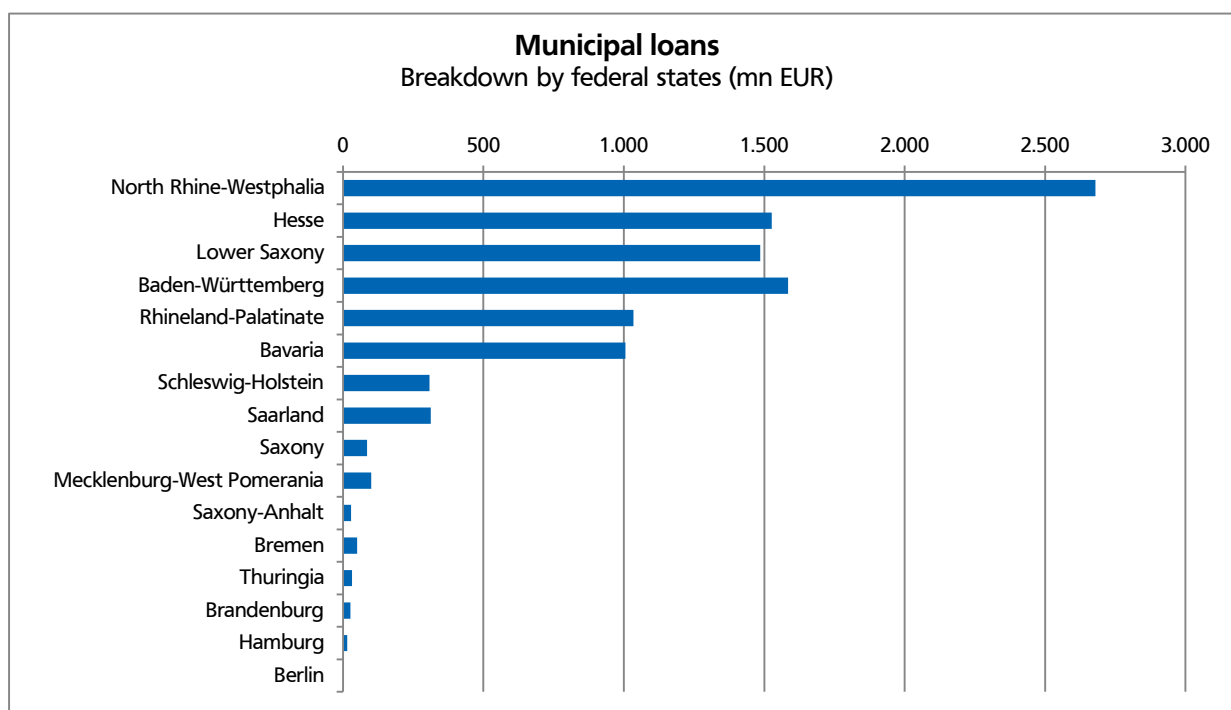
Rating note	mn EUR	%
AAA	2.087	39%
AA+	734	14%
AA	399	7%
AA-	240	4%
A+	0	0%
A	355	7%
A-	87	2%
BBB+	226	4%
BBB	380	7%
BBB-	456	8%
BB+	62	1%
BB	220	4%
NR	128	2%
<b>Total</b>	<b>5.373</b>	<b>100%</b>

**Breakdown by rating (Assets excluding municipal loans)  
lowest rating (S&P, Moody's and Fitch)**
**06/30/2020**

Rating note	mn EUR	%
AAA	1.772	33%
AA+	821	15%
AA	238	4%
AA-	629	12%
A+	0	0%
A	0	0%
A-	7	0%
BBB+	406	8%
BBB	200	4%
BBB-	766	14%
BB+	127	2%
BB	215	4%
BB-	65	1%
B+	0	0%
NR	128	2%
<b>Total</b>	<b>5.373</b>	<b>100%</b>



Geographical Concentration - Germany		06/30/2020
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2.680	26,08
Hesse	1.527	14,86
Lower Saxony	1.485	14,46
Baden-Württemberg	1.585	15,42
Rhineland-Palatinate	1.034	10,06
Bavaria	1.006	9,79
Schleswig-Holstein	308	3,00
Saarland	312	3,04
Saxony	85	0,83
Mecklenburg-West Pomerania	100	0,98
Saxony-Anhalt	29	0,28
Bremen	50	0,49
Thuringia	31	0,31
Brandenburg	26	0,25
Hamburg	15	0,15
Berlin	0	0,00
<b>Total</b>	<b>10.275</b>	<b>100,00</b>



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Public cover pool		06/30/2020
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	9.584	76,03
German Federal States	1.619	12,85
Other domestic borrowers	1.022	8,11
German Public Sector Companies / Municipal Enterprises	354	2,81
German Federal Government	26	0,21
<b>Total</b>	<b>12.604</b>	<b>100,00</b>

