EN Bank | Kommunalkredit Austria AG

Report Date	31.12.2021
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

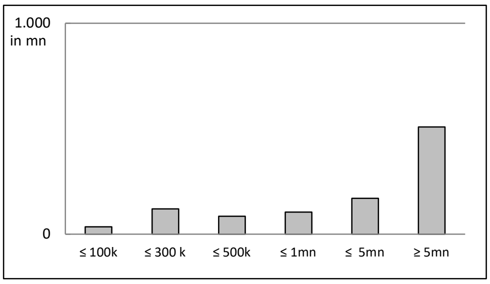
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		34%		
Total amount of outstanding issues	in mn	887,9		
Total amount of cover assets	in mn	1.026,6		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	BBB-	BBB-	
Cover pool rating	NR	NR	A+	
Number of loans		1.917		
Number of borrowers		947		
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)		33%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		23%		
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)		46%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		80%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		16%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		16%		
Number of issues		7		
Average issue size	in mn	126,84		

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	157	1415
thereof 0 - 100.000	36	759
thereof 100.000 - 300.000	121	656
300.000 - 5.000.000	361	472
thereof 300.000 - 500.000	85	222
thereof 500.000 - 1.000.000	106	158
thereof 1.000.000 - 5.000.000	171	92
≥ 5.000.000	508	30
Total	**1.027**	**1.917**



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	1.016
in CHF	10
in USD	0
in JPY	0
Other	0
Total	**1.027**

Issues	volume
in EUR	477
in CHF	411
in USD	0
in JPY	0
Other	0
Total	**888**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.027**	**100%**
Belgien	0	0%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	17	2%
Estland	0	0%
Finnland	0	0%
Frankreich	27	3%
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	948	92%
Polen	0	0%
Portugal	35	3%
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	**1.027**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	42	4%	4%
Lower Austria	219	23%	21%

Upper Austria	230	24%	22%
Salzburg	40	4%	4%
Tyrol	42	4%	4%
Styria	116	12%	11%
Carinthia	113	12%	11%
Burgenland	114	12%	11%
Vorarlberg	33	4%	3%
Total	**948**	**100%**	**92%**

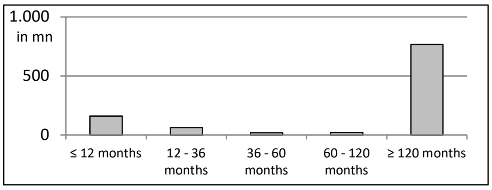
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	198	19%
Direct claim against municipality	550	54%
Claim with guarantee of sovereign	25	2%
Claim with guarantee of region / federal state	191	19%
Claim with guarantee of municipality	21	2%
Others	40	4%
Total	**1.027**	**100%**

2.5 Seasoning

WA seasoning (in years)	**14,6**

Seasoning	volume	%
≤ 12 months	159	15%
12 - 36 months	61	6%
36 - 60 months	18	2%
60 - 120 months	22	2%
≥ 120 months	766	75%
Total	**1.027**	**100%**



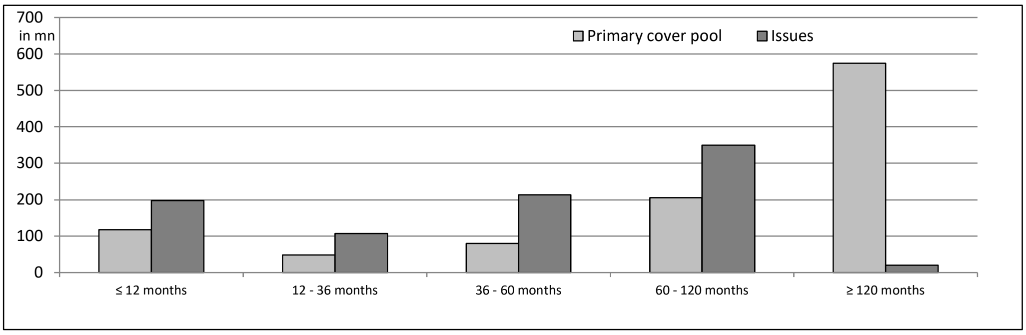
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	5,7
WA residual life (final legal maturity)	12,3
WA residual life of issues (final legal maturity)	4,2

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	118	12%
12 - 36 months	49	5%
36 - 60 months	81	8%
60 - 120 months	205	20%
≥ 120 months	574	56%
Total	**1.027**	**100%**

Issues	volume	%
≤ 12 months	197	22%
12 - 36 months	107	12%
36 - 60 months	214	24%
60 - 120 months	350	39%
≥ 120 months	20	2%
Total	**888**	**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	154
Fixed rate, 1 - 2 years	80
Fixed rate, 2 - 5 years	87
Fixed rate, > 5 years	706
Total	**1.027**

Issues	volume
Variable, fixed rate during the year	404
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	214
Fixed rate, > 5 years	270
Total	**888**

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	