EN Bank — Kommunalkredit Austria AG

Report Date	30.06.2021
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

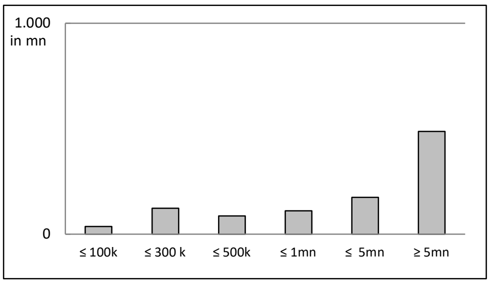
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		31%		
Total amount of outstanding issues	in mn	893,6		
Total amount of cover assets	in mn	1.021,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	BBB-	BBB-	
Cover pool rating	NR	NR	A+	
Number of loans		2.024		
Number of borrowers		978		
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)		18%		
Share of loans in foreign currency (% of primary cover pool)		1%		
Share of issues in foreign currency (% of primary cover pool)		43%		
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 %)		14%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		17%		
Number of issues		6		
Average issue size	in mn	148,94		

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	160	1503
thereof 0 - 100.000	37	833
thereof 100.000 - 300.000	123	670
300.000 - 5.000.000	374	491
thereof 300.000 - 500.000	87	228
thereof 500.000 - 1.000.000	112	168
thereof 1.000.000 - 5.000.000	176	95
≥ 5.000.000	487	29
Total	**1.022**	**2.023**



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	1.008
in CHF	14
in USD	0
in JPY	0
Other	0
Total	**1.022**

Issues	volume
in EUR	507
in CHF	387
in USD	0
in JPY	0
Other	0
Total	**894**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.022**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	19	2%
Estland	0	0%
Finnland	0	0%
Frankreich	12	1%
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	991	97%
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	**1.022**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	8	1%	1%
Lower Austria	204	21%	20%

Upper Austria	244	25%	24%
Salzburg	43	4%	4%
Tyrol	42	4%	4%
Styria	154	16%	15%
Carinthia	140	14%	14%
Burgenland	119	12%	12%
Vorarlberg	35	4%	3%
Total	**991**	**100%**	**97%**

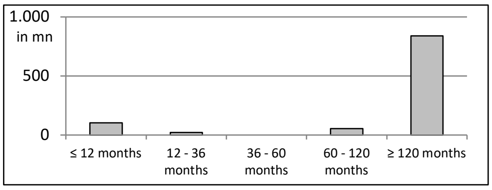
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	171	17%
Direct claim against municipality	522	51%
Claim with guarantee of sovereign	27	3%
Claim with guarantee of region / federal state	208	20%
Claim with guarantee of municipality	53	5%
Others	40	4%
Total	**1.022**	**100%**

2.5 Seasoning

WA seasoning (in years)	15,8

Seasoning	volume	%
≤ 12 months	104	10%
12 - 36 months	23	2%
36 - 60 months	0	0%
60 - 120 months	55	5%
≥ 120 months	839	82%
Total	**1.022**	**100%**



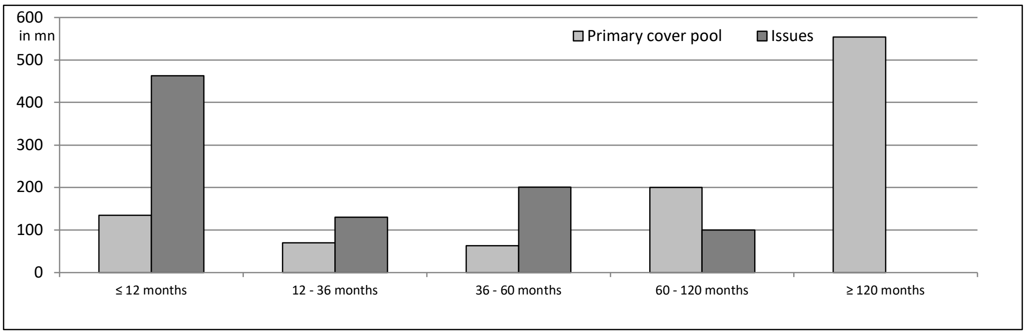
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,1
WA residual life (final legal maturity)	11,9
WA residual life of issues (final legal maturity)	2,3

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	135	13%
12 - 36 months	70	7%
36 - 60 months	63	6%
60 - 120 months	200	20%
≥ 120 months	553	54%
Total	**1.022**	**100%**

Issues	volume	%
≤ 12 months	463	52%
12 - 36 months	130	15%
36 - 60 months	201	22%
60 - 120 months	100	11%
≥ 120 months	0	0%
Total	**894**	**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	264
Fixed rate, 1 - 2 years	27
Fixed rate, 2 - 5 years	75
Fixed rate, > 5 years	655
Total	**1.022**

Issues	volume
Variable, fixed rate during the year	670
Fixed rate, 1 - 2 years	23
Fixed rate, 2 - 5 years	201
Fixed rate, > 5 years	0
Total	**894**

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	