

Overview of public sector cover pool

Structure as of 31/12/2017

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,561,375,628
thereof loans in EUR	3,477,602,183
thereof loans in CHF	13,773,445
thereof substitute collateral in EUR equivalent	70,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	2,316,027,394
thereof issues in EUR	2,316,027,394
thereof issues in CHF	0
Nominal over-collateralisation in %	53.8%
Present value over-collateralisation in %	55.1%

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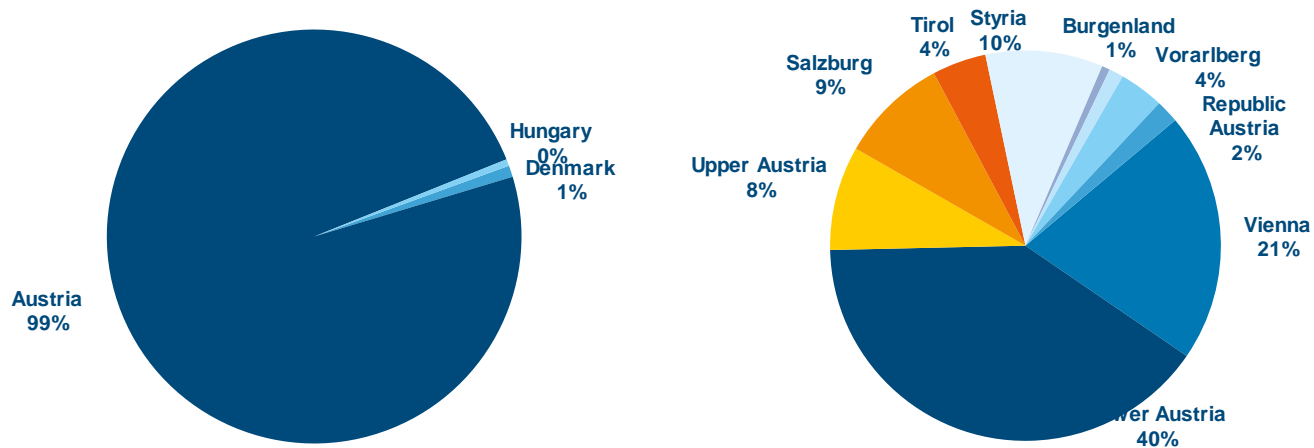
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	13.1
Average seasoning (in years)	4.9
Number of loans	6,161
Number of borrowers	1,702
Number of guarantors	381
Average size of loans (in EUR)	566,690
Percentage of 10 largest loans	27.8%
Percentage of 10 largest guarantors	26.6%
Percentage of bullet loans	25.7%
Percentage of fixed rate loans	27.5%

Pfandbrief	
Other issues characteristics:	
Number of issues	22
Average remaining life of issues	5.8
Average size of issues (in EUR million)	105.3

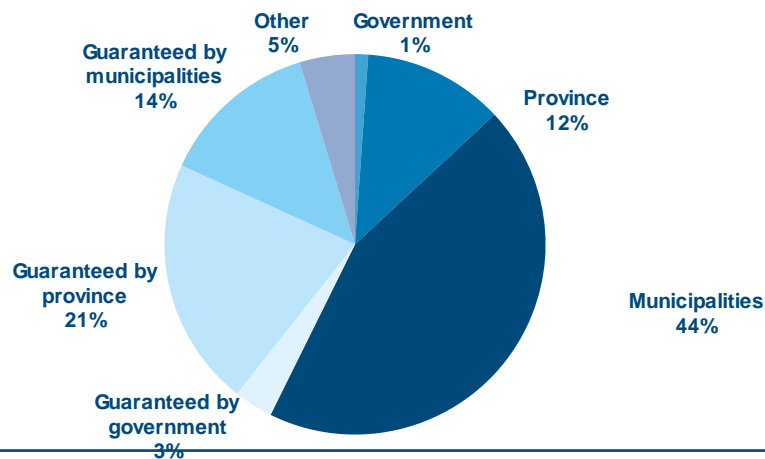
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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