

Publication in accordance with section 28 para. 1, nos. 1 to 3 German Pfandbrief Act

Pfandbriefe in circulation and respective cover assets

Mortgage Cover Assets

| 1) Total amount in circulation | Nominal | | Present value | | Risk-adjusted present value | |
|--------------------------------|--------------|--------------|---------------|--------------|-----------------------------|--------------|
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 |
| <i>in EUR m</i> | | | | | | |
| Mortgage Pfandbriefe | 3.217,9 | 3.491,4 | 3.357,8 | 3.480,9 | 3.281,8 | 3.379,5 |
| Mortgage Cover Assets | 3.779,2 | 4.251,3 | 4.027,9 | 4.387,6 | 3.908,4 | 4.224,5 |
| Surplus cover | 561,3 | 759,9 | 670,2 | 906,7 | 626,6 | 845,0 |

| zu 2) Maturity structure (residual time to maturity) * | 30.09.2009 | | 30.09.2008 | |
|--|--------------|---------------------------------|----------------------------------|----------------------------------|
| | up to 1 year | more than 1 year, up to 2 years | more than 2 years, up to 3 years | more than 3 years, up to 4 years |
| <i>in EUR m</i> | | | | |
| Mortgage Pfandbriefe | 1.010,2 | 283,6 | 478,6 | 1.162,0 |
| Mortgage Cover Assets | 891,4 | 369,8 | 588,5 | 486,7 |
| <i>in EUR m</i> | | | | |
| Mortgage Pfandbriefe | 991,2 | 1.128,5 | 270,7 | 73,5 |
| Mortgage Cover Assets | 711,2 | 605,3 | 254,9 | 510,8 |

| zu 3) Proportion of derivatives | Present value | | Present value in percent | |
|---------------------------------|---------------|------------|--------------------------|------------|
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 |
| <i>in EUR m</i> | | | | |
| Mortgage Pfandbriefe | 3.357,8 | 3.480,9 | 100,0 | 100,0 |
| <i>of which derivatives</i> | 0,0 | 0,0 | 0,0 | 0,0 |
| Mortgage Cover Assets | 4.027,9 | 4.387,6 | 100,0 | 100,0 |
| <i>of which derivatives</i> | 0,0 | 0,0 | 0,0 | 0,0 |

| zu 4) Proportion of further cover assets | Nominal | | Nominal in percent | |
|--|------------|------------|--------------------|------------|
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 |
| <i>in EUR m</i> | | | | |
| Mortgage Cover Assets | 3.779,2 | 4.251,3 | 100,0 | 100,0 |
| <i>of which further cover assets</i> | 175,0 | 581,8 | 4,6 | 13,7 |

* All derivatives included in the total amount with their present value are allocated to the maturity class "up to 1 year"

Publication in accordance with section 28 para. 1, nos. 1 to 3 German Pfandbrief Act

Pfandbriefe in circulation and respective cover assets

Public sector Cover Assets

| 1) Total amount in circulation | Nominal | | Present value | | Risk-adjusted present value | |
|--------------------------------|--------------|--------------|---------------|--------------|-----------------------------|--------------|
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 |
| <i>in EUR m</i> | | | | | | |
| Public sector Pfandbriefe | 2.388,9 | 5.485,0 | 2.562,7 | 5.546,5 | 2.472,0 | 5.705,3 |
| Public sector Cover Assets | 2.565,8 | 5.936,1 | 2.808,9 | 6.104,7 | 2.707,4 | 6.249,0 |
| Surplus cover | 176,9 | 451,0 | 246,2 | 558,2 | 235,4 | 543,7 |

| zu 2) Maturity structure (residual time to maturity) * | | | | | | | | |
|--|--------------|------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------------------|-----------------------|--|
| 30.09.2009 | up to 1 year | more than 1 year, up to 2 years | more than 2 years, up to 3 years | more than 3 years, up to 4 years | more than 4 years, up to 5 years | more than 5 years, up to 10 years | more than 10 years | |
| | | | | | | | | |
| Public sector Pfandbriefe | 792,9 | 17,1 | 615,1 | 7,7 | 614,2 | 191,2 | 150,7 | |
| Public sector Cover Assets | 413,2 | 63,9 | 114,7 | 516,8 | 477,3 | 659,5 | 320,4 | |
| 30.09.2008 | up to 1 year | more than 1 year, up to 2 years | more than 2 years, up to 3 years | more than 3 years, up to 4 years | more than 4 years, up to 5 years | more than 5 years, up to 10 years | more than 10 years | |
| <i>in EUR m</i> | | | | | | | | |
| Public sector Pfandbriefe | 2.792,8 | 905,2 | 137,1 | 641,9 | 7,7 | 753,8 | 246,5 | |
| Public sector Cover Assets | 2.010,4 | 519,0 | 178,2 | 119,4 | 1.034,5 | 1.810,6 | 264,0 | |

