

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Mortgage Pfandbrief	10.700,4	10.482,3	11.945,0	11.295,8	12.357,2	11.803,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.304,9	13.202,8	13.260,2	14.052,3	13.257,0	14.153,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	1.604,5	2.720,5	1.315,2	2.756,5	899,8	2.350,3
OC in consideration of the vdp credit quality differentiation model	1.604,5	2.720,5	1.315,2	2.756,5	-----	-----

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

According to a) maturity structure Remaining term	Mortgage Pfandbrief		Mortgage cover pool	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
<= 6 months	170,5	----- *	1.157,4	----- *
> 6 months and <= 12 months	829,4	----- *	1.527,4	----- *
> 12 months and <= 18 months	941,0	----- *	948,1	----- *
> 18 months and <= 2 years	811,5	----- *	1.184,7	----- *
> 2 years and <= 3 years	1.524,0	1.757,5	2.063,5	1.691,1
> 3 years and <= 4 years	2.356,8	1.524,0	1.710,3	2.007,4
> 4 years and <= 5 years	1.407,2	1.671,8	915,2	1.777,7
> 5 years and <= 10years	1.661,0	1.185,2	2.641,3	2.113,5
> 10 years	999,0	1.155,9	157,0	62,5

* According to the amendment of the Pfandbrief Act the remaining terms have been rearranged beginning in Q2/2014. There are no correspondent data for the time before.

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

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Public Pfandbrief	3.206,4	4.566,3	3.999,3	5.246,4	4.156,2	5.490,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.711,4	5.027,3	4.206,7	5.517,7	4.293,2	5.671,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	505,0	461,0	207,4	271,3	137,0	181,8
OC in consideration of the vdp credit quality differentiation model	505,0	461,0	207,4	271,3	-----	-----

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

According to b) maturity structure Remaining term	Public Pfandbrief		Public cover pool	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
<= 6 months	0,1	----- *	170,3	----- *
> 6 months and <= 12 months	26,6	----- *	307,6	----- *
> 12 months and <= 18 months	35,0	----- *	166,3	----- *
> 18 months and <= 2 years	29,0	----- *	1.340,9	----- *
> 2 years and <= 3 years	1.240,2	64,0	885,3	1.540,8
> 3 years and <= 4 years	250,0	1.240,2	185,5	787,8
> 4 years and <= 5 years	820,6	250,0	24,2	296,9
> 5 years and <= 10years	284,0	1.114,6	106,8	130,1
> 10 years	520,9	529,6	524,5	529,5

* According to the amendment of the Pfandbrief Act the remaining terms have been rearranged beginning in Q2/2014. There are no correspondent data for the time before.

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 2014, amounts in €mn

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief):	Further cover assets for Mortgage Pfandbrief	
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Section 28 para. 1 no. 4 PA (Mortgage Pfandbrief)	Equalization claims according to section 19 para. 1 no. 1 PA	
	31.12.2014	31.12.2013
Total	0,0	0,0

Section 28 para. 1 no. 5 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 2 PA		thereof Covered Bonds according to Article 129 Regulation (EU) no. 575/2013	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Germany	0,0	915,0	0,0	0,0
The Netherlands	103,0	0,0	0,0	0,0
Total	103,0	915,0	0,0	0,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	31.12.2014	31.12.2013
Germany	1.020,6	0,0
Austria	232,6	0,0
Total	1.253,2	0,0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.12.2014	31.12.2013
Total	1.356,2	915,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 2014, amounts in €mn

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief):	Further cover assets for Public Pfandbrief
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Section 28 para. 1 no. 4 PA (Public Pfandbrief)	Equalization claims according to section 20 para. 2 no. 1 PA	
	31.12.2014	31.12.2013
Total	0,0	0,0

Section 28 para. 1 no. 5 PA (Public Pfandbrief)	Claims according to section 20 para. 2 no. 2 PA		thereof Covered Bonds according to Article 129 Regulation (EU) no. 575/2013	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Germany	0,0	355,0	0,0	0,0
Total	0,0	355,0	0,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.12.2014	31.12.2013
Total	0,0	355,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 2014, amounts in €mn

