

Mortgage Pfandbriefe in circulation and related securities (as of 30.09.05) in € million

	Nominal	Cash value	Risk cash value
Total of circulating			
Mortgage Pfandbriefe	21.730,0	23.065,5	18.846,5
Cover funds	23.158,4	25.185,0	20.578,3
thereof derivatives	0,0	0,0	0,0
Excess cover	1.428,4	2.119,5	1.731,8

	less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
Maturity structure (rem. term) <i>Nominal</i>				
Mortgage Pfandbriefe	6.221,3	9.779,5	4.830,0	899,2
Cover funds	5.599,6	11.588,3	4.839,1	1.131,4

According to section 28 of the Pfandbriefgesetz (German Pfandbrief Act), mortgage Pfandbriefe in circulation have to be presented on the basis of their maturity structure, whereas the cover funds have to be specified on the basis of fixed interest periods. The different structure systems used may result in temporary incongruences in the individual maturity bands; these are balanced out as part of overall bank management.

Public Pfandbriefe in circulation and related securities (as of 30.09.05) in € million

	Nominal	Cash value	Risk cash value
Total of circulating			
Public Pfandbriefe	29.516,6	31.670,2	29.960,1
Cover funds	32.410,5	35.255,3	33.351,7
thereof derivatives	0,0	0,0	0,0
Excess cover	2.893,9	3.585,1	3.391,6

	less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
Maturity structure (rem. term) <i>Nominal</i>				
Public Pfandbriefe	7.536,7	15.911,5	2.697,3	3.371,1
Cover funds	13.573,3	15.268,2	2.619,5	949,5

According to section 28 of the Pfandbriefgesetz (German Pfandbrief Act), public Pfandbriefe in circulation have to be presented on the basis of their maturity structure, whereas the cover funds have to be specified on the basis of fixed interest periods. The different structure systems used may result in temporary incongruences in the individual maturity bands; these are balanced out as part of overall bank management.

Receivables used for covering mortgage Pfandbriefe, based on size classes (as of 30.09.05)		in € million
Cover mortgages		
up to and including € 300,000		4.886,9
more than € 300,000 and up to and including € 5 million		10.173,3
more than € 5 million		5.617,2
Total		20.677,4

Outstanding payments in relation to receivables used for covering mortgage Pfandbriefe (as of 30.09.05)	in€ million
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Total payments overdue by at least 90 days	
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Germany	38,6
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France / Monaco	2,1
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The Netherlands	0,4
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Total	41,1
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Outstanding payments in relation to receivables used for covering public Pfandbriefe (as of 30.09.05)		in € million
Total payments overdue by at least 90 days		
Germany		
Central government		0,0
Regional authorities		4,7
Local authorities		0,0
Other debtors		5,4
Total		10,1

These are mainly overdue payments in relation to mortgage loans with a local authority guarantee.

Receivables used for covering public Pfandbriefe (as of 30.09.05) in € million

	Germany	Belgium	Finland	France / Monaco	Gibraltar
Central government	2.157,6	355,6	21,1	357,9	0,0
Regional authorities	11.353,5	0,0	0,0	0,0	0,0
Local authorities	972,0	0,0	0,0	0,0	0,0
Other debtors	10.950,1	68,6	0,0	71,4	8,2
Total	25.433,2	424,2	21,1	429,3	8,2

	Greece	Great Britain (excl. Channel Islands)	Jersey	Ireland	Iceland
Central government	249,7	0,0	0,0	0,0	0,0
Regional authorities	0,0	0,0	0,0	0,0	0,0
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	82,7	79,9	1.644,2	732,7	25,5
Total	332,4	79,9	1.644,2	732,7	25,5

	Italy	Canada	The Netherlands	Austria	Portugal
Central government	17,3	0,0	0,0	191,1	14,5
Regional authorities	47,7	98,0	0,0	10,8	0,0
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	110,8	129,2	370,0	1.336,8	60,0
Total	175,8	227,2	370,0	1.538,7	74,5

	Sweden	Spain	International organisations	Total
Central government	48,0	17,8	0,0	3.430,6
Regional authorities	0,0	378,8	0,0	11.888,8
Local authorities	0,0	0,0	0,0	972,0
Other debtors	30,0	245,6	173,4	16.119,1
Total	78,0	642,2	173,4	32.410,5

