

COVER POOL Data**KA Finanz 31/12/2017**

Over-Collateralisation	
Cover Pool in EUR mn	1,485
Covered Bonds in EUR mn	1,075
Nom. Over-Collateralisation	410
Over-Collateralisation in %	38.1%

Covered Pool / Regions	%	EUR mn
Austria	77.5%	1,151
Germany	17.7%	262
Switzerland	4.8%	71
Poland	0.0%	0
	100.0%	1,485

Covered Pool regions/Austria	%	EUR mn
Upper Austria *	32.8%	487
Styria *	27.7%	411
Burgenland	7.8%	116
Republic of Austria	6.7%	100
Lower Austria	2.3%	34
Vorarlberg	0.2%	3
Salzburg	0.02%	0.2
	77.5%	1,151

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

Cover Pool / Ratings	%	EUR mn
AAA	18.0%	267
AA	81.4%	1,208
A	0.6%	9
<A	0.0%	-
	100.0%	1,485

COVERED BOND Data**KA Finanz 31/12/2017**

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