

## INFORMATION UNDER SECTION 28 OF THE PFANDBRIEF ACT

### PFANDBRIEF ACT SECTION 28 (1) NO. 1

in € million	Nominal value		Net present value		Net present value of risks dynamic procedure	
	31.12.2007	31.12.2006	31.12.2007	31.12.2006	31.12.2007	31.12.2006
<b>Hypothekendarbriefe</b>						
Outstanding	38,915	43,120	39,024	43,949	37,938	42,646
Cover pool	43,618	47,841	44,950	50,125	43,706	48,659
– Cover assets	41,981	44,991	43,287	47,274	42,083	45,808
– Further cover assets according to Section 19 No.1 PfandBG	1,637	2,850	1,663	2,851	1,623	2,851
Surplus cover	4,703	4,721	5,926	6,176	5,768	6,013
<b>Öffentliche Darbriefe</b>						
Outstanding	47,119	53,090	47,972	55,907	46,553	58,138
Cover pool	49,590	55,423	51,905	58,872	50,201	60,543
– cover assets according to Section 20 No.1 PfandBG	49,540	55,423	51,855	58,872	50,151	60,543
– cover assets according to Section 20 No.2 PfandBG	50	–	50	–	50	–
Surplus cover	2,471	2,333	3,933	2,965	3,648	2,405

### PFANDBRIEF ACT SECTION 28 (1) NO. 2

in € million	Hypothekendarbriefe		Öffentliche Darbriefe	
	31.12.2007	31.12.2006	31.12.2007	31.12.2006
<b>Maturity structure of outstanding Darbriefe:</b>				
Term ≤ 1 year	7,408	8,095	10,157	11,207
Term > 1 year ≤ 5 years	24,446	24,839	23,518	27,449
Term > 5 years ≤ 10 years	6,526	9,596	7,463	7,408
Term > 10 years	535	590	5,981	7,026
<b>Total result</b>	<b>38,915</b>	<b>43,120</b>	<b>47,119</b>	<b>53,090</b>

in € million	Cover pool Hypothekendarbriefe		Cover pool Öffentliche Darbriefe	
	31.12.2007	31.12.2006	31.12.2007	31.12.2006
<b>Fixed rate terms for cover pools:</b>				
Term ≤ 1 year	17,738	17,640	19,411	18,425
Term > 1 year ≤ 5 years	15,020	17,775	17,787	25,395
Term > 5 years ≤ 10 years	9,172	10,471	5,985	5,340
Term > 10 years	1,688	1,955	6,407	6,263
<b>Total result</b>	<b>43,618</b>	<b>47,841</b>	<b>49,590</b>	<b>55,423</b>

### PFANDBRIEF ACT SECTION 28 (1) NO. 3

As at December 31, 2007, there are no derivatives in the cover pool.

**PFANDBRIEF ACT SECTION 28 (2) NO. 1**
**CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE  
BY VOLUME**

in € million	31.12.2007	31.12.2006
<b>Cover mortgages</b>		
Up to and including € 300,000	14,822	16,762
Over € 300,000 up to and including € 5 million	9,655	11,237
Over € 5 million	17,504	16,992
<b>Total</b>	<b>41,981</b>	<b>44,991</b>

**CLAIMS USED AS COVER FOR HYPOTHEKENPFANDBRIEFE BY REGION  
IN WHICH MORTGAGED REAL ESTATE IS BASED AND TYPE OF USE**

GERMANY in € million	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
Flats	–	3,458	–	3,897
Single family homes	–	8,880	–	9,965
Multi-dwellings	–	8,311	–	9,321
Office buildings	5,881	–	6,222	–
Retail buildings	4,128	–	4,471	–
Industrial buildings	1,584	–	1,743	–
Other commercially used real estate	1,430	–	1,624	–
Unfinished new buildings not yet generating income	119	80	101	94
Building sites	15	16	23	11
<b>Country total</b>	<b>13,157</b>	<b>20,745</b>	<b>14,184</b>	<b>23,288</b>

BELGIUM in € million	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
Flats	–	–	–	–
Single family homes	–	–	–	–
Multi-dwellings	–	1	–	1
Office buildings	40	–	64	–
Retail buildings	61	–	40	–
Industrial buildings	–	–	–	–
Other commercially used real estate	5	–	5	–
Unfinished new buildings not yet generating income	–	–	–	–
Building sites	–	–	–	–
<b>Country total</b>	<b>106</b>	<b>1</b>	<b>109</b>	<b>1</b>

