EN Bank Kommunalkredit Austria AG

Report Date	31.03.2022
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

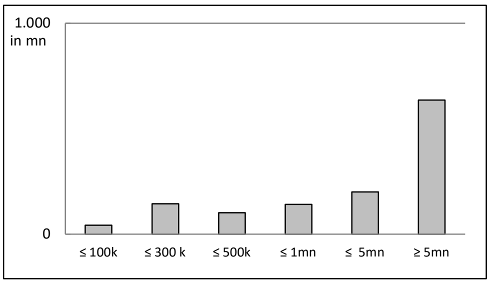
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		45%		
Total amount of outstanding issues	in mn	1.016,3		
Total amount of cover assets	in mn	1.267,9		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	BBB-	BBB-	
Cover pool rating	NR	NR	A+	
Number of loans		2.366		
Number of borrowers		1.100		
Number of garantors		N.A.		
Average exposure per borrower	in mn	1,2		
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)		27%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		18%		
Share of bullet loans (% of primary cover pool)		17%		
Share of loans in foreign currency (% of primary cover pool)		1%		
Share of issues in foreign currency (% of primary cover pool)		24%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		81%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		25%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		25%		
Number of issues		7		
Average issue size	in mn	145,19		

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	188	1746
thereof 0 - 100.000	44	954
thereof 100.000 - 300.000	144	792
300.000 - 5.000.000	444	582
thereof 300.000 - 500.000	102	267
thereof 500.000 - 1.000.000	141	209
thereof 1.000.000 - 5.000.000	201	106
≥ 5.000.000	636	38
Total	**1.268**	**2.366**



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	1.258
in CHF	10
in USD	0
in JPY	0
Other	0
Total	**1.268**

Issues	volume
in EUR	777
in CHF	239
in USD	0
in JPY	0
Other	0
Total	**1.016**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.268**	**100%**
Belgien	25	2%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	16	1%
Estland	0	0%
Finnland	0	0%
Frankreich	27	2%
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	1.155	91%
Polen	10	1%
Portugal	34	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	**1.268**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	40	3%	3%
Lower Austria	274	24%	22%

Upper Austria	316	27%	25%
Salzburg	43	4%	3%
Tyrol	61	5%	5%
Styria	126	11%	10%
Carinthia	115	10%	9%
Burgenland	130	11%	10%
Vorarlberg	50	4%	4%
Total	**1.155**	**100%**	**91%**

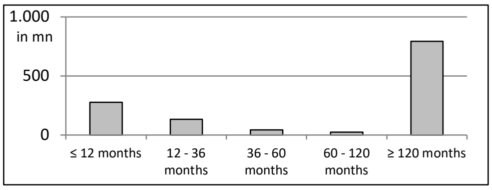
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	247	20%
Direct claim against municipality	713	56%
Claim with guarantee of sovereign	35	3%
Claim with guarantee of region / federal state	180	14%
Claim with guarantee of municipality	53	4%
Others	40	3%
Total	**1.268**	**100%**

2.5 Seasoning

WA seasoning (in years)	**12,7**

Seasoning	volume	%
≤ 12 months	276	22%
12 - 36 months	132	10%
36 - 60 months	44	3%
60 - 120 months	24	2%
≥ 120 months	792	62%
Total	**1.268**	**100%**



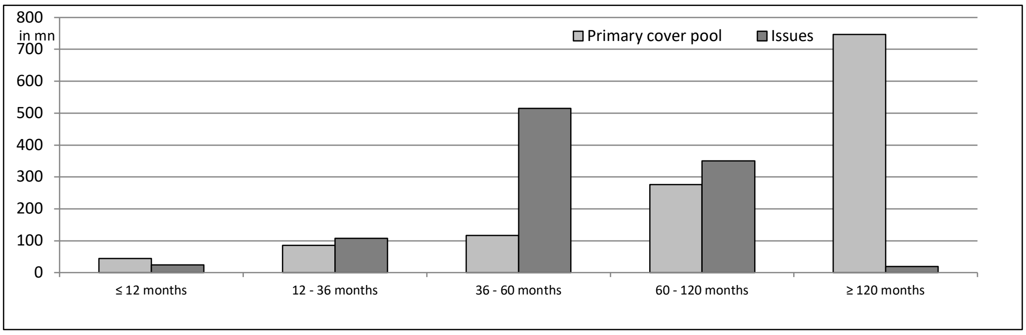
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	6,4
WA residual life (final legal maturity)	12,8
WA residual life of issues (final legal maturity)	5,0

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	44	3%
12 - 36 months	85	7%
36 - 60 months	117	9%
60 - 120 months	276	22%
≥ 120 months	746	59%
Total	**1.268**	**100%**

Issues	volume	%
≤ 12 months	24	2%
12 - 36 months	107	11%
36 - 60 months	515	51%
60 - 120 months	350	34%
≥ 120 months	20	2%
Total	**1.016**	**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	225
Fixed rate, 1 - 2 years	79
Fixed rate, 2 - 5 years	110
Fixed rate, > 5 years	854
Total	**1.268**

Issues	volume
Variable, fixed rate during the year	231
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	515
Fixed rate, > 5 years	270
Total	**1.016**

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	