

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 31 March 2016, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
Mortgage Pfandbrief	11.521,0	10.573,0	12.751,3	11.971,1	13.064,8	12.291,9
<i>Of which:</i>						
Derivatives	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.440,8	12.401,9	13.549,1	13.379,7	13.539,2	13.349,2
<i>Of which:</i>						
Derivatives	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	919,8	1.828,9	797,8	1.408,6	474,4	1.057,3
OC in consideration of the vdp credit quality differentiation model	919,8	1.828,9	797,8	1.408,6	-----	-----

* 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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
<= 6 months	290,5	651,0	1.326,0	1.300,8
> 6 months and <= 12 months	671,5	1.060,9	760,3	1.168,4
> 12 months and <= 18 months	1.488,0	290,0	717,2	1.001,1
> 18 months and <= 2 years	1.185,5	671,5	716,2	974,0
> 2 years and <= 3 years	2.420,8	2.623,5	1.953,1	1.649,9
> 3 years and <= 4 years	1.193,7	1.420,8	1.020,0	2.002,0
> 4 years and <= 5 years	1.003,0	1.193,7	1.688,8	975,0
> 5 years and <= 10years	2.197,0	1.661,0	3.799,5	3.160,0
> 10 years	1.071,0	1.000,6	459,7	170,7

**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 *	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015	31.03.2016	31.03.2015
Public Pfandbrief	3.148,6	3.199,2	3.803,8	3.988,4	3.913,0	4.104,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.587,6	3.763,1	4.057,8	4.279,9	4.126,8	4.343,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	439,0	563,9	254,0	291,5	213,8	238,6
OC in consideration of the vdp credit quality differentiation model	439,0	563,9	254,0	291,5	-----	-----

* 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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
<= 6 months	30,0	26,7	888,9	236,9
> 6 months and <= 12 months	1.199,2	25,0	765,8	345,9
> 12 months and <= 18 months	25,0	30,0	450,8	837,8
> 18 months and <= 2 years	240,0	1.199,2	287,9	768,3
> 2 years and <= 3 years	165,0	265,0	314,4	740,7
> 3 years and <= 4 years	825,6	165,0	62,8	84,2
> 4 years and <= 5 years	65,0	825,6	69,9	22,6
> 5 years and <= 10years	159,0	149,0	192,4	202,0
> 10 years	439,8	513,7	554,7	524,7

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 March 2016, 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	
	31.03.2016	31.03.2015
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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
Germany	0,0	30,0	0,0	30,0
The Netherlands	85,0	103,0	0,0	0,0
Total	85,0	133,0	0,0	30,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	31.03.2016	31.03.2015
Germany	394,0	679,0
Canada	50,0	30,0
Luxembourg	30,0	0,0
Total	474,0	709,0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.03.2016	31.03.2015
Total	559,0	842,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 March 2016, 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	
	31.03.2016	31.03.2015
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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
The Netherlands	18,0	0,0	0,0	0,0
Total	18,0	0,0	0,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.03.2016	31.03.2015
Total	18,0	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
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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	
	31.03.2016	31.03.2015
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	
	31.03.2016	31.03.2015
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	
	31.03.2016	31.03.2015
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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
in per cent	56,5	50,0	86,1	83,9

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 March 2016, 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			
	31.03.2016	31.03.2015		
CHF	77,9	99,1		
GBP	430,2	709,5		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.03.2016	31.03.2015		
in years	4,5	4,9		
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			
	31.03.2016	31.03.2015		
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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
in per cent	84,3	76,7	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			
	31.03.2016	31.03.2015		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 March 2016, 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	
	31.03.2016	31.03.2015
up to € 300.000	104,9	139,4
more than € 300.000 up to € 1mn	209,5	258,3
more than € 1mn up to € 10mn	2.996,6	3.096,0
more than € 10mn	8.570,8	8.066,2
Total	11.881,8	11.559,9

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	31.03.2016		31.03.2015	
	Commercial	Residential	Commercial	Residential
Apartments		26,7		32,5
Single-family houses		30,6		87,4
Multiple-family houses		2.690,6		2.557,6
Office buildings	3.865,5		3.883,1	
Retail buildings	2.969,5		2.669,9	
Industrial buildings	105,3		86,5	
other commercially used buildings	2.175,7		2.223,9	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	11,2	6,7	11,2	7,8
Total	9.127,2	2.754,6	8.874,6	2.685,3

