

**Mortgage Pfandbriefe in circulation and related securities** (as of 30.09.06) in €million

	Nominal	Cash value	Risk cash value
<b>Total of circulating</b>			
Mortgage Pfandbriefe	18.478,8	19.078,4	17.803,9
Cover funds	19.839,1	20.852,1	19.459,1
<b>Excess cover</b>	<b>1.360,3</b>	<b>1.773,7</b>	<b>1.655,2</b>

	less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
<b>Maturity structure (rem. term)</b> <i>Nominal</i>				
Mortgage Pfandbriefe	2.769,3	8.075,1	5.961,9	1.672,5
Cover funds	5.716,4	9.431,5	4.253,3	437,9

	Cash value	%
<b>Part of the derivatives</b>		
Mortgage Pfandbriefe	19.078,4	0,0
thereof derivatives	0,0	0,0
Cover funds	20.852,1	0,0
thereof derivatives	14,3	0,1

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 30.09.06) in €million

	Nominal	Cash value	Risk cash value
<b>Total of circulating</b>			
Public Pfandbriefe	25.507,6	26.562,6	20.173,3
Cover funds	26.859,4	28.395,7	21.565,5
<b>Excess cover</b>	<b>1.351,8</b>	<b>1.833,1</b>	<b>1.392,2</b>

	less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
<b>Maturity structure (rem. term)</b> <i>Nominal</i>				
Public Pfandbriefe	6.601,2	11.567,9	3.216,9	4.121,6
Cover funds	11.193,4	12.777,4	1.482,3	1.406,3

	Cash value	%
<b>Part of the derivatives</b>		
Public Pfandbriefe	26.562,6	0,0
thereof derivatives	0,0	0,0
Cover funds	28.395,7	0,0
thereof derivatives	0,8	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 30.09.06)	in €million
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<b>Cover mortgages</b>	
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up to and including €300,000	4.888,8
more than €300,000 and up to and including €5 million	8.655,7
more than €5 million	5.644,6
<b>Total</b>	<b>19.189,1</b>

1) Excl. further cover assets

Outstanding payments in relation to receivables used for covering mortgage Pfandbriefe (as of 30.09.06)	in €million
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<b>Total payments overdue by at least 90 days</b>	
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Germany	33,8
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The Netherlands	0,9
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<b>Total</b>	<b>34,7</b>
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Outstanding payments in relation to receivables used for covering public Pfandbriefe (as of 30.09.06)		in €million
<b>Total payments overdue by at least 90 days</b>		
<b>Germany</b>		
Central government		0,0
Regional authorities		3,7
Local authorities		0,0
Other debtors		2,6
<b>Total</b>		<b>6,3</b>

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

**Receivables used for covering public Pfandbriefe** (as of 30.09.06) in €million

	Germany	Belgium	Finland	France / Monaco	Greece
Central government	1.709,6	324,2	20,7	357,9	279,6
Regional authorities	9.330,3	0,0	0,0	0,0	0,0
Local authorities	786,6	0,0	0,0	0,0	0,0
Other debtors	8.804,7	23,0	0,0	250,0	5,3
<b>Total</b>	<b>20.631,2</b>	<b>347,2</b>	<b>20,7</b>	<b>607,9</b>	<b>284,9</b>

	Great Britain (excl. Channel Islands)	Iceland	Italy	Japan	Jersey
Central government	0,0	0,0	6,7	518,7	0,0
Regional authorities	0,0	0,0	44,9	0,0	0,0
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	250,0	24,3	0,0	0,0	1.500,0
<b>Total</b>	<b>250,0</b>	<b>24,3</b>	<b>51,6</b>	<b>518,7</b>	<b>1.500,0</b>

	Canada	Lithuania	Luxembourg	The Netherlands	Austria
Central government	0	17,0	0,0	0,0	171,0
Regional authorities	93,2	0,0	0,0	0	8,5
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	122,9	0,0	100,0	14,4	1.269,0
<b>Total</b>	<b>216,1</b>	<b>17,0</b>	<b>100,0</b>	<b>14,4</b>	<b>1.448,5</b>

