

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)
as of 30 September 2013, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value		Risk-adj. NPV *	
	30.09.2013	30.09.2012	30.09.2013	30.09.2012	30.09.2013	30.09.2012
Mortgage Pfandbrief	10.897,3	12.486,9	11.753,8	13.698,8	12.287,5	14.325,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	13.784,5**	15.650,7**	14.633,3	16.778,3	14.716,1	16.851,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	2.887,2	3.163,8	2.879,5	3.079,5	2.428,6	2.525,6
OC in consideration of the vdp credit quality differentiation model	2.887,2	from 2013	2.879,5	from 2013	----	----

* The static approach was used for currencies, the dynamic approach for interest when calculating the risk-adjusted net present value.

** Of which: Further cover assets according to para. 19 sect. 1 nos. 1 and 2 PA

1.767,1 (2.297,1) (last year's amount)

according to a) maturity structure	<= 1 year	> 1 year and <= 2 years	> 2 years and <= 3 years	> 3 years and <= 4 years	> 4 years and <= 5 years	> 5 years and <= 10 years	> 10 years
		30.09.2013					
Mortgage Pfandbrief	2.567,0	919,5	1.330,9	2.170,0	1.355,8	1.303,7	1.250,4
Mortgage cover pool	3.162,4	2.634,0	2.263,8	1.798,6	1.285,8	2.529,6	110,3
	30.09.2012						
Mortgage Pfandbrief	2.545,9	2.566,5	1.919,5	1.195,9	1.595,0	1.339,4	1.324,7
Mortgage cover pool	4.048,8	1.618,0	2.682,0	2.236,9	1.755,2	3.224,4	85,4

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value		Risk-adj. NPV *	
	30.09.2013	30.09.2012	30.09.2013	30.09.2012	30.09.2013	30.09.2012
Public Pfandbrief	4.666,0	5.009,5	5.348,1	5.914,2	5.604,9	6.246,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	5.117,8**	5.432,7**	5.687,0	6.198,9	5.858,4	6.408,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	451,8	423,2	338,9	284,7	253,5	161,9
OC in consideration of the vdp credit quality differentiation model	451,8	from 2013	338,9	from 2013	----	----

* The static approach was used for currencies, the dynamic approach for interest when calculating the risk-adjusted net present value.

** Of which: Further cover assets according to para. 20 sect. 2 no. 2 PA

180,0

(140,0) (last year's amount)

according to b) maturity structure	<= 1 year	> 1 year and <= 2 years	> 2 years and <= 3 years	> 3 years and <= 4 years	> 4 years and <= 5 years	> 5 years and <= 10 years	> 10 years
		30.09.2013					
Public Pfandbrief	1.316,3	151,6	55,0	1.224,2	275,0	1.114,6	529,3
Public cover pool	579,6	1.012,7	1.156,7	1.305,5	271,0	237,8	554,5
	30.09.2012						
Public Pfandbrief	298,1	1.316,3	151,6	55,0	1.224,2	1.380,6	583,7
Public cover pool	777,4	298,1	862,1	1.155,7	1.306,7	453,1	579,6

**Publication according to section 28 para. 2 nos. 1 and 2 PA
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Section 28 para. 2 no. 1 a) PA: Mortgage loans used as cover for Mortgage Pfandbrief according to their amount in tranches *

* without further cover assets according to section 19 para. 1 PA

	Cover assets	
	30.09.2013	30.09.2012
up to € 300.000	213,6	264,5
more than € 300.000 up to € 5mn	2.573,2	2.860,1
more than € 5mn	9.230,6	10.229,0
Total	12.017,4	13.353,6

Section 28 para. 2 nos. 1 b) und c) PA: Volume of claims used to cover Mortgage Pfandbrief according to states in which the real property is located, according to property type