DENMARK	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	–	–	–	–
Single family homes	–	–	–	–
Multi-dwellings	–	–	–	–
Office buildings	8	–	116	–
Retail buildings	2	–	9	–
Industrial buildings	18	–	18	–
Other commercially used real estate	–	–	–	–
Unfinished new buildings not yet generating income	–	–	–	–
Building sites	–	–	–	–
<b>Country total</b>	<b>28</b>	<b>–</b>	<b>143</b>	<b>–</b>

FINLAND	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	–	–	–	–
Single family homes	–	–	–	–
Multi-dwellings	–	–	–	–
Office buildings	103	–	97	–
Retail buildings	30	–	23	–
Industrial buildings	10	–	17	–
Other commercially used real estate	–	–	–	–
Unfinished new buildings not yet generating income	–	–	–	–
Building sites	–	–	–	–
<b>Country total</b>	<b>143</b>	<b>–</b>	<b>137</b>	<b>–</b>

FRANCE	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	–	–	–	–
Single family homes	–	–	–	1
Multi-dwellings	–	1	–	1
Office buildings	664	–	586	–
Retail buildings	48	–	23	–
Industrial buildings	80	–	52	–
Other commercially used real estate	49	–	66	–
Unfinished new buildings not yet generating income	6	–	49	–
Building sites	–	–	–	–
<b>Country total</b>	<b>847</b>	<b>1</b>	<b>776</b>	<b>2</b>

UK	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	14	-	-
Office buildings	480	-	663	-
Retail buildings	318	-	237	-
Industrial buildings	238	-	14	-
Other commercially used real estate	200	-	56	-
Unfinished new buildings not yet generating income	65	-	93	-
Building sites	12	-	-	-
<b>Country total</b>	<b>1,313</b>	<b>14</b>	<b>1,063</b>	<b>-</b>

IRELAND	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	61	-	-	-
Retail buildings	-	-	-	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>61</b>	<b>-</b>	<b>-</b>	<b>-</b>

ICELAND	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	9	-	9	-
Retail buildings	43	-	-	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>52</b>	<b>-</b>	<b>9</b>	<b>-</b>

ITALY	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	448	-	456	-
Retail buildings	348	-	70	-
Industrial buildings	30	-	7	-
Other commercially used real estate	56	-	39	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>882</b>	<b>-</b>	<b>572</b>	<b>-</b>

LITHUANIA	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	-	-	-	-
Retail buildings	42	-	-	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>42</b>	<b>-</b>	<b>-</b>	<b>-</b>

LUXEMBOURG	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	189	-	86	-
Retail buildings	-	-	-	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>189</b>	<b>-</b>	<b>86</b>	<b>-</b>

NETHERLANDS	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	304	-	536	-
Retail buildings	24	-	1	-
Industrial buildings	54	-	27	-
Other commercially used real estate	45	-	106	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>427</b>	<b>-</b>	<b>670</b>	<b>-</b>

NORWAY	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	-	-	16	-
Retail buildings	36	-	34	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>36</b>	<b>-</b>	<b>50</b>	<b>-</b>

AUSTRIA	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	119	-	97	-
Retail buildings	124	-	142	-
Industrial buildings	-	-	-	-
Other commercially used real estate	50	-	3	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>293</b>	<b>-</b>	<b>242</b>	<b>-</b>

POLAND	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	19	-	17	-
Retail buildings	338	-	45	-
Industrial buildings	-	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>357</b>	<b>-</b>	<b>62</b>	<b>-</b>

PORTUGAL	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	331	-	244	-
Retail buildings	771	-	896	-
Industrial buildings	4	-	-	-
Other commercially used real estate	30	-	65	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>1,136</b>	<b>-</b>	<b>1,205</b>	<b>-</b>

SWEDEN	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	38	-	46
Office buildings	146	-	104	-
Retail buildings	23	-	28	-
Industrial buildings	14	-	24	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>183</b>	<b>38</b>	<b>156</b>	<b>46</b>

SWITZERLAND	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	2
Multi-dwellings	-	12	-	21
Office buildings	143	-	109	-
Retail buildings	45	-	47	-
Industrial buildings	19	-	20	-
Other commercially used real estate	86	-	92	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>293</b>	<b>12</b>	<b>268</b>	<b>23</b>