	Poland	Portugal	Sweden	Slowakei	Spain
Central government	30,0	23,6	48,0	25,0	17,7
Regional authorities	0,0	0,0	0,0	0,0	307,1
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	0,0	60,0	0,0	0,0	151,4
<b>Total</b>	<b>30,0</b>	<b>83,6</b>	<b>48,0</b>	<b>25,0</b>	<b>476,2</b>

	Hungary	International Organisations			Total
Central government	12,5	0,0			3.562,2
Regional authorities	0,0	0,0			9.784,0
Local authorities	0,0	0,0			786,6
Other debtors	25,0	126,6			12.726,6
<b>Total</b>	<b>37,5</b>	<b>126,6</b>			<b>26.859,4</b>

**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 30.09.06)** in €million

	Germany		Belgium	
	Commercial	Residential	Commercial	Residential
Apartments		1.206,0		0,0
Detached houses		2.479,3		0,0
Apartment buildings		7.558,1		0,0
Office buildings	2.196,0		1,2	
Commercial buildings	2.491,1		0,0	
Industrial buildings	148,4		0,0	
Other commercially used buildings	1.467,4		0,0	
Unfinished new buildings not yet ready to generate a return	129,9	163,5	0,0	
Building sites	52,1			
<b>Securities</b>	<b>6.484,9</b>	<b>11.406,9</b>	<b>1,2</b>	<b>0,0</b>
<b>thereof</b>				
Baden-Württemberg	599,4	614,5		
Bavaria	1.241,3	1.624,7		
Berlin	416,2	1.631,3		
Brandenburg	205,5	539,3		
Bremen	50,8	86,6		
Hamburg	262,6	468,4		
Hesse	832,6	605,0		
Mecklenburg-Western Pommerania	140,9	343,8		
Lower Saxony	312,6	398,0		
Northrhine-Westphalia	1.354,3	2.565,2		
Rhineland-Palatinate	211,6	219,0		
Saarland	10,1	29,5		
Saxony	365,4	1.107,9		
Saxony-Anhalt	204,5	516,6		
Schleswig-Holstein	119,7	238,3		
Thuringia	157,4	418,8		

	France / Monaco		Great Britain (excl. Channel Islands)	
	Commercial	Residential	Commercial	Residential
Apartments		0,3		0,0
Detached houses		1,2		0,0
Apartment buildings		1,6		0,0
Office buildings	32,9		41,7	
Commercial buildings	0,6		0,0	
Industrial buildings	0,0		0,0	
Other commercially used buildings	0,5		5,7	
Unfinished new buildings not yet ready to generate a return	5,3		0,0	
Building sites				
<b>Securities</b>	<b>39,3</b>	<b>3,1</b>	<b>47,4</b>	<b>0,0</b>

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 30.09.06)** in €million

	The Netherlands		Austria	
	Commercial	Residential	Commercial	Residential
Apartments		0,3		0,0
Detached houses		1,7		0,7
Apartment buildings		7,7		0,3
Office buildings	834,3		42,8	
Commercial buildings	247,8		0,0	
Industrial buildings	1,1		0,0	
Other commercially used buildings	23,7		0,0	
Unfinished new buildings not yet ready to generate a return	8,8		0,0	
Building sites			0,2	
<b>Securities</b>	<b>1.115,7</b>	<b>9,7</b>	<b>43,0</b>	<b>1,0</b>

	Switzerland			
	Commercial	Residential		
Apartments		0,0		
Detached houses		0,0		
Apartment buildings		0,0		
Office buildings	33,4			
Commercial buildings	0,0			
Industrial buildings	0,0			
Other commercially used buildings	3,5			
Unfinished new buildings not yet ready to generate a return	0,0			
Building sites	0,0	0,0		
<b>Securities</b>	<b>36,9</b>	<b>0,0</b>		

	Total	
	Commercial	Residential
Apartments		1.206,6
Detached houses		2.482,9
Apartment buildings		7.567,7
Office buildings	3.182,3	
Commercial buildings	2.739,5	
Industrial buildings	149,5	
Other commercially used buildings	1.500,8	
Unfinished new buildings not yet ready to generate a return	144,0	163,5
Building sites	52,3	
<b>Securities</b>	<b>7.768,4</b>	<b>11.420,7</b>

<b>Securities, commercial and residential, total</b>	<b>19.189,1</b>
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1) Excl. further cover assets