

Overview of public sector cover pool

Structure as of 31/03/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,395,384,200
thereof loans in EUR	3,319,491,672
thereof loans in CHF	17,892,528
thereof substitute collateral in EUR equivalent	58,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	2,340,565,243
thereof issues in EUR	2,340,565,243
thereof issues in CHF	0
Nominal over-collateralisation in %	45.1%
Present value over-collateralisation in %	45.6%

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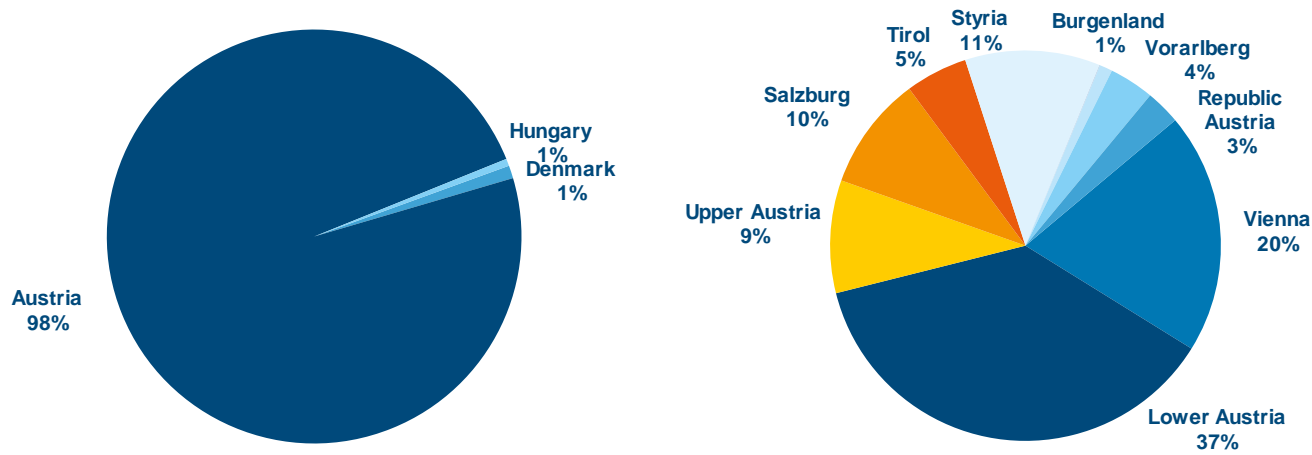
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.3
Average seasoning (in years)	5.2
Number of loans	6,226
Number of borrowers	1,720
Number of guarantors	328
Average size of loans (in EUR)	536,040
Percentage of 10 largest loans	29.3%
Percentage of 10 largest guarantors	27.6%
Percentage of bullet loans	25.5%
Percentage of fixed rate loans	26.6%

Pfandbrief	
Other issues characteristics:	
Number of issues	27
Average remaining life of issues	6.5
Average size of issues (in EUR million)	83.6

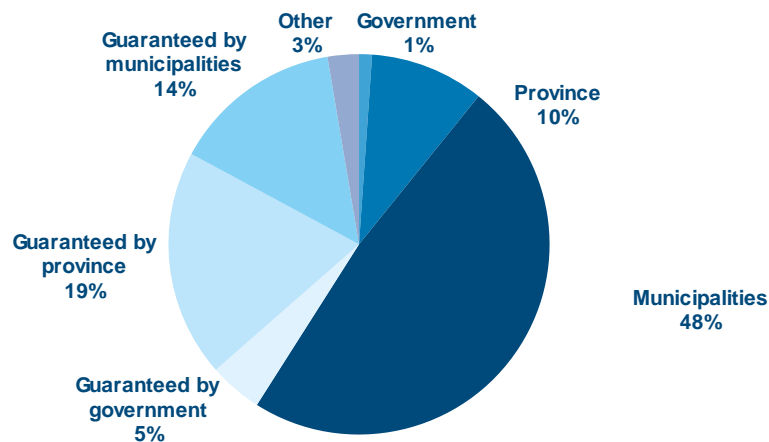
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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