

Overview of public sector cover pool

Structure as of 30/09/2019

Cover pool	
Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	3,405
thereof loans in EUR	3,324
thereof loans in CHF	10
thereof substitute collateral in EUR equivalent	70
thereof swaps in EUR equivalent	

Pfandbrief	
Issues	in EUR (mn)
Total outstanding issues in EUR equivalent	1,526
thereof issues in EUR	1,526
thereof issues in CHF	0
Nominal over-collateralisation in %	123.1%
Present value over-collateralisation in %	137.2%

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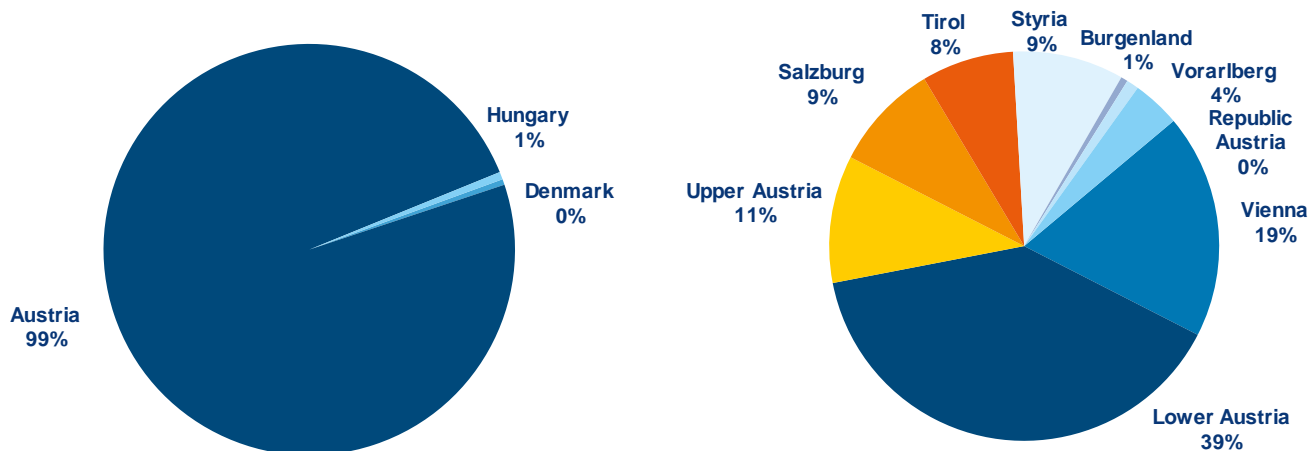
Cover pool	
Other cover pool (loans) characteristics	
Residual maturity (in years, contractual maturity)	6.9
Number of loans	5,888
Number of borrowers	1,640
Number of guarantors	358
Average size of loans (in EUR mn)	0.6
Percentage of 10 largest loans	24.9%
Percentage of bullet loans	24.5%
Percentage of fixed rate loans	30.8%

Pfandbrief	
Other issues characteristics:	
Number of issues	13
Average remaining life of issues	6.7
Average size of issues (in EUR mn)	117.4

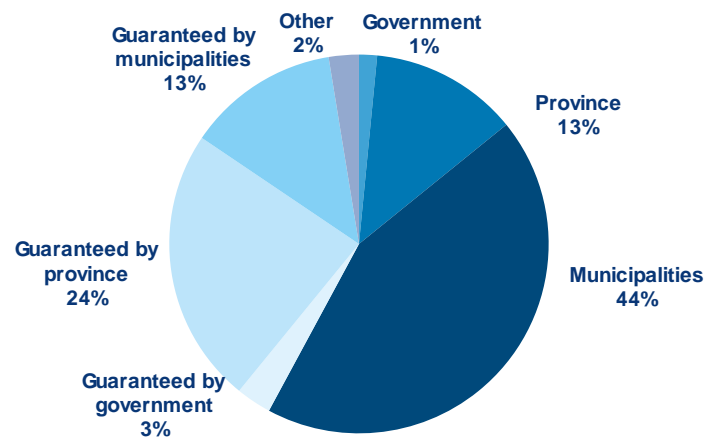
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Break-down by region in %



Break-down by type of borrower / guarantor in %



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