

Kommunalkredit Austria AG

COVER POOL information

31/07/2018

Over-Collateralisation

Cover Pool * in EUR m	1,155
Covered Bonds in EUR m	970
Nom. Over-Collateralisation	185
Over-Collateralisation in %	19.1%
Over-Collateralisation > 10 % voluntarily	88

Cover Pool / Regions

	%	EUR Mio.
Austria	96.9%	1,119
Germany	2.0%	23
Poland	1.1%	12
	100.0%	1,155

Cover Pool regions/Austria

	%	EUR Mio.
Upper Austria	22.5%	260
Lower Austria	20.6%	238
Styria	14.5%	168
Burgenland	13.6%	157
Carinthia	11.7%	135
Vorarlberg	4.0%	46
Salzburg	4.3%	49
Tyrol	4.1%	47
Vienna	1.7%	20
	96.9%	1,119

Cover Pool / Ratings

	%	EUR Mio.
AAA	1.5%	17
AA	88.7%	1,024
A	9.8%	113
	100.0%	1,155

COVERED BOND information

31/07/2018

Public / Private

	%	EUR Mio.
Public	76.4%	741
Private	23.6%	229
	100.0%	970

Currencies

	%	EUR Mio.
EUR	52.3%	507
CHF	47.7%	463
	100.0%	970

Coupon

	%	EUR Mio.
Fix	78.7%	763
Floating	21.3%	207
	100.0%	970

* there are no own bonds with state guarantee in the cover pool included
(Art. 139 ECB Guideline (EU) 2018/570 of 7th Feb 2018)