

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

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018	31.12.2019	31.12.2018
<b>Mortgage Pfandbrief</b>	13.784,5	14.200,1	14.803,7	14.964,4	15.667,3	15.769,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	14.240,2	14.732,0	15.576,2	15.789,5	16.278,9	16.428,9
<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>455,7</b>	<b>531,9</b>	<b>772,5</b>	<b>825,1</b>	<b>611,7</b>	<b>659,3</b>
OC in consideration of the vdp credit quality differentiation model	455,7	531,9	772,5	825,1	-----	-----

\* 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	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
<= 6 months	275,5	1.459,5	705,6	1.428,2
> 6 months and <= 12 months	947,0	423,7	680,6	568,8
> 12 months and <= 18 months	564,0	275,0	452,1	589,1
> 18 months and <= 2 years	2.005,0	947,0	506,9	796,5
> 2 years and <= 3 years	2.391,0	2.569,0	1.392,3	1.254,9
> 3 years and <= 4 years	2.091,0	2.546,0	1.889,6	1.528,6
> 4 years and <= 5 years	1.673,0	1.941,0	1.930,8	1.559,1
> 5 years and <= 10years	2.982,0	3.125,0	5.990,8	6.548,3
> 10 years	855,9	913,9	691,4	458,5

**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 *	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018	31.12.2019	31.12.2018
<b>Public Pfandbrief</b>	452,0	1.289,7	543,1	1.434,9	521,5	1.403,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	466,3	1.328,2	668,6	1.582,8	608,7	1.476,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	14,3	38,5	125,5	147,9	87,3	72,4
OC in consideration of the vdp credit quality differentiation model	14,3	38,5	125,5	147,9	-----	-----

\* 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	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
<= 6 months	190,0	802,7	10,0	41,5
> 6 months and <= 12 months	0,0	5,0	0,5	1,2
> 12 months and <= 18 months	25,0	190,0	2,3	25,6
> 18 months and <= 2 years	25,0	0,0	9,1	15,5
> 2 years and <= 3 years	10,0	50,0	0,7	238,5
> 3 years and <= 4 years	9,0	10,0	61,2	10,6
> 4 years and <= 5 years	10,0	9,0	0,8	110,6
> 5 years and <= 10years	133,0	173,0	186,6	686,5
> 10 years	50,0	50,0	195,2	198,2

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 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>31.12.2019</b>	<b>31.12.2018</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>31.12.2019</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.12.2018</b>
Germany	256,0	1.085,0	60,0	85,0
Denmark	0,0	17,5	0,0	0,0
Finland	10,0	10,0	0,0	0,0
France	0,0	20,0	0,0	20,0
Canada	117,0	100,5	88,0	65,5
The Netherlands	0,0	10,0	0,0	10,0
Norway	15,0	0,0	0,0	0,0
Sweden	16,5	97,1	16,5	97,1
<b>Total</b>	<b>414,5</b>	<b>1.340,1</b>	<b>164,5</b>	<b>277,6</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>31.12.2019</b>	<b>31.12.2018</b>
Germany	0,0	0,0
European Union (EU)	193,0	153,0
Canada	0,0	322,5
Austria	30,0	45,0
Poland	24,0	0,0
<b>Total</b>	<b>247,0</b>	<b>530,5</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>31.12.2019</b>	<b>31.12.2018</b>
<b>Total</b>	<b>661,5</b>	<b>1.870,6</b>

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 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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<b>Section 28 para. 1 no. 4 PA (Public Pfandbrief)</b>	<b>Equalization claims according to section 20 para. 2 no. 1 PA</b>	
	<b>31.12.2019</b>	<b>31.12.2018</b>
<b>Total</b>	0,0	0,0

<b>Section 28 para. 1 no. 5 PA (Public Pfandbrief)</b>	<b>Claims according to section 20 para. 2 no. 2 PA</b>		<b>thereof Covered Bonds according to Article 129 Regulation (EU) no. 575/2013</b>	
	<b>31.12.2019</b>	<b>31.12.2018</b>	<b>31.12.2019</b>	<b>31.12.2018</b>
Germany	8,0	49,0	0,0	25,0
Denmark	2,5	7,5	0,0	0,0
France	0,0	15,0	0,0	0,0
The Netherlands	16,0	0,0	0,0	0,0
Sweden	0,0	24,9	0,0	24,9
<b>Total</b>	<b>26,5</b>	<b>96,4</b>	<b>0,0</b>	<b>49,9</b>

<b>Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)</b>	<b>Total amount of further cover assets for Public Pfandbrief</b>	
	<b>31.12.2019</b>	<b>31.12.2018</b>
<b>Total</b>	26,5	96,4

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2019, 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	31.12.2019	31.12.2018		
		0,0	0,0		
Total					
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	31.12.2019	31.12.2018		
		0,0	0,0		
Total					
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	31.12.2019	31.12.2018		
		0,0	0,0		
Summe					
Section 28 para. 1 no. 9 PA (Mortgage Pfandbrief)	Percentage share of fixed-rate cover assets		Percentage share of fixed-rate Pfandbrief		
	31.12.2019	31.12.2018	31.12.2019	31.12.2018	
in per cent	69,3	70,3	85,3	80,3	

