

**COVER POOL Data****KA Finanz 31/12/2019**

Over-Collateralisation	
Cover Pool in EUR mn	853
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	278
Over-Collateralisation in %	48.4%

Cover Pool / Regions	%	EUR mn
Austria	75.6%	645
Germany	23.9%	204
Switzerland	0.5%	4
	100.0%	853

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	36.0%	307
Styria *	37.0%	316
Burgenland	0.0%	0
Republic of Austria	0.0%	0
Lower Austria	2.6%	22
Vorarlberg	0.0%	0
Salzburg	0.0%	0
	75.6%	645

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

Cover Pool / Ratings	%	EUR mn
AAA	23.9%	204
AA	76.1%	649
A	0.0%	0
<A	0.0%	0
	100.0%	853

**COVERED BOND Data****KA Finanz 31/12/2019**

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