SLOVAKIA	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	-	-	-	-
Retail buildings	12	-	-	-
Industrial buildings	12	-	-	-
Other commercially used real estate	-	-	-	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>24</b>	<b>-</b>	<b>-</b>	<b>-</b>

SPAIN	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	-	-	-	-
Single family homes	-	-	-	-
Multi-dwellings	-	-	-	-
Office buildings	597	-	811	-
Retail buildings	515	-	629	-
Industrial buildings	5	-	5	-
Other commercially used real estate	230	-	273	-
Unfinished new buildings not yet generating income	-	-	-	-
Building sites	-	-	-	-
<b>Country total</b>	<b>1,347</b>	<b>-</b>	<b>1,718</b>	<b>-</b>

CZECH REPUBLIC	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	–	–	–	–
Single family homes	–	–	–	–
Multi-dwellings	–	–	–	–
Office buildings	57	–	33	–
Retail buildings	57	–	57	–
Industrial buildings	–	–	–	–
Other commercially used real estate	–	–	–	–
Unfinished new buildings not yet generating income	–	–	–	–
Building sites	–	–	–	–
<b>Country total</b>	<b>114</b>	<b>–</b>	<b>90</b>	<b>–</b>

HUNGARY	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
Flats	–	–	–	–
Single family homes	–	–	–	–
Multi-dwellings	–	–	–	–
Office buildings	66	–	50	–
Retail buildings	62	–	29	–
Industrial buildings	7	–	7	–
Other commercially used real estate	5	–	5	–
Unfinished new buildings not yet generating income	–	–	–	–
Building sites	–	–	–	–
<b>Country total</b>	<b>140</b>	<b>–</b>	<b>91</b>	<b>–</b>

TOTALS	Cover assets 31.12.2007		Cover assets 31.12.2006	
	Commercial	Residential	Commercial	Residential
in € million				
	<b>21,170</b>	<b>20,811</b>	<b>21,631</b>	<b>23,360</b>

## PFANDBRIEF ACT SECTION 28 (2) NO.2

### ARREARS ON MORTGAGE CLAIMS

in € million	31.12.2007	31.12.2006
<b>Total amount of payments in arrears by at least 90 days</b>		
Germany	81.9	225.7
Belgium	-	-
Denmark	-	-
Finland	-	-
France	-	0.1
UK	-	-
Ireland	-	-
Iceland	-	-
Italy	-	0.3
Lithuania	-	-
Luxembourg	-	-
Netherlands	-	0.2
Norway	-	-
Austria	-	-
Poland	-	-
Portugal	-	-
Sweden	-	-
Switzerland	-	2.5
Slovakia	-	-
Spain	-	-
Czech Republic	-	-
Hungary	-	-
<b>Total</b>	<b>81.9</b>	<b>228.8</b>

**PFANDBRIEF ACT SECTION 28 (2) NO.3**

<b>ENFORCEMENT MEASURES</b>	<b>No. of cases</b>	<b>of which attributable to</b>	
		<b>Commercial real estate</b>	<b>Residential real estate</b>
Pending as of December 31, 2007:			
Forced sales	2,810	400	2,410
Forced administration	1,396 <sup>1)</sup>	388	1,008
Forced sales in 2007	679	85	594

<sup>1)</sup> For 1,051 of the total 1,396 cases of forced administration, forced auction was also pending.

No property was taken over to prevent losses. During the financial year eight properties were sold. Of the properties sold, two were commercially used.

**INTEREST ARREARS FROM MORTGAGE BUSINESS WHERE  
THE RECEIVABLE WERE USED TO COVER HYPOTHEKENPFANDBRIEFE**

Total interest arrears from mortgage debtors not already written off in earlier years was € 19.5 million.

<b>in € million</b>	<b>2007</b>	<b>2006</b>
Interest arrears attributable to		
commercial real estate	6.7	10.9
residential real estate	12.8	18.8
<b>Total</b>	<b>19.5</b>	<b>29.7</b>

**AMORTIZATIONS**

The following repayments were made on mortgages serving as cover for Hypothekendarlehen:

	<b>Total</b>		<b>Of which commercial</b>		<b>Of which residential</b>	
	<b>2007</b>	<b>2006</b>	<b>2007</b>	<b>2006</b>	<b>2007</b>	<b>2006</b>
Scheduled repayments	2,366	2,528	1,091	1,287	1,275	1,241
Extraordinary repayments	4,989	5,312	3,091	3,119	1,898	2,193
<b>Total</b>	<b>7,355</b>	<b>7,840</b>	<b>4,182</b>	<b>4,406</b>	<b>3,173</b>	<b>3,434</b>

