

Publication pursuant to Section 65a of the Austrian Banking Act (BWG) of Kommunalkredit Austria AG ("KA")**Sections 5(1)(6) to (9a) and 28a(5)(1) to (5) BWG – Qualification requirements for members of the Executive Board and Supervisory Board**

The statutory fit and proper requirements for members of the Executive Board and Supervisory Board are assessed, based on the bank's internal fit and proper policy, which was adopted in accordance with the FMA fit and proper circular 3/2023 and the EBA guidelines on the assessment of the suitability of members of the management body and key function holders (EBA/GL/2021/06) and on internal governance (EBA/GL/2021/05). A separate Fit & Proper Office has been set up to monitor compliance with these requirements. Its tasks include obtaining and preparing documents, storing them centrally and supporting the Supervisory Board's Remuneration and Nomination Committee, which is responsible for the Fit & Proper assessment of members of the Executive Board and Supervisory Board.

Fit & Proper training is held at least once a year for members of the Executive Board and Supervisory Board as well as for holders of key functions.

Sections 39b and 39c BWG and Annex to Section 39b BWG – Principles of remuneration policy and remuneration committee

The principles of KA's remuneration policy in accordance with Section 39b BWG and the appendix to Section 39b BWG are set out in a corresponding guideline (remuneration policy) for both variable and fixed remuneration. KA's remuneration policy is reviewed annually and approved by KA's Supervisory Board on the recommendation of the Remuneration and Nomination Committee.

In order to perform the tasks specified in Sections 39b and 39c BWG, the Supervisory Board of KA has established a Remuneration and Nomination Committee, which is responsible for preparing resolutions on remuneration, including those that affect the risk and risk management of the credit institution in question and are to be adopted by the Supervisory Board, as well as monitoring remuneration policy, remuneration practices and remuneration-related incentive structures. The tasks of the Remuneration and Nomination Committee are laid down in the rules of procedure for the Supervisory Board.

Section 29 BWG – Nomination Committee

KA has established a Remuneration and Nomination Committee which performs the tasks specified in § 29 BWG. The tasks and functioning of the committee are set out in the rules of procedure for the Supervisory Board of KA. In particular, the Remuneration and Nomination Committee prepares proposals for the appointment of members of the Executive Board and Supervisory Board to the Supervisory Board in accordance with the internal Fit & Proper policy. In doing so, it pays attention to, among other things, the diversity requirements applicable at KA for the various committees and is also responsible for Fit & Proper re-evaluations.

Section 64 (1) (18) and (19) BWG – Additional disclosures in the notes to the annual financial statements regarding branches and return on total assets

KA has a branch office, “Kommunalkredit Austria AG, Zweigstelle Deutschland”, in Frankfurt am Main, Germany. The disclosures pursuant to Section 64 (1) (18) BWG and the return on total assets are provided in the notes to the annual financial statements of KA.

Kommunalkredit Austria AG

Vienna, September 2025