**Mortgage Pfandbriefe in circulation and related securities** (as of 30.06.06) in € million

| | Nominal | Cash value | Risk cash value |
|---|---|---|---|
| **Total of circulating** | | | |
| Mortgage Pfandbriefe | 21.226,7 | 21.704,1 | 17.379,6 |
| Cover funds | 22.514,2 | 23.452,0 | 18.779,2 |
| **Excess cover** | **1.287,5** | **1.747,9** | **1.399,6** |

| | less than 1 year | >1 year - 5 years | >5 years - 10 years | >10 years |
|---|---|---|---|---|
| **Maturity structure (rem. term)** ***Nominal*** | | | | |
| Mortgage Pfandbriefe | 4.693,7 | 8.698,3 | 6.102,3 | 1.732,4 |
| Cover funds | 7.246,0 | 9.948,1 | 4.322,9 | 997,2 |

| | Cash value | % |
|---|---|---|
| **Part of the derivatives** | | |
| Mortgage Pfandbriefe | 21.704,1 | |
| thereof derivatives | 14,5 | 0,1 |
| Cover funds | 23.452,0 | |
| thereof derivatives | 0,0 | 0,0 |

**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.**
**For the risk cash value we apply the dynamic rate.**

**Public Pfandbriefe in circulation and related securities** (as of 30.06.06) in € million

| | Nominal | Cash value | Risk cash value |
|---|---|---|---|
| **Total of circulating** | | | |
| Public Pfandbriefe | 25.941,1 | 26.992,7 | 22.541,5 |
| Cover funds | 27.222,2 | 28.704,3 | 23.970,9 |
| **Excess cover** | **1.281,1** | **1.711,6** | **1.429,4** |

| | less than 1 year | >1 year - 5 years | >5 years - 10 years | >10 years |
|---|---|---|---|---|
| **Maturity structure (rem. term)** ***Nominal*** | | | | |
| Public Pfandbriefe | 5.126,5 | 13.261,0 | 3.348,2 | 4.205,4 |
| Cover funds | 11.098,2 | 13.471,0 | 1.649,6 | 1.003,4 |

| | Cash value | % |
|---|---|---|
| **Part of the derivatives** | | |
| Public Pfandbriefe | 26.992,7 | |
| thereof derivatives | 0,0 | 0,0 |
| Cover funds | 28.704,3 | |
| thereof derivatives | 0,0 | 0,0 |

**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.**
**For the risk cash value we apply the dynamic rate.**

| Receivables used for covering mortgage Pfandbriefe, based on size classes 1) (as of 30.06.06) | in € million |
|---|---|
| **Cover mortgages** | |
| up to and including € 300,000 | 5.058,3 |
| more than € 300,000 and up to and including € 5 million | 8.892,7 |
| more than € 5 million | 5.521,4 |
| **Total** | **19.472,4** |

**1) Excl. further cover assets**

**Outstanding payments in relation to receivables used for covering mortgage Pfandbriefe** **(as of 30.06.06)** **in € million**

| | |
|---|---|
| **Total payments overdue by at least 90 days** | |
| Germany | 32,3 |
| France / Monaco | 3,1 |
| The Netherlands | 0,6 |
| **Total** | **36,0** |

| Outstanding payments in relation to receivables used for covering public Pfandbriefe (as of 30.06.06) | in € million |
|---|---|
| **Total payments overdue by at least 90 days** | |
| **Germany** | |
| Central government | 0,0 |
| Regional authorities | 3,8 |
| Local authorities | 0,0 |
| Other debtors | 4,4 |
| **Total** | **8,2** |

