

COVER POOL Data**KA Finanz 31/12/2020**

Over-Collateralisation	
Cover Pool in EUR mn	782
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	207
Over-Collateralisation in %	35.9%

Cover Pool / Regions	%	EUR mn
Austria	74.3%	581
Germany	25.6%	200
Switzerland	0.0%	0
	100.0%	782

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	36.3%	283
Styria *	35.5%	278
Burgenland	0.0%	0
Republic of Austria	0.0%	0
Lower Austria	2.6%	20
Vorarlberg	0.0%	0
Salzburg	0.0%	0
	74.3%	581

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

Cover Pool / Ratings	%	EUR mn
AAA	20.5%	160
AA	79.5%	622
A	0.0%	0
<A	0.0%	0
	100.0%	782

COVERED BOND Data**KA Finanz 31/12/2020**

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