

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014	30.09.2015	30.09.2014
<b>Mortgage Pfandbrief</b>	10.975,7	10.863,9	12.042,5	11.972,4	12.571,4	12.397,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	12.220,1	12.426,8	13.177,6	13.376,4	13.242,5	13.386,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	1.244,4	1.562,9	1.135,1	1.404,0	671,1	988,7
OC in consideration of the vdp credit quality differentiation model	1.244,4	1.562,9	1.135,1	1.404,0	-----	-----

\* 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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
<= 6 months	1.061,4	264,5	1.361,0	1.671,8
> 6 months and <= 12 months	290,0	650,5	918,6	985,4
> 12 months and <= 18 months	671,5	1.060,9	887,7	1.179,9
> 18 months and <= 2 years	1.488,0	290,0	771,2	899,1
> 2 years and <= 3 years	2.084,8	2.160,0	1.783,9	1.860,4
> 3 years and <= 4 years	2.136,5	1.584,8	1.457,6	2.005,7
> 4 years and <= 5 years	493,7	2.166,0	1.080,3	1.242,2
> 5 years and <= 10years	1.747,0	1.658,7	3.755,6	2.425,3
> 10 years	1.002,8	1.028,5	204,2	157,0

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

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014	30.09.2015	30.09.2014
<b>Public Pfandbrief</b>	3.173,1	3.341,0	3.831,5	4.071,8	4.020,4	4.234,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	3.662,6	3.824,1	4.065,1	4.302,5	4.164,9	4.393,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	489,5	483,1	233,6	230,7	144,5	158,6
OC in consideration of the vdp credit quality differentiation model	489,5	483,1	233,6	230,7	-----	-----

\* 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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
<= 6 months	25,1	125,1	477,3	332,2
> 6 months and <= 12 months	30,0	26,6	877,7	217,2
> 12 months and <= 18 months	1.199,2	25,0	765,8	235,2
> 18 months and <= 2 years	25,0	30,0	451,1	872,5
> 2 years and <= 3 years	275,0	1.224,2	367,7	1.282,2
> 3 years and <= 4 years	820,6	275,0	25,6	267,2
> 4 years and <= 5 years	200,0	820,6	2,5	25,4
> 5 years and <= 10years	104,0	294,0	185,3	107,7
> 10 years	494,2	520,5	509,6	484,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 30 September 2015, amounts in €mn**

<b>Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief):</b>	<b>Further cover assets for Mortgage Pfandbrief</b>	
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<b>Section 28 para. 1 no. 4 PA (Mortgage Pfandbrief)</b>	<b>Equalization claims according to section 19 para. 1 no. 1 PA</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>
<b>Total</b>	<b>0,0</b>	<b>0,0</b>

  

<b>Section 28 para. 1 no. 5 PA (Mortgage Pfandbrief)</b>	<b>Claims according to section 19 para. 1 no. 2 PA</b>		<b>thereof Covered Bonds according to Article 129 Regulation (EU) no. 575/2013</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
Germany	0,0	11,0	0,0	11,0
France	0,0	30,0	0,0	0,0
The Netherlands	0,0	103,0	0,0	0,0
Austria	0,0	30,0	0,0	10,0
<b>Total</b>	<b>0,0</b>	<b>174,0</b>	<b>0,0</b>	<b>21,0</b>

  

<b>Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)</b>	<b>Claims according to section 19 para. 1 no. 3 PA</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>
Germany	460,9	517,6
EU-Institutions	10,0	0,0
Canada	0,0	232,6
Austria	13,0	0,0
<b>Total</b>	<b>483,9</b>	<b>750,2</b>

  

<b>Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)</b>	<b>Total amount of further cover assets for Mortgage Pfandbrief</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>
<b>Total</b>	<b>483,9</b>	<b>924,2</b>

**Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 30 September 2015, amounts in €mn**

<b>Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief):</b>	<b>Further cover assets for Public Pfandbrief</b>		
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Section 28 para. 1 no. 4 PA (Public Pfandbrief)	Equalization claims according to section 20 para. 2 no. 1 PA	
	30.09.2015	30.09.2014
<b>Total</b>	<b>0,0</b>	<b>0,0</b>

  

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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Germany	0,0	0,0	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>

  

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2015	30.09.2014
<b>Total</b>	<b>0,0</b>	<b>0,0</b>

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 30 September 2015, amounts in €mn

<b>Section 28 para. 1 nos. 7 to 11 PA:</b>	<b>Further key figures about outstanding Pfandbrief and cover pools</b>
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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	
	30.09.2015	30.09.2014
<b>Total</b>	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	
	30.09.2015	30.09.2014
<b>Total</b>	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	
	30.09.2015	30.09.2014
<b>Summe</b>	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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
<b>in per cent</b>	54,3	47,8	84,5	84,0

**Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 30 September 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			
	30.09.2015	30.09.2014		
CHF	91,1	115,6		
GBP	536,3	606,3		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2015	30.09.2014		
in years	4,7	5,3		
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			
	30.09.2015	30.09.2014		
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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
in per cent	73,4	75,7	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			
	30.09.2015	30.09.2014		
CHF	0,0	1,1		

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 30 September 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	
	30.09.2015	30.09.2014
up to € 300.000	122,4	160,4
more than € 300.000 up to € 1mn	226,5	331,2
more than € 1mn up to € 10mn	3.072,1	3.390,3
more than € 10mn	8.315,2	7.620,7
<b>Total</b>	<b>11.736,2</b>	<b>11.502,6</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 states	30.09.2015		30.09.2014	
	Commercial	Residential	Commercial	Residential
Apartments		29,1		39,2
Single-family houses		52,2		42,2
Multiple-family houses		2.684,0		2.923,5
Office buildings	3.772,5		3.666,1	
Retail buildings	2.873,2		2.459,7	
Industrial buildings	107,0		81,0	
other commercially used buildings	2.195,2		2.279,7	
Buildings under construction	0,0	4,3	0,0	0,0
Building land	11,2	7,5	2,8	8,4
<b>Total</b>	<b>8.959,1</b>	<b>2.777,1</b>	<b>8.489,3</b>	<b>3.013,3</b>

