EN	Bank	Kommunalkredit Austria AG
	Report Date	31.12.2018
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

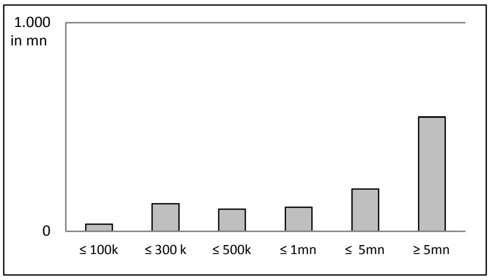
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		25%		
Total amount of outstanding issues	in mn	982,9		
Total amount of cover assets	in mn	1.142,2		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		1.997		
Number of borrowers		970		
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)		14%		
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)		76%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		16%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		16%		
Number of issues		7		
Average issue size	in mn	140,41		

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	1421
thereof 0 - 100.000	35	698
thereof 100.000 - 300.000	133	723
300.000 - 5.000.000	426	545
thereof 300.000 - 500.000	107	278
thereof 500.000 - 1.000.000	116	164
thereof 1.000.000 - 5.000.000	203	103
≥ 5.000.000	548	31
Total	**1.142**	**1.997**



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	1.120
in CHF	22
in USD	0
in JPY	0
Other	0
Total	**1.142**

Issues	volume
in EUR	507
in CHF	476
in USD	0
in JPY	0
Other	0
Total	**983**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.142**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	22	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	1.121	98%
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	**1.142**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	17	2%	2%
Lower Austria	234	21%	20%
Upper Austria	287	26%	25%

Salzburg	46	4%	4%
Tyrol	45	4%	4%
Styria	168	15%	15%
Carinthia	130	12%	11%
Burgenland	151	13%	13%
Vorarlberg	42	4%	4%
Total	**1.121**	**100%**	**98%**

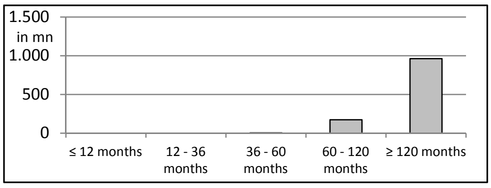
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	187	16%
Direct claim against municipality	551	48%
Claim with guarantee of sovereign	16	1%
Claim with guarantee of region / federal state	284	25%
Claim with guarantee of municipality	93	8%
Others	12	1%
Total	**1.142**	**100%**

2.5 Seasoning

WA seasoning (in years)	**14,8**

Seasoning	volume	%
≤ 12 months	0	0%
12 - 36 months	0	0%
36 - 60 months	5	0%
60 - 120 months	173	15%
≥ 120 months	964	84%
Total	**1.142**	**100%**



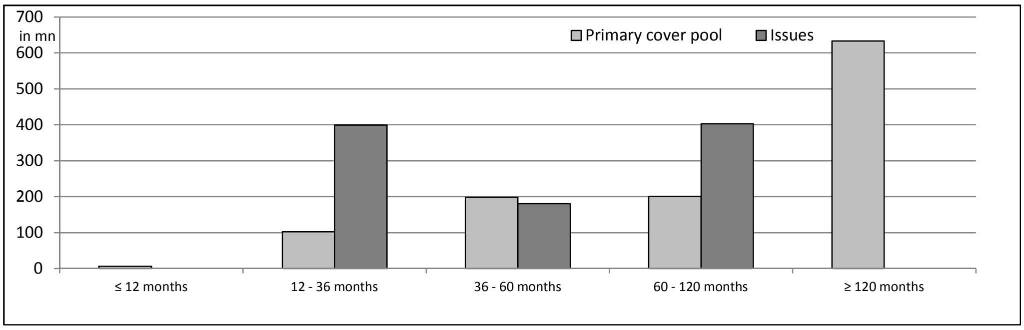
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,7
WA residual life (final legal maturity)	13,2
WA residual life of issues (final legal maturity)	4,4

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	6	1%
12 - 36 months	102	9%
36 - 60 months	198	17%
60 - 120 months	202	18%
≥ 120 months	634	55%
Total	**1.142**	**100%**

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	399	41%
36 - 60 months	181	18%
60 - 120 months	403	41%
≥ 120 months	0	0%
Total	**983**	**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	269
Fixed rate, 1 - 2 years	20
Fixed rate, 2 - 5 years	197
Fixed rate, > 5 years	656
Total	**1.142**

Issues	volume
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	99
Fixed rate, 2 - 5 years	481
Fixed rate, > 5 years	196
Total	**983**

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	