EN	Bank	Kommunalkredit Austria AG
	Report Date	31.03.2016
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

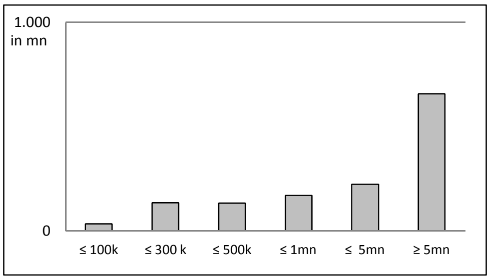
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		71%		
Total amount of outstanding issues	in mn	1.143,0		
Total amount of cover assets	in mn	1.354,6		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	Baa3	NR	NR	
Number of loans		2.083		
Number of borrowers		992		
Number of garantors		N.A.		
Average exposure per borrower	in mn	1,4		
Average loan amount	in mn	0,7		
Share of non-performing loans with at least 90 days past due (% of primary cover pool)		0%		
Share of 10 largest loans (% of primary cover pool)		31%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		29%		
Share of bullet loans (% of primary cover pool)		10%		
Share of loans in foreign currency (% of primary cover pool)		3%		
Share of issues in foreign currency (% of primary cover pool)		80%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		73%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		19%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		29%		
Number of issues		8		
Average issue size	in mn	142,88		

2. INFORMATION ON PRIMARY COVER POOL

display unit in mn - except "number"

2.1 Distribution by loan size

Primary cover pool by loan size	volume	number
≤ 300.000	168	1333
thereof 0 - 100.000	34	609
thereof 100.000 - 300.000	134	724
300.000 - 5.000.000	528	718
thereof 300.000 - 500.000	134	351
thereof 500.000 - 1.000.000	171	250
thereof 1.000.000 - 5.000.000	224	117
≥ 5.000.000	658	32
Total	**1.355**	**2.083**



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	Nein
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.316
in CHF	39
in USD	0
in JPY	0
Other	0
Total	**1.355**

Issues	volume
in EUR	227
in CHF	916
in USD	0
in JPY	0
Other	0
Total	**1.143**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.355**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	67	5%
Estland	0	0%
Finnland	0	0%
Frankreich	0	0%
Griechenland	0	0%
Irland	0	0%
Italien	0	0%
Kroatien	0	0%
Lettland	0	0%
Litauen	0	0%
Luxemburg	0	0%
Malta	0	0%
Niederlande	0	0%
Österreich	1.265	93%
Polen	23	2%
Portugal	0	0%
Rumänien	0	0%
Schweden	0	0%
Slowakei	0	0%
Slowenien	0	0%
Spanien	0	0%
Tschechien	0	0%
Ungarn	0	0%
Vereinigtes Königreich	0	0%
Zypern	0	0%
EWR Staaten	**0**	**0%**
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
Sonstige Länder	**0**	**0%**
Schweiz	**0**	**0%**
Summe	**1.355**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	29	2%	2%
Lower Austria	291	23%	21%
Upper Austria	308	24%	23%

Salzburg	59	5%	4%
Tyrol	54	4%	4%
Styria	220	17%	16%
Carinthia	62	5%	5%
Burgenland	181	14%	13%
Vorarlberg	62	5%	5%
Total	**1.265**	**100%**	**93%**

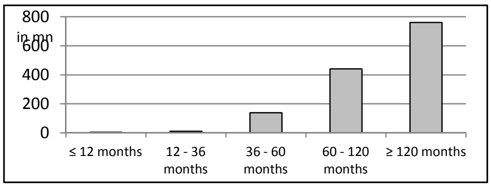
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	271	20%
Direct claim against municipality	671	50%
Claim with guarantee of sovereign	44	3%
Claim with guarantee of region / federal state	240	18%
Claim with guarantee of municipality	110	8%
Others	18	1%
Total	**1.355**	**100%**

2.5 Seasoning

WA seasoning (in years)	**12,0**

Seasoning	**volume**	**%**
≤ 12 months	4	0%
12 - 36 months	11	1%
36 - 60 months	138	10%
60 - 120 months	441	33%
≥ 120 months	761	56%
Total	**1.355**	**100%**



