

Overview of mortgage cover pool

Structure as of 30/09/2018

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	14,077,254,453
thereof loans in EUR	12,825,255,181
thereof loans in CHF	1,021,999,272
thereof substitute collateral in EUR equivalent	230,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	11,215,025,856
thereof issues in EUR	11,038,284,958
thereof issues in CHF	176,740,898
Nominal over-collateralisation in %	25.5%
Present value over-collateralisation in %	21.8%

Overview of mortgage cover pool

Structure as of 30/09/2018

Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	44.4%
Weighted average LTV total - by Moody's definition	62.7%

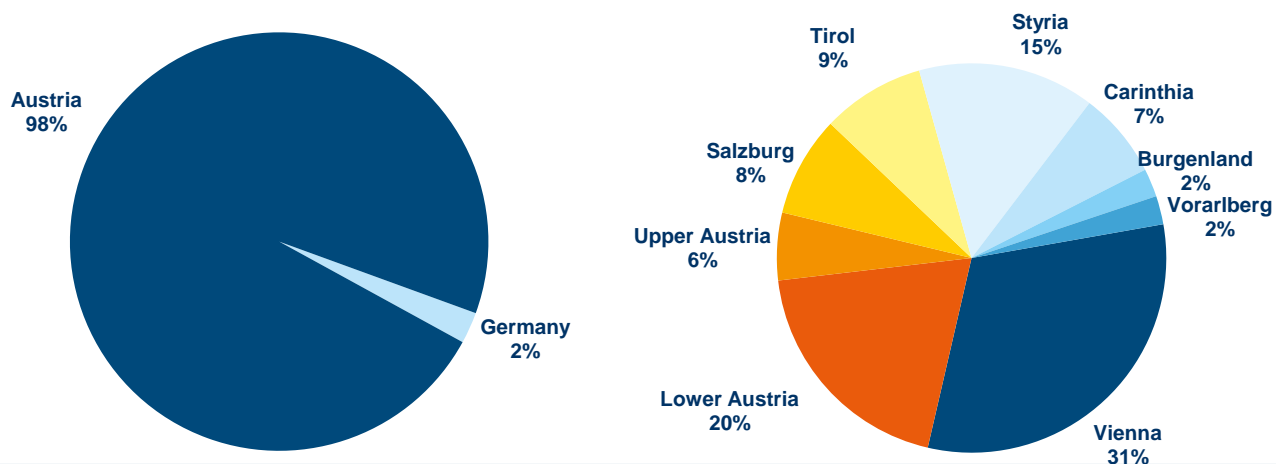
Other cover pool (loans) characteristics	
Residual maturity (in years)	8.9
Number of loans	88,897
Average size of loans (in EUR)	155,767
Percentage of 10 largest loans	3.7%
Percentage of bullet loans	12.5%
Percentage of fixed rate loans	28.0%

Pfandbrief	
Other issues characteristics:	
Number of issues	155
Average remaining life of issues	5.9
Average size of issues (in EUR million)	72.4

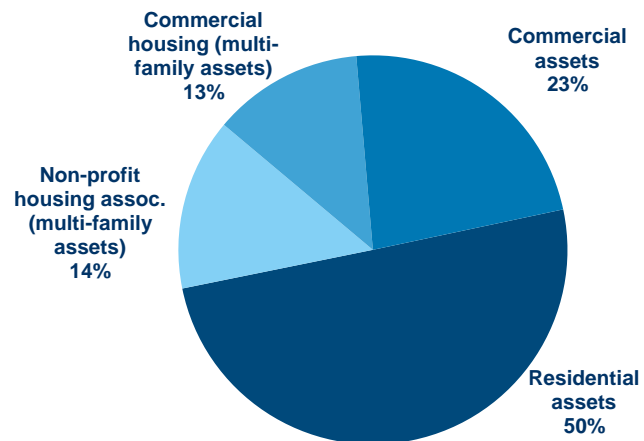
Overview of mortgage cover pool

Structure as of 30/09/2018

Break-down by region in %



Break-down by property type in %



Overview of mortgage cover pool

Structure as of 30/09/2018

