

Overview of public sector cover pool – structure as of 30/09/2023

Cover pool

Cover pool	in EUR (mn)
Total value of cover pool in EUR equivalent	3,512
thereof loans in EUR	3,508
thereof loans in CHF	4
thereof substitute collateral in EUR equivalent	0
thereof swaps in EUR equivalent	0

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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 %	16.6%
Present value over-collateralisation in %	16.5%

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Other cover pool (loans) characteristics

Residual maturity (in years, contractual maturity)	5.4
Number of loans	8,944
Number of borrowers	4,968
Number of guarantors	188
Average size of loans (in EUR mn)	0.4
Percentage of 10 largest loans	24.5%
Percentage of bullet loans	23.1%
Percentage of fixed rate loans	46.4%

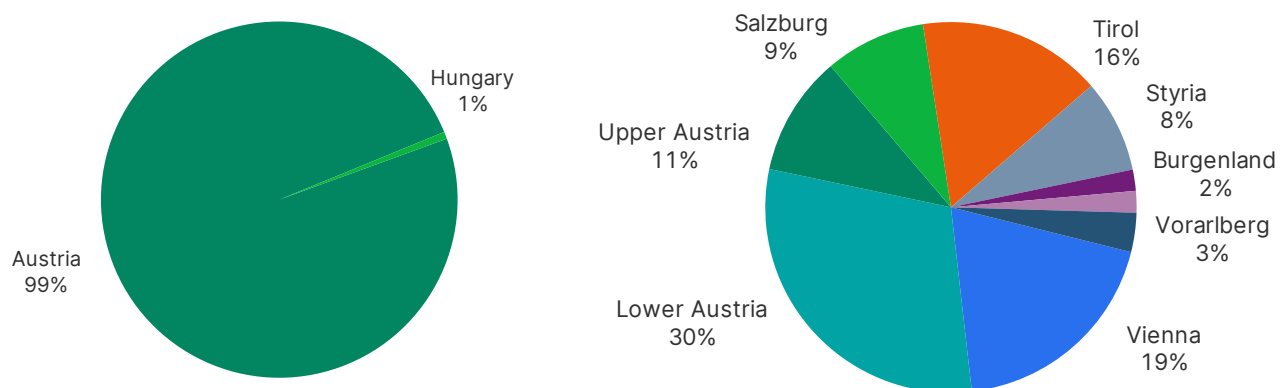
Pfandbrief

Other issues characteristics:

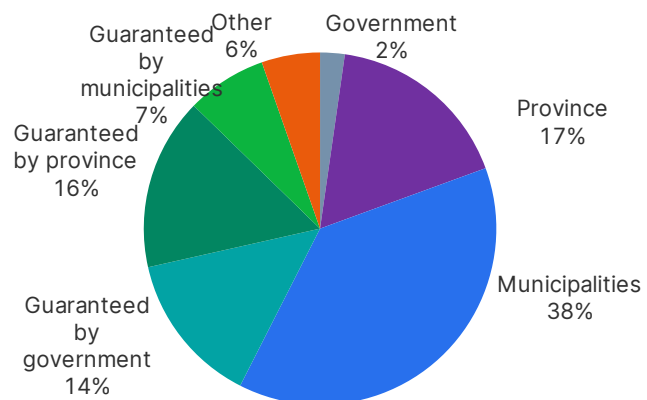
Number of issues	9
Average remaining life of issues	3.0
Average size of issues (in EUR mn)	328.9

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Break-down by region in %



Break-down by type of borrower / guarantor in %



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