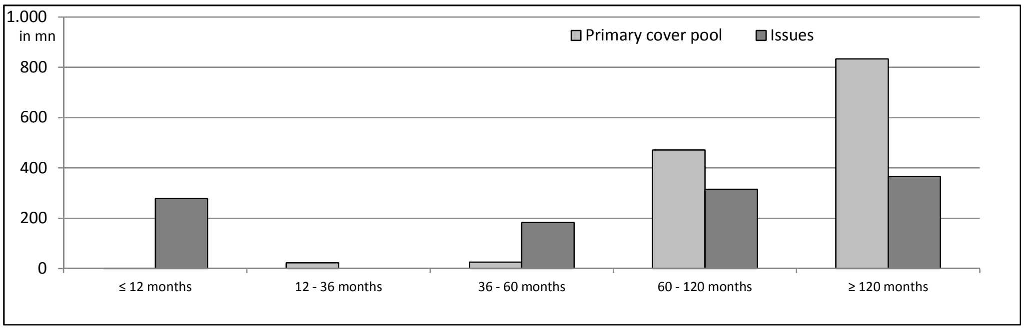
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	6,9
WA residual life (final legal maturity)	15,5
WA residual life of issues (final legal maturity)	6,5

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	1	0%
12 - 36 months	23	2%
36 - 60 months	26	2%
60 - 120 months	471	35%
≥ 120 months	833	62%
Total	**1.355**	**100%**

Issues	**volume**	**%**
≤ 12 months	279	24%
12 - 36 months	0	0%
36 - 60 months	183	16%
60 - 120 months	315	28%
≥ 120 months	366	32%
Total	**1.143**	**100%**



'2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	Ja

Primary cover pool	**volume**
Variable, fixed rate during the year	371
Fixed rate, 1 - 2 years	6
Fixed rate, 2 - 5 years	39
Fixed rate, > 5 years	938
Total	**1.355**

Issues	**volume**
Variable, fixed rate during the year	386
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	183
Fixed rate, > 5 years	574
Total	**1.143**

3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

Overview	**volume**
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
Total	**0**
Additional cover pool (in % of total issues)	**0%**

Bonds by volume	**volume**	**number**
≤ 1.000.000	0	0
1.000.000 - 5.000.000	0	0
≥ 5.000.000	0	0
Total	**0**	**0**

Additional cover pool by currencies	**volume**	**%**
EUR	0	0%
CHF	0	0%
USD	0	0%
JPY	0	0%
Other currencies	0	0%
Total	**0**	**0%**

Regional distribution of additional cover poo	**volume**	**%**
EU member states	**0**	**0%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	0	0%
Estland	0	0%
Finnland	0	0%
Frankreich	0	0%
Griechenland	0	0%
Irland	0	0%
Italien	0	0%
Kroatien	0	0%
Lettland	0	0%
Litauen	0	0%
Luxemburg	0	0%
Malta	0	0%
Niederlande	0	0%
Österreich	0	0%
Polen	0	0%
Portugal	0	0%
Rumänien	0	0%
Schweden	0	0%
Slowakei	0	0%
Slowenien	0	0%

Spanien	0	0%
Tschechien	0	0%
Ungarn	0	0%
Vereinigtes Königreich	0	0%
Zypern	0	0%
EWR Staaten	**0**	**0%**
Island	0	0%
Liechtenstein	0	0%
Norwegen	0	0%
Sonstige Länder	**0**	**0%**
Schweiz	**0**	**0%**
Summe	**0**	**0%**

1. Überblick	Gesamtbetrag Emissionen in Umlauf	Nominale in Euro Gegenwert ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag; Nullkuponanleihen zum akutellen, aufgezinsten Wert
	Gesamtbetrag der Deckungswerte (Gesamtdeckung)	Nominale Primärdeckung und Ersatzdeckung ohne aufgelaufene Zinsen; Wechselkurs zum Reportingstichtag
	Anteil der Forderungen in Zahlungsverzug von mind. 90 Tagen (% von Primärdeckung)	Forderungsnominale in Zahlungsverzug von mind. 90 Tagen
	Anzahl der Finanzierungen	
	Anteil EZB fähiger Forderungen und Wertpapiere (% der Gesamtdeckung)	Einschätzung der EZB Fähigkeit entsprechend den gültigen Regeln der EZB nach bestem Wissen und Gewissen der Bank
	Barwertige Überdeckung (BW Gesamtdeckung/ BW Emissionen im Umlauf in %)	BW der Gesamtdeckung wird nicht risikoadjustiert berechnet. Emissionsseite: ohne Vorsorge für Verwaltungskosten und ev. Makro-Derivate.
2.1 Verteilung nach Kreditvolumen	je einzelne Forderung	
2.6 Laufzeitenverteilung	ohne Berücksichtigung von vertaglichen Kündigungsrechten des Schuldners	