

Overview of mortgage cover pool

Structure as of 31/03/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	13,513,786,758
thereof loans in EUR	11,993,124,216
thereof loans in CHF	1,295,662,542
thereof substitute collateral in EUR equivalent	225,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	10,580,777,103
thereof issues in EUR	10,206,805,525
thereof issues in CHF	373,971,578
Nominal over-collateralisation in %	27.7%
Present value over-collateralisation in %	22.2%

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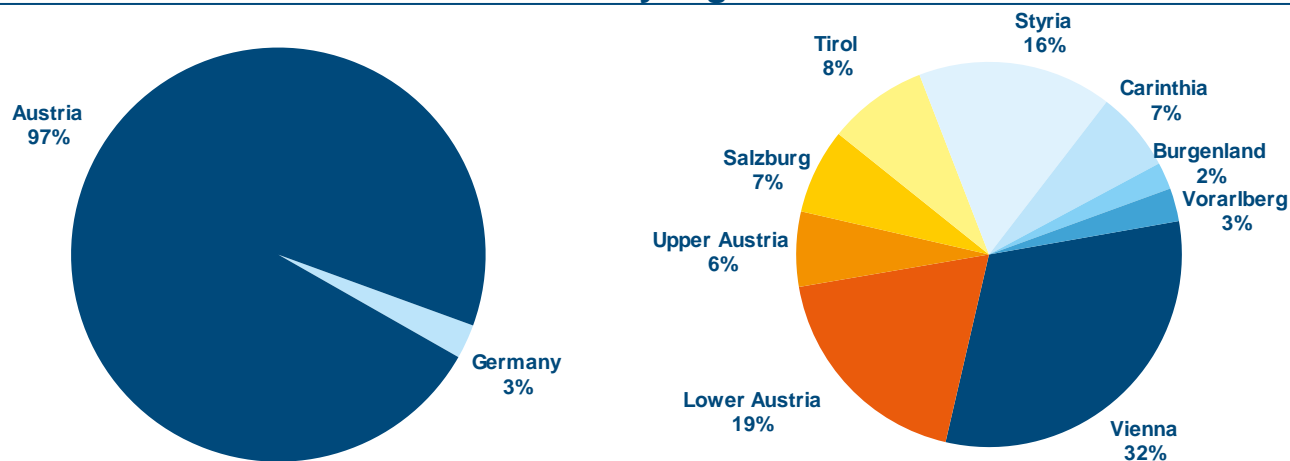
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	66%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.4
Average seasoning (in years)	5.6
Number of loans	85,511
Number of borrowers	67,677
Number of properties	117,379
Average size of loans (in EUR)	155,404
Percentage of 10 largest loans	3.8%
Percentage of bullet loans	14.1%
Percentage of fixed rate loans	19.6%

Pfandbrief	
Other issues characteristics:	
Number of issues	167
Average remaining life of issues	6.8
Average size of issues (in EUR million)	79.6

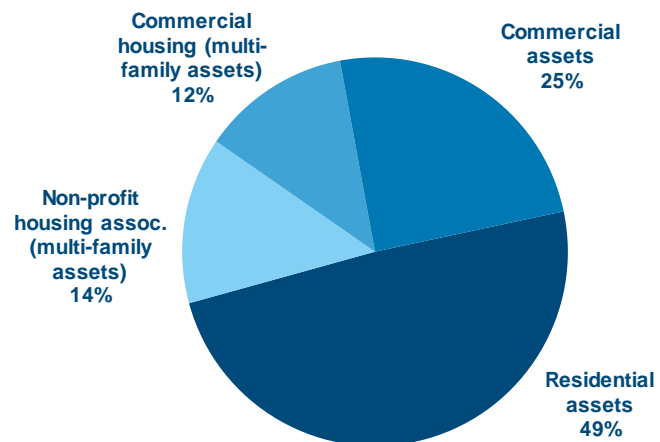
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Break-down by region in %



Break-down by property type in %



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