

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Mortgage Pfandbrief	13.892,7	12.761,2	14.548,1	13.570,3	15.323,8	13.975,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	14.300,4	13.543,9	15.275,5	14.555,1	15.837,9	14.705,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	407,7	782,7	727,4	984,8	514,1	730,2
OC in consideration of the vdp credit quality differentiation model	407,7	782,7	727,4	984,8	-----	-----

* 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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
<= 6 months	894,0	1.186,0	1.158,4	1.136,6
> 6 months and <= 12 months	1.165,0	949,2	795,1	901,9
> 12 months and <= 18 months	278,7	1.471,5	595,4	930,4
> 18 months and <= 2 years	455,0	1.165,0	705,8	474,1
> 2 years and <= 3 years	1.731,0	483,7	1.388,3	1.407,2
> 3 years and <= 4 years	3.151,0	1.151,0	1.531,7	1.683,7
> 4 years and <= 5 years	2.123,0	2.401,0	1.290,9	1.471,4
> 5 years and <= 10years	3.171,0	2.882,0	6.532,4	5.179,9
> 10 years	924,0	1.071,8	302,4	358,7

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Public Pfandbrief	1.289,7	1.611,7	1.430,3	1.845,8	1.396,0	1.788,4
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	1.328,2	1.699,9	1.579,9	1.984,1	1.465,7	1.868,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	38,5	88,2	149,6	138,3	69,7	79,9
OC in consideration of the vdp credit quality differentiation model	38,5	88,2	149,6	138,3	-----	-----

* 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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
<= 6 months	120,1	237,1	16,1	281,4
> 6 months and <= 12 months	687,6	35,0	33,4	280,5
> 12 months and <= 18 months	125,0	120,0	26,2	4,1
> 18 months and <= 2 years	65,0	687,6	15,5	18,6
> 2 years and <= 3 years	50,0	190,0	186,5	26,6
> 3 years and <= 4 years	10,0	50,0	10,6	171,5
> 4 years and <= 5 years	9,0	10,0	50,5	45,6
> 5 years and <= 10years	143,0	152,0	764,2	448,5
> 10 years	80,0	130,0	225,2	423,1

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2018, 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	
	30.09.2018	30.09.2017
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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Germany	570,0	420,0	0,0	60,0
Finland	10,0	0,0	0,0	0,0
Canada	46,0	0,0	11,0	0,0
The Netherlands	85,0	125,0	0,0	0,0
Sweden	0,0	40,5	0,0	40,5
Total	711,0	585,5	11,0	100,5

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.09.2018	30.09.2017
Germany	0,0	675,0
European Union (EU)	0,0	65,0
France	15,0	25,0
Canada	0,0	73,0
Total	15,0	838,0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.09.2018	30.09.2017
Total	726,0	1.423,5

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2018, 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	
	30.09.2018	30.09.2017
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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Germany	49,0	70,0	25,0	57,0
Denmark	7,5	7,5	0,0	0,0
Finland	0,0	10,0	0,0	0,0
Canada	0,0	10,0	0,0	0,0
The Netherlands	38,0	18,0	0,0	0,0
Sweden	0,0	45,0	0,0	45,0
Total	94,5	160,5	25,0	102,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2018	30.09.2017
Total	94,5	160,5

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	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA			
	30.09.2018	30.09.2017		
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			
	30.09.2018	30.09.2017		
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			
	30.09.2018	30.09.2017		
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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
in per cent	65,2	63,7	79,8	77,6

**Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 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			
	30.09.2018	30.09.2017		
CHF	38,6	37,6		
GBP	202,0	204,1		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2018	30.09.2017		
in years	3,9	4,2		
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			
	30.09.2018	30.09.2017		
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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
in per cent	98,5	92,6	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			
	30.09.2018	30.09.2017		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
as of 30 September 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	
	30.09.2018	30.09.2017
up to € 300.000	57,0	73,0
more than € 300.000 up to € 1mn	127,8	144,1
more than € 1mn up to € 10mn	2.594,2	2.760,5
more than € 10mn	10.795,4	9.142,8
Total	13.574,4	12.120,4

