

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 June 2018, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Mortgage Pfandbrief	13.543,6	11.692,5	14.293,6	12.537,3	15.077,6	13.065,5
<i>Of which:</i>						
Derivatives	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	14.147,1	12.561,1	15.162,9	13.492,2	15.718,9	13.620,7
<i>Of which:</i>						
Derivatives	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	603,5	868,6	869,3	954,9	641,3	555,2
OC in consideration of the vdp credit quality differentiation model	603,5	868,6	869,3	954,9	-----	-----

* 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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
<= 6 months	857,8	364,0	1.191,7	1.291,6
> 6 months and <= 12 months	1.459,0	1.464,5	814,6	702,2
> 12 months and <= 18 months	423,7	1.442,3	681,0	788,2
> 18 months and <= 2 years	275,0	1.459,0	682,5	481,6
> 2 years and <= 3 years	1.511,0	448,7	1.419,3	1.293,3
> 3 years and <= 4 years	3.725,0	1.511,0	1.501,7	1.529,4
> 4 years and <= 5 years	1.199,0	1.240,0	1.464,6	1.452,2
> 5 years and <= 10years	3.101,0	2.533,0	6.076,5	4.657,2
> 10 years	992,1	1.230,0	315,2	365,4

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 June 2018, amounts in €mn**

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Public Pfandbrief	1.309,7	1.611,6	1.456,9	1.848,4	1.418,8	1.753,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	1.350,8	1.706,7	1.611,9	1.996,7	1.494,2	1.823,2
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	41,1	95,1	155,0	148,3	75,4	69,9
OC in consideration of the vdp credit quality differentiation model	41,1	95,1	155,0	148,3	-----	-----

* 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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
<= 6 months	20,1	25,0	45,8	367,7
> 6 months and <= 12 months	802,6	227,0	34,9	385,4
> 12 months and <= 18 months	5,0	20,0	1,6	3,2
> 18 months and <= 2 years	190,0	802,6	0,6	22,9
> 2 years and <= 3 years	25,0	195,0	198,8	1,9
> 3 years and <= 4 years	35,0	25,0	13,5	103,6
> 4 years and <= 5 years	9,0	35,0	75,6	38,3
> 5 years and <= 10years	143,0	152,0	709,8	360,6
> 10 years	80,0	130,0	270,2	423,1

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2018, amounts in €mn

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief):	Further cover assets for Mortgage Pfandbrief	
---	--	--

Section 28 para. 1 no. 4 PA (Mortgage Pfandbrief)	Equalization claims according to section 19 para. 1 no. 1 PA	
	30.06.2018	30.06.2017
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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Germany	696,0	378,0	76,0	108,0
Finland	10,0	0,0	0,0	0,0
France	20,0	0,0	20,0	0,0
Canada	20,0	0,0	0,0	0,0
The Netherlands	95,0	85,0	10,0	0,0
Sweden	90,5	40,5	90,5	40,5
Total	931,5	503,5	196,5	148,5

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.06.2018	30.06.2017
Germany	0,0	289,0
France	15,0	0,0
Canada	0,0	73,0
The Netherlands	15,0	0,0
Total	30,0	362,0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.06.2018	30.06.2017
Total	961,5	865,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2018, amounts in €mn**

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief):	Further cover assets for Public Pfandbrief
--	---

Section 28 para. 1 no. 4 PA (Public Pfandbrief)	Equalization claims according to section 20 para. 2 no. 1 PA	
	30.06.2018	30.06.2017
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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Germany	46,5	70,0	22,5	57,0
Denmark	7,5	7,5	0,0	0,0
Finland	0,0	10,0	0,0	0,0
France	25,0	0,0	0,0	0,0
Canada	11,0	10,0	11,0	0,0
The Netherlands	18,0	18,0	0,0	0,0
Sweden	0,0	45,0	0,0	45,0
Total	108,0	160,5	33,5	102,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.06.2018	30.06.2017
Total	108,0	160,5

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2018, amounts in €mn

Section 28 para. 1 nos. 7 to 11 PA: Further key figures about outstanding Pfandbrief and cover pools

Section 28 para. 1 no. 7 PA	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	30.06.2018	30.06.2017
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	
	30.06.2018	30.06.2017
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	
	30.06.2018	30.06.2017
Total	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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
in percent	64,6	60,0	79,3	84,8

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 June 2018, 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			
	30.06.2018	30.06.2017		
CHF	38,0	39,4		
GBP	203,1	354,4		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.06.2018	30.06.2017		
in years	3,8	4,3		
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			
	30.06.2018	30.06.2017		
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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
in per cent	98,5	92,5	100,0	100,0
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			
	30.06.2018	30.06.2017		
---	0,0	0,0		

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, 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	
	30.06.2018	30.06.2017
up to € 300.000	61,2	75,5
more than € 300.000 up to € 1mn	133,3	150,4
more than € 1mn up to € 10mn	2.604,6	2.674,8
more than € 10mn	10.386,5	8.794,9
Total	13.185,6	11.695,6

