

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 31 March 2015, amounts in €mn

Berlin Hyp

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Mortgage Pfandbrief	10.573,0	10.502,3	11.971,1	11.401,2	12.291,9	11.853,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.401,9	13.411,8	13.379,7	14.285,5	13.349,2	14.358,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	1.828,9	2.909,5	1.408,6	2.884,3	1.057,3	2.505,5
OC in consideration of the vdp credit quality differentiation model	1.828,9	2.909,5	1.408,6	2.884,3	-----	-----

* 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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
<= 6 months	651,0	----- *	1.300,8	----- *
> 6 months and <= 12 months	1.060,9	----- *	1.168,4	----- *
> 12 months and <= 18 months	290,0	----- *	1.001,1	----- *
> 18 months and <= 2 years	671,5	----- *	974,0	----- *
> 2 years and <= 3 years	2.623,5	966,5	1.649,9	1.930,2
> 3 years and <= 4 years	1.420,8	2.624,0	2.002,0	1.580,1
> 4 years and <= 5 years	1.193,7	775,8	975,0	1.967,2
> 5 years and <= 10years	1.661,0	1.208,2	3.160,0	2.200,8
> 10 years	1.000,6	1.045,4	170,7	63,8

* 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)
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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Public Pfandbrief	3.199,2	3.560,6	3.988,4	4.199,4	4.104,5	4.410,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.763,1	4.015,3	4.279,9	4.497,8	4.343,1	4.619,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	563,9	454,7	291,5	298,4	238,6	208,3
OC in consideration of the vdp credit quality differentiation model	563,9	454,7	291,5	298,4	-----	-----

* 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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
<= 6 months	26,7	----- *	236,9	----- *
> 6 months and <= 12 months	25,0	----- *	345,9	----- *
> 12 months and <= 18 months	30,0	----- *	837,8	----- *
> 18 months and <= 2 years	1.199,2	----- *	768,3	----- *
> 2 years and <= 3 years	265,0	1.229,2	740,7	1.707,7
> 3 years and <= 4 years	165,0	265,0	84,2	666,1
> 4 years and <= 5 years	825,6	165,0	22,6	167,8
> 5 years and <= 10years	149,0	994,6	202,0	129,4
> 10 years	513,7	519,9	524,7	484,5

* 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 March 2015, 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	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Germany	30,0	515,0	30,0	0,0
The Netherlands	103,0	0,0	0,0	0,0
Austria	0,0	20,0	0,0	
Total	133,0	535,0	30,0	0,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	31.03.2015	31.03.2014
Germany	679,0	421,6
Canada	30,0	0,0
Austria	0,0	187,6
Total	709,0	609,2

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.03.2015	31.03.2014
Total	842,0	1.144,2

Publication according to section 28 para. 1 nos. 4 to 11 PA
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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	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Germany	0,0	165,0	0,0	0,0
Total	0,0	165,0	0,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.03.2015	31.03.2014
Total	0,0	165,0

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Section 28 para. 1 nos. 7 to 11 PA: Further key figures about outstanding Pfandbrief and cover pools

Section 28 para. 1 no. 7 PA	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
in per cent	50,0	---- *	83,9	---- *

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

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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	
	31.03.2015	31.03.2014
CHF	99,1	169,7
GBP	709,5	627,8
JPY	0,0	3,0

Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	
	31.03.2015	31.03.2014
in years	4,9	---- *

* 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	
	31.03.2015	31.03.2014
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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
in per cent	76,7	---- *	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	
	31.03.2015	31.03.2014
CHF	0,0	1,5

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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	
	31.03.2015	31.03.2014
up to € 300.000	139,4	241,5
more than € 300.000 up to € 1mn	258,3	---- *
more than € 1mn up to € 10mn	3.096,0	---- *
more than € 10mn	8.066,2	---- *
Total	11.559,9	12.382,4

