EN Bank Kommunalkredit Austria AG

Report Date	30.06.2018
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

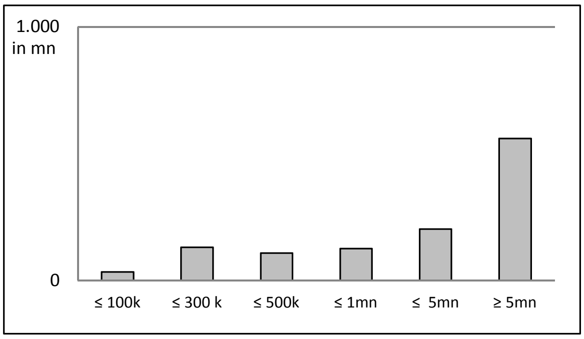
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		27%		
Total amount of outstanding issues	in mn	970,5		
Total amount of cover assets	in mn	1.161,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		2.004		
Number of borrowers		965		
Number of garantors		N.A.		
Average exposure per borrower	in mn	1,2		
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)		30%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		34%		
Share of bullet loans (% of primary cover pool)		11%		
Share of loans in foreign currency (% of primary cover pool)		2%		
Share of issues in foreign currency (% of primary cover pool)		48%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		79%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		20%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		20%		
Number of issues		7		
Average issue size	in mn	138,65		

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	165	1405
thereof 0 - 100.000	34	696
thereof 100.000 - 300.000	131	709
300.000 - 5.000.000	436	567
thereof 300.000 - 500.000	108	282
thereof 500.000 - 1.000.000	125	180
thereof 1.000.000 - 5.000.000	203	105
≥ 5.000.000	560	32
Total	**1.161**	**2.004**



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	1.138
in CHF	23
in USD	0
in JPY	0
Other	0
Total	**1.161**

Issues	volume
in EUR	507
in CHF	464
in USD	0
in JPY	0
Other	0
Total	**971**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.161**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	23	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	1.126	97%
Polen	12	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	**1.161**	**100%**

Regional distribution in Austria			
	volume	**Share in AT**	**Share in total**
Republic of Austria	0	0%	0%
Vienna	20	2%	2%
Lower Austria	238	21%	21%
Upper Austria	260	23%	22%
Salzburg	49	4%	4%
Tyrol	47	4%	4%
Styria	168	15%	14%
Carinthia	141	13%	12%
Burgenland	157	14%	14%
Vorarlberg	46	4%	4%
Total	**1.126**	**100%**	**97%**

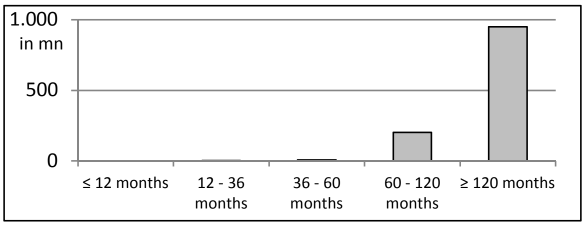
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	180	16%
Direct claim against municipality	569	49%
Claim with guarantee of sovereign	29	3%
Claim with guarantee of region / federal state	275	24%
Claim with guarantee of municipality	96	8%
Others	12	1%
Total	**1.161**	**100%**

2.5 Seasoning

WA seasoning (in years)	**14,3**

Seasoning	**volume**	**%**
≤ 12 months	0	0%
12 - 36 months	2	0%
36 - 60 months	8	1%
60 - 120 months	203	17%
≥ 120 months	949	82%
Total	**1.161**	**100%**



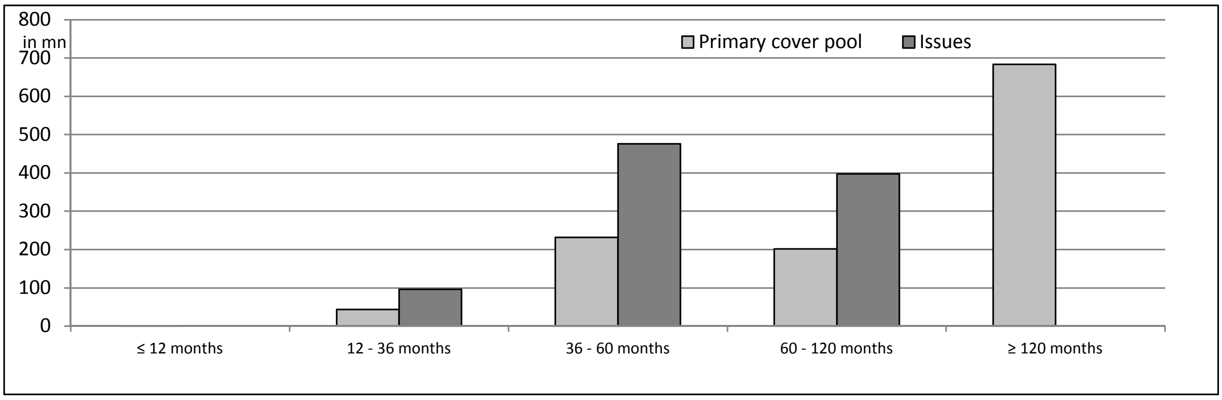
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	5,9
WA residual life (final legal maturity)	13,7
WA residual life of issues (final legal maturity)	4,9

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	1	0%
12 - 36 months	44	4%
36 - 60 months	231	20%
60 - 120 months	202	17%
≥ 120 months	683	59%
Total	**1.161**	**100%**

Issues	**volume**	**%**
≤ 12 months	0	0%
12 - 36 months	97	10%
36 - 60 months	476	49%
60 - 120 months	398	41%
≥ 120 months	0	0%
Total	**971**	**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	240
Fixed rate, 1 - 2 years	10
Fixed rate, 2 - 5 years	193
Fixed rate, > 5 years	720
Total	**1.161**

Issues	**volume**
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	573
Fixed rate, > 5 years	191
Total	**971**

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	