

# Overview of mortgage cover pool

## Structure as of 31/03/2016

| Cover pool   |                       |
|--|-----------------------|
| Cover pool   | in EUR                |
| <b>Total value of cover pool in EUR equivalent</b> | <b>13,047,258,546</b> |
| thereof loans in EUR                               | 11,328,792,044        |
| thereof loans in CHF                               | 1,493,466,502         |
| thereof substitute collateral in EUR equivalent    | 225,000,000           |
| thereof swaps in EUR equivalent                    |                       |

| Pfandbrief  |                       |
|---|-----------------------|
| Issues  | in EUR                |
| <b>Total outstanding issues in EUR equivalent</b> | <b>10,047,054,352</b> |
| thereof issues in EUR                             | 9,681,122,598         |
| thereof issues in CHF                             | 365,931,754           |
| <b>Nominal over-collateralisation in %</b>        | <b>29.9%</b>          |
| <b>Present value over-collateralisation in %</b>  | <b>21.5%</b>          |

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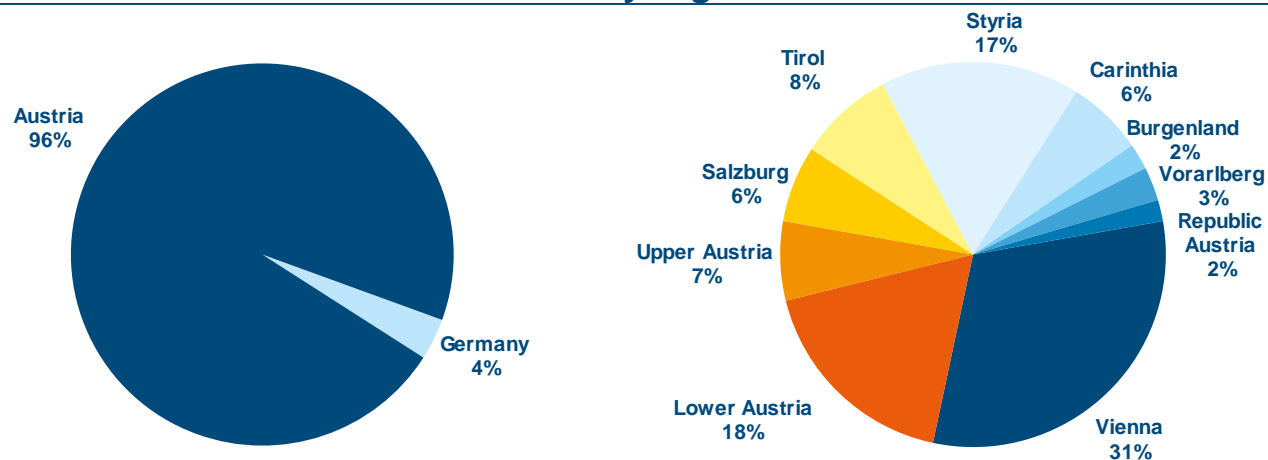
| Cover pool   |         |
|--|---------|
| <b>LTV of cover pool</b>                           |         |
| Weighted average LTV total - by AT definition      | 45%     |
| Weighted average LTV total - by Moody's definition | 67%     |
| <b>Other cover pool (loans) characteristics</b>    |         |
| Residual maturity (in years, contractual maturity) | 15.1    |
| Average seasoning (in years)                       | 5.6     |
| Number of loans                                    | 82,948  |
| Number of borrowers                                | 64,950  |
| Number of properties                               | 112,163 |
| Average size of loans (in EUR)                     | 154,582 |
| Percentage of 10 largest loans                     | 3.8%    |
| Percentage of bullet loans                         | 17.4%   |
| Percentage of fixed rate loans                     | 13.3%   |

| Pfandbrief                              |      |
|---|------|
| <b>Other issues characteristics:</b>    |      |
| Number of issues                        | 173  |
| Average remaining life of issues        | 6.0  |
| Average size of issues (in EUR million) | 58.1 |

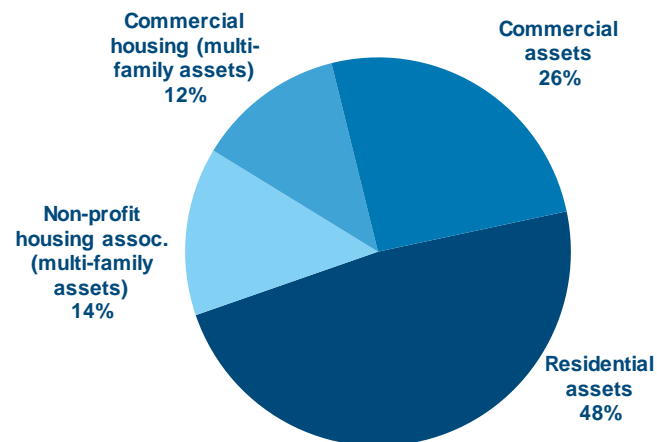
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Break-down by region in %



Break-down by property type in %



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