

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 March 2019, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
<b>Mortgage Pfandbrief</b>	13,512.9	13,321.3	14,430.2	14,045.4	15,242.4	14,821.4
<i>Of which:</i>						
Derivatives	0.0	0.0	0.0	0.0	0.0	0.0
<b>Mortgage cover pool</b>	14,048.8	13,989.6	15,239.5	14,946.7	15,854.0	15,481.2
<i>Of which:</i>						
Derivatives	0.0	0.0	0.0	0.0	0.0	0.0
<b>Over-collateralisation (OC)</b>	<b>535.9</b>	<b>668.3</b>	<b>809.3</b>	<b>901.3</b>	<b>611.6</b>	<b>659.8</b>
OC in consideration of the vdp credit quality differentiation model	535.9	668.3	809.3	901.3	-----	-----

\* 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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
<= 6 months	1,165.5	949.8	1,021.8	989.4
> 6 months and <= 12 months	278.7	886.5	609.3	1,068.4
> 12 months and <= 18 months	455.0	1,165.0	623.1	609.9
> 18 months and <= 2 years	538.0	278.7	832.5	688.3
> 2 years and <= 3 years	2,575.0	993.0	1,241.9	1,639.7
> 3 years and <= 4 years	3,082.0	2,575.0	1,645.7	1,620.3
> 4 years and <= 5 years	1,960.0	2,332.0	1,179.8	1,532.1
> 5 years and <= 10years	2,533.0	3,151.0	6,473.4	5,505.8
> 10 years	925.7	990.3	421.3	335.7

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
<b>Public Pfandbrief</b>	1,139.7	1,374.7	1,264.6	1,581.0	1,239.1	1,533.9
<i>Of which:</i>						
<i>Derivatives</i>	0.0	0.0	0.0	0.0	0.0	0.0
<b>Public cover pool</b>	1,177.9	1,433.2	1,423.7	1,689.4	1,327.0	1,584.2
<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>38.2</b>	<b>58.5</b>	<b>159.1</b>	<b>108.4</b>	<b>87.9</b>	<b>50.3</b>
OC in consideration of the vdp credit quality differentiation model	38.2	58.5	159.1	108.4	-----	-----

\* 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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
<= 6 months	687.7	35.1	29.1	319.8
> 6 months and <= 12 months	125.0	120.0	1.0	4.8
> 12 months and <= 18 months	65.0	687.6	15.5	33.4
> 18 months and <= 2 years	0.0	125.0	0.6	1.2
> 2 years and <= 3 years	50.0	65.0	233.3	34.1
> 3 years and <= 4 years	19.0	50.0	83.1	108.3
> 4 years and <= 5 years	10.0	19.0	54.6	55.7
> 5 years and <= 10years	133.0	143.0	562.5	607.6
> 10 years	50.0	130.0	198.2	268.3

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2019, 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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<b>Section 28 para. 1 no. 4 PA (Mortgage Pfandbrief)</b>	<b>Equalization claims according to section 19 para. 1 no. 1 PA</b>	
	<b>31.03.2019</b>	<b>31.03.2018</b>
<b>Total</b>	<b>0.0</b>	<b>0.0</b>

  

<b>Section 28 para. 1 no. 5 PA (Mortgage Pfandbrief)</b>	<b>Claims according to section 19 para. 1 no. 2 PA</b>		<b>thereof Covered Bonds according to Article 129 Regulation (EU) no. 575/2013</b>	
	<b>31.03.2019</b>	<b>31.03.2018</b>	<b>31.03.2019</b>	<b>31.03.2018</b>
Germany	665.0	456.0	65.0	76.0
Denmark	5.0	0.0	0.0	0.0
Finland	10.0	10.0	0.0	0.0
Canada	100.5	10.0	65.5	0.0
The Netherlands	0.0	95.0	0.0	10.0
Sweden	26.1	90.5	26.1	90.5
<b>Total</b>	<b>806.6</b>	<b>661.5</b>	<b>156.6</b>	<b>176.5</b>