### PFANDBRIEF ACT SECTION 28 (3) NO. 1

#### CLAIMS USED AS COVER FOR ÖFFENTLICHE PFANDBRIEFE

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Substitute cover according to Section 20 no. 2 PfandBG	50	–

#### GERMANY

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	8.239	12.343
Regional bodies	28.491	32.713
Local bodies	1.241	1.357
Other	443	289
<b>Country total</b>	<b>38,414</b>	<b>46,702</b>

#### BELGIUM

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	190	345
Regional bodies	65	65
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>255</b>	<b>410</b>

#### BULGARIA

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	7	–
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>7</b>	<b>–</b>

#### DENMARK

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	12	12
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>12</b>	<b>12</b>

**ESTONIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	–	–
Local bodies	19	21
Other	–	–
<b>Country total</b>	<b>19</b>	<b>21</b>

**FINLAND**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	153	153
Regional bodies	–	–
Local bodies	134	87
Other	–	–
<b>Country total</b>	<b>287</b>	<b>240</b>

**FRANCE**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	1,731	1,731
Regional bodies	123	8
Local bodies	36	21
Other	–	–
<b>Country total</b>	<b>1,890</b>	<b>1,760</b>

**GREECE**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	877	1,353
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>877</b>	<b>1,353</b>

**UK**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	866	403
Regional bodies	158	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>1,024</b>	<b>403</b>

**ICELAND**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	167	56
Regional bodies	–	–
Local bodies	–	–
Other	44	–
<b>Country total</b>	<b>211</b>	<b>56</b>

**ITALY**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	102	114
Regional bodies	607	256
Local bodies	58	26
Other	–	–
<b>Country total</b>	<b>767</b>	<b>396</b>

**JAPAN**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	7
Regional bodies	50	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>50</b>	<b>7</b>

**CANADA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	137	77
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>137</b>	<b>77</b>

**LATVIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	40	–
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>40</b>	<b>–</b>

**LITHUANIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	120	–
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>120</b>	<b>–</b>

**NETHERLANDS**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	40	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>40</b>	<b>–</b>

**AUSTRIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	1.108	1.144
Regional bodies	571	358
Local bodies	40	45
Other	–	–
<b>Country total</b>	<b>1,719</b>	<b>1,547</b>

**POLAND**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	153	137
Regional bodies	–	–
Local bodies	–	–
Sonstige	–	–
<b>Country total</b>	<b>153</b>	<b>137</b>

**PORTUGAL**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	51	77
Regional bodies	–	–
Local bodies	–	–
Other	80	–
<b>Country total</b>	<b>131</b>	<b>77</b>

**SWEDEN**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	102	256
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>102</b>	<b>256</b>

**SWITZERLAND**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	617	615
Local bodies	15	16
Other	–	–
<b>Country total</b>	<b>632</b>	<b>631</b>

**SLOVAKIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	100	–
Regional bodies	50	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>150</b>	<b>–</b>

**SLOVENIA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	20	–
Regional bodies	–	30
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>20</b>	<b>30</b>

**SPAIN**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	197	194
Regional bodies	582	408
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>779</b>	<b>602</b>

**SUPRANATIONAL**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	68	96
Regional bodies	486	406
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>554</b>	<b>502</b>

**CZECH REPUBLIC**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	95	–
Regional bodies	40	–
Local bodies	19	19
Other	–	–
<b>Country total</b>	<b>154</b>	<b>19</b>

**USA**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	–	–
Regional bodies	464	8
Local bodies	162	–
Other	–	15
<b>Country total</b>	<b>626</b>	<b>23</b>

**HUNGARY**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	320	162
Regional bodies	–	–
Local bodies	–	–
Sonstige	–	–
<b>Country total</b>	<b>320</b>	<b>162</b>

**CYPRUS**

in € million	Cover assets 31.12.2007	Cover assets 31.12.2006
Central government	50	–
Regional bodies	–	–
Local bodies	–	–
Other	–	–
<b>Country total</b>	<b>50</b>	<b>–</b>

**PFANDBRIEF ACT SECTION 28 (3) NO.2**

---

**TOTAL AMOUNT OUTSTANDING BY A MINIMUM OF 90 DAYS**

There are no payments outstanding on claims used as cover for Öffentliche Pfandbriefe.