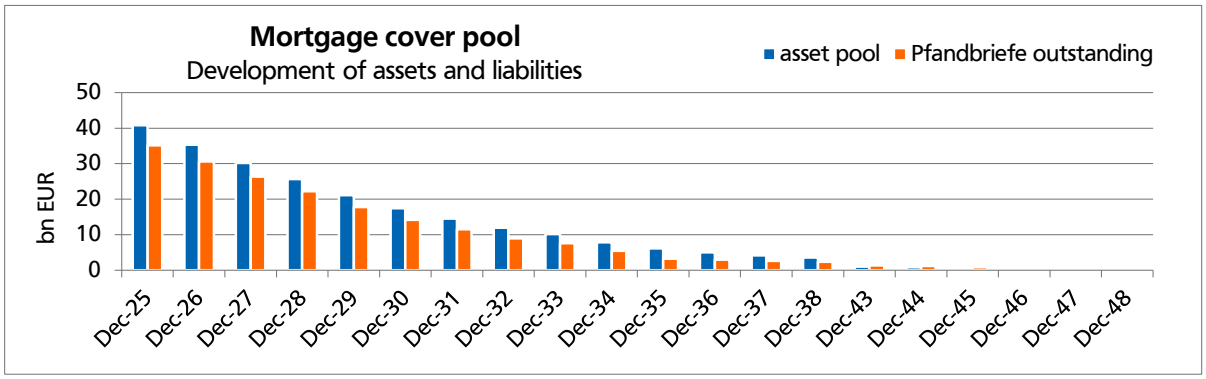
DZ HYP - Mortgage Pfandbrief

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

Development of assets, Pfandbriefe and overcollateralisation
Mortgage cover pool 12/31/2025

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over-collateralisation bn EUR
12/31/2025	40.83	35.14	5.69
12/31/2026	35.32	30.61	4.71
12/31/2027	30.20	26.33	3.87
12/31/2028	25.63	22.20	3.43
12/31/2029	21.15	17.83	3.32
12/31/2030	17.43	14.19	3.24
12/31/2031	14.52	11.56	2.96
12/31/2032	12.01	8.94	3.07
12/31/2033	10.14	7.57	2.57
12/31/2034	7.89	5.49	2.40
12/31/2035	6.19	3.24	2.95
12/31/2036	5.03	2.98	2.05
12/31/2037	4.15	2.64	1.51
12/31/2038	3.55	2.41	1.14
12/31/2039	2.82	2.10	0.72
12/31/2040	2.26	1.82	0.44
12/31/2041	1.66	1.64	0.02
12/31/2042	1.24	1.57	-0.33
12/31/2043	1.00	1.35	-0.35
12/31/2044	0.80	1.15	-0.35
12/31/2045	0.61	0.86	-0.25
12/31/2046	0.43	0.58	-0.15
12/31/2047	0.31	0.47	-0.16
12/31/2048	0.22	0.41	-0.19



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Breakdown of mortgage collateral in Germany - commercial		12/31/2025
	mn EUR	%
North Rhine-Westphalia	2,437	15.07
Bavaria	2,416	14.94
Berlin	1,861	11.51
Hesse	2,256	13.95
Baden-Wurttemberg	1,301	8.04
Lower Saxony	629	3.89
Hamburg	1,249	7.72
Saxony	820	5.07
Schleswig-Holstein	240	1.49
Brandenburg	395	2.44
Rhineland-Palatinate	299	1.85
Mecklenburg-West Pomerania	128	0.79
Saxony-Anhalt	258	1.59
Thuringia	148	0.91
Bremen	90	0.56
Saarland	65	0.40
Total domestic	**14,591**	**90.22**
Total non domestic	**1,582**	**9.78**
Total	**16,173**	**100.00**

Breakdown of mortgage collateral in Germany - residential		12/31/2025
	mn EUR	%
North Rhine-Westphalia	8,796	38.21
Bavaria	2,490	10.82
Berlin	2,262	9.83
Hesse	1,359	5.91
Baden-Wurttemberg	1,648	7.16
Lower Saxony	1,975	8.58
Hamburg	653	2.84
Saxony	620	2.69
Schleswig-Holstein	879	3.82
Brandenburg	646	2.81
Rhineland-Palatinate	702	3.05
Mecklenburg-West Pomerania	376	1.63
Saxony-Anhalt	227	0.99
Thuringia	146	0.64
Bremen	163	0.71
Saarland	69	0.30
Total domestic	**23,011**	**99.96**
Total non domestic	**8**	**0.04**
Total	**23,019**	**100.00**

