

150 years is
**a good
start.**

Annual Report 2018

Service

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List of Important Abbreviations

Abs.	Absatz (paragraph)	HQE	Haute Qualite Environnementale (High Quality Environmental standard)
AG	Aktiengesellschaft (stock corporation)	HRB	Handelsregister Teil B (Commercial Register)
AktG	Aktiengesetz	IA	Inanspruchnahme (called to account)
AMA	Advanced Measurement Approach	iBoxx	Index family for bond market indices
APP	Asset Purchase Programme	IDW	Institut der Wirtschaftsprüfer (Institute of Public Auditors in Germany)
AReG	Abschlussprüferreformgesetz (German Audit Reform Act)	IF	Immobilienfinanzierung (real estate financing)
AT	non-tariff	IFRS	International Financial Reporting Standards
BA	Berufsakademie (University of Cooperative Education)	InstitutsVergV	Verordnung über die aufsichtsrechtlichen Anforderungen an Vergütungssysteme von Instituten (Institutional Remuneration Ordinance)
BCBS	Basel Committee on Banking Supervision	IREBS	International Real Estate Business School
BGB	Bürgerliches Gesetzbuch (German Civil Code)	IRRBB	Interest Rate Risk in the Banking Book
BGH	Bundesgerichtshof (Federal Court of Justice)	IT	Information technology
BilMoG	Bilanzrechtsmodernisierungsgesetz (German Accounting Law Adjustment Act)	IWF	Internationaler Währungsfonds (International Monetary Fund)
BIP	Bruttoinlandsprodukt (gross domestic product)	KA	Kreditausschuss (Loans Committee)
BL	Bereichsleiter (division head)	K-Fälle	Katastrophenfälle (catastrophe case)
BREEAM	Building Research Establishment Environment Assessment	KR	Kredit (loan)
BRRD	Bank Recovery and Resolution Directive	KWG	Kreditwesengesetz (German Banking Act)
BSG	Betriebssportgemeinschaft (Company Sports club)	LCR	Liquidity Coverage Ratio
BSI	Bundesamt für Sicherheit in der Informationstechnik (Federal Office for Information Technology Security)	LGD	lost given defaults
CBPP III	Covered Bond Purchase Program	LEED	Leadership in Energy and Environmental Design
CCF	Credit Conversion Factor	LMA	Loan Market Association
CD	Corporate Design	LR	Leverage Ratio
CRD	Capital Requirements Directive	LTV	Loan-to-Value
CRR	Capital Requirements Regulation	MaRisk	Mindestanforderungen an das Risikomanagement (Minimum Requirements for Risk Management)
CSR	Corporate Social Responsibility	MaSan	Mindestanforderungen an die Ausgestaltung von Sanierungsplänen (Minimum Requirements for the Structure of Restructuring Plans)
D & O	Directors & Officers	MREL	Minimum Requirement for Eligible Liabilities
DCGK	Deutscher Corporate Governance Kodex (German Corporate Government Code)	NPL	Non-Performing Loans
DGNB	Deutsche Gesellschaft für Nachhaltiges Bauen (German Sustainable Building Council)	NSFR	Net Stable Funding Ratio
DIIR	Deutsches Institut für Interne Revision (German Institute of Internal Auditors)	OHG	Offene Handelsgesellschaft (private partnership)
DRS	Deutscher Rechnungslegungs Standard (German Accounting Standard)	OI	Organisation/Informationstechnologie (organisation/information technology)
DSGV	Deutscher Sparkassen- und Giroverband (German Savings Bank Association)	OpRisk	Operationelle Risiken (operational risks)
DV	Datenverarbeitung (data processing)	PA	Prüfungsausschuss (Audit Committee)
EGHGB	Einführungsgesetz zum Handelsgesetzbuch (Introductory Law to the German Commercial Code)	PE	Personal (staff)
EstG	Einkommensteuergesetz (German Income Tax Code)	PfandBG	Pfandbriefgesetz (Pfandbrief Act)
ESZB	Europäisches System der Zentralbanken (European System of Central Banks)	PSA	Personal- und Strategieausschuss (Staff and Strategy Committee)
EU	European Union	PWB	Pauschalwertberichtigung (lump-sum value adjustments)
EURIBOR	Euro Interbank Offered Rate	RechKredV	Verordnung über die Rechnungslegung der Kreditinstitute (Regulation on the Accounts of Banking Institutions)
EWB	Einzelwertberichtigung (specific valuation allowances and reserves)	RST	Rückstellungen (reserves)
EZB	Europäische Zentralbank (European Central Bank)	RWA	Risk-weighted asset
FED	Federal Reserve Bank	SAG	Sanierungs- und Abwicklungsgesetz (Restructuring and Winding-Up Act)
FRA	Forward Rate Agreement	SAP	Systems, applications, products
GbR	Gesellschaft bürgerlichen Rechts (civil law partnership)	SEPA	Single Euro Payments Area
GmbH	Gesellschaft mit beschränkter Haftung (private limited company)	SolvV	Solvabilitätsverordnung (Solvency Regulation)
GuV	Gewinn- und Verlustrechnung (profit and loss account)	SRB	Single Resolution Board
HGB	Handelsgesetzbuch (German Commercial Code)	SRM	Single Resolution Mechanism
		SSM	Single Supervisory Mechanism
		TLTRO	Targeted longer-term refinancing operations
		TR	Treasury
		VaR	Value-at-Risk
		vdp	Verband deutscher Pfandbriefbanken e.V., Berlin
		ZIA	Zentraler Immobilien Ausschuss (German Property Federation)

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Publications for our business partners in 2019

- Annual Report 2018
(German/English)
- Half-Year Financial Report as at 30 June 2019
(German/English)
- Interim Report as at 30 September 2019
(German/English)

In this Annual Report, reference to the masculine form naturally also includes the feminine form.

Imprint

Publisher

Berlin Hyp AG
Communications and Marketing
Budapester Strasse 1
10787 Berlin
Germany

Concept, Editorial – Text and Design

Layout and Typesetting

Heimrich & Hannot GmbH
Stralauer Allee 2
10245 Berlin
Germany

