

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 September 2016, amounts in €mn**

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Mortgage Pfandbrief	11.710,3	10.975,7	13.066,2	12.042,5	13.243,9	12.571,4
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.789,3	12.220,1	14.016,7	13.177,6	13.918,1	13.242,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	1.079,0	1.244,4	950,5	1.135,1	674,2	671,1
OC in consideration of the vdp credit quality differentiation model	1.079,0	1.244,4	950,5	1.135,1	-----	-----

* 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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
<= 6 months	672,0	1.061,4	1.202,3	1.361,0
> 6 months and <= 12 months	1.488,0	290,0	747,5	918,6
> 12 months and <= 18 months	1.185,5	671,5	954,4	887,7
> 18 months and <= 2 years	1.534,2	1.488,0	607,0	771,2
> 2 years and <= 3 years	2.051,5	2.084,8	1.411,9	1.783,9
> 3 years and <= 4 years	483,7	2.136,5	1.468,1	1.457,6
> 4 years and <= 5 years	1.151,0	493,7	1.606,1	1.080,3
> 5 years and <= 10years	1.909,0	1.747,0	4.105,7	3.755,6
> 10 years	1.235,4	1.002,8	686,3	204,2

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 September 2016, amounts in €mn**

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Public Pfandbrief	3.063,2	3.173,1	3.681,4	3.831,5	3.733,2	4.020,4
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.438,6	3.662,6	3.916,5	4.065,1	3.949,6	4.164,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	375,4	489,5	235,1	233,6	216,4	144,5
OC in consideration of the vdp credit quality differentiation model	375,4	489,5	235,1	233,6	-----	-----

* 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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
<= 6 months	1.199,3	25,1	1.060,0	477,3
> 6 months and <= 12 months	25,0	30,0	577,4	877,7
> 12 months and <= 18 months	237,0	1.199,2	293,0	765,8
> 18 months and <= 2 years	35,0	25,0	332,1	451,1
> 2 years and <= 3 years	807,6	275,0	140,5	367,7
> 3 years and <= 4 years	190,0	820,6	42,4	25,6
> 4 years and <= 5 years	50,0	200,0	148,3	2,5
> 5 years and <= 10years	109,0	104,0	240,2	185,3
> 10 years	410,3	494,2	604,7	509,6

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 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	
	30.09.2016	30.09.2015
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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Germany	309,0	0,0	94,0	0,0
Finland	10,0	0,0	0,0	0,0
Canada	10,0	0,0	0,0	0,0
The Netherlands	85,0	0,0	0,0	0,0
Sweden	12,0	0,0	12,0	0,0
Total	426,0	0,0	106,0	0,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.09.2016	30.09.2015
Germany	598,0	460,9
Canada	50,0	0,0
Lithuania	0,0	10,0
Luxembourg	57,5	0,0
Slovakia	0,0	13,0
Total	705,5	483,9

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.09.2016	30.09.2015
Total	1.131,5	483,9

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 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	
	30.09.2016	30.09.2015
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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Germany	147,0	0,0	12,0	0,0
The Netherlands	18,0	0,0		0,0
Total	165,0	0,0	12,0	0,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2016	30.09.2015
Total	165,0	0,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2016, amounts in €mn

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	
	30.09.2016	30.09.2015
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	
	30.09.2016	30.09.2015
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	
	30.09.2016	30.09.2015
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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
in per cent	57,9	54,3	86,3	84,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 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			
	30.09.2016	30.09.2015		
CHF	40,8	91,1		
GBP	387,6	536,3		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2016	30.09.2015		
in years	4,5	4,7		
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			
	30.09.2016	30.09.2015		
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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
in per cent	86,8	73,4	98,5	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			
	30.09.2016	30.09.2015		
CHF	0,0	0,0		

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, 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	
	30.09.2016	30.09.2015
up to € 300.000	89,7	122,4
more than € 300.000 up to € 1mn	179,9	226,5
more than € 1mn up to € 10mn	2.787,9	3.072,1
more than € 10mn	8.600,3	8.315,2
Total	11.657,8	11.736,2

