

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	
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	31.12.2009	31.12.2008
<i>in EUR m</i>						
Mortgage Pfandbriefe	3.506,4	3.927,9	3.649,6	4.062,7	3.562,0	3.977,4
Mortgage Cover Assets	4.052,3	4.587,5	4.316,2	4.849,2	4.201,4	4.713,7
Surplus cover	545,9	659,7	666,6	786,5	639,5	736,3

zu 2) Maturity structure (residual time to maturity) *	31.12.2009		31.12.2008	
	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	831,9	498,5	369,1	1.473,4
Mortgage Cover Assets	1.086,6	425,0	636,6	751,2
<i>in EUR m</i>				
Mortgage Pfandbriefe	989,3	1.118,8	458,6	349,1
Mortgage Cover Assets	1.513,2	510,9	390,0	581,3

zu 3) Proportion of derivatives	Present value		Present value in percent	
	31.12.2009	31.12.2008	31.12.2009	31.12.2008
<i>in EUR m</i>				
Mortgage Pfandbriefe	3.649,6	4.062,7	100,0	100,0
<i>of which derivatives</i>	0,0	0,0	0,0	0,0
Mortgage Cover Assets	4.316,2	4.849,2	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	
	31.12.2009	31.12.2008	31.12.2009	31.12.2008
<i>in EUR m</i>				
Mortgage Cover Assets	4.052,3	4.587,5	100,0	100,0
<i>of which further cover assets</i>	575,0	938,2	14,2	20,5

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

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Pfandbriefe in circulation and respective cover assets

Public sector Cover Assets

1) Total amount in circulation	Nominal		Present value		Risk-adjusted present value	
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	31.12.2009	31.12.2008
<i>in EUR m</i>						
Public sector Pfandbriefe	2.301,3	5.272,0	2.470,0	5.533,1	2.391,4	5.672,3
Public sector Cover Assets	2.442,7	5.663,3	2.669,1	5.963,3	2.578,5	6.090,2
Surplus cover	141,4	391,3	199,0	430,2	187,1	417,9

zu 2) Maturity structure (residual time to maturity) *							
31.12.2009	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	708,8	22,0	605,0	48,0	603,0	163,0	151,5
Public sector Cover Assets	238,6	97,0	170,5	387,4	340,5	986,1	222,6
31.12.2008	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	2.748,6	879,1	47,0	611,7	48,0	739,7	197,8
Public sector Cover Assets	2.014,7	275,2	115,5	176,0	1.345,5	1.460,0	276,3

zu 3) Proportion of derivatives					
	Present value		Present value in percent		
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	
<i>in EUR m</i>					
Public sector Pfandbriefe	2.470,0	5.533,1	100,0	100,0	
<i>of which derivatives</i>	0,0	11,0	0,0	0,2	
Public sector Cover Assets	2.669,1	5.963,3	100,0	100,0	
<i>of which derivatives</i>	0,0	0,1	0,0	0,0	

zu 4) Proportion of further cover assets					
	Nominal		Nominal in percent		
	31.12.2009	31.12.2008	31.12.2009	31.12.2008	
<i>in EUR m</i>					
Public sector Cover Assets	2.442,7	5.663,3	100,0	100,0	
<i>of which further cover assets</i>	221,0	360,1	9,0	6,4	

* 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 *	31.12.2009	31.12.2008
<i>in EUR m</i>		
up to EUR 300.000	158,2	183,6
more than EUR 300.000, up to EUR 5.000.000	897,1	1.029,0
more than EUR 5.000.000	2.422,1	2.436,7
Total	3.477,3	3.649,3

* 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	31.12.2009		31.12.2008	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Residential	1,8	186,4	1,4	177,8
Single-family homes	1,2	90,5	0,6	102,8
Multi-family homes	14,9	1.233,1	15,8	1.413,4
Office buildings	906,9	-	748,7	-
Commercial buildings	421,0	-	453,4	-
Industrial buildings	23,8	-	23,1	-
Other commercial buildings	595,4	-	607,7	-
New buildings in course of construction	-	-	75,6	27,1
Construction sites	1,6	0,4	1,1	0,4
Total	1.966,7	1.510,4	1.927,4	1.721,6

France	31.12.2009		31.12.2008	
	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	31.12.2009		31.12.2008	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Total	1.966,7	1.510,6	1.927,4	1.721,9

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Arrears of payments on loans used to cover mortgage Pfandbriefe

Mortgage Cover Assets

Total amount of payments in arrears for at least 90 days	31.12.2009	31.12.2008
<i>in EUR m</i>		
Germany	49,8	35,8
France	0,0	0,0
Total	49,8	35,8

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Germany	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	10,6	10,8
Regional public authoriti	298,2	1.754,8
Local public authorities	25,8	26,6
Other borrowers	1.449,6	2.942,1
Total	1.784,2	4.734,3

Belgium	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
Total	-	10,0

France	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	0,5	1,0
Local public authorities	10,2	11,9
Other borrowers	64,9	51,1
Total	75,5	64,0

Greece	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	50,0	50,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	50,0	50,0

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Ireland	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	80,0
Total	-	80,0

Italy	31.12.2009	31.12.2008
<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

Netherlands	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	26,0
Total	-	26,0

Austria	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	238,0	210,0
Total	238,0	210,0

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Poland	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	35,0	246,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	35,0	246,0

Switzerland	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	45,0	45,0
Total	45,0	45,0

Sweden	31.12.2009	31.12.2008
<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	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	98,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	-	98,0

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Czech Republic	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	-	10,0
Regional public authorities	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	-	10,0

Hungary	31.12.2009	31.12.2008
<i>in EUR m</i>		
Central government	115,0	30,0
Regional public authorities	-	-
Local public authorities	-	-
Other borrowers	-	30,0
Total	115,0	60,0

Total	31.12.2009	31.12.2008
<i>in EUR m</i>		
Total	2.442,7	5.663,3

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Arrears of payments on loans used to cover public sector Pfandbriefe

Public sector Cover Assets

Germany		31.12.2009	31.12.2008
	<i>in EUR m</i>		
Central government		-	-
Regional public authoriti		12,5	4,5
Local public authorities		-	-
Other borrowers		0,2	0,3
Total		12,7	4,8