EN Bank Kommunalkredit Austria AG

Report Date	30.06.2019
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

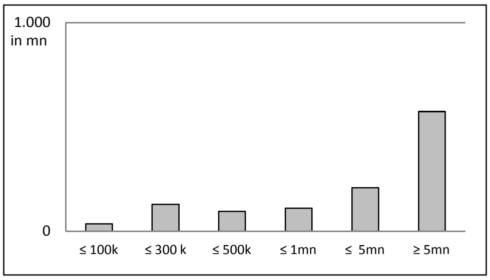
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		26%		
Total amount of outstanding issues	in mn	989,9		
Total amount of cover assets	in mn	1.154,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		1.988		
Number of borrowers		967		
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)		35%		
Share of bullet loans (% of primary cover pool)		17%		
Share of loans in foreign currency (% of primary cover pool)		2%		
Share of issues in foreign currency (% of primary cover pool)		49%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		74%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		17%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		18%		
Number of issues		7		
Average issue size	in mn	141,41		

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	166	1438
thereof 0 - 100.000	36	737
thereof 100.000 - 300.000	130	701
300.000 - 5.000.000	415	518
thereof 300.000 - 500.000	95	252
thereof 500.000 - 1.000.000	111	160
thereof 1.000.000 - 5.000.000	209	106
≥ 5.000.000	574	32
Total	**1.155**	**1.988**



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	1.134
in CHF	21
in USD	0
in JPY	0
Other	0
Total	**1.155**

Issues	volume
in EUR	507
in CHF	483
in USD	0
in JPY	0
Other	0
Total	**990**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.155**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	20	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	1.094	95%
Polen	0	0%
Portugal	40	3%
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	**1.155**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	15	1%	1%
Lower Austria	233	21%	20%
Upper Austria	292	27%	25%

Salzburg	44	4%	4%
Tyrol	43	4%	4%
Styria	160	15%	14%
Carinthia	124	11%	11%
Burgenland	145	13%	13%
Vorarlberg	39	4%	3%
Total	**1.094**	**100%**	**95%**

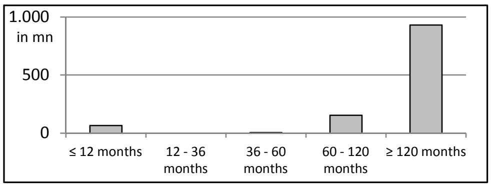
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	205	18%
Direct claim against municipality	523	45%
Claim with guarantee of sovereign	15	1%
Claim with guarantee of region / federal state	311	27%
Claim with guarantee of municipality	89	8%
Others	11	1%
Total	**1.155**	**100%**

2.5 Seasoning

WA seasoning (in years)	14,4

Seasoning	volume	%
≤ 12 months	65	6%
12 - 36 months	0	0%
36 - 60 months	4	0%
60 - 120 months	155	13%
≥ 120 months	930	81%
Total	**1.155**	**100%**



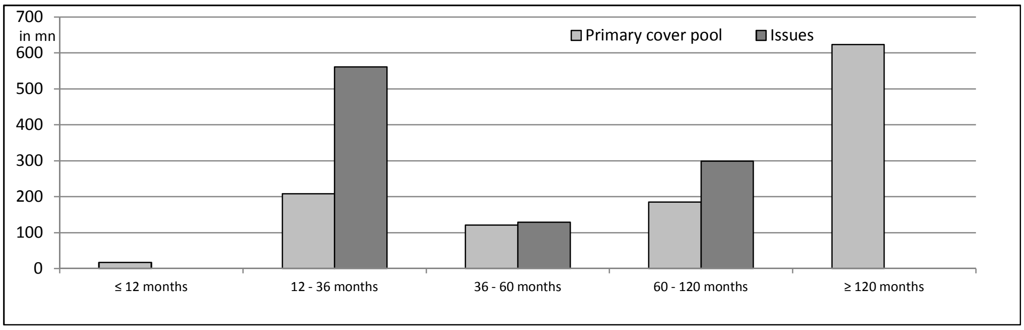
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,6
WA residual life (final legal maturity)	12,8
WA residual life of issues (final legal maturity)	3,9

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	17	1%
12 - 36 months	208	18%
36 - 60 months	121	10%
60 - 120 months	185	16%
≥ 120 months	623	54%
Total	**1.155**	**100%**

Issues	volume	%
≤ 12 months	0	0%
12 - 36 months	562	57%
36 - 60 months	130	13%
60 - 120 months	299	30%
≥ 120 months	0	0%
Total	**990**	**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	296
Fixed rate, 1 - 2 years	29
Fixed rate, 2 - 5 years	188
Fixed rate, > 5 years	642
Total	**1.155**

Issues	volume
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	101
Fixed rate, 2 - 5 years	484
Fixed rate, > 5 years	199
Total	**990**

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	