

Overview of public sector cover pool

Structure as of 31/12/2018

Cover pool	
Cover pool	in EUR
Total value of cover pool in EUR equivalent	3,225,018,006
thereof loans in EUR	3,144,132,288
thereof loans in CHF	10,885,718
thereof substitute collateral in EUR equivalent	70,000,000
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR
Total outstanding issues in EUR equivalent	1,556,701,423
thereof issues in EUR	1,556,701,423
thereof issues in CHF	0
Nominal over-collateralisation in %	107.2%
Present value over-collateralisation in %	111.2%

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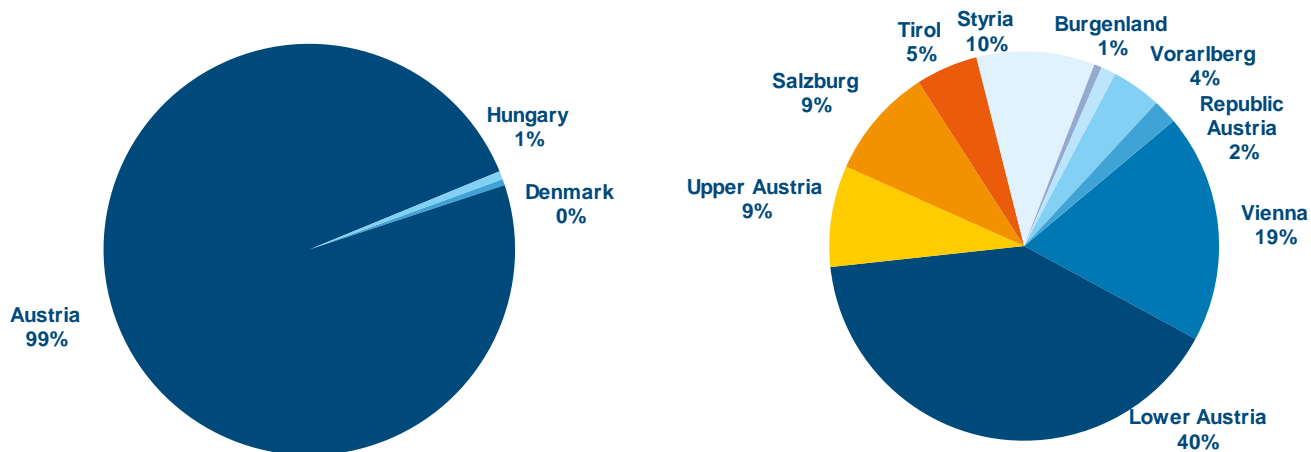
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	7.2
Number of loans	5,869
Number of borrowers	1,641
Number of guarantors	366
Average size of loans (in EUR)	537,573
Percentage of 10 largest loans	27.4%
Percentage of bullet loans	22.9%
Percentage of fixed rate loans	27.8%

Pfandbrief	
Other issues characteristics:	
Number of issues	19
Average remaining life of issues	7.3
Average size of issues (in EUR million)	81.9

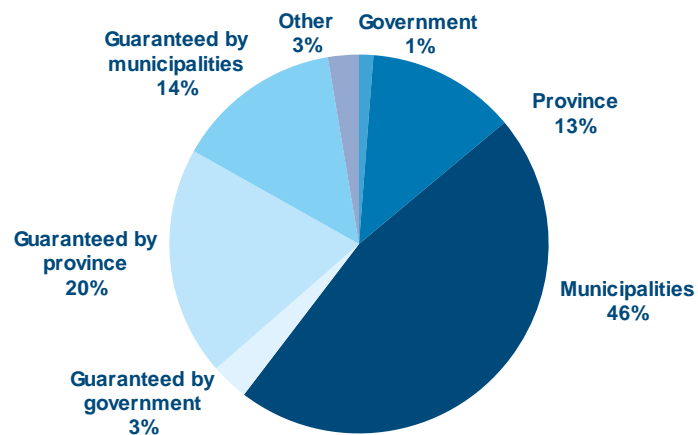
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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