

**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	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<i>in EUR m</i>						
Mortgage Pfandbriefe	3.197,3	3.214,2	3.332,7	3.340,3	3.264,3	3.260,4
Mortgage Cover Assets	3.653,7	3.755,2	3.902,6	4.077,0	3.821,8	3.950,1
<b>Surplus cover</b>	<b>456,4</b>	<b>541,0</b>	<b>569,9</b>	<b>736,8</b>	<b>557,5</b>	<b>689,7</b>

zu 2) Maturity structure (residual time to maturity) *	31.03.2010	more than 1 year,		more than 2 years,		more than 3 years,		more than 4 years,		more than 5 years,	
		up to 1 year	up to 2 years	up to 3 years	up to 4 years	up to 5 years	up to 10 years	more than 10 years			
<i>in EUR m</i>											
Mortgage Pfandbriefe	672,2	341,5	1.237,5	644,9	153,0	148,1	0,0				
Mortgage Cover Assets	978,3	549,7	593,8	495,7	582,2	448,1	5,9				
	31.03.2009	more than 1 year,		more than 2 years,		more than 3 years,		more than 4 years,		more than 5 years,	
		up to 1 year	up to 2 years	up to 3 years	up to 4 years	up to 5 years	up to 10 years	more than 10 years			
<i>in EUR m</i>											
Mortgage Pfandbriefe	765,7	735,9	291,5	1.290,6	44,9	85,6	0,0				
Mortgage Cover Assets	834,9	410,7	474,0	526,1	432,1	1.051,0	26,3				

zu 3) Proportion of derivatives	Present value		Present value in percent	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<i>in EUR m</i>				
Mortgage Pfandbriefe	3.332,7	3.340,3	100,0	100,0
<i>of which derivatives</i>	0,0	0,0	0,0	0,0
Mortgage Cover Assets	3.902,6	4.077,0	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	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<i>in EUR m</i>				
Mortgage Cover Assets	3.653,7	3.755,2	100,0	100,0
<i>of which further cover assets</i>	258,0	75,0	7,1	2,0

\* 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	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	31.03.2010	31.03.2009
<i>in EUR m</i>						
Public sector Pfandbriefe	2.219,4	3.995,9	2.399,5	4.278,5	2.337,9	4.172,8
Public sector Cover Assets	2.355,9	4.258,6	2.567,8	4.634,0	2.504,2	4.455,0
<b>Surplus cover</b>	<b>136,5</b>	<b>262,7</b>	<b>168,3</b>	<b>355,5</b>	<b>166,2</b>	<b>282,2</b>

zu 2) Maturity structure (residual time to maturity) *							
31.03.2010	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	657,1	74,7	547,1	543,5	82,4	166,0	148,5
Public sector Cover Assets	203,2	113,4	381,7	407,7	250,2	847,1	152,6
31.03.2009	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
	<i>in EUR m</i>						
Public sector Pfandbriefe	1.692,9	678,5	99,7	552,8	573,5	200,7	197,8
Public sector Cover Assets	835,9	315,0	128,0	841,8	705,8	955,8	476,3

zu 3) Proportion of derivatives		Present value		Present value in percent	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	
	<i>in EUR m</i>				
Public sector Pfandbriefe	2.399,5	4.278,5	100,0	100,0	
<i>of which derivatives</i>	0,0	0,0	0,0	0,0	
Public sector Cover Assets	2.567,8	4.634,0	100,0	100,0	
<i>of which derivatives</i>	0,0	7,8	0,0	0,2	

zu 4) Proportion of further cover assets		Nominal		Nominal in percent	
	31.03.2010	31.03.2009	31.03.2010	31.03.2009	
	<i>in EUR m</i>				
Public sector Cover Assets	2.355,9	4.258,6	100,0	100,0	
<i>of which further cover assets</i>	271,0	324,8	11,5	7,6	

\* 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 *	31.03.2010	31.03.2009
<i>in EUR m</i>		
up to EUR 300.000	153,0	178,0
more than EUR 300.000, up to EUR 5.000.000	881,8	1.012,6
more than EUR 5.000.000	2.360,8	2.489,6
<b>Total</b>	<b>3.395,7</b>	<b>3.680,2</b>