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			
	31.12.2019	31.12.2018		
CHF	39,2	38,6		
GBP	207,0	199,7		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.12.2019	31.12.2018		
in years	4,0	3,8		
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			
	31.12.2019	31.12.2018		
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	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
in per cent	100,0	98,8	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			
	31.12.2019	31.12.2018		
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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	
	31.12.2019	31.12.2018
up to € 300.000	42,9	53,1
more than € 300.000 up to € 1mn	109,7	117,3
more than € 1mn up to € 10mn	2.463,5	2.479,2
more than € 10mn	10.962,6	10.211,8
<b>Total</b>	<b>13.578,7</b>	<b>12.861,4</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	31.12.2019		31.12.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18,4		19,0
Single-family houses		89,4		41,9
Multiple-family houses		4.096,9		3.994,9
Office buildings	4.921,5		4.650,7	
Retail buildings	2.905,4		2.873,5	
Industrial buildings	123,6		105,9	
other commercially used buildings	1.281,6		1.062,8	
Buildings under construction	108,6	0,0	0,0	0,0
Building land	27,0	6,4	106,2	6,5
<b>Total</b>	<b>9.367,7</b>	<b>4.211,1</b>	<b>8.799,1</b>	<b>4.062,3</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
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**Berlin Hyp**

Belgium	31.12.2019		31.12.2018	
	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	152,6		206,2	
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>152,6</b>	<b>0,0</b>	<b>206,2</b>	<b>0,0</b>

  

Germany	31.12.2019		31.12.2018	
	Commercial	Residential	Commercial	Residential
Apartments		18,1		18,8
Single-family houses		11,8		14,4
Multiple-family houses		3.896,0		3.820,4
Office buildings	2.276,3		2.179,0	
Retail buildings	1.836,4		1.694,0	
Industrial buildings	94,7		77,0	
other commercially used buildings	954,5		839,2	
Buildings under construction	108,6	0,0	0,0	0,0
Building land	27,0	6,4	106,2	6,5
<b>Total</b>	<b>5.297,4</b>	<b>3.932,3</b>	<b>4.895,4</b>	<b>3.860,1</b>



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**Berlin Hyp**

France	31.12.2019		31.12.2018	
	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	818,8		651,2	
Retail buildings	295,6		312,8	
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
<b>Total</b>	<b>1.168,9</b>	<b>0,0</b>	<b>995,1</b>	<b>0,0</b>

  

UK	31.12.2019		31.12.2018	
	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	166,1		158,0	
Retail buildings	33,1		31,5	
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
<b>Total</b>	<b>199,2</b>	<b>0,0</b>	<b>189,5</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
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**Berlin Hyp**

The Netherlands	31.12.2019		31.12.2018	
	Commercial	Residential	Commercial	Residential
Apartments		0,2		0,2
Single-family houses		77,7		27,5
Multiple-family houses		200,9		174,5
Office buildings	909,6		801,5	
Retail buildings	361,9		344,2	
Industrial buildings	28,9		28,9	
other commercially used buildings	205,5		192,5	
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>1.506,0</b>	<b>278,8</b>	<b>1.367,1</b>	<b>202,2</b>

  

Poland	31.12.2019		31.12.2018	
	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	422,4		479,1	
Retail buildings	291,0		403,4	
Industrial buildings	0,0		0,0	
other commercially used buildings	67,1		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>780,5</b>	<b>0,0</b>	<b>882,5</b>	<b>0,0</b>

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as of 31 December 2019, amounts in €mn**

**Berlin Hyp**

Czech Republic	31.12.2019		31.12.2018	
	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		175,7	
Retail buildings	87,3		87,6	
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>263,0</b>	<b>0,0</b>	<b>263,3</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	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
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>

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	
	31.12.2019	31.12.2018
Average loan-to-value ratio	56,0	55,6

**Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 December 2019, 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	
	31.12.2019	31.12.2018
up to 10 Mio. €	2,2	10,0
more than 10 Mio. € up to 100 Mio. €	336,5	777,2
more than 100 Mio. €	101,1	444,6
<b>Summe</b>	<b>439,8</b>	<b>1.231,8</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	31.12.2019		31.12.2018	
	owed	guaranteed	owed	guaranteed
State	65,0	0,0	57,5	0,0
Regional authorities	357,3	17,3	773,8	59,7
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	340,5	0,0
<b>Total (owed and guaranteed)</b>	<b>439,8</b>		<b>1.231,8</b>	
Thereof guarantees for export financing		0,0		0,0

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**Berlin Hyp**

Germany	31.12.2019		31.12.2018	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	7,5	0,0
Regional authorities	357,3	17,3	702,8	59,7
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	55,0	0,0
<b>Total (owed and guaranteed)</b>	<b>374,8</b>		<b>825,3</b>	
Thereof guarantees for export financing	0,0		0,0	

Canada	31.12.2019		31.12.2018	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	0,0	0,0	71,0	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>71,0</b>	
Thereof guarantees for export financing	0,0		0,0	

Austria	31.12.2019		31.12.2018	
	owed	guaranteed	owed	guaranteed
State	65,0	0,0	50,0	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>65,0</b>		<b>50,0</b>	
Thereof guarantees for export financing	0,0		0,0	

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**Berlin Hyp**

EU-Institutions	31.12.2019		31.12.2018	
	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	285,5	0,0
<b>Total (owed and guaranteed)</b>	<b>0,0</b>		<b>285,5</b>	
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**

	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	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
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
<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 2019, 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	31.12.2019		31.12.2018	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 a				
Pending foreclosures	2	1	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	31.12.2019		31.12.2018	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 c				
Total amount of arrears on the interest payable by	0,0	0,0	0,0	0,0