

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.12.2020	31.12.2019
<b>Mortgage Pfandbrief</b>	14.838,7	13.784,5	16.097,7	14.803,7	17.045,5	15.667,3
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Mortgage cover pool</b>	15.196,2	14.240,2	16.713,9	15.576,2	17.475,3	16.278,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	357,5	455,7	616,1	772,5	429,8	611,7
OC in consideration of the vdp credit quality differentiation model	357,5	455,7	616,1	772,5	-----	-----

\* 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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
<= 6 months	564,5	275,5	1.263,1	705,6
> 6 months and <= 12 months	1.995,8	947,0	533,8	680,6
> 12 months and <= 18 months	565,0	564,0	581,1	452,1
> 18 months and <= 2 years	1.549,7	2.005,0	687,7	506,9
> 2 years and <= 3 years	2.088,3	2.391,0	1.773,7	1.392,3
> 3 years and <= 4 years	1.673,0	2.091,0	2.067,4	1.889,6
> 4 years and <= 5 years	2.191,0	1.673,0	1.156,0	1.930,8
> 5 years and <= 10years	3.485,0	2.982,0	6.574,6	5.990,8
> 10 years	726,4	855,9	558,8	691,4

Publication according to section 28 para. 1 nos. 1 to 3 Pfandbrief Act (PA)  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value (NPV)		Risk-adj. NPV *	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019	31.12.2020	31.12.2019
<b>Public Pfandbrief</b>	260,0	452,0	339,4	543,1	320,8	521,5
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Public cover pool</b>	275,3	466,3	426,5	668,6	383,7	608,7
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
<b>Over-collateralisation (OC)</b>	15,2	14,3	87,1	125,5	62,9	87,3
OC in consideration of the vdp credit quality differentiation model	15,2	14,3	87,1	125,5	-----	-----

\* 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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
<= 6 months	25,0	190,0	2,3	10,0
> 6 months and <= 12 months	25,0	0,0	1,1	0,5
> 12 months and <= 18 months	10,0	25,0	0,4	2,3
> 18 months and <= 2 years	0,0	25,0	0,3	9,1
> 2 years and <= 3 years	9,0	10,0	0,7	0,7
> 3 years and <= 4 years	10,0	9,0	0,8	61,2
> 4 years and <= 5 years	35,0	10,0	3,6	0,8
> 5 years and <= 10years	96,0	133,0	106,9	186,6
> 10 years	50,0	50,0	159,1	195,2

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2020, amounts in €mn

<b>Section 28 para. 1 nos. 4 to 6 PA (Mortgage Pfandbrief):</b>	<b>Further cover assets for Mortgage Pfandbrief</b>	
---	---	--

<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>31.12.2020</b>	<b>31.12.2019</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>31.12.2020</b>	<b>31.12.2019</b>	<b>31.12.2020</b>	<b>31.12.2019</b>
Germany	679,0	256,0	0,0	60,0
Finland	0,0	10,0	0,0	0,0
Canada	49,0	117,0	0,0	88,0
Norway	0,0	15,0	0,0	0,0
Sweden	0,0	16,5	0,0	16,5
<b>Total</b>	<b>728,0</b>	<b>414,5</b>	<b>0,0</b>	<b>164,5</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>31.12.2020</b>	<b>31.12.2019</b>
Germany	0,0	193,0
Austria	0,0	30,0
Poland	0,0	24,0
<b>Total</b>	<b>0,0</b>	<b>247,0</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>31.12.2020</b>	<b>31.12.2019</b>
<b>Total</b>	<b>728,0</b>	<b>661,5</b>

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2020, amounts in €mn

<b>Section 28 para. 1 nos. 4 and 5 PA (Public Pfandbrief):</b>	<b>Further cover assets for Public Pfandbrief</b>	
--	---	--

<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>31.12.2020</b>	<b>31.12.2019</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>31.12.2020</b>	<b>31.12.2019</b>	<b>31.12.2020</b>	<b>31.12.2019</b>
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
<b>Total</b>	0,0	26,5	0,0	0,0

  

<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>31.12.2020</b>	<b>31.12.2019</b>
<b>Total</b>	0,0	26,5

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2020, 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>
--	---

Section 28 para. 1 no. 7 PA	Total amount of the claims which exceed the limits laid down in section 13 para. 1 PA	
	31.12.2020	31.12.2019
<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	
	31.12.2020	31.12.2019
<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	
	31.12.2020	31.12.2019
<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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
<b>in per cent</b>	73,4	69,3	80,4	85,3

Publication according to section 28 para. 1 nos. 4 to 11 PA  
as of 31 December 2020, 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			
	31.12.2020	31.12.2019		
CHF	39,9	39,2		
GBP	104,5	207,0		
Section 28 para. 1 no. 11 PA (Mortgage Pfandbrief)	Volume-weighted average of the maturity that has passed since the loan was granted (seasoning)			
	31.12.2020	31.12.2019		
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			
	31.12.2020	31.12.2019		
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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
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			
	31.12.2020	31.12.2019		
---	0,0	0,0		

