

DZ HYP - Public Pfandbrief

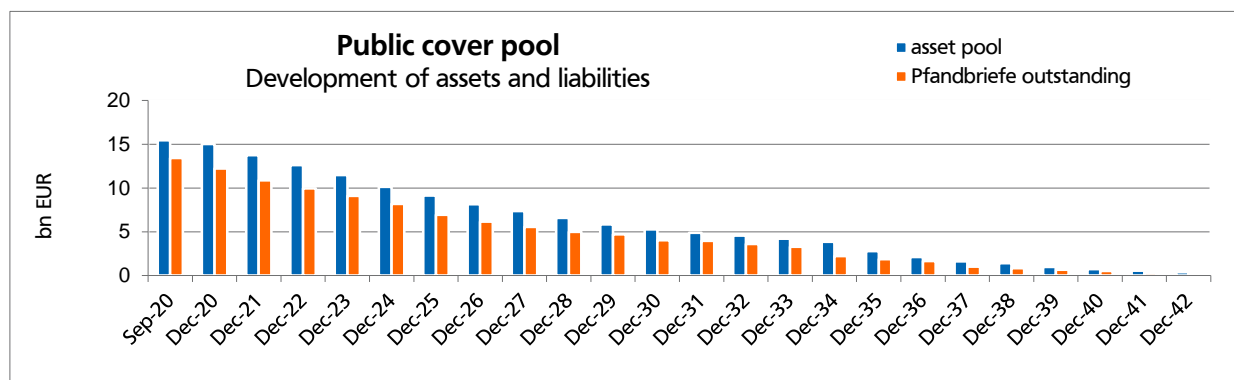
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation Public cover pool

09/30/2020

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
09/30/2020	15,44	13,42	2,02
12/31/2020	15,04	12,21	2,83
12/31/2021	13,76	10,87	2,89
12/31/2022	12,63	9,95	2,67
12/31/2023	11,49	9,08	2,41
12/31/2024	10,13	8,18	1,95
12/31/2025	9,13	6,94	2,19
12/31/2026	8,15	6,15	2,00
12/31/2027	7,35	5,57	1,78
12/31/2028	6,60	4,99	1,61
12/31/2029	5,83	4,70	1,13
12/31/2030	5,28	4,04	1,23
12/31/2031	4,89	3,97	0,92
12/31/2032	4,56	3,60	0,96
12/31/2033	4,21	3,29	0,92
12/31/2034	3,83	2,23	1,61
12/31/2035	2,80	1,88	0,92
12/31/2036	2,12	1,66	0,47
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

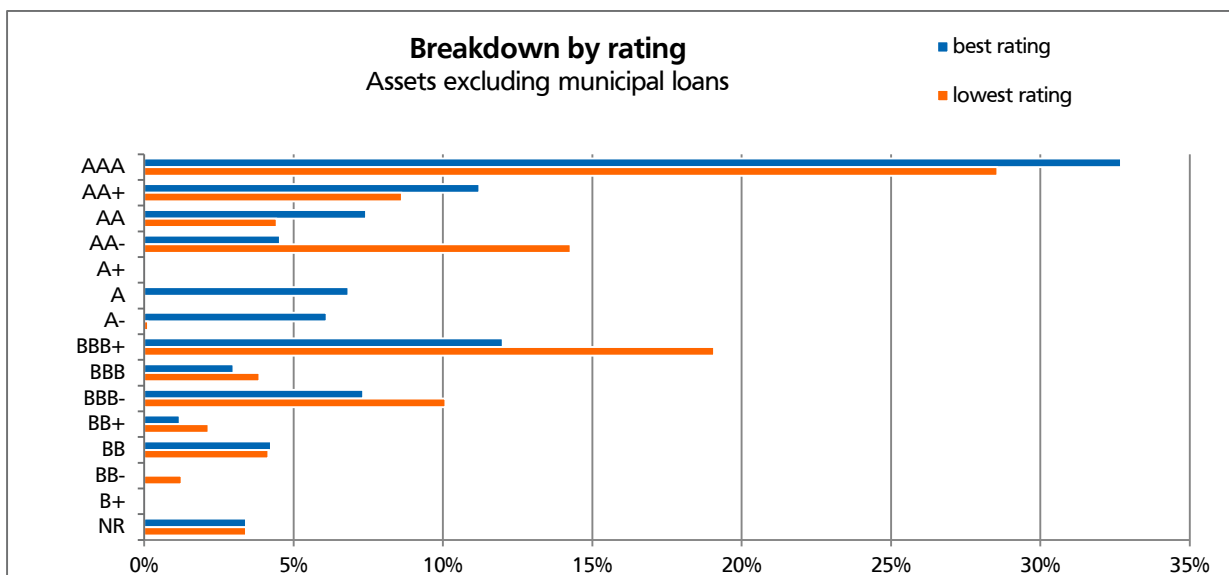


**Breakdown by rating (Assets excluding municipal loans)
best rating (S&P, Moody's and Fitch)**
09/30/2020

Rating note	mn EUR	%
AAA	1.695	33%
AA+	582	11%
AA	385	7%
AA-	236	5%
A+	0	0%
A	355	7%
A-	317	6%
BBB+	623	12%
BBB	155	3%
BBB-	380	7%
BB+	62	1%
BB	220	4%
NR	177	3%
Total	5.185	100%

