

COVER POOL Data**KA Finanz 30/09/2018**

Over-Collateralisation	
Cover Pool in EUR mn	1,389
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	814
Over-Collateralisation in %	141.6%

Cover Pool / Regions	%	EUR mn
Austria	78.3%	1,088
Germany	18.6%	258
Switzerland	3.1%	43
Poland	0.0%	0
	100.0%	1,389

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	33.3%	463
Styria *	26.9%	373
Burgenland	8.4%	116
Republic of Austria	7.2%	100
Lower Austria	2.4%	34
Vorarlberg	0.2%	2
Salzburg	0.01%	0.2
	78.3%	1,088

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

Cover Pool / Ratings	%	EUR mn
AAA	19.6%	272
AA	80.2%	1,114
A	0.2%	3
<A	0.0%	-
	100.0%	1,389

COVERED BOND Data**KA Finanz 30/09/2018**

Public / Private	%	EUR mn
Public	87.0%	500
Private	13.0%	75
	100.0%	575

Currencies	%	EUR mn
EUR	100.0%	575
non EUR	0.0%	-
	100.0%	575

Coupon	%	EUR mn
Fix	87.0%	500
Floating	13.0%	75
	100.0%	575