

# Overview of mortgage cover pool

Structure as of 30/06/2019

Cover pool	
<b>Cover pool</b>	<b>in EUR (mn)</b>
<b>Total value of cover pool in EUR equivalent</b>	<b>14,842</b>
thereof loans in EUR	13,657
thereof loans in CHF	945
thereof substitute collateral in EUR equivalent	240
thereof swaps in EUR equivalent	

Pfandbrief	
<b>Issues</b>	<b>in EUR (mn)</b>
<b>Total outstanding issues in EUR equivalent</b>	<b>11,570</b>
thereof issues in EUR	11,390
thereof issues in CHF	180
<b>Nominal over-collateralisation in %</b>	<b>28.3%</b>
<b>Present value over-collateralisation in %</b>	<b>38.7%</b>

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Cover pool	
<b>LTV of cover pool</b>	
Weighted average LTV total - by AT definition	44.7%
Weighted average LTV total - by Moody's definition	64.6%

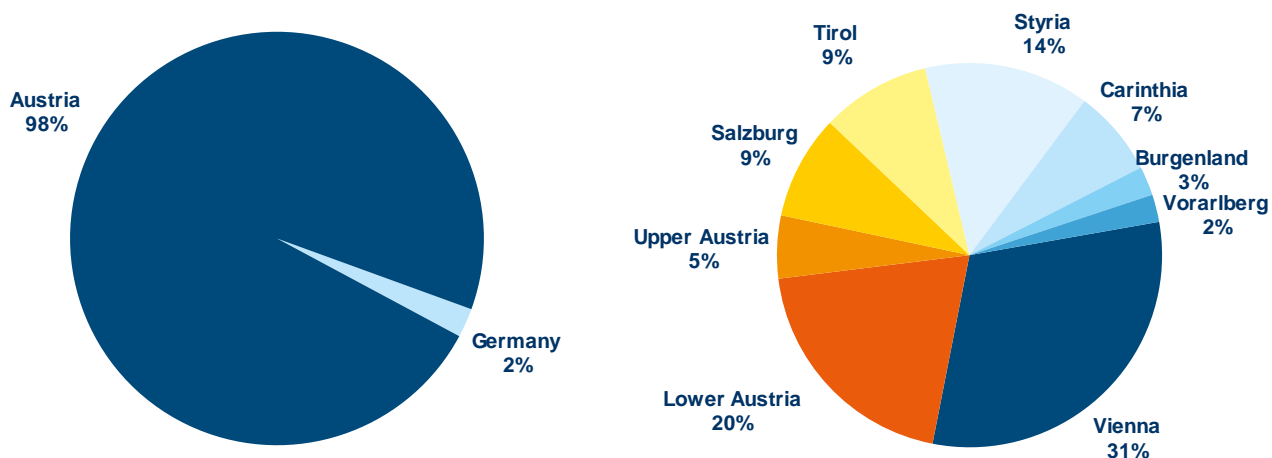
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years)	9.0
Number of loans	91,459
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	3.0%
Percentage of bullet loans	11.2%
Percentage of fixed rate loans	31.3%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	145
Average remaining life of issues	5.7
Average size of issues (in EUR mn)	79.8

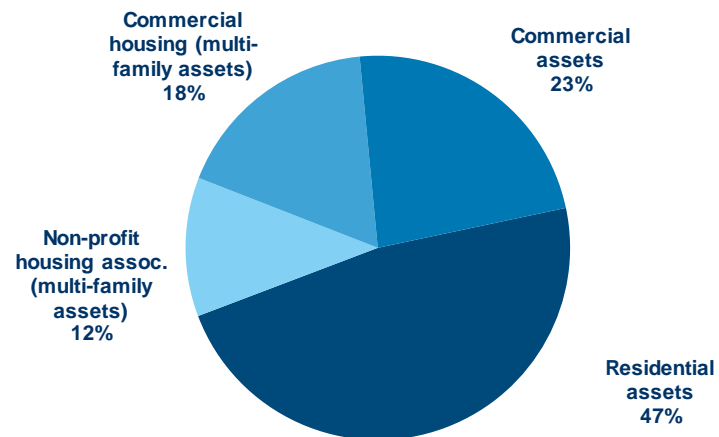
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Break-down by region in %



Break-down by property type in %



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