

## Kommunalkredit Austria AG

### COVER POOL information

31/10/2018

#### Over-Collateralisation

Cover Pool * in EUR m	1,121
Covered Bonds in EUR m	977
Nom. Over-Collateralisation	143
Over-Collateralisation in %	14.6%
Over-Collateralisation > 10 % voluntarily	45

#### Cover Pool / Regions

	%	EUR Mio.
Austria	97.9%	1,098
Germany	2.1%	23
Poland	0.0%	0
	<b>100.0%</b>	<b>1,121</b>

#### Cover Pool regions/Austria

	%	EUR Mio.
Lower Austria	20.8%	233
Upper Austria	22.9%	256
Styria	14.6%	164
Burgenland	13.5%	151
Carinthia	12.1%	136
Salzburg	4.2%	48
Vorarlberg	4.2%	47
Tyrol	4.1%	46
Vienna	1.6%	18
	<b>98.0%</b>	<b>1,098</b>

#### Cover Pool / Ratings

	%	EUR Mio.
AAA	1.5%	17
AA	89.8%	1,006
A	8.7%	98
	<b>100.0%</b>	<b>1,121</b>

### COVERED BOND information

31/10/2018

#### Public / Private

	%	EUR Mio.
Public	76.6%	749
Private	23.4%	229
	<b>100.0%</b>	<b>977</b>

#### Currencies

	%	EUR Mio.
EUR	51.9%	507
CHF	48.1%	470
	<b>100.0%</b>	<b>977</b>

#### Coupon

	%	EUR Mio.
Fix	78.8%	770
Floating	21.2%	207
	<b>100.0%</b>	<b>977</b>

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