

COVER POOL Data**KA Finanz 31/12/2018**

Over-Collateralisation	
Cover Pool in EUR mn	919
Covered Bonds in EUR mn	575
Nom. Over-Collateralisation	344
Over-Collateralisation in %	59.9%

Cover Pool / Regions	%	EUR mn
Austria	76.4%	702
Germany	22.6%	208
Switzerland	1.0%	9
Poland	0.0%	0
	100.0%	919

Cover Pool regions/Austria	%	EUR mn
Upper Austria *	35.5%	327
Styria *	38.5%	354
Burgenland	0.0%	0
Republic of Austria	0.0%	0
Lower Austria	2.4%	22
Vorarlberg	0.0%	0
Salzburg	0.00%	0.0
	76.4%	702

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

Cover Pool / Ratings	%	EUR mn
AAA	22.6%	208
AA	77.3%	710
A	0.1%	1
<A	0.0%	-
	100.0%	919

COVERED BOND Data**KA Finanz 31/12/2018**

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