

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Mortgage Pfandbrief	11.839,1	11.242,4	12.917,5	12.273,3	13.342,9	12.808,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	12.664,6	12.253,8	13.753,9	13.282,7	13.788,3	13.400,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	825,5	1.011,4	836,4	1.009,4	445,4	591,9
OC in consideration of the vdp credit quality differentiation model	825,5	1.011,4	836,4	1.009,4	-----	-----

* 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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
<= 6 months	1.160,5	941,5	1.005,8	936,6
> 6 months and <= 12 months	363,5	811,5	943,4	1.120,4
> 12 months and <= 18 months	1.464,5	1.160,0	624,2	556,3
> 18 months and <= 2 years	1.442,3	363,5	910,9	1.056,6
> 2 years and <= 3 years	1.882,7	2.856,8	980,6	1.732,8
> 3 years and <= 4 years	972,0	1.382,7	1.537,9	1.134,3
> 4 years and <= 5 years	1.239,0	982,0	1.706,3	1.600,7
> 5 years and <= 10years	2.069,0	1.715,0	4.384,8	3.690,5
> 10 years	1.245,6	1.029,4	570,7	425,6

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Public Pfandbrief	2.852,9	3.173,4	3.341,3	3.828,5	3.173,1	4.016,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	3.110,5	3.691,1	3.547,7	4.126,1	3.337,4	4.245,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	257,6	517,7	206,4	297,6	164,3	228,2
OC in consideration of the vdp credit quality differentiation model	257,6	517,7	206,4	297,6	-----	-----

* 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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
<= 6 months	1.125,2	35,1	733,5	216,6
> 6 months and <= 12 months	25,0	29,0	500,0	1.338,0
> 12 months and <= 18 months	227,0	1.215,2	460,3	392,2
> 18 months and <= 2 years	20,0	25,0	132,9	404,5
> 2 years and <= 3 years	807,6	250,0	39,1	458,3
> 3 years and <= 4 years	190,0	820,6	91,7	39,4
> 4 years and <= 5 years	50,0	200,0	198,1	76,9
> 5 years and <= 10years	64,0	159,0	335,2	210,6
> 10 years	344,1	439,5	619,7	554,6

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 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	
	31.12.2016	31.12.2015
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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Germany	152,0	0,0	94,0	0,0
Finland	10,0	0,0	0,0	0,0
Kanada	10,0	0,0	0,0	0,0
The Netherlands	85,0	85,0	0,0	0,0
Sweden	85,5	0,0	85,5	0,0
Total	342,5	85,0	179,5	0,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	31.12.2016	31.12.2015
Belgien	0,0	50,0
Deutschland	603,0	324,0
Kanada	50,0	50,0
Litauen	0,0	10,0
Luxemburg	107,5	0,0
Slowakei	0,0	13,0
Total	760,5	447,0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.12.2016	31.12.2015
Total	1.103,0	532,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 31 December 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	
	31.12.2016	31.12.2015
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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Germany	62,0	30,0	12,0	30,0
The Netherlands	18,0	18,0	0,0	0,0
Total	80,0	48,0	12,0	30,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.12.2016	31.12.2015
Total	80,0	48,0

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 (Mortgage Pfandbrief)	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA			
	31.12.2016	31.12.2015		
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			
	31.12.2016	31.12.2015		
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			
	31.12.2016	31.12.2015		
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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
in per cent	59,2	56,0	85,0	85,8

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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			
	31.12.2016	31.12.2015		
CHF	40,3	77,1		
GBP	390,7	470,0		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.12.2016	31.12.2015		
in years	4,4	4,5		
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			
	31.12.2016	31.12.2015		
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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
in per cent	86,0	84,0	99,8	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			
	31.12.2016	31.12.2015		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 31 December 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	
	31.12.2016	31.12.2015
up to € 300.000	85,7	111,4
more than € 300.000 up to € 1mn	166,6	211,6
more than € 1mn up to € 10mn	2.703,2	2.971,1
more than € 10mn	8.606,1	8.427,7
Total	11.561,6	11.721,8

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	31.12.2016		31.12.2015	
	Commercial	Residential	Commercial	Residential
Apartments		23,5		26,4
Single-family houses		20,1		47,0
Multiple-family houses		2.581,7		2.635,8
Office buildings	4.158,4		3.747,0	
Retail buildings	2.643,0		2.957,4	
Industrial buildings	104,2		108,4	
other commercially used buildings	2.020,3		2.169,0	
Buildings under construction	0,0	0,0	2,6	10,2
Building land	4,2	6,2	11,2	6,8
Total	8.930,1	2.631,5	8.995,6	2.726,2

