

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)
as of 30 September 2020, amounts in €mn

Berlin Hyp

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019	30.09.2020	30.09.2019
Mortgage Pfandbrief	15,366.1	13,351.7	16,662.8	14,701.1	17,654.7	15,640.2
<i>Of which:</i>						
<i>Derivatives</i>	0.0	0.0	0.0	0.0	0.0	0.0
Mortgage cover pool	15,767.3	14,019.2	17,315.1	15,514.9	18,086.7	16,220.0
<i>Of which:</i>						
<i>Derivatives</i>	0.0	0.0	0.0	0.0	0.0	0.0
Over-collateralisation (OC)	401.1	667.5	652.3	813.8	432.0	579.8
OC in consideration of the vdp credit quality differentiation model	401.1	667.5	652.3	813.8	-----	-----

* 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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
<= 6 months	538.5	279.2	1,903.7	1,015.7
> 6 months and <= 12 months	1,193.0	455.0	302.1	564.9
> 12 months and <= 18 months	1,372.8	538.0	688.9	666.5
> 18 months and <= 2 years	1,454.5	1,193.0	639.0	365.8
> 2 years and <= 3 years	2,003.5	2,996.0	1,320.8	1,429.7
> 3 years and <= 4 years	1,935.0	2,123.0	1,881.1	1,493.9
> 4 years and <= 5 years	2,047.0	1,935.0	1,818.8	1,691.6
> 5 years and <= 10years	4,022.0	2,903.0	6,521.6	6,175.2
> 10 years	799.9	929.5	691.2	615.9

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019	30.09.2020	30.09.2019
Public Pfandbrief	262.0	452.1	342.6	552.0	323.0	528.2
<i>Of which:</i>						
<i>Derivatives</i>	0.0	0.0	0.0	0.0	0.0	0.0
Public cover pool	275.5	469.4	427.6	700.7	383.9	635.8
<i>Of which:</i>						
<i>Derivatives</i>	0.0	0.0	0.0	0.0	0.0	0.0
Over-collateralisation (OC)	13.5	17.3	85.0	148.7	60.9	107.6
OC in consideration of the vdp credit quality differentiation model	13.5	17.3	85.0	148.7	-----	-----

* 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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
<= 6 months	0.0	125.1	0.6	13.1
> 6 months and <= 12 months	50.0	65.0	2.9	0.5
> 12 months and <= 18 months	0.0	0.0	0.4	0.5
> 18 months and <= 2 years	10.0	50.0	0.3	2.9
> 2 years and <= 3 years	9.0	10.0	0.6	8.7
> 3 years and <= 4 years	10.0	9.0	0.9	61.1
> 4 years and <= 5 years	20.0	10.0	3.6	0.8
> 5 years and <= 10years	113.0	133.0	107.1	186.6
> 10 years	50.0	50.0	159.1	195.2

Publication according to section 28 para. 1 nos. 4 to 11 PA
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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	
	30.09.2020	30.09.2019
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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
Germany	1,254.0	432.0	0.0	31.0
Finland	0.0	10.0	0.0	0.0
Canada	59.0	117.0	0.0	88.0
The Netherlands	0.0	20.0	0.0	20.0
Norway	15.0	0.0	0.0	0.0
Sweden	0.0	18.0	0.0	18.0
Total	1,328.0	597.0	0.0	157.0

Section 28 para. 1 no. 6 PA (Mortgage Pfandbrief)	Claims according to section 19 para. 1 no. 3 PA	
	30.09.2020	30.09.2019
Germany	0.0	6.0
Total	0.0	6.0

Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief)	Total amount of further cover assets for Mortgage Pfandbrief	
	30.09.2020	30.09.2019
Total	1,328.0	603.0

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	
	30.06.2020	30.06.2019
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	
	30.06.2020	30.06.2019	30.06.2020	30.06.2019
Germany	0.0	8.0	0.0	0.0
Denmark	0.0	2.5	0.0	0.0
Canada	0.0	16.0	0.0	0.0
Total	0.0	26.5	0.0	0.0

Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief)	Total amount of further cover assets for Public Pfandbrief	
	30.09.2020	30.09.2019
Total	0.0	26.5

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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	
	30.09.2020	30.09.2019
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	
	30.09.2020	30.09.2019
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	
	30.09.2020	30.09.2019
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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
in per cent	73.8	69.1	81.0	88.0

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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			
	30.09.2020	30.09.2019		
CHF	40.1	39.5		
GBP	103.4	199.4		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	30.09.2020	30.09.2019		
in years	4.0	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			
	30.09.2020	30.09.2019		
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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
in per cent	100.0	100.0	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			
	30.09.2020	30.09.2019		
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**Publication according to section 28 para. 2 nos. 1 to 3 PA
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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	
	30.09.2020	30.09.2019
up to € 300.000	36.6	46.1
more than € 300.000 up to € 1mn	100.7	118.0
more than € 1mn up to € 10mn	2,435.0	2,488.0
more than € 10mn	11,866.9	10,764.1
Total	14,439.2	13,416.2

