

# Overview of public sector cover pool

## Structure as of 31/03/2015

<b>Cover Pool</b>	
<b>Cover pool</b>	<b>in EUR</b>
<b>Total value of cover pool in EUR equivalent</b>	<b>3,263,838,118</b>
thereof loans in EUR	3,182,843,640
thereof loans in CHF	28,994,478
thereof substitute collateral in EUR equivalent	52,000,000
thereof swaps in EUR equivalent	

<b>Pfandbrief</b>	
<b>Issues</b>	<b>in EUR</b>
<b>Total outstanding issues in EUR equivalent</b>	<b>1,747,592,516</b>
thereof issues in EUR	1,508,655,309
thereof issues in CHF	238,937,207
<b>Nominal over-collateralisation in %</b>	<b>86.8%</b>
<b>Present value over-collateralisation in %</b>	<b>79.2%</b>

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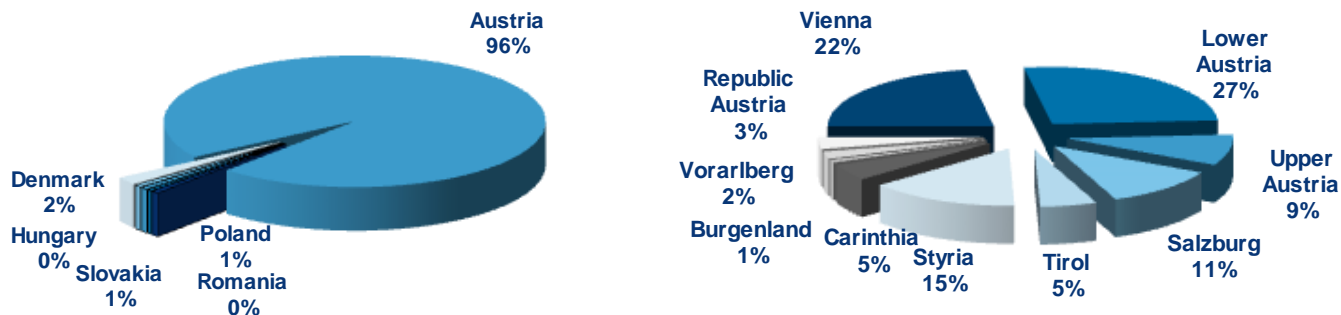
<b>Cover Pool</b>	
<b>Other cover pool (loans) characteristics</b>	
<b>Residual maturity</b> (in years, contractual maturity)	<b>13.7</b>
<b>Average seasoning</b> (in years)	<b>5.5</b>
<b>Number of loans</b>	<b>6,604</b>
<b>Number of borrowers</b>	<b>1,908</b>
<b>Number of guarantors</b>	<b>429</b>
<b>Average size of loans</b> (in EUR)	<b>486,347</b>
<b>Percentage of 10 largest loans</b>	<b>26.7%</b>
<b>Percentage of 10 largest guarantors</b>	<b>26.1%</b>
<b>Percentage of bullet loans</b>	<b>22.6%</b>
<b>Percentage of fixed rate loans</b>	<b>25.3%</b>

<b>Pfandbrief</b>	
<b>Other issues characteristics:</b>	
<b>Number of issues</b>	<b>37</b>
<b>Average remaining life of issues</b>	<b>4.0</b>
<b>Average size of issues</b> (in EUR million)	<b>47.2</b>

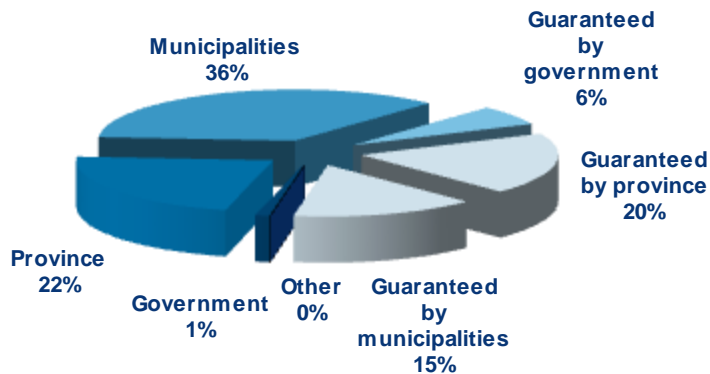
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### Break-down by region in %



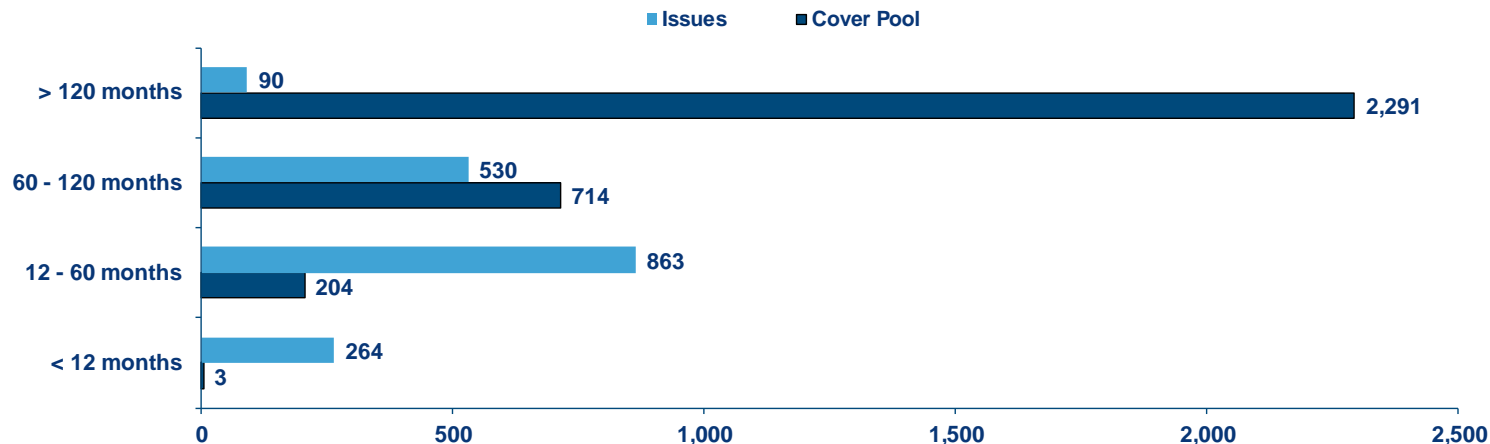
### Break-down by type of borrower / guarantor in %



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## Structure as of 31/03/2015

### Remaining life as of 31/03/2015



### Cluster volume as of 31/03/2015

