

# Overview of mortgage cover pool

Structure as of 30/06/2016

Cover pool	
Cover pool	in EUR
<b>Total value of cover pool in EUR equivalent</b>	<b>13,180,807,929</b>
thereof loans in EUR	11,511,157,478
thereof loans in CHF	1,444,650,451
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>9,873,912,232</b>
thereof issues in EUR	9,505,825,364
thereof issues in CHF	368,086,869
<b>Nominal over-collateralisation in %</b>	<b>33.5%</b>
<b>Present value over-collateralisation in %</b>	<b>24.7%</b>

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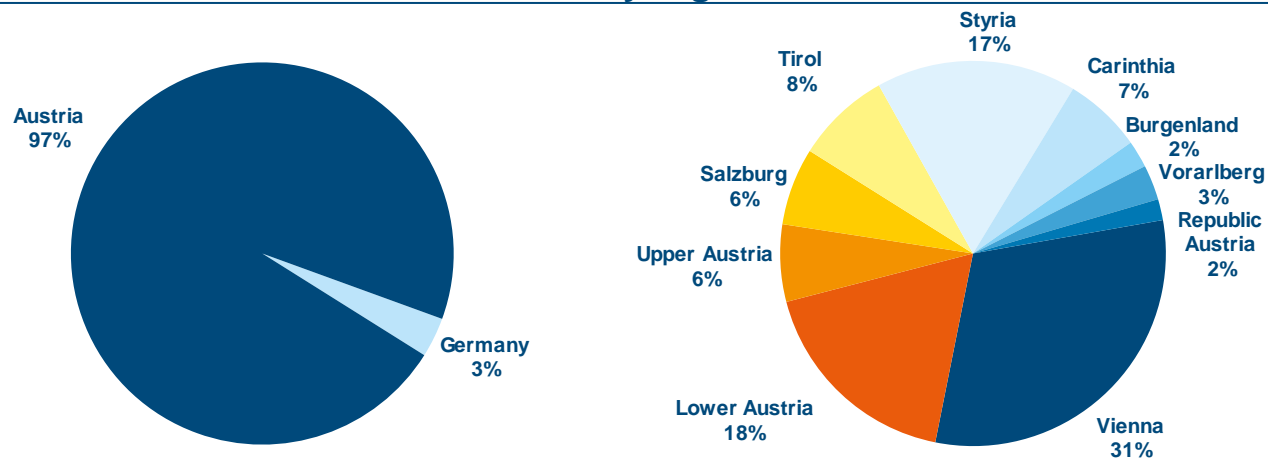
Cover pool	
<b>LTV of cover pool</b>	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	66%
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	15.2
Average seasoning (in years)	5.7
Number of loans	83,604
Number of borrowers	65,567
Number of properties	114,127
Average size of loans (in EUR)	154,966
Percentage of 10 largest loans	3.8%
Percentage of bullet loans	15.6%
Percentage of fixed rate loans	14.4%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	166
Average remaining life of issues	6.7
Average size of issues (in EUR million)	59.5

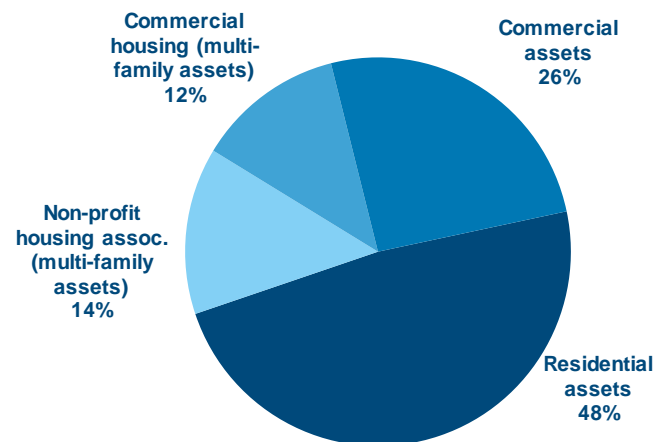
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Break-down by region in %



Break-down by property type in %



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