

**Disclosures according to section 28 of the  
German Pfandbrief Act****Mortgage lending - Overview of cover pool according to section 28 of the German Pfandbrief Act**

Updated: 30 June 2007

**Total volume of Mortgage Pfandbriefe and the corresponding cover pool (nominal amount and present value, in € million)**

	Cover pool	Pfandbriefe outstanding	Overcollateralisation
<b>Nominal amount</b>	4,899.5	4,262.6	<b>636.9</b>
<b>Present value</b>	5,065.4	4,185.7	<b>879.7</b>

Proportion of derivatives of the cover pool: - 0.81 % (due date)

Risk-adjusted present value of overcollateralisation: 730.4 (due date)

**Deposits of previous year according to section 28 para. 5**

	Cover pool	Pfandbriefe outstanding	Overcollateralisation
<b>Nominal amount</b>	4,013.0	2,910.1	<b>1,103.0</b>
<b>Present value</b>	4,173.2	2,923.8	<b>1,249.4</b>

Proportion of derivatives of the cover pool: 0.20 % (due date)

Risk-adjusted present value of overcollateralisation: 1,123.1 (due date)

**Maturity structure of Mortgage Pfandbriefe and the fixed-interest periods of the corresponding cover pool (in € million)**

<b>Fixed-interest periods/maturity structure</b>	<b>Cover pool</b>	<b>Pfandbriefe outstanding</b>
Up to 1 year	465.4	272.5
More than 1 year up to 5 years	2,629.9	2,782.4
More than 5 years up to 10 years	1,572.7	1,207.7
More than 10 years	231.5	0.0
<b>Total</b>	<b>4,899.5</b>	<b>4,262.6</b>

**Deposits of previous year according to section 28 para. 5**

<b>Fixed-interest periods/maturity structure</b>	<b>Cover pool</b>	<b>Pfandbriefe outstanding</b>
Up to 1 year	268.4	105.1
More than 1 year up to 5 years	1,925.1	1,583.9
More than 5 years up to 10 years	1,631.7	1,221.1
More than 10 years	187.8	0.0
<b>Total</b>	<b>4,013.0</b>	<b>2,910.1</b>

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**Breakdown of covered assets by nominal values (in € million)**

<b>Tranches</b>	<b>Cover pool</b>
Up to € 300,000	143.0
More than € 300,000 up to € 5 million	563.3
More than € 5 million	4,193.3
<b>Total</b>	<b>4,899.5</b>

**Deposits of previous year according to section 28 para. 5**

<b>Tranches</b>	<b>Cover pool</b>
Up to € 300,000	190.3
More than € 300,000 up to € 5 million	523.1
More than € 5 million	3,299.6
<b>Total</b>	<b>4,013.0</b>

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**Note: Neither for the reporting period nor for the comparable period last year payments of at least 90 days were overdue**