Section 28 para. 1 nos. 7 to 11 PA:	Further key figures about outstanding Pfandbrief and cover pools	
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Section 28 para. 1 no. 7 PA	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	31.12.2014	31.12.2013
Total	0,0	0,0

Section 28 para. 1 no. 8 PA (Mortgage Pfandbrief)	Total amount of the claims which exceed the percentage threshold laid down in section 19 para. 1 no. 2 PA	
	31.12.2014	31.12.2013
Total	0,0	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

Section 28 para. 1 no. 8 PA (Mortgage Pfandbrief)	Total amount of the claims which exceed the percentage threshold laid down in section 19 para. 1 no. 3 PA	
	31.12.2014	31.12.2013
Summe	0,0	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

Section 28 para. 1 no. 9 PA (Mortgage Pfandbrief)	Percentage share of fixed-rate cover assets		Percentage share of fixed-rate Pfandbrief	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
in per cent	48,6	---- *	84,1	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 2014, amounts in €mn**

Section 28 para. 1 no. 10 PA (Mortgage Pfandbrief)	Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	
	31.12.2014	31.12.2013
CHF	115,7	192,0
GBP	628,6	737,2

Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	
	31.12.2014	31.12.2013
in years	5,3	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

Section 28 para. 1 no. 8 PA (Public Pfandbrief)	Total amount of the claims which exceed the percentage threshold laid down in section 20 para. 2 no. 2 PA	
	31.12.2014	31.12.2013
Summe	0,0	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

Section 28 para. 1 no. 9 PA (Public Pfandbrief)	Percentage share of fixed-rate cover assets		Percentage share of fixed-rate Pfandbrief	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
in per cent	77,0	---- *	98,6	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

Section 28 para. 1 no. 10 PA (Public Pfandbrief)	Net present value pursuant to section 6 of the Pfandbrief Net Present Value Regulation for each foreign currency in Euro	
	31.12.2014	31.12.2013
CHF	0,0	1,6

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn**

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	
	31.12.2014	31.12.2013
up to € 300.000	149,7	197,6
more than € 300.000 up to € 1mn	288,8	---- *
more than € 1mn up to € 10mn	3.213,9	---- *
more than € 10mn	7.296,4	---- *
Total	10.948,8	12.287,8

* According to the amendment of the Pfandbrief Act the tranches have been rearranged beginning in Q2/2014. There are no correspondent data for for the time before.

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 states	31.12.2014		31.12.2013	
	Commercial	Residential	Commercial	Residential
Apartments		35,5		44,7
Single-family houses		85,6		59,5
Multiple-family houses		2.455,9		3.041,1
Office buildings	3.654,4		3.830,6	
Retail buildings	2.607,9		2.358,0	
Industrial buildings	75,7		117,3	
other commercially used buildings	2.023,1		2.805,9	
Buildings under construction	0,0	0,0	3,5	6,0
Building land	2,8	7,9	3,2	18,0
Total	8.363,9	2.584,9	9.118,5	3.169,3

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

Belgium	31.12.2014		31.12.2013	
	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	224,1		156,3	
Retail buildings	4,7		4,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,0		2,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	228,8	0,0	163,1	0,0

Germany	31.12.2014		31.12.2013	
	Commercial	Residential	Commercial	Residential
Apartments		33,2		42,2
Single-family houses		80,1		53,7
Multiple-family houses		2.304,2		2.909,0
Office buildings	1.631,6		1.828,4	
Retail buildings	1.697,2		1.602,9	
Industrial buildings	75,7		116,5	
other commercially used buildings	1.979,6		2.736,0	
Buildings under construction	0,0	0,0	3,5	6,0
Building land	2,8	7,9	3,2	18,0
Total	5.386,9	2.425,4	6.290,5	3.028,9

France	31.12.2014		31.12.2013	
	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	698,8		688,6	
Retail buildings	174,5		131,2	
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	873,3	0,0	819,8	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

UK	31.12.2014		31.12.2013	
	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	542,0		642,7	
Retail buildings	47,8		44,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	16,8		15,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	606,6	0,0	703,0	0,0

