EN	Bank	Kommunalkredit Austria AG
	Report Date	31.03.2018
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

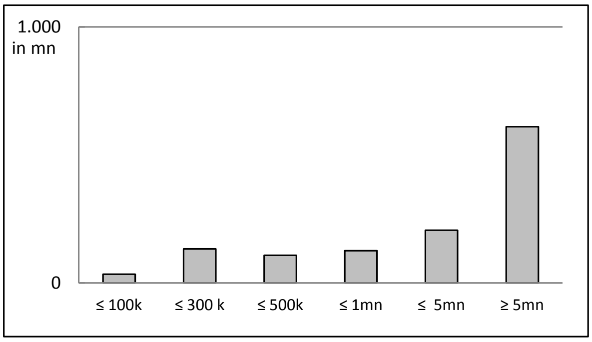
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		26%		
Total amount of outstanding issues	in mn	962,3		
Total amount of cover assets	in mn	1.217,8		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		2.018		
Number of borrowers		972		
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)		33%		
Share of bullet loans (% of primary cover pool)		10%		
Share of loans in foreign currency (% of primary cover pool)		2%		
Share of issues in foreign currency (% of primary cover pool)		47%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		76%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		27%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		25%		
Number of issues		7		
Average issue size	in mn	137,47		

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	167	1411
thereof 0 - 100.000	34	699
thereof 100.000 - 300.000	133	712
300.000 - 5.000.000	441	573
thereof 300.000 - 500.000	108	283
thereof 500.000 - 1.000.000	126	182
thereof 1.000.000 - 5.000.000	206	108
≥ 5.000.000	610	34
Total	**1.218**	**2.018**



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	1.192
in CHF	25
in USD	0
in JPY	0
Other	0
Total	**1.218**

Issues	volume
in EUR	507
in CHF	455
in USD	0
in JPY	0
Other	0
Total	**962**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.218**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	25	2%
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	1.178	97%
Polen	15	1%
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	**1.218**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	20	2%	2%
Lower Austria	272	23%	22%
Upper Austria	264	22%	22%
Salzburg	50	4%	4%
Tyrol	48	4%	4%
Styria	172	15%	14%
Carinthia	143	12%	12%
Burgenland	162	14%	13%
Vorarlberg	47	4%	4%
Total	**1.178**	**100%**	**97%**

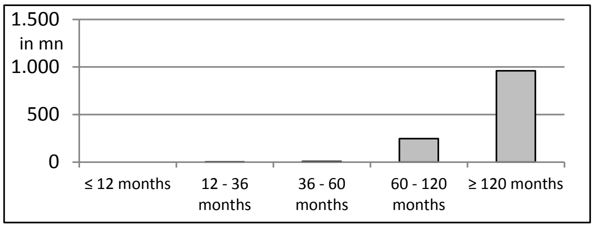
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	217	18%
Direct claim against municipality	575	47%
Claim with guarantee of sovereign	32	3%
Claim with guarantee of region / federal state	280	23%
Claim with guarantee of municipality	101	8%
Others	12	1%
Total	**1.218**	**100%**

2.5 Seasoning

WA seasoning (in years)	13,8

Seasoning	volume	%
≤ 12 months	0	0%
12 - 36 months	3	0%
36 - 60 months	9	1%
60 - 120 months	247	20%
≥ 120 months	959	79%
Total	**1.218**	**100%**



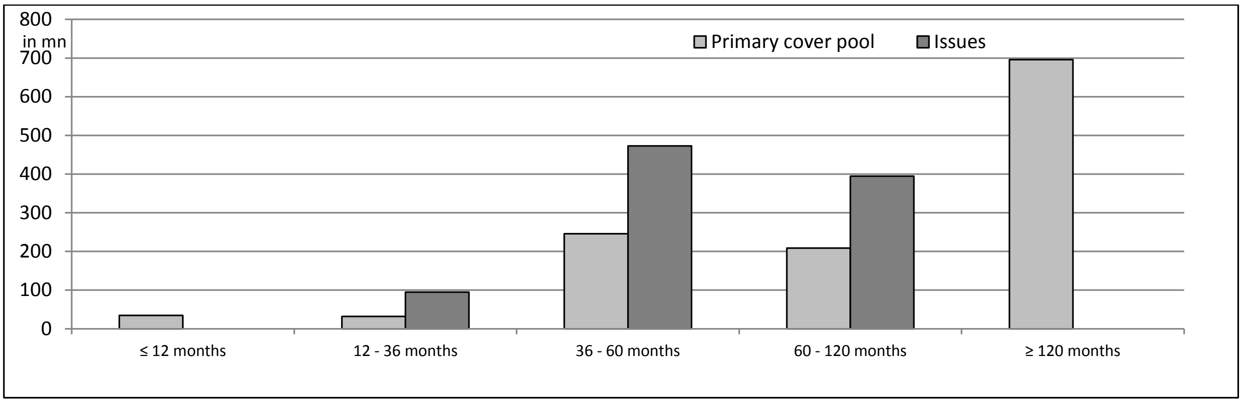
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,9
WA residual life (final legal maturity)	13,6
WA residual life of issues (final legal maturity)	5,2

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	35	3%
12 - 36 months	32	3%
36 - 60 months	246	20%
60 - 120 months	209	17%
≥ 120 months	696	57%
Total	**1.218**	**100%**

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	95	10%
36 - 60 months	473	49%
60 - 120 months	394	41%
≥ 120 months	0	0%
Total	**962**	**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	289
Fixed rate, 1 - 2 years	11
Fixed rate, 2 - 5 years	195
Fixed rate, > 5 years	723
Total	**1.218**

Issues	volume
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	568
Fixed rate, > 5 years	187
Total	**962**

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	