

Kommunalkredit Austria AG

COVER POOL information

31.07.2021

Over-Collateralisation

| | |
|---|-------|
| Cover Pool * in EUR m | 994 |
| Covered Bonds in EUR m | 601 |
| Nom. Over-Collateralisation | 392 |
| Over-Collateralisation in % | 65,3% |
| Over-Collateralisation > 10 % voluntarily | 332 |

Cover Pool / Regions

| | % | EUR Mio. |
|---------|---------------|------------|
| Austria | 96,9% | 962 |
| Germany | 1,9% | 19 |
| France | 1,3% | 12 |
| | 100,0% | 994 |

Cover Pool regions/Austria

| | % | EUR Mio. |
|---------------|---------------|------------|
| Lower Austria | 21,2% | 204 |
| Upper Austria | 24,7% | 238 |
| Styria | 16,0% | 154 |
| Burgenland | 12,4% | 119 |
| Carinthia | 12,3% | 118 |
| Salzburg | 4,4% | 43 |
| Vorarlberg | 3,7% | 35 |
| Tyrol | 4,4% | 42 |
| Vienna | 0,9% | 8 |
| | 100,0% | 962 |

Cover Pool / Ratings

| | % | EUR Mio. |
|-----|---------------|------------|
| AAA | 1,5% | 15 |
| AA | 84,8% | 842 |
| A | 13,7% | 136 |
| <A | 0,0% | - |
| | 100,0% | 994 |

COVERED BOND information

31.07.2021

Public / Private

| | % | EUR Mio. |
|---------|---------------|------------|
| Public | 61,7% | 371 |
| Private | 38,3% | 230 |
| | 100,0% | 601 |

Currencies

| | % | EUR Mio. |
|-----|---------------|------------|
| EUR | 34,4% | 207 |
| CHF | 65,6% | 394 |
| | 100,0% | 601 |

Coupon

| | % | EUR Mio. |
|--|---|----------|
|--|---|----------|

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

| | |
|---------------|------------|
| 65,6% | 394 |
| 34,4% | 207 |
| 100,0% | 601 |

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