

Overview of mortgage cover pool

Structure as of 30/09/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	13,669,895,832
thereof loans in EUR	12,277,913,134
thereof loans in CHF	1,166,982,698
thereof substitute collateral in EUR equivalent	225,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	10,370,862,101
thereof issues in EUR	10,196,296,333
thereof issues in CHF	174,565,768
Nominal over-collateralisation in %	31.8%
Present value over-collateralisation in %	26.0%

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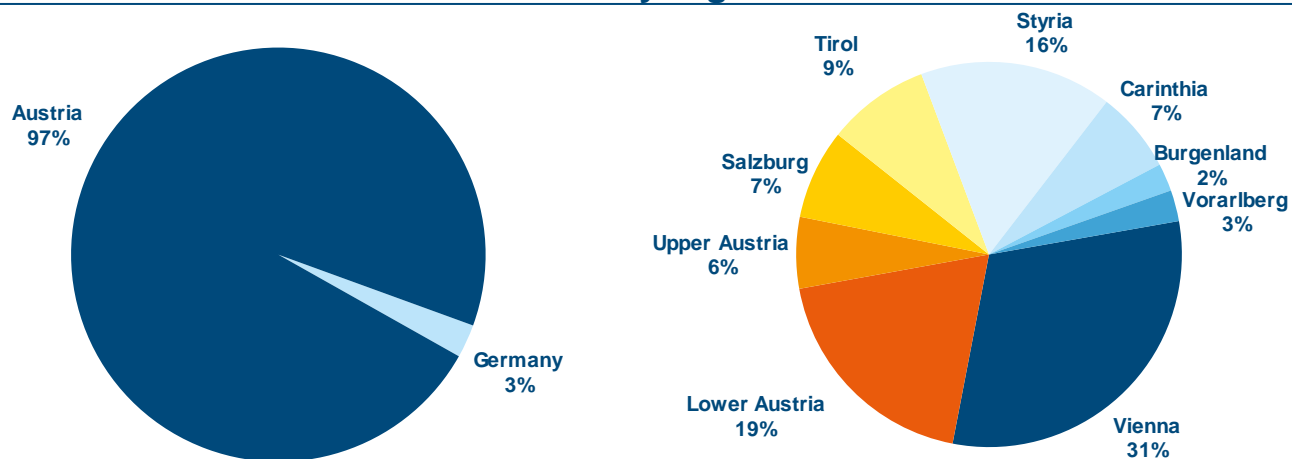
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	44%
Weighted average LTV total - by Moody's definition	65%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.7
Average seasoning (in years)	5.5
Number of loans	87,000
Number of borrowers	68,938
Number of properties	119,921
Average size of loans (in EUR)	154,539
Percentage of 10 largest loans	3.5%
Percentage of bullet loans	12.8%
Percentage of fixed rate loans	22.4%

Pfandbrief	
Other issues characteristics:	
Number of issues	163
Average remaining life of issues	6.4
Average size of issues (in EUR million)	63.6

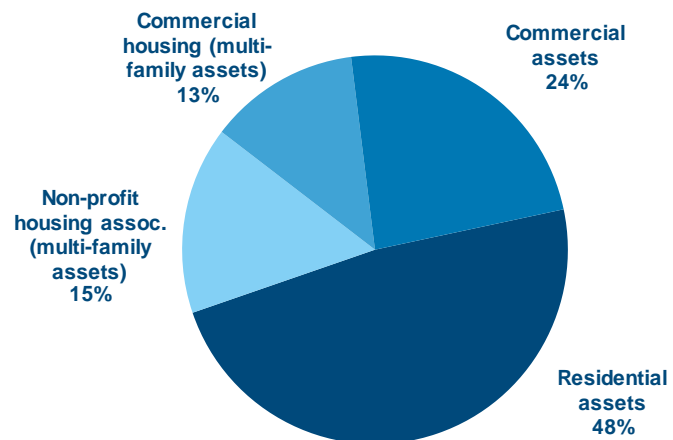
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Break-down by region in %



Break-down by property type in %



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