

DZ HYP - Public Pfandbrief

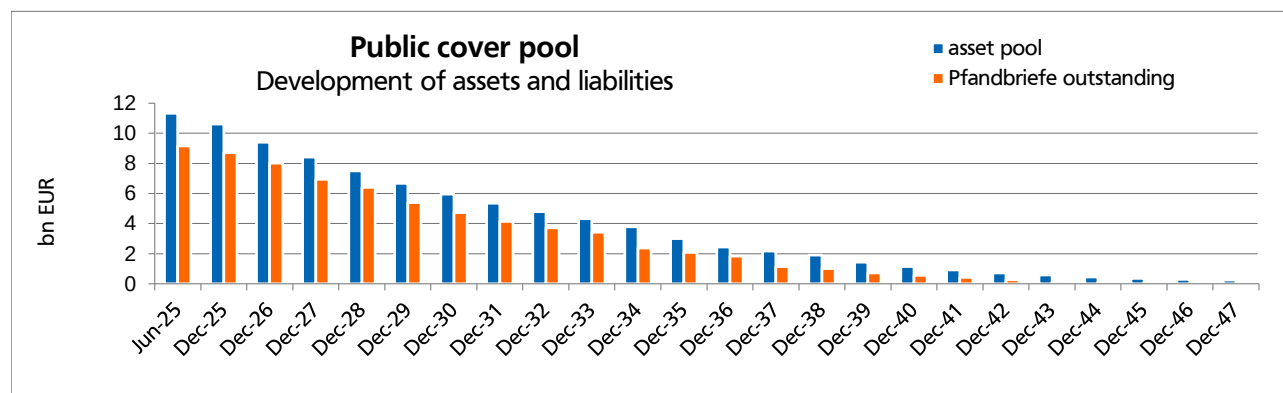
Additional data according to section 28 Pfandbrief Act (Transparency provisions):
<http://www.dzhyp.de/paragraph28/>



Development of assets, Pfandbriefe and overcollateralisation Public cover pool

06/30/2025

Reporting date	asset pool bn EUR	Pfandbriefe outstanding bn EUR	over- collateralisation bn EUR
06/30/2025	11.32	9.16	2.16
12/31/2025	10.61	8.72	1.89
12/31/2026	9.40	8.02	1.38
12/31/2027	8.42	6.95	1.47
12/31/2028	7.51	6.40	1.11
12/31/2029	6.67	5.39	1.29
12/31/2030	5.95	4.72	1.23
12/31/2031	5.35	4.14	1.21
12/31/2032	4.80	3.72	1.08
12/31/2033	4.33	3.42	0.91
12/31/2034	3.78	2.39	1.40
12/31/2035	3.01	2.08	0.93
12/31/2036	2.44	1.85	0.60
12/31/2037	2.17	1.15	1.02
12/31/2038	1.91	1.01	0.90
12/31/2039	1.43	0.71	0.72
12/31/2040	1.15	0.57	0.59
12/31/2041	0.93	0.42	0.51
12/31/2042	0.72	0.27	0.45
12/31/2043	0.59	0.17	0.42
12/31/2044	0.46	0.16	0.29
12/31/2045	0.37	0.16	0.21
12/31/2046	0.30	0.11	0.19
12/31/2047	0.25	0.11	0.14

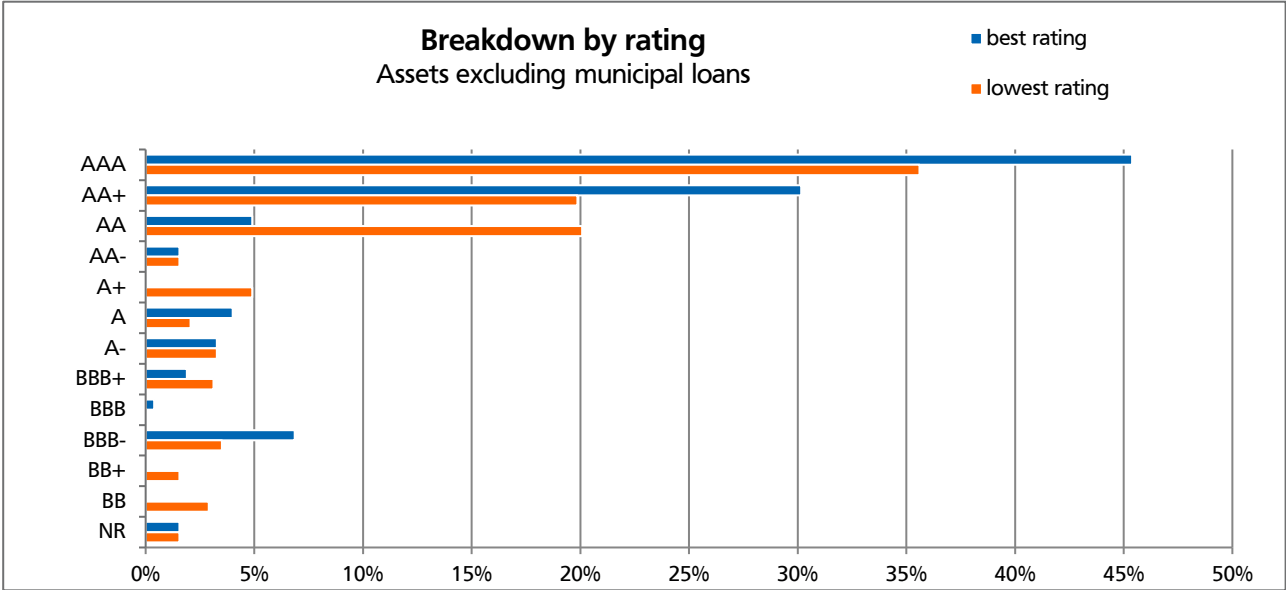


Breakdown by rating (Assets excluding municipal loans) 06/30/2025
best rating (S&P, Moody's and Fitch)