  

<b>Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)</b>	<b>Claims according to section 19 para. 1 no. 3 PA</b>	
	<b>31.03.2019</b>	<b>31.03.2018</b>
Germany	92.5	336.0
European Union (EU)	0.0	226.9
France	0.0	15.0
Canada	0.0	73.0
Luxembourg	0.0	20.0
The Netherlands	0.0	40.0
Poland	24.0	0.0
<b>Total</b>	<b>116.5</b>	<b>710.9</b>

  

<b>Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)</b>	<b>Total amount of further cover assets for Mortgage Pfandbrief</b>	
	<b>31.03.2019</b>	<b>31.03.2018</b>
<b>Total</b>	<b>923.1</b>	<b>1,372.4</b>

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2019, 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	
	31.03.2019	31.03.2018
<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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
Germany	44.0	34.0	25.0	10.0
Denmark	7.5	12.5	0.0	0.0
France	15.0	0.0	0.0	0.0
Canada	6.5	0.0	6.5	0.0
The Netherlands	10.0	18.0	10.0	0.0
Sweden	30.9	0.0	30.9	0.0
<b>Total</b>	113.9	64.5	72.4	10.0

  

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	31.03.2019	31.03.2018
<b>Total</b>	113.9	64.5

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 March 2019, 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	
	31.03.2019	31.03.2018
<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	
	31.03.2019	31.03.2018
<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	
	31.03.2019	31.03.2018
<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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
<b>in per cent</b>	67.3	65.5	79.2	78.2

Publication according to section 28 para. 1 nos. 4 to 11 PA  
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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			
	31.03.2019	31.03.2018		
CHF	38.7	37.9		
GBP	207.4	206.3		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.03.2019	31.03.2018		
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			
	31.03.2019	31.03.2018		
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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
in per cent	99.6	93.2	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			
	31.03.2019	31.03.2018		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 March 2019, 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	
	31.03.2019	31.03.2018
up to € 300.000	50.6	66.2
more than € 300.000 up to € 1mn	118.1	131.2
more than € 1mn up to € 10mn	2,496.2	2,605.3
more than € 10mn	10,460.8	9,814.5
<b>Total</b>	<b>13,125.7</b>	<b>12,617.2</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	31.03.2019		31.03.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18.2		20.0
Single-family houses		41.2		38.6
Multiple-family houses		3,926.8		2,696.5
Office buildings	4,852.8		4,600.2	
Retail buildings	2,900.5		2,996.3	
Industrial buildings	119.0		102.0	
other commercially used buildings	1,130.1		2,065.7	
Buildings under construction	24.5	0.0	0.0	0.0
Building land	106.2	6.4	85.6	12.3
<b>Total</b>	<b>9,133.1</b>	<b>3,992.6</b>	<b>9,849.8</b>	<b>2,767.4</b>

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**Berlin Hyp**

Belgium	31.03.2019		31.03.2018	
	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	205.7		194.2	
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>205.7</b>	<b>0.0</b>	<b>194.2</b>	<b>0.0</b>

  

Germany	31.03.2019		31.03.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18.0		20.0
Single-family houses		13.7		15.0
Multiple-family houses		3,748.8		2,616.4
Office buildings	2,179.5		2,261.4	
Retail buildings	1,779.4		1,732.8	
Industrial buildings	90.1		78.7	
other commercially used buildings	870.1		1,877.8	
Buildings under construction	24.5	0.0	0.0	0.0
Building land	106.2	6.4	85.6	12.3
<b>Total</b>	<b>5,049.8</b>	<b>3,786.9</b>	<b>6,036.3</b>	<b>2,663.7</b>



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**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	779.3		574.8	
Retail buildings	272.6		339.3	
Industrial buildings	0.0		0.0	
other commercially used buildings	54.5		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>1,106.4</b>	<b>0.0</b>	<b>933.2</b>	<b>0.0</b>

