

Overview of mortgage cover pool

Structure as of 31/03/2018

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	13,772,063,993
thereof loans in EUR	12,456,962,885
thereof loans in CHF	1,085,101,108
thereof substitute collateral in EUR equivalent	230,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	10,799,663,489
thereof issues in EUR	10,629,869,788
thereof issues in CHF	169,793,701
Nominal over-collateralisation in %	27.5%
Present value over-collateralisation in %	23.8%

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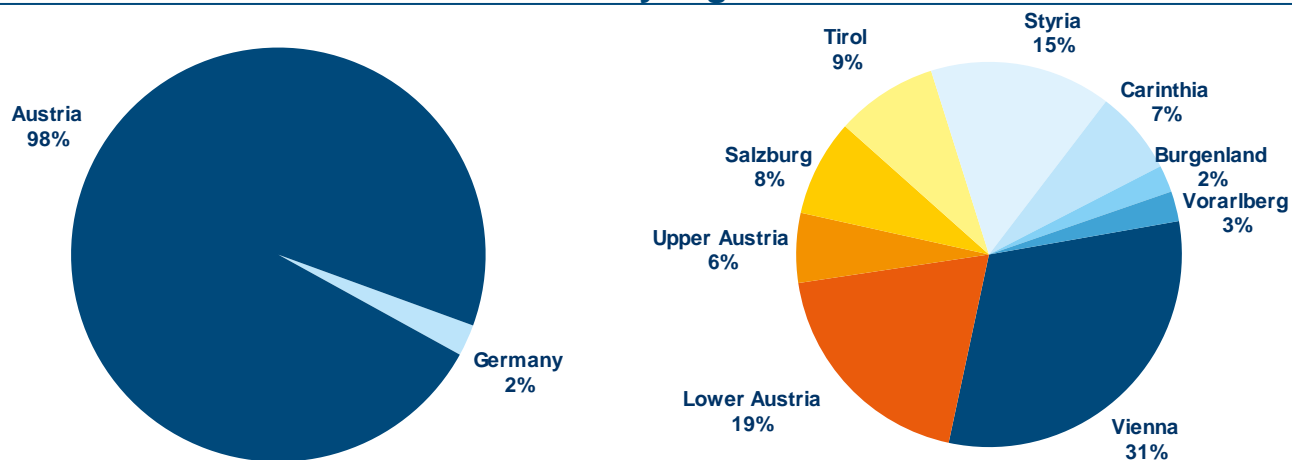
Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	45%
Weighted average LTV total - by Moody's definition	65%
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	15.7
Average seasoning (in years)	5.5
Number of loans	87,557
Number of borrowers	69,643
Number of properties	121,765
Average size of loans (in EUR)	154,666
Percentage of 10 largest loans	3.5%
Percentage of bullet loans	12.4%
Percentage of fixed rate loans	25.8%

Pfandbrief	
Other issues characteristics:	
Number of issues	156
Average remaining life of issues	6.4
Average size of issues (in EUR million)	69.2

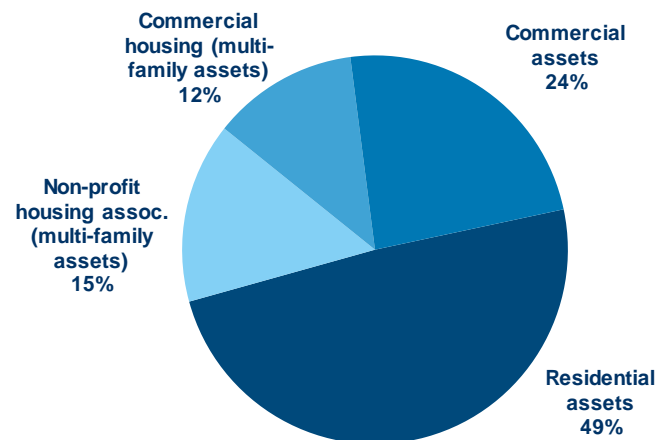
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Break-down by region in %



Break-down by property type in %



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