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

**Berlin Hyp**

Belgium	30.09.2015		30.09.2014	
	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	158,9		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
<b>Total</b>	<b>158,9</b>	<b>0,0</b>	<b>163,0</b>	<b>0,0</b>

  

Germany	30.09.2015		30.09.2014	
	Commercial	Residential	Commercial	Residential
Apartments		27,9		36,7
Single-family houses		49,5		36,3
Multiple-family houses		2.553,0		2.772,5
Office buildings	1.887,4		1.749,8	
Retail buildings	1.955,3		1.657,4	
Industrial buildings	107,0		81,0	
other commercially used buildings	2.096,9		2.208,4	
Buildings under construction	0,0	4,3	0,0	0,0
Building land	11,2	7,5	2,8	8,4
<b>Total</b>	<b>6.057,8</b>	<b>2.642,2</b>	<b>5.699,4</b>	<b>2.853,9</b>



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

**Berlin Hyp**

France	30.09.2015		30.09.2014	
	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	535,8		623,9	
Retail buildings	270,0		122,8	
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
<b>Total</b>	<b>805,8</b>	<b>0,0</b>	<b>746,7</b>	<b>0,0</b>

  

UK	30.09.2015		30.09.2014	
	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	452,3		578,8	
Retail buildings	50,5		47,8	
Industrial buildings	0,0		0,0	
other commercially used buildings	17,7		16,8	
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>520,5</b>	<b>0,0</b>	<b>643,4</b>	<b>0,0</b>

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

**Berlin Hyp**

<b>The Netherlands</b>	<b>30.09.2015</b>		<b>30.09.2014</b>	
	Commercial	Residential	Commercial	Residential
Apartments		1,2		2,5
Single-family houses		2,7		5,9
Multiple-family houses		131,0		151,0
Office buildings	515,1		372,6	
Retail buildings	158,5		108,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	80,6		43,6	
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>754,2</b>	<b>134,9</b>	<b>525,1</b>	<b>159,4</b>

  

<b>Austria</b>	<b>30.09.2015</b>		<b>30.09.2014</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		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
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>24,4</b>	<b>0,0</b>

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

**Berlin Hyp**

Poland	30.09.2015		30.09.2014	
	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	180,1		115,8	
Retail buildings	308,8		387,4	
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
<b>Total</b>	<b>488,9</b>	<b>0,0</b>	<b>503,2</b>	<b>0,0</b>

  

Spain	30.09.2015		30.09.2014	
	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
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>2,9</b>	<b>0,0</b>

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

**Berlin Hyp**

Czech Republic	30.09.2015		30.09.2014	
	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	42,9		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
<b>Total</b>	<b>173,6</b>	<b>0,0</b>	<b>181,3</b>	<b>0,0</b>

<b>Section 28 para. 2 no. 2 PA:</b>	<b>Payments in arrears for claims used to cover Mortgage Pfandbrief</b>
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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	
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Germany	0,3	0,2	0,7	1,0
The Netherlands	0,0	0,1	0,0	0,7
Spain	0,0	0,4	0,0	2,9
<b>Total</b>	<b>0,3</b>	<b>0,7</b>	<b>0,7</b>	<b>4,6</b>

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



<b>Section 28 para. 2 no. 3 PA:</b>	<b>Average loan-to-value ratio, weighted using the mortgage lending value</b>
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	LTV	
	30.09.2015	30.09.2014
<b>in per cent</b>	<b>54,9 *</b>	<b>49,7</b>

\* 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 September 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	
	30.09.2015	30.09.2014
up to 10 Mio. €	4,5	---- *
more than 10 Mio. € up to 100 Mio. €	664,6	---- *
more than 100 Mio. €	2.993,5	---- *
<b>Summe</b>	<b>3.662,6</b>	<b>---- *</b>

\*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	30.09.2015	30.09.2014
State	152,3	152,3
Regional authorities	2.783,3	2.975,3
Local authorities	0,5	0,9
Other debtors	726,5	695,7
<b>Total</b>	<b>3.662,6</b>	<b>3.824,2</b>
Thereof guarantees for export financing	0,0	---- *

\* No disclosure of these data before Q2/2015

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

**Berlin Hyp**

<b>Germany</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
State	102,3	102,3
Regional authorities	2.783,3	2.975,3
Local authorities	0,5	0,9
Other debtors	526,5	390,7
<b>Total</b>	<b>3.412,6</b>	<b>3.469,2</b>
Thereof guarantees for export financing	0,0	----- *

\* No disclosure of these data before Q2/2015

<b>Austria</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
State	50,0	50,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	85,0
<b>Total</b>	<b>50,0</b>	<b>135,0</b>
Thereof guarantees for export financing	0,0	----- *

\* No disclosure of these data before Q2/2015

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

**Berlin Hyp**

<b>Switzerland</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	200,0	220,0
<b>Total</b>	<b>200,0</b>	<b>220,0</b>
Thereof guarantees for export financing	0,0	----- *

\* No disclosure of these data before Q2/2015

<b>Section 28 para. 3 no. 3 PA:</b>	<b>Payments in arrears for claims used to cover Public Pfandbrief</b>
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	<b>Total amount of payments in arrears for at least 90 days</b>		<b>Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
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
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>