

Record date	III 2011
Reference	III 2010

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 2011	III 2010	III 2011	III 2010	III 2011	III 2010	III 2011	III 2010
Total amount of outstanding Mortgage Pfandbriefe	1.678,90	1.725,90	1.840,82	1.920,86	1.778,85	1.844,04	1.907,05	2.003,27
Total amount of cover assets	2.542,21	3.327,51	2.724,98	3.567,76	2.622,51	3.423,31	2.839,03	3.723,57
thereof mortgage cover assets	2.380,21	3.165,51	2.560,59	3.401,99	2.458,39	3.258,64	2.674,33	3.556,70
thereof other cover assets	162,00	162,00	164,39	165,77	164,11	164,67	164,69	166,87
Overcollateralisation in %	51,42%	92,80%	48,03%	85,74%	47,43%	85,64%	48,87%	85,87%
Securing overcollateralisation acc. to § 4 par. 1 PfandBG in %			8,93%					

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 2011		Maturity structure III 2010		overhang	
	Cover assets	Mortgage Pfandbriefe	Cover assets	Mortgage Pfandbriefe	III 2011	III 2010
≤ 1 year	327,72	45,00	425,06	47,00	282,72	378,06
1 year < x ≤ 2 years	293,35	660,00	409,00	45,00	-366,65	364,00
2 years < x ≤ 3 years	299,27	237,00	384,89	660,00	62,27	-275,11
3 years < x ≤ 4 years	364,75	173,50	404,32	237,00	191,25	167,32
4 years < x ≤ 5 years	208,75	10,00	350,19	173,50	198,75	176,69
5 years < x ≤ 10 years	812,07	553,40	997,23	563,40	258,67	433,83
> 10 years	236,30	0,00	356,81	0,00	236,30	356,81

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 2011	III 2010	Total amount of receivables used to cover Mortgage Pfandbriefe (other cover assets)	III 2011	III 2010	Proportion of the total amount of cover assets III 2011	Proportion of the total amount of cover assets III 2010
by size classes			other cover assets	162,00	162,00	9,65%	9,39%
x ≤ 300 Euro k	2.255,94	2.948,51	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	124,27	217,01	thereof acc. to § 19 I No.2 PfandBG	0,00	0,00	0,00%	0,00%
x > 5 Euro m	0,00	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	2.304,17	3.079,73	Cover assets acc. to § 4 par. 1 PfandBG (used as securing overcollateralisation)	162,00	180,00	9,65%	10,43%
commercial	76,04	85,78	Cover assets only used for securing liquidity purposes acc. to § 4 par. 1a PfandBG	0,00	0,00	0,00%	0,00%
by type of use (II) in Germany			Sum mortgage and other cover assets	2.542,21	3.327,51	151,42%	187,37%
Apartments	588,64	714,48					
Single-family houses	1.359,73	1.613,03					
Multi-family houses	355,81	752,22					
Office buildings	0,00	0,00					
Retail buildings	0,00	0,00					
Industrial buildings	0,00	0,00					
Other commercially used buildings	76,04	85,78					
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					

by type of use (II) in Germany

	III 2011	III 2010	Proportion of the total amount of cover assets III 2011	Proportion of the total amount of cover assets III 2010
Apartments	588,64	714,48	23,15%	21,47%
Single-family houses	1.359,73	1.613,03	53,49%	48,48%
Multi-family houses	355,81	752,22	14,00%	22,61%
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	76,04	85,78	2,99%	2,58%
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 2011	III 2010
Total amount of receivables in arrears (payments overdue more than 90 days)	0,00	0,00