

Kommunalkredit Austria AG

COVER POOL information

30/11/2018

Over-Collateralisation	
Cover Pool * in EUR m	1,118
Covered Bonds in EUR m	980
Nom. Over-Collateralisation	139
Over-Collateralisation in %	14.1%
Over-Collateralisation > 10 % voluntarily	41

Cover Pool / Regions	%	EUR Mio.
Austria	98.0%	1,096
Germany	2.0%	23
Poland	0.0%	0
	100.0%	1,118

Cover Pool regions/Austria	%	EUR Mio.
Lower Austria	20.8%	233
Upper Austria	22.9%	256
Styria	14.7%	164
Burgenland	13.5%	151
Carinthia	12.0%	134
Salzburg	4.3%	48
Vorarlberg	4.2%	47
Tyrol	4.1%	46
Vienna	1.6%	18
	98.0%	1,096

Cover Pool / Ratings	%	EUR Mio.
AAA	1.5%	17
AA	89.4%	1,000
A	9.1%	102
	100.0%	1,118

COVERED BOND information

30/11/2018

Public / Private	%	EUR Mio.
Public	76.6%	751
Private	23.4%	229
	100.0%	980

Currencies	%	EUR Mio.
EUR	51.7%	507
CHF	48.3%	473
	100.0%	980

Coupon	%	EUR Mio.
Fix	78.9%	773
Floating	21.1%	207
	100.0%	980

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