* 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	31.12.2015		31.03.2014	
	Commercial	Residential	Commercial	Residential
Apartments		32,5		41,6
Single-family houses		87,4		47,9
Multiple-family houses		2.557,6		3.082,2
Office buildings	3.883,1		3.894,1	
Retail buildings	2.669,9		2.387,2	
Industrial buildings	86,5		43,4	
other commercially used buildings	2.223,9		2.744,4	
Buildings under construction	0,0	0,0	3,4	5,9
Building land	11,2	7,8	2,8	14,7
Total	8.874,6	2.685,3	9.075,3	3.192,3

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Belgium	31.03.2015		31.03.2014	
	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	223,6		156,3	
Retail buildings	4,7		4,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		2,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	228,3	0,0	163,1	0,0

Germany	31.03.2015		31.03.2014	
	Commercial	Residential	Commercial	Residential
Apartments		30,2		39,4
Single-family houses		81,9		42,8
Multiple-family houses		2.411,8		2.949,1
Office buildings	1.770,9		1.890,1	
Retail buildings	1.668,2		1.591,2	
Industrial buildings	86,5		42,6	
other commercially used buildings	2.124,5		2.672,5	
Buildings under construction	0,0	0,0	3,4	5,9
Building land	11,2	7,8	2,8	14,7
Total	5.661,3	2.531,7	6.202,6	3.051,9

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Berlin Hyp

France	31.03.2015		31.03.2014	
	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	678,6		628,5	
Retail buildings	270,0		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	948,6	0,0	759,7	0,0

UK	31.03.2015		31.03.2014	
	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	617,9		601,8	
Retail buildings	51,4		44,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	18,0		15,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	687,3	0,0	662,5	0,0

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The Netherlands	31.03.2015		31.03.2014	
	Commercial	Residential	Commercial	Residential
Apartments		2,3		2,2
Single-family houses		5,5		5,1
Multiple-family houses		145,8		133,1
Office buildings	433,3		385,6	
Retail buildings	164,6		121,1	
Industrial buildings	0,0		0,8	
other commercially used buildings	81,4		45,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	679,3	153,6	552,6	140,4

Austria	31.03.2015		31.03.2014	
	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	0,0		6,0	
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	24,4	0,0

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Poland	31.03.2015		31.03.2014	
	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		105,8	
Retail buildings	380,4		363,3	
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	496,2	0,0	469,1	0,0

Switzerland	31.03.2015		31.03.2014	
	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		57,1	
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	57,1	0,0

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Spain	31.03.2015		31.03.2014	
	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

Czech Republic	31.03.2015		31.03.2014	
	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		50,5	
Retail buildings	130,6		130,8	
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	181,3	0,0

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Berlin Hyp

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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Germany	0,1	1,0	0,5	---- *
The Netherlands	0,0	0,4	0,0	---- *
Spain	0,0	0,0	0,0	---- *
Total	0,1	1,4	0,5	---- *

* 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.

Section 28 para. 2 no. 3 PA: Average loan-to-value ratio, weighted using the mortgage lending value

	LTV	
	31.03.2015	31.03.2014
in per cent	50,0	---- *

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

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Section 28 para. 3 nos. 1 and 2 PA
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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	31.03.2015	31.03.2014
State	152,3	152,3
Regional authorities	2.938,6	3.063,3
Local authorities	0,7	6,7
Other debtors	671,5	628,0
Total	3.763,1	3.850,3

Belgium	31.03.2015	31.03.2014
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	45,0	0,0
Total	45,0	0,0

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Germany	31.03.2015	31.03.2014
State	102,3	102,3
Regional authorities	2.938,6	3.063,3
Local authorities	0,7	6,7
Other debtors	426,5	323,0
Total	3.468,1	3.495,3

Austria	31.03.2015	31.03.2014
State	50,0	50,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	85,0
Total	50,0	135,0

Switzerland	31.03.2015	31.03.2014
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	200,0	220,0
Total	200,0	220,0

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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	
	31.03.2015	31.03.2014	31.03.2015	31.03.2014
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.