

## Kommunalkredit Austria AG

### COVER POOL information

31/01/2019

Over-Collateralisation	
Cover Pool * in EUR m	1,139
Covered Bonds in EUR m	977
Nom. Over-Collateralisation	162
Over-Collateralisation in %	16.6%
Over-Collateralisation > 10 % voluntarily	64

Cover Pool / Regions	%	EUR Mio.
Austria	98.1%	1,117
Germany	1.9%	22
Poland	0.0%	0
	<b>100.0%</b>	<b>1,139</b>

Cover Pool regions/Austria	%	EUR Mio.
Lower Austria	20.5%	233
Upper Austria	25.2%	287
Styria	14.7%	168
Burgenland	13.2%	151
Carinthia	11.3%	128
Salzburg	4.1%	46
Vorarlberg	3.6%	41
Tyrol	4.0%	45
Vienna	1.5%	17
	<b>98.1%</b>	<b>1,117</b>

Cover Pool / Ratings	%	EUR Mio.
AAA	1.4%	16
AA	89.6%	1,021
A	9.0%	103
	<b>100.0%</b>	<b>1,139</b>

### COVERED BOND information

31/01/2019

Public / Private	%	EUR Mio.
Public	76.6%	748
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)