

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 March 2017, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016
<b>Mortgage Pfandbrief</b>	12.315,8	11.521,0	13.277,7	12.751,3	13.791,6	13.064,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	13.202,8	12.440,8	14.293,4	13.549,1	14.379,8	13.539,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	<b>887,0</b>	<b>919,8</b>	<b>1.015,7</b>	<b>797,8</b>	<b>588,2</b>	<b>474,4</b>
OC in consideration of the vdp credit quality differentiation model	887,0	919,8	1.015,7	797,8	-----	-----

\* 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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
<= 6 months	1.488,5	290,5	819,0	1.326,0
> 6 months and <= 12 months	1.185,5	671,5	938,7	760,3
> 12 months and <= 18 months	949,3	1.488,0	557,5	717,2
> 18 months and <= 2 years	1.471,5	1.185,5	955,4	716,2
> 2 years and <= 3 years	1.193,7	2.420,8	1.051,9	1.953,1
> 3 years and <= 4 years	993,0	1.193,7	1.761,1	1.020,0
> 4 years and <= 5 years	1.245,0	1.003,0	1.971,1	1.688,8
> 5 years and <= 10years	2.566,0	2.197,0	4.606,9	3.799,5
> 10 years	1.223,3	1.071,0	541,2	459,7

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016
<b>Public Pfandbrief</b>	1.690,1	3.148,6	2.029,8	3.803,8	1.912,6	3.913,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	1.837,5	3.587,6	2.171,4	4.057,8	2.029,6	4.126,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	147,4	439,0	141,6	254,0	117,0	213,8
OC in consideration of the vdp credit quality differentiation model	147,4	439,0	141,6	254,0	-----	-----

\* 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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
<= 6 months	25,1	30,0	463,3	888,9
> 6 months and <= 12 months	237,0	1.199,2	276,7	765,8
> 12 months and <= 18 months	35,0	25,0	252,2	450,8
> 18 months and <= 2 years	120,0	240,0	29,1	287,9
> 2 years and <= 3 years	812,6	165,0	47,8	314,4
> 3 years and <= 4 years	65,0	825,6	19,9	62,8
> 4 years and <= 5 years	50,0	65,0	55,1	69,9
> 5 years and <= 10years	162,0	159,0	245,2	192,4
> 10 years	183,4	439,8	448,2	554,7

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2017, 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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Section 28 para. 1 no. 4 PA (Mortgage Pfandbrief)	Equalization claims according to section 19 para. 1 no. 1 PA	
	31.03.2017	31.03.2016
<b>Total</b>	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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
Germany	202,0	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
<b>Total</b>	392,5	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	
	31.03.2017	31.03.2016
Belgien	65,0	0,0
Deutschland	879,0	394,0
Kanada	50,0	0,0
Litauen	50,0	50,0
Luxemburg	250,0	30,0
<b>Total</b>	1.294,0	474,0

  

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.03.2017	31.03.2016
<b>Total</b>	1.686,5	559,0

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2017, 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	
	31.03.2017	31.03.2016
<b>Total</b>	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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
Germany	12,0	0,0	12,0	0,0
The Netherlands	18,0	18,0	0,0	0,0
<b>Total</b>	30,0	18,0	12,0	0,0

  

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.03.2017	31.03.2016
<b>Total</b>	30,0	18,0

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2017, 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 (Mortgage Pfandbrief)	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	31.03.2017	31.03.2016
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	
	31.03.2017	31.03.2016
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	
	31.03.2017	31.03.2016
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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
in per cent	61,1	56,5	85,6	86,1

Publication according to section 28 para. 1 nos. 4 to 11 PA  
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Section 28 para. 1 no. 10 PA	Net present value pursuant to section 6 of the			
	31.03.2017	31.03.2016		
CHF	40,4	77,9		
GBP	360,4	430,2		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.03.2017	31.03.2016		
in years	4,3	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			
	31.03.2017	31.03.2016		
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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
in per cent	81,8	84,3	100,0	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			
	31.03.2017	31.03.2016		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 March 2017, 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	
	31.03.2017	31.03.2016
up to € 300.000	80,2	104,9
more than € 300.000 up to € 1mn	155,5	209,5
more than € 1mn up to € 10mn	2.633,6	2.996,6
more than € 10mn	8.647,0	8.570,8
<b>Total</b>	<b>11.516,3</b>	<b>11.881,8</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	31.03.2017		31.03.2016	
	Commercial	Residential	Commercial	Residential
Apartments		22,7		26,7
Single-family houses		18,6		30,6
Multiple-family houses		2.400,1		2.690,6
Office buildings	4.331,2		3.865,5	
Retail buildings	2.753,3		2.969,5	
Industrial buildings	104,0		105,3	
other commercially used buildings	1.878,8		2.175,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	1,4	6,2	11,2	6,7
<b>Total</b>	<b>9.068,7</b>	<b>2.447,6</b>	<b>9.127,2</b>	<b>2.754,6</b>

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

Belgium	31.03.2017		31.03.2016	
	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	152,2		134,2	
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
<b>Total</b>	<b>152,2</b>	<b>0,0</b>	<b>134,2</b>	<b>0,0</b>

