

Kommunalkredit Austria AG

COVER POOL information

31/05/2019

| Over-Collateralisation | |
|---|-------|
| Cover Pool * in EUR m | 1,129 |
| Covered Bonds in EUR m | 985 |
| Nom. Over-Collateralisation | 144 |
| Over-Collateralisation in % | 14.6% |
| Over-Collateralisation > 10 % voluntarily | 46 |

| Cover Pool / Regions | % | EUR Mio. |
|----------------------|---------------|--------------|
| Austria | 98.1% | 1,108 |
| Germany | 1.9% | 21 |
| Poland | 0.0% | 0 |
| | 100.0% | 1,129 |

| Cover Pool regions/Austria | % | EUR Mio. |
|----------------------------|--------------|--------------|
| Lower Austria | 20.7% | 234 |
| Upper Austria | 26.2% | 296 |
| Styria | 14.5% | 164 |
| Burgenland | 12.8% | 145 |
| Carinthia | 11.1% | 125 |
| Salzburg | 3.9% | 44 |
| Vorarlberg | 3.6% | 41 |
| Tyrol | 3.8% | 43 |
| Vienna | 1.4% | 16 |
| | 98.1% | 1,108 |

| Cover Pool / Ratings | % | EUR Mio. |
|----------------------|---------------|--------------|
| AAA | 1.4% | 16 |
| AA | 89.6% | 1,012 |
| A | 9.0% | 101 |
| | 100.0% | 1,129 |

COVERED BOND information

31/05/2019

| Public / Private | % | EUR Mio. |
|------------------|---------------|------------|
| Public | 76.7% | 756 |
| Private | 23.3% | 229 |
| | 100.0% | 985 |

| Currencies | % | EUR Mio. |
|------------|---------------|------------|
| EUR | 51.5% | 507 |
| CHF | 48.5% | 478 |
| | 100.0% | 985 |

| Coupon | % | EUR Mio. |
|----------|---------------|------------|
| Fix | 79.0% | 778 |
| Floating | 21.0% | 207 |
| | 100.0% | 985 |

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