

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 June 2015, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Mortgage Pfandbrief	11.008,5	11.533,8	12.013,4	12.553,6	12.601,8	13.009,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.823,4	14.399,9	13.783,3	15.385,9	13.861,1	15.445,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	1.814,9	2.866,1	1.769,9	2.832,3	1.259,3	2.436,0
OC in consideration of the vdp credit quality differentiation model	1.814,9	2.866,1	1.769,9	2.832,3	-----	-----

* 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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
<= 6 months	829,9	1.802,0	1.558,7	2.288,8
> 6 months and <= 12 months	941,0	170,0	856,5	1.035,4
> 12 months and <= 18 months	811,5	829,4	1.259,4	1.969,1
> 18 months and <= 2 years	1.160,0	941,0	686,9	998,1
> 2 years and <= 3 years	1.778,0	1.971,5	2.004,0	1.896,2
> 3 years and <= 4 years	1.901,2	1.778,5	1.752,3	1.958,8
> 4 years and <= 5 years	458,7	1.321,3	1.026,9	1.575,4
> 5 years and <= 10years	2.126,0	1.693,2	3.481,8	2.520,8
> 10 years	1.002,2	1.026,9	196,9	157,3

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Public Pfandbrief	3.199,5	3.350,7	3.822,9	4.025,3	4.031,9	4.207,4
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.761,4	3.821,1	4.193,2	4.336,5	4.311,7	4.440,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	561,9	470,4	370,3	311,2	279,8	233,2
OC in consideration of the vdp credit quality differentiation model	561,9	470,4	370,3	311,2	-----	-----

* 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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
<= 6 months	26,7	125,1	528,8	315,0
> 6 months and <= 12 months	35,0	0,0	141,8	154,3
> 12 months and <= 18 months	29,0	26,6	1.340,0	135,7
> 18 months and <= 2 years	1.215,2	35,0	392,6	184,9
> 2 years and <= 3 years	255,0	1.244,2	559,3	1.819,7
> 3 years and <= 4 years	835,6	255,0	50,9	485,1
> 4 years and <= 5 years	205,0	835,6	2,9	134,0
> 5 years and <= 10years	84,0	309,0	235,4	107,9
> 10 years	514,0	520,2	509,7	484,5

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 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	
	30.06.2015	30.06.2014
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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Germany	30,0	526,0	30,0	0,0
France	0,0	30,0	0,0	
The Netherlands	103,0	103,0	0,0	0,0
Austria	0,0	30,0	0,0	
Total	133,0	689,0	30,0	0,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.06.2015	30.06.2014
Germany	1.070,9	1.066,1
EU-Institutions	0,0	60,0
Canada	50,0	0,0
Austria	0,0	232,6
Total	1.120,9	1.358,7

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.06.2015	30.06.2014
Total	1.253,9	2.047,7

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2015, 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	
	30.06.2015	30.06.2014
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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Germany	50,0	85,0	50,0	0,0
Total	50,0	85,0	50,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.06.2015	30.06.2014
Total	50,0	85,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
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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	
	30.06.2015	30.06.2014
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	
	30.06.2015	30.06.2014
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. 3 PA	
	30.06.2015	30.06.2014
Summe	0,0	0,0

Section 28 para. 1 no. 9 PA (Mortgage Pfandbrief)	Percentage share of fixed-rate cover assets		Percentage share of fixed-rate Pfandbrief	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
in per cent	52,8	48,1	84,6	86,9

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2015, 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			
	30.06.2015	30.06.2014		
CHF	98,7	116,9		
GBP	604,3	647,2		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.06.2015	30.06.2014		
in years	4,8	5,4		
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			
	30.06.2015	30.06.2014		
Summe	0,0	0,0		
Section 28 para. 1 no. 9 PA (Public Pfandbrief)	Percentage share of fixed-rate cover assets		Percentage share of fixed-rate Pfandbrief	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
in per cent	76,7	82,0	98,6	94,9
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			
	30.06.2015	30.06.2014		
CHF	0,0	1,6		

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2015, 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	
	30.06.2015	30.06.2014
up to € 300.000	130,7	168,0
more than € 300.000 up to € 1mn	241,8	356,3
more than € 1mn up to € 10mn	3.080,3	3.756,7
more than € 10mn	8.116,7	8.071,3
Total	11.569,5	12.352,3

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	30.06.2015		30.06.2014	
	Commercial	Residential	Commercial	Residential
Apartments		31,8		40,0
Single-family houses		54,7		44,5
Multiple-family houses		2.626,7		3.040,2
Office buildings	3.842,0		3.948,5	
Retail buildings	2.720,9		2.460,1	
Industrial buildings	109,0		84,7	
other commercially used buildings	2.161,2		2.708,2	
Buildings under construction	0,0	4,3	3,3	5,5
Building land	11,2	7,7	2,8	14,5
Total	8.844,3	2.725,2	9.207,6	3.144,7

