

COVER POOL Data**KA Finanz 31/03/2018**

Over-Collateralisation	
Cover Pool in EUR mn	1,449
Covered Bonds in EUR mn	1,075
Nom. Over-Collateralisation	374
Over-Collateralisation in %	34.8%

Cover Pool / Regions	%	EUR mn
Austria	77.3%	1,120
Germany	18.1%	262
Switzerland	4.6%	67
Poland	0.0%	0
	100.0%	1,449

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	32.8%	475
Styria *	27.0%	392
Burgenland	8.0%	116
Republic of Austria	6.9%	100
Lower Austria	2.3%	34
Vorarlberg	0.2%	3
Salzburg	0.02%	0.2
	77.3%	1,120

* material exposure in housing loans secured by mortgages in Upper Austria and Styria

Cover Pool / Ratings	%	EUR mn
AAA	18.4%	267
AA	80.9%	1,173
A	0.6%	9
<A	0.0%	-
	100.0%	1,449

COVERED BOND Data**KA Finanz 31/03/2018**

Public / Private	%	EUR mn
Public	93.0%	1,000
Private	7.0%	75
	100.0%	1,075

Currencies	%	EUR mn
EUR	100.0%	1,075
non EUR	0.0%	-
	100.0%	1,075

Coupon	%	EUR mn
Fix	93.0%	1,000
Floating	7.0%	75
	100.0%	1,075