

## Overview of mortgage cover pool – structure as of 31/12/2022

### Cover pool

Cover pool	in EUR (mn)
<b>Total value of cover pool in EUR equivalent</b>	<b>25,857</b>
thereof loans in EUR	24,936
thereof loans in CHF	921
thereof substitute collateral in EUR equivalent	0
thereof swaps in EUR equivalent	0

### Pfandbrief

Issues	in EUR (mn)
<b>Total outstanding issues in EUR equivalent</b>	<b>18,849</b>
thereof issues in EUR	18,646
thereof issues in CHF	203
<b>Nominal over-collateralisation in %</b>	<b>35.2%</b>
<b>Present value over-collateralisation in %</b>	<b>45.9%</b>

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### Cover pool

#### LTV of cover pool

Weighted average LTV total (unindexed)	67%
Weighted average LTV total (indexed)	61%

#### Other cover pool (loans) characteristics

Residual maturity (in years)	10.1
Number of loans	109,416
Average size of loans (in EUR mn)	0.2
Percentage of 10 largest loans	2.4%
Percentage of bullet loans	12.9%
Percentage of fixed rate loans	47.4%

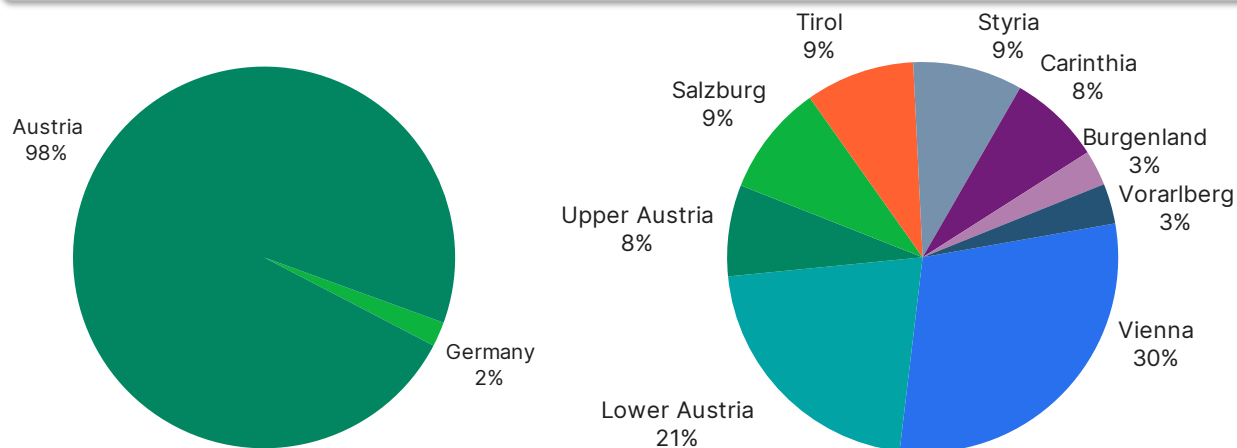
### Pfandbrief

#### Other issues characteristics:

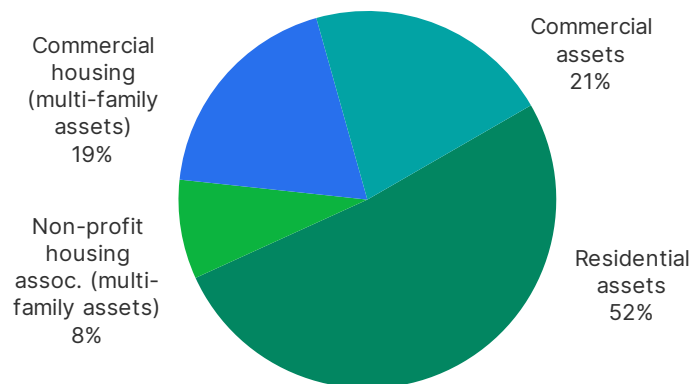
Number of issues	105
Average remaining life of issues	5.0
Average size of issues (in EUR mn)	179.5

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Break-down by region in %



Break-down by property type in %



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