

Overview of public sector cover pool – structure as of 31/03/2023

Cover pool

Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	3,676
thereof loans in EUR	3,672
thereof loans in CHF	4
thereof substitute collateral in EUR equivalent	0
thereof swaps in EUR equivalent	0

Pfandbrief

Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	2,960
thereof issues in EUR	2,960
thereof issues in CHF	
Nominal over-collateralisation in %	22.2%
Present value over-collateralisation in %	22.4%

Overview of public sector cover pool – structure as of 31/03/2023

Cover pool

Other cover pool (loans) characteristics

Residual maturity (in years, contractual maturity)	5.5
Number of loans	9,442
Number of borrowers	5,347
Number of guarantors	196
Average size of loans (in EUR mn)	0.4
Percentage of 10 largest loans	23.9%
Percentage of bullet loans	22.3%
Percentage of fixed rate loans	43.8%

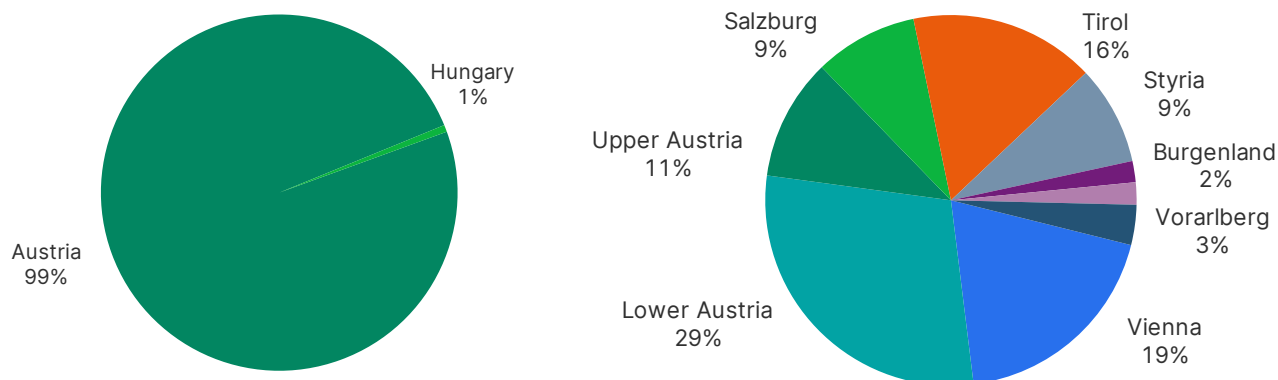
Pfandbrief

Other issues characteristics:

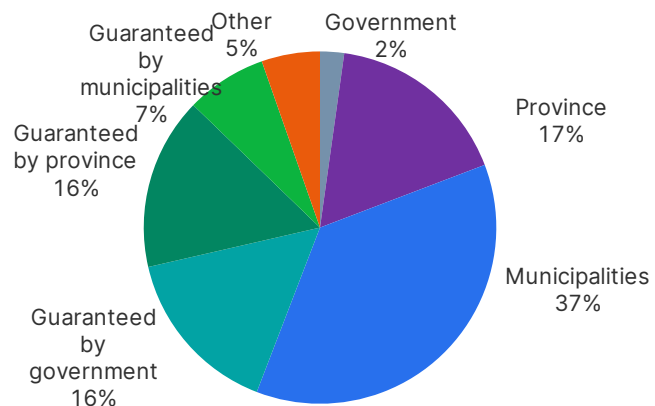
Number of issues	9
Average remaining life of issues	3.5
Average size of issues (in EUR mn)	328.9

Overview of public sector cover pool – structure as of 31/03/2023

Break-down by region in %



Break-down by type of borrower / guarantor in %



Overview of public sector cover pool – structure as of 31/03/2023

