

Overview of mortgage cover pool

Structure as of 31/03/2020

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	21,024
thereof loans in EUR	19,273
thereof loans in CHF	1,470
thereof substitute collateral in EUR equivalent	280
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	13,761
thereof issues in EUR	13,572
thereof issues in CHF	189
Nominal over-collateralisation in %	52.8%
Present value over-collateralisation in %	68.4%

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Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	43.0%
Weighted average LTV total - by Moody's definition	64.2%

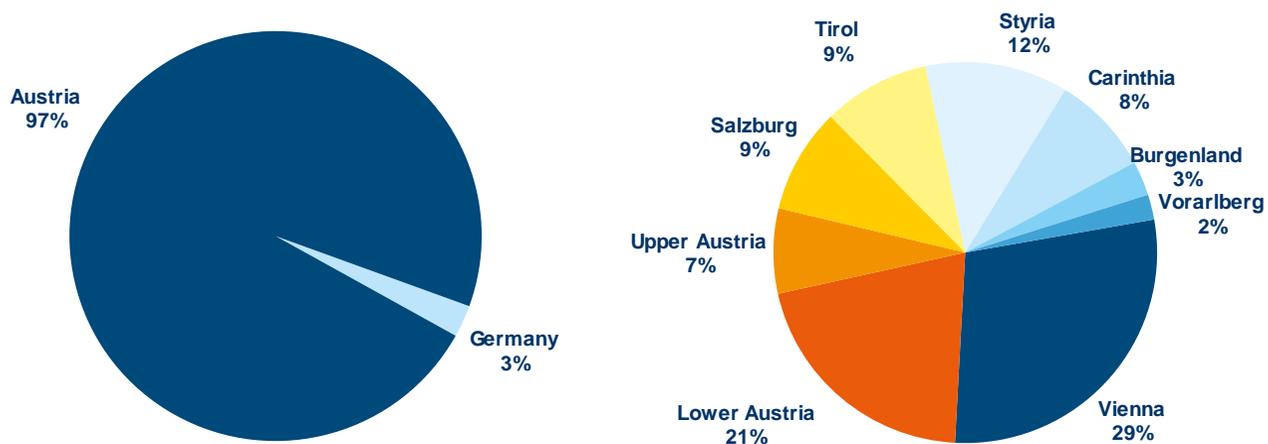
Other cover pool (loans) characteristics	
Residual maturity (in years)	9.3
Number of loans	97,946
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	2.8%
Percentage of bullet loans	13.4%
Percentage of fixed rate loans	34.3%

Pfandbrief	
Other issues characteristics:	
Number of issues	141
Average remaining life of issues	5.5
Average size of issues (in EUR mn)	97.6

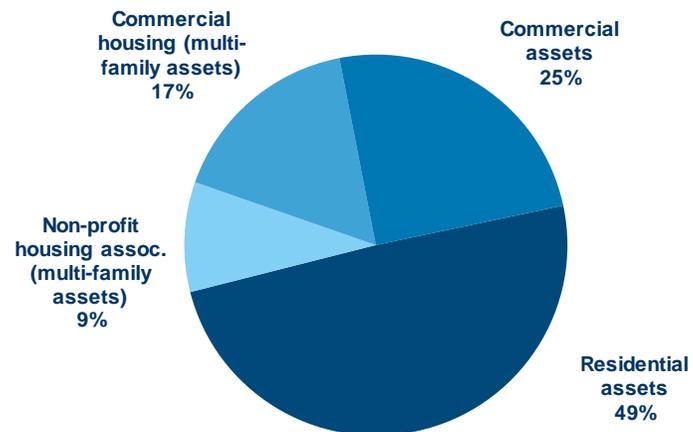
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Break-down by region in %



Break-down by property type in %



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