

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 December 2018, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017	31.12.2018	31.12.2017
<b>Mortgage Pfandbrief</b>	14.200,1	13.494,5	14.964,4	14.291,8	15.769,6	15.060,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	14.732,0	14.115,5	15.789,5	15.169,3	16.428,9	15.724,6
<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>531,9</b>	<b>621,0</b>	<b>825,1</b>	<b>877,5</b>	<b>659,3</b>	<b>664,5</b>
OC in consideration of the vdp credit quality differentiation model	531,9	621,0	825,1	877,5	-----	-----

\* 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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
<= 6 months	1.459,5	1.465,0	1.428,2	1.098,2
> 6 months and <= 12 months	423,7	1.442,2	568,8	947,6
> 12 months and <= 18 months	275,0	1.459,0	589,1	603,1
> 18 months and <= 2 years	947,0	423,7	796,5	670,2
> 2 years and <= 3 years	2.569,0	972,0	1.254,9	1.562,9
> 3 years and <= 4 years	2.546,0	1.739,0	1.528,6	1.592,7
> 4 years and <= 5 years	1.941,0	1.796,0	1.559,1	1.498,9
> 5 years and <= 10years	3.125,0	3.159,0	6.548,3	5.735,5
> 10 years	913,9	1.038,6	458,5	406,4

**Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 December 2018, amounts in €mn**

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017	31.12.2018	31.12.2017
<b>Public Pfandbrief</b>	1.289,7	1.586,7	1.434,9	1.820,2	1.403,7	1.768,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	1.328,2	1.655,0	1.582,8	1.943,2	1.476,1	1.830,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	<b>38,5</b>	<b>68,3</b>	<b>147,9</b>	<b>123,0</b>	<b>72,4</b>	<b>62,0</b>
OC in consideration of the vdp credit quality differentiation model	38,5	68,3	147,9	123,0	-----	-----

\* 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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
<= 6 months	802,7	227,1	41,5	421,1
> 6 months and <= 12 months	5,0	20,0	1,2	34,9
> 12 months and <= 18 months	190,0	802,6	25,6	51,4
> 18 months and <= 2 years	0,0	5,0	15,5	1,5
> 2 years and <= 3 years	50,0	190,0	238,5	16,1
> 3 years and <= 4 years	10,0	50,0	10,6	161,5
> 4 years and <= 5 years	9,0	10,0	110,6	0,8
> 5 years and <= 10years	173,0	152,0	686,5	594,6
> 10 years	50,0	130,0	198,2	373,1

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2018, 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	
	31.12.2018	31.12.2017
<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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
Germany	1.085,0	365,0	85,0	135,0
Denmark	17,5	0,0	0,0	0,0
Finland	10,0	10,0	0,0	0,0
France	20,0	0,0	20,0	0,0
Canada	100,5	10,0	65,5	0,0
The Netherlands	10,0	125,0	10,0	0,0
Sweden	97,1	90,5	97,1	90,5
<b>Total</b>	1.340,1	600,5	277,6	225,5

  

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	31.12.2018	31.12.2017
Germany	153,0	989,5
European Union (EU)	322,5	80,5
France	0,0	25,0
Canada	10,0	73,0
Austria	45,0	0,0
<b>Total</b>	530,5	1.168,0

  

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	31.12.2018	31.12.2017
<b>Total</b>	1.870,6	1.768,5

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2018, 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	
	31.12.2018	31.12.2017
<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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
Germany	49,0	34,0	25,0	10,0
Denmark	7,5	7,5	0,0	0,0
France	15,0	0,0	0,0	0,0
The Netherlands	0,0	18,0	0,0	0,0
Sweden	24,9	0,0	24,9	0,0
<b>Total</b>	96,4	59,5	49,9	10,0

  

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.12.2018	31.12.2017
<b>Total</b>	96,4	59,5

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2018, 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	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	31.12.2018	31.12.2017
<b>Total</b>	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	
	31.12.2018	31.12.2017
<b>Total</b>	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	
	31.12.2018	31.12.2017
<b>Summe</b>	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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
<b>in per cent</b>	70,3	66,1	80,3	78,8

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 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			
	31.12.2018	31.12.2017		
CHF	38,6	38,4		
GBP	199,7	204,5		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.12.2018	31.12.2017		
in years	3,8	4,0		
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			
	31.12.2018	31.12.2017		
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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
in per cent	98,8	93,0	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			
	31.12.2018	31.12.2017		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 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	
	31.12.2018	31.12.2017
up to € 300.000	53,1	69,2
more than € 300.000 up to € 1mn	117,3	137,0
more than € 1mn up to € 10mn	2.479,2	2.591,8
more than € 10mn	10.211,8	9.549,0
<b>Total</b>	<b>12.861,4</b>	<b>12.347,0</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	31.12.2018		31.12.2017	
	Commercial	Residential	Commercial	Residential
Apartments		19,0		20,6
Single-family houses		41,9		39,2
Multiple-family houses		3.994,9		3.704,1 *
Office buildings	4.650,7		4.509,5	
Retail buildings	2.873,5		2.803,1	
Industrial buildings	105,9		92,0	
other commercially used buildings	1.062,8		1.087,3 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	106,2	6,5	78,8	12,4
<b>Total</b>	<b>8.799,1</b>	<b>4.062,3</b>	<b>8.570,7 *</b>	<b>3.776,3 *</b>

\*) 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 31 December 2018, amounts in €mn**

**Berlin Hyp**

Belgium	31.12.2018		31.12.2017	
	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	206,2		194,7	
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
<b>Total</b>	<b>206,2</b>	<b>0,0</b>	<b>194,7</b>	<b>0,0</b>

  

