

Overview of mortgage cover pool – structure as of 30/09/2023

Cover pool

Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	29,987
thereof loans in EUR	29,120
thereof loans in CHF	816
thereof substitute collateral in EUR equivalent	50
thereof swaps in EUR equivalent	0

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Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	22,013
thereof issues in EUR	21,806
thereof issues in CHF	207
Nominal over-collateralisation in %	34.2%
Present value over-collateralisation in %	42.9%

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LTV of cover pool

Weighted average LTV total (unindexed)	65%
Weighted average LTV total (indexed)	60%

Other cover pool (loans) characteristics

Residual maturity (in years)	10.1
Number of loans	114,116
Average size of loans (in EUR mn)	0.3
Percentage of 10 largest loans	2.5%
Percentage of bullet loans	14.5%
Percentage of fixed rate loans	50.1%

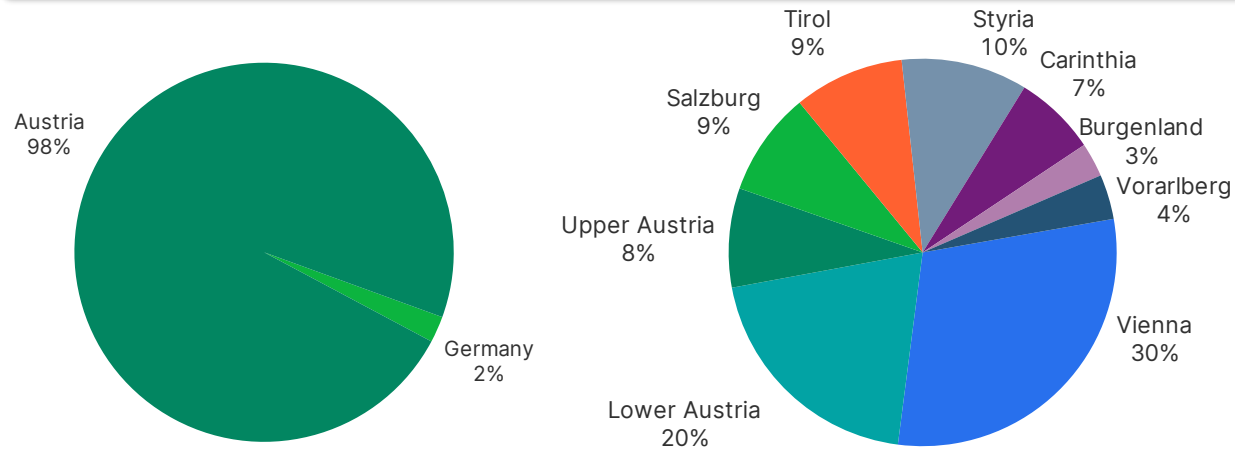
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Other issues characteristics:

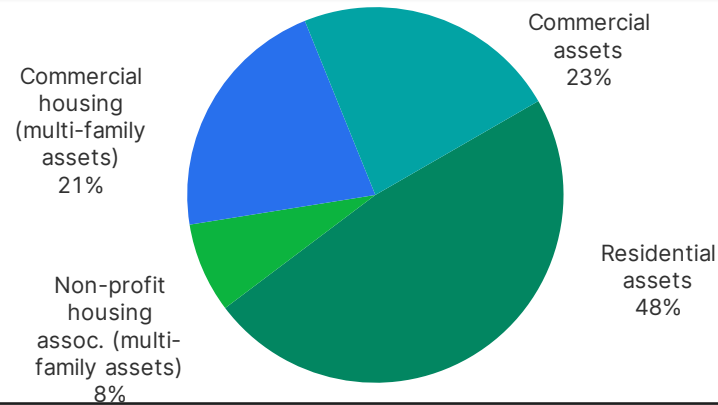
Number of issues	94
Average remaining life of issues	4.8
Average size of issues (in EUR mn)	234.2

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Break-down by region in %



Break-down by property type in %



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