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

**Receivables used for covering public Pfandbriefe** (as of 30.06.06) in € million

| | Germany | Belgium | Finland | France / Monaco | Gibraltar |
|---|---|---|---|---|---|
| Central government | 1.704,6 | 300 | 20,6 | 357,89 | 0,0 |
| Regional authorities | 9.705,9 | 0,0 | 0,0 | 0,0 | 0,0 |
| Local authorities | 814,6 | 0,0 | 0,0 | 0,0 | 0,0 |
| Other debtors | 9.075,2 | 43 | 0,0 | 446,4 | 5,0 |
| **Total** | **21.300,3** | **343,0** | **20,6** | **804,3** | **5,0** |

| | Greece | Great Britain (excl. Channel Islands) | Jersey | Ireland | Iceland |
|---|---|---|---|---|---|
| Central government | 223,3 | 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 | 76,3 | 254,6 | 1.522,5 | 44,5 | 24,2 |
| **Total** | **299,6** | **254,6** | **1522,5** | **44,5** | **24,2** |

| | Italy | Canada | The Netherlands | Austria | Portugal |
|---|---|---|---|---|---|
| Central government | 6,9 | 0,0 | 0,0 | 107,5 | 14,3 |
| Regional authorities | 0 | 92,8 | 0,0 | 8,4 | 0,0 |
| Local authorities | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| Other debtors | 33,9 | 122,4 | 175,2 | 1.199,0 | 60,0 |
| **Total** | **40,8** | **215,2** | **175,2** | **1314,9** | **74,3** |

| | Sweden | Spain | Slowakei | Hungary | Lithuania |
|---|---|---|---|---|---|
| Central government | 48,0 | 17,7 | 0,0 | 12,5 | 17,0 |
| Regional authorities | 0,0 | 266,8 | 0,0 | 0,0 | 0,0 |
| Local authorities | 0,0 | 0,0 | 0,0 | 0,0 | 0,0 |
| Other debtors | 0,0 | 214,6 | 25,0 | 25,0 | 0,0 |
| **Total** | **48,0** | **499,1** | **25,0** | **37,5** | **17,0** |

| | Poland | International Organisations | | | Total |
|---|---|---|---|---|---|
| Central government | 30,0 | 0,0 | | | 2.860,3 |
| Regional authorities | 0,0 | 0,0 | | | 10.073,9 |
| Local authorities | 0,0 | 0,0 | | | 814,6 |
| Other debtors | 0,0 | 126,6 | | | 13.473,4 |
| **Total** | **30,0** | **126,6** | | | **27.222,2** |

**Receivables used for covering mortgage Pfandbriefe, according to areas in which the financed land is located and based on type of use 1)** (as of 30.06.06) in € million

| | Germany | | Belgium | |
|---|---|---|---|---|
| | Commercial | Residential | Commercial | Residential |
| Apartments | 0,0 | 1.242,1 | 0,0 | 0,0 |
| Detached houses | 0,0 | 2.533,6 | 0,0 | 0,0 |
| Apartment buildings | 0,0 | 7.536,0 | 0,0 | 0,0 |
| | | | | |
| Office buildings | 2.274,8 | 0,0 | 1,3 | 0,0 |
| Commercial buildings | 2.536,2 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 165,0 | 0,0 | 0,0 | 0,0 |
| Other commercially used buildings | 1.509,0 | 0,0 | 0,0 | 0,0 |
| Unfinished new buildings not yet ready to generate a return | 141,2 | 165,5 | 0,0 | 0,0 |
| | | | | |
| Building sites | 46,1 | 0,0 | 0,0 | 0,0 |
| **Securities** | **6.672,3** | **11.477,2** | **1,3** | **0,0** |
| **thereof** | | | | |
| Baden-Württemberg | 631,9 | 595,8 | | |
| Bavaria | 1.261,4 | 1.686,7 | | |
| Berlin | 410,3 | 1.636,4 | | |
| Brandenburg | 189,7 | 532,2 | | |
| Bremen | 54,6 | 87,8 | | |
| Hamburg | 257,7 | 474,2 | | |
| Hesse | 837,3 | 622,6 | | |
| Mecklenburg-Western Pommerania | 141,1 | 313,7 | | |
| Lower Saxony | 335,0 | 414,2 | | |
| Northrhine-Westphalia | 1.410,7 | 2.527,9 | | |
| Rhineland-Palatinate | 209,7 | 207,0 | | |
| Saarland | 12,5 | 30,7 | | |
| Saxony | 414,4 | 1.153,8 | | |
| Saxony-Anhalt | 238,1 | 524,7 | | |
| Schleswig-Holstein | 124,3 | 244,9 | | |
| Thuringia | 143,6 | 424,6 | | |