  

Germany	31.03.2017		31.03.2016	
	Commercial	Residential	Commercial	Residential
Apartments		22,7		26,7
Single-family houses		18,6		30,6
Multiple-family houses		2.364,2		2.574,5
Office buildings	2.147,2		1.928,6	
Retail buildings	1.697,9		1.820,2	
Industrial buildings	104,0		105,3	
other commercially used buildings	1.737,5		2.014,4	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	1,4	6,2	11,2	6,7
<b>Total</b>	<b>5.688,0</b>	<b>2.411,7</b>	<b>5.879,7</b>	<b>2.638,5</b>



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**Berlin Hyp**

France	31.03.2017		31.03.2016	
	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	521,5		619,6	
Retail buildings	351,5		397,3	
Industrial buildings	0,0		0,0	
other commercially used buildings	19,1		23,6	
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>892,1</b>	<b>0,0</b>	<b>1.040,5</b>	<b>0,0</b>

  

UK	31.03.2017		31.03.2016	
	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	319,0		354,1	
Retail buildings	32,9		46,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		16,5	
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>351,9</b>	<b>0,0</b>	<b>417,5</b>	<b>0,0</b>

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

<b>The Netherlands</b>	<b>31.03.2017</b>		<b>31.03.2016</b>	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		35,9		116,1
Office buildings	760,9		583,1	
Retail buildings	235,4		189,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	122,2		121,2	
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>1.118,5</b>	<b>35,9</b>	<b>893,5</b>	<b>116,1</b>

  

<b>Poland</b>	<b>31.03.2017</b>		<b>31.03.2016</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	312,9		203,0	
Retail buildings	308,5		388,5	
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
<b>Total</b>	<b>621,4</b>	<b>0,0</b>	<b>591,5</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 March 2017, amounts in €mn**

**Berlin Hyp**

Czech Republic	31.03.2017		31.03.2016	
	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	117,5		42,9	
Retail buildings	127,1		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
<b>Total</b>	<b>244,6</b>	<b>0,0</b>	<b>170,3</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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
Germany	0,0	0,2	0,0	0,3
<b>Total</b>	<b>0,0</b>	<b>0,2</b>	<b>0,0</b>	<b>0,3</b>

Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 March 2017, amounts in €mn

**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	
	31.03.2017	31.03.2016
Average loan-to-value ratio	55,8	55,0

**Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 March 2017, 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	
	31.03.2017	31.03.2016
up to 10 Mio. €	6,3	6,7
more than 10 Mio. € up to 100 Mio. €	564,6	799,3
more than 100 Mio. €	1.236,6	2.763,6
<b>Summe</b>	<b>1.807,5</b>	<b>3.569,6</b>

**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	31.03.2017		31.03.2016	
	owed	guaranteed	owed	guaranteed
State	300,3	0,0	300,2	0,0
Regional authorities	1.093,9	162,9	2.580,9	210,6
Local authorities	0,0	0,4	0,0	0,4
Other debtors	250,0	0,0	477,5	0,0
<b>Total (owed and guaranteed)</b>	<b>1.807,5</b>		<b>3.569,6</b>	
Thereof guarantees for export financing	0,0		0,0	

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**Berlin Hyp**

Belgium	31.03.2017		31.03.2016	
	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	15,0	0,0
<b>Total</b>	<b>0,0</b>		<b>15,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Germany	31.03.2017		31.03.2016	
	owed	guaranteed	owed	guaranteed
State	102,3	0,0	102,2	0,0
Regional authorities	1.068,9	162,9	2.555,9	210,6
Local authorities	0,0	0,4	0,0	0,4
Other debtors	250,0	0,0	250,0	0,0
<b>Total (owed and guaranteed)</b>	<b>1.584,5</b>		<b>3.119,1</b>	
Thereof guarantees for export financing	0,0		0,0	

Canada	31.03.2017		31.03.2016	
	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
<b>Total (owed and guaranteed)</b>	<b>25,0</b>		<b>25,0</b>	
Thereof guarantees for export financing	0,0		0,0	

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**Berlin Hyp**

Lithuania	31.03.2017		31.03.2016	
	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
<b>Total (owed and guaranteed)</b>	<b>3,0</b>		<b>3,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Luxembourg	31.03.2017		31.03.2016	
	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	12,5	0,0
<b>Total (owed and guaranteed)</b>	<b>0,0</b>		<b>12,5</b>	
Thereof guarantees for export financing	0,0		0,0	

Austria	31.03.2017		31.03.2016	
	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
<b>Total (owed and guaranteed)</b>	<b>95,0</b>		<b>95,0</b>	
Thereof guarantees for export financing	0,0		0,0	

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**Berlin Hyp**

Poland	31.03.2017		31.03.2016	
	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
<b>Total (owed and guaranteed)</b>	<b>100,0</b>		<b>100,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Switzerland	31.03.2017		31.03.2016	
	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	200,0	0,0
<b>Total (owed and guaranteed)</b>	<b>0,0</b>		<b>200,0</b>	
Thereof guarantees for export financing	0,0		0,0	

<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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	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	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
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>