Germany	31.12.2018		31.12.2017	
	Commercial	Residential	Commercial	Residential
Apartments		18,8		20,6
Single-family houses		14,4		15,6
Multiple-family houses		3.820,4		3.631,7 *
Office buildings	2.179,0		2.341,6	
Retail buildings	1.694,0		1.699,0	
Industrial buildings	77,0		92,0	
other commercially used buildings	839,2		926,9 *	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	106,2	6,5	78,8	12,4
<b>Total</b>	<b>4.895,4</b>	<b>3.860,1</b>	<b>5.138,3 *</b>	<b>3.680,3 *</b>

\*) 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 31 December 2018, amounts in €mn**

**Berlin Hyp**

France	31.12.2018		31.12.2017	
	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	651,2		527,4	
Retail buildings	312,8		343,8	
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
<b>Total</b>	<b>995,1</b>	<b>0,0</b>	<b>890,3</b>	<b>0,0</b>

  

UK	31.12.2018		31.12.2017	
	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	158,0		159,4	
Retail buildings	31,5		31,7	
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
<b>Total</b>	<b>189,5</b>	<b>0,0</b>	<b>191,1</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2018, amounts in €mn**

**Berlin Hyp**

<b>The Netherlands</b>	<b>31.12.2018</b>		<b>31.12.2017</b>	
	Commercial	Residential	Commercial	Residential
Apartments		0,2		0,0
Single-family houses		27,5		23,6
Multiple-family houses		174,5		72,4 *
Office buildings	801,5		799,5	
Retail buildings	344,2		200,2	
Industrial buildings	28,9		0,0	
other commercially used buildings	192,5		141,3 *	
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>1.367,1</b>	<b>202,2</b>	<b>1.141,0 *</b>	<b>96,0 *</b>

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

<b>Poland</b>	<b>31.12.2018</b>		<b>31.12.2017</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	479,1		342,9	
Retail buildings	403,4		374,4	
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>882,5</b>	<b>0,0</b>	<b>717,3</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2018, amounts in €mn**

**Berlin Hyp**

Czech Republic	31.12.2018		31.12.2017	
	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	175,7		144,0	
Retail buildings	87,6		154,0	
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>263,3</b>	<b>0,0</b>	<b>298,0</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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
Germany	0,0	0,1	0,0	0,0
<b>Total</b>	<b>0,0</b>	<b>0,1</b>	<b>0,0</b>	<b>0,0</b>

Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2018, 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	
	31.12.2018	31.12.2017
Average loan-to-value ratio	55,6	55,8

**Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 December 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	
	31.12.2018	31.12.2017
up to 10 Mio. €	10,0	5,9
more than 10 Mio. € up to 100 Mio. €	777,2	738,3
more than 100 Mio. €	444,6	851,3
<b>Summe</b>	<b>1.231,8</b>	<b>1.595,5</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	31.12.2018		31.12.2017	
	owed	guaranteed	owed	guaranteed
State	57,5	0,0	198,0	0,0
Regional authorities	773,8	59,7	1.144,2	91,0
Local authorities	0,0	0,3	0,0	0,3
Other debtors	340,5	0,0	162,0	0,0
<b>Total (owed and guaranteed)</b>	<b>1.231,8</b>		<b>1.595,5</b>	
Thereof guarantees for export financing		0,0		0,0

**Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 December 2018, amounts in €mn**

**Berlin Hyp**

Germany	31.12.2018		31.12.2017	
	owed	guaranteed	owed	guaranteed
State	7,5	0,0	0,0	0,0
Regional authorities	702,8	59,7	1.119,2	91,0
Local authorities	0,0	0,3	0,0	0,3
Other debtors	55,0	0,0	162,0	0,0
<b>Total (owed and guaranteed)</b>	<b>825,3</b>		<b>1.372,5</b>	
Thereof guarantees for export financing	0,0		0,0	

Canada	31.12.2018		31.12.2017	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	71,0	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>71,0</b>		<b>25,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Lithuania	31.12.2018		31.12.2017	
	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
<b>Total (owed and guaranteed)</b>	<b>0,0</b>		<b>3,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 December 2018, amounts in €mn

**Berlin Hyp**

Austria	31.12.2018		31.12.2017	
	owed	guaranteed	owed	guaranteed
State	50,0	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>50,0</b>		<b>95,0</b>	
Thereof guarantees for export financing	0,0		0,0	

  

Poland	31.12.2018		31.12.2017	
	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
<b>Total (owed and guaranteed)</b>	<b>0,0</b>		<b>100,0</b>	
Thereof guarantees for export financing	0,0		0,0	

  

EU-Institutions	31.12.2018		31.12.2017	
	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	285,5	0,0	0,0	0,0
<b>Total (owed and guaranteed)</b>	<b>285,5</b>		<b>0,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Publication according to  
 Section 28 para. 3 nos. 1 and 3 PA  
 as of 31 December 2018, amounts in €mn

<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	
	31.12.2018	31.12.2017	31.12.2018	31.12.2017
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
<b>Total</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>	<b>0,0</b>



**Publication according to  
Section 28 para. 2 no. 4 PA  
as of 31 December 2018, amounts in €mn**

**Berlin Hyp**

<b>Section 28 para. 2 no. 4a) to c) PA:</b>	<b>Number of foreclosure and receivership proceedings as well as the total amount of arrears on the interest payable by mortgagors</b>
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Section 28 para. 2 no. 4 a) to c) PA	31.12.2018		31.12.2017	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 a				
Pending foreclosures	1	0	1	0
Pending receivership proceedings *)	1	0	1	0
*) Of which included in pending foreclosures	1	0	1	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	31.12.2018		31.12.2017	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 c				
Total amount of arrears on the interest payable by	0,0	0,0	0,1	0,0