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	30.09.2016		30.09.2015	
	Commercial	Residential	Commercial	Residential
Apartments		23,9		29,1
Single-family houses		22,9		52,2
Multiple-family houses		2.705,5		2.684,0
Office buildings	3.886,0		3.772,5	
Retail buildings	2.789,9		2.873,2	
Industrial buildings	106,5		107,0	
other commercially used buildings	2.105,4		2.195,2	
Buildings under construction	0,0	0,0	0,0	4,3
Building land	11,3	6,4	11,2	7,5
Total	8.899,1	2.758,7	8.959,1	2.777,1

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

Belgium	30.09.2016		30.09.2015	
	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	133,1		158,9	
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	133,1	0,0	158,9	0,0

Germany	30.09.2016		30.09.2015	
	Commercial	Residential	Commercial	Residential
Apartments		23,9		27,9
Single-family houses		22,9		49,5
Multiple-family houses		2.572,7		2.553,0
Office buildings	1.991,3		1.887,4	
Retail buildings	1.704,3		1.955,3	
Industrial buildings	106,5		107,0	
other commercially used buildings	1.946,1		2.096,9	
Buildings under construction	0,0	0,0	0,0	4,3
Building land	11,3	6,4	11,2	7,5
Total	5.759,5	2.625,9	6.057,8	2.642,2

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

France	30.09.2016		30.09.2015	
	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	462,9		535,8	
Retail buildings	306,7		270,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	19,1		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	788,7	0,0	805,8	0,0

UK	30.09.2016		30.09.2015	
	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	316,4		452,3	
Retail buildings	44,2		50,5	
Industrial buildings	0,0		0,0	
other commercially used buildings	15,1		17,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	375,7	0,0	520,5	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

The Netherlands	30.09.2016		30.09.2015	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		1,2
Single-family houses		0,0		2,7
Multiple-family houses		132,8		131,0
Office buildings	673,3		515,1	
Retail buildings	264,8		158,5	
Industrial buildings	0,0		0,0	
other commercially used buildings	125,1		80,6	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.063,2	132,8	754,2	134,9

Poland	30.09.2016		30.09.2015	
	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	274,0		180,1	
Retail buildings	342,6		308,8	
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	616,6	0,0	488,9	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, amounts in €mn**

Czech Republic	30.09.2016		30.09.2015	
	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	35,0		42,9	
Retail buildings	127,3		130,1	
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	162,3	0,0	173,0	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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Germany	0,2	0,3	4,3	0,7
Total	0,2	0,3	4,3	0,7

Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2016, 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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	in per cent	
	30.09.2016	30.09.2015
LTV	55,2	54,9

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 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	
	30.09.2016	30.09.2015
up to 10 Mio. €	6,5	4,5
more than 10 Mio. € up to 100 Mio. €	1.086,3	664,6
more than 100 Mio. €	2.180,8	2.993,5
Summe	3.273,6	3.662,6

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	30.09.2016		30.09.2015	
	owed	guaranteed	owed	guaranteed
State	300,3	0,0	152,3	0,0
Regional authorities	2.416,0	191,9	2.559,2	224,1
Local authorities	0,0	0,4	0,1	0,4
Other debtors	365,0	0,0	726,5	0,0
Total (owed and guaranteed)	3.273,6		3.662,6	
Thereof guarantees for export financing	0,0		0,0	

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

Belgium	30.09.2016		30.09.2015	
	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	0,0	0,0
Total	15,0		0,0	
Thereof guarantees for export financing	0,0		0,0	

Germany	30.09.2016		30.09.2015	
	owed	guaranteed	owed	guaranteed
State	102,3	0,0	102,3	0,0
Regional authorities	2.391,0	191,9	2.559,2	224,1
Local authorities	0,0	0,4	0,1	0,4
Other debtors	250,0	0,0	526,5	0,0
Total (owed and guaranteed)	2.935,6		3.412,6	
Thereof guarantees for export financing	0,0		0,0	

Canada	30.09.2016		30.09.2015	
	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	

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

Lithuania	30.09.2016		30.09.2015	
	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	

Austria	30.09.2016		30.09.2015	
	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	

Poland	30.09.2016		30.09.2015	
	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	

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 2016, amounts in €mn**

Berlin Hyp

Switzerland	30.09.2016		30.09.2015	
	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	100,0	0,0	200,0	0,0
Total (owed and guaranteed)	100,0		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

	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	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
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