

## DZ HYP - Public Pfandbrief

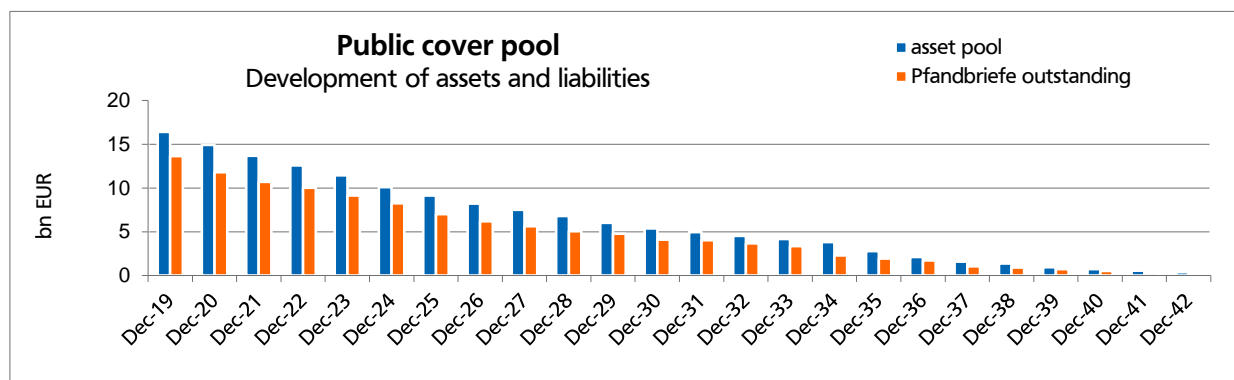
Additional data according to section 28 Pfandbrief Act (Transparency provisions):  
<http://www.dzhyp.de/paragraph28/>



### Development of assets, Pfandbriefe and overcollateralisation 12/31/2019

#### Public cover pool

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
12/31/2019	16,40	13,63	2,77
12/31/2020	14,91	11,79	3,13
12/31/2021	13,69	10,70	2,99
12/31/2022	12,57	10,03	2,54
12/31/2023	11,46	9,15	2,31
12/31/2024	10,11	8,25	1,86
12/31/2025	9,14	7,00	2,14
12/31/2026	8,23	6,20	2,02
12/31/2027	7,50	5,63	1,87
12/31/2028	6,78	5,05	1,73
12/31/2029	6,02	4,76	1,26
12/31/2030	5,39	4,10	1,28
12/31/2031	4,95	4,03	0,93
12/31/2032	4,52	3,66	0,86
12/31/2033	4,18	3,35	0,83
12/31/2034	3,80	2,29	1,51
12/31/2035	2,78	1,94	0,83
12/31/2036	2,10	1,72	0,38
12/31/2037	1,59	1,06	0,53
12/31/2038	1,38	0,91	0,48
12/31/2039	0,95	0,74	0,21
12/31/2040	0,72	0,53	0,19
12/31/2041	0,54	0,31	0,23
12/31/2042	0,38	0,16	0,22

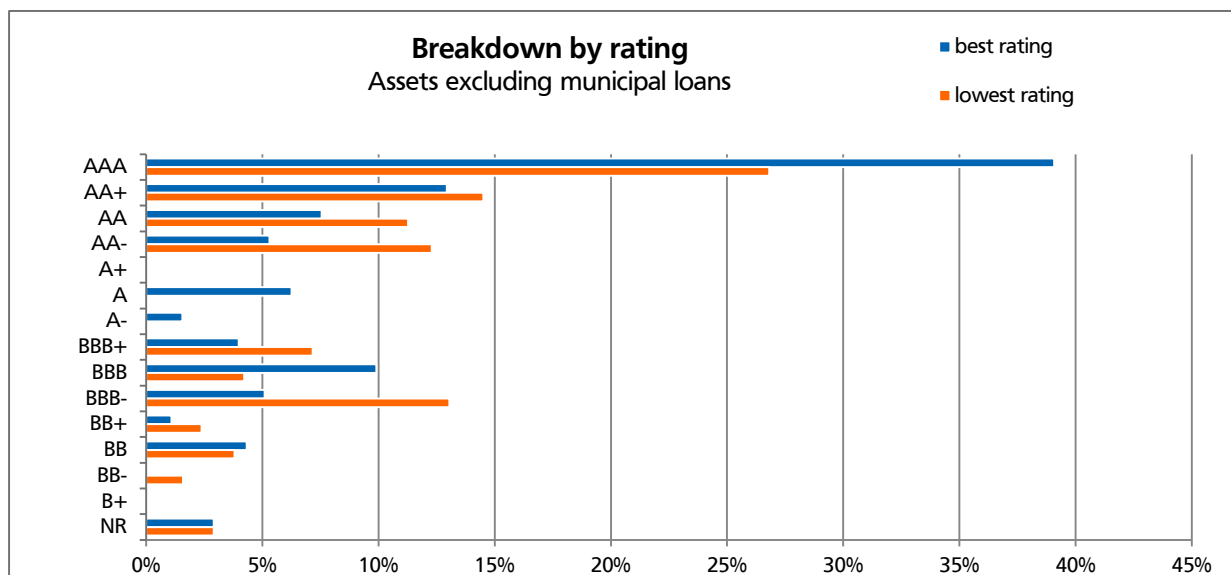


**Breakdown by rating (Assets excluding municipal loans)  
best rating (S&P, Moody's and Fitch)**
**12/31/2019**

Rating note	mn EUR	%
AAA	2.215	39%
AA+	734	13%
AA	428	8%
AA-	301	5%
A+	0	0%
A	355	6%
A-	88	2%
BBB+	226	4%
BBB	562	10%
BBB-	289	5%
BB+	62	1%
BB	245	4%
NR	165	3%
<b>Total</b>	<b>5.669</b>	<b>100%</b>