| zu 3) Proportion of derivatives | | | | | |
|---------------------------------|---------------|------------|--------------------------|------------|--|
| | Present value | | Present value in percent | | |
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 | |
| <i>in EUR m</i> | | | | | |
| Public sector Pfandbriefe | 2.562,7 | 5.546,5 | 100,0 | 100,0 | |
| of which derivatives | 0,0 | 2,2 | 0,0 | 0,0 | |
| Public sector Cover Assets | 2.808,9 | 6.104,7 | 100,0 | 100,0 | |
| of which derivatives | 0,0 | 2,0 | 0,0 | 0,0 | |

| zu 4) Proportion of further cover assets | | | | | |
|--|------------|------------|--------------------|------------|--|
| | Nominal | | Nominal in percent | | |
| | 30.09.2009 | 30.09.2008 | 30.09.2009 | 30.09.2008 | |
| <i>in EUR m</i> | | | | | |
| Public sector Cover Assets | 2.565,8 | 5.936,1 | 100,0 | 100,0 | |
| of which further cover assets | 174,0 | 327,0 | 6,8 | 5,5 | |

* All derivatives included in the total amount with their present value are allocated to the maturity class "up to 1 year"

Publication in accordance with section 28 para. 2, no. 1a German Pfandbrief Act

Assets (at nominal value in EUR m) used to cover mortgage Pfandbriefe by size

Mortgage Cover Assets

| Mortgage assets * | 30.09.2009 | 30.09.2008 |
|--|----------------|----------------|
| <i>in EUR m</i> | | |
| up to EUR 300.000 | 168,0 | 194,1 |
| more than EUR 300.000, up to EUR 5.000.000 | 993,6 | 1.094,9 |
| more than EUR 5.000.000 | 2.442,6 | 2.380,5 |
| Total | 3.604,2 | 3.669,5 |

* This does not include further cover assets (securities, time deposits) referred to in section 19 German Pfandbrief Act

Publication in accordance with section 28 para. 2, no. 1b and 1c German Pfandbrief Act

Assets used to cover mortgage Pfandbriefe by location of mortgaged property and by property use

Mortgage Cover Assets

| Germany | 30.09.2009 | | 30.09.2008 | |
|---|----------------|----------------|----------------|----------------|
| | Commercial | Residential | Commercial | Residential |
| <i>in EUR m</i> | | | | |
| Residential | 1,7 | 192,0 | 1,4 | 168,7 |
| Single-family homes | 1,7 | 94,9 | 0,6 | 107,9 |
| Multi-family homes | 16,1 | 1.332,8 | 16,3 | 1.425,9 |
| Office buildings | 940,1 | - | 763,1 | - |
| Commercial buildings | 399,2 | - | 461,8 | - |
| Industrial buildings | 22,4 | - | 23,5 | - |
| Other commercial buildings | 601,5 | - | 593,8 | - |
| New buildings in course of construction | - | - | 77,4 | 27,4 |
| Construction sites | 1,3 | 0,4 | 1,2 | 0,4 |
| Total | 1.983,9 | 1.620,1 | 1.939,0 | 1.730,2 |

| France | 30.09.2009 | | 30.09.2008 | |
|---|------------|-------------|------------|-------------|
| | Commercial | Residential | Commercial | Residential |
| <i>in EUR m</i> | | | | |
| Residential | - | 0,0 | - | 0,0 |
| Single-family homes | - | 0,2 | - | 0,3 |
| Multi-family homes | - | - | - | - |
| Office buildings | - | - | - | - |
| Commercial buildings | - | - | - | - |
| Industrial buildings | - | - | - | - |
| Other commercial buildings | - | - | - | - |
| New buildings in course of construction | - | - | - | - |
| Construction sites | - | - | - | - |
| Total | - | 0,2 | - | 0,3 |

| Total | 30.09.2009 | | 30.09.2008 | |
|-----------------|----------------|----------------|----------------|----------------|
| | Commercial | Residential | Commercial | Residential |
| <i>in EUR m</i> | | | | |
| Total | 1.983,9 | 1.620,3 | 1.939,0 | 1.730,5 |

