

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 September 2017, amounts in €mn**

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Mortgage Pfandbrief	12.761,2	11.710,3	13.570,3	13.066,2	13.975,5	13.243,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	13.543,9	12.789,3	14.555,1	14.016,7	14.705,7	13.918,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	782,7	1.079,0	984,8	950,5	730,2	674,2
OC in consideration of the vdp credit quality differentiation model	782,7	1.079,0	984,8	950,5	-----	-----

* 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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
<= 6 months	1.186,0	672,0	1.136,6	1.202,3
> 6 months and <= 12 months	949,2	1.488,0	901,9	747,5
> 12 months and <= 18 months	1.471,5	1.185,5	930,4	954,4
> 18 months and <= 2 years	1.165,0	1.534,2	474,1	607,0
> 2 years and <= 3 years	483,7	2.051,5	1.407,2	1.411,9
> 3 years and <= 4 years	1.151,0	483,7	1.683,7	1.468,1
> 4 years and <= 5 years	2.401,0	1.151,0	1.471,4	1.606,1
> 5 years and <= 10years	2.882,0	1.909,0	5.179,9	4.105,7
> 10 years	1.071,8	1.235,4	358,7	686,3

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Public Pfandbrief	1.611,7	3.063,2	1.845,8	3.681,4	1.788,4	3.733,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	1.699,9	3.438,6	1.984,1	3.916,5	1.868,3	3.949,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	88,2	375,4	138,3	235,1	79,9	216,4
OC in consideration of the vdp credit quality differentiation model	88,2	375,4	138,3	235,1	-----	-----

* 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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
<= 6 months	237,1	1.199,3	281,4	1.060,0
> 6 months and <= 12 months	35,0	25,0	280,5	577,4
> 12 months and <= 18 months	120,0	237,0	4,1	293,0
> 18 months and <= 2 years	687,6	35,0	18,6	332,1
> 2 years and <= 3 years	190,0	807,6	26,6	140,5
> 3 years and <= 4 years	50,0	190,0	171,5	42,4
> 4 years and <= 5 years	10,0	50,0	45,6	148,3
> 5 years and <= 10years	152,0	109,0	448,5	240,2
> 10 years	130,0	410,3	423,1	604,7

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2017, 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	
	30.09.2017	30.09.2016
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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Germany	420,0	309,0	60,0	94,0
Finland	0,0	10,0	0,0	0,0
Canada	0,0	10,0	0,0	0,0
The Netherlands	125,0	85,0	0,0	0,0
Sweden	40,5	12,0	40,5	12,0
Total	585,5	426,0	100,5	106,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.09.2017	30.09.2016
Germany	675,0	598,0
European Union	65,0	0,0
France	25,0	0,0
Canada	73,0	50,0
Luxembourg	0,0	57,5
Total	838,0	705,5

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.09.2017	30.09.2016
Total	1.423,5	1.131,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2017, 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	
	30.09.2017	30.09.2016
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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Germany	70,0	147,0	57,0	12,0
Denmark	7,5	0,0	0,0	0,0
Finnland	10,0	0,0	0,0	0,0
Canada	10,0	0,0	0,0	0,0
The Netherlands	18,0	18,0	0,0	0,0
Sweden	45,0	0,0	45,0	0,0
Total	160,5	165,0	102,0	12,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2017	30.09.2016
Total	160,5	165,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2017, 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			
	30.09.2017	30.09.2016		
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			
	30.09.2017	30.09.2016		
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			
	30.09.2017	30.09.2016		
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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
in per cent	63,7	57,9	77,6	86,3

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2017, 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			
	30.09.2017	30.09.2016		
CHF	37,6	40,8		
GBP	204,1	387,6		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2017	30.09.2016		
in years	4,2	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			
	30.09.2017	30.09.2016		
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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
in per cent	92,6	86,8	100,0	98,5
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			
	30.09.2017	30.09.2016		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 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	
	30.09.2017	30.09.2016
up to € 300.000	73,0	89,7
more than € 300.000 up to € 1mn	144,1	179,9
more than € 1mn up to € 10mn	2.760,5	2.787,9
more than € 10mn	9.142,8	8.600,3
Total	12.120,4	11.657,8

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	30.09.2017		30.09.2016	
	Commercial	Residential	Commercial	Residential
Apartments		21,4		23,9
Single-family houses		40,0		22,9
Multiple-family houses		2.648,8		2.705,5
Office buildings	4.294,8		3.886,0	
Retail buildings	2.896,9		2.789,9	
Industrial buildings	93,0		106,5	
other commercially used buildings	2.111,7		2.105,4	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	1,4	12,4	11,3	6,4
Total	9.397,8	2.722,6	8.899,1	2.758,7

