

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

	Nominal		Present value		Risk-adjusted present value	
	30.06.2010	30.06.2009	30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>						
Mortgage Pfandbriefe	3.419,5	3.298,2	3.565,0	3.431,1	3.633,3	3.345,0
Mortgage Cover Assets	3.924,5	3.864,4	4.173,6	4.124,7	4.228,9	3.992,2
Surplus cover	505,0	566,2	608,5	693,6	595,6	647,1

	zu 2) Maturity structure (residual time to maturity) *							
	30.06.2010	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>								
Mortgage Pfandbriefe	722,0		474,1	782,5	1.239,9	53,0	148,1	0,0
Mortgage Cover Assets	923,7		549,3	686,4	755,3	514,0	488,9	7,0
	30.06.2009	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>								
Mortgage Pfandbriefe	672,1		812,9	444,1	1.085,5	139,9	143,6	0,0
Mortgage Cover Assets	926,5		406,3	521,5	567,6	681,5	735,1	25,8

	Present value		Present value in percent	
	30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>				
Mortgage Pfandbriefe	3.565,0	3.431,1	100,0	100,0
of which derivatives	0,0	0,0	0,0	0,0
Mortgage Cover Assets	4.173,6	4.124,7	100,0	100,0
of which derivatives	0,0	0,0	0,0	0,0

	Nominal		Nominal in percent	
	30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>				
Mortgage Cover Assets	3.924,5	3.864,4	100,0	100,0
of which further cover assets	645,0	225,0	16,4	5,8

* 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	
	30.06.2010	30.06.2009	30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>						
Public sector Pfandbriefe	2.131,5	3.930,0	2.330,8	4.216,2	2.274,1	4.111,6
Public sector Cover Assets	2.256,5	4.187,4	2.506,2	4.468,9	2.438,0	4.340,6
Surplus cover	125,0	257,4	175,5	252,7	163,9	229,0

zu 2) Maturity structure (residual time to maturity) *								
30.06.2010	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	
Public sector Pfandbriefe	619,5	55,3	547,3	552,4	48,7	159,7	148,5	
Public sector Cover Assets	210,7	126,2	398,7	477,2	168,7	721,8	153,3	
30.06.2009	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	1.689,4	639,7	80,3	562,5	589,6	170,7	197,8	
Public sector Cover Assets	835,9	250,2	112,4	1.199,4	608,2	880,9	300,4	

zu 3) Proportion of derivatives		Present value		Present value in percent	
		30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>					
Public sector Pfandbriefe		2.330,8	4.216,2	100,0	100,0
of which derivatives		0,0	0,0	0,0	0,0
Public sector Cover Assets		2.506,2	4.468,9	100,0	100,0
of which derivatives		0,0	10,9	0,0	0,2

zu 4) Proportion of further cover assets		Nominal		Nominal in percent	
		30.06.2010	30.06.2009	30.06.2010	30.06.2009
<i>in EUR m</i>					
Public sector Cover Assets		2.256,5	4.187,4	100,0	100,0
of which further cover assets		185,0	289,9	8,2	6,9

* 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 *	30.06.2010	30.06.2009
<i>in EUR m</i>		
up to EUR 300.000	147,0	172,9
more than EUR 300.000, up to EUR 5.000.000	833,2	1.003,9
more than EUR 5.000.000	2.299,3	2.462,5
Total	3.279,5	3.639,4

* 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*	30.06.2010		30.06.2009	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Residential	-	163,3	1,3	175,8
Single-family homes	-	87,4	0,6	96,8
Multi-family homes	-	1.072,7	15,0	1.364,3
Office buildings	845,2	-	869,3	-
Commercial buildings	418,3	-	401,6	-
Industrial buildings	25,1	-	22,7	-
Other commercial buildings	665,8	-	612,3	-
New buildings in course of construction	-	-	61,1	16,7
Construction sites	1,6	0,0	1,1	0,4
Total	1.955,9	1.323,4	1.985,1	1.654,0

France*	30.06.2010		30.06.2009	
	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	-	-	-	-
Total	-	0,2	-	0,2

Total	30.06.2010		30.06.2009	
	Commercial	Residential	Commercial	Residential
<i>in EUR m</i>				
Total	1.955,9	1.323,6	1.985,1	1.654,2

*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	30.06.2010	30.06.2009
<i>in EUR m</i>		
Germany	49,8	44,5
France	0,0	0,0
Total	49,8	44,5

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Germany	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	10,5	10,7
Regional public authoriti	295,4	464,3
Local public authorities	25,2	26,4
Other borrowers	1.308,8	2.716,1
Total	1.639,9	3.217,4

France	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	0,8
Local public authorities	9,4	10,7
Other borrowers	7,2	34,4
Total	16,6	45,9

Greece	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	100,0	50,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	100,0	50,0

Great Britain	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
Total	-	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

Italy	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
Total	-	10,0

Austria	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	320,0	275,0
Total	320,0	275,0

Poland	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	40,0	271,0
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	40,0	271,0

Switzerland	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	25,0	45,0
Total	25,0	45,0

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

Sweden	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authority	-	-
Local public authorities	-	-
Other borrowers	-	20,0
Total	-	20,0

Slovakia	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	98,0
Regional public authority	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	-	98,0

Czech Republic	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	10,0
Regional public authority	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	-	10,0

Hungary	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	115,0	125,0
Regional public authority	-	-
Local public authorities	-	-
Other borrowers	-	-
Total	115,0	125,0

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Assets used to cover public sector Pfandbriefe

Public sector Cover Assets

USA	30.06.2010	30.06.2009
<i>in EUR m</i>		
Central government	-	-
Regional public authoriti	-	-
Local public authorities	-	-
Other borrowers	-	10,0
Total	-	10,0

Total	30.06.2010	30.06.2009
<i>in EUR m</i>		
Total	2.256,5	4.187,4

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Arrears of payments on loans used to cover public sector Pfandbriefe

Public sector Cover Assets

Germany*		30.06.2010	30.06.2009
	<i>in EUR m</i>		
Central government		-	-
Regional public authoriti		-	10,3
Local public authorities		-	-
Other borrowers		-	0,4
Total		-	10,7

*Due to change of methodology the values are not comparable.

The current values correspond to the arrears of the guarantor, the comparison value to the arrears of the debt holder