

DZ HYP - Public Pfandbrief

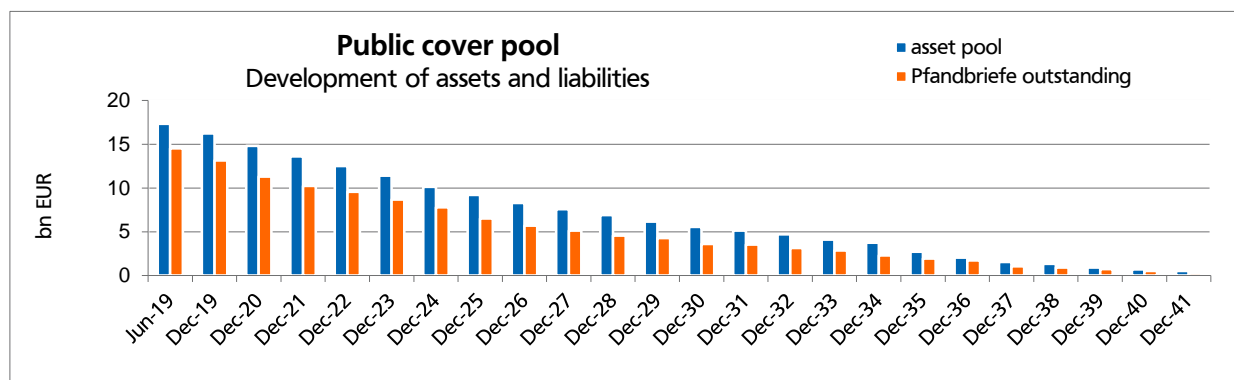
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation Public cover pool

06/30/2019

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
06/30/2019	17,34	14,52	2,83
12/31/2019	16,22	13,15	3,07
12/31/2020	14,80	11,31	3,50
12/31/2021	13,60	10,22	3,38
12/31/2022	12,52	9,55	2,96
12/31/2023	11,42	8,68	2,75
12/31/2024	10,12	7,77	2,34
12/31/2025	9,19	6,50	2,69
12/31/2026	8,30	5,70	2,59
12/31/2027	7,59	5,13	2,46
12/31/2028	6,89	4,55	2,33
12/31/2029	6,17	4,26	1,91
12/31/2030	5,54	3,60	1,94
12/31/2031	5,12	3,52	1,59
12/31/2032	4,69	3,16	1,54
12/31/2033	4,11	2,85	1,26
12/31/2034	3,74	2,29	1,45
12/31/2035	2,72	1,94	0,78
12/31/2036	2,05	1,71	0,33
12/31/2037	1,55	1,06	0,48
12/31/2038	1,35	0,90	0,44
12/31/2039	0,92	0,73	0,18
12/31/2040	0,69	0,53	0,16
12/31/2041	0,51	0,31	0,20

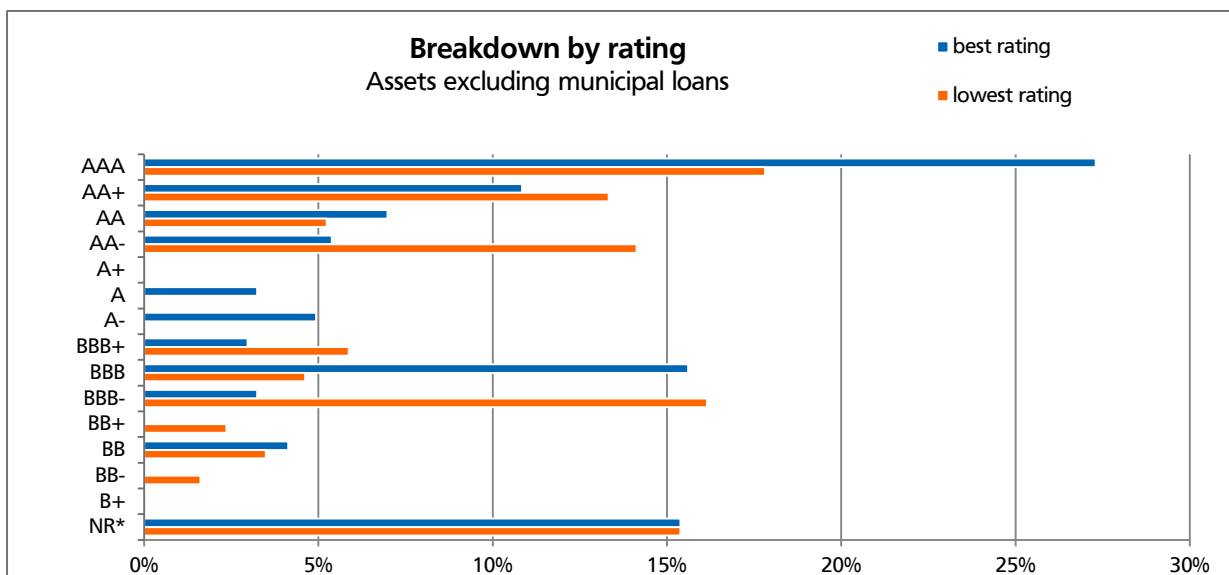


**Breakdown by rating (Assets excluding municipal loans)
best rating (S&P, Moody's and Fitch)**
06/30/2019

Rating note	mn EUR	%
AAA	1.684	27%
AA+	669	11%
AA	430	7%
AA-	332	5%
A+	0	0%
A	200	3%
A-	304	5%
BBB+	183	3%
BBB	962	16%
BBB-	200	3%
BB+	0	0%
BB	255	4%
NR*	949	15%
Total	6.168	100%

