

DZ HYP - Public Pfandbrief

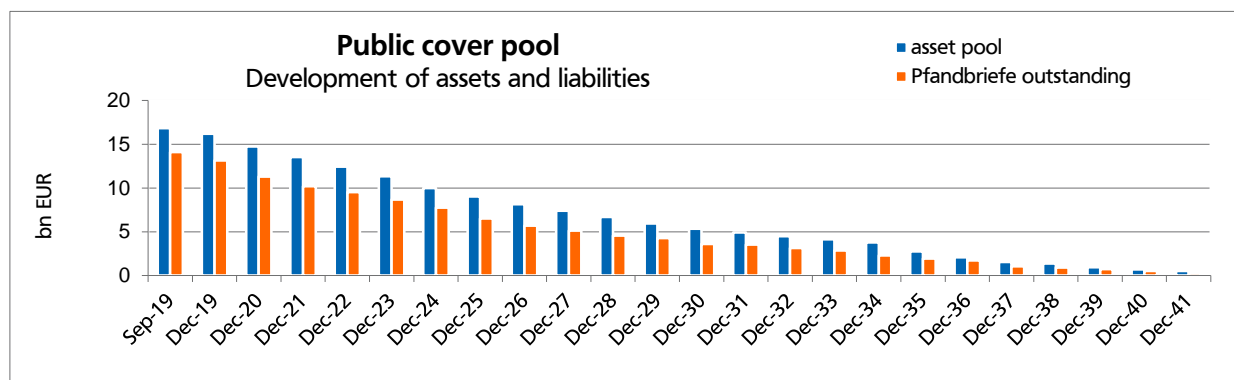
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation 09/30/2019

Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
09/30/2019	16,84	14,11	2,73
12/31/2019	16,18	13,14	3,04
12/31/2020	14,75	11,30	3,45
12/31/2021	13,53	10,21	3,32
12/31/2022	12,44	9,54	2,89
12/31/2023	11,33	8,66	2,66
12/31/2024	10,00	7,76	2,24
12/31/2025	9,04	6,50	2,54
12/31/2026	8,13	5,71	2,43
12/31/2027	7,41	5,13	2,28
12/31/2028	6,70	4,55	2,15
12/31/2029	5,96	4,26	1,70
12/31/2030	5,33	3,60	1,73
12/31/2031	4,90	3,52	1,37
12/31/2032	4,47	3,16	1,31
12/31/2033	4,14	2,85	1,29
12/31/2034	3,76	2,29	1,47
12/31/2035	2,74	1,94	0,80
12/31/2036	2,07	1,72	0,35
12/31/2037	1,56	1,06	0,50
12/31/2038	1,36	0,90	0,46
12/31/2039	0,93	0,73	0,19
12/31/2040	0,70	0,53	0,17
12/31/2041	0,52	0,31	0,21

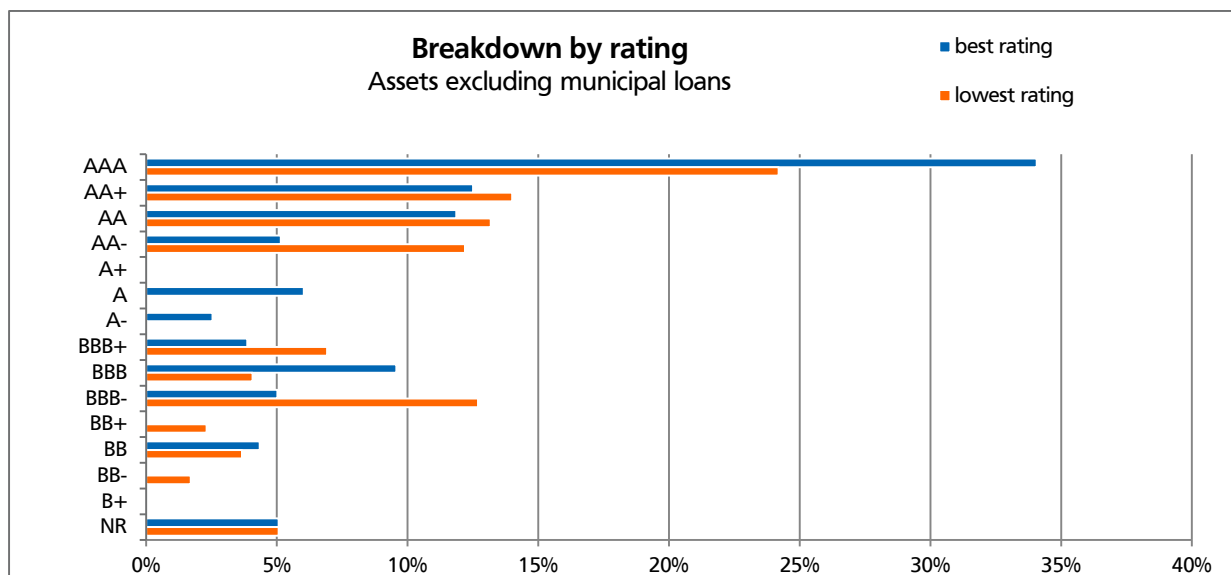


**Breakdown by rating (Assets excluding municipal loans)
best rating (S&P, Moody's and Fitch)**
09/30/2019

Rating note	mn EUR	%
AAA	2.001	34%
AA+	735	13%
AA	697	12%
AA-	302	5%
A+	0	0%
A	355	6%
A-	149	3%
BBB+	227	4%
BBB	562	10%
BBB-	295	5%
BB+	0	0%
BB	255	4%
NR	297	5%
Total	5.875	100%

