

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 March 2014, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2014	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
<b>Mortgage Pfandbrief</b>	10.502,3	11.284,4	11.401,2	12.400,4	11.853,3	12.977,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	13.411,8**	14.189,0**	14.285,5	15.195,6	14.358,8	15.251,2
<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>2.909,5</b>	<b>2.904,6</b>	<b>2.884,3</b>	<b>2.795,2</b>	<b>2.505,5</b>	<b>2.273,7</b>
OC in consideration of the vdp credit quality differentiation model	2.909,5	2.904,6	2.884,3	2.795,2		

\* 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 1.144,2 (1.806,6) (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>31.03.2014</b>						
<b>Mortgage Pfandbrief</b>	2.171,0	1.711,4	966,5	2.624,0	775,8	1.208,2	1.045,4
<b>Mortgage cover pool</b>	3.087,9	2.581,8	1.930,2	1.580,1	1.967,2	2.200,8	63,8
	<b>31.03.2013</b>						
<b>Mortgage Pfandbrief</b>	1.255,5	2.670,5	1.711,4	621,5	2.354,0	1.329,0	1.342,5
<b>Mortgage cover pool</b>	3.561,7	2.179,9	2.503,0	1.912,3	1.337,6	2.624,1	70,4

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2014	31.03.2013	31.03.2014	31.03.2013	31.03.2014	31.03.2013
<b>Public Pfandbrief</b>	3.560,6	4.805,2	4.199,4	5.614,1	4.410,7	5.900,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	4.015,3**	5.286,8**	4.497,8	5.987,9	4.619,0	6.168,1
<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>454,7</b>	<b>481,6</b>	<b>298,4</b>	<b>373,8</b>	<b>208,3</b>	<b>267,5</b>
OC in consideration of the vdp credit quality differentiation model	454,7	481,6	298,4	373,8		

\* 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

165,0 (240,0) (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>31.03.2014</b>						
<b>Public Pfandbrief</b>	335,3	51,6	1.229,2	265,0	165,0	994,6	519,9
<b>Public cover pool</b>	550,8	309,0	1.707,7	666,1	167,8	129,4	484,5
	<b>31.03.2013</b>						
<b>Public Pfandbrief</b>	1.199,1	335,2	51,6	1.229,2	265,0	1.149,6	575,5
<b>Public cover pool</b>	521,1	417,6	970,9	1.887,3	668,9	291,4	529,6

**Publication according to section 28 para. 2 nos. 1 and 2 PA  
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**Berlin Hyp**

**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	
	31.03.2014	31.03.2013
up to € 300.000	178,7	241,5
more than € 300.000 up to € 5 Mio.	2.416,7	2.700,4
more than € 5 Mio.	9.672,2	9.440,5
<b>Total</b>	<b>12.267,6</b>	<b>12.382,4</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	31.03.2014		31.03.2013	
	Commercial	Residential	Commercial	Residential
Apartments		41,6		57,7
Single-family houses		47,9		67,6
Multiple-family houses		3.082,2		2.822,3
Office buildings	3.894,1		3.912,5	
Retail buildings	2.387,2		2.471,8	
Industrial buildings	43,4		62,9	
other commercially used buildings	2.744,4		2.968,8	
Buildings under construction	3,4	5,9	3,7	5,0
Building land	2,8	14,7	3,2	6,9
<b>Total</b>	<b>9.075,3</b>	<b>3.192,3</b>	<b>9.422,9</b>	<b>2.959,5</b>

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**Berlin Hyp**

<b>Belgium</b>	<b>31.03.2014</b>		<b>31.03.2013</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		56,4	
Retail buildings	4,7		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,1		1,8	
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>58,2</b>	<b>0,0</b>

<b>Germany</b>	<b>31.03.2014</b>		<b>31.03.2013</b>	
	Commercial	Residential	Commercial	Residential
Apartments		39,4		57,7
Single-family houses		42,8		67,6
Multiple-family houses		2.949,1		2.769,1
Office buildings	1.890,1		1.986,7	
Retail buildings	1.591,2		1.677,8	
Industrial buildings	42,6		62,9	
other commercially used buildings	2.672,5		2.896,3	
Buildings under construction	3,4	5,9	3,7	5,0
Building land	2,8	14,7	3,2	6,9
<b>Total</b>	<b>6.202,6</b>	<b>3.051,9</b>	<b>6.630,6</b>	<b>2.906,3</b>

