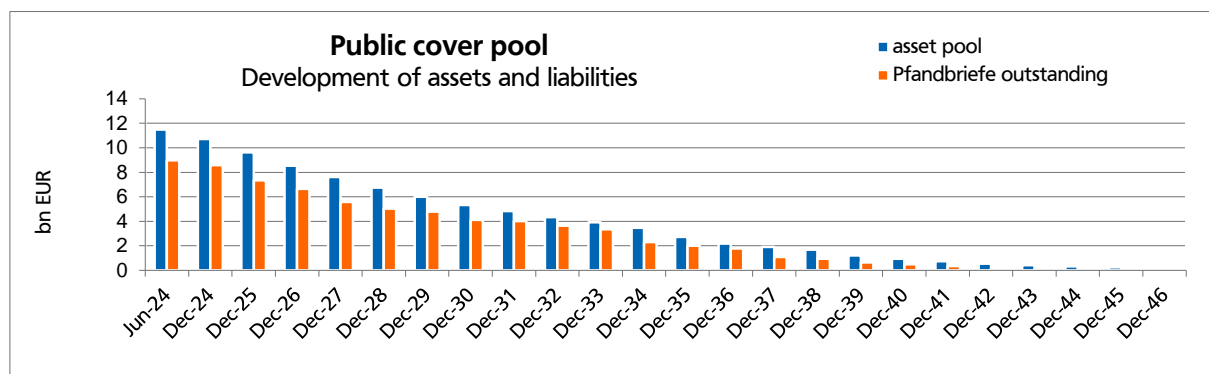


**Development of assets, Pfandbriefe and overcollateralisation** 06/30/2024  
**Public cover pool**

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
06/30/2024	11.49	8.98	2.51
12/31/2024	10.73	8.58	2.14
12/31/2025	9.64	7.35	2.29
12/31/2026	8.53	6.65	1.88
12/31/2027	7.61	5.58	2.03
12/31/2028	6.75	5.04	1.71
12/31/2029	5.99	4.78	1.21
12/31/2030	5.34	4.11	1.23
12/31/2031	4.83	4.03	0.80
12/31/2032	4.34	3.65	0.69
12/31/2033	3.91	3.35	0.56
12/31/2034	3.48	2.31	1.17
12/31/2035	2.74	2.01	0.72
12/31/2036	2.19	1.78	0.40
12/31/2037	1.92	1.08	0.84
12/31/2038	1.69	0.95	0.74
12/31/2039	1.22	0.65	0.57
12/31/2040	0.95	0.50	0.45
12/31/2041	0.74	0.36	0.38
12/31/2042	0.54	0.21	0.34
12/31/2043	0.43	0.11	0.32
12/31/2044	0.33	0.10	0.23
12/31/2045	0.25	0.10	0.15
12/31/2046	0.19	0.05	0.14



## DZ HYP - Public Pfandbrief

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

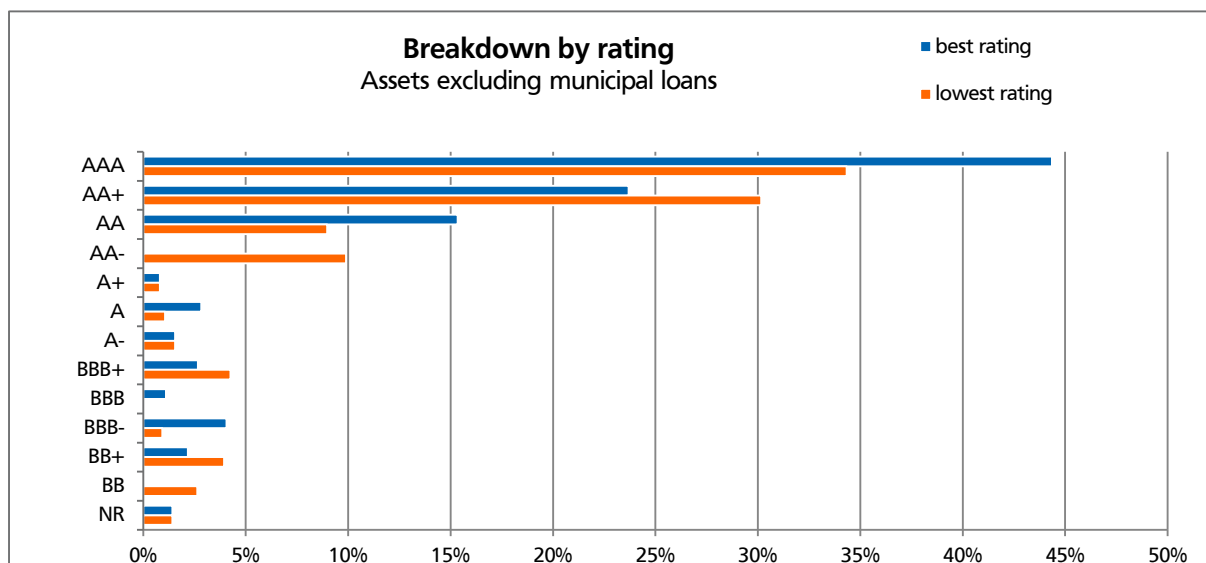


### Breakdown by rating (Assets excluding municipal loans) best rating (S&P, Moody's and Fitch) 06/30/2024

Rating note	mn EUR	%
AAA	1,253	44%
AA+	669	24%
AA	433	15%
AA-	0	0%
A+	23	1%
A	80	3%
A-	44	2%
BBB+	75	3%
BBB	31	1%
BBB-	115	4%
BB+	62	2%
BB	0	0%
NR	40	1%
<b>Total</b>	<b>2,825</b>	<b>100%</b>

