

# Overview of mortgage cover pool

## Structure as of 31/12/2015

Cover pool	
Cover pool	in EUR
<b>Total value of cover pool in EUR equivalent</b>	<b>12,889,514,333</b>
thereof loans in EUR	11,141,309,366
thereof loans in CHF	1,548,204,967
thereof substitute collateral in EUR equivalent	200,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
<b>Total outstanding issues in EUR equivalent</b>	<b>9,449,910,189</b>
thereof issues in EUR	9,080,736,216
thereof issues in CHF	369,173,973
<b>Nominal over-collateralisation in %</b>	<b>36.4%</b>
<b>Present value over-collateralisation in %</b>	<b>27.6%</b>

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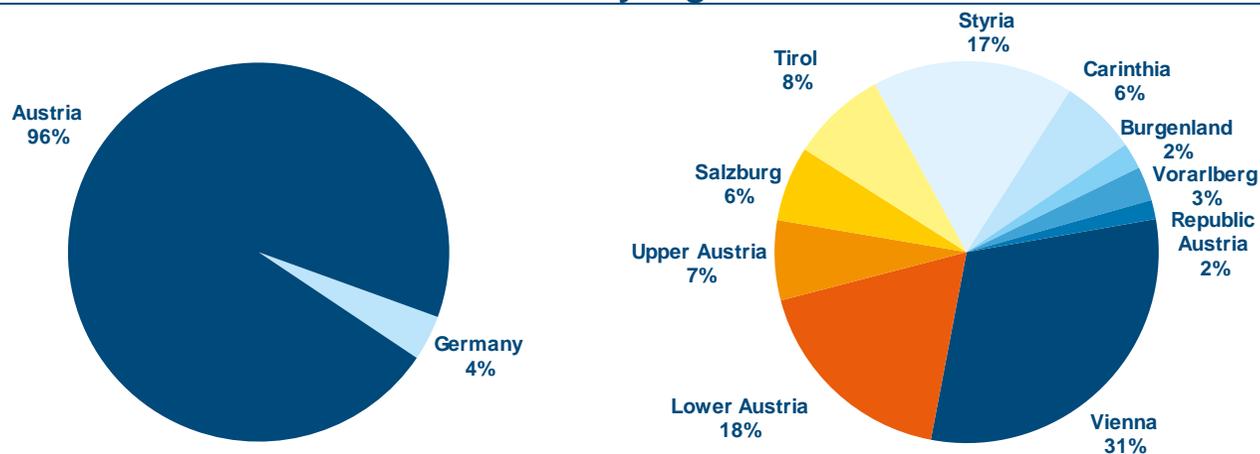
<b>Cover pool</b>	
<b>LTV of cover pool</b>	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	67%
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	14.9
Average seasoning (in years)	5.6
Number of loans	82,468
Number of borrowers	64,574
Number of properties	111,233
Average size of loans (in EUR)	153,872
Percentage of 10 largest loans	3.9%
Percentage of bullet loans	16.1%
Percentage of fixed rate loans	12.8%

<b>Pfandbrief</b>	
<b>Other issues characteristics:</b>	
Number of issues	174
Average remaining life of issues	6.4
Average size of issues (in EUR million)	54.3

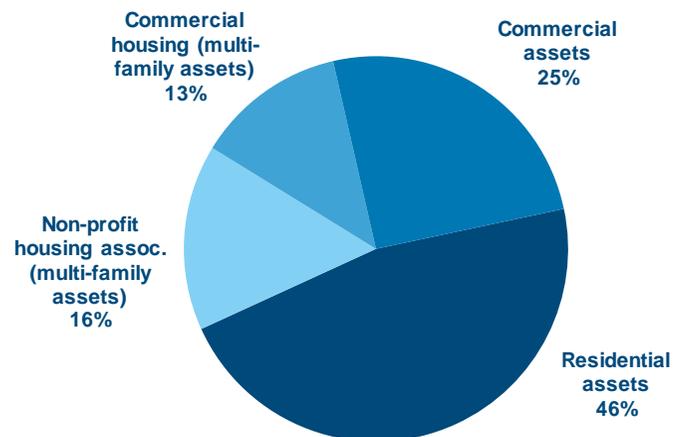
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Break-down by region in %



Break-down by property type in %



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