

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)  
as of 31 December 2013, amounts in €mn

Berlin Hyp

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012	31.12.2013	31.12.2012
<b>Mortgage Pfandbrief</b>	10.482,3	12.173,0	11.295,8	13.416,4	11.803,2	13.944,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	13.202,8**	15.289,8**	14.052,3	16.411,0	14.153,5	16.467,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	<b>2.720,5</b>	<b>3.116,8</b>	<b>2.756,5</b>	<b>2.994,6</b>	<b>2.350,3</b>	<b>2.523,0</b>
OC in consideration of the vdp credit quality differentiation model	2.720,5	3.116,8	2.756,5	2.994,6		

\* 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 915,0 (2.205,7) (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
	<b>31.12.2013</b>						
<b>Mortgage Pfandbrief</b>	2.188,5	999,4	1.757,5	1.524,0	1.671,8	1.185,2	1.155,9
<b>Mortgage cover pool</b>	3.508,3	2.042,3	1.691,1	2.007,4	1.777,7	2.113,5	62,5
	<b>31.12.2012</b>						
<b>Mortgage Pfandbrief</b>	2.774,0	2.188,0	1.899,4	1.352,5	1.304,0	1.520,0	1.135,1
<b>Mortgage cover pool</b>	3.265,3	2.155,4	3.009,2	1.882,4	2.041,0	2.854,9	81,6

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)  
as of 31 December 2013, amounts in €mn

Berlin Hyp

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012	31.12.2013	31.12.2012
<b>Public Pfandbrief</b>	4.566,3	4.979,9	5.246,4	5.931,1	5.490,0	6.211,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	5.027,3**	5.437,9**	5.517,7	6.200,1	5.671,8	6.372,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	<b>461,0</b>	<b>458,0</b>	<b>271,3</b>	<b>269,0</b>	<b>181,8</b>	<b>161,3</b>
OC in consideration of the vdp credit quality differentiation model	461,0	458,0	271,3	269,0		

\* 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 355,0 (190,0) (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
	<b>31.12.2013</b>						
<b>Public Pfandbrief</b>	1.341,3	26,6	64,0	1.240,2	250,0	1.114,6	529,6
<b>Public cover pool</b>	838,8	903,4	1.540,8	787,8	296,9	130,1	529,5
	<b>31.12.2012</b>						
<b>Public Pfandbrief</b>	368,1	1.341,3	26,6	64,0	1.240,2	1.399,6	540,1
<b>Public cover pool</b>	757,0	358,6	853,4	1.726,8	789,3	423,2	529,6

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**



**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	
	31.12.2013	31.12.2012
up to € 300.000	197,6	251,6
more than € 300.000 up to € 5 Mio.	2.479,4	2.798,7
more than € 5 Mio.	9.610,8	10.033,8
<b>Total</b>	<b>12.287,8</b>	<b>13.084,1</b>

**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	31.12.2013		31.12.2012	
	Commercial	Residential	Commercial	Residential
Apartments		44,7		64,3
Single-family houses		59,5		71,6
Multiple-family houses		3.041,1		2.975,8
Office buildings	3.830,6		4.039,8	
Retail buildings	2.358,0		2.525,7	
Industrial buildings	117,3		100,9	
other commercially used buildings	2.805,9		3.286,0	
Buildings under construction	3,5	6,0	3,7	5,0
Building land	3,2	18,0	4,2	7,1
<b>Total</b>	<b>9.118,5</b>	<b>3.169,3</b>	<b>9.960,3</b>	<b>3.123,8</b>

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Belgium</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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	156,3		58,3	
Retail buildings	4,7		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,1		18,2	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Total</b>	<b>163,1</b>	<b>0,0</b>	<b>76,5</b>	<b>0,0</b>

<b>Germany</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	Commercial	Residential	Commercial	Residential
Apartments		42,2		64,3
Single-family houses		53,7		71,6
Multiple-family houses		2.909,0		2.922,6
Office buildings	1.828,4		2.061,1	
Retail buildings	1.602,9		1.706,7	
Industrial buildings	116,5		100,9	
other commercially used buildings	2.736,0		3.195,6	
Buildings under construction	3,5	6,0	3,7	5,0
Building land	3,2	18,0	4,2	7,1
<b>Total</b>	<b>6.290,5</b>	<b>3.028,9</b>	<b>7.072,2</b>	<b>3.070,6</b>

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

France	31.12.2013		31.12.2012	
	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	688,6		667,9	
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
<b>Total</b>	<b>819,8</b>	<b>0,0</b>	<b>801,1</b>	<b>0,0</b>

  

