

## DZ HYP - Public Pfandbrief

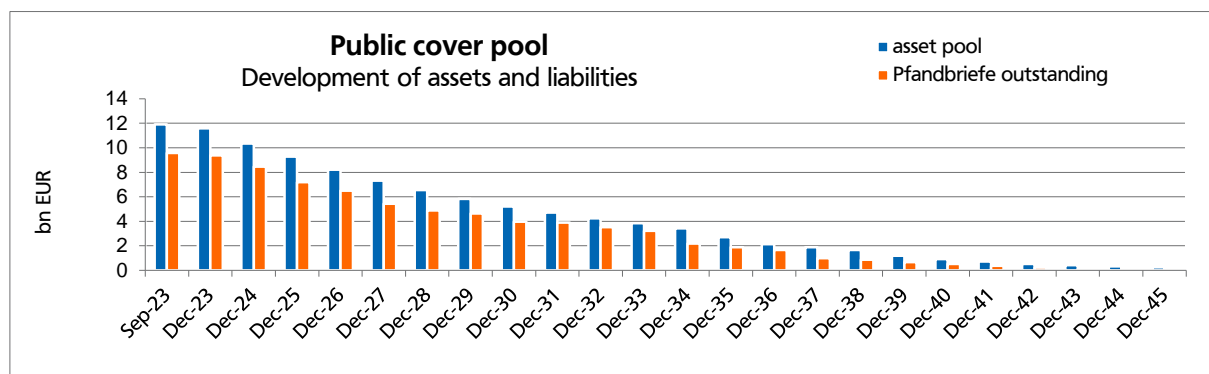
Additional data according to section 28 Pfandbrief Act (Transparency provisions):  
<http://www.dzhyp.de/paragraph28/>



### Development of assets, Pfandbriefe and overcollateralisation 09/30/2023

#### Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
09/30/2023	11.92	9.58	2.34
12/31/2023	11.59	9.38	2.21
12/31/2024	10.34	8.45	1.89
12/31/2025	9.28	7.20	2.08
12/31/2026	8.21	6.50	1.70
12/31/2027	7.32	5.43	1.89
12/31/2028	6.54	4.90	1.65
12/31/2029	5.84	4.63	1.20
12/31/2030	5.20	3.98	1.22
12/31/2031	4.72	3.90	0.82
12/31/2032	4.24	3.52	0.72
12/31/2033	3.85	3.23	0.62
12/31/2034	3.44	2.19	1.25
12/31/2035	2.69	1.89	0.81
12/31/2036	2.15	1.66	0.49
12/31/2037	1.89	1.00	0.89
12/31/2038	1.66	0.86	0.79
12/31/2039	1.19	0.66	0.53
12/31/2040	0.93	0.52	0.41
12/31/2041	0.72	0.37	0.35
12/31/2042	0.53	0.22	0.31
12/31/2043	0.41	0.11	0.30
12/31/2044	0.32	0.10	0.22
12/31/2045	0.24	0.10	0.15