**Breakdown by rating (Assets excluding municipal loans)
lowest rating (S&P, Moody's and Fitch)**
06/30/2019

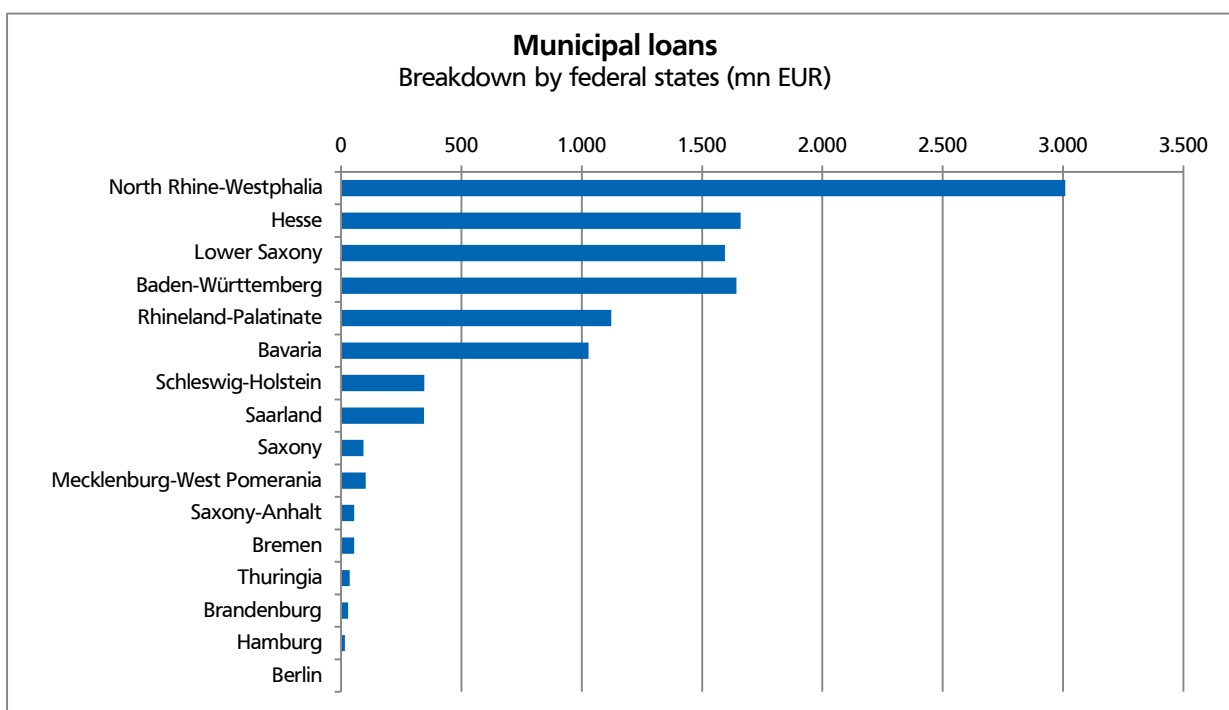
Rating note	mn EUR	%
AAA	1.099	18%
AA+	822	13%
AA	323	5%
AA-	871	14%
A+	0	0%
A	0	0%
A-	0	0%
BBB+	362	6%
BBB	285	5%
BBB-	996	16%
BB+	146	2%
BB	215	3%
BB-	100	2%
B+	0	0%
NR*	949	15%
Total	6.168	100%



* Of this amount, 301 million euros are loans to German federal states, which currently have no rating.

Geographical Concentration - Germany
06/30/2019
Municipal loans

Federal states	mn EUR	%
North Rhine-Westphalia	3.008	27,02
Hesse	1.660	14,91
Lower Saxony	1.594	14,32
Baden-Württemberg	1.643	14,76
Rhineland-Palatinate	1.122	10,08
Bavaria	1.028	9,23
Schleswig-Holstein	345	3,10
Saarland	345	3,10
Saxony	93	0,84
Mecklenburg-West Pomerania	103	0,92
Saxony-Anhalt	54	0,49
Bremen	55	0,49
Thuringia	36	0,32
Brandenburg	29	0,26
Hamburg	16	0,14
Berlin	0	0,00
Total	11.132	100,00



Public cover pool		06/30/2019
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	10.464	76,78
German Federal States	1.661	12,19
Other domestic borrowers	901	6,61
German Public Sector Companies / Municipal Enterprises	578	4,24
German Federal Government	26	0,19
Total	13.629	100,00