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	30.09.2020		30.09.2019	
	Commercial	Residential	Commercial	Residential
Apartments		19.3		18.6
Single-family houses		88.5		90.0
Multiple-family houses		4,341.1		4,159.2
Office buildings	5,463.7		4,833.1	
Retail buildings	3,006.1		2,899.7	
Industrial buildings	135.0		123.6	
other commercially used buildings	1,282.5		1,156.7	
Buildings under construction	96.6	0.0	94.0	0.0
Building land	2.2	4.3	34.9	6.4
Total	9,986.1	4,453.2	9,142.0	4,274.2

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Belgium	30.09.2020		30.09.2019	
	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	137.1		204.7	
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
Total	137.1	0.0	204.7	0.0

Germany	30.09.2020		30.09.2019	
	Commercial	Residential	Commercial	Residential
Apartments		19.1		18.4
Single-family houses		10.8		12.3
Multiple-family houses		4,075.3		3,987.7
Office buildings	2,611.0		2,154.5	
Retail buildings	1,828.4		1,747.0	
Industrial buildings	106.1		94.7	
other commercially used buildings	955.4		871.9	
Buildings under construction	96.6	0.0	94.0	0.0
Building land	2.2	4.3	34.9	6.4
Total	5,599.7	4,109.5	4,997.0	4,024.8

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France	30.09.2020		30.09.2019	
	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	953.9		806.3	
Retail buildings	396.1		271.3	
Industrial buildings	0.0		0.0	
other commercially used buildings	54.5		54.5	
Buildings under construction	0.0	0.0	0.0	0.0
Building land	0.0	0.0	0.0	0.0
Total	1,404.5	0.0	1,132.1	0.0

UK	30.09.2020		30.09.2019	
	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	67.9		159.6	
Retail buildings	30.9		31.8	
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	98.8	0.0	191.4	0.0

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The Netherlands	30.09.2020		30.09.2019	
	Commercial	Residential	Commercial	Residential
Apartments		0.2		0.2
Single-family houses		77.7		77.7
Multiple-family houses		265.7		171.5
Office buildings	1,024.0		886.8	
Retail buildings	396.0		362.0	
Industrial buildings	28.9		28.9	
other commercially used buildings	205.5		205.6	
Buildings under construction	0.0	0.0	0.0	0.0
Building land	0.0	0.0	0.0	0.0
Total	1,654.4	343.7	1,483.3	249.4

Poland	30.09.2020		30.09.2019	
	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	494.0		445.5	
Retail buildings	267.7		400.2	
Industrial buildings	0.0		0.0	
other commercially used buildings	67.1		24.7	
Buildings under construction	0.0	0.0	0.0	0.0
Building land	0.0	0.0	0.0	0.0
Total	828.7	0.0	870.4	0.0

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Czech Republic	30.09.2020		30.09.2019	
	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	87.1		87.4	
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
Total	262.8	0.0	263.1	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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
Germany	0.0	0.0	0.0	0.0
Total	0.0	0.0	0.0	0.0

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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	
	30.09.2020	30.09.2019
Average loan-to-value ratio	56.1	55.6

**Publication according to
Section 28 para. 3 nos. 1 and 3 PA
as of 30 September 2020, 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	
	30.09.2020	30.09.2019
up to 10 Mio. €	11.1	2.4
more than 10 Mio. € up to 100 Mio. €	264.4	339.4
more than 100 Mio. €	0.0	101.1
Summe	275.5	442.9

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	30.09.2020		30.09.2019	
	owed	guaranteed	owed	guaranteed
State	59.0	0.0	65.0	0.0
Regional authorities	201.1	15.1	357.3	20.3
Local authorities	0.0	0.3	0.0	0.3
Other debtors	0.0	0.0	0.0	0.0
Total (owed and guaranteed)	275.5		442.9	
Thereof guarantees for export financing	0.0		0.0	

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Germany	30.09.2020		30.09.2019	
	owed	guaranteed	owed	guaranteed
State	0.0	0.0	0.0	0.0
Regional authorities	201.1	15.1	357.3	20.3
Local authorities	0.0	0.3	0.0	0.3
Other debtors	0.0	0.0	0.0	0.0
Total (owed and guaranteed)	216.5		377.9	
Thereof guarantees for export financing	0.0		0.0	

Austria	30.09.2020		30.09.2019	
	owed	guaranteed	owed	guaranteed
State	59.0	0.0	65.0	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)	59.0		65.0	
Thereof guarantees for export financing	0.0		0.0	

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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	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019
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