

Kommunalkredit Austria AG

COVER POOL information

31/10/2019

Over-Collateralisation	
Cover Pool * in EUR m	1,134
Covered Bonds in EUR m	994
Nom. Over-Collateralisation	140
Over-Collateralisation in %	14.1%
Over-Collateralisation > 10 % voluntarily	41

Cover Pool / Regions	%	EUR Mio.
Austria	94.7%	1,074
Germany	1.7%	20
Portugal	3.5%	40
	100.0%	1,134

Cover Pool regions/Austria	%	EUR Mio.
Lower Austria	20.0%	227
Upper Austria	25.5%	290
Styria	13.7%	155
Burgenland	12.2%	138
Carinthia	10.3%	117
Salzburg	3.7%	42
Vorarlberg	3.4%	38
Tyrol	4.7%	54
Vienna	1.2%	14
	94.7%	1,074

Cover Pool / Ratings	%	EUR Mio.
AAA	1.3%	15
AA	86.9%	985
A	8.3%	94
<A	3.5%	40
	100.0%	1,134

COVERED BOND information

31/10/2019

Public / Private	%	EUR Mio.
Public	76.9%	764
Private	23.1%	230
	100.0%	994

Currencies	%	EUR Mio.
EUR	51.0%	507
CHF	49.0%	487
	100.0%	994

Coupon	%	EUR Mio.
Fix	79.2%	787
Floating	20.8%	207
	100.0%	994

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