

Mortgage Pfandbriefe in circulation and related securities (as of 31.12.06) in € million

	Nominal	Cash value	Risk cash value
Total of circulating			
Mortgage Pfandbriefe	18.885,4	19.355,9	15.574,7
Cover funds	19.617,5	20.398,3	16.413,4
Excess cover	732,1	1.042,4	838,7

		less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
Maturity structure (rem. term)	<i>Nominal</i>				
Mortgage Pfandbriefe		2.522,2	7.419,5	6.455,7	2.488,0
Cover funds		6.263,2	8.878,2	4.048,7	427,4

	Nominal	Cash value	%
Part of the derivatives			
Mortgage Pfandbriefe	18.885,4	19.355,9	
thereof derivatives	0,0	2,4	0,0
Cover funds	19.617,5	20.398,3	
thereof derivatives	0,0	7,6	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 31.12.06) in € million

	Nominal	Cash value	Risk cash value
Total of circulating			
Public Pfandbriefe	25.681,2	26.651,5	19.740,4
Cover funds	26.905,6	28.201,8	20.888,7
Excess cover	1.224,4	1.550,3	1.148,3

		less than 1 year	>1 year - 5 years	>5 years - 10 years	>10 years
Maturity structure (rem. term)	<i>Nominal</i>				
Public Pfandbriefe		6.815,4	11.495,9	3.104,6	4.265,3
Cover funds		13.023,0	11.237,9	1.454,7	1.190,0

	Nominal	Cash value	%
Part of the derivatives			
Public Pfandbriefe	25.681,2	26.651,5	
thereof derivatives	0,0	7,1	0,0
Cover funds	26.905,6	28.201,8	
thereof derivatives	3,9	11,6	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 31.12.06)	in €million
---	-------------

Cover mortgages	
------------------------	--

up to and including €300,000	4.639,8
more than €300,000 and up to and including €5 million	8.336,9
more than €5 million	5.765,8
Total	18.742,6

1) Excl. further cover assets

Outstanding payments in relation to receivables used for covering mortgage Pfandbriefe (as of 31.12.06)	in €million
---	-------------

Total payments overdue by at least 90 days	
---	--

Germany	28,4
---------	------

The Netherlands	0,4
-----------------	-----

Total	28,7
--------------	-------------

Outstanding payments in relation to receivables used for covering public Pfandbriefe (as of 31.12.06)	in €million
Total payments overdue by at least 90 days	
Germany	
Central government	0,0
Regional authorities	3,9
Local authorities	0,0
Other debtors	1,9
Total	5,8

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

Receivables used for covering public Pfandbriefe (as of 31.12.06) in €million

	Germany	Belgium	Finland	France/Monaco	Greece
Central government	1.713,6	309,2	20,4	357,9	200,7
Regional authorities	9.171,1	0,0	0,0	0,0	0,0
Local authorities	724,5	0,0	0,0	0,0	0,0
Other debtors	9.486,5	90	0,0	200,0	5,3
Total	21.095,7	399,2	20,4	557,9	206,0

	Ireland (excl. Northern Ireland)	Iceland	Italy	Japan	Jersey
Central government	0,0	17,0	6,4	347,0	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	50,0	23,3	100,0	0,0	1402,0
Total	50,0	40,3	151,3	347,0	1402,0

	Canada	Lithuania	Luxembourg	The Netherlands	Austria
Central government	0,0	17,0	0,0	0,0	171,6
Regional authorities	89,6	0,0	0,0	0,5	6,3
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	118,2	0,0	50,0	0,7	1.384,0
Total	207,8	17,0	50,0	1,2	1561,9

	Poland	Portugal	Sweden	Spain	Hungary
Central government	30,0	23,6	40,9	17,7	12,5
Regional authorities	0,0	0,0	0,0	316,2	0,0
Local authorities	0,0	0,0	0,0	0,0	0,0
Other debtors	0,0	60,0	0,0	141,4	25,0
Total	30,0	83,6	40,9	475,3	37,5

	International Organisations	Gesamt
Central government	0,0	3.285,5
Regional authorities	0,0	9.628,6
Local authorities	0,0	724,5
Other debtors	126,7	13.263,1
Total	126,7	26.901,7

*excl. Derivatives

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 31.12.06) in €million

	Germany		Belgium	
	Commercial	Residential	Commercial	Residential
Apartments	0,0	1.135,8	0,0	0,0
Detached houses	0,0	2.362,8	0,0	0,0
Apartment buildings	0,0	7.439,5	0,0	0,0
Office buildings	2.273,2	0,0	1,2	0,0
Commercial buildings	2.512,9	0,0	0,0	0,0
Industrial buildings	147,7	0,0	0,0	0,0
Other commercially used buildings	1.407,0	0,0	0,0	0,0
Unfinished new buildings not yet ready to generate a return	125,2	117,4	0,0	0,0
Building sites	50,5	0,0	0,0	0,0
Securities	6.516,5	11.055,5	1,2	0,0
thereof				
Baden-Württemberg	595,5	595,7		
Bavaria	1.302,2	1.522,0		
Berlin	427,5	1.705,7		
Brandenburg	180,4	505,5		
Bremen	45,2	84,2		
Hamburg	290,8	452,1		
Hesse	887,1	582,2		
Mecklenburg-Western Pommerania	132,9	335,4		
Lower Saxony	301,8	373,9		
Northrhine-Westphalia	1.383,5	2.446,7		
Rhineland-Palatinate	127,4	210,8		
Saarland	9,6	27,8		
Saxony	371,6	1.063,6		
Saxony-Anhalt	200,1	511,0		
Schleswig-Holstein	112,3	228,9		
Thuringia	148,7	409,9		

	France / Monaco		Great Britain (excl. Channel Islands)	
	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	30,7	0,0	24,2	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	0,4	0,0	5,7	0,0
Unfinished new buildings not yet ready to generate a return	4,8	0,0	0,0	0,0
Building sites	0,0	0,0	0,0	0,0
Securities	36,5	3,1	29,9	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 31.12.06) in €million

	The Netherlands		Austria	
	Commercial	Residential	Commercial	Residential
Apartments	0,0	0,3	0,0	0,0
Detached houses	0,0	1,7	0,0	0,7
Apartment buildings	0,0	7,7	0,0	0,0
Office buildings	772,8	0,0	42,5	0,0
Commercial buildings	206,0	0,0	0,0	0,0
Industrial buildings	1,1	0,0	0,0	0,0
Other commercially used buildings	21,6	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	1.010,3	9,7	42,7	0,7

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

	Total	
	Commercial	Residential
Apartments	0,0	1.136,4
Detached houses	0,0	2.366,4
Apartment buildings	0,0	7.448,8
Office buildings	3.177,6	0,0
Commercial buildings	2.719,5	0,0
Industrial buildings	148,8	0,0
Other commercially used buildings	1.438,2	0,0
Unfinished new buildings not yet ready to generate a return	138,8	117,4
Building sites	50,7	0,0
Securities	7.673,6	11.069,0

Securities, commercial and residential, total 18.742,6

1) Excl. further cover assets