

Overview of public sector cover pool – structure as of 30/06/2023

Cover pool

| Cover pool | in EUR (mn) |
|--|--------------|
| Total value of cover pool in EUR equivalent | 3,536 |
| thereof loans in EUR | 3,532 |
| 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 % | 17.5% |
| Present value over-collateralisation in % | 17.2% |

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Cover pool

Other cover pool (loans) characteristics

| | |
|--|-------|
| Residual maturity (in years, contractual maturity) | 5.5 |
| Number of loans | 9,100 |
| Number of borrowers | 5,089 |
| Number of guarantors | 190 |
| Average size of loans (in EUR mn) | 0.4 |
| Percentage of 10 largest loans | 24.6% |
| Percentage of bullet loans | 23.3% |
| Percentage of fixed rate loans | 44.5% |

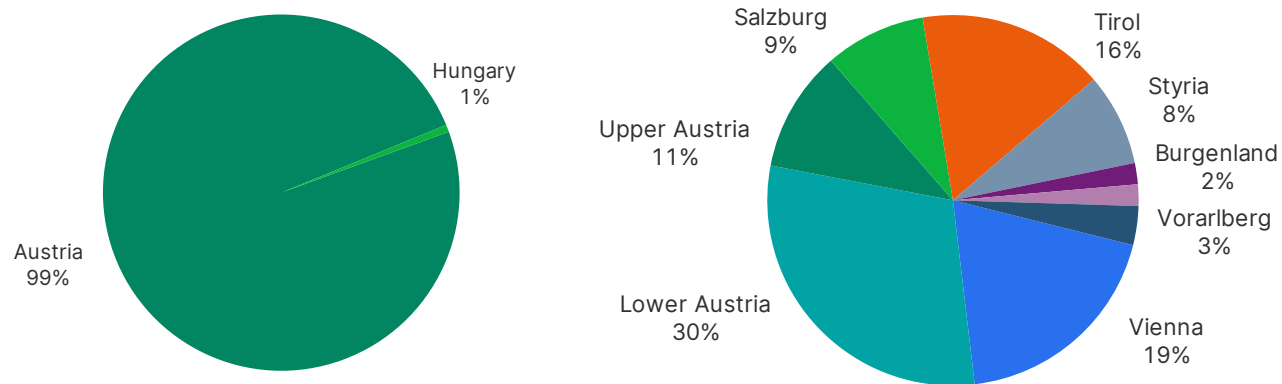
Pfandbrief

Other issues characteristics:

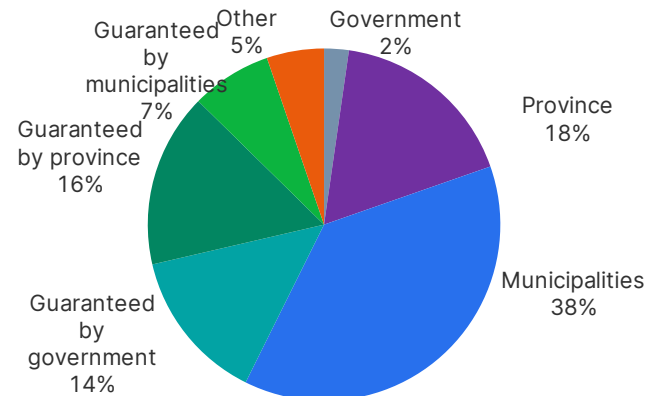
| | |
|------------------------------------|-------|
| Number of issues | 9 |
| Average remaining life of issues | 3.3 |
| Average size of issues (in EUR mn) | 328.9 |

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Break-down by region in %



Break-down by type of borrower / guarantor in %



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