

Overview of mortgage cover pool

Structure as of 31/12/2016

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	13,378,143,743
thereof loans in EUR	11,816,132,739
thereof loans in CHF	1,347,011,004
thereof substitute collateral in EUR equivalent	215,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	9,857,287,863
thereof issues in EUR	9,484,813,704
thereof issues in CHF	372,474,160
Nominal over-collateralisation in %	35.7%
Present value over-collateralisation in %	27.5%

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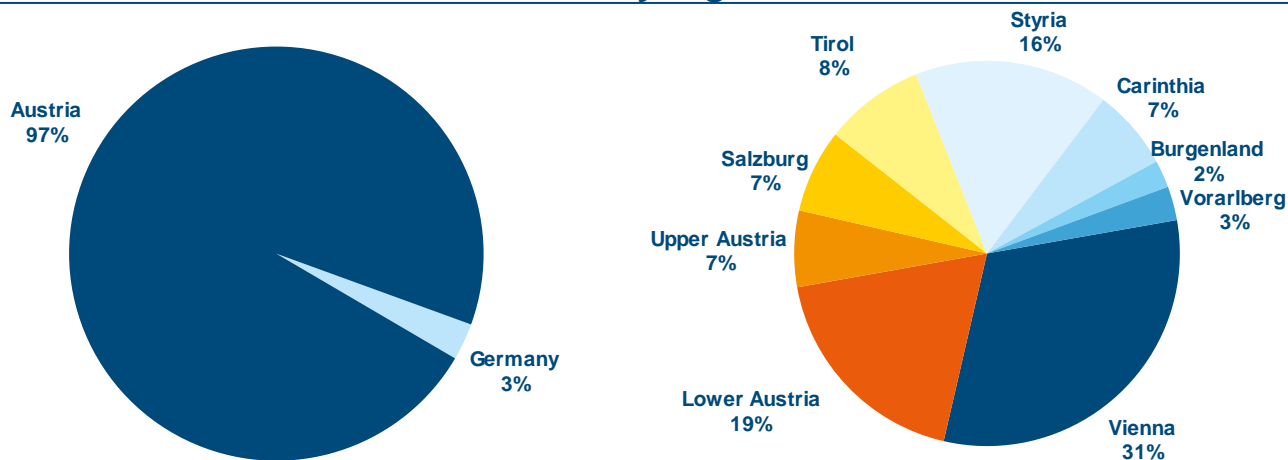
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	66%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.4
Average seasoning (in years)	5.6
Number of loans	84,711
Number of borrowers	66,893
Number of properties	116,382
Average size of loans (in EUR)	155,389
Percentage of 10 largest loans	3.8%
Percentage of bullet loans	14.7%
Percentage of fixed rate loans	18.3%

Pfandbrief	
Other issues characteristics:	
Number of issues	167
Average remaining life of issues	6.8
Average size of issues (in EUR million)	59.0

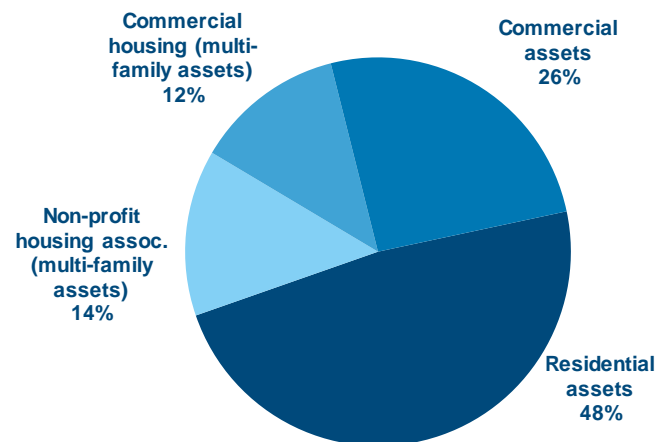
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Break-down by region in %



Break-down by property type in %



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