

Overview of public sector cover pool

Structure as of 30/09/2016

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,355,097,888
thereof loans in EUR	3,285,487,636
thereof loans in CHF	19,610,252
thereof substitute collateral in EUR equivalent	50,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	2,383,903,109
thereof issues in EUR	2,383,903,109
thereof issues in CHF	0
Nominal over-collateralisation in %	40.7%
Present value over-collateralisation in %	41.5%

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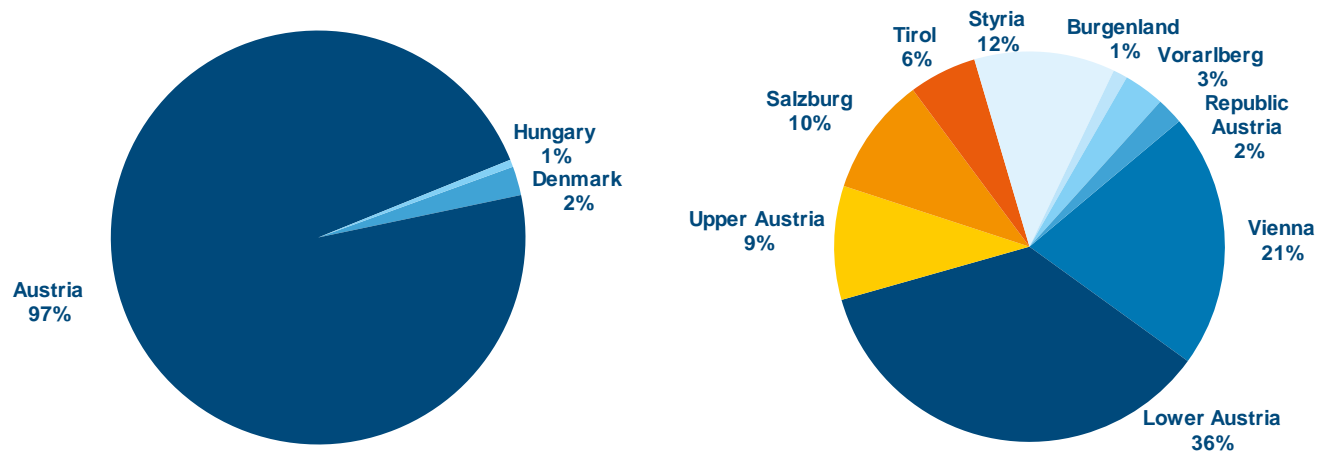
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.8
Average seasoning (in years)	5.2
Number of loans	6,275
Number of borrowers	1,727
Number of guarantors	328
Average size of loans (in EUR)	526,709
Percentage of 10 largest loans	28.9%
Percentage of 10 largest guarantors	29.0%
Percentage of bullet loans	25.2%
Percentage of fixed rate loans	25.7%

Pfandbrief	
Other issues characteristics:	
Number of issues	30
Average remaining life of issues	7.0
Average size of issues (in EUR million)	79.5

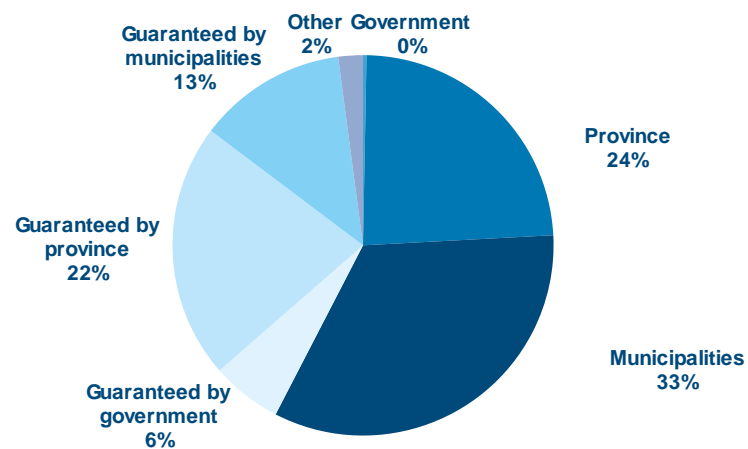
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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