EN	Bank	Kommunalkredit Austria AG
	Report Date	30.09.2021
	Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

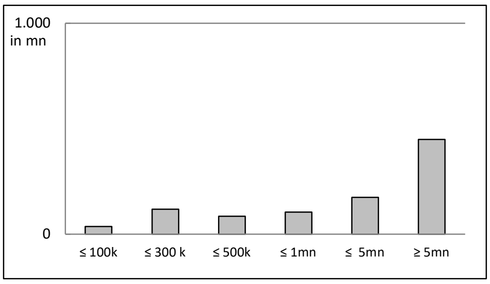
CRD/ UCITS compliant			Ja	
Share of ECB eligible cover assets (in % of total cover pool)			31%	
Total amount of outstanding issues		in mn	869,0	
Total amount of cover assets		in mn	970,7	
Rating agencies		Moody's	Fitch	S&P
Issuer rating		NR	BBB-	BBB-
Cover pool rating		NR	NR	A+
Number of loans			1.915	
Number of borrowers			948	
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)			32%	
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)			26%	
Share of bullet loans (% of primary cover pool)			19%	
Share of loans in foreign currency (% of primary cover pool)			1%	
Share of issues in foreign currency (% of primary cover pool)			45%	
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)			76%	
Nominal over-collateralisation (total cover pool / outstanding issues in %)			12%	
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)			14%	
Number of issues			7	
Average issue size		in mn	124,14	

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	156	1417
thereof 0 - 100.000	37	769
thereof 100.000 - 300.000	120	648
300.000 - 5.000.000	366	472
thereof 300.000 - 500.000	85	223
thereof 500.000 - 1.000.000	105	157
thereof 1.000.000 - 5.000.000	175	92
≥ 5.000.000	449	26
Total	**971**	**1.915**



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	957
in CHF	14
in USD	0
in JPY	0
Other	0
Total	**971**

Issues	volume
in EUR	477
in CHF	392
in USD	0
in JPY	0
Other	0
Total	**869**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**971**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	18	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	940	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	**971**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	7	1%	1%
Lower Austria	199	21%	21%

Upper Austria	233	25%	24%
Salzburg	40	4%	4%
Tyrol	40	4%	4%
Styria	151	16%	16%
Carinthia	116	12%	12%
Burgenland	119	13%	12%
Vorarlberg	34	4%	4%
Total	**940**	**100%**	**97%**

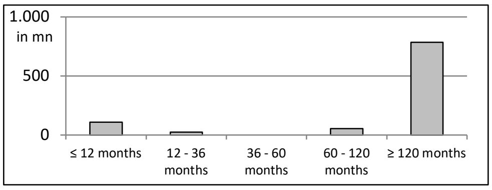
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	170	18%
Direct claim against municipality	501	52%
Claim with guarantee of sovereign	27	3%
Claim with guarantee of region / federal state	180	19%
Claim with guarantee of municipality	52	5%
Others	40	4%
Total	**971**	**100%**

2.5 Seasoning

WA seasoning (in years)	**15,8**

Seasoning	**volume**	**%**
≤ 12 months	107	11%
12 - 36 months	24	2%
36 - 60 months	0	0%
60 - 120 months	54	6%
≥ 120 months	786	81%
Total	**971**	**100%**



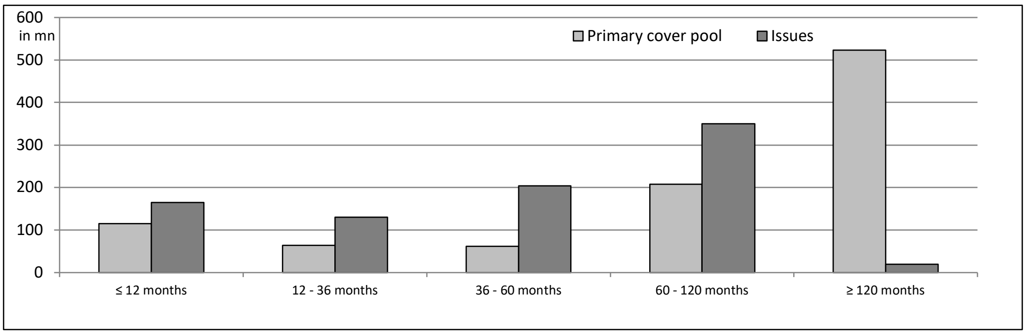
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	5,1
WA residual life (final legal maturity)	12,1
WA residual life of issues (final legal maturity)	4,5

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	115	12%
12 - 36 months	64	7%
36 - 60 months	61	6%
60 - 120 months	207	21%
≥ 120 months	523	54%
Total	**971**	**100%**

Issues	**volume**	**%**
≤ 12 months	165	19%
12 - 36 months	130	15%
36 - 60 months	204	23%
60 - 120 months	350	40%
≥ 120 months	20	2%
Total	**869**	**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	160
Fixed rate, 1 - 2 years	107
Fixed rate, 2 - 5 years	68
Fixed rate, > 5 years	636
Total	**971**

Issues	**volume**
Variable, fixed rate during the year	372
Fixed rate, 1 - 2 years	23
Fixed rate, 2 - 5 years	204
Fixed rate, > 5 years	270
Total	**869**

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	