

Record date	IV 2010
Reference	IV 2009

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)	
	IV 2010	IV 2009	IV 2010	IV 2009	IV 2010	IV 2009	IV 2010	IV 2009
Total amount of outstanding Mortgage Pfandbriefe	1.725,90	1.775,90	1.887,32	1.929,97	1.810,22	1.833,65	1.970,40	2.034,72
Total amount of cover assets	3.004,46	2.498,55	3.142,35	2.594,06	3.004,59	2.482,57	3.291,69	2.714,98
Overcollateralisation in %	74,08%	40,69%	66,50%	34,41%	65,98%	35,39%	67,06%	33,43%

	Maturity structure of Mortgage Pfandbriefe		Maturity structure of cover assets	
	IV 2010	IV 2009	IV 2010	IV 2009
≤ 1 year	62,00	75,00	428,61	319,07
1 year < x ≤ 2 years	30,00	62,00	371,88	350,31
2 years < x ≤ 3 years	790,00	30,00	374,99	302,37
3 years < x ≤ 4 years	107,00	790,00	342,78	331,70
4 years < x ≤ 5 years	183,50	107,00	308,64	271,14
5 years < x ≤ 10 years	553,40	711,90	869,94	702,23
> 10 years	0,00	0,00	307,63	221,73

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 (mortgages)	IV 2010	IV 2009	Proportion of the total amount of cover assets IV 2010	Proportion of the total amount of cover assets IV 2009

by size classes		
x ≤ 300 Euro k	2.661,48	2.261,75
300 Euro k < x ≤ 5 Euro m	180,98	56,80
x > 5 Euro m	0,00	0,00

by type of use (I) in Germany		
residential	2779,11	2.291,48
commercial	63,35	27,07

by type of use (II) in Germany				
Apartments	653,82	516,04	21,76%	20,65%
Single-family houses	1.482,72	1.303,78	49,35%	52,18%
Multi-family houses	642,57	471,65	21,39%	18,88%
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	63,35	27,07	2,11%	1,08%
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

Total amount of the excess cover	162,00	180,00	5,39%	7,20%
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III) Summary of receivables in arrears

(figures in Euro m)

	IV 2010	IV 2009
Total amount of receivables in arrears (payments overdue more than 90 days)	0,00	0,00