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	30.09.2018		30.09.2017	
	Commercial	Residential	Commercial	Residential
Apartments		20,3		21,4
Single-family houses		38,0		40,0
Multiple-family houses		4.048,6		3.644,0 *
Office buildings	4.979,1		4.294,8	
Retail buildings	3.160,2		2.896,9	
Industrial buildings	105,1		93,0	
other commercially used buildings	1.131,9		1.116,5 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	84,7	6,5	1,4	12,4
Total	9.461,0	4.113,4	8.402,6 *	3.717,8 *

*) Adjustment of prior-year figures due to reallocation of mixed-use properties

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

Berlin Hyp

Belgium	30.09.2018		30.09.2017	
	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	193,2		195,2	
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
Total	193,2	0,0	195,2	0,0

Germany	30.09.2018		30.09.2017	
	Commercial	Residential	Commercial	Residential
Apartments		20,1		21,4
Single-family houses		14,4		16,4
Multiple-family houses		3.941,9		3.571,6 *
Office buildings	2.253,3		2.108,7	
Retail buildings	1.778,9		1.837,5	
Industrial buildings	76,2		93,0	
other commercially used buildings	900,4		952,3 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	84,7	6,5	1,4	12,4
Total	5.093,5	3.982,9	4.992,9 *	3.621,8 *

*) Adjustment of prior-year figures due to reallocation of mixed-use properties

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Berlin Hyp

France	30.09.2018		30.09.2017	
	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	659,3		530,3	
Retail buildings	373,8		364,6	
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	1.064,2	0,0	914,0	0,0

UK	30.09.2018		30.09.2017	
	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	159,3		160,3	
Retail buildings	31,7		32,0	
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	191,0	0,0	192,3	0,0

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Berlin Hyp

The Netherlands	30.09.2018		30.09.2017	
	Commercial	Residential	Commercial	Residential
Apartments		0,2		0,0
Single-family houses		23,6		23,6
Multiple-family houses		106,7		72,4 *
Office buildings	1.016,4		801,0	
Retail buildings	344,2		277,5	
Industrial buildings	28,9		0,0	
other commercially used buildings	200,4		145,1 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.589,9	130,5	1.223,6 *	96,0 *
*) Adjustment of prior-year figures due to reallocation of mixed-use properties				
Poland	30.09.2018		30.09.2017	
	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	492,0		341,3	
Retail buildings	543,9		267,5	
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
Total	1.035,9	0,0	608,8	0,0

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Czech Republic	30.09.2018		30.09.2017	
	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		158,0	
Retail buildings	87,7		117,8	
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	293,3	0,0	275,8	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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Germany	0,0	0,1	0,0	0,1
Total	0,0	0,1	0,0	0,1

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	
	30.09.2018	30.09.2017
Average loan-to-value ratio	55,9	55,9

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 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	
	30.09.2018	30.09.2017
up to 10 Mio. €	2,6	15,9
more than 10 Mio. € up to 100 Mio. €	839,0	672,0
more than 100 Mio. €	392,1	851,5
Summe	1.233,7	1.539,4

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	30.09.2018		30.09.2017	
	owed	guaranteed	owed	guaranteed
State	117,0	0,0	198,0	0,0
Regional authorities	818,8	67,1	974,2	94,8
Local authorities	0,0	0,3	0,0	0,4
Other debtors	230,5	0,0	272,0	0,0
Total (owed and guaranteed)	1.233,7		1.539,4	
Thereof guarantees for export financing		0,0		0,0

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Berlin Hyp

Germany	30.09.2018		30.09.2017	
	owed	guaranteed	owed	guaranteed
State	22,0	0,0	0,0	0,0
Regional authorities	722,8	67,1	949,2	94,8
Local authorities	0,0	0,3	0,0	0,4
Other debtors	55,0	0,0	225,0	0,0
Total	867,2		1.269,4	
Thereof guarantees for export financing	0,0		0,0	

Canada	30.09.2018		30.09.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	96,0	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)	96,0		25,0	
Thereof guarantees for export financing	0,0		0,0	

Lithuania	30.09.2018		30.09.2017	
	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	

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Berlin Hyp

Austria	30.09.2018		30.09.2017	
	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	30.09.2018		30.09.2017	
	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	30.09.2018		30.09.2017	
	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	175,5	0,0	47,0	0,0
Total (owed and guaranteed)	175,5		47,0	
Thereof guarantees for export financing	0,0		0,0	

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 Section 28 para. 3 nos. 1 and 3 PA
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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	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
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