

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)
as of 31 March 2013, amounts in €mn



a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value		Risk-adj. net NPV *	
	31.03.2013	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
Mortgage Pfandbrief	11.284,4	12.948,2	12.400,4	13.914,2	12.977,5	14.623,1
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	14.189,0**	16.366,2**	15.195,6	17.074,8	15.251,2	17.240,0
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	2.904,6	3.418,0	2.795,2	3.160,6	2.273,7	2.616,9
OC in consideration of the vdp credit quality differentiation model	2.904,6		2.795,2			

* The static approach was used for currencies, the dynamic approach for interest when calculating the risk-adjusted net present value.

** Of which: Further cover assets according to para. 19 sect. 1 nos. 1 and 2 PA 1.806,6 (3.635,1) (last year's amount)

according to a) maturity structure	<= 1 year	> 1 year and <= 2 years	> 2 years and <= 3 years	> 3 years and <= 4 years	> 4 years and <= 5 years	> 5 years and <= 10 years	> 10 years
		31.03.2013					
Mortgage Pfandbrief	1.255,5	2.670,5	1.711,4	621,5	2.354,0	1.329,0	1.342,5
Mortgage cover pool	3.561,7	2.179,9	2.503,0	1.912,3	1.337,6	2.624,1	70,4
	31.03.2012						
Mortgage Pfandbrief	3.420,0	1.255,0	3.170,5	1.601,4	571,5	1.548,9	1.380,9
Mortgage cover pool	4.810,5	1.555,2	1.877,7	2.998,4	1.864,9	3.180,5	79,0

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)
as of 31 March 2013, amounts in €mn



b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value		Risk-adj. NPV *	
	31.03.2013	31.03.2012	31.03.2013	31.03.2012	31.03.2013	31.03.2012
Public Pfandbrief	4.805,2	6.937,8	5.614,1	7.811,0	5.900,6	8.252,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	5.286,8**	7.764,2**	5.987,9	8.531,5	6.168,1	8.854,8
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	481,6	826,4	373,8	720,5	267,5	601,9
OC in consideration of the vdp credit quality differentiation model	481,6		373,8			

* The static approach was used for currencies, the dynamic approach for interest when calculating the risk-adjusted net present value.

** Of which: Further cover assets according to para. 20 sect. 2 no. 2 PA 240,0 (977,0) (Vorjahreswert in Klammern)

according to b) maturity structure	<= 1 year	> 1 year and <= 2 years	> 2 years and <= 3 years	> 3 years and <= 4 years	> 4 years and <= 5 years	> 5 years and <= 10 years	> 10 years
		31.03.2013					
Public Pfandbrief	1.199,1	335,2	51,6	1.229,2	265,0	1.149,6	575,5
Public cover pool	521,1	417,6	970,9	1.887,3	668,9	291,4	529,6
	31.03.2012						
Public Pfandbrief	1.210,1	1.443,0	335,2	51,6	1.589,0	1.716,0	592,9
Public cover pool	2.044,7	302,9	634,4	1.066,9	2.099,5	1.011,1	604,7

**Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn**



Section 28 para. 2 no. 1 a) PA: Mortgage loans used as cover for Mortgage Pfandbrief according to their amount in tranches *

* Without further cover assets according to section 19 para. 1 PA

	Cover assets	
	31.03.2013	31.03.2012
up to € 300.000	241,5	291,9
more than € 300.000 up to € 5mn	2.700,4	2.874,4
more than € 5mn	9.440,5	9.564,8
Total	12.382,4	12.731,1

Section 28 para. 2 nos. 1 b) und c) PA: Volume of claims used to cover Mortgage Pfandbrief according to states in which the real property is located, according to property type

*without further cover assets according to section 19 para. 1 PA

Total - all states	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		57,7		75,0
Single-family houses		67,6		81,4
Multiple-family houses		2.822,3		2.818,2
Office buildings	3.912,5		3.884,0	
Retail buildings	2.471,8		2.580,8	
Industrial buildings	62,9		108,6	
other commercially used buildings	2.968,8		3.168,7	
Buildings under construction	3,7	5,0	3,9	5,3
Building land	3,2	6,9	3,1	2,1
Total	9.422,9	2.959,5	9.749,1	2.982,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