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 March 2016, amounts in €mn**

Berlin Hyp

Belgium	31.03.2016		31.03.2015	
	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	134,2		223,6	
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	134,2	0,0	228,3	0,0

Germany	31.03.2016		31.03.2015	
	Commercial	Residential	Commercial	Residential
Apartments		26,7		30,2
Single-family houses		30,6		81,9
Multiple-family houses		2.574,5		2.411,8
Office buildings	1.928,6		1.770,9	
Retail buildings	1.820,2		1.668,2	
Industrial buildings	105,3		86,5	
other commercially used buildings	2.014,4		2.124,5	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	11,2	6,7	11,2	7,8
Total	5.879,7	2.638,5	5.661,3	2.531,7

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Berlin Hyp

France	31.03.2016		31.03.2015	
	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		678,6	
Retail buildings	397,3		270,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	23,6		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.040,5	0,0	948,6	0,0

UK	31.03.2016		31.03.2015	
	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	354,1		617,9	
Retail buildings	46,9		51,4	
Industrial buildings	0,0		0,0	
other commercially used buildings	16,5		18,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	417,5	0,0	687,3	0,0

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Berlin Hyp

The Netherlands	31.03.2016		31.03.2015	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		2,3
Single-family houses		0,0		5,5
Multiple-family houses		116,1		145,8
Office buildings	583,1		433,3	
Retail buildings	189,2		164,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	121,2		81,4	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	893,5	116,1	679,3	153,6

Poland	31.03.2016		31.03.2015	
	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	388,5		380,4	
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	591,5	0,0	496,2	0,0

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Berlin Hyp

Czech Republic	31.03.2016		31.03.2015	
	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		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	170,3	0,0	173,6	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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
Germany	0,2	0,1	0,3	0,5
Total	0,2	0,1	0,3	0,5

Publication according to section 28 para. 2 nos. 1 to 3 PA
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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	
	31.03.2016	31.03.2015
in per cent	55,0 *	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 31 March 2016, 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

	Cover Assets	
	31.03.2016	31.03.2015
up to 10 Mio. €	6,7	---- *
more than 10 Mio. € up to 100 Mio. €	799,3	---- *
more than 100 Mio. €	2.763,6	---- *
Summe	3.569,6	---- *

*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	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	300,2	0,0	152,3	0,0
Regional authorities	2.580,9	210,6	2.685,7	252,9
Local authorities	0,0	0,4	0,3	0,4
Other debtors	477,5	0,0	671,5	0,0
Total (owed and guranteed)	3.569,6		3.763,1	
Thereof guarantees for export financing		0,0		0,0

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

Belgium	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
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	15,0	0,0	45,0	0,0
Total	15,0		45,0	
Thereof guarantees for export financing	0,0		0,0	

Germany	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	102,2	0,0	102,3	0,0
Regional authorities	2.555,9	210,6	2.685,7	252,9
Local authorities	0,0	0,4	0,3	0,4
Other debtors	250,0	0,0	426,5	0,0
Total (owed and guaranteed)	3.119,1		3.468,1	
Thereof guarantees for export financing	0,0		0,0	

Canada	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	25,0	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 (owed and guaranteed)	25,0		0,0	
Thereof guarantees for export financing	0,0		0,0	

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Berlin Hyp

Lithuania	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	3,0	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 (owed and guaranteed)	3,0		0,0	
Thereof guarantees for export financing	0,0		0,0	

Luxembourg	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
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	12,5	0,0	0,0	0,0
Total (owed and guaranteed)	12,5		0,0	
Thereof guarantees for export financing	0,0		0,0	

Austria	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	95,0	0,0	50,0	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 (owed and guaranteed)	95,0		50,0	
Thereof guarantees for export financing	0,0		0,0	

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Poland	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
State	100,0	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 (owed and guaranteed)	100,0		0,0	
Thereof guarantees for export financing	0,0		0,0	

Switzerland	31.03.2016		31.03.2015	
	owed	guaranteed	owed	guaranteed
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	200,0	0,0	200,0	0,0
Total (owed and guaranteed)	200,0		200,0	
Thereof guarantees for export financing	0,0		0,0	

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	
	31.03.2016	31.03.2015	31.03.2016	31.03.2015
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