

## Overview of mortgage cover pool – structure as of 31/12/2023

### Cover pool

Cover pool	in EUR (mn)
<b>Total value of cover pool in EUR equivalent</b>	<b>30,406</b>
thereof loans in EUR	29,546
thereof loans in CHF	811
thereof substitute collateral in EUR equivalent	50
thereof swaps in EUR equivalent	0

### Pfandbrief

Issues	in EUR (mn)
<b>Total outstanding issues in EUR equivalent</b>	<b>22,962</b>
thereof issues in EUR	22,746
thereof issues in CHF	216
<b>Nominal over-collateralisation in %</b>	<b>30.4%</b>
<b>Present value over-collateralisation in %</b>	<b>39.6%</b>

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### Cover pool

#### LTV of cover pool

Weighted average LTV total (unindexed)	65%
Weighted average LTV total (indexed)	58%

#### Other cover pool (loans) characteristics

Residual maturity (in years)	10.1
Number of loans	114,630
Average size of loans (in EUR mn)	0.3
Percentage of 10 largest loans	2.4%
Percentage of bullet loans	13.6%
Percentage of fixed rate loans	51.2%

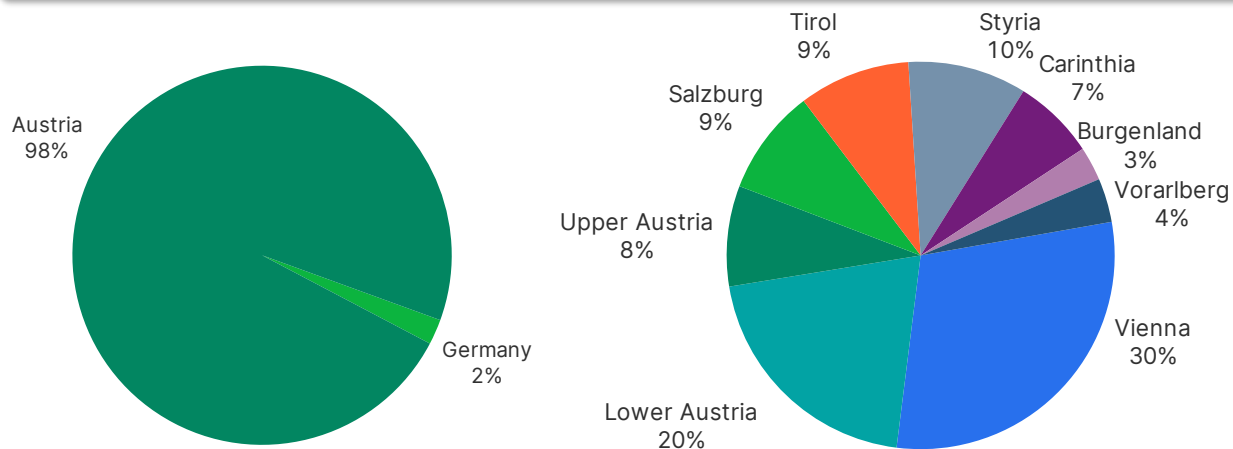
### Pfandbrief

#### Other issues characteristics:

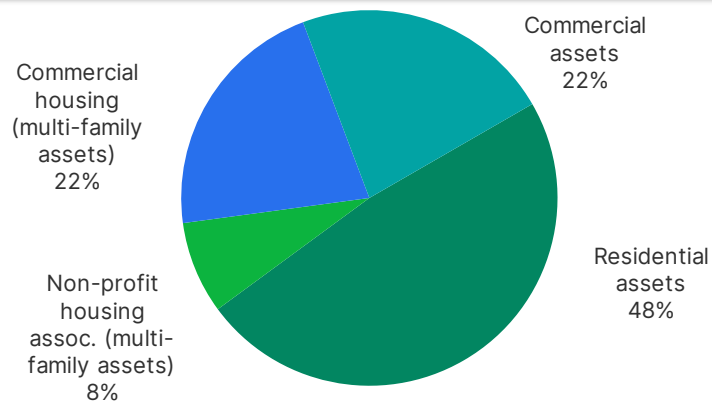
Number of issues	96
Average remaining life of issues	4.5
Average size of issues (in EUR mn)	239.2

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Break-down by region in %



Break-down by property type in %



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