

Overview of public sector cover pool

Structure as of 30/06/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,437,403,573
thereof loans in EUR	3,351,216,668
thereof loans in CHF	16,186,905
thereof substitute collateral in EUR equivalent	70,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	2,339,431,678
thereof issues in EUR	2,339,431,678
thereof issues in CHF	0
Nominal over-collateralisation in %	46.9%
Present value over-collateralisation in %	24.6%

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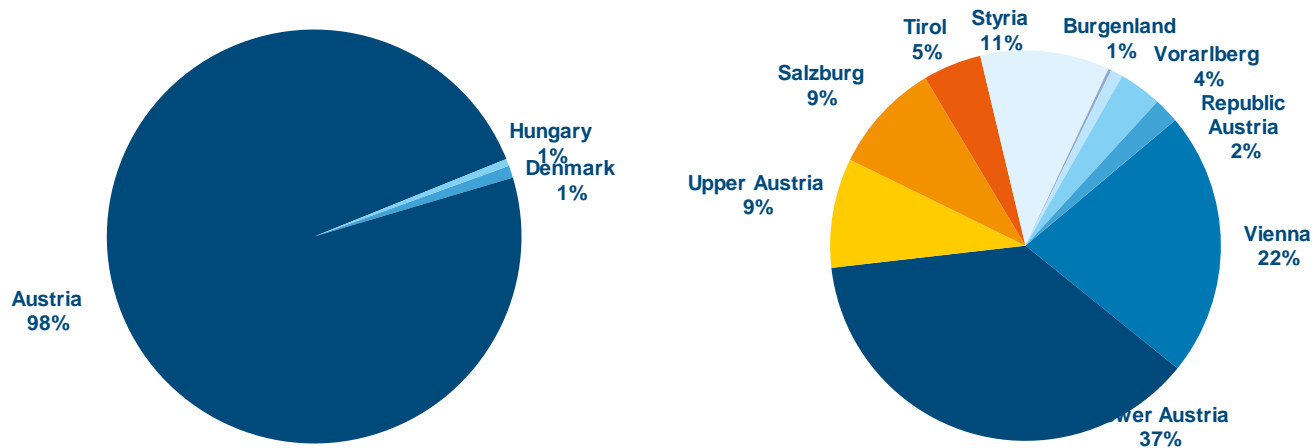
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.2
Average seasoning (in years)	5.0
Number of loans	6,194
Number of borrowers	1,717
Number of guarantors	319
Average size of loans (in EUR)	543,656
Percentage of 10 largest loans	28.8%
Percentage of 10 largest guarantors	26.8%
Percentage of bullet loans	26.5%
Percentage of fixed rate loans	28.2%

Pfandbrief	
Other issues characteristics:	
Number of issues	26
Average remaining life of issues	6.2
Average size of issues (in EUR million)	90.0

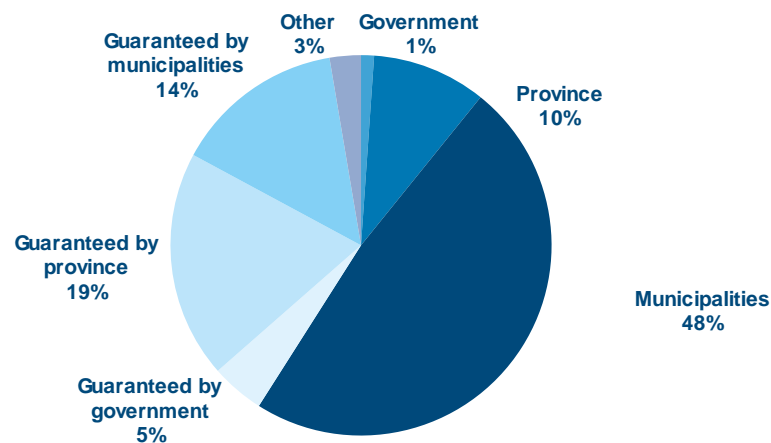
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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