

Overview of mortgage cover pool

Structure as of 31/12/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	13,764,183,514
thereof loans in EUR	12,412,199,703
thereof loans in CHF	1,126,983,811
thereof substitute collateral in EUR equivalent	225,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	10,351,122,595
thereof issues in EUR	10,180,211,640
thereof issues in CHF	170,910,955
Nominal over-collateralisation in %	33.0%
Present value over-collateralisation in %	33.2%

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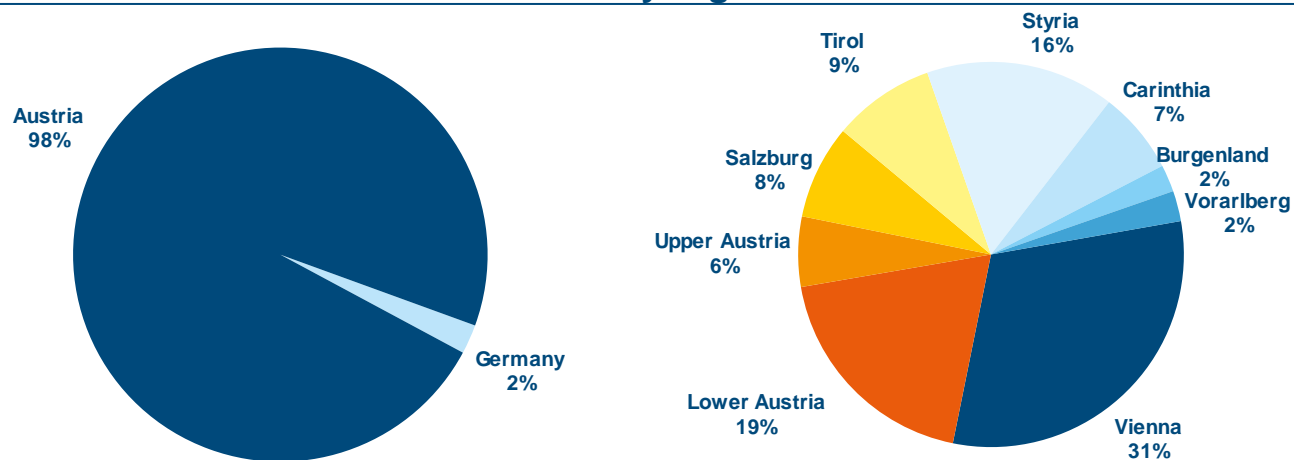
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	44%
Weighted average LTV total - by Moody's definition	65%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.7
Average seasoning (in years)	5.5
Number of loans	87,393
Number of borrowers	69,399
Number of properties	120,812
Average size of loans (in EUR)	154,923
Percentage of 10 largest loans	3.5%
Percentage of bullet loans	12.8%
Percentage of fixed rate loans	24.2%

Pfandbrief	
Other issues characteristics:	
Number of issues	162
Average remaining life of issues	6.2
Average size of issues (in EUR million)	63.9

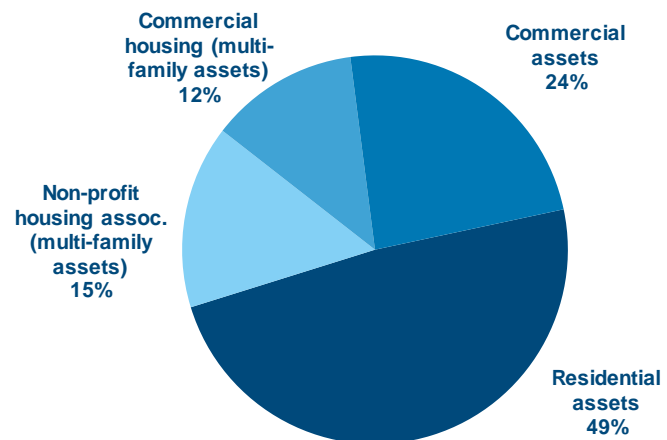
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Break-down by region in %



Break-down by property type in %



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