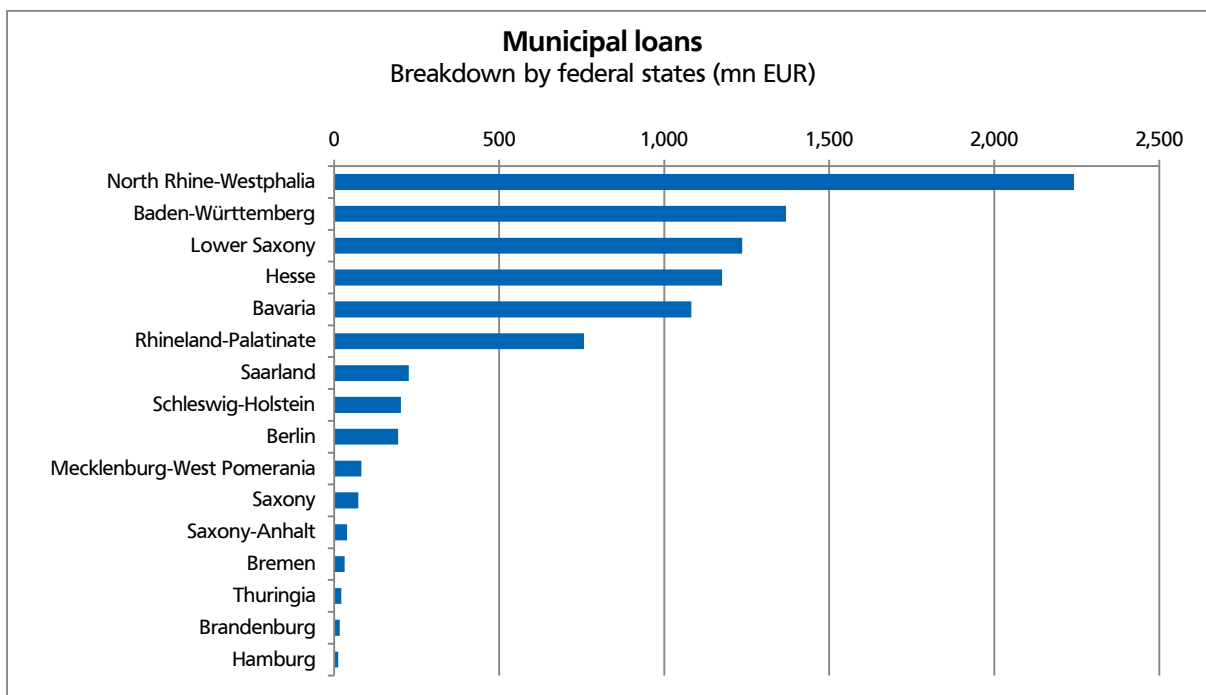
### Breakdown by rating (Assets excluding municipal loans) lowest rating (S&P, Moody's and Fitch) 06/30/2024

Rating note	mn EUR	%
AAA	970	34%
AA+	852	30%
AA	254	9%
AA-	280	10%
A+	23	1%
A	30	1%
A-	44	2%
BBB+	120	4%
BBB	0	0%
BBB-	26	1%
BB+	112	4%
BB	75	3%
NR	40	1%
<b>Total</b>	<b>2,825</b>	<b>100%</b>



**Geographical Concentration - Germany** 06/30/2024  
**Municipal loans**

Federal states	mn EUR	%
North Rhine-Westphalia	2,242	25.59
Baden-Württemberg	1,369	15.63
Lower Saxony	1,236	14.11
Hesse	1,175	13.41
Bavaria	1,082	12.35
Rhineland-Palatinate	757	8.64
Saarland	226	2.59
Schleswig-Holstein	202	2.30
Berlin	193	2.21
Mecklenburg-West Pomerania	82	0.94
Saxony	73	0.84
Saxony-Anhalt	39	0.45
Bremen	32	0.36
Thuringia	22	0.25
Brandenburg	17	0.19
Hamburg	13	0.14
<b>Total</b>	<b>8,759</b>	<b>100.00</b>



## DZ HYP - Public Pfandbrief

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Public cover pool		06/30/2024
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	7,808	77.26
German Federal States	1,240	12.27
Other domestic borrowers	549	5.43
German Public Sector Companies / Municipal Enterprises	482	4.77
German Federal Government	26	0.26
<b>Total</b>	<b>10,106</b>	<b>100.00</b>

