

Overview of mortgage cover pool

Structure as of 30/09/2015

Cover pool	
Cover Pool	in EUR
Total value of cover pool in EUR equivalent	12,880,816,935
thereof loans in EUR	11,089,331,650
thereof loans in CHF	1,601,485,284
thereof substitute collateral in EUR equivalent	190,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	9,689,202,372
thereof issues in EUR	9,139,500,128
thereof issues in CHF	549,702,245
Nominal over-collateralisation in %	32.9%
Present value over-collateralisation in %	24.8%

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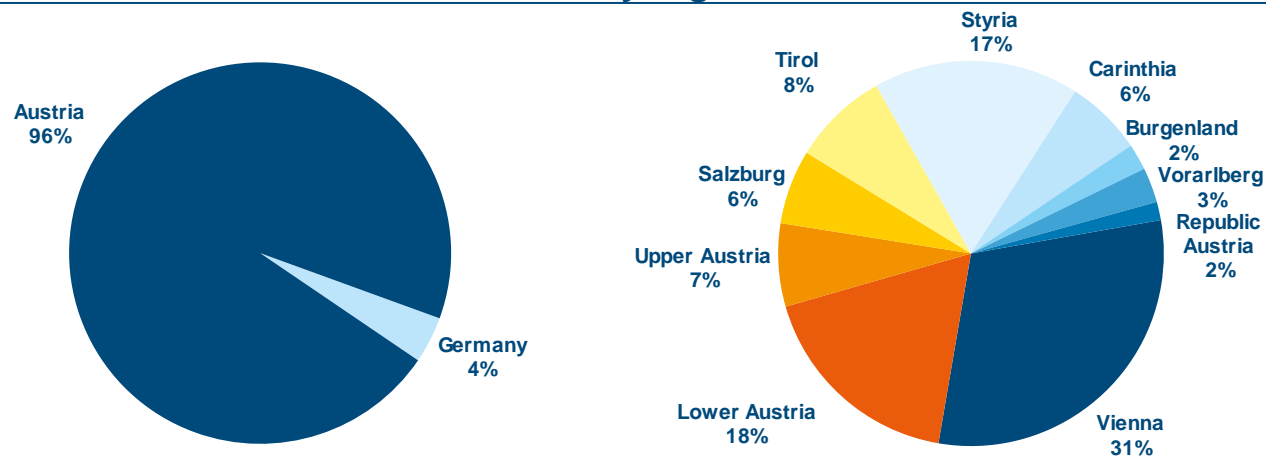
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	46%
Weighted average LTV total - by Moody's definition	67%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	14.9
Average seasoning (in years)	5.6
Number of loans	82,177
Number of borrowers	64,350
Number of properties	110,645
Average size of loans (in EUR)	154,433
Percentage of 10 largest loans	3.9%
Percentage of bullet loans	16.1%
Percentage of fixed rate loans	11.9%

Pfandbrief	
Other issues characteristics:	
Number of issues	176
Average remaining life of issues	6.5
Average size of issues (in EUR million)	55.1

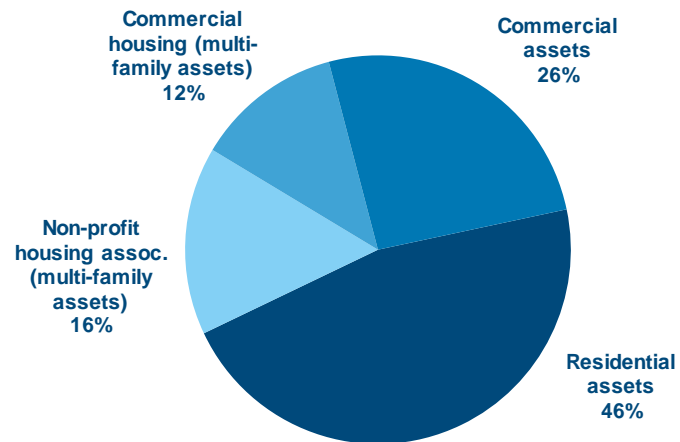
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Break-down by region in %



Break-down by property type in %



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