  

UK	31.03.2019		31.03.2018	
	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	164.7		161.5	
Retail buildings	32.8		32.2	
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
<b>Total</b>	<b>197.5</b>	<b>0.0</b>	<b>193.7</b>	<b>0.0</b>

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**Berlin Hyp**

<b>The Netherlands</b>	<b>31.03.2019</b>		<b>31.03.2018</b>	
	Commercial	Residential	Commercial	Residential
Apartments		0.2		0.0
Single-family houses		27.5		23.6
Multiple-family houses		178.0		80.1
Office buildings	869.3		879.1	
Retail buildings	325.7		302.9	
Industrial buildings	28.9		23.3	
other commercially used buildings	205.5		168.8	
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>1,429.4</b>	<b>205.7</b>	<b>1,374.1</b>	<b>103.7</b>

  

<b>Poland</b>	<b>31.03.2019</b>		<b>31.03.2018</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	478.6		362.4	
Retail buildings	402.4		435.2	
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
<b>Total</b>	<b>881.0</b>	<b>0.0</b>	<b>797.6</b>	<b>0.0</b>

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**Berlin Hyp**

Czech Republic	31.03.2019		31.03.2018	
	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		166.8	
Retail buildings	87.6		153.9	
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
<b>Total</b>	<b>263.3</b>	<b>0.0</b>	<b>320.7</b>	<b>0.0</b>

**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	
	31.03.2019	31.03.2018	31.03.2019	31.03.2018
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>

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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	
	31.03.2019	31.03.2018
Average loan-to-value ratio	55.3	55.6

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Section 28 para. 3 nos. 1 and 3 PA  
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**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	
	31.03.2019	31.03.2018
up to 10 Mio. €	20.0	7.9
more than 10 Mio. € up to 100 Mio. €	654.5	826.2
more than 100 Mio. €	389.5	534.6
<b>Summe</b>	<b>1,064.0</b>	<b>1,368.7</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	31.03.2019		31.03.2018	
	owed	guaranteed	owed	guaranteed
State	57.5	0.0	235.0	0.0
Regional authorities	748.8	46.9	837.5	70.7
Local authorities	0.0	0.3	0.0	0.4
Other debtors	210.5	0.0	225.1	0.0
<b>Total (owed and guaranteed)</b>	<b>1,064.0</b>		<b>1,368.7</b>	
Thereof guarantees for export financing		0.0		0.0

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**Berlin Hyp**

Germany	31.03.2019		31.03.2018	
	owed	guaranteed	owed	guaranteed
State	7.5	0.0	40.0	0.0
Regional authorities	657.8	46.9	812.5	70.7
Local authorities	0.0	0.3	0.0	0.4
Other debtors	30.0	0.0	142.0	0.0
<b>Total (owed and guaranteed)</b>	<b>742.5</b>		<b>1,065.6</b>	
Thereof guarantees for export financing		0.0		0.0

Canada	31.03.2019		31.03.2018	
	owed	guaranteed	owed	guaranteed
State	0.0	0.0	0.0	0.0
Regional authorities	91.0	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>91.0</b>		<b>25.0</b>	
Thereof guarantees for export financing		0.0		0.0

Austria	31.03.2019		31.03.2018	
	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

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**Berlin Hyp**

<b>Poland</b>	<b>31.03.2019</b>		<b>31.03.2018</b>	
	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	
<b>EU-Institutions</b>	<b>31.03.2019</b>		<b>31.03.2018</b>	
	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	180.5	0.0	83.1	0.0
<b>Total (owed and guaranteed)</b>	<b>180.5</b>		<b>83.1</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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	<b>Total amount of payments in arrears for at least 90 days</b>		<b>Total amount of these claims inasmuch as the respective amount in arrears is at least 5 % of the claim</b>	
	<b>31.03.2019</b>	<b>31.03.2018</b>	<b>31.03.2019</b>	<b>31.03.2018</b>
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>