

COVER POOL Data**KA Finanz 30/09/2020**

Over-Collateralisation	
Cover Pool in EUR mn	801
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	226
Over-Collateralisation in %	39.4%

Cover Pool / Regions	%	EUR mn
Austria	74.9%	600
Germany	25.0%	201
Switzerland	0.1%	1
	100.0%	801

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	35.4%	283
Styria *	37.0%	297
Burgenland	0.0%	0
Republic of Austria	0.0%	0
Lower Austria	2.5%	20
Vorarlberg	0.0%	0
Salzburg	0.0%	0
	74.9%	600

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

Cover Pool / Ratings	%	EUR mn
AAA	20.0%	160
AA	80.0%	641
A	0.0%	0
<A	0.0%	0
	100.0%	801

COVERED BOND Data**KA Finanz 30/09/2020**

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