

Overview of mortgage cover pool

Structure as of 31/12/2021

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	24,242
thereof loans in EUR	22,778
thereof loans in CHF	1,077
thereof substitute collateral in EUR equivalent	387
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	17,653
thereof issues in EUR	17,460
thereof issues in CHF	193
Nominal over-collateralisation in %	37.3%
Present value over-collateralisation in %	52.1%

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Cover pool	
LTV of cover pool	
Weighted average LTV total (unindexed)	69%
Weighted average LTV total (indexed)	65%

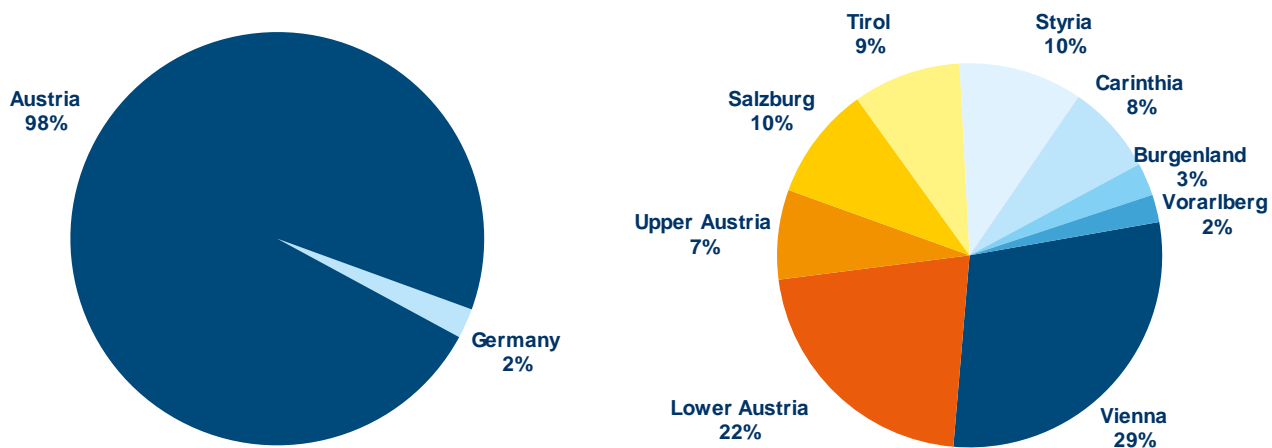
Other cover pool (loans) characteristics	
Residual maturity (in years)	9.4
Number of loans	104,257
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	2.6%
Percentage of bullet loans	13.1%
Percentage of fixed rate loans	42.2%

Pfandbrief	
Other issues characteristics:	
Number of issues	111
Average remaining life of issues	5.2
Average size of issues (in EUR mn)	159.0

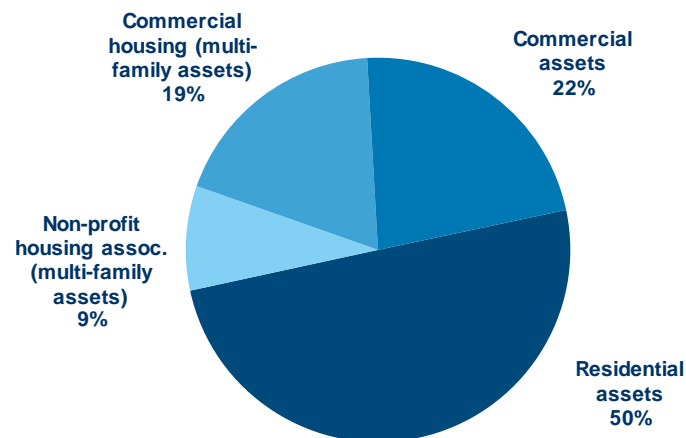
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Break-down by region in %



Break-down by property type in %



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