

Overview of mortgage cover pool

Structure as of 30/09/2019

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	15,454
thereof loans in EUR	14,290
thereof loans in CHF	914
thereof substitute collateral in EUR equivalent	250
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	12,064
thereof issues in EUR	11,880
thereof issues in CHF	184
Nominal over-collateralisation in %	28.1%
Present value over-collateralisation in %	38.4%

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Cover pool	
LTV of cover pool	
Weighted average LTV total - by AT definition	44.7%
Weighted average LTV total - by Moody's definition	64.6%

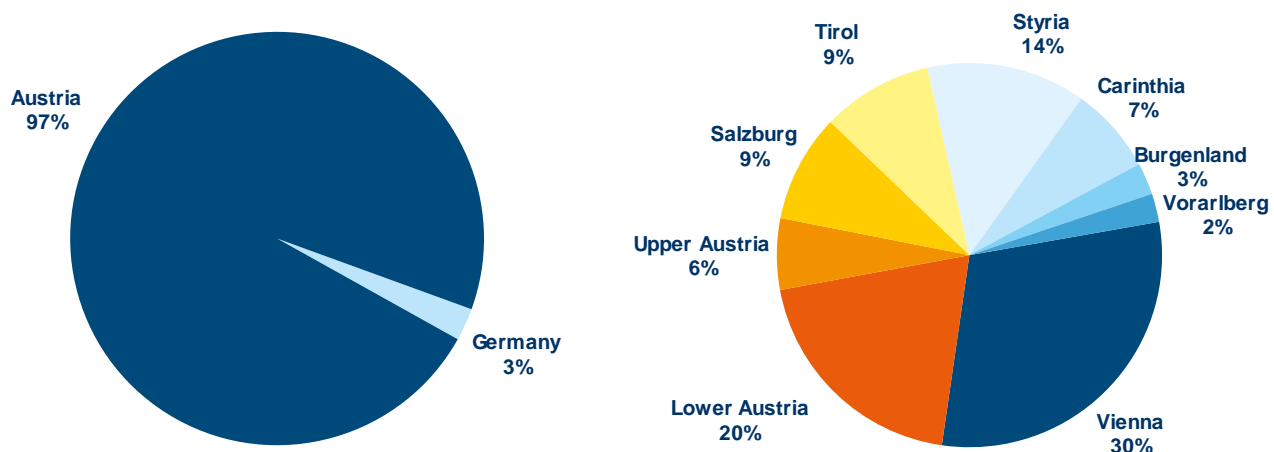
Other cover pool (loans) characteristics	
Residual maturity (in years)	8.9
Number of loans	92,700
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	3.6%
Percentage of bullet loans	11.7%
Percentage of fixed rate loans	32.1%

Pfandbrief	
Other issues characteristics:	
Number of issues	145
Average remaining life of issues	5.7
Average size of issues (in EUR mn)	83.2

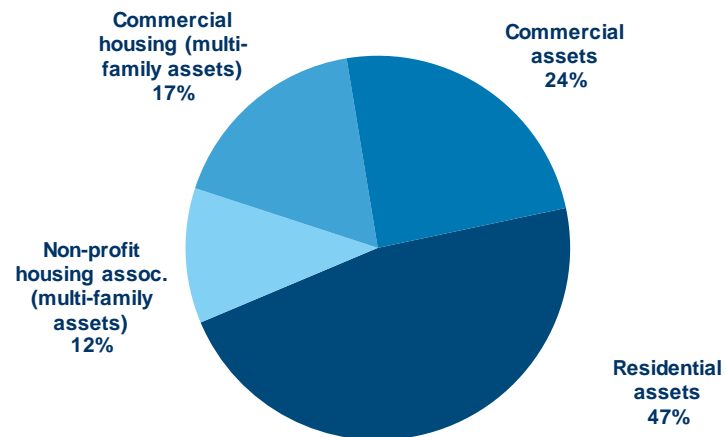
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Break-down by region in %



Break-down by property type in %



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