

Section 28 PfandBG (Pfandbrief Act) Transparency Regulations Quarterly notification 09/30/2012

A) Section 28 (1) no. 1 to no. 4 PfandBG:

1. Outstanding mortgage Pfandbriefe and related cover assets:

	09/30/2012			09/30/2011		
	Nominal value in € m	Net present value in € m	Risk-adjusted net present value**) in € m	Nominal value in € m	Net present value in € m	Risk-adjusted net present value**) in € m
Cover assets*)	26,931.9	29,647.4	30,387.9	30,492.5	32,781.6	31,805.4
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Mortgage Pfandbriefe	21,886.6	24,180.8	25,057.8	23,035.1	24,943.7	23,980.3
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Overcollateralisation	5,045.3	5,466.6	5,330.1	7,457.4	7,837.9	7,825.1

*) incl. further cover assets in accordance with section 19 (1) PfandBG in the amount of nominal €2,011.4m (09/30/2012) and €3,258.4m (09/30/2011)

**) dynamic method

2. Maturity structure of outstanding mortgage Pfandbriefe and fixed-interest periods of related cover assets*):

	09/30/2012		09/30/2011	
	Cover assets in € m	Mortgage Pfandbriefe in € m	Cover assets in € m	Mortgage Pfandbriefe in € m
Up to 1 year	4,997.0	4,063.9	6,368.1	4,450.0
More than 1 year up to 2 years**)	3,951.7	3,351.6	4,679.9	4,079.6
More than 2 years up to 3 years**)	4,012.8	3,834.9	3,884.2	2,735.2
More than 3 years up to 4 years**)	3,564.2	2,793.8	3,914.9	3,031.0
More than 4 years up to 5 years**)	2,559.0	2,200.1	3,033.8	2,518.1
More than 5 years up to 10 years	6,977.2	3,143.4	7,532.5	3,986.0
More than 10 years	870.0	2,498.9	1,079.1	2,235.2
Totals	26,931.9	21,886.6	30,492.5	23,035.1

*) incl. further cover assets in accordance with section 19 (1) PfandBG; according to fixed-interest periods and maturity of Pfandbriefe

**) breakdown according to PfandBG amendment from 2009

3. Outstanding public Pfandbriefe and related cover assets:

	09/30/2012			09/30/2011		
	Nominal value in € m	Net present value in € m	Risk-adjusted net present value**) in € m	Nominal value in € m	Net present value in € m	Risk-adjusted net present value**) in € m
Cover assets*)	8,618.0	9,582.1	9,214.1	9,156.7	9,945.4	9,546.8
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Public Pfandbriefe	6,995.7	7,877.4	7,555.9	7,454.5	8,144.5	7,763.2
thereof: derivatives	-.-	-.-	-.-	-.-	-.-	-.-
Overcollateralisation	1,622.3	1,704.7	1,658.2	1,702.2	1,800.9	1,783.6

*) incl. further cover assets in accordance with section 20 (2) PfandBG in the amount of nominal €0.0m (09/30/2012) and €0.0m (09/30/2011)

**) dynamic method

4. Maturity structure of outstanding public Pfandbriefe and fixed-interest periods of related cover assets*):

	09/30/2012		09/30/2011	
	Cover assets in € m	Public Pfandbriefe in € m	Cover assets in € m	Public Pfandbriefe in € m
Up to 1 year	1,216.7	1,576.7	1,668.4	583.5
More than 1 year up to 2 years**)	1,681.5	529.7	1,274.4	1,587.5
More than 2 years up to 3 years**)	885.3	607.2	1,178.4	534.8
More than 3 years up to 4 years**)	1,040.4	1,513.0	792.9	592.2
More than 4 years up to 5 years**)	741.8	346.5	832.4	1,513.1
More than 5 years up to 10 years	2,176.6	1,239.1	2,483.5	1,310.0
More than 10 years	875.7	1,183.5	926.7	1,333.4
Totals	8,618.0	6,995.7	9,156.7	7,454.5

