

## Kommunalkredit Austria AG

### COVER POOL information

31.01.2021

#### Over-Collateralisation

Cover Pool * in EUR m	1.010
Covered Bonds in EUR m	900
Nom. Over-Collateralisation	110
Over-Collateralisation in %	12,2%
Over-Collateralisation > 10 % voluntarily	20

#### Cover Pool / Regions

	%	EUR Mio.
Austria	98,6%	996
Germany	1,4%	14
Portugal	0,0%	0
	<b>100,0%</b>	<b>1.010</b>

#### Cover Pool regions/Austria

	%	EUR Mio.
Lower Austria	21,2%	211
Upper Austria	25,8%	257
Styria	15,8%	157
Burgenland	12,7%	126
Carinthia	10,8%	107
Salzburg	4,6%	46
Vorarlberg	3,7%	36
Tyrol	4,5%	45
Vienna	1,0%	10
	<b>100,0%</b>	<b>996</b>

#### Cover Pool / Ratings

	%	EUR Mio.
AAA	1,0%	10
AA	89,2%	901
A	9,8%	99
<A	0,0%	-
	<b>100,0%</b>	<b>1.010</b>

### COVERED BOND information

31.01.2021

#### Public / Private

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

#### Currencies

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

#### Coupon

	%	EUR Mio.
Fix	77,0%	693
Floating	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)