EN	Bank	Kommunalkredit Austria AG
	Report Date	31/12/2019
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

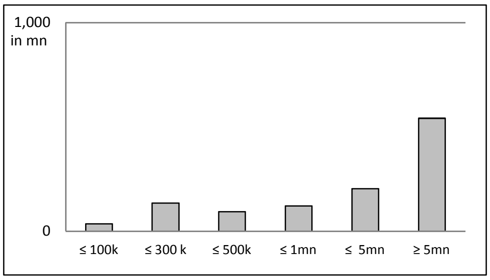
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		25%		
Total amount of outstanding issues	in mn	1,001.1		
Total amount of cover assets	in mn	1,131.4		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		2,056		
Number of borrowers		976		
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)		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 %)		13%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		14%		
Number of issues		7		
Average issue size	in mn	143.01		

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	171	1490
thereof 0 - 100.000	36	759
thereof 100.000 - 300.000	135	731
300.000 - 5.000.000	419	536
thereof 300.000 - 500.000	94	249
thereof 500.000 - 1.000.000	121	179
thereof 1.000.000 - 5.000.000	204	108
≥ 5.000.000	541	30
Total	**1,131**	**2,056**



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	1,112
in CHF	20
in USD	0
in JPY	0
Other	0
Total	**1,131**

Issues	volume
in EUR	507
in CHF	494
in USD	0
in JPY	0
Other	0
Total	**1,001**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1,131**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	18	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	1,073	95%
Polen	0	0%
Portugal	40	4%
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	**1,131**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	14	1%	1%
Lower Austria	221	21%	20%
Upper Austria	296	28%	26%

Salzburg	50	5%	4%
Tyrol	43	4%	4%
Styria	157	15%	14%
Carinthia	117	11%	10%
Burgenland	138	13%	12%
Vorarlberg	38	4%	3%
Total	**1,073**	**100%**	**95%**

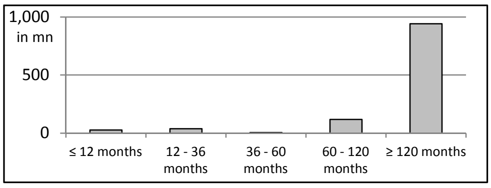
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	193	17%
Direct claim against municipality	536	47%
Claim with guarantee of sovereign	14	1%
Claim with guarantee of region / federal state	289	26%
Claim with guarantee of municipality	89	8%
Others	11	1%
Total	**1,131**	**100%**

2.5 Seasoning

WA seasoning (in years)	**15.2**

Seasoning	**volume**	**%**
≤ 12 months	27	2%
12 - 36 months	38	3%
36 - 60 months	4	0%
60 - 120 months	119	11%
≥ 120 months	943	83%
Total	**1,131**	**100%**



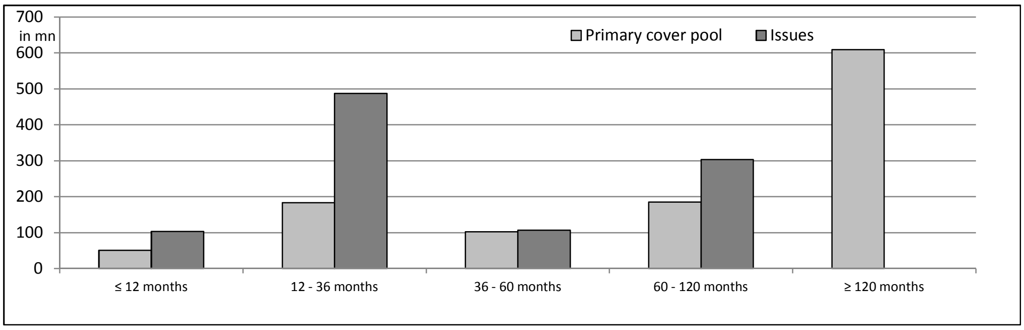
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	5.4
WA residual life (final legal maturity)	12.5
WA residual life of issues (final legal maturity)	3.4

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	51	4%
12 - 36 months	183	16%
36 - 60 months	102	9%
60 - 120 months	186	16%
≥ 120 months	610	54%
Total	**1,131**	**100%**

Issues	**volume**	**%**
≤ 12 months	103	10%
12 - 36 months	488	49%
36 - 60 months	107	11%
60 - 120 months	303	30%
≥ 120 months	0	0%
Total	**1,001**	**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	282
Fixed rate, 1 - 2 years	59
Fixed rate, 2 - 5 years	153
Fixed rate, > 5 years	637
Total	**1,131**

Issues	**volume**
Variable, fixed rate during the year	310
Fixed rate, 1 - 2 years	300
Fixed rate, 2 - 5 years	188
Fixed rate, > 5 years	203
Total	**1,001**

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	