The Netherlands	31.12.2014		31.12.2013	
	Commercial	Residential	Commercial	Residential
Apartments		2,3		2,5
Single-family houses		5,5		5,8
Multiple-family houses		151,7		132,1
Office buildings	399,1		281,2	
Retail buildings	166,2		121,1	
Industrial buildings	0,0		8,0	
other commercially used buildings	26,7		43,3	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	592,0	159,5	446,4	140,4

Austria	31.12.2014		31.12.2013	
	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		18,4	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	6,0		5,9	
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	24,3	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

Poland	31.12.2014		31.12.2013	
	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	115,8		107,3	
Retail buildings	386,9		322,6	
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	502,7	0,0	429,9	0,0

Switzerland	31.12.2014		31.12.2013	
	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		56,7	
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
Total	0,0	0,0	56,7	0,0

Spain	31.12.2014		31.12.2013	
	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	0,0		2,9	
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	2,9	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

Czech Republic	31.12.2014		31.12.2013	
	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	43,0		51,0	
Retail buildings	130,6		130,9	
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	173,6	0,0	181,9	0,0

Section 28 para. 2 no. 2 PA: Payments in arrears for claims used to cover Mortgage Pfandbrief

	Total amount of payments in arrears for at least 90 days		Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Germany	0,2	1,4	1,0	----
The Netherlands	0,1	0,0	0,7	----
Total	0,3	4,0	1,0	----

* The total amount of claims in arrears will be stated from the second quarter 2014 onwards as far as the amount in arrears is at least 5 % of the claim. So far there are no adequate data for the previous periods available.

Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2014, amounts in €mn

Berlin Hyp

Section 28 para. 2 no. 3 PA:	Average loan-to-value ratio, weighted using the mortgage lending value
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	LTV	
	31.12.2014	31.12.2013
in per cent	49,9	---- *

* This ratio will be stated from the second quarter 2014 onwards. So far there are no adequate data for the previous periods available.

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 December 2014, amounts in €mn**

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	31.12.2014	31.12.2013
State	202,3	197,3
Regional authorities	2.906,8	3.085,9
Local authorities	0,8	8,6
Other debtors	601,5	1.380,5
Total	3.711,4	4.672,3

Germany	31.12.2014	31.12.2013
State	102,3	102,3
Regional authorities	2.906,8	3.085,9
Local authorities	0,8	8,6
Other debtors	316,5	1.030,5
Total	3.469,2	4.227,3

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

Austria	31.12.2014	31.12.2013
State	50,0	95,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	65,0	130,0
Total	115,0	225,0

Switzerland	31.12.2014	31.12.2013
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

Czech Republic	31.12.2014	31.12.2013
State	50,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	50,0	0,0

Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 December 2014, amounts in €mn

Berlin Hyp

Section 28 para. 3 no. 2 PA:	Payments in arrears for claims used to cover Public Pfandbrief
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	Total amount of payments in arrears for at least 90 days		Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
State	0,0	0,0	0,0	---- *
Regional authorities	0,0	0,0	0,0	---- *
Local authorities	0,0	0,0	0,0	---- *
Other debtors	0,0	0,0	0,0	---- *
Total	0,0	0,0	0,0	---- *

* The total amount of claims in arrears will be stated from the second quarter 2014 onwards as far as the amount in arrears is at least 5 % of the claim. So far there are no adequate data for the previous periods available.

**Publication according to
Section 28 para. 2 no. 4 PA
as of 31 December 2014, amounts in €mn**

Berlin Hyp

Section 28 para. 2 no. 4a) to c) PA:	Number of foreclosure and receivership proceedings as well as the total amount of arrears on the interest payable by mortgagors
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Section 28 para. 2 no. 4 a) to c) PA	31.12.2014		31.12.2013	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 a				
Pending foreclosures	0	3	1	11
Pending receivership proceedings *)	0	2	1	5
*) Of which included in pending foreclosures	0	0	1	0
Executed foreclosures	0	0	0	0
No. 4 b				
Number of cases in which the bank had taken over properties to prevent losses	0	0	0	0
Section 28 para. 2 no. 4 c PA				
	31.12.2014		31.12.2013	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 c				
Total amount of arrears on the interest payable by	0,1	0,1	0,2	1,3