

# Overview of public sector cover pool

## Structure as of 31/12/2021

Cover pool	
Cover pool	in EUR (mn)
<b>Total value of cover pool in EUR equivalent</b>	<b>4,181</b>
thereof loans in EUR	4,082
thereof loans in CHF	6
thereof substitute collateral in EUR equivalent	92
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
<b>Total outstanding issues in EUR equivalent</b>	<b>2,976</b>
thereof issues in EUR	2,976
thereof issues in CHF	0
<b>Nominal over-collateralisation in %</b>	<b>40.5%</b>
<b>Present value over-collateralisation in %</b>	<b>52.8%</b>

# Overview of public sector cover pool

## Structure as of 31/12/2021

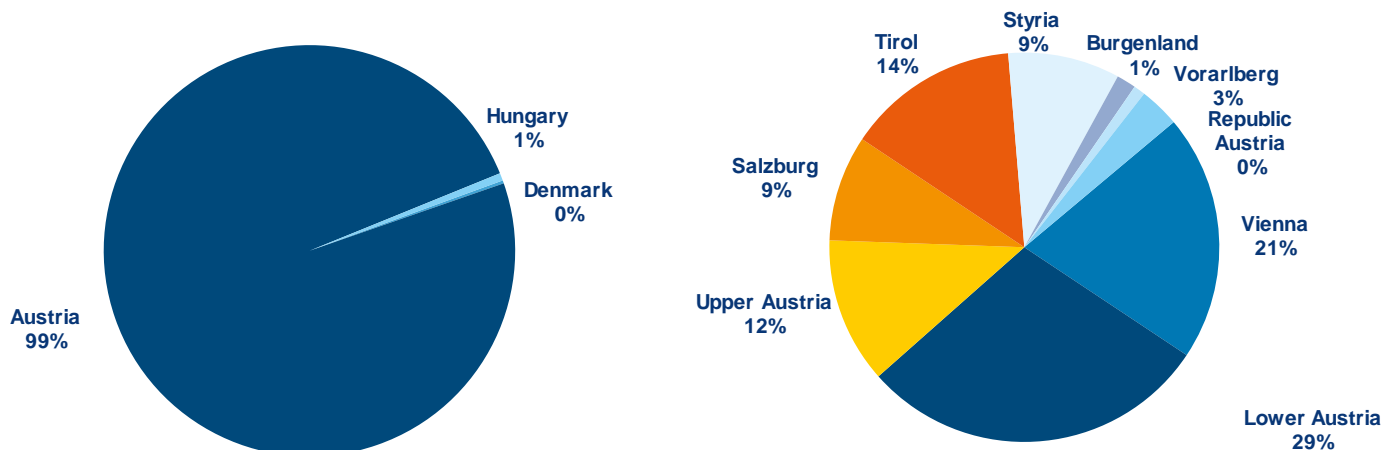
Cover pool	
<b>Other cover pool (loans) characteristics</b>	
Residual maturity (in years, contractual maturity)	5.9
Number of loans	9,878
Number of borrowers	5,603
Number of guarantors	207
Average size of loans (in EUR mn)	0.4
Percentage of 10 largest loans	22.2%
Percentage of bullet loans	21.5%
Percentage of fixed rate loans	44.9%

Pfandbrief	
<b>Other issues characteristics:</b>	
Number of issues	10
Average remaining life of issues	4.7
Average size of issues (in EUR mn)	297.6

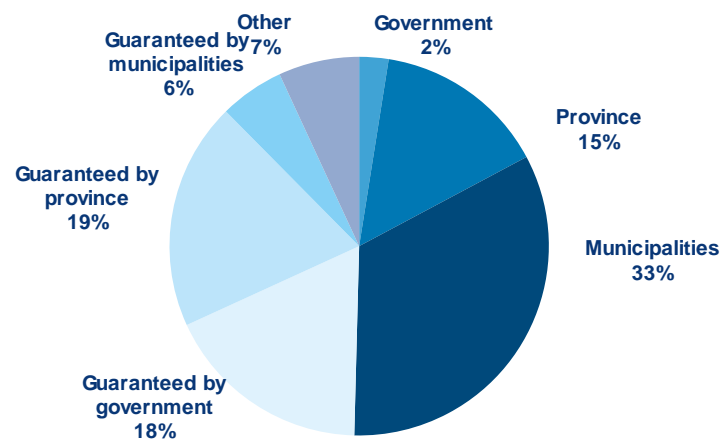
# Overview of public sector cover pool

Structure as of 31/12/2021

Break-down by region in %



Break-down by type of borrower / guarantor in %



# Overview of public sector cover pool

## Structure as of 31/12/2021

