

Overview of mortgage cover pool

Structure as of 30/06/2015

Cover pool	
Total value of cover pool in EUR equivalent	12,650,207,010
thereof loans in EUR	10,802,186,356
thereof loans in CHF	1,658,020,654
thereof substitute collateral in EUR equivalent	190,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Total outstanding issues in EUR equivalent	9,237,188,783
thereof issues in EUR	8,660,985,959
thereof issues in CHF	576,202,823
Nominal over-collateralisation in %	36.9%
Present value over-collateralisation in %	28.9%

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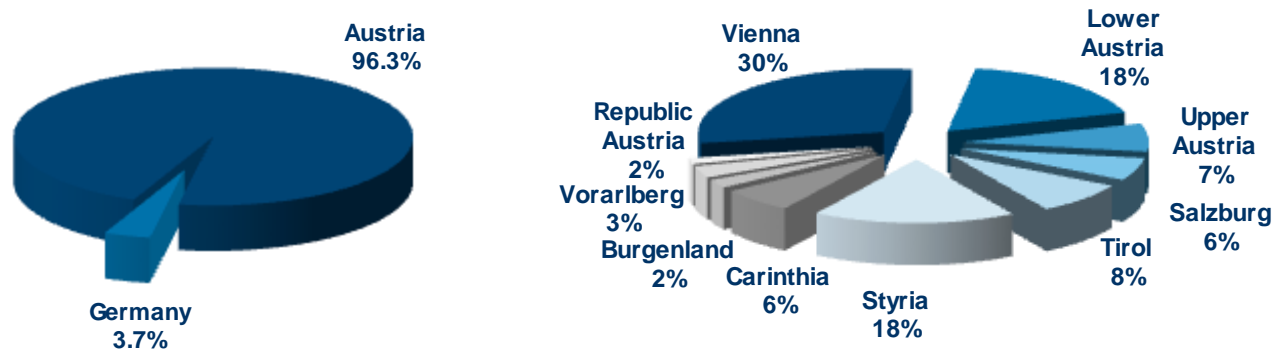
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	46%
Weighted average LTV total - by Moody's definition	67%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.0
Average seasoning (in years)	5.6
Number of loans	81,371
Number of borrowers	63,685
Number of properties	109,022
Average size of loans (in EUR)	153,128
Percentage of 10 largest loans	4.3%
Percentage of bullet loans	16.6%
Percentage of fixed rate loans	11.0%

Pfandbrief	
Other issues characteristics:	
Number of issues	175
Average remaining life of issues	6.9
Average size of issues (in EUR million)	52.8

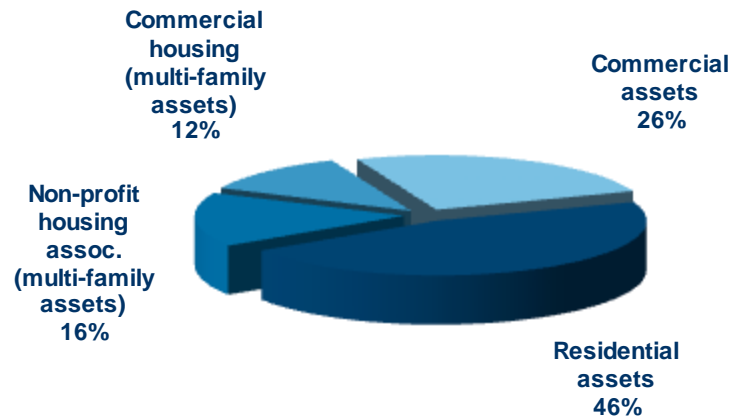
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Distribution as of 30/06/2015

Break-down by region in %



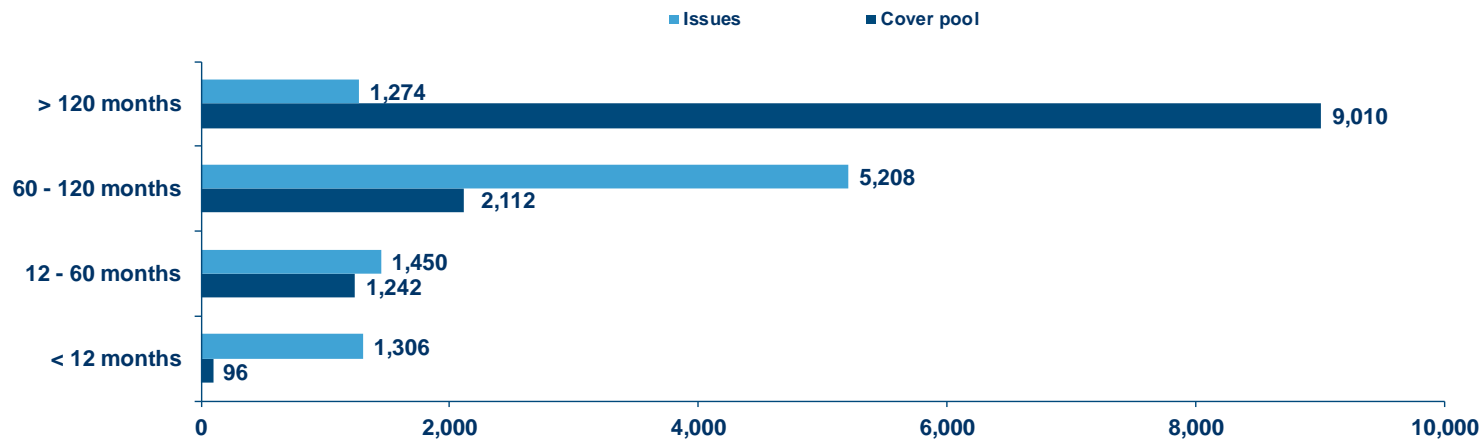
Break-down by property type in %



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Remaining life



Cluster volume