| | France / Monaco | | Great Britain (excl. Channel | |
|---|---|---|---|---|
| | Commercial | Residential | Commercial | Residential |
| Apartments | 0,0 | 0,3 | 0,0 | 0,0 |
| Detached houses | 0,0 | 1,2 | 0,0 | 0,0 |
| Apartment buildings | 0,0 | 1,6 | 0,0 | 0,0 |
| | | | | |
| Office buildings | 34,5 | 0,0 | 39,9 | 0,0 |
| Commercial buildings | 0,6 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 0,0 | 0,0 | 0,0 | 0,0 |
| Other commercially used buildings | 4,9 | 0,0 | 5,5 | 0,0 |
| Unfinished new buildings not yet ready to generate a return | 5,3 | 0,0 | 0,0 | 0,0 |
| | | | | |
| Building sites | 0,0 | 0,0 | 0,0 | 0,0 |
| **Securities** | **45,3** | **3,1** | **45,4** | **0,0** |

**1) Excl. further cover assets**

**Receivables used for covering mortgage Pfandbriefe, according to areas in which the financed land is located and based on type of use 1)** **(as of 30.06.06)** in € million

| | The Netherlands | | Austria | |
|---|---|---|---|---|
| | Commercial | Residential | Commercial | Residential |
| Apartments | 0,0 | 0,3 | 0,0 | 0,0 |
| Detached houses | 0,0 | 1,8 | 0,0 | 0,6 |
| Apartment buildings | 0,0 | 9,4 | 0,0 | 0,2 |
| | | | | |
| Office buildings | 844,9 | 0,0 | 42,9 | 0,0 |
| Commercial buildings | 246,9 | 0,0 | 0,0 | 0,0 |
| Industrial buildings | 1,1 | 0,0 | 0,0 | 0,0 |
| Other commercially used buildings | 33,2 | 0,0 | 0,0 | 0,0 |
| Unfinished new buildings not yet ready to generate a return | 8,8 | 0,0 | 0,0 | 0,0 |
| | | | | |
| Building sites | 0,0 | 0,0 | 0,2 | 0,0 |
| **Securities** | **1.134,9** | **11,4** | **43,1** | **0,8** |

| | Switzerland | |
|---|---|---|
| | Commercial | Residential |
| Apartments | 0,0 | 0,0 |
| Detached houses | 0,0 | 0,0 |
| Apartment buildings | 0,0 | 0,0 |
| | | |
| Office buildings | 33,9 | 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** | **37,5** | **0,0** |

| | Total | |
|---|---|---|
| | Commercial | Residential |
| Apartments | 0,0 | 1.242,6 |
| Detached houses | 0,0 | 2.537,3 |
| Apartment buildings | 0,0 | 7.547,2 |
| | | |
| Office buildings | 3.272,2 | 0,0 |
| Commercial buildings | 2.783,7 | 0,0 |
| Industrial buildings | 166,1 | 0,0 |
| Other commercially used buildings | 1.556,2 | 0,0 |
| Unfinished new buildings not yet ready to generate a return | 155,3 | 165,5 |
| | | |
| Building sites | 46,3 | 0,0 |
| **Securities** | **7.979,8** | **11.492,6** |

| | |
|---|---|
| **Securities, commerical and residential, total** | **19.472,4** |

**1) Excl. further cover assets**