EN	Bank	Kommunalkredit Austria AG

Report Date	30.06.2016
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

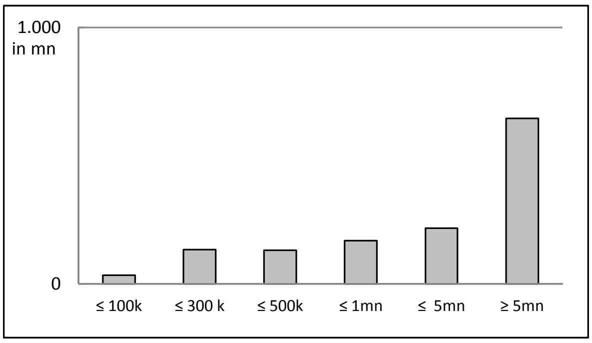
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		71%		
Total amount of outstanding issues	in mn	1.148,4		
Total amount of cover assets	in mn	1.332,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	Baa3	NR	NR	
Number of loans		2.077		
Number of borrowers		989		
Number of garantors		N.A.		
Average exposure per borrower	in mn	1,3		
Average loan amount	in mn	0,6		
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)		28%		
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 %)		16%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		26%		
Number of issues		8		
Average issue size	in mn	143,55		

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	169	1338
thereof 0 - 100.000	34	614
thereof 100.000 - 300.000	134	724
300.000 - 5.000.000	518	707
thereof 300.000 - 500.000	132	346
thereof 500.000 - 1.000.000	169	247
thereof 1.000.000 - 5.000.000	218	114
≥ 5.000.000	645	32
Total	**1.333**	**2.077**



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	1.297
in CHF	36
in USD	0
in JPY	0
Other	0
Total	**1.333**

Issues	volume
in EUR	227
in CHF	921
in USD	0
in JPY	0
Other	0
Total	**1.148**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.333**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	63	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	1.248	94%
Polen	21	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	**1.333**	**100%**

Regional distribution in Austria			
	volume	**Share in AT**	**Share in total**
Republic of Austria	0	0%	0%
Vienna	28	2%	2%
Lower Austria	291	23%	22%
Upper Austria	304	24%	23%
Salzburg	58	5%	4%
Tyrol	53	4%	4%
Styria	215	17%	16%
Carinthia	62	5%	5%
Burgenland	177	14%	13%
Vorarlberg	60	5%	5%
Total	**1.248**	**100%**	**94%**

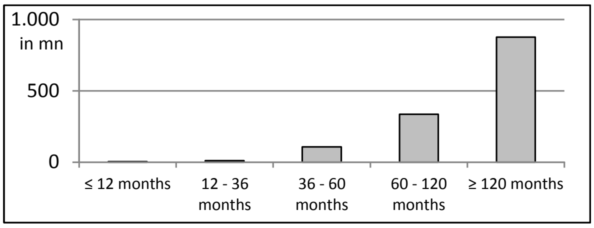
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	266	20%
Direct claim against municipality	664	50%
Claim with guarantee of sovereign	42	3%
Claim with guarantee of region / federal state	236	18%
Claim with guarantee of municipality	107	8%
Others	18	1%
Total	**1.333**	**100%**

2.5 Seasoning

WA seasoning (in years)	**12,3**

Seasoning	**volume**	**%**
≤ 12 months	4	0%
12 - 36 months	10	1%
36 - 60 months	106	8%
60 - 120 months	336	25%
≥ 120 months	877	66%
Total	**1.333**	**100%**



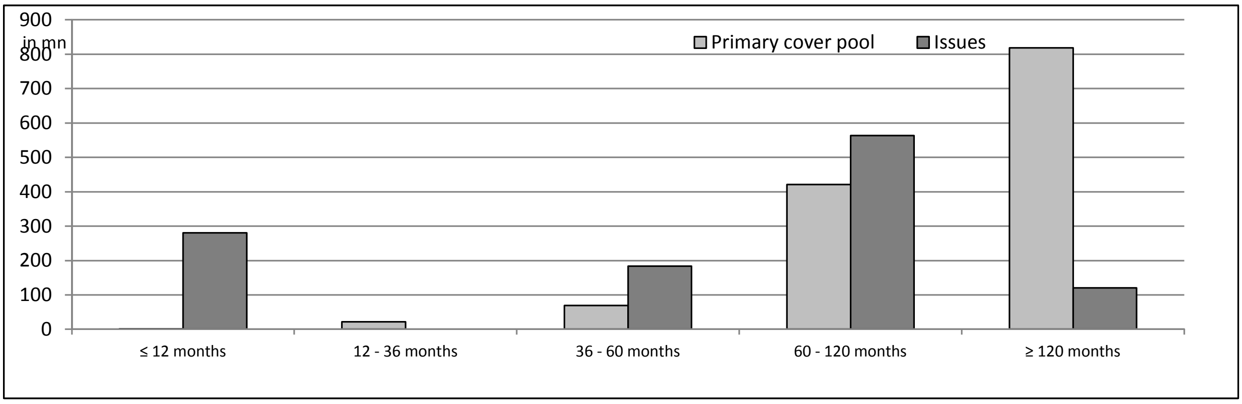
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	6,8
WA residual life (final legal maturity)	15,3
legal maturity)	6,2

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	1	0%
12 - 36 months	22	2%
36 - 60 months	70	5%
60 - 120 months	421	32%
≥ 120 months	819	61%
Total	**1.333**	**100%**

Issues	**volume**	**%**
≤ 12 months	281	24%
12 - 36 months	0	0%
36 - 60 months	184	16%
60 - 120 months	564	49%
≥ 120 months	120	10%
Total	**1.148**	**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	364
Fixed rate, 1 - 2 years	7
Fixed rate, 2 - 5 years	68
Fixed rate, > 5 years	894
Total	**1.333**

Issues	**volume**
Variable, fixed rate during the year	388
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	184
Fixed rate, > 5 years	577
Total	**1.148**

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	