Belgium	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	56,4		34,7	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	1,8		18,3	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	58,2	0,0	53,0	0,0

Germany	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		57,7		75,0
Single-family houses		67,6		81,4
Multiple-family houses		2.769,1		2.712,0
Office buildings	1.986,7		2.098,9	
Retail buildings	1.677,8		1.836,2	
Industrial buildings	62,9		108,6	
other commercially used buildings	2.896,3		3.091,8	
Buildings under construction	3,7	5,0	3,9	5,3
Building land	3,2	6,9	3,1	2,1
Total	6.630,6	2.906,3	7.142,5	2.875,8

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



France	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	660,7		526,1	
Retail buildings	133,1		133,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	793,8	0,0	659,3	0,0

UK	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	747,6		595,0	
Retail buildings	86,6		57,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	16,9		1,4	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	851,1	0,0	653,6	0,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



The Netherlands	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		53,2		106,2
Office buildings	210,9		270,6	
Retail buildings	123,4		123,9	
Industrial buildings	0,0		0,0	
other commercially used buildings	37,3		39,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	371,6	53,2	434,2	106,2

Austria	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	18,4		18,4	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	13,2		13,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	31,6	0,0	32,2	0,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



Poland	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	144,6		174,9	
Retail buildings	319,9		293,5	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	464,5	0,0	468,4	0,0

Sweden	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		0,0	
Retail buildings	0,0		5,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	0,0	0,0	5,6	0,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



Switzerland	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	57,2		57,8	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	57,2	0,0	57,8	0,0

Slovakia	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		56,6	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	0,0	0,0	56,6	0,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



Spain	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	0,0		0,0	
Retail buildings	0,0		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	3,3		3,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	3,3	0,0	3,7	0,0

Czech Republic	31.03.2013		31.03.2012	
	Commercial	Residential	Commercial	Residential
Apartments		0,0		0,0
Single-family houses		0,0		0,0
Multiple-family houses		0,0		0,0
Office buildings	30,0		51,0	
Retail buildings	131,0		131,2	
Industrial buildings	0,0		0,0	
other commercially used buildings	0,0		0,0	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	161,0	0,0	182,2	0,0

Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn



Section 28 para. 2 no. 2 PA:	Amount of payments in arrears for at least 90 days
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	Total amount of payments in arrears for at least 90 days	
	31.03.2013	31.03.2012
Germany	1,3	3,8
Total	1,3	3,8

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn**



Section 28 para. 3 no. 1 PA:	Volumes of claims used to cover Public Pfandbrief according to individual states in which the borrower is located *
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* Without further cover assets according to section 20 para. 2 PA

Total - all states	31.03.2013	31.03.2012
State	197,3	335,7
Regional authorities	4.072,2	5.032,1
Local authorities	18,2	30,2
Other debtors	759,1	1.389,2
Total	5.046,8	6.787,2

Germany	31.03.2013	31.03.2012
State	102,3	102,2
Regional authorities	4.027,2	4.875,9
Local authorities	18,2	30,2
Other debtors	454,1	1.084,2
Total	4.601,8	6.092,5

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn**



Canada	31.03.2013	31.03.2012
State	0,0	0,0
Regional authorities	0,0	50,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	50,0

The Netherlands	31.03.2013	31.03.2012
State	0,0	113,5
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	113,5

Austria	31.03.2013	31.03.2012
State	95,0	95,0
Regional authorities	45,0	35,0
Local authorities	0,0	0,0
Other debtors	85,0	85,0
Total	225,0	215,0

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn**



Switzerland	31.03.2013	31.03.2012
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	220,0	220,0
Total	220,0	220,0

Slovenia	31.03.2013	31.03.2012
State	0,0	25,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	25,0

Spain	31.03.2013	31.03.2012
State	0,0	0,0
Regional authorities	0,0	71,2
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	71,2

**Publication according to
Section 28 para. 3 nos. 1 and 2 PA
as of 31 March 2013, amounts in €mn**



Section 28 para. 3 no. 2 PA:	Amount of payments in arrears for at least 90 days
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	Total amount of payments in arrears for at least 90 days	
	31.03.2013	31.03.2012
State	0,0	0,0
Regional authorities	0,0	0,0
Local authorities	0,0	0,0
Other debtors	0,0	0,0
Total	0,0	0,0