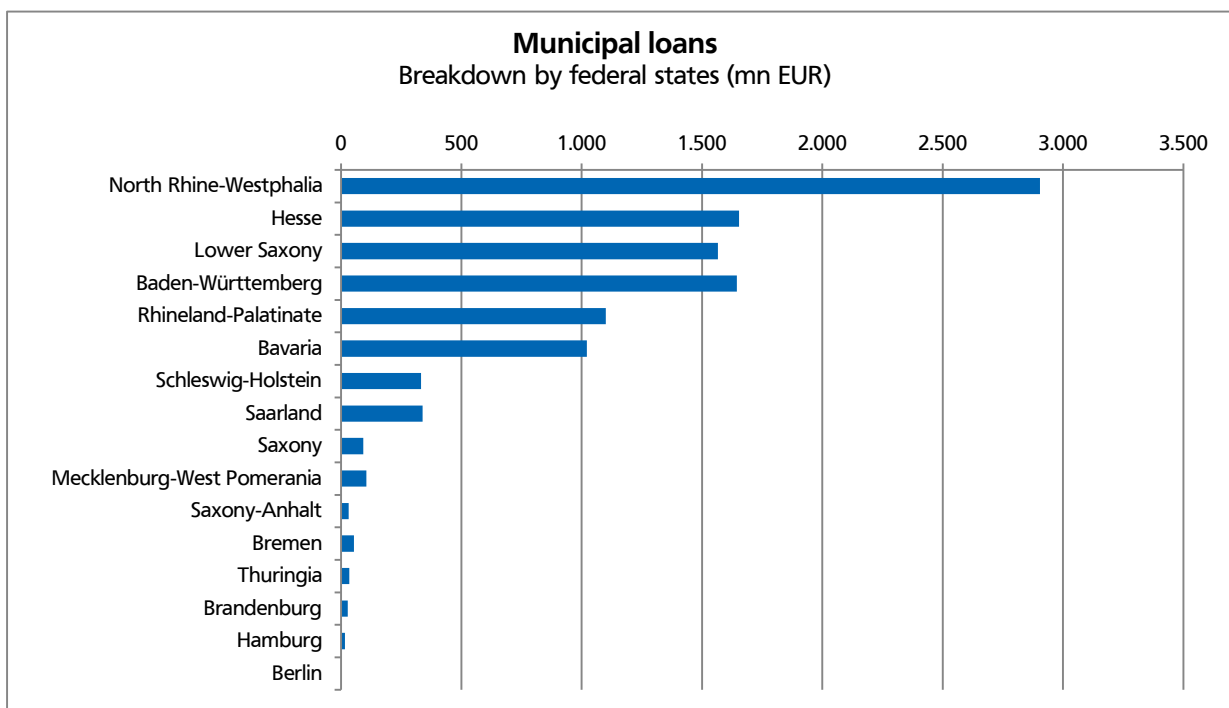
**Breakdown by rating (Assets excluding municipal loans)
lowest rating (S&P, Moody's and Fitch)**
09/30/2019

Rating note	mn EUR	%
AAA	1.421	24%
AA+	823	14%
AA	774	13%
AA-	717	12%
A+	0	0%
A	0	0%
A-	0	0%
BBB+	407	7%
BBB	239	4%
BBB-	745	13%
BB+	136	2%
BB	215	4%
BB-	100	2%
B+	0	0%
NR	297	5%
Total	5.875	100%



Geographical Concentration - Germany
09/30/2019
Municipal loans

Federal states	mn EUR	%
North Rhine-Westphalia	2.903	26,58
Hesse	1.654	15,14
Lower Saxony	1.566	14,34
Baden-Württemberg	1.644	15,05
Rhineland-Palatinate	1.100	10,07
Bavaria	1.022	9,35
Schleswig-Holstein	333	3,04
Saarland	339	3,11
Saxony	92	0,85
Mecklenburg-West Pomerania	106	0,97
Saxony-Anhalt	32	0,30
Bremen	54	0,49
Thuringia	35	0,32
Brandenburg	28	0,26
Hamburg	16	0,14
Berlin	0	0,00
Total	10.925	100,00



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Public cover pool		09/30/2019
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	10.227	76,21
German Federal States	1.660	12,37
Other domestic borrowers	906	6,75
German Public Sector Companies / Municipal Enterprises	601	4,48
German Federal Government	26	0,19
Total	13.419	100,00

