

COVER POOL Data**KA Finanz 30/06/2017**

Over-Collateralisation	
Cover Pool in EUR mn	1,570
Covered Bonds in EUR mn	1,075
Nom. Over-Collateralisation	495
Over-Collateralisation in %	46.0%

Covered Pool / Regions	%	EUR mn
Austria	74.2%	1,165
Germany	16.8%	264
Switzerland	8.1%	128
Poland	0.8%	13
	100.0%	1,570

Covered Pool regions/Austria	%	EUR mn
Upper Austria *	31.8%	499
Styria *	26.2%	411
Burgenland	7.4%	116
Republic of Austria	6.4%	100
Lower Austria	2.3%	35
Vorarlberg	0.2%	3
Salzburg	0.02%	0.2
	74.2%	1,165

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

Cover Pool / Ratings	%	EUR mn
AAA	17.2%	269
AA	77.3%	1,213
A	4.5%	70
<A	1.1%	17
	100.0%	1,570

COVERED BOND Data**KA Finanz 30/06/2017**

Public / Private	%	EUR mn
Public	93.0%	1,000
Private	7.0%	75
	100.0%	1,075

Currencies	%	EUR mn
EUR	100.0%	1,075
non EUR	0.0%	-
	100.0%	1,075

Coupon	%	EUR mn
Fix	93.0%	1,000
Floating	7.0%	75
	100.0%	1,075