Receivables used for covering mortgage Pfandbriefe, according to areas in which the financed land is located and based on type of use (as of 30.09.05) in € million

	Germany		Belgium	
	Commercial	Residential	Commercial	Residential
Apartments	0,0	1.179,5	0,0	0,0
Detached houses	0,0	2.378,4	0,0	0,0
Apartment buildings	0,0	8.597,6	0,0	0,0
Office buildings	2.341,7	0,0	1,3	0,0
Commercial buildings	2.485,5	0,0	0,0	0,0
Industrial buildings	201,5	0,0	0,0	0,0
Other commercially used buildings	1.540,9	0,0	0,0	0,0
Unfinished new buildings not yet ready to generate a return	164,7	172,5	0,0	0,0
Building sites	58,8	0,0	0,0	0,0
Securities	6.793,1	12.328,0	1,3	0,0
thereof				
Baden-Württemberg	572,7	468,5		
Bavaria	1.271,9	1.890,9		
Berlin	401,7	1.846,7		
Brandenburg	223,2	494,7		
Bremen	58,9	99,9		
Hamburg	194,8	593,8		
Hesse	747,2	665,5		
Mecklenburg-Western Pommerania	180,8	332,3		
Lower Saxony	346,1	468,7		
Northrhine-Westphalia	1.524,8	2.735,8		
Rhineland-Palatinate	145,6	229,2		
Saarland	15,0	33,5		
Saxony	476,5	1.205,4		
Saxony-Anhalt	304,6	531,6		
Schleswig-Holstein	149,5	286,4		
Thuringia	179,8	445,1		

	France / Monaco		Great Britain (excl. Channel)	
	Commercial	Residential	Commercial	Residential
Apartments	0,0	0,1	0,0	0,0
Detached houses	0,0	0,1	0,0	0,0
Apartment buildings	0,0	1,6	0,0	0,0
Office buildings	87,9	0,0	66,5	0,0
Commercial buildings	2,5	0,0	0,0	0,0
Industrial buildings	0,0	0,0	0,0	0,0
Other commercially used buildings	4,9	0,0	5,6	0,0
Unfinished new buildings not yet ready to generate a return	5,8	0,0	0,0	0,0
Building sites	0,0	0,0	0,0	0,0
Securities	101,1	1,8	72,1	0,0

Receivables used for covering mortgage Pfandbriefe, according to areas in which the financed land is located and based on type of use (as of 30.09.05) in € million

	The Netherlands		Austria	
	Commercial	Residential	Commercial	Residential
Apartments	0,0	0,3	0,0	0,0
Detached houses	0,0	1,9	0,0	0,7
Apartment buildings	0,0	9,4	0,0	0,2
Office buildings	952,8	0,0	44,9	0,0
Commercial buildings	274,6	0,0	0,0	0,0
Industrial buildings	1,1	0,0	0,0	0,0
Other commercially used buildings	46,9	0,0	0,0	0,0
Unfinished new buildings not yet ready to generate a return	8,9	0,0	0,0	0,0
Building sites	0,0	0,0	0,2	0,0
Securities	1.284,3	11,6	45,1	0,9

	Switzerland			
	Commercial	Residential		
Apartments	0,0	0,0		
Detached houses	0,0	0,4		
Apartment buildings	0,0	0,0		
Office buildings	34,1	0,0		
Commercial buildings	0,0	0,0		
Industrial buildings	0,0	0,0		
Other commercially used buildings	3,6	0,0		
Unfinished new buildings not yet ready to generate a return	0,0	0,0		
Building sites	0,0	0,0		
Securities	37,7	0,4		

	Total	
	Commercial	Residential
Apartments	0,0	1.179,9
Detached houses	0,0	2.381,5
Apartment buildings	0,0	8.608,8
Office buildings	3.529,2	0,0
Commercial buildings	2.762,6	0,0
Industrial buildings	202,6	0,0
Other commercially used buildings	1.601,9	0,0
Unfinished new buildings not yet ready to generate a return	179,4	172,5
Building sites	59,0	0,0
Securities	8.334,7	12.342,7

Securities, commercial and residential, total **20.677,4**