

# Overview of public sector cover pool

Structure as of 31/03/2016

<b>Cover pool</b>	
<b>Cover pool</b>	<b>in EUR</b>
<b>Total value of cover pool in EUR equivalent</b>	<b>3,235,271,446</b>
thereof loans in EUR	3,164,421,310
thereof loans in CHF	20,850,136
thereof substitute collateral in EUR equivalent	50,000,000
thereof swaps in EUR equivalent	

<b>Pfandbrief</b>	
<b>Issues</b>	<b>in EUR</b>
<b>Total outstanding issues in EUR equivalent</b>	<b>2,417,467,679</b>
thereof issues in EUR	2,417,467,679
thereof issues in CHF	0
<b>Nominal over-collateralisation in %</b>	<b>33.8%</b>
<b>Present value over-collateralisation in %</b>	<b>33.4%</b>

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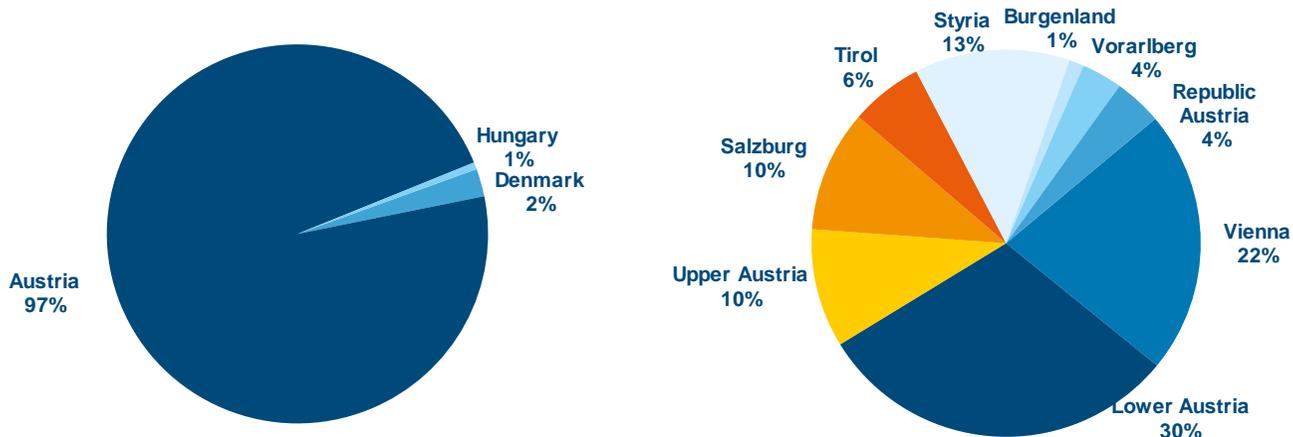
Cover pool	
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	13.8
Average seasoning (in years)	5.3
Number of loans	6,336
Number of borrowers	1,751
Number of guarantors	337
Average size of loans (in EUR)	502,726
Percentage of 10 largest loans	27.9%
Percentage of 10 largest guarantors	25.8%
Percentage of bullet loans	25.6%
Percentage of fixed rate loans	26.1%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	32
Average remaining life of issues	3.1
Average size of issues (in EUR million)	75.5

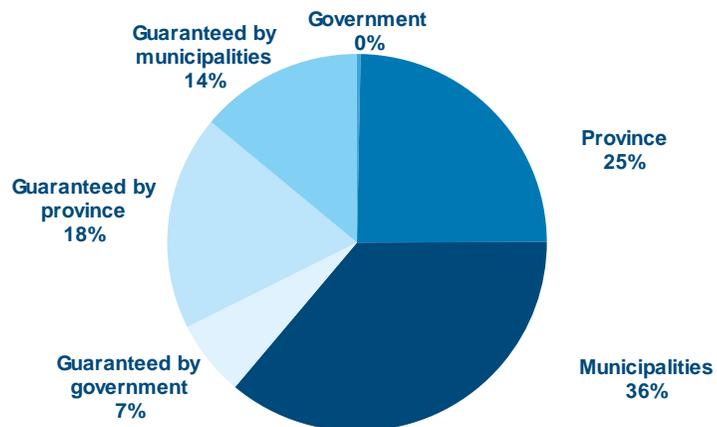
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Break-down by region in %



Break-down by type of borrower / guarantor in %



# Overview of public sector cover pool

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