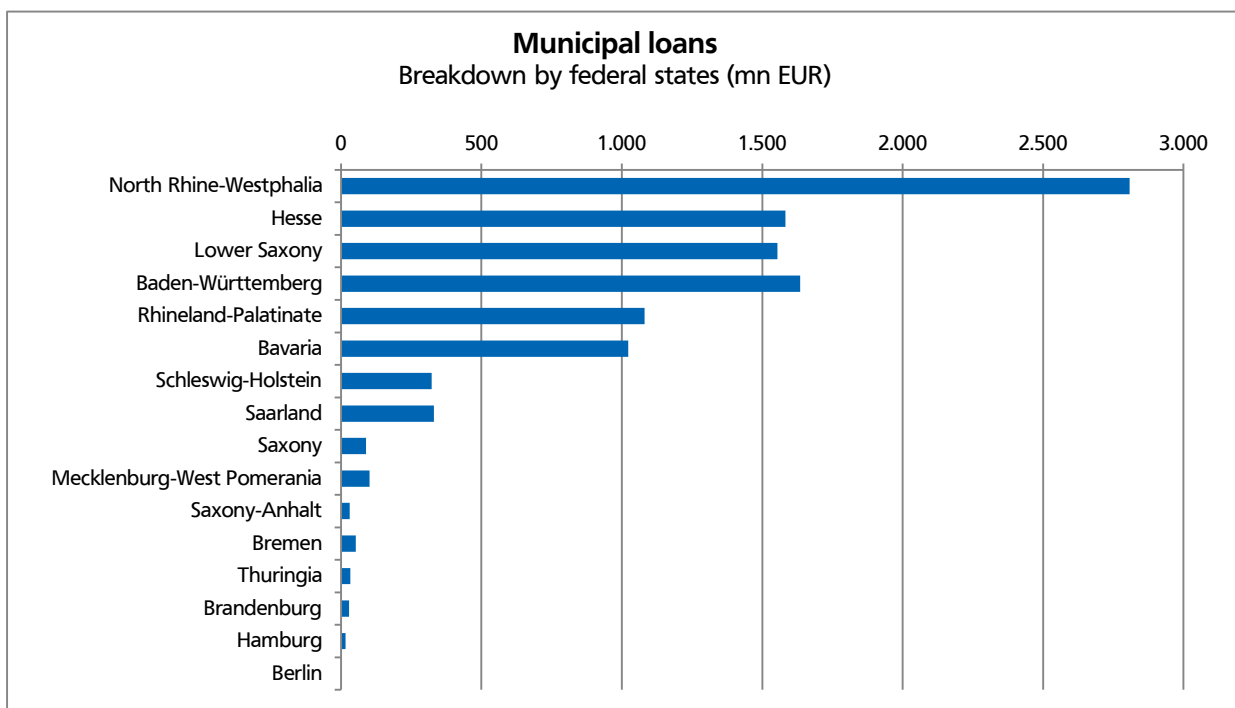
**Breakdown by rating (Assets excluding municipal loans)  
lowest rating (S&P, Moody's and Fitch)**
**12/31/2019**

Rating note	mn EUR	%
AAA	1.520	27%
AA+	822	15%
AA	639	11%
AA-	697	12%
A+	0	0%
A	0	0%
A-	0	0%
BBB+	406	7%
BBB	239	4%
BBB-	740	13%
BB+	136	2%
BB	215	4%
BB-	90	2%
B+	0	0%
NR	165	3%
<b>Total</b>	<b>5.669</b>	<b>100%</b>



**Geographical Concentration - Germany**
**12/31/2019**
**Municipal loans**

Federal states	mn EUR	%
North Rhine-Westphalia	2.808	26,27
Hesse	1.583	14,81
Lower Saxony	1.554	14,54
Baden-Württemberg	1.635	15,30
Rhineland-Palatinate	1.081	10,12
Bavaria	1.023	9,57
Schleswig-Holstein	322	3,02
Saarland	331	3,10
Saxony	89	0,83
Mecklenburg-West Pomerania	101	0,94
Saxony-Anhalt	31	0,29
Bremen	52	0,49
Thuringia	34	0,31
Brandenburg	28	0,26
Hamburg	16	0,15
Berlin	0	0,00
<b>Total</b>	<b>10.690</b>	<b>100,00</b>



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Public cover pool		12/31/2019
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	9.982	76,66
German Federal States	1.654	12,70
Other domestic borrowers	866	6,65
German Public Sector Companies / Municipal Enterprises	493	3,79
German Federal Government	26	0,20
<b>Total</b>	<b>13.022</b>	<b>100,00</b>