*) incl. further cover assets in accordance with section 20 (2) PfandBG; according to fixed-interest periods and maturity of Pfandbriefe

**) breakdown according to PfandBG amendment from 2009

B) Section 28 (2) no. 1a PfandBG:

Receivables used as cover for mortgage Pfandbriefe broken down according to size classes:

	09/30/2012	09/30/2011
	Mortgage cover assets in € m	Mortgage cover assets in € m
Up to EUR 300,000	12,493.7	14,675.2
More than EUR 300,000 up to EUR 5 million	6,597.3	7,628.9
More than EUR 5 million	5,829.5	4,930.0
Totals	24,920.5	27,234.1

C) Section 28 (2) no. 1b and c PfandBG:

Receivables used as cover for mortgage Pfandbriefe, broken down according to areas in which the secured properties are located, and also broken down according to type of use:

	09/30/2012		09/30/2011	
	Mortgage cover assets		Mortgage cover assets	
	Residential in € m	Commercial in € m	Residential in € m	Commercial in € m
Germany				
Apartments	4,754.9		5,448.1	
Single-family houses	5,575.3		6,344.2	
Multiple-family dwellings	6,537.8		6,867.5	
Office buildings		3,465.1		3,420.8
Retail buildings		2,447.1		2,729.4
Industrial buildings		540.0		532.0
Other commercially used buildings		628.9		679.3
Unfinished new buildings, not yet productive	449.6	408.6	583.9	507.2
Building land	17.3	88.4	19.3	91.4
Totals Germany	17,334.9	7,578.1	19,263.0	7,960.1
France				
Single-family houses	1.9		1.9	
Unfinished new buildings, not yet productive	0.1	--	0.1	--
Totals France	2.0	--	2.0	--
Italy				
Single-family houses	0.5		0.6	
Multiple-family dwellings	0.1		0.1	
Total Italy	0.6		0.7	
Luxembourg				
Office buildings		--		3.1
Total Luxembourg		--		3.1
Austria				
Apartments	--		0.1	
Office buildings		4.8		4.8
Total Austria	--	4.8	0.1	4.8
Spain				
Single-family houses	0.1		0.3	
Total Spain	0.1		0.3	
Totals	17,337.6	7,582.9	19,266.1	7,968.0

D) Section 28 (2) no. 2 PfandBG:

Total amount of arrears (payments more than 90 days overdue) in relation to mortgage receivables, and breakdown by countries in which the secured properties are located:

	Payments in relation to mortgage cover assets overdue by at least 90 days	Payments in relation to mortgage cover assets overdue by at least 90 days
	09/30/2012 in € m	09/30/2011 in € m
Germany	- 1.4	- 1.7
Totals	- 1.4	- 1.7

E) Section 28 (3) no. 1 PfandBG:

Receivables used as cover for public Pfandbriefe, broken down according to type of borrower or guaranteeing body and head office (country):

	Public cover assets	Public cover assets
	09/30/2012 in € m	09/30/2011 in € m
Germany		
State	2.4	16.9
Regional authorities	3,347.5	2,898.4
Local authorities	3,844.6	4,358.9
Other	1,148.5	1,649.2
Total Germany	8,343.0	8,923.4
Austria		
State	250.0	200.0
Total Austria	250.0	200.0
Spain		
Local authorities	25.0	33.3
Total Spain	25.0	33.3
Totals	8,618.0	9,156.7

F) Section 28 (3) no. 2 PfandBG:

Total amount of payments relating to public receivables overdue by at least 90 days:

	Payments in relation to public cover assets overdue by at least 90 days	Payments in relation to public cover assets overdue by at least 90 days
	09/30/2012 in € m	09/30/2011 in € m
Germany		
Regional authorities*)	--	--
Totals	--	--

*) claims guaranteed by public authorities