

COVER POOL Data**KA Finanz 30/09/2017**

Over-Collateralisation	
Cover Pool in EUR mn	1,489
Covered Bonds in EUR mn	1,075
Nom. Over-Collateralisation	414
Over-Collateralisation in %	38.6%

Covered Pool / Regions	%	EUR Mio.
Austria	77.4%	1,152
Germany	17.6%	263
Switzerland	5.0%	75
Poland	0.0%	0
	100.0%	1,489

Covered Pool regions/Austria	%	EUR Mio.
Upper Austria *	32.7%	487
Styria *	27.6%	411
Burgenland	7.8%	116
Republic of Austria	6.7%	100
Lower Austria	2.3%	35
Vorarlberg	0.2%	3
Salzburg	0.02%	0.2
	77.4%	1,152

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

Cover Pool / Ratings	%	EUR Mio.
AAA	18.0%	268
AA	79.5%	1,184
A	2.6%	38
<A	0.0%	-
	100.0%	1,489

COVERED BOND Data**KA Finanz 30/09/2017**

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