

Overview of public sector cover pool

Structure as of 30/09/2022

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	3,819
thereof loans in EUR	3,814
thereof loans in CHF	5
thereof substitute collateral in EUR equivalent	0
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	2,960
thereof issues in EUR	2,960
thereof issues in CHF	0
Nominal over-collateralisation in %	27.0%
Present value over-collateralisation in %	27.9%

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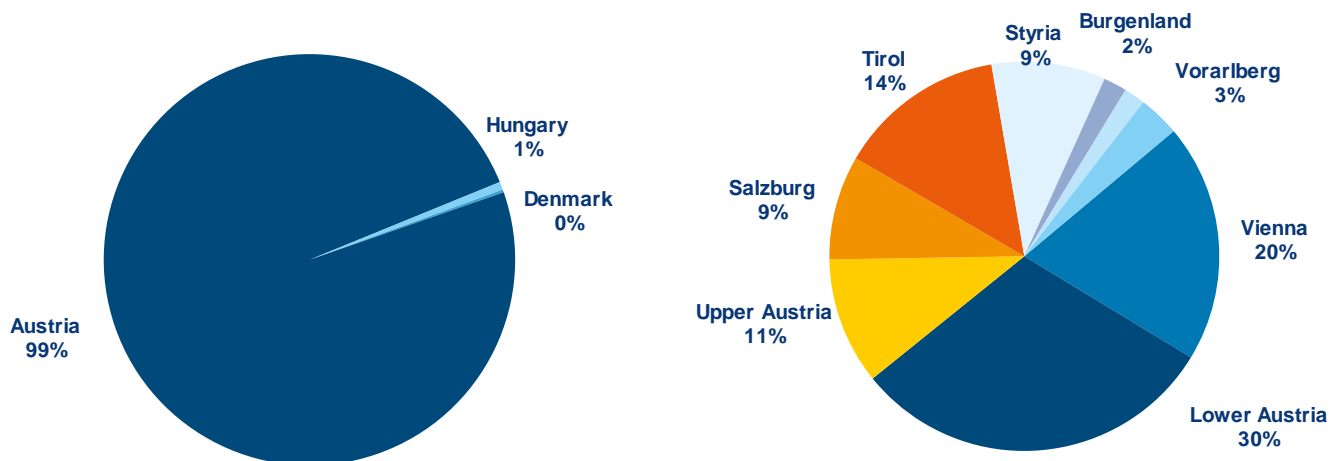
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	5.8
Number of loans	9,783
Number of borrowers	5,585
Number of guarantors	196
Average size of loans (in EUR mn)	0.4
Percentage of 10 largest loans	22.7%
Percentage of bullet loans	22.5%
Percentage of fixed rate loans	41.5%

Pfandbrief	
Other issues characteristics:	
Number of issues	9
Average remaining life of issues	4.0
Average size of issues (in EUR mn)	328.9

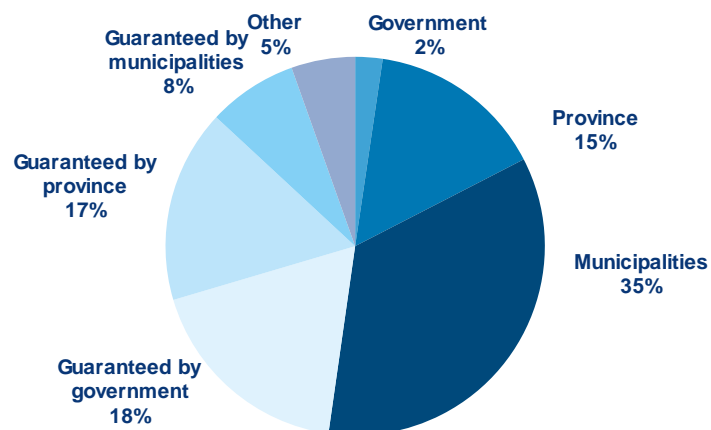
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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