

Overview of public sector cover pool

Structure as of 30/09/2021

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	4,301
thereof loans in EUR	4,202
thereof loans in CHF	7
thereof substitute collateral in EUR equivalent	92
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	2,986
thereof issues in EUR	2,986
thereof issues in CHF	0
Nominal over-collateralisation in %	44.0%
Present value over-collateralisation in %	56.4%

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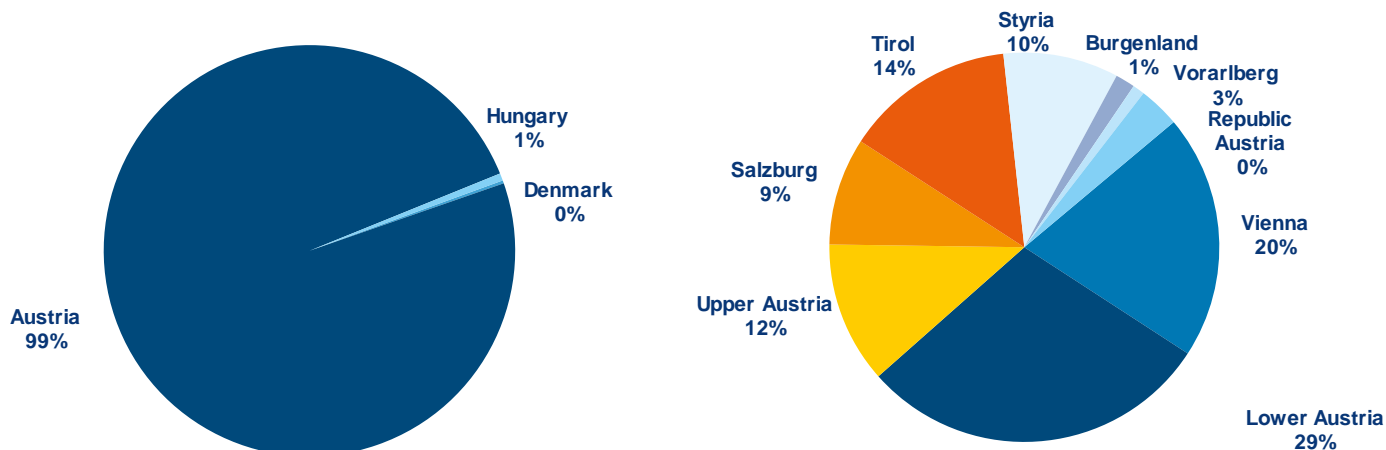
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	5.9
Number of loans	9,966
Number of borrowers	5,571
Number of guarantors	210
Average size of loans (in EUR mn)	0.4
Percentage of 10 largest loans	21.7%
Percentage of bullet loans	21.5%
Percentage of fixed rate loans	45.3%

Pfandbrief	
Other issues characteristics:	
Number of issues	11
Average remaining life of issues	5.0
Average size of issues (in EUR mn)	271.5

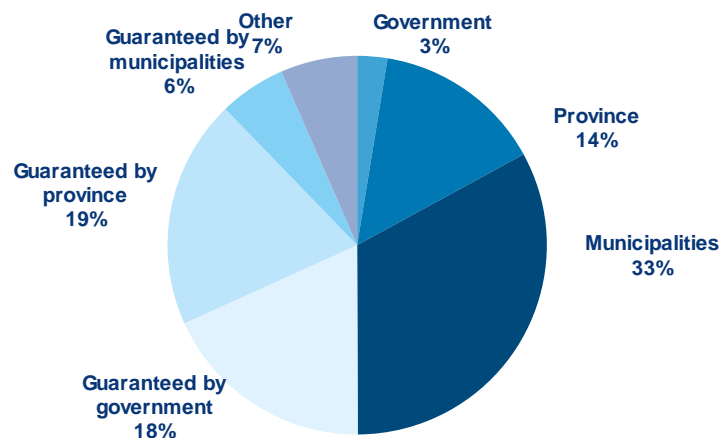
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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