

Reporting according to Sect. 28 Pfandbrief Act: Cover pool for public sector Pfandbriefe as of 06/30/2010

million EUR

1. Public sector cover pool		06/30/10		06/30/09							
Notional value	64,777	78,704									
Present value	69,158	83,286									
Present value (+ 250 bp incl. currency stress test)	64,838	78,022									
Present value (- 250 bp)	73,309	88,879									
Outstanding Pfandbriefe		06/30/10		06/30/09							
Outstanding Pfandbriefe	54,765	68,568									
Present value	59,158	73,110									
Present value (+ 250 bp incl. currency stress test)	55,510	68,527									
Present value (- 250 bp)	62,368	77,887									
Overcollateralization		06/30/10		06/30/09							
Notional value	10,012	10,136									
Present value	10,000	10,176									
Present value (+ 250 bp incl. currency stress test)	9,328	9,495									
Present value (- 250 bp)	10,941	10,992									
Additional cover pool assets		06/30/10		06/30/09							
Notional Value	35	15									
2. Derivatives contained in cover pool		06/30/10		06/30/09							
	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	
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	
Cover pool	12,488	15,242	9,564	11,627	8,989	9,394	8,239	8,687	8,629	8,393	
Outstanding volume	13,546	15,685	8,874	13,363	9,890	8,568	7,934	9,863	4,971	7,907	
3. Maturity profile		>5 years up to 10 years		>10 years		Total					
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09			
Cover pool	11,735	19,794	5,133	5,567	64,777	78,704					
Outstanding volume	7,585	11,006	1,965	2,176	54,765	68,568					

4. Breakdown of cover pool by location and type	Country		Regional entity		Local entity		Other debtors ²⁾		Total	
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09
Germany	1,184	1,352	7,737	9,251	6,290	6,753	46,926	57,161	62,137	74,517
Finland	12	47	0	0	0	0	0	0	12	47
France (incl. Monaco)	0	50	2	3	7	10	0	0	9	63
Greece	320	1,014	0	0	0	0	0	0	320	1,014
Great Britain	157	76	0	0	0	0	0	0	157	76
Iceland	20	20	0	0	0	0	0	0	20	20
Italy	43	677	39	142	22	0	0	0	104	819
Japan	300	300	0	0	0	0	0	0	300	300
Latvia	30	30	0	0	64	0	0	0	94	30
Luxembourg	0	0	0	0	0	0	0	9	0	9
Poland	22	27	0	0	0	0	0	0	22	27
Canada	0	0	70	57	0	0	0	0	70	57
Austria	15	15	0	10	12	12	0	0	27	37
Switzerland	0	0	753	1,152	0	0	0	0	753	1,152
Slovakia	0	80	0	0	0	0	0	0	0	80
Spain	0	0	234	238	42	48	0	0	276	286
Czech Republic	15	65	0	0	0	0	0	0	15	65
Hungary	49	49	0	0	0	0	0	0	49	49
USA (incl. Puerto Rico)	253	0	137	21	0	0	22	25	412	46
Cyprus	0	10	0	0	0	0	0	0	0	10
Total	2,420	3,812	8,972	10,874	6,437	6,823	46,948	57,195	64,777	78,704

²⁾ including savings banks and Landesbanks with guarantee obligation in the amount of EUR 37,543 mln (EUR 45,508 mln) and the agencies in the amount of EUR 4,872 mln (EUR 6,954 mln).

5. Breakdown of loans at least 90 days overdue by location and type	Country		Regional entity		Local entity		Other debtors		Total	
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09
	Germany	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
Iceland	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
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 06/30/2010

1. Mortgage cover pool		06/30/10	06/30/09								
Notional value		9,075	7,154								
Present value		9,941	7,692								
Present value (+ 250 bp incl. currency stress test)		9,060	6,982								
Present value (- 250 bp)		10,816	8,515								
Outstanding mortgage Pfandbriefe		06/30/10	06/30/09								
Outstanding volume		4,362	4,303								
Present value		4,632	4,517								
Present value (+ 250 bp incl. currency stress test)		4,308	4,191								
Present value (- 250 bp)		4,954	4,878								
Overcollateralization		06/30/10	06/30/09								
Notional value		4,713	2,851								
Present value		5,309	3,175								
Present value (+ 250 bp incl. currency stress test)		4,752	2,791								
Present value (- 250 bp)		5,862	3,637								
Additional cover pool assets		06/30/10	06/30/09								
Notional Value		150	0								
2. Derivatives contained in cover pool		06/30/10	06/30/09								
		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	
		06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09
Cover pool		1,144	1,098	815	562	1,149	563	1,036	826	932	680
Outstanding volume		894	816	909	763	459	775	459	393	503	302
3. Maturity profile		>5 years up to 10 years		>10 years		Total					
		06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09				
Cover pool		3,312	2,792	687	633	9,075	7,154				
Outstanding volume		1,126	1,239	12	15	4,362	4,303				

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	
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09
	3,441	2,836	2,578	2,067	3,056	2,251	9,075	7,154

5. Breakdown of total cover pool by country and type	Germany		Netherlands		France		Belgium		USA	
	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09	06/30/10	06/30/09
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	1,153	973	0	0	0	0	0	0	0	0
Single-family housing	1,568	1,294	0	0	0	0	0	0	0	0
Apartment buildings	2,315	2,089	0	0	0	0	0	0	0	0
Office buildings	985	749	30	30	31	0	37	6	183	28
Retail buildings	664	603	0	0	14	14	0	0	0	0
Industrial buildings	72	38	0	0	0	0	0	0	0	0
Other commercial buildings	1,549	1,039	0	0	0	0	0	0	0	0
Under construction/buildings not generating earnings	138	159	0	0	0	0	0	0	0	0
Building sites	16	16	0	0	0	0	0	0	0	0
Other	267	116	0	0	0	0	0	0	0	0
Total	8,728	7,076	30	30	45	14	37	6	183	28

5. Breakdown of total cover pool by country and type	Great Britain/Northern Ireland Brit. Channel Islands		Total	
	06/30/10	06/30/09	06/30/10	06/30/09
	Commercial properties	0	0	1
Housing properties	0	0	0	0
Condominiums	0	0	1,153	973
Single-family housing	0	0	1,568	1,294
Apartment buildings	0	0	2,315	2,089
Office buildings	34	0	1,300	813
Retail buildings	0	0	678	617
Industrial buildings	0	0	72	38
Other commercial buildings	18	0	1,567	1,039
Under construction/buildings not generating earnings	0	0	138	159
Building sites	0	0	16	16
Other	0	0	267	116
Total	52	0	9,075	7,154

6. Breakdown of total loans at least 90 days overdue by country	Total	
	06/30/10	06/30/09
Germany	0	0
Netherlands	0	0
France	0	0
Belgium	0	0
USA	0	0
Great Britain/Northern Ireland Brit. Channel	0	0