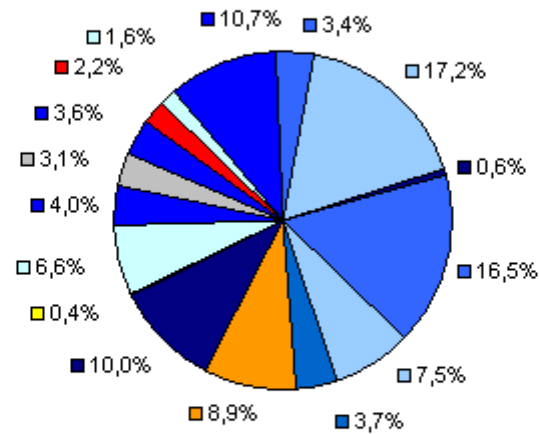


Breakdown by region - residential mortgage loans

Breakdown by region - residential mortgage loans,		2008-12-31
	million EUR	%
Schleswig-Holstein	1,372	11.6
Hamburg	268	2.3
Lower Saxony	2,284	19.2
Bremen	76	0.6
North Rhine-Westphalia	2,080	17.5
Hesse	841	7.1
Rhineland-Palatinate	467	3.9
Baden-Wuerttemberg	893	7.5
Bavaria	889	7.5
Saarland	48	0.4
Berlin	804	6.8
Brandenburg	539	4.5
Mecklenburg-Western Pomerania	399	3.4
Saxony	435	3.7
Saxony-Anhalt	274	2.3
Thuringia	182	1.5
Total residential loans (domestic)	11,850	99.8
Total residential loans (foreign countries)	19	0.2
Total residential loans	11,868	100.0

Breakdown by region (domestic) residential and commercial loans



■ Schleswig-Holstein 10.7%	■ Hamburg 3.4%
■ Lower Saxony 17.2%	■ Bremen 0.6%
■ North Rhine-Westphalia 16.5%	■ Hesse 7.5%
■ Rhineland-Palatinate 3.7%	■ Baden-Wuerttemberg 8.9%
■ Bavaria 10.0%	■ Saarland 0.4%
■ Berlin 6.6%	■ Brandenburg 4.0%
■ Mecklenburg-Western Pomerania 3.1%	■ Saxony 3.6%
■ Saxony-Anhalt 2.2%	■ Thuringia 1.6%