\* 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*	31.03.2010		31.03.2009	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Residential	-	167,1	1,3	175,3
Single-family homes	-	90,0	0,6	99,0
Multi-family homes	-	1.201,0	15,3	1.424,8
Office buildings	869,0	-	775,6	-
Commercial buildings	402,3	-	446,8	-
Industrial buildings	23,7	-	22,8	-
Other commercial buildings	640,3	-	611,3	-
New buildings in course of construction	-	-	78,9	26,6
Construction sites	1,6	0,4	1,1	0,4
<b>Total</b>	<b>1.936,9</b>	<b>1.458,6</b>	<b>1.953,7</b>	<b>1.726,2</b>

France*	31.03.2010		31.03.2009	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Residential	-	0,0	-	0,0
Single-family homes	-	0,2	-	0,2
Multi-family homes	-	-	-	-
Office buildings	-	-	-	-
Commercial buildings	-	-	-	-
Industrial buildings	-	-	-	-
Other commercial buildings	-	-	-	-
New buildings in course of construction	-	-	-	-
Construction sites	-	-	-	-
<b>Total</b>	<b>-</b>	<b>0,2</b>	<b>-</b>	<b>0,3</b>

Total	31.03.2010		31.03.2009	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
<b>Total</b>	<b>1.936,9</b>	<b>1.458,8</b>	<b>1.953,7</b>	<b>1.726,4</b>

\*The Assets are solely classed by the primary property use in Commercial and Residential

**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	31.03.2010	31.03.2009
<i>in EUR m</i>		
Germany	52,4	36,8
France	0,0	0,0
<b>Total</b>	<b>52,4</b>	<b>36,8</b>

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

Assets used to cover public sector Pfandbriefe

**Public sector Cover Assets**

<b>Germany</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	10,5	10,7
Regional public authoriti	296,1	698,4
Local public authorities	25,5	26,5
Other borrowers	1.409,8	2.358,0
<b>Total</b>	<b>1.741,8</b>	<b>3.093,6</b>

<b>France</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	0,2	1,0
Local public authorities	9,7	11,2
Other borrowers	64,1	60,4
<b>Total</b>	<b>74,0</b>	<b>72,5</b>

<b>Greece</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	50,0	50,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
<b>Total</b>	<b>50,0</b>	<b>50,0</b>

<b>Great Britain</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
<b>Total</b>	<b>-</b>	<b>10,0</b>

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

Assets used to cover public sector Pfandbriefe

**Public sector Cover Assets**

Ireland	31.03.2010	31.03.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
<b>Total</b>	<b>-</b>	<b>10,0</b>

Italy	31.03.2010	31.03.2009
<i>in EUR m</i>		
Central government	-	175,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	10,0	-
<b>Total</b>	<b>10,0</b>	<b>175,0</b>

Netherlands	31.03.2010	31.03.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	13,0
<b>Total</b>	<b>-</b>	<b>13,0</b>

Austria	31.03.2010	31.03.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	300,0	225,0
<b>Total</b>	<b>300,0</b>	<b>225,0</b>

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Assets used to cover public sector Pfandbriefe

**Public sector Cover Assets**

<b>Poland</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	35,0	301,4
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
<b>Total</b>	<b>35,0</b>	<b>301,4</b>

<b>Switzerland</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	45,0	45,0
<b>Total</b>	<b>45,0</b>	<b>45,0</b>

<b>Sweden</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	20,0	20,0
<b>Total</b>	<b>20,0</b>	<b>20,0</b>

<b>Slovakia</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	98,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
<b>Total</b>	<b>-</b>	<b>98,0</b>

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Assets used to cover public sector Pfandbriefe

**Public sector Cover Assets**

<b>Czech Republic</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	10,0
Regional public authorities	-	-
Local public authorities	-	-
Other borrowers	-	-
<b>Total</b>	<b>-</b>	<b>10,0</b>

<b>Hungary</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	80,0	125,0
Regional public authorities	-	-
Local public authorities	-	-
Other borrowers	-	-
<b>Total</b>	<b>80,0</b>	<b>125,0</b>

<b>USA</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
Central government	-	-
Regional public authorities	-	-
Local public authorities	-	-
Other borrowers	-	10,0
<b>Total</b>	<b>-</b>	<b>10,0</b>

<b>Total</b>	<b>31.03.2010</b>	<b>31.03.2009</b>
<i>in EUR m</i>		
<b>Total</b>	<b>2.355,9</b>	<b>4.258,6</b>

**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		31.03.2010	31.03.2009
	<i>in EUR m</i>		
Central government		-	-
Regional public authoriti		10,5	5,9
Local public authorities		-	-
Other borrowers		0,2	0,4
<b>Total</b>		<b>10,7</b>	<b>6,3</b>