apoBank
Publication according to section 28 PfandBG (Pfandbrief Act)

**deutsche apotheker-
und ärztebank**

Record date	III 2008
Reference	III 2007

I) Information about total amount and maturity structure
(figures in Euro m)

	Nominal value		Net present value (npv)		Risk npv *) (upward shift)		Risk npv *) (downward shift)	
	III 2008	III 2007	III 2008	III 2007	III 2008	III 2007	III 2008	III 2007
Total amount of outstanding Mortgage Pfandbriefe	680,30	-	700,37	-	661,47	-	742,97	-
Total amount of cover assets	1.840,64	-	1.843,01	-	1.775,60	-	1.900,64	-
Overcollateralisation in %	170,56%	-	163,15%	-	168,43%	-	155,82%	-

	x ≤ 1 year		1 year < x ≤ 5 years		5 years < x ≤ 10 years		10 years < x	
	III 2008	III 2007	III 2008	III 2007	III 2008	III 2007	III 2008	III 2007
Maturity structure of Mortgage Pfandbriefe	0,00	-	632,00	-	38,30	-	10,00	-
Maturity structure of cover assets	257,91	-	830,92	-	616,95	-	134,85	-

The cover assets comprise no derivatives

*) The calculation of the risk npv is based on the dynamic method

II) Composition of cover assets
(figures in Euro m)

Total amount of receivables used to cover Mortgage Pfandbriefe	III 2008	III 2007	Proportion of the total amount of cover assets

by size classes			
x < 300 Euro k	1.750,37	-	
300 Euro k < x < 5 Euro m	9,27	-	
x > 5 Euro m	0,00	-	

by type of use (I) in Germany			
residential	1.759,64	-	
commercial	0,00	-	

by type of use (II) in Germany			
Apartments	303,08	-	16,47%
Single-family houses	1.086,01	-	59,00%
Multi-family houses	370,54	-	20,13%
Office buildings	0,00	-	0,00%
Retail buildings	0,00	-	0,00%
Industrial buildings	0,00	-	0,00%
Other commercially used buildings	0,00	-	0,00%
Unfinished new buildings not yet ready to generate a return as well as building sites	0,00	-	0,00%
thereof building sites	0,00	-	0,00%

There is no real estate security outside Germany

III) Summary of receivables in arrears
(figures in Euro m)

	III 2008	III 2007
Total amount of receivables in arrears (payments overdue more than 90 days)	0,00	-