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

Berlin Hyp

Belgium	31.12.2016		31.12.2015	
	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	189,6		134,8	
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	189,6	0,0	134,8	0,0

Germany	31.12.2016		31.12.2015	
	Commercial	Residential	Commercial	Residential
Apartments		23,5		26,4
Single-family houses		20,1		47,0
Multiple-family houses		2.545,8		2.519,6
Office buildings	2.059,5		1.838,5	
Retail buildings	1.657,8		1.930,9	
Industrial buildings	104,2		108,4	
other commercially used buildings	1.863,6		2.035,4	
Buildings under construction	0,0	0,0	2,6	10,2
Building land	4,2	6,2	11,2	6,8
Total	5.689,3	2.595,6	5.927,0	2.610,0

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

France	31.12.2016		31.12.2015	
	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	521,8		619,6	
Retail buildings	267,9		366,6	
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	808,8	0,0	986,2	0,0

UK	31.12.2016		31.12.2015	
	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	320,3		387,9	
Retail buildings	44,8		50,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	15,3		17,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	380,4	0,0	456,4	0,0

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Berlin Hyp

The Netherlands	31.12.2016		31.12.2015	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		35,9		116,2
Office buildings	778,6		520,2	
Retail buildings	235,4		145,1	
Industrial buildings	0,0		0,0	
other commercially used buildings	122,3		115,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.136,3	35,9	781,1	116,2

Poland	31.12.2016		31.12.2015	
	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	253,6		203,0	
Retail buildings	309,9		336,7	
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	563,5	0,0	539,7	0,0

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

Berlin Hyp

Czech Republic	31.12.2016		31.12.2015	
	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		43,0	
Retail buildings	127,2		127,4	
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	162,2	0,0	170,4	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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Germany	0,2	0,1	0,0	0,3
Total	0,2	0,1	0,0	0,3

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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	in per cent	
	31.12.2016	31.12.2015
Average loan-to-value ratio	55,6	54,9

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 31 December 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	
	31.12.2016	31.12.2015
up to 10 Mio. €	6,4	7,3
more than 10 Mio. € up to 100 Mio. €	879,9	845,1
more than 100 Mio. €	2.144,2	2.790,7
Summe	3.030,5	3.643,1

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	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	300,2	0,0	300,3	0,0
Regional authorities	2.154,5	170,4	2.632,8	217,0
Local authorities	0,0	0,4	0,1	0,4
Other debtors	405,0	0,0	492,5	0,0
Total (owed and guaranteed)	3.030,5		3.643,1	
Thereof guarantees for export financing		0,0		0,0

Publication according to
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Berlin Hyp

Belgium	31.12.2016		31.12.2015	
	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	55,0	0,0	15,0	0,0
Total	55,0		15,0	
Thereof guarantees for export financing	0,0		0,0	

Germany	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	102,2	0,0	102,3	0,0
Regional authorities	2.129,5	170,4	2.607,8	217,0
Local authorities	0,0	0,4	0,1	0,4
Other debtors	250,0	0,0	250,0	0,0
Total (owed and guaranteed)	2.652,5		3.177,6	
Thereof guarantees for export financing	0,0		0,0	

Canada	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	25,0	0,0	25,0	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		25,0	
Thereof guarantees for export financing	0,0		0,0	

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Berlin Hyp

Lithuania	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	3,0	0,0	3,0	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		3,0	
Thereof guarantees for export financing	0,0		0,0	

Luxembourg	31.12.2016		31.12.2015	
	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	0,0	0,0	27,5	0,0
Total (owed and guaranteed)	0,0		27,5	
Thereof guarantees for export financing	0,0		0,0	

Austria	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	95,0	0,0	95,0	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		95,0	
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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Poland	31.12.2016		31.12.2015	
	owed	guaranteed	owed	guaranteed
State	100,0	0,0	100,0	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		100,0	
Thereof guarantees for export financing	0,0		0,0	

Switzerland	31.12.2016		31.12.2015	
	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
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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	
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
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

**Publication according to
Section 28 para. 2 no. 4 PA
as of 31 December 2016, 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	31.12.2016		31.12.2015	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 a				
Pending foreclosures	1	0	0	0
Pending receivership proceedings *)	1	0	0	0
*) Of which included in pending foreclosures	1	0	0	0
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	31.12.2016		31.12.2015	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 c				
Total amount of arrears on the interest payable by	0	0	0	0