*without further cover assets according to section 19 para. 1 PA

Total - all staates	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		46,8		70,2
Single-family houses		59,3		75,4
Multiple-family houses		2.695,8		3.090,7
Office buildings	3.763,5		4.148,1	
Retail buildings	2.502,4		2.527,5	
Industrial buildings	122,9		107,1	
other commercially used buildings	2.799,0		3.314,3	
Buildings under construction	3,5	6,1	3,8	5,2
Building land	3,2	14,9	4,1	7,2
Total	9.194,5	2.822,9	10.104,9	3.248,7
		12.017,400		13.353,600

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Berlin Hyp

Belgium	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	156,2		58,3	
Retail buildings	4,7		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,2		18,2	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	163,1	0,0	76,5	0,0

Germany	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		46,8		70,2
Single-family houses		59,3		75,4
Multiple-family houses		2.642,6		2.984,5
Office buildings	1.793,0		2.087,8	
Retail buildings	1.697,6		1.748,1	
Industrial buildings	122,1		107,1	
other commercially used buildings	2.744,3		3.221,5	
Buildings under construction	3,5	6,1	3,8	5,2
Building land	3,2	14,9	4,1	7,2
Total	6.363,7	2.769,7	7.172,4	3.142,5

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Berlin Hyp

France	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	621,3		633,5	
Retail buildings	131,2		133,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	752,5	0,0	766,7	0,0

UK	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	688,9		736,7	
Retail buildings	86,4		91,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	15,6		17,9	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	790,9	0,0	846,5	0,0

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Berlin Hyp

The Netherlands	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		53,2		106,2
Office buildings	239,4		224,0	
Retail buildings	121,1		123,9	
Industrial buildings	0,8		0,0	
other commercially used buildings	28,1		39,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	389,4	53,2	387,6	106,2

Austria	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	18,4		18,4	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	5,9		13,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	24,3	0,0	32,1	0,0

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Berlin Hyp

Poland	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	138,4		216,3	
Retail buildings	330,5		293,4	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	468,9	0,0	509,7	0,0

Sweden	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		0,0	
Retail buildings	0,0		5,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	0,0	0,0	5,9	0,0

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Berlin Hyp

Switzerland	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	56,9		57,5	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	56,9	0,0	57,5	0,0

Slovakia	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		56,6	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	0,0	0,0	56,6	0,0

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Berlin Hyp

Spain	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		0,0	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,9		3,3	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	2,9	0,0	3,3	0,0

Czech Republic	30.09.2013		30.09.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	51,0		59,0	
Retail buildings	130,9		131,1	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	181,9	0,0	190,1	0,0

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Section 28 para. 2 no. 2 PA:	Amount of payments in arrears for at least 90 days
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	Total amount of payments in arrears for at least 90 days	
	30.09.2013	30.09.2012
Germany	1,4	4,3
Total	1,4	4,3

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Berlin Hyp

Section 28 para. 3 no. 1 PA:	Volumes of claims used to cover Public Pfandbrief according to individual states in which the borrower is located *
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* without further cover assets according to section 20 para. 2 PA

Total - all states	30.09.2013	30.09.2012
State	197,3	310,7
Regional authorities	4.007,6	4.000,3
Local authorities	15,8	19,5
Other debtors	717,1	962,2
Total	4.937,8	5.292,7

Germany	30.09.2013	30.09.2012
State	102,3	102,3
Regional authorities	3.962,6	3.975,3
Local authorities	15,8	19,5
Other debtors	412,1	657,2
Total	4.492,8	4.754,3

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Berlin Hyp

The Netherlands	30.09.2013	30.09.2012
State	0,0	113,4
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	113,4

Austria	30.09.2013	30.09.2012
State	95,0	95,0
Regional authorities	45,0	25,0
Local authorities	0,0	0,0
Other debtors	85,0	85,0
Total	225,0	205,0

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Berlin Hyp

Switzerland	30.09.2013	30.09.2012
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	220,0	220,0
Total	220,0	220,0

Section 28 para. 3 no. 2 PA: **Amount of payments in arrears for at least 90 days**

	Total amount of payments in arrears for at least 90 days	
	30.09.2013	30.09.2012
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	0,0