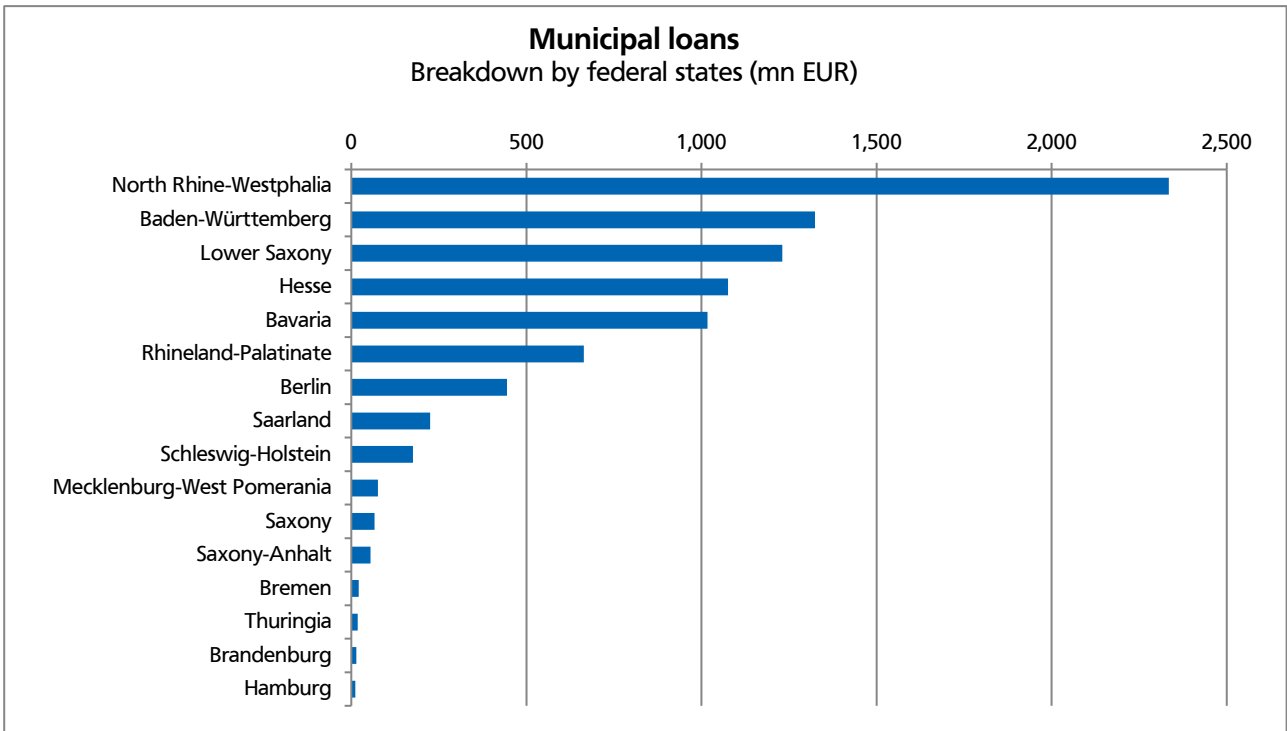
Rating note	mn EUR	%
AAA	1,165	45%
AA+	775	30%
AA	126	5%
AA-	40	2%
A+	0	0%
A	103	4%
A-	84	3%
BBB+	49	2%
BBB	10	0%
BBB-	176	7%
BB+	0	0%
BB	0	0%
NR	40	2%
Total	2,568	100%

Breakdown by rating (Assets excluding municipal loans) 06/30/2025
lowest rating (S&P, Moody's and Fitch)

Rating note	mn EUR	%
AAA	914	36%
AA+	510	20%
AA	516	20%
AA-	40	2%
A+	126	5%
A	53	2%
A-	84	3%
BBB+	80	3%
BBB	0	0%
BBB-	90	4%
BB+	40	2%
BB	75	3%
NR	40	2%
Total	2,568	100%



Geographical Concentration - Germany		06/30/2025
Municipal loans		
Federal states	mn EUR	%
North Rhine-Westphalia	2,334	26.66
Baden-Württemberg	1,324	15.12
Lower Saxony	1,231	14.06
Hesse	1,076	12.29
Bavaria	1,017	11.62
Rhineland-Palatinate	664	7.58
Berlin	444	5.07
Saarland	225	2.57
Schleswig-Holstein	176	2.01
Mecklenburg-West Pomerania	76	0.87
Saxony	67	0.76
Saxony-Anhalt	55	0.63
Bremen	21	0.24
Thuringia	18	0.21
Brandenburg	14	0.16
Hamburg	12	0.13
Total	8,755	100.00



Public cover pool		06/30/2025
Breakdown by customer groups (Germany)		
Customer group	mn EUR	%
German Municipal (local authorities)	7,685	75.97
German Federal States	1,203	11.89
Other domestic borrowers	655	6.47
German Public Sector Companies / Municipal Enterprises	547	5.40
German Federal Government	26	0.26
Total	10,115	100.00

