

Reporting according to Sect. 28 Pfandbrief Act: Cover pool for public sector Pfandbriefe as of 09/30/2009

million EUR

1. Public sector cover pool	09/30/09	09/30/08*)
Notional value	73.656	91.178
Present value	78.290	92.841
Present value (+ 250 bp incl. currency stress test)	73.304	87.645
Present value (- 250 bp)	83.501	99.162

Outstanding Pfandbriefe	09/30/09	09/30/08*)
Outstanding Pfandbriefe	64.980	78.421
Present value	69.580	79.720
Present value (+ 250 bp incl. currency stress test)	65.277	75.287
Present value (- 250 bp)	73.923	85.098

Overcollateralization	09/30/09	09/30/08*)
Notional value	8.676	12.757
Present value	8.710	13.121
Present value (+ 250 bp incl. currency stress test)	8.027	12.358
Present value (- 250 bp)	9.578	14.064

Additional cover pool assets	09/30/09	09/30/08*)
Notional Value	15	0

2. Derivatives contained in cover pool	09/30/09	09/30/08*)
	0	0

3. Maturity profile	up to 1 year		>1 year up to 2 years		>2 years up to 3 years		>3 years up to 4 years		>4 years up to 5 years	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Cover pool	12.154	20.637	11.511	see column	9.162	see column	8.853	see column	7.796	40.150
Outstanding volume	16.244	18.486	10.957	>4 y. up to 5y	7.789	>4 y. up to 5y	12.326	>4y. up to 5y.	4.815	45.563

3. Maturity profile	>5 years up to 10 years		>10 years		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Cover pool	18.747	24.701	5.433	5.690	73.656	91.178
Outstanding volume	10.729	12.321	2.120	2.051	64.980	78.421

*) including former LRP

4. Breakdown of cover pool by location and type	Country		Regional entity		Local entity		Other debtors ²⁾		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Germany	1.218	1.354	8.852	11.849	6.154	6.892	53.582	65.687	69.806	85.782
Belgium	0	0	0	0	0	0	0	0	0	0
Finland	48	44	0	0	0	0	0	0	48	44
France (incl. Monaco)	50	49	2	5	10	12	0	200	62	266
Greece	828	1.028	0	0	0	0	0	0	828	1.028
Great Britain	73	0	0	0	0	0	0	0	73	0
Ireland	0	0	0	0	0	0	0	0	0	0
Island	20	20	0	0	0	0	0	0	20	20
Italy	663	670	141	151	22	22	0	500	826	1.343
Japan	300	300	0	0	0	0	0	0	300	300
Latvia	30	30	0	0	0	0	0	0	30	30
Luxembourg	0	0	0	0	0	0	0	9	0	9
Poland	27	22	0	0	0	0	0	0	27	22
Canada	0	0	71	67	0	0	0	0	71	67
Netherlands	0	0	0	0	0	0	0	0	0	0
Austria	15	19	0	10	12	12	0	200	27	241
Portugal (incl. Azores and Madeira)	0	0	0	0	0	0	0	0	0	0
Switzerland	0	0	829	1.271	0	0	0	0	829	1.271
Slovakia	80	80	0	0	0	0	0	0	80	80
Slovenia	0	10	0	0	0	0	0	0	0	10
Spain	0	33	228	388	42	48	0	0	270	469
Czech Republic	65	65	0	0	0	0	0	0	65	65
Hungary	47	60	0	0	0	0	0	0	47	60
USA (incl. Puerto Rico)	191	0	21	21	0	0	25	40	237	61
Cyprus	10	10	0	0	0	0	0	0	10	10
Total	3.665	3.794	10.144	13.762	6.240	6.986	53.607	66.636	73.656	91.178

²⁾ including savings banks and Landesbanks with guarantee obligation in the amount of EUR 43.054 mln (EUR 52.437 mln) and the agencies in the amount of EUR 5.635 mln (EUR 8.592 mln).

5. Breakdown of loans at least 90 days overdue by location and type	Country		Regional entity		Local entity		Other debtors		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Germany	0	0	0	0	0	0	0	0	0	0
Belgium	0	0	0	0	0	0	0	0	0	0
Finland	0	0	0	0	0	0	0	0	0	0
France (incl. Monaco)	0	0	0	0	0	0	0	0	0	0
Greece	0	0	0	0	0	0	0	0	0	0
Great Britain	0	0	0	0	0	0	0	0	0	0
Ireland	0	0	0	0	0	0	0	0	0	0
Island	0	0	0	0	0	0	0	0	0	0
Italy	0	0	0	0	0	0	0	0	0	0
Japan	0	0	0	0	0	0	0	0	0	0
Latvia	0	0	0	0	0	0	0	0	0	0
Luxembourg	0	0	0	0	0	0	0	0	0	0
Poland	0	0	0	0	0	0	0	0	0	0
Canada	0	0	0	0	0	0	0	0	0	0
Netherlands	0	0	0	0	0	0	0	0	0	0
Austria	0	0	0	0	0	0	0	0	0	0
Portugal (incl. Azores and Madeira)	0	0	0	0	0	0	0	0	0	0
Switzerland	0	0	0	0	0	0	0	0	0	0
Slovakia	0	0	0	0	0	0	0	0	0	0
Slovenia	0	0	0	0	0	0	0	0	0	0
Spain	0	0	0	0	0	0	0	0	0	0
Czech Republic	0	0	0	0	0	0	0	0	0	0
Hungary	0	0	0	0	0	0	0	0	0	0
USA (incl. Puerto Rico)	0	0	0	0	0	0	0	0	0	0
Cyprus	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0