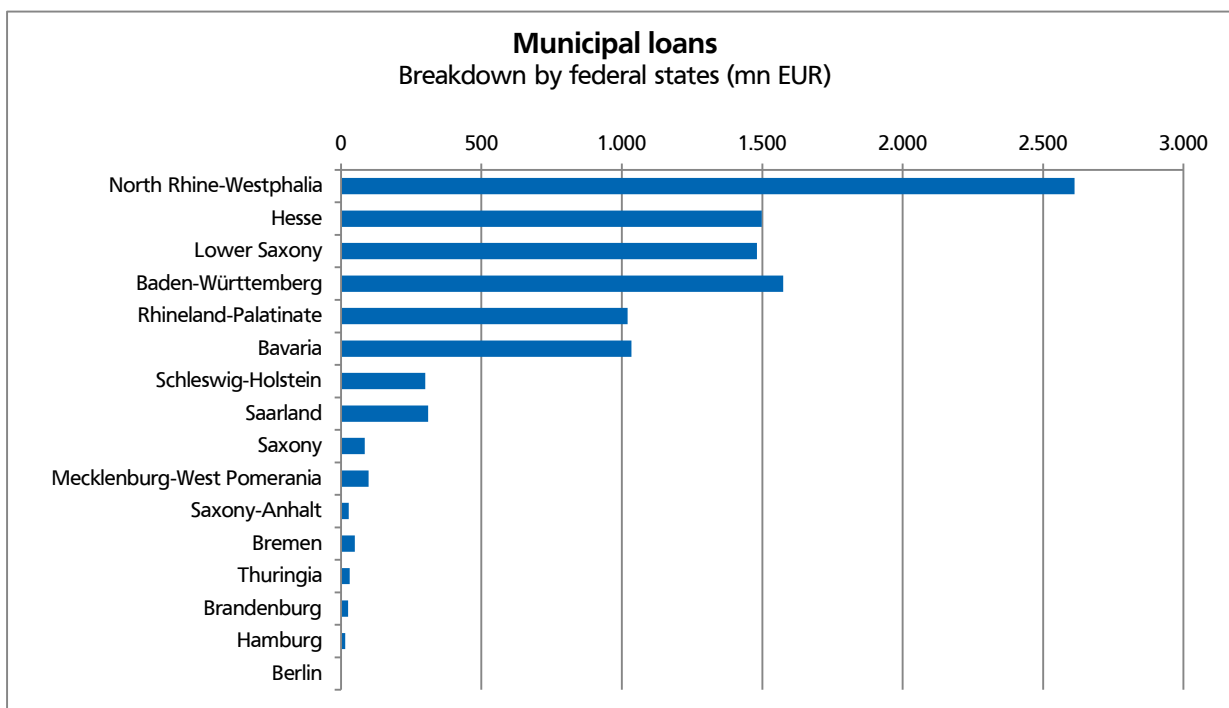
**Breakdown by rating (Assets excluding municipal loans)
lowest rating (S&P, Moody's and Fitch)**
09/30/2020

Rating note	mn EUR	%
AAA	1.481	29%
AA+	447	9%
AA	230	4%
AA-	740	14%
A+	0	0%
A	0	0%
A-	7	0%
BBB+	989	19%
BBB	200	4%
BBB-	523	10%
BB+	112	2%
BB	215	4%
BB-	65	1%
B+	0	0%
NR	177	3%
Total	5.185	100%



Geographical Concentration - Germany
09/30/2020
Municipal loans

Federal states	mn EUR	%
North Rhine-Westphalia	2.613	25,71
Hesse	1.498	14,74
Lower Saxony	1.481	14,57
Baden-Württemberg	1.575	15,49
Rhineland-Palatinate	1.021	10,04
Bavaria	1.035	10,18
Schleswig-Holstein	300	2,96
Saarland	310	3,05
Saxony	84	0,83
Mecklenburg-West Pomerania	98	0,97
Saxony-Anhalt	28	0,27
Bremen	49	0,48
Thuringia	31	0,30
Brandenburg	25	0,25
Hamburg	15	0,15
Berlin	0	0,00
Total	10.163	100,00



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Public cover pool		09/30/2020
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	9.475	76,49
German Federal States	1.617	13,05
Other domestic borrowers	910	7,34
German Public Sector Companies / Municipal Enterprises	360	2,91
German Federal Government	26	0,21
Total	12.387	100,00