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**Berlin Hyp**

France	31.03.2014		31.03.2013	
	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	628,5		660,7	
Retail buildings	131,2		133,1	
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>759,7</b>	<b>0,0</b>	<b>793,8</b>	<b>0,0</b>

UK	31.03.2014		31.03.2013	
	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	601,8		747,6	
Retail buildings	44,9		86,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	15,8		16,9	
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>662,5</b>	<b>0,0</b>	<b>851,1</b>	<b>0,0</b>

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**Berlin Hyp**

<b>The Netherlands</b>	<b>31.03.2014</b>		<b>31.03.2013</b>	
	Commercial	Residential	Commercial	Residential
Apartments		2,2		0,0
Single-family houses		5,1		0,0
Multiple-family houses		133,1		53,2
Office buildings	385,6		210,9	
Retail buildings	121,1		123,4	
Industrial buildings	0,8		0,0	
other commercially used buildings	45,1		37,3	
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>552,6</b>	<b>140,4</b>	<b>371,6</b>	<b>53,2</b>

<b>Austria</b>	<b>31.03.2014</b>		<b>31.03.2013</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	6,0		13,2	
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>24,4</b>	<b>0,0</b>	<b>31,6</b>	<b>0,0</b>

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**Berlin Hyp**

<b>Poland</b>	<b>31.03.2014</b>		<b>31.03.2013</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	105,8		144,6	
Retail buildings	363,3		319,9	
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
<b>Total</b>	<b>469,1</b>	<b>0,0</b>	<b>464,5</b>	<b>0,0</b>

<b>Switzerland</b>	<b>31.03.2014</b>		<b>31.03.2013</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	57,1		57,2	
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>57,1</b>	<b>0,0</b>	<b>57,2</b>	<b>0,0</b>

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**Berlin Hyp**

Spain	31.03.2014		31.03.2013	
	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>

Czech Republic	31.03.2014		31.03.2013	
	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	50,5		30,0	
Retail buildings	130,8		131,0	
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>181,3</b>	<b>0,0</b>	<b>161,0</b>	<b>0,0</b>



Publication according to section 28 para. 2 nos. 1 and 2 PA  
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<b>Section 28 para. 2 no. 2 PA:</b>	<b>Amount of payments in arrears for at least 90 days</b>
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	Total amount of payments in arrears for at least 90 days	
	31.03.2014	31.03.2013
Germany	1,0	1,3
The Netherlands	0,4	0,0
<b>Total</b>	<b>1,4</b>	<b>1,3</b>

**Publication according to  
Section 28 para. 3 nos. 1 and 2 PA  
as of 31 March 2014, 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>
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\* Without further cover assets according to section 20 para. 2 PA

<b>Total - all states</b>	<b>31.03.2014</b>	<b>31.03.2013</b>
State	152,3	197,3
Regional authorities	3.063,3	4.072,2
Local authorities	6,7	18,2
Other debtors	628,0	759,1
<b>Total</b>	<b>3.850,3</b>	<b>5.046,8</b>

  

<b>Germany</b>	<b>31.03.2014</b>	<b>31.03.2013</b>
State	102,3	102,3
Regional authorities	3.063,3	4.027,2
Local authorities	6,7	18,2
Other debtors	323,0	454,1
<b>Total</b>	<b>3.495,3</b>	<b>4.601,8</b>

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**Berlin Hyp**

<b>Austria</b>	<b>31.03.2014</b>	<b>31.03.2013</b>
State	50,0	95,0
Regional authorities	0,0	45,0
Local authorities	0,0	0,0
Other debtors	85,0	85,0
<b>Total</b>	<b>135,0</b>	<b>225,0</b>

  

<b>Switzerland</b>	<b>31.03.2014</b>	<b>31.03.2013</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>

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**Berlin Hyp**

<b>Section 28 para. 3 no. 2 PA:</b>	<b>Amount of payments in arrears for at least 90 days</b>
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	Total amount of payments in arrears for at least 90 days	
	31.03.2014	31.03.2013
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>