Reporting according to Sect. 28 Pfandbrief Act: Mortgage cover pool as of 06/30/2009

1. Mortgage cover pool		09/30/09		09/30/08*)							
Notional value	7.514	5.561									
Present value	8.126	5.643									
Present value (+ 250 bp incl. currency stress test)	7.377	5.118									
Present value (- 250 bp)	8.975	6.276									
Outstanding mortgage Pfandbriefe		09/30/09		09/30/08*)							
Outstanding volume	4.052	2.586									
Present value	4.292	2.622									
Present value (+ 250 bp incl. currency stress test)	3.981	2.482									
Present value (- 250 bp)	4.630	2.782									
Overcollateralization		09/30/09		09/30/08*)							
Notional value	3.462	2.975									
Present value	3.834	3.021									
Present value (+ 250 bp incl. currency stress test)	3.396	2.636									
Present value (- 250 bp)	4.345	3.494									
Additional cover pool assets		09/30/09		09/30/08*)							
Notional Value	0	0									
2. Derivatives contained in cover pool		27.07.24		07.03.17							
	0	0									
3. Maturity profile		up to 1 year		>1 year up to 2 years		>2 years up to 3 years		>3 years up to 4 years		>4 years up to 5 years	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	
Cover pool	1.132	879	585	see column	692	see column	954	see column	632	2.011	
Outstanding volume	617	794	844	>4 y. up to 5 y.	650	>4 y. up to 5y.	392	>4 y. up to 5 y.	300	1.304	

3. Maturity profile	>5 years up to 10 years		>10 years		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Cover pool	2.901	2.223	618	448	7.514	5.561
Outstanding volume	1.234	487	15	1	4.052	2.586

4. Total cover pool categorized according to amount	up to EUR 300 thou.		greater than EUR 300 thou. up to EUR 5 mln		greater than EUR 5 mln		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
	2.974	2.033	2.167	1.795	2.373	1.733	7.514	5.561

5. Breakdown of total cover pool by country and type	Germany		Netherlands		France		Belgium		Switzerland	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Commercial properties	1	0	0	0	0	0	0	0	0	0
Housing properties	0	0	0	0	0	0	0	0	0	0
Condominiums	1.022	682	0	0	0	0	0	0	0	0
Single-family housing	1.359	926	0	0	0	0	0	0	0	0
Apartment buildings	2.135	1.794	0	0	0	0	0	0	0	0
Office buildings	830	618	30	30	0	0	0	6	0	0
Retail buildings	599	428	0	0	14	0	0	0	0	0
Industrial buildings	43	28	0	0	0	0	0	0	0	0
Other commercial buildings	1.122	828	0	0	0	0	0	0	0	0
Under construction/buildings not generating earnings	155	130	0	0	0	0	0	0	0	0
Building sites	17	21	0	0	0	0	0	0	0	0
Other	117	70	0	0	0	0	0	0	0	0
Total	7.400	5.525	30	30	14	0	0	6	0	0

5. Breakdown of total cover pool by country and type	Cyprus		USA		Total	
	09/30/09	09/30/08*)	09/30/09	09/30/08*)	09/30/09	09/30/08*)
Commercial properties	0	0	0	0	1	0
Housing properties	0	0	0	0	0	0
Condominiums	0	0	0	0	1.022	682
Single-family housing	0	0	0	0	1.359	926
Apartment buildings	0	0	0	0	2.135	1.794
Office buildings	0	0	70	0	930	654
Retail buildings	0	0	0	0	613	428
Industrial buildings	0	0	0	0	43	28
Other commercial buildings	0	0	0	0	1.122	828
Under construction/buildings not generating earnings	0	0	0	0	155	130
Building sites	0	0	0	0	17	21
Other	0	10	0	0	117	70
Total	0	10	70	0	7.514	5.561

6. Breakdown of total loans at least 90 days overdue by country	Total	
	09/30/09	09/30/08*)
Germany	0	0
Netherlands	0	0
France	0	0
Belgium	0	0
Switzerland	0	0
Cyprus	0	0
USA	0	0