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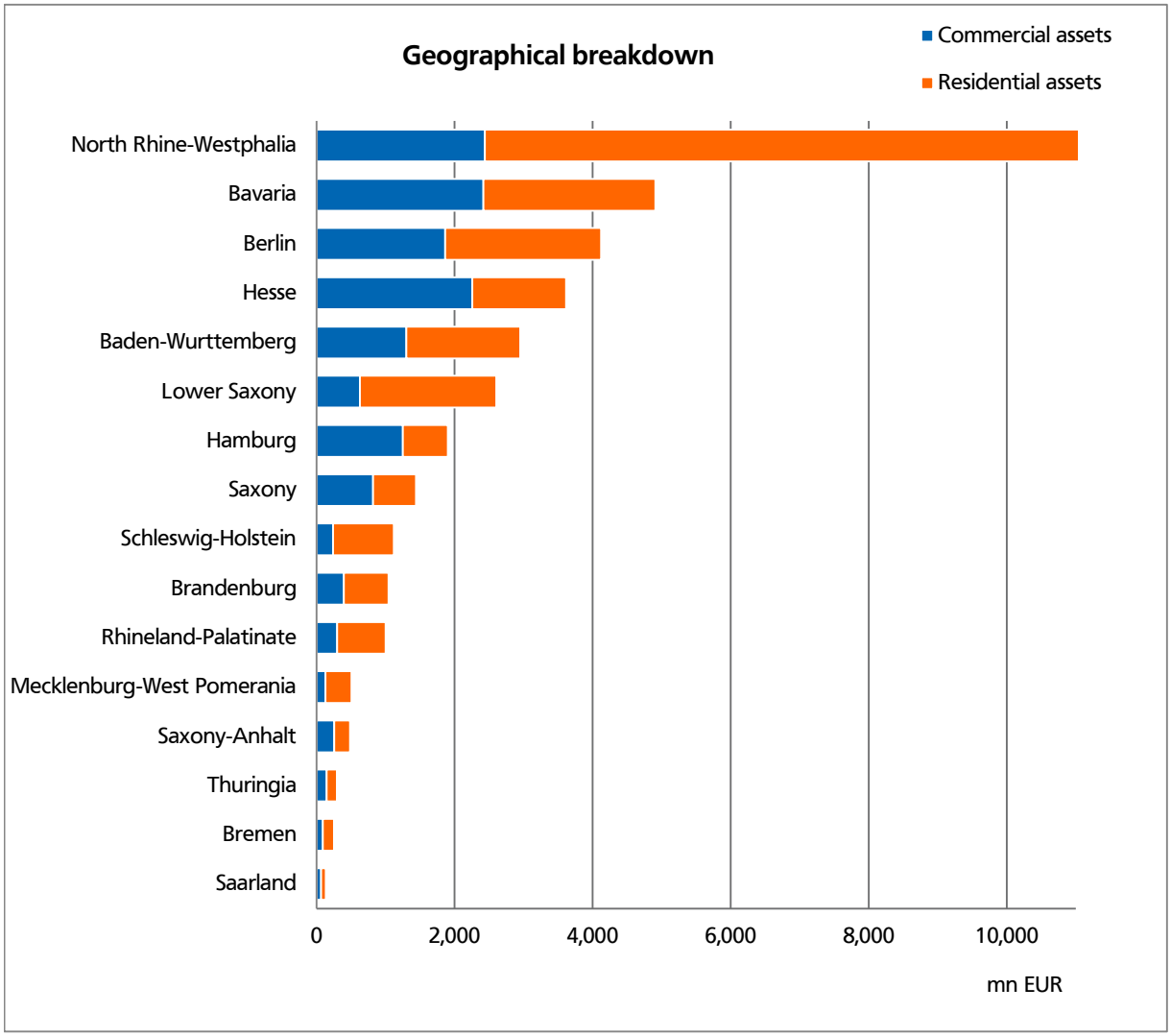

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