

Kommunalkredit Austria AG

COVER POOL information

31.05.2020

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

| |
|-------|
| 1.135 |
| 1.007 |
| 128 |
| 12,7% |
| 27 |

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

| % | EUR Mio. |
|---------------|--------------|
| 94,9% | 1.077 |
| 1,6% | 18 |
| 3,5% | 40 |
| 100,0% | 1.135 |

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

| % | EUR Mio. |
|---------------|--------------|
| 20,1% | 217 |
| 26,5% | 286 |
| 15,5% | 167 |
| 12,4% | 133 |
| 11,5% | 124 |
| 4,6% | 50 |
| 3,8% | 41 |
| 4,4% | 48 |
| 1,1% | 12 |
| 100,0% | 1.077 |

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

| % | EUR Mio. |
|---------------|--------------|
| 1,2% | 14 |
| 86,6% | 983 |
| 8,7% | 99 |
| 3,5% | 40 |
| 100,0% | 1.135 |

COVERED BOND information

31.05.2020

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

| % | EUR Mio. |
|---------------|--------------|
| 77,1% | 777 |
| 22,9% | 230 |
| 100,0% | 1.007 |

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

| % | EUR Mio. |
|---------------|--------------|
| 50,3% | 507 |
| 49,7% | 500 |
| 100,0% | 1.007 |

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

| % | EUR Mio. |
|---------------|--------------|
| 79,4% | 800 |
| 20,6% | 207 |
| 100,0% | 1.007 |

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