

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Mortgage Pfandbrief	11.242,4	10.700,4	12.273,3	11.945,0	12.808,1	12.357,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.253,8	12.304,9	13.282,7	13.260,2	13.400,0	13.257,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	1.011,4	1.604,5	1.009,4	1.315,2	591,9	899,8
OC in consideration of the vdp credit quality differentiation model	1.011,4	1.604,5	1.009,4	1.315,2	-----	-----

* 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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
<= 6 months	941,5	170,5	936,6	1.157,4
> 6 months and <= 12 months	811,5	829,4	1.120,4	1.527,4
> 12 months and <= 18 months	1.160,0	941,0	556,3	948,1
> 18 months and <= 2 years	363,5	811,5	1.056,6	1.184,7
> 2 years and <= 3 years	2.856,8	1.524,0	1.732,8	2.063,5
> 3 years and <= 4 years	1.382,7	2.356,8	1.134,3	1.710,3
> 4 years and <= 5 years	982,0	1.407,2	1.600,7	915,2
> 5 years and <= 10years	1.715,0	1.661,0	3.690,5	2.641,3
> 10 years	1.029,4	999,0	425,6	157,0

**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 *	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Public Pfandbrief	3.173,4	3.206,4	3.828,5	3.999,3	4.016,9	4.156,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.691,1	3.711,4	4.126,1	4.206,7	4.245,1	4.293,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	517,7	505,0	297,6	207,4	228,2	137,0
OC in consideration of the vdp credit quality differentiation model	517,7	505,0	297,6	207,4	-----	-----

* 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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
<= 6 months	35,1	0,1	216,6	170,3
> 6 months and <= 12 months	29,0	26,6	1.338,0	307,6
> 12 months and <= 18 months	1.215,2	35,0	392,2	166,3
> 18 months and <= 2 years	25,0	29,0	404,5	1.340,9
> 2 years and <= 3 years	250,0	1.240,2	458,3	885,3
> 3 years and <= 4 years	820,6	250,0	39,4	185,5
> 4 years and <= 5 years	200,0	820,6	76,9	24,2
> 5 years and <= 10years	159,0	284,0	210,6	106,8
> 10 years	439,5	520,9	554,6	524,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 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	
	31.12.2015	31.12.2014
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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
The Netherlands	85,0	103,0	0,0	0,0
Total	85,0	103,0	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
Belgium	50,0	0,0
Germany	324,0	1.020,6
Canada	50,0	0,0
Lithuania	10,0	0,0
Austria	0,0	232,6
Slovakia	13,0	0,0
Total	447,0	1.253,2

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.12.2015	31.12.2014
Total	532,0	1.356,2

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 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	
	31.12.2015	31.12.2014
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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Germany	30,0	0,0	30,0	0,0
The Netherlands	18,0	0,0	0,0	0,0
Total	48,0	0,0	30,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.12.2015	31.12.2014
Total	48,0	0,0

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	
			0,0
Section 28 para. 1 no. 7 PA	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA		
	31.12.2015	31.12.2014	
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		
	31.12.2015	31.12.2014	
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		
	31.12.2015	31.12.2014	
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
	31.12.2015	31.12.2014	31.12.2015 31.12.2014
in per cent	56,0	48,6	85,8 84,1

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 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 in Euro	
	31.12.2015	31.12.2014
CHF	77,1	115,7
GBP	470,0	628,6

Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)	
	31.12.2015	31.12.2014
in years	4,5	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	
	31.12.2015	31.12.2014
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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
in per cent	84,0	77,0	98,6	98,6

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	
	31.12.2015	31.12.2014
CHF	0,0	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2015, 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	
	31.12.2015	31.12.2014
up to € 300.000	111,4	149,7
more than € 300.000 up to € 1mn	211,6	288,8
more than € 1mn up to € 10mn	2.971,1	3.213,9
more than € 10mn	8.427,7	7.296,4
Total	11.721,8	10.948,8

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		31.12.2014	
	Commercial	Residential	Commercial	Residential
Apartments		26,4		35,5
Single-family houses		47,0		85,6
Multiple-family houses		2.635,8		2.455,9
Office buildings	3.747,0		3.654,4	
Retail buildings	2.957,4		2.607,9	
Industrial buildings	108,4		75,7	
other commercially used buildings	2.169,0		2.023,1	
Buildings under construction	2,6	10,2	0,0	0,0
Building land	11,2	6,8	2,8	7,9
Total	8.995,6	2.726,2	8.363,9	2.584,9