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2020, 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	
	31.12.2020	31.12.2019
up to € 300.000	33,5	42,9
more than € 300.000 up to € 1mn	98,9	109,7
more than € 1mn up to € 10mn	2.427,1	2.463,5
more than € 10mn	11.908,8	10.962,6
<b>Total</b>	<b>14.468,2</b>	<b>13.578,7</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	31.12.2020		31.12.2019	
	Commercial	Residential	Commercial	Residential
Apartments		19,1		18,5
Single-family houses		88,3		89,4
Multiple-family houses		4.435,3		4.096,9
Office buildings	5.452,4		4.921,5	
Retail buildings	2.982,6		2.905,4	
Industrial buildings	134,8		123,6	
other commercially used buildings	1.252,6		1.281,6	
Buildings under construction	96,6	0,0	108,6	0,0
Building land	2,2	4,3	27,0	6,4
<b>Total</b>	<b>9.921,2</b>	<b>4.547,0</b>	<b>9.367,7</b>	<b>4.211,0</b>

Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

Belgium	31.12.2020		31.12.2019	
	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		152,6	
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>137,1</b>	<b>0,0</b>	<b>152,6</b>	<b>0,0</b>

  

Germany	31.12.2020		31.12.2019	
	Commercial	Residential	Commercial	Residential
Apartments		18,9		18,1
Single-family houses		10,6		11,8
Multiple-family houses		4.170,8		3.896,0
Office buildings	2.661,3		2.276,3	
Retail buildings	1.812,2		1.836,4	
Industrial buildings	105,9		94,7	
other commercially used buildings	925,2		954,5	
Buildings under construction	96,6	0,0	108,6	0,0
Building land	2,2	4,3	27,0	6,4
<b>Total</b>	<b>5.603,3</b>	<b>4.204,6</b>	<b>5.297,4</b>	<b>3.932,3</b>



Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

France	31.12.2020		31.12.2019	
	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	918,1		818,8	
Retail buildings	361,6		295,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	53,4		54,5	
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>1.333,1</b>	<b>0,0</b>	<b>1.168,9</b>	<b>0,0</b>

  

UK	31.12.2020		31.12.2019	
	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	68,9		166,1	
Retail buildings	31,4		33,1	
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>100,3</b>	<b>0,0</b>	<b>199,2</b>	<b>0,0</b>

Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

The Netherlands	31.12.2020		31.12.2019	
	Commercial	Residential	Commercial	Residential
Apartments		0,2		0,2
Single-family houses		77,7		77,7
Multiple-family houses		264,5		200,9
Office buildings	1.023,4		909,6	
Retail buildings	430,0		361,9	
Industrial buildings	28,9		28,9	
other commercially used buildings	207,0		205,5	
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>1.689,3</b>	<b>342,4</b>	<b>1.506,0</b>	<b>278,8</b>

  

Poland	31.12.2020		31.12.2019	
	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	467,8		422,4	
Retail buildings	260,6		291,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	67,1		67,1	
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>795,4</b>	<b>0,0</b>	<b>780,5</b>	<b>0,0</b>

**Publication according to section 28 para. 2 nos. 1 to 3 PA  
as of 31 December 2020, amounts in €mn**

**Berlin Hyp**

Czech Republic	31.12.2020		31.12.2019	
	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	87,0		87,3	
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>262,7</b>	<b>0,0</b>	<b>263,0</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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
Germany	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 nos. 1 to 3 PA  
as of 31 December 2020, amounts in €mn

**Berlin Hyp**

Section 28 para. 2 no. 3 PA:	Average loan-to-value ratio, weighted using the mortgage lending value
------------------------------	--

	in per cent	
	31.12.2020	31.12.2019
Average loan-to-value ratio	56,2	56,0

**Publication according to  
Section 28 para. 3 nos. 1 and 3 PA  
as of 31 December 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	
	31.12.2020	31.12.2019
up to 10 Mio. €	11,1	2,2
more than 10 Mio. € up to 100 Mio. €	264,2	336,5
more than 100 Mio. €	0,0	101,1
<b>Summe</b>	<b>275,3</b>	<b>439,8</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	31.12.2020		31.12.2019	
	owed	guaranteed	owed	guaranteed
State	59,0	0,0	65,0	0,0
Regional authorities	201,1	14,9	357,3	17,3
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	0,0	0,0
<b>Total (owed and guaranteed)</b>	<b>275,3</b>		<b>439,8</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 2020, amounts in €mn**

**Berlin Hyp**

Germany	31.12.2020		31.12.2019	
	owed	guaranteed	owed	guaranteed
State	0,0	0,0	0,0	0,0
Regional authorities	201,1	14,9	357,3	17,3
Local authorities	0,0	0,3	0,0	0,3
Other debtors	0,0	0,0	0,0	0,0
<b>Total (owed and guaranteed)</b>	<b>216,3</b>		<b>374,9</b>	
Thereof guarantees for export financing	0,0		0,0	

Austria	31.12.2020		31.12.2019	
	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
<b>Total (owed and guaranteed)</b>	<b>59,0</b>		<b>65,0</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 2020, amounts in €mn

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	
	31.12.2020	31.12.2019	31.12.2020	31.12.2019
	State	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 2020, 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>
---	--

Section 28 para. 2 no. 4 a) to c) PA	31.12.2020		31.12.2019	
	Commercial number	Residential number	Commercial number	Residential number
No. 4 a				
Pending foreclosures	1	0	2	1
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	31.12.2020		31.12.2019	
	Commercial € mn	Residential € mn	Commercial € mn	Residential € mn
No. 4 c				
Total amount of arrears on the interest payable by	0,0	0,0	0,0	0,0