EN Bank Kommunalkredit Austria AG

Report Date	31.12.2020
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

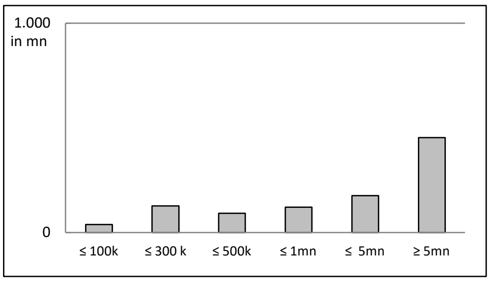
CRD/ UCITS compliant		Ja	
Share of ECB eligible cover assets (in % of total cover pool)		32%	
Total amount of outstanding issues	in mn	900,0	
Total amount of cover assets	in mn	1.012,2	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	NR	NR	NR
Cover pool rating	NR	NR	A
Number of loans		2.070	
Number of borrowers		983	
Number of garantors		N.A.	
Average exposure per borrower	in mn	1,0	
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)		31%	
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		28%	
Share of bullet loans (% of primary cover pool)		15%	
Share of loans in foreign currency (% of primary cover pool)		2%	
Share of issues in foreign currency (% of primary cover pool)		44%	
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		78%	
Nominal over-collateralisation (total cover pool / outstanding issues in %)		12%	
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		15%	
Number of issues		6	
Average issue size	in mn	150,00	

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	1519
thereof 0 - 100.000	38	823
thereof 100.000 - 300.000	128	696
300.000 - 5.000.000	392	524
thereof 300.000 - 500.000	93	245
thereof 500.000 - 1.000.000	122	183
thereof 1.000.000 - 5.000.000	177	96
≥ 5.000.000	455	27
Total	**1.012**	**2.070**



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	997
in CHF	15
in USD	0
in JPY	0
Other	0
Total	**1.012**

Issues	volume
in EUR	507
in CHF	393
in USD	0
in JPY	0
Other	0
Total	**900**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.012**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	14	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	998	99%
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	**1.012**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	10	1%	1%
Lower Austria	211	21%	21%
Upper Austria	258	26%	25%

Salzburg	46	5%	5%
Tyrol	45	4%	4%
Styria	157	16%	16%
Carinthia	108	11%	11%
Burgenland	126	13%	12%
Vorarlberg	37	4%	4%
Total	**998**	**100%**	**99%**

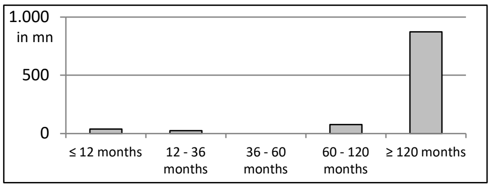
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	179	18%
Direct claim against municipality	550	54%
Claim with guarantee of sovereign	10	1%
Claim with guarantee of region / federal state	220	22%
Claim with guarantee of municipality	53	5%
Others	0	0%
Total	**1.012**	**100%**

2.5 Seasoning

WA seasoning (in years)	16,4

Seasoning	volume	%
≤ 12 months	39	4%
12 - 36 months	24	2%
36 - 60 months	0	0%
60 - 120 months	76	7%
≥ 120 months	874	86%
Total	**1.012**	**100%**



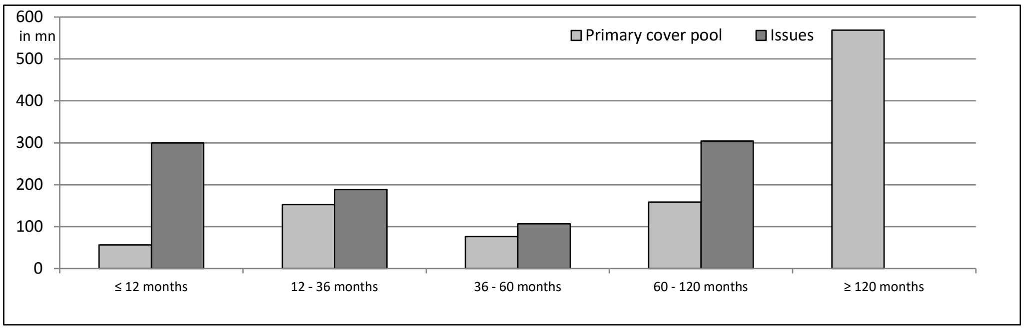
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,2
WA residual life (final legal maturity)	12,4
WA residual life of issues (final legal maturity)	2,8

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	57	6%
12 - 36 months	152	15%
36 - 60 months	76	8%
60 - 120 months	158	16%
≥ 120 months	568	56%
Total	**1.012**	**100%**

Issues	volume	%
≤ 12 months	300	33%
12 - 36 months	189	21%
36 - 60 months	107	12%
60 - 120 months	304	34%
≥ 120 months	0	0%
Total	**900**	**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	183
Fixed rate, 1 - 2 years	100
Fixed rate, 2 - 5 years	91
Fixed rate, > 5 years	638
Total	**1.012**

Issues	volume
Variable, fixed rate during the year	507
Fixed rate, 1 - 2 years	189
Fixed rate, 2 - 5 years	0
Fixed rate, > 5 years	204
Total	**900**

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	