

Overview of public sector cover pool

Structure as of 30/09/2018

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,253,191,296
thereof loans in EUR	3,171,584,062
thereof loans in CHF	11,607,234
thereof substitute collateral in EUR equivalent	70,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	1,556,585,945
thereof issues in EUR	1,556,585,945
thereof issues in CHF	
Nominal over-collateralisation in %	109.0%
Present value over-collateralisation in %	112.9%

Overview of public sector cover pool

Structure as of 30/09/2018

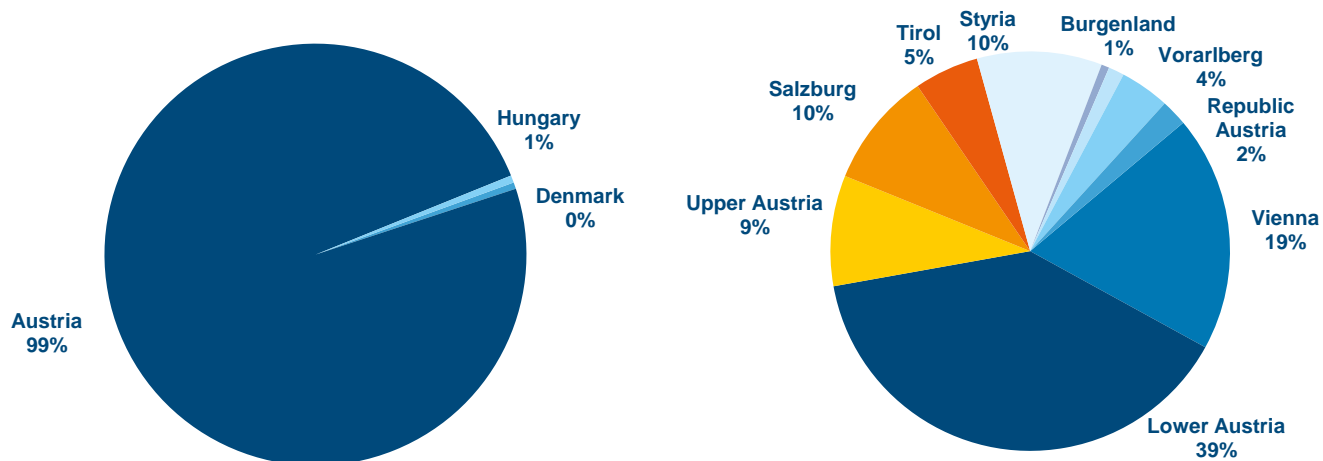
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	7.3
Number of loans	5,984
Number of borrowers	1,672
Number of guarantors	369
Average size of loans (in EUR)	531,950
Percentage of 10 largest loans	27.7%
Percentage of bullet loans	21.8%
Percentage of fixed rate loans	27.4%

Pfandbrief	
Other issues characteristics:	
Number of issues	19
Average remaining life of issues	7.5
Average size of issues (in EUR million)	81.9

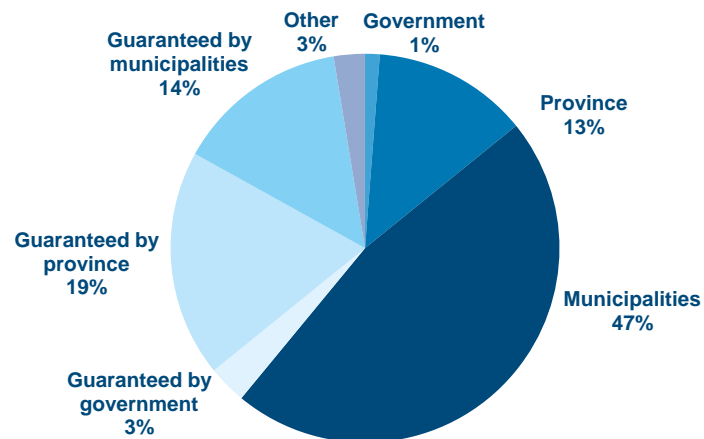
Overview of public sector cover pool

Structure as of 30/09/2018

Break-down by region in %



Break-down by type of borrower / guarantor in %



Overview of public sector cover pool

Structure as of 30/09/2018

