

Overview of public sector cover pool

Structure as of 30/09/2020

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	3,529
thereof loans in EUR	3,420
thereof loans in CHF	9
thereof substitute collateral in EUR equivalent	100
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	3,016
thereof issues in EUR	3,016
thereof issues in CHF	0
Nominal over-collateralisation in %	17.0%
Present value over-collateralisation in %	24.8%

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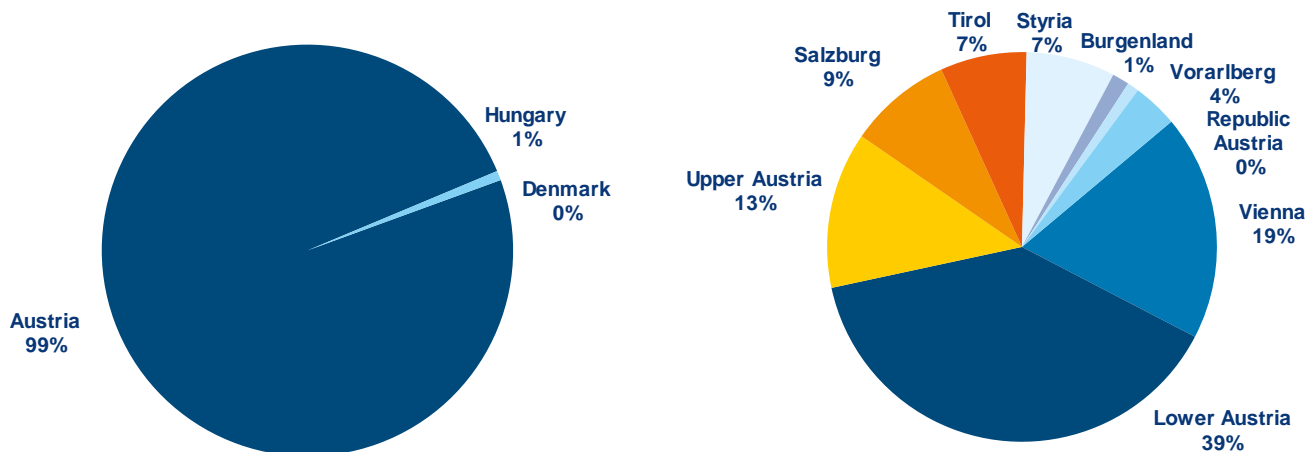
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	6.7
Number of loans	5,995
Number of borrowers	1,736
Number of guarantors	355
Average size of loans (in EUR mn)	0.6
Percentage of 10 largest loans	24.2%
Percentage of bullet loans	27.8%
Percentage of fixed rate loans	31.2%

Pfandbrief	
Other issues characteristics:	
Number of issues	12
Average remaining life of issues	5.9
Average size of issues (in EUR mn)	251.4

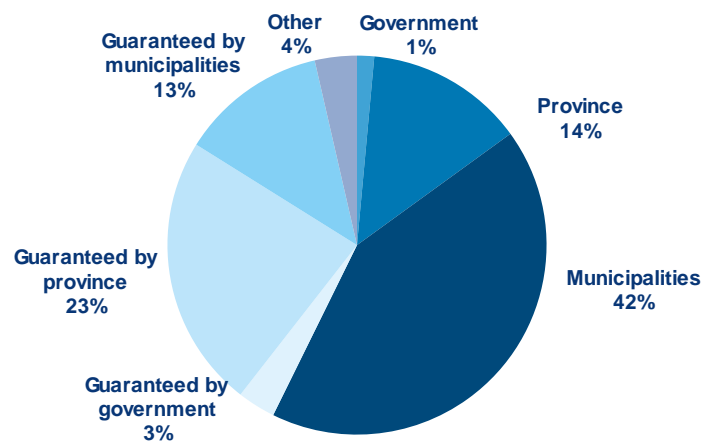
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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