Publication in accordance with section 28 para. 2, no. 2 German Pfandbrief A

Arrears of payments on loans used to cover mortgage Pfandbriefe

Mortgage Cover Assets

| Total amount of payments in arrears for at least 90 days | 30.09.2009 | 30.09.2008 |
|--|-------------|-------------|
| <i>in EUR m</i> | | |
| Germany | 62,9 | 40,8 |
| Belgium | - | - |
| Denmark | - | - |
| France | 0,0 | 0,0 |
| United Kingdom | - | - |
| Luxemburg | - | - |
| Netherlands | - | - |
| Austria | - | - |
| Sweden | - | - |
| Spain | - | - |
| Total | 62,9 | 40,8 |

Publication in accordance with section 28 para. 3, no. 1 German Pfandbrief Act

Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

| Germany | 30.09.2009 | 30.09.2008 |
|---------------------------|----------------|----------------|
| <i>in EUR m</i> | | |
| Central government | 10,6 | 10,8 |
| Regional public authoriti | 437,6 | 1.590,2 |
| Local public authorities | 26,1 | 26,8 |
| Other borrowers | 1.476,7 | 3.157,9 |
| Total | 1.951,1 | 4.785,7 |

| Belgium | 30.09.2009 | 30.09.2008 |
|---------------------------|------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 10,0 |
| Total | - | 10,0 |

| France | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------|--------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | 0,8 | 1,3 |
| Local public authorities | 10,2 | 12,1 |
| Other borrowers | 53,8 | 87,0 |
| Total | 64,8 | 100,3 |

Publication in accordance with section 28 para. 3, no. 1 German Pfandbrief Act

Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

| Greece | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------|-------------|
| <i>in EUR m</i> | | |
| Central government | 50,0 | 50,0 |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | - |
| Total | 50,0 | 50,0 |

| United Kingdom | 30.09.2009 | 30.09.2008 |
|---------------------------|------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 10,0 |
| Total | - | 10,0 |

| Ireland | 30.09.2009 | 30.09.2008 |
|---------------------------|------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 60,0 |
| Total | - | 60,0 |

| Italy | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------|-------------|
| <i>in EUR m</i> | | |
| Central government | 70,0 | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | 10,0 | 10,0 |
| Total | 80,0 | 10,0 |

Publication in accordance with section 28 para. 3, no. 1 German Pfandbrief Act

Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

| Netherlands | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 26,0 |
| Total | - | 26,0 |

| Austria | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | 240,0 | 365,0 |
| Total | 240,0 | 365,0 |

| Poland | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Central government | 35,0 | 261,0 |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | - |
| Total | 35,0 | 261,0 |

| Switzerland | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | 45,0 | 45,0 |
| Total | 45,0 | 45,0 |

Publication in accordance with section 28 para. 3, no. 1 German Pfandbrief Act

Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

| Sweden | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | 20,0 | 20,0 |
| Total | 20,0 | 20,0 |

| Slovakia | 30.09.2009 | 30.09.2008 |
|---------------------------|------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | 98,0 |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | - |
| Total | - | 98,0 |

| Czech Republic | 30.09.2009 | 30.09.2008 |
|---------------------------|------------|-------------|
| <i>in EUR m</i> | | |
| Central government | - | 10,0 |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | - |
| Total | - | 10,0 |

| Hungary | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------|-------------|
| <i>in EUR m</i> | | |
| Central government | 80,0 | 45,0 |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 30,0 |
| Total | 80,0 | 75,0 |

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

| USA | 30.09.2009 | 30.09.2008 |
|---------------------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Central government | - | - |
| Regional public authoriti | - | - |
| Local public authorities | - | - |
| Other borrowers | - | 10,0 |
| Total | - | 10,0 |

| Total | 30.09.2009 | 30.09.2008 |
|-----------------|-------------------|-------------------|
| <i>in EUR m</i> | | |
| Total | 2.565,8 | 5.936,1 |

Publication in accordance with section 28 para. 3, no. 2 German Pfandbrief Act

Arrears of payments on loans used to cover public sector Pfandbriefe

Public sector Cover Assets

| Germany | | 30.09.2009 | 30.09.2008 |
|---------------------------|-----------------|-------------|------------|
| | <i>in EUR m</i> | | |
| Central government | | - | - |
| Regional public authoriti | | 13,5 | 4,5 |
| Local public authorities | | - | - |
| Other borrowers | | 0,4 | 0,3 |
| Total | | 13,9 | 4,8 |