

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 September 2019, amounts in €mn

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Mortgage Pfandbrief	13.351,7	13.892,7	14.701,1	14.548,1	15.640,2	15.323,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	14.019,2	14.300,4	15.514,9	15.275,5	16.220,0	15.837,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	667,5	407,7	813,8	727,4	579,8	514,1
OC in consideration of the vdp credit quality differentiation model	667,5	407,7	813,8	727,4	-----	-----

* 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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
<= 6 months	279,2	894,0	1.015,7	1.158,4
> 6 months and <= 12 months	455,0	1.165,0	564,9	795,1
> 12 months and <= 18 months	538,0	278,7	666,5	595,4
> 18 months and <= 2 years	1.193,0	455,0	365,8	705,8
> 2 years and <= 3 years	2.996,0	1.731,0	1.429,7	1.388,3
> 3 years and <= 4 years	2.123,0	3.151,0	1.493,9	1.531,7
> 4 years and <= 5 years	1.935,0	2.123,0	1.691,6	1.290,9
> 5 years and <= 10years	2.903,0	3.171,0	6.175,2	6.532,4
> 10 years	929,5	924,0	615,9	302,4

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Public Pfandbrief	452,1	1.289,7	552,0	1.430,3	528,2	1.396,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	469,4	1.328,2	700,7	1.579,9	635,8	1.465,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	17,3	38,5	148,7	149,6	107,6	69,7
OC in consideration of the vdp credit quality differentiation model	17,3	38,5	148,7	149,6	-----	-----

* 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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
<= 6 months	125,1	120,1	13,1	16,1
> 6 months and <= 12 months	65,0	687,6	0,5	33,4
> 12 months and <= 18 months	0,0	125,0	0,5	26,2
> 18 months and <= 2 years	50,0	65,0	2,9	15,5
> 2 years and <= 3 years	10,0	50,0	8,7	186,5
> 3 years and <= 4 years	9,0	10,0	61,1	10,6
> 4 years and <= 5 years	10,0	9,0	0,8	50,5
> 5 years and <= 10years	133,0	143,0	186,6	764,2
> 10 years	50,0	80,0	195,2	225,2

Publication according to section 28 para. 1 nos. 4 to 11 PA
as of 30 September 2019, 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	
	30.09.2019	30.09.2018
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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Germany	432,0	570,0	31,0	0,0
Finland	10,0	10,0	0,0	0,0
Canada	117,0	46,0	88,0	11,0
The Netherlands	20,0	85,0	20,0	0,0
Sweden	18,0	0,0	18,0	0,0
Total	597,0	711,0	157,0	11,0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.09.2019	30.09.2018
Germany	6,0	0
France	0,0	15
Total	6,0	15,0

Section 28 para. 1 nos. 4 to 6 PA	Total amount of further cover assets for Mortgage	
	30.09.2019	30.09.2018
Total	603,0	726,0

Publication according to section 28 para. 1 nos. 4 to 11 PA
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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	
	30.09.2019	30.09.2018
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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Germany	8,0	49,0	0,0	25,0
Denmark	2,5	7,5	0,0	0,0
Canada	16,0	0,0	0,0	0,0
The Netherlands	0,0	38,0	0,0	0,0
Total	26,5	94,5	0,0	25,0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2019	30.09.2018
Total	26,5	94,5

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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	
	30.09.2019	30.09.2018
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	
	30.09.2019	30.09.2018
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	
	30.09.2019	30.09.2018
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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
in per cent	69,1	65,2	88,0	79,8

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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			
	30.09.2019	30.09.2018		
CHF	39,5	38,6		
GBP	199,4	202,0		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2019	30.09.2018		
in years	4,0	3,9		
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			
	30.09.2019	30.09.2018		
Total	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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
in per cent	100,0	98,5	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			
	30.09.2019	30.09.2018		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
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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	
	30.09.2019	30.09.2018
up to € 300.000	46,1	57,0
more than € 300.000 up to € 1mn	118,0	127,8
more than € 1mn up to € 10mn	2.488,0	2.594,2
more than € 10mn	10.764,1	10.795,4
Total	13.416,2	13.574,4

