

# Overview of mortgage cover pool

Structure as of 30/09/2016

Cover pool	
Cover pool	in EUR
<b>Total value of cover pool in EUR equivalent</b>	<b>13,313,251,974</b>
thereof loans in EUR	11,687,844,417
thereof loans in CHF	1,400,407,557
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>9,875,057,037</b>
thereof issues in EUR	9,507,274,764
thereof issues in CHF	367,782,273
<b>Nominal over-collateralisation in %</b>	<b>34.8%</b>
<b>Present value over-collateralisation in %</b>	<b>25.5%</b>

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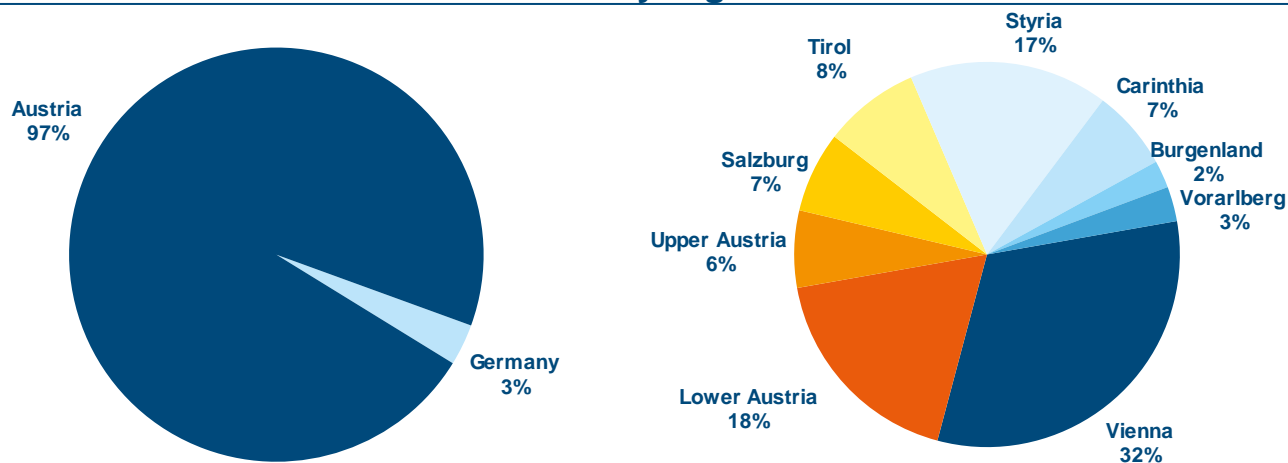
Cover pool	
<b>LTV of cover pool</b>	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	66%
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	15.2
Average seasoning (in years)	5.6
Number of loans	84,266
Number of borrowers	66,363
Number of properties	115,230
Average size of loans (in EUR)	155,321
Percentage of 10 largest loans	3.8%
Percentage of bullet loans	15.2%
Percentage of fixed rate loans	15.6%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	167
Average remaining life of issues	7.1
Average size of issues (in EUR million)	59.1

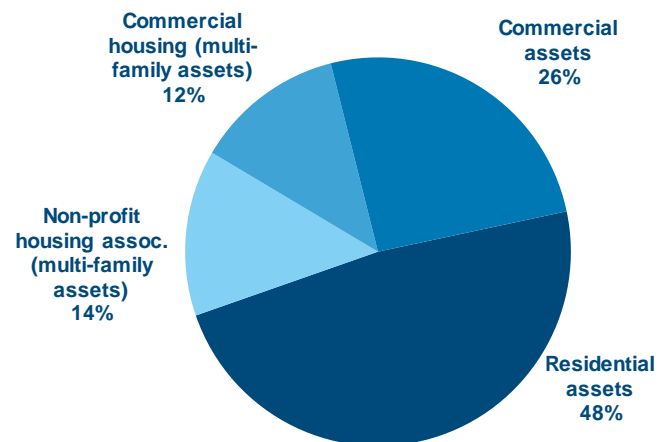
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## Structure as of 30/09/2016

Break-down by region in %



Break-down by property type in %



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