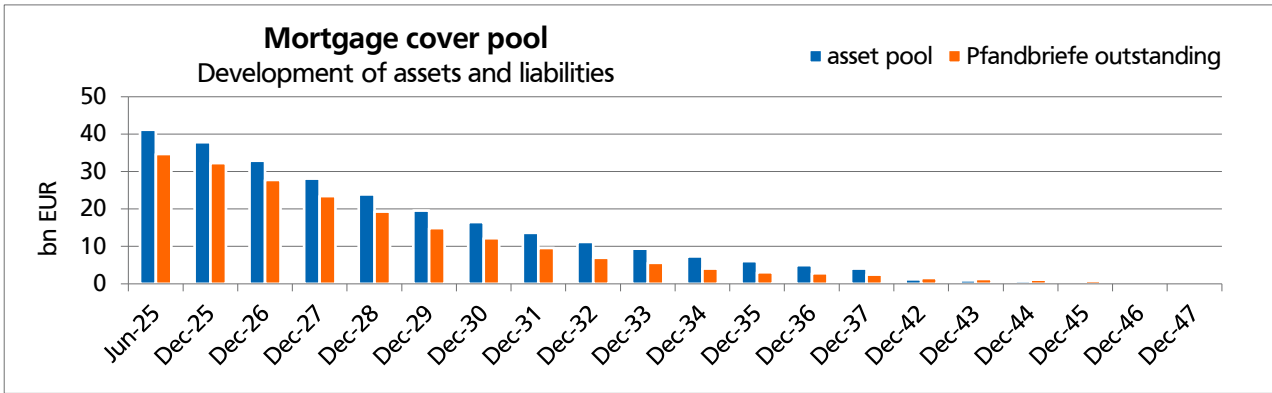


Development of assets, Pfandbriefe and overcollateralisation				06/30/2025
Mortgage cover pool				
Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR	
06/30/2025	41.15	34.66	6.49	
12/31/2025	37.82	32.29	5.53	
12/31/2026	32.93	27.74	5.19	
12/31/2027	28.09	23.46	4.63	
12/31/2028	23.92	19.33	4.59	
12/31/2029	19.57	14.87	4.70	
12/31/2030	16.51	12.23	4.28	
12/31/2031	13.67	9.60	4.07	
12/31/2032	11.21	6.98	4.23	
12/31/2033	9.36	5.59	3.77	
12/31/2034	7.33	4.06	3.27	
12/31/2035	6.11	3.12	2.99	
12/31/2036	4.96	2.86	2.10	
12/31/2037	4.08	2.51	1.57	
12/31/2038	3.48	2.29	1.19	
12/31/2039	2.77	2.03	0.74	
12/31/2040	2.23	1.79	0.44	
12/31/2041	1.64	1.61	0.03	
12/31/2042	1.22	1.54	-0.32	
12/31/2043	0.98	1.34	-0.36	
12/31/2044	0.79	1.15	-0.36	
12/31/2045	0.60	0.86	-0.26	
12/31/2046	0.42	0.58	-0.16	
12/31/2047	0.31	0.47	-0.16	



DZ HYP - Mortgage Pfandbrief

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



Breakdown of mortgage collateral in Germany - commercial		06/30/2025
	mn EUR	%
North Rhine-Westphalia	2,525	15.37
Bavaria	2,481	15.10
Berlin	1,887	11.49
Hesse	2,281	13.88
Baden-Wuerttemberg	1,335	8.13
Lower Saxony	691	4.20
Hamburg	1,240	7.55
Saxony	712	4.33
Schleswig-Holstein	251	1.53
Brandenburg	384	2.34
Rhineland-Palatinate	314	1.91
Mecklenburg-West Pomerania	134	0.82
Saxony-Anhalt	247	1.51
Thuringia	148	0.90
Bremen	97	0.59
Saarland	65	0.40
Total domestic	14,791	90.04
Total non domestic	1,637	9.96
Total	16,428	100.00

Breakdown of mortgage collateral in Germany - residential		06/30/2025
	mn EUR	%
North Rhine-Westphalia	8,878	38.57
Bavaria	2,493	10.83
Berlin	2,197	9.55
Hesse	1,331	5.78
Baden-Wuerttemberg	1,630	7.08
Lower Saxony	1,933	8.40
Hamburg	656	2.85
Saxony	638	2.77
Schleswig-Holstein	876	3.81
Brandenburg	661	2.87
Rhineland-Palatinate	709	3.08
Mecklenburg-West Pomerania	403	1.75
Saxony-Anhalt	225	0.98
Thuringia	151	0.66
Bremen	165	0.72
Saarland	66	0.28
Total domestic	23,011	99.96
Total non domestic	8	0.04
Total	23,019	100.00