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	30.06.2018		30.06.2017	
	Commercial	Residential	Commercial	Residential
Apartments		21,0		22,0
Single-family houses		39,4		31,4
Multiple-family houses		3.998,5		3.388,3 *
Office buildings	4.871,0		4.291,0	
Retail buildings	2.990,6		2.851,4	
Industrial buildings	99,6		102,8	
other commercially used buildings	1.073,4		994,8 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	85,6	6,5	1,4	12,5
Total	9.120,2	4.065,4	8.241,4 *	3.454,2 *

*) Adjustment of previous year's figures due to reallocation of mixed-use properties

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, amounts in €mn**

Berlin Hyp

Belgium	30.06.2018		30.06.2017	
	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	193,6		151,7	
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	193,6	0,0	151,7	0,0

Germany	30.06.2018		30.06.2017	
	Commercial	Residential	Commercial	Residential
Apartments		21,0		22,0
Single-family houses		15,8		17,1
Multiple-family houses		3.913,2		3.337,7 *
Office buildings	2.283,8		2.090,2	
Retail buildings	1.658,0		1.760,3	
Industrial buildings	76,3		102,8	
other commercially used buildings	873,5		848,6 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	85,6	6,5	1,4	12,5
Total	4.977,2	3.956,5	4.803,3 *	3.389,3 *

*) Adjustment of previous year's figures due to reallocation of mixed-use properties

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, amounts in €mn**

Berlin Hyp

France	30.06.2018		30.06.2017	
	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	659,4		521,4	
Retail buildings	339,2		364,7	
Industrial buildings	0,0		0,0	
other commercially used buildings	31,1		19,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.029,7	0,0	905,2	0,0

UK	30.06.2018		30.06.2017	
	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	159,5		308,8	
Retail buildings	31,8		32,1	
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	191,3	0,0	340,9	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, amounts in €mn**

Berlin Hyp

The Netherlands	30.06.2018		30.06.2017	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		23,6		14,3
Multiple-family houses		85,3		50,6 *
Office buildings	877,8		759,8	
Retail buildings	286,0		269,2	
Industrial buildings	23,3		0,0	
other commercially used buildings	168,8		127,1 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.355,9	108,9	1.156,1 *	64,9 *

*) Adjustment of previous year's figures due to reallocation of mixed-use properties

Poland	30.06.2018		30.06.2017	
	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	491,3		341,6	
Retail buildings	544,9		307,2	
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	1.036,2	0,0	648,8	0,0

**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, amounts in €mn**

Berlin Hyp

Czech Republic	30.06.2018		30.06.2017	
	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	205,6		117,5	
Retail buildings	130,7		117,9	
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	336,3	0,0	235,4	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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
Germany	0,2	0,0	0,0	0,0
Total	0,2	0,0	0,0	0,0

Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 June 2018, amounts in €mn

Berlin Hyp

Section 28 para. 2 no. 3 PA:	Average loan-to-value ratio, weighted using the mortgage lending value
------------------------------	--

	in per cent	
	30.06.2018	30.06.2017
Average loan-to-value ratio	55,9	55,9

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 June 2018, 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	
	30.06.2018	30.06.2017
up to 10 Mio. €	12,7	5,9
more than 10 Mio. € up to 100 Mio. €	837,9	656,0
more than 100 Mio. €	392,2	884,3
Summe	1.242,8	1.546,2

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	30.06.2018		30.06.2017	
	owed	guaranteed	owed	guaranteed
State	95,0	0,0	300,2	0,0
Regional authorities	845,8	69,2	884,8	135,8
Local authorities	0,0	0,3	0,0	0,4
Other debtors	232,5	0,0	225,0	0,0
Total (owed and guaranteed)	1.242,8		1.546,2	
Thereof guarantees for export financing		0,0		0,0

Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 June 2018, amounts in €mn

Berlin Hyp

Germany	30.06.2018		30.06.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	102,2	0,0
Regional authorities	752,8	69,2	859,8	135,8
Local authorities	0,0	0,3	0,0	0,4
Other debtors	30,0	0,0	225,0	0,0
Total	852,3		1.323,2	
Thereof guarantees for export financing	0,0		0,0	

Canada	30.06.2018		30.06.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	93,0	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)	93,0		25,0	
Thereof guarantees for export financing	0,0		0,0	

Lithuania	30.06.2018		30.06.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	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)	0,0		3,0	
Thereof guarantees for export financing	0,0		0,0	

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 June 2018, amounts in €mn**

Berlin Hyp

Austria	30.06.2018		30.06.2017	
	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	30.06.2018		30.06.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	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)	0,0		100,0	
Thereof guarantees for export financing	0,0		0,0	

EU Institutions	30.06.2018		30.06.2017	
	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	202,5	0,0	0,0	0,0
Total (owed and guaranteed)	202,5		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 June 2018, amounts in €mn

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	
	30.06.2018	30.06.2017	30.06.2018	30.06.2017
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