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2015, amounts in €mn**

Berlin Hyp

Belgium	30.06.2015		30.06.2014	
	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	159,4		156,3	
Retail buildings	0,0		4,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		2,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	159,4	0,0	163,0	0,0

Germany	30.06.2015		30.06.2014	
	Commercial	Residential	Commercial	Residential
Apartments		29,5		37,5
Single-family houses		49,2		38,6
Multiple-family houses		2.480,9		2.908,2
Office buildings	1.850,6		1.941,9	
Retail buildings	1.796,3		1.599,7	
Industrial buildings	109,0		83,9	
other commercially used buildings	2.062,1		2.635,8	
Buildings under construction	0,0	4,3	3,3	5,5
Building land	11,2	7,7	2,8	14,5
Total	5.829,2	2.571,6	6.267,4	3.004,3

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Berlin Hyp

France	30.06.2015		30.06.2014	
	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	660,5		659,6	
Retail buildings	270,0		153,5	
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	930,5	0,0	813,1	0,0

UK	30.06.2015		30.06.2014	
	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	513,8		622,9	
Retail buildings	52,4		46,5	
Industrial buildings	0,0		0,0	
other commercially used buildings	18,4		16,3	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	584,6	0,0	685,7	0,0

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Berlin Hyp

The Netherlands	30.06.2015		30.06.2014	
	Commercial	Residential	Commercial	Residential
Apartments		2,3		2,5
Single-family houses		5,5		5,9
Multiple-family houses		145,8		132,0
Office buildings	453,1		393,1	
Retail buildings	162,8		116,1	
Industrial buildings	0,0		0,8	
other commercially used buildings	80,7		45,2	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	696,6	153,6	555,2	140,4

Austria	30.06.2015		30.06.2014	
	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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Berlin Hyp

Poland	30.06.2015		30.06.2014	
	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	161,6		105,8	
Retail buildings	308,9		408,8	
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	470,5	0,0	514,6	0,0

Spain	30.06.2015		30.06.2014	
	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

Publication according to section 28 para. 2 nos. 1 to 3 PA
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Berlin Hyp

Czech Republic	30.06.2015		30.06.2014	
	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

Section 28 para. 2 no. 2 PA:	Payments in arrears for claims used to cover Mortgage 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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Germany	0,3	0,7	0,7	1,0
The Netherlands	0,0	0,5	0,0	0,7
Total	0,3	1,2	0,7	1,7

Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2015, 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	
	30.06.2015	30.06.2014
in per cent	56,4 *	50,0

* Change of calculation methodology following the amendment of the Pfandbrief Act since 02/2015.

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 June 2015, amounts in €mn**

Section 28 para. 3 no. 1 PA: Volumes of claims used to cover Public Pfandbrief according to their amount in tranches *

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

	Deckungswerte	
	30.06.2015	30.06.2014
up to 10 Mio. €	5,1	---- *
more than 10 Mio. € up to 100 Mio. €	561,4	---- *
more than 100 Mio. €	3.144,9	---- *
Summe	3.711,4	---- *

*This cluster has been introduced with the amendment of the Pfandbrief Act Q2/ 2015. No adequate data are available for preceding periods.

Section 28 para. 3 no. 2 PA: Volumes of claims used to cover Public Pfandbrief according to individual states in which the borrower is located *

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

Total - all states	30.06.2015	30.06.2014
State	152,3	152,2
Regional authorities	2.932,0	3.001,7
Local authorities	0,6	5,0
Other debtors	626,5	577,2
Total	3.711,4	3.736,1
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

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Berlin Hyp

Germany	30.06.2015	30.06.2014
State	102,3	102,2
Regional authorities	2.932,0	3.001,7
Local authorities	0,6	5,0
Other debtors	426,5	272,2
Total	3.461,4	3.381,1
Thereof guarantees for export financing	0,0	----- *

* No disclosure of these data before Q2/2015

Austria	30.06.2015	30.06.2014
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
Thereof guarantees for export financing	0,0	----- *

* No disclosure of these data before Q2/2015

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Berlin Hyp

Switzerland	30.06.2015	30.06.2014
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
Thereof guarantees for export financing	0,0	----- *

* No disclosure of these data before Q2/2015

Section 28 para. 3 no. 3 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	
	30.06.2015	30.06.2014	30.06.2015	30.06.2014
State	0,0	0,0	0,0	0,0
Regional authorities	0,0	0,0	0,0	0,0
Local authorities	0,0	0,0	0,0	0,0
Other debtors	0,0	0,0	0,0	0,0
Total	0,0	0,0	0,0	0,0