

# Overview of public sector cover pool

Structure as of 30/06/2016

<b>Cover pool</b>	
<b>Cover pool</b>	<b>in EUR</b>
<b>Total value of cover pool in EUR equivalent</b>	<b>3,192,049,626</b>
thereof loans in EUR	3,122,092,302
thereof loans in CHF	19,957,325
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>2,417,930,358</b>
thereof issues in EUR	2,417,930,358
thereof issues in CHF	0
<b>Nominal over-collateralisation in %</b>	<b>32.0%</b>
<b>Present value over-collateralisation in %</b>	<b>31.8%</b>

# Overview of public sector cover pool

## Structure as of 30/06/2016

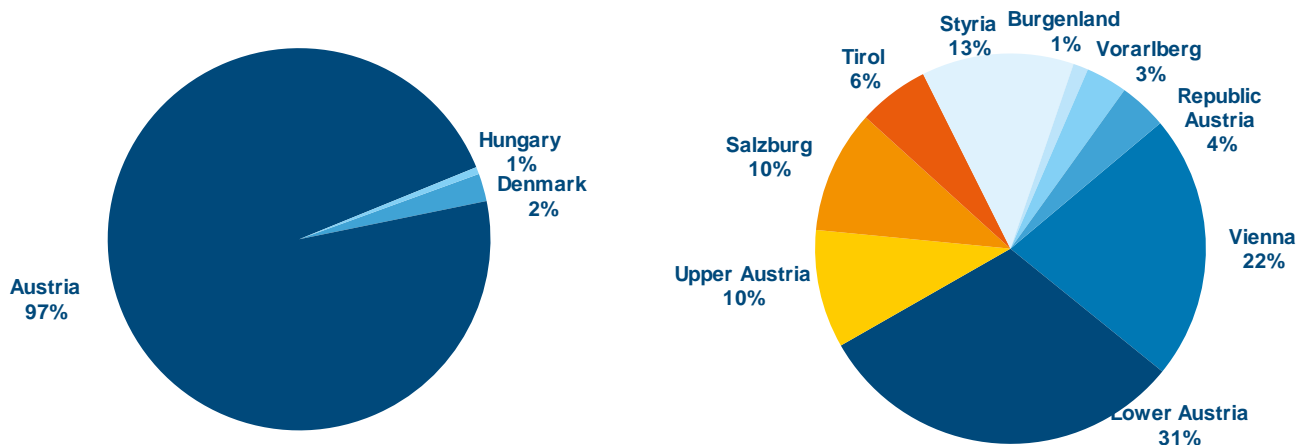
Cover pool	
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	13.8
Average seasoning (in years)	5.5
Number of loans	6,312
Number of borrowers	1,732
Number of guarantors	333
Average size of loans (in EUR)	497,790
Percentage of 10 largest loans	27.9%
Percentage of 10 largest guarantors	25.7%
Percentage of bullet loans	22.7%
Percentage of fixed rate loans	27.5%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	32
Average remaining life of issues	3.1
Average size of issues (in EUR million)	75.6

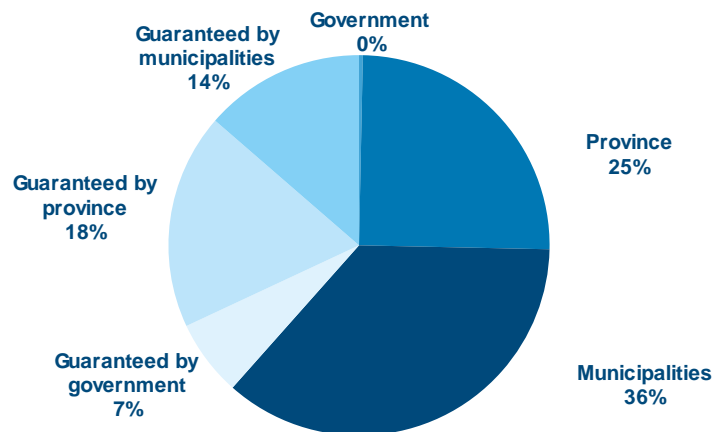
# Overview of public sector cover pool

Structure as of 30/06/2016

Break-down by region in %



Break-down by type of borrower / guarantor in %



# Overview of public sector cover pool

## Structure as of 30/06/2016

