

# Overview of public sector cover pool

Structure as of 31/12/2016

<b>Cover pool</b>	
<b>Cover pool</b>	<b>in EUR</b>
<b>Total value of cover pool in EUR equivalent</b>	<b>3,406,787,840</b>
thereof loans in EUR	3,338,685,399
thereof loans in CHF	18,102,441
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>2,377,380,929</b>
thereof issues in EUR	2,377,380,929
thereof issues in CHF	0
<b>Nominal over-collateralisation in %</b>	<b>43.3%</b>
<b>Present value over-collateralisation in %</b>	<b>43.6%</b>

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## Structure as of 31/12/2016

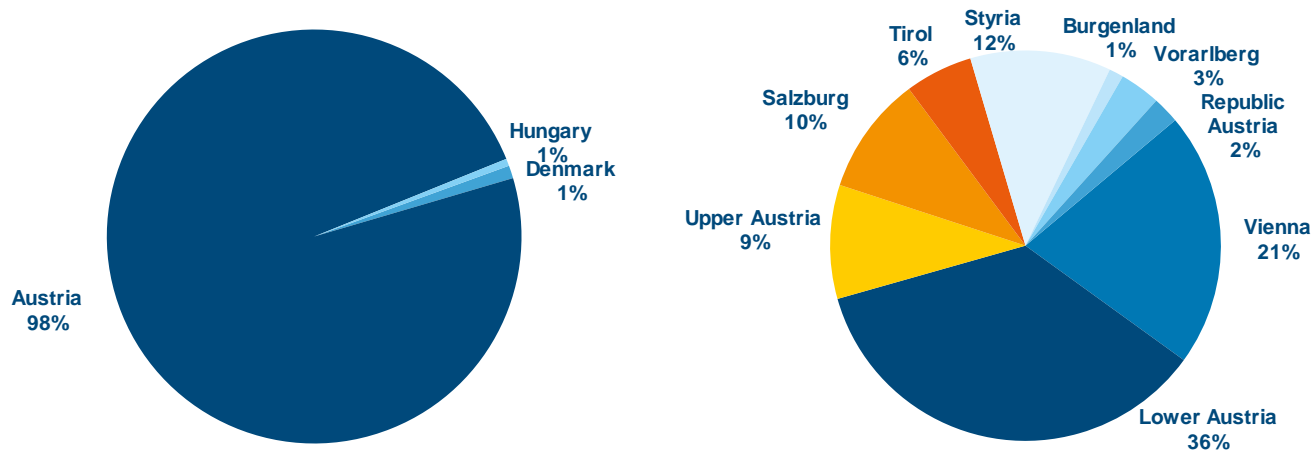
<b>Cover pool</b>	
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	13.3
Average seasoning (in years)	5.2
Number of loans	6,206
Number of borrowers	1,719
Number of guarantors	328
Average size of loans (in EUR)	540,894
Percentage of 10 largest loans	29.6%
Percentage of 10 largest guarantors	27.8%
Percentage of bullet loans	25.2%
Percentage of fixed rate loans	26.9%

<b>Pfandbrief</b>	
<b>Other issues characteristics:</b>	
Number of issues	29
Average remaining life of issues	6.8
Average size of issues (in EUR million)	82.0

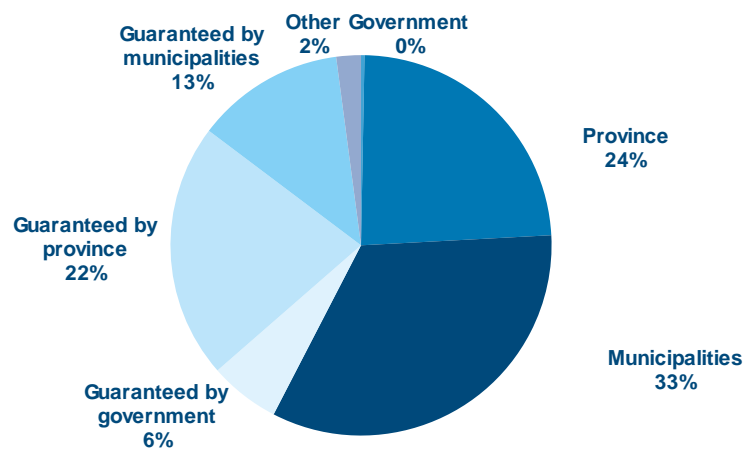
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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