

Kommunalkredit Austria AG

COVER POOL information

31/07/2019

| Over-Collateralisation | |
|---|--|
| Cover Pool * in EUR m | |
| Covered Bonds in EUR m | |
| Nom. Over-Collateralisation | |
| Over-Collateralisation in % | |
| Over-Collateralisation > 10 % voluntarily | |

| |
|-------|
| 1,147 |
| 993 |
| 155 |
| 15.6% |
| 55 |

| Cover Pool / Regions | |
|----------------------|--|
| Austria | |
| Germany | |
| Portugal | |

| % | EUR Mio. |
|---------------|--------------|
| 94.8% | 1,087 |
| 1.7% | 20 |
| 3.5% | 40 |
| 100.0% | 1,147 |

| Cover Pool regions/Austria | |
|----------------------------|--|
| Lower Austria | |
| Upper Austria | |
| Styria | |
| Burgenland | |
| Carinthia | |
| Salzburg | |
| Vorarlberg | |
| Tyrol | |
| Vienna | |

| % | EUR Mio. |
|--------------|--------------|
| 20.3% | 233 |
| 25.4% | 292 |
| 14.0% | 160 |
| 12.6% | 144 |
| 10.2% | 117 |
| 3.8% | 44 |
| 3.4% | 39 |
| 3.7% | 43 |
| 1.3% | 15 |
| 94.8% | 1,087 |

| Cover Pool / Ratings | |
|----------------------|--|
| AAA | |
| AA | |
| A | |
| <A | |

| % | EUR Mio. |
|---------------|--------------|
| 1.3% | 15 |
| 86.7% | 994 |
| 8.6% | 99 |
| 3.5% | 40 |
| 100.0% | 1,147 |

COVERED BOND information

31/07/2019

| Public / Private | |
|------------------|--|
| Public | |
| Private | |

| % | EUR Mio. |
|---------------|------------|
| 76.9% | 763 |
| 23.1% | 230 |
| 100.0% | 993 |

| Currencies | |
|------------|--|
| EUR | |
| CHF | |

| % | EUR Mio. |
|---------------|------------|
| 51.1% | 507 |
| 48.9% | 486 |
| 100.0% | 993 |

| Coupon | |
|----------|--|
| Fix | |
| Floating | |

| % | EUR Mio. |
|---------------|------------|
| 79.1% | 786 |
| 20.9% | 207 |
| 100.0% | 993 |

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