

Kommunalkredit Austria AG

COVER POOL information

30/09/2018

Over-Collateralisation	
Cover Pool * in EUR m	1,126
Covered Bonds in EUR m	981
Nom. Over-Collateralisation	145
Over-Collateralisation in %	14.8%
Over-Collateralisation > 10 % voluntarily	47

Cover Pool / Regions	%	EUR Mio.
Austria	98.0%	1,103
Germany	2.0%	23
Poland	0.0%	0
	100.0%	1,126

Cover Pool regions/Austria	%	EUR Mio.
Lower Austria	20.7%	233
Upper Austria	22.8%	256
Styria	14.6%	164
Burgenland	13.8%	156
Carinthia	12.0%	136
Salzburg	4.2%	48
Vorarlberg	4.2%	47
Tyrol	4.1%	46
Vienna	1.6%	18
	98.0%	1,103

Cover Pool / Ratings	%	EUR Mio.
AAA	1.5%	17
AA	89.8%	1,011
A	8.7%	98
	100.0%	1,126

COVERED BOND information

30/09/2018

Public / Private	%	EUR Mio.
Public	76.6%	752
Private	23.4%	229
	100.0%	981

Currencies	%	EUR Mio.
EUR	51.7%	507
CHF	48.3%	474
	100.0%	981

Coupon	%	EUR Mio.
Fix	78.9%	774
Floating	21.1%	207
	100.0%	981

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