

Record date	III 2012
Reference	III 2011

I) Information according to § 28 par.1 No. 1 PfandBG about total amount

(figures in Euro m)

	Nominal value		Net present value (npv)		Risk npv *) (upward shift)		Risk npv *) (downward shift)	
	III 2012	III 2011	III 2012	III 2011	III 2012	III 2011	III 2012	III 2011
Total amount of outstanding Mortgage Pfandbriefe	1,658.90	1,678.90	1,838.61	1,840.82	1,790.19	1,778.85	1,882.00	1,907.05
Total amount of cover assets	2,930.80	2,542.21	3,255.40	2,724.98	3,115.19	2,622.51	3,392.39	2,839.03
thereof mortgage cover assets	2,768.80	2,380.21	3,083.51	2,560.59	2,948.93	2,458.39	3,214.43	2,674.33
thereof other cover assets	162.00	162.00	171.89	164.39	166.26	164.11	177.96	164.69
Overcollateralisation in %	76.67%	51.42%	77.06%	48.03%	74.02%	47.43%	80.25%	48.87%
Securing overcollateralisation acc. to § 4 par. 1 PfandBG in %			9.35%					

II) Information according to § 28 par.1 No. 2 PfandBG about maturity structure and fixed-interest periods of cover assets

(figures in Euro m)

	Maturity structure III 2012		Maturity structure III 2011		overhang	
	Cover assets	Mortgage Pfandbriefe	Cover assets	Mortgage Pfandbriefe	III 2012	III 2011
≤ 1 year	340.89	675.00	327.72	45.00	-334.11	282.72
1 year < x ≤ 2 years	341.50	237.00	293.35	660.00	104.50	-366.65
2 years < x ≤ 3 years	412.95	173.50	299.27	237.00	239.45	62.27
3 years < x ≤ 4 years	255.66	10.00	364.75	173.50	245.66	191.25
4 years < x ≤ 5 years	226.16	50.00	208.75	10.00	176.16	198.75
5 years < x ≤ 10 years	1,111.95	513.40	812.07	553.40	598.55	258.67
> 10 years	241.69	0.00	236.30	0.00	241.69	236.30

The cover assets comprise no derivatives.

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

III) Information according to § 28 par. 2 No. 1 PfandBG about composition of cover assets

(figures in Euro m)

Total amount of receivables used to cover Mortgage Pfandbriefe (mortgages)	III 2012	III 2011	Total amount of receivables used to cover Mortgage Pfandbriefe (other cover assets)	III 2012	III 2011	Proportion of the total amount of cover assets II 2012	Proportion of the total amount of cover assets II 2011
by size classes			other cover assets	162.00	162.00	9.77%	9.65%
x ≤ 300 Euro k	2,508.58	2,255.94	other cover assets acc. to § 19 I No. 2-3 PfandBG gross	0.00	0.00	0.00%	0.00%
300 Euro k < x ≤ 5 Euro m	227.78	124.27	thereof acc. to § 19 I No.2 PfandBG	0.00	0.00	0.00%	0.00%
x > 5 Euro m	32.44	0.00	thereof highest monetary claim to credit institutions	0.00	0.00	0.00%	0.00%
by type of use (I) in Germany			Overall utilization acc. to § 19 I No. 3 PfandBG	0.00	0.00	0.00%	0.00%
residential	2,561.56	2,304.17	Cover assets acc. to § 4 par. 1 PfandBG (used as securing overcollateralisation)	162.00	162.00	9.77%	9.65%
commercial	207.24	76.04	Cover assets only used for securing liquidity purposes acc. to § 4 par. 1a PfandBG	0.00	0.00	0.00%	0.00%
			Sum mortgage and other cover assets	2,930.80	2,542.21	176.67%	151.42%

by type of use (II) in Germany	III 2012	III 2011	Proportion of the total amount of cover assets III 2012	Proportion of the total amount of cover assets III 2011
Apartments	662.46	588.64	22.60%	23.15%
Single-family houses	1,506.24	1,359.73	51.39%	53.49%
Multi-family houses	392.85	355.81	13.40%	14.00%
Office buildings	0.00	0.00	0.00%	0.00%
Retail buildings	0.00	0.00	0.00%	0.00%
Industrial buildings	0.00	0.00	0.00%	0.00%
Other commercially used buildings	207.24	76.04	7.07%	2.99%
Unfinished new buildings not yet ready to generate a return as well as building sites	0.00	0.00	0.00%	0.00%
thereof building sites	0.00	0.00	0.00%	0.00%

There is no real estate security outside Germany.

IV) Summary of receivables in arrears

(figures in Euro m)

	III 2012	III 2011
Total amount of receivables in arrears (payments overdue more than 90 days)	0.00	0.00