UK	31.12.2013		31.12.2012	
	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	642,7		712,5	
Retail buildings	44,6		89,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	15,7		17,5	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Total</b>	<b>703,0</b>	<b>0,0</b>	<b>819,7</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>The Netherlands</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	Commercial	Residential	Commercial	Residential
Apartments		2,5		0,0
Single-family houses		5,8		0,0
Multiple-family houses		132,1		53,2
Office buildings	281,2		207,2	
Retail buildings	121,1		127,8	
Industrial buildings	0,8		0,0	
other commercially used buildings	43,3		37,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
<b>Total</b>	<b>446,4</b>	<b>140,4</b>	<b>372,7</b>	<b>53,2</b>

<b>Austria</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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
<b>Total</b>	<b>24,3</b>	<b>0,0</b>	<b>32,1</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Poland</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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	107,3		144,6	
Retail buildings	322,6		337,2	
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
<b>Total</b>	<b>429,9</b>	<b>0,0</b>	<b>481,8</b>	<b>0,0</b>

<b>Switzerland</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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	56,7		57,7	
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
<b>Total</b>	<b>56,7</b>	<b>0,0</b>	<b>57,7</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Slovakia</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>56,6</b>	<b>0,0</b>

<b>Spain</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	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
<b>Total</b>	<b>2,9</b>	<b>0,0</b>	<b>3,3</b>	<b>0,0</b>



**Publication according to section 28 para. 2 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

Czech Republic	31.12.2013		31.12.2012	
	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		55,5	
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
<b>Total</b>	<b>181,9</b>	<b>0,0</b>	<b>186,6</b>	<b>0,0</b>

<b>Section 28 para. 2 no. 2 PA:</b>	<b>Amount of payments in arrears for at least 90 days</b>
-------------------------------------	---

	Total amount of payments in arrears for at least 90 days	
	31.12.2013	31.12.2012
Germany	4,0	2,3
The Netherlands	0,0	0,1
<b>Total</b>	<b>4,0</b>	<b>2,4</b>

**Publication according to  
Section 28 para. 3 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Section 28 para. 3 no. 1 PA:</b>	<b>Volumes of claims used to cover Public Pfandbrief according to individual states in which the borrower is located *</b>
-------------------------------------	--

\* Without further cover assets according to section 20 para. 2 PA

<b>Total - all states</b>	<b>31.12.2013</b>	<b>31.12.2012</b>
State	197,3	310,8
Regional authorities	3.085,9	4.007,9
Local authorities	8,6	18,6
Other debtors	1.380,5	910,6
<b>Total</b>	<b>4.672,3</b>	<b>5.247,9</b>

  

<b>Germany</b>	<b>31.12.2013</b>	<b>31.12.2012</b>
State	102,3	102,3
Regional authorities	3.085,9	3.962,9
Local authorities	8,6	18,6
Other debtors	1.030,5	605,6
<b>Total</b>	<b>4.227,3</b>	<b>4.689,4</b>

**Publication according to  
Section 28 para. 3 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>The Netherlands</b>	<b>31.12.2013</b>	<b>31.12.2012</b>
State	0,0	113,5
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>113,5</b>

  

<b>Austria</b>	<b>31.12.2013</b>	<b>31.12.2012</b>
State	95,0	95,0
Regional authorities	0,0	45,0
Local authorities	0,0	0,0
Other debtors	130,0	85,0
<b>Total</b>	<b>225,0</b>	<b>225,0</b>

**Publication according to  
Section 28 para. 3 nos. 1 and 2 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Switzerland</b>	<b>31.12.2013</b>	<b>31.12.2012</b>
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	220,0	220,0
<b>Total</b>	<b>220,0</b>	<b>220,0</b>

<b>Section 28 para. 3 no. 2 PA:</b>	<b>Amount of payments in arrears for at least 90 days</b>
-------------------------------------	---

	<b>Total amount of payments in arrears for at least 90 days</b>	
	<b>31.12.2013</b>	<b>31.12.2012</b>
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>

**Publication according to section 28 para. 2 no. 3 PA  
as of 31 December 2013, amounts in €mn**

**Berlin Hyp**

<b>Section 28 para. 2 no. 3 a) to c) PA:</b>	<b>Number of foreclosure and receivership proceedings as well as the total amount of arrears on the interest payable by mortgagors</b>
--	--

<b>Section 28 para. 2 no. 3 a and b PA</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	Commercial number	Residential number	Commercial number	Residential number
No. 3 a				
Pending foreclosures	1	11	6	7
Pending receivership proceedings *)	1	5	7	6
*) Of which included in pending foreclosures	1	4	5	5
Executed foreclosures	1	0	0	0
No. 3 b				
Number of cases in which the bank had taken over properties to prevent losses	0	0	0	0

<b>Section 28 para. 2 no. 3 c PA</b>	<b>31.12.2013</b>		<b>31.12.2012</b>	
	Commercial € mn	Residential € mn	Commercial € mn	Residential € mn
No. 3 c				
Total amount of arrears on the interest payable by mortgagors	0,2	1,3	3,0	1,2