

Overview of mortgage cover pool

Structure as of 31/03/2022

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	24,899
thereof loans in EUR	23,473
thereof loans in CHF	1,039
thereof substitute collateral in EUR equivalent	387
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	18,112
thereof issues in EUR	17,917
thereof issues in CHF	195
Nominal over-collateralisation in %	37.5%
Present value over-collateralisation in %	51.8%

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Cover pool	
LTV of cover pool	
Weighted average LTV total (unindexed)	68%
Weighted average LTV total (indexed)	65%

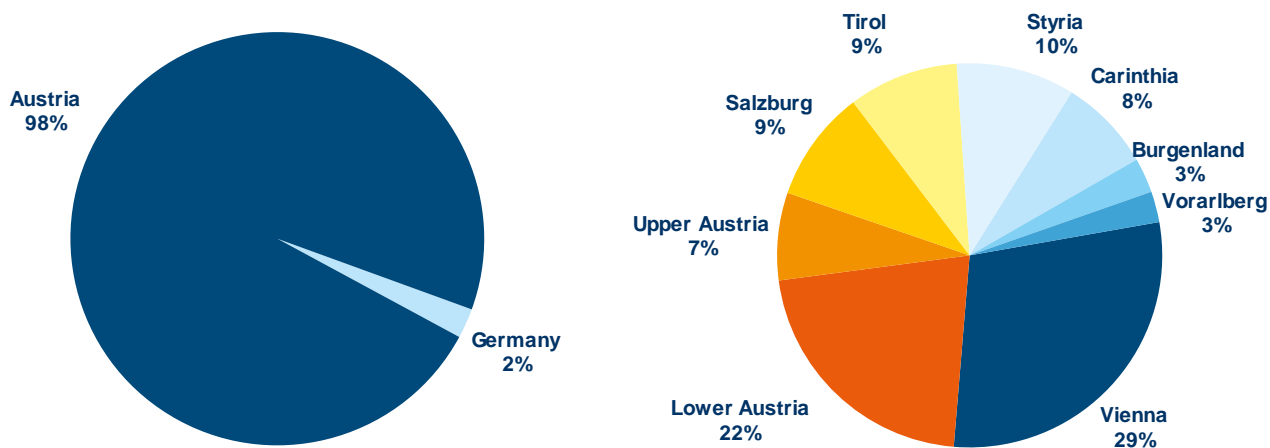
Other cover pool (loans) characteristics	
Residual maturity (in years)	9.6
Number of loans	106,008
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	2.5%
Percentage of bullet loans	12.6%
Percentage of fixed rate loans	43.9%

Pfandbrief	
Other issues characteristics:	
Number of issues	108
Average remaining life of issues	5.7
Average size of issues (in EUR mn)	167.7

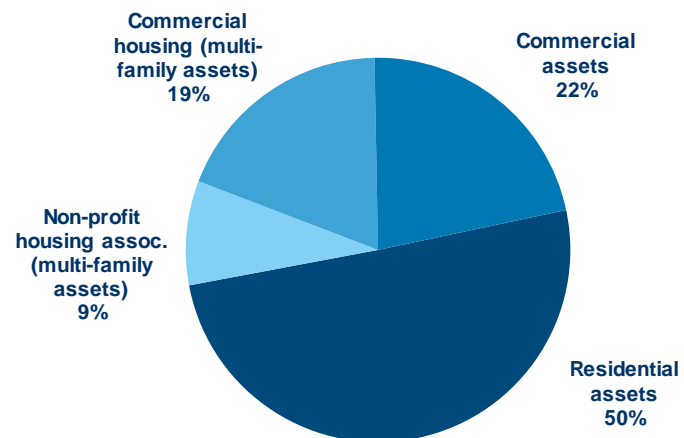
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Break-down by region in %



Break-down by property type in %



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