

**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: 31 Dezember 2006

**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>	4,271.7	3,119.3	<b>1,152.4</b>
<b>Present value</b>	4,434.2	3,172.8	<b>1,261.4</b>

Proportion of derivatives of the cover pool: - 0.11%

Risk-adjusted present value of overcollateralisation: 1,125.8

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

Fixed-interest periods/maturity structure	Cover pool	Pfandbriefe outstanding
Up to 1 year	309.9	171.6
More than 1 year up to 5 years	2,331.5	1,782.7
More than 5 years up to 10 years	1,444.7	1,165.0
More than 10 years	185.6	0.0
<b>Total</b>	<b>4,271.7</b>	<b>3,119.3</b>

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

Tranches	Cover pool
Up to € 300,000	167.0
More than € 300,000 up to € 5 million	516.2
More than € 5 million	3,588.5
<b>Total</b>	<b>4,271.7</b>

**Note: No payments were overdue of at least 90 days during the reporting period**