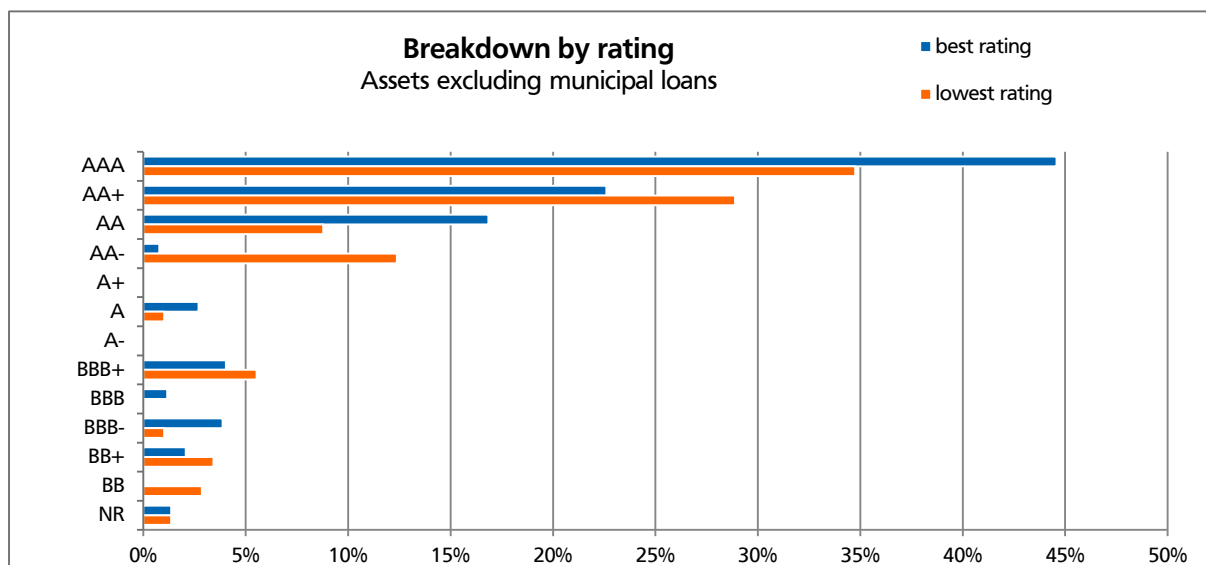


**Breakdown by rating (Assets excluding municipal loans)  
 best rating (S&P, Moody's and Fitch)**
**09/30/2023**

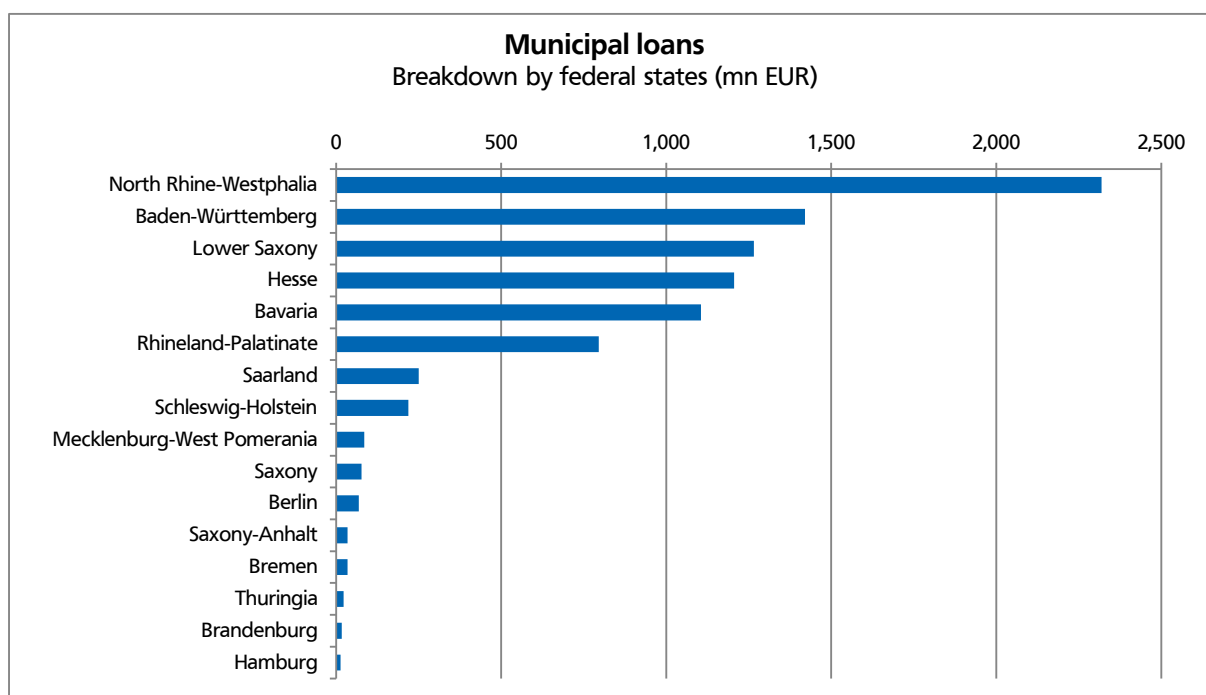
Rating note	mn EUR	%
AAA	1,321	45%
AA+	670	23%
AA	499	17%
AA-	23	1%
A+	0	0%
A	80	3%
A-	0	0%
BBB+	119	4%
BBB	35	1%
BBB-	115	4%
BB+	62	2%
BB	0	0%
NR	40	1%
<b>Total</b>	<b>2,962</b>	<b>100%</b>

**Breakdown by rating (Assets excluding municipal loans)  
 lowest rating (S&P, Moody's and Fitch)**
**09/30/2023**

Rating note	mn EUR	%
AAA	1,029	35%
AA+	856	29%
AA	260	9%
AA-	367	12%
A+	0	0%
A	30	1%
A-	0	0%
BBB+	164	6%
BBB	0	0%
BBB-	30	1%
BB+	102	3%
BB	85	3%
NR	40	1%
<b>Total</b>	<b>2,962</b>	<b>100%</b>



Geographical Concentration - Germany		09/30/2023
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2,319	25.96
Baden-Württemberg	1,421	15.90
Lower Saxony	1,266	14.17
Hesse	1,206	13.50
Bavaria	1,105	12.37
Rhineland-Palatinate	796	8.91
Saarland	250	2.80
Schleswig-Holstein	219	2.45
Mecklenburg-West Pomerania	85	0.95
Saxony	77	0.86
Berlin	69	0.77
Saxony-Anhalt	35	0.39
Bremen	34	0.38
Thuringia	23	0.26
Brandenburg	17	0.19
Hamburg	13	0.15
<b>Total</b>	<b>8,934</b>	<b>100.00</b>



Public cover pool		09/30/2023
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	8,243	78.80
German Federal States	1,253	11.98
German Public Sector Companies / Municipal Enterprises	491	4.69
Other domestic borrowers	448	4.28
German Federal Government	26	0.25
<b>Total</b>	<b>10,461</b>	<b>100.00</b>

