

# Overview of mortgage cover pool

## Structure as of 31/03/2020

Cover pool	
Cover pool	in EUR (mn)
<b>Total value of cover pool in EUR equivalent</b>	<b>21,024</b>
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)
<b>Total outstanding issues in EUR equivalent</b>	<b>13,761</b>
thereof issues in EUR	13,572
thereof issues in CHF	189
<b>Nominal over-collateralisation in %</b>	<b>52.8%</b>
<b>Present value over-collateralisation in %</b>	<b>68.4%</b>

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

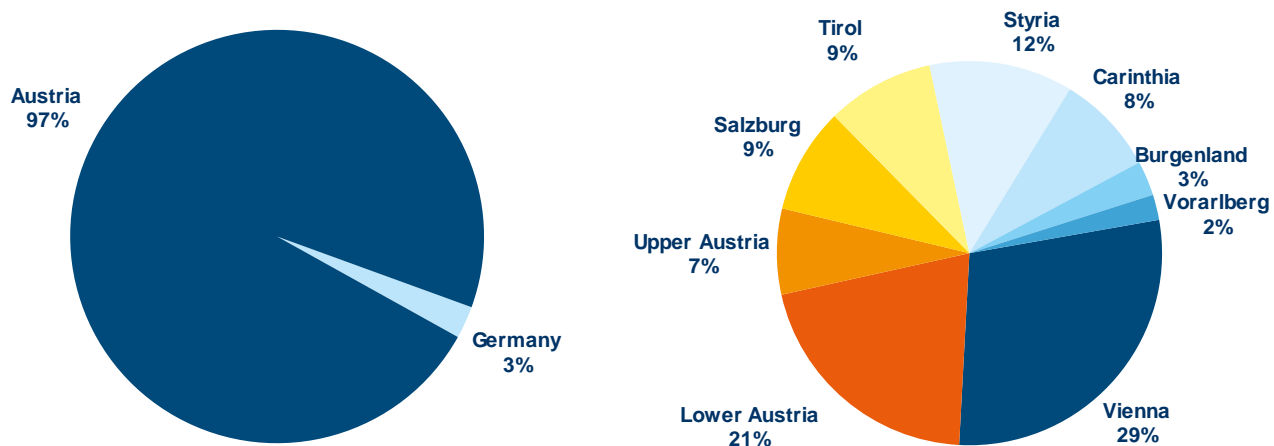
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years)	9.3
Number of loans	97,946
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	2.8%
Percentage of bullet loans	13.4%
Percentage of fixed rate loans	34.3%

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

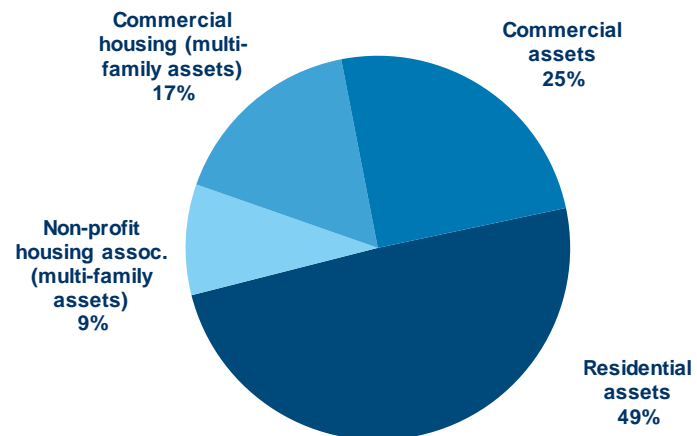
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Break-down by region in %



Break-down by property type in %



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