

COVER POOL Data**KA Finanz 30/09/2019**

Over-Collateralisation	
Cover Pool in EUR mn	878
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	303
Over-Collateralisation in %	52.6%

Cover Pool / Regions	%	EUR mn
Austria	75.6%	664
Germany	23.3%	204
Switzerland	1.1%	10
	100.0%	878

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	35.0%	307
Styria *	38.1%	335
Burgenland	0.0%	0
Republic of Austria	0.0%	0
Lower Austria	2.5%	22
Vorarlberg	0.0%	0
Salzburg	0.0%	0
	75.6%	664

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

Cover Pool / Ratings	%	EUR mn
AAA	23.3%	204
AA	76.7%	673
A	0.0%	0
<A	0.0%	0
	100.0%	878

COVERED BOND Data**KA Finanz 30/09/2019**

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

Currencies	%	EUR mn
EUR	100.0%	575
non EUR	0.0%	0
	100.0%	575

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