

Overview of mortgage cover pool – structure as of 31/03/2024

Cover pool

Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	31,318
thereof loans in EUR	30,538
thereof loans in CHF	730
thereof substitute collateral in EUR equivalent	50
thereof swaps in EUR equivalent	0

Pfandbrief

Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	24,953
thereof issues in EUR	24,747
thereof issues in CHF	206
Nominal over-collateralisation in %	23.5%
Present value over-collateralisation in %	32.1%

Overview of mortgage cover pool – structure as of 31/03/2024

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	116,657
Average size of loans (in EUR mn)	0.3
Percentage of 10 largest loans	2.6%
Percentage of bullet loans	13.9%
Percentage of fixed rate loans	52.9%

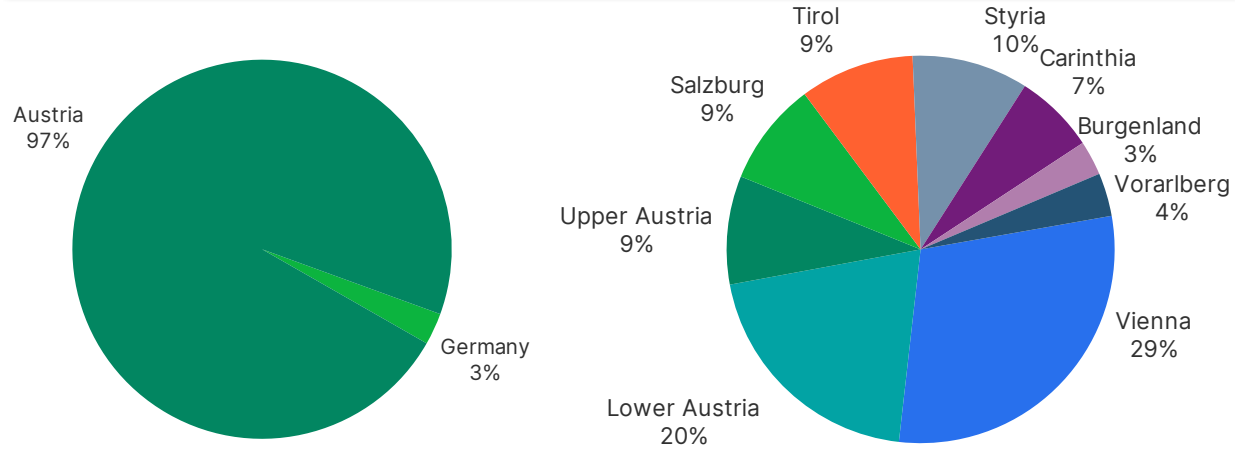
Pfandbrief

Other issues characteristics:

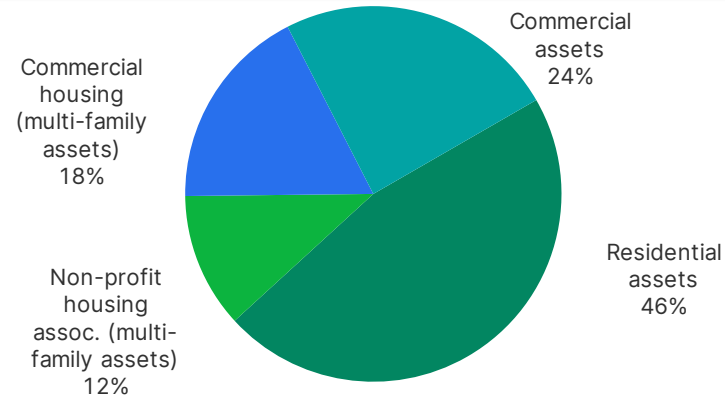
Number of issues	103
Average remaining life of issues	4.6
Average size of issues (in EUR mn)	242.3

Overview of mortgage cover pool – structure as of 31/03/2024

Break-down by region in %



Break-down by property type in %



Overview of mortgage cover pool – structure as of 31/03/2024