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	30.09.2019		30.09.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18,6		20,3
Single-family houses		90,0		38,0
Multiple-family houses		4.159,2		4.048,6
Office buildings	4.833,1		4.979,1	
Retail buildings	2.899,7		3.160,2	
Industrial buildings	123,6		105,1	
other commercially used buildings	1.156,7		1.131,9	
Buildings under construction	94,0	0,0	0,0	0,0
Building land	34,9	6,4	84,7	6,5
Total	9.142,0	4.274,2	9.461,0	4.113,4

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Berlin Hyp

Belgium	30.09.2019		30.09.2018	
	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	204,7		193,2	
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	204,7	0,0	193,2	0,0

Germany	30.09.2019		30.09.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18,4		20,1
Single-family houses		12,3		14,4
Multiple-family houses		3.987,7		3.941,9
Office buildings	2.154,5		2.253,3	
Retail buildings	1.747,0		1.778,9	
Industrial buildings	94,7		76,2	
other commercially used buildings	871,9		900,4	
Buildings under construction	94,0	0,0	0,0	0,0
Building land	34,9	6,4	84,7	6,5
Total	4.997,0	4.024,8	5.093,5	3.982,9

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Berlin Hyp

France	30.09.2019		30.09.2018	
	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	806,3		659,3	
Retail buildings	271,3		373,8	
Industrial buildings	0,0		0,0	
other commercially used buildings	54,5		31,1	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.132,1	0,0	1.064,2	0,0

UK	30.09.2019		30.09.2018	
	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	159,6		159,3	
Retail buildings	31,8		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
Total	191,4	0,0	191,0	0,0

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Berlin Hyp

The Netherlands	30.09.2019		30.09.2018	
	Commercial	Residential	Commercial	Residential
Apartments		0,2		0,2
Single-family houses		77,7		23,6
Multiple-family houses		171,5		106,7
Office buildings	886,8		1.016,4	
Retail buildings	362,0		344,2	
Industrial buildings	28,9		28,9	
other commercially used buildings	205,6		200,4	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	1.483,3	249,4	1.589,9	130,5

Poland	30.09.2019		30.09.2018	
	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	445,5		492,0	
Retail buildings	400,2		543,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	24,7		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	870,4	0,0	1.035,9	0,0

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Czech Republic	30.09.2019		30.09.2018	
	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		205,6	
Retail buildings	87,4		87,7	
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
Total	263,1	0,0	293,3	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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Germany	0,0	0,0	0,0	0,0
Total	0,0	0,0	0,0	0,0

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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	
	30.09.2019	30.09.2018
Average loan-to-value ratio	55,6	55,9

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
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Berlin Hyp

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	
	30.09.2019	30.09.2018
up to 10 Mio. €	2,4	2,6
more than 10 Mio. € up to 100 Mio. €	339,4	839,0
more than 100 Mio. €	101,1	392,1
Summe	442,9	1.233,7

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	30.09.2019		30.09.2018	
	owed	guaranteed	owed	guaranteed
State	65,0	0,0	117,0	0,0
Regional authorities	357,3	20,3	818,8	67,1
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	230,5	0,0
Total (owed and guaranteed)	442,9		1.233,7	
Thereof guarantees for export financing		0,0		0,0

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Berlin Hyp

Germany	30.09.2019		30.09.2018	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	22,0	0,0
Regional authorities	357,3	20,3	722,8	67,1
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	55,0	0,0
Total (owed and guaranteed)	377,9		867,2	
Thereof guarantees for export financing	0,0		0,0	

Canada	30.09.2019		30.09.2018	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	0,0	0,0	96,0	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		96,0	
Thereof guarantees for export financing	0,0		0,0	

Austria	30.09.2019		30.09.2018	
	owed	guaranteed	owed	guaranteed
State	65,0	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	202,5	0,0
Total (owed and guaranteed)	65,0		95,0	
Thereof guarantees for export financing	0,0		0,0	

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EU-Institutions	30.09.2019		30.09.2018	
	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	175,5	0,0
Total (owed and guaranteed)	0,0		175,5	
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	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018
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