

Publication according to section 28 para. 1 nos. 1 and 3 Pfandbrief Act (PA)
as of 30 June 2013, amounts in €mn



a) Outstanding Mortgage Pfandbrief and mortgage cover pool	Nominal value		Net present value		Risk-adj. net NPV *	
	30.06.2013	30.06.2012	30.06.2013	30.06.2012	30.06.2013	30.06.2012
Mortgage Pfandbrief	10.435,8	13.914,6	11.387,7	15.039,1	11.981,7	15.805,6
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Mortgage cover pool	13.054,3**	17.553,2**	13.951,5	18.568,3	14.037,5	18.730,4
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	2.618,5	3.638,6	2.563,8	3.529,2	2.055,8	2.924,8
OC in consideration of the vdp credit quality differentiation model	2.618,5		2.563,8			

* 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. 19 sect. 1 nos. 1 and 2 PA 652,3 (4.430,1) (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
		30.06.2013					
Mortgage Pfandbrief	1.220,5	1.971,5	1.750,4	1.651,5	1.410,5	1.147,5	1.283,9
Mortgage cover pool	2.921,4	2.056,4	2.368,3	1.803,5	1.307,0	2.537,4	60,3
	30.06.2012						
Mortgage Pfandbrief	3.685,0	1.220,0	2.971,5	1.640,4	1.601,5	1.451,9	1.344,3
Mortgage cover pool	5.895,5	1.736,2	1.966,4	2.764,5	1.913,3	3.210,9	66,4

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b) Outstanding Public Pfandbrief and public cover pool	Nominal value		Net present value		Risk-adj. NPV *	
	30.06.2013	30.06.2012	30.06.2013	30.06.2012	30.06.2013	30.06.2012
Public Pfandbrief	4.740,7	5.946,5	5.428,4	6.760,5	5.723,1	7.151,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Public cover pool	5.216,2**	6.386,1**	5.843,5	7.143,2	6.040,5	7.443,9
<i>Of which:</i>						
<i>Derivatives</i>	0,0	0,0	0,0	0,0	0,0	0,0
Over-collateralisation (OC)	475,5	439,6	415,1	382,7	317,4	292,0
OC in consideration of the vdp credit quality differentiation model	475,5		415,1			

* 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 (600,0) (last year's amount)

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
		30.06.2013					
Public Pfandbrief	1.381,3	125,0	61,6	1.244,2	255,0	1.134,6	539,0
Public cover pool	671,9	814,7	499,5	1.979,2	482,0	239,4	529,5
	30.06.2012						
Public Pfandbrief	1.170,5	1.381,3	125,0	61,6	1.244,2	1.380,6	583,3
Public cover pool	1.242,0	298,6	766,0	696,7	1.979,7	798,4	604,7

**Publication according to section 28 para. 2 nos. 1 and 2 PA
as of 30 June 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 *
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* Without further cover assets according to section 19 para. 1 PA

	Cover assets	
	30.06.2013	30.06.2012
up to € 300.000	228,2	281,0
more than € 300.000 up to € 5mn	2.677,5	2.868,3
more than € 5mn	9.496,3	9.973,8
Total	12.402,0	13.123,1

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

Total - all states	30.06.2013		30.06.2012	
	Commercial	Residential	Commercial	Residential
Apartments		50,7		73,6
Single-family houses		63,3		77,1
Multiple-family houses		2.746,3		2.963,1
Office buildings	3.927,2		3.955,4	
Retail buildings	2.515,7		2.576,9	
Industrial buildings	138,1		110,3	
other commercially used buildings	2.934,6		3.350,3	
Buildings under construction	3,6	6,2	3,9	5,2
Building land	3,3	13,0	1,4	5,9
Total	9.522,5	2.879,5	9.998,2	3.124,9

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Belgium	30.06.2013		30.06.2012	
	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	156,3		34,7	
Retail buildings	4,7		0,0	
Industrial buildings	0,0		0,0	
other commercially used buildings	2,2		18,2	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	163,2	0,0	52,9	0,0

Germany	30.06.2013		30.06.2012	
	Commercial	Residential	Commercial	Residential
Apartments		50,7		73,6
Single-family houses		63,3		77,1
Multiple-family houses		2.693,1		2.856,9
Office buildings	1.943,0		2.086,1	
Retail buildings	1.718,0		1.804,6	
Industrial buildings	138,1		110,3	
other commercially used buildings	2.878,4		3.251,7	
Buildings under construction	3,6	6,2	3,9	5,2
Building land	3,3	13,0	1,4	5,9
Total	6.684,4	2.826,3	7.258,0	3.018,7

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France	30.06.2013		30.06.2012	
	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	621,3		546,9	
Retail buildings	131,2		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	752,5	0,0	680,1	0,0

UK	30.06.2013		30.06.2012	
	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	737,6		609,3	
Retail buildings	85,5		90,6	
Industrial buildings	0,0		0,0	
other commercially used buildings	16,7		17,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	839,8	0,0	717,6	0,0

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The Netherlands	30.06.2013		30.06.2012	
	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	219,4		295,8	
Retail buildings	125,7		123,8	
Industrial buildings	0,0		0,0	
other commercially used buildings	28,1		39,7	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	373,2	53,2	459,3	106,2

Austria	30.06.2013		30.06.2012	
	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	5,9		13,8	
Buildings under construction	0,0	0,0	0,0	0,0
Building land	0,0	0,0	0,0	0,0
Total	24,3	0,0	32,2	0,0

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Poland	30.06.2013		30.06.2012	
	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		198,8	
Retail buildings	319,6		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	464,2	0,0	492,3	0,0

Sweden	30.06.2013		30.06.2012	
	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	0,0		5,7	
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	5,7	0,0

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Switzerland	30.06.2013		30.06.2012	
	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	56,6		57,9	
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	56,6	0,0	57,9	0,0

Slovakia	30.06.2013		30.06.2012	
	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

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Spain	30.06.2013		30.06.2012	
	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		3,5	
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	3,5	0,0

Czech Republic	30.06.2013		30.06.2012	
	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		50,9	
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	182,1	0,0

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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	
	30.06.2013	30.06.2012
Germany	1,0	5,4
Total	1,0	5,4

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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	30.06.2013	30.06.2012
State	197,3	310,8
Regional authorities	4.028,6	4.358,2
Local authorities	17,2	28,9
Other debtors	733,1	1.088,2
Total	4.976,2	5.786,1

Germany	30.06.2013	30.06.2012
State	102,3	102,3
Regional authorities	3.983,6	4.273,2
Local authorities	17,2	28,9
Other debtors	428,1	783,2
Total	4.531,2	5.187,6

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Canada	30.06.2013	30.06.2013
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	30.06.2013	30.06.2012
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

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Austria	30.06.2013	30.06.2013
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

Switzerland	30.06.2013	30.06.2012
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

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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	
	30.06.2013	30.06.2012
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