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2015, amounts in €mn**

Berlin Hyp

Belgium	31.12.2015		31.12.2014	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		42.369,0		0,0
Office buildings	134,8		224,1	
Retail buildings	0,0		4,7	
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	134,8	0,0	228,8	0,0

Germany	31.12.2015		31.12.2014	
	Commercial	Residential	Commercial	Residential
Apartments		26,4		33,2
Single-family houses		47,0		80,1
Multiple-family houses		2.519,6		2.304,2
Office buildings	1.838,5		1.631,6	
Retail buildings	1.930,9		1.697,2	
Industrial buildings	108,4		75,7	
other commercially used buildings	2.035,4		1.979,6	
Buildings under construction	2,6	10,2	0,0	0,0
Building land	11,2	6,8	2,8	7,9
Total	5.927,0	2.610,0	5.386,9	2.425,4

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2015, amounts in €mn**

Berlin Hyp

France	31.12.2015		31.12.2014	
	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	619,6		698,8	
Retail buildings	366,6		174,5	
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	986,2	0,0	873,3	0,0

UK	31.12.2015		31.12.2014	
	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	387,9		542,0	
Retail buildings	50,7		47,8	
Industrial buildings	0,0		0,0	
other commercially used buildings	17,8		16,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	456,4	0,0	606,6	0,0

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Berlin Hyp

The Netherlands	31.12.2015		31.12.2014	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		2,3
Single-family houses		0,0		5,5
Multiple-family houses		116,2		151,7
Office buildings	520,2		399,1	
Retail buildings	145,1		166,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	115,8		26,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	781,1	116,2	592,0	159,5

Poland	31.12.2015		31.12.2014	
	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	203,0		115,8	
Retail buildings	336,7		386,9	
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	539,7	0,0	502,7	0,0

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as of 31 December 2015, amounts in €mn**

Berlin Hyp

Czech Republic	31.12.2015		31.12.2014	
	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		43,0	
Retail buildings	127,4		130,6	
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	170,4	0,0	173,6	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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Germany	0,1	0,2	0,3	0,3
The Netherlands	0,0	0,1	0,0	0,7
Total	0,1	0,3	0,3	1,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 2015, amounts in €mn**

Section 28 para. 2 no. 3 PA:	Average loan-to-value ratio, weighted using the mortgage lending value
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	LTV	
	31.12.2015	31.12.2014
in per cent	54,9 *	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 3 PA
as of 31 December 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	
	31.12.2015	31.12.2014
up to 10 Mio. €	7,3	----*
more than 10 Mio. € up to 100 Mio. €	845,1	----*
more than 100 Mio. €	2.790,7	----*
Summe	3.643,1	----*

*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	31.12.2015	31.12.2014
State	300,3	202,3
Regional authorities	2.849,8	2.906,8
Local authorities	0,5	0,8
Other debtors	492,5	601,5
Total	3.643,1	3.711,4
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 31 December 2015, amounts in €mn**

Berlin Hyp

Belgium	31.12.2015	31.12.2014
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	15,0	0,0
Total	15,0	0,0
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

Germany	31.12.2015	31.12.2014
State	102,3	102,3
Regional authorities	2.824,8	2.906,8
Local authorities	0,5	0,8
Other debtors	250,0	316,5
Total	3.177,6	3.326,4
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

**Publication according to
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Berlin Hyp

Canada	31.12.2015	31.12.2014
State	0,0	0,0
Regional authorities	25,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	25,0	0,0
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

Lithuania	31.12.2015	31.12.2014
State	3,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	3,0	0,0
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
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Berlin Hyp

Luxembourg	31.12.2015	31.12.2014
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	27,5	0,0
Total	27,5	0,0
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

Austria	31.12.2015	31.12.2014
State	95,0	50,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	65,0
Total	95,0	115,0
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
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Berlin Hyp

Poland	31.12.2015	31.12.2014
State	100,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	100,0	0,0
Thereof guarantees for export financing	0,0	---- *

* No disclosure of these data before Q2/2015

Switzerland	31.12.2015	31.12.2014
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

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
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Berlin Hyp

Czech Republic	31.12.2015	31.12.2014
State	0,0	50,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	50,0
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	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
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

**Publication according to
Section 28 para. 2 no. 4 PA
as of 31 December 2015, 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	31.12.2015		31.12.2014	
	Commercial number	Wohnwirtschaftlich	Gewerblich	Wohnwirtschaftlich
No. 4 a				
Pending foreclosures	0	0	0	3
Pending receivership proceedings *)	0	0	0	2
*) Of which included in pending foreclosures	0	0	0	1
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	31.12.2015		31.12.2014	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 c				
Total amount of arrears on the interest payable by	0,1	0,0	0,1	0,1