

## Kommunalkredit Austria AG

### COVER POOL information

30.09.2020

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

|       |
|-------|
| 1.067 |
| 900   |
| 167   |
| 18,5% |
| 77    |

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

| %             | EUR Mio.     |
|---------------|--------------|
| 96,6%         | 1.031        |
| 1,5%          | 16           |
| 1,9%          | 20           |
| <b>100,0%</b> | <b>1.067</b> |

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

| %             | EUR Mio.     |
|---------------|--------------|
| 20,7%         | 213          |
| 26,4%         | 272          |
| 15,4%         | 159          |
| 12,8%         | 132          |
| 11,1%         | 114          |
| 4,5%          | 47           |
| 3,7%          | 38           |
| 4,4%          | 45           |
| 1,0%          | 10           |
| <b>100,0%</b> | <b>1.031</b> |

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

| %             | EUR Mio.     |
|---------------|--------------|
| 1,1%          | 12           |
| 87,6%         | 935          |
| 9,4%          | 100          |
| 1,9%          | 20           |
| <b>100,0%</b> | <b>1.067</b> |

### COVERED BOND information

30.09.2020

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

| %             | EUR Mio.   |
|---------------|------------|
| 74,4%         | 670        |
| 25,6%         | 230        |
| <b>100,0%</b> | <b>900</b> |

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

| %             | EUR Mio.   |
|---------------|------------|
| 56,3%         | 507        |
| 43,7%         | 393        |
| <b>100,0%</b> | <b>900</b> |

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

| %             | EUR Mio.   |
|---------------|------------|
| 77,0%         | 693        |
| 23,0%         | 207        |
| <b>100,0%</b> | <b>900</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)