EN	Bank	Kommunalkredit Austria AG
	Report Date	30.06.2020
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

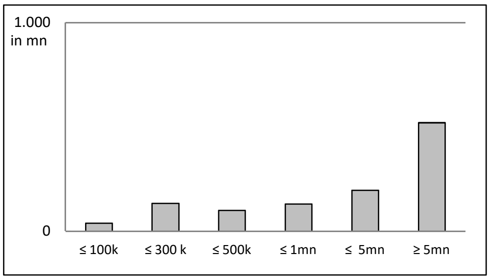
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		28%		
Total amount of outstanding issues	in mn	1.010,5		
Total amount of cover assets	in mn	1.118,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	NR	NR	A	
Number of loans		2.160		
Number of borrowers		1.007		
Number of garantors		N.A.		
Average exposure per borrower	in mn	1,1		
Average loan amount	in mn	0,5		
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)		32%		
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)		50%		
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 %)		11%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		14%		
Number of issues		7		
Average issue size	in mn	144,36		

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	172	1565
thereof 0 - 100.000	39	842
thereof 100.000 - 300.000	133	723
300.000 - 5.000.000	427	565
thereof 300.000 - 500.000	100	265
thereof 500.000 - 1.000.000	130	194
thereof 1.000.000 - 5.000.000	196	106
≥ 5.000.000	520	30
Total	**1.119**	**2.160**



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	1.100
in CHF	19
in USD	0
in JPY	0
Other	0
Total	**1.119**

Issues	volume
in EUR	507
in CHF	503
in USD	0
in JPY	0
Other	0
Total	**1.010**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.119**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	16	1%
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	1.062	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	**1.119**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	12	1%	1%
Lower Austria	221	21%	20%
Upper Austria	279	26%	25%

Salzburg	49	5%	4%
Tyrol	47	4%	4%
Styria	163	15%	15%
Carinthia	119	11%	11%
Burgenland	133	13%	12%
Vorarlberg	40	4%	4%
Total	**1.062**	**100%**	**95%**

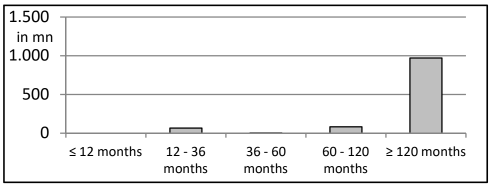
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	186	17%
Direct claim against municipality	546	49%
Claim with guarantee of sovereign	12	1%
Claim with guarantee of region / federal state	270	24%
Claim with guarantee of municipality	93	8%
Others	11	1%
Total	**1.119**	**100%**

2.5 Seasoning

WA seasoning (in years)	**15,7**

Seasoning	**volume**	**%**
≤ 12 months	0	0%
12 - 36 months	65	6%
36 - 60 months	2	0%
60 - 120 months	81	7%
≥ 120 months	971	87%
Total	**1.119**	**100%**



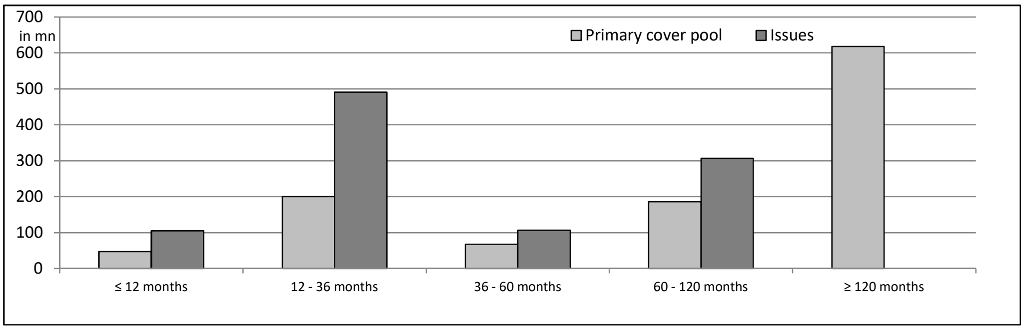
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	5,2
WA residual life (final legal maturity)	12,3
WA residual life of issues (final legal maturity)	2,9

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	47	4%
12 - 36 months	200	18%
36 - 60 months	68	6%
60 - 120 months	186	17%
≥ 120 months	618	55%
Total	**1.119**	**100%**

Issues	**volume**	**%**
≤ 12 months	105	10%
12 - 36 months	491	49%
36 - 60 months	107	11%
60 - 120 months	307	30%
≥ 120 months	0	0%
Total	**1.010**	**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	274
Fixed rate, 1 - 2 years	94
Fixed rate, 2 - 5 years	102
Fixed rate, > 5 years	649
Total	**1.119**

Issues	**volume**
Variable, fixed rate during the year	312
Fixed rate, 1 - 2 years	468
Fixed rate, 2 - 5 years	23
Fixed rate, > 5 years	207
Total	**1.010**

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	