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2017 amounts in €mn**

Berlin Hyp

Belgium	30.09.2017		30.09.2016	
	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	195,2		133,1	
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	195,2	0,0	133,1	0,0

Germany	30.09.2017		30.09.2016	
	Commercial	Residential	Commercial	Residential
Apartments		21,4		23,9
Single-family houses		16,4		22,9
Multiple-family houses		2.582,0		2.572,7
Office buildings	2.108,7		1.991,3	
Retail buildings	1.837,5		1.704,3	
Industrial buildings	93,0		106,5	
other commercially used buildings	1.941,9		1.946,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	1,4	12,4	11,3	6,4
Total	5.982,5	2.632,2	5.759,5	2.625,9

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as of 30 September 2017 amounts in €mn**

Berlin Hyp

France	30.09.2017		30.09.2016	
	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	530,3		462,9	
Retail buildings	364,6		306,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	19,1		19,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	914,0	0,0	788,7	0,0

UK	30.09.2017		30.09.2016	
	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	160,3		316,4	
Retail buildings	32,0		44,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		15,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	192,3	0,0	375,7	0,0

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Berlin Hyp

The Netherlands	30.09.2017		30.09.2016	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		23,6		0,0
Multiple-family houses		66,8		132,8
Office buildings	801,0		673,3	
Retail buildings	277,5		264,8	
Industrial buildings	0,0		0,0	
other commercially used buildings	150,7		125,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.229,2	90,4	1.063,2	132,8

Poland	30.09.2017		30.09.2016	
	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	341,3		274,0	
Retail buildings	267,5		342,6	
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	608,8	0,0	616,6	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 2017 amounts in €mn**

Berlin Hyp

Czech Republic	30.09.2017		30.09.2016	
	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	158,0		35,0	
Retail buildings	117,8		127,3	
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	275,8	0,0	162,3	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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Germany	0,1	0,2	0,1	4,3
Total	0,1	0,2	0,1	4,3

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	
	30.09.2017	30.09.2016
Average loan-to-value ratio	55,9	55,2

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 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	
	30.09.2017	30.09.2016
up to 10 Mio. €	15,9	6,5
more than 10 Mio. € up to 100 Mio. €	672,0	1.086,3
more than 100 Mio. €	851,5	2.180,8
Summe	1.539,4	3.273,6

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	30.09.2017		30.09.2016	
	owed	guaranteed	owed	guaranteed
State	198,0	0,0	300,3	0,0
Regional authorities	974,2	94,8	2.416,0	191,9
Local authorities	0,0	0,4	0,0	0,4
Other debtors	272,0	0,0	365,0	0,0
Total (owed and guaranteed)	1.539,4		3.273,6	
Thereof guarantees for export financing		0,0		0,0

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Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 2017, amounts in €mn**

Berlin Hyp

Belgium	30.09.2017		30.09.2016	
	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
Total	0,0		15,0	
Thereof guarantees for export financing	0,0		0,0	

Germany	30.09.2017		30.09.2016	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	102,3	0,0
Regional authorities	949,2	94,8	2.391,0	191,9
Local authorities	0,0	0,4	0,0	0,4
Other debtors	225,0	0,0	250,0	0,0
Total (owed and guaranteed)	1.269,4		2.935,6	
Thereof guarantees for export financing	0,0		0,0	

Canada	30.09.2017		30.09.2016	
	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
Total (owed and guaranteed)	25,0		25,0	
Thereof guarantees for export financing	0,0		0,0	

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Berlin Hyp

Lithuania	30.09.2017		30.09.2016	
	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
Total (owed and guaranteed)	3,0		3,0	
Thereof guarantees for export financing	0,0		0,0	

Austria	30.09.2017		30.09.2016	
	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
Total (owed and guaranteed)	95,0		95,0	
Thereof guarantees for export financing	0,0		0,0	

Poland	30.09.2017		30.09.2016	
	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
Total (owed and guaranteed)	100,0		100,0	
Thereof guarantees for export financing	0,0		0,0	

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Berlin Hyp

Switzerland	30.09.2017		30.09.2016	
	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	100,0	0,0
Total (owed and guaranteed)	0,0		100,0	
Thereof guarantees for export financing	0,0		0,0	

EU-Institutions	30.09.2017		30.09.2016	
	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	47,0	0,0	0,0	0,0
Total (owed and guaranteed)	47,0		0,0	
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	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016
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
Total	0,0	0,0	0,0	0,0