EN Bank Kommunalkredit Austria AG

Report Date	30.06.2022
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

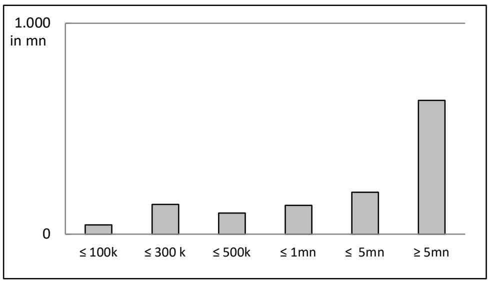
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		42%		
Total amount of outstanding issues	in mn	1.123,7		
Total amount of cover assets	in mn	1.255,8		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	BBB-	BBB-	
Cover pool rating	NR	NR	A+	
Number of loans		2.355		
Number of borrowers		1.093		
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)		27%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		17%		
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)		22%		
Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool)		84%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)		12%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		11%		
Number of issues		7		
Average issue size	in mn	160,53		

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	186	1747
thereof 0 - 100.000	44	969
thereof 100.000 - 300.000	142	778
300.000 - 5.000.000	435	571
thereof 300.000 - 500.000	101	264
thereof 500.000 - 1.000.000	136	203
thereof 1.000.000 - 5.000.000	198	104
≥ 5.000.000	635	37
Total	**1.256**	**2.355**



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	1.247
in CHF	8
in USD	0
in JPY	0
Other	0
Total	**1.256**

Issues	volume
in EUR	877
in CHF	247
in USD	0
in JPY	0
Other	0
Total	**1.124**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.256**	**100%**
Belgien	55	4%
Bulgarien	0	0%
Dänemark	0	0%
Deutschland	21	2%
Estland	0	0%
Finnland	0	0%
Frankreich	26	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	1.109	88%
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	**1.256**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	38	3%	3%
Lower Austria	277	25%	22%

Upper Austria	283	26%	23%
Salzburg	41	4%	3%
Tyrol	60	5%	5%
Styria	126	11%	10%
Carinthia	111	10%	9%
Burgenland	125	11%	10%
Vorarlberg	48	4%	4%
Total	**1.109**	**100%**	**88%**

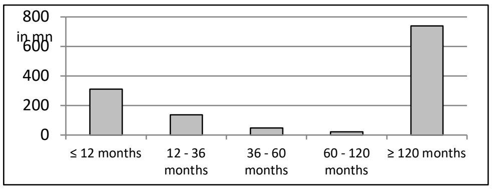
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	0	0%
Direct claim against region / federal state	270	21%
Direct claim against municipality	708	56%
Claim with guarantee of sovereign	40	3%
Claim with guarantee of region / federal state	146	12%
Claim with guarantee of municipality	52	4%
Others	40	3%
Total	**1.256**	**100%**

2.5 Seasoning

WA seasoning (in years)	12,3

Seasoning	volume	%
≤ 12 months	310	25%
12 - 36 months	137	11%
36 - 60 months	48	4%
60 - 120 months	21	2%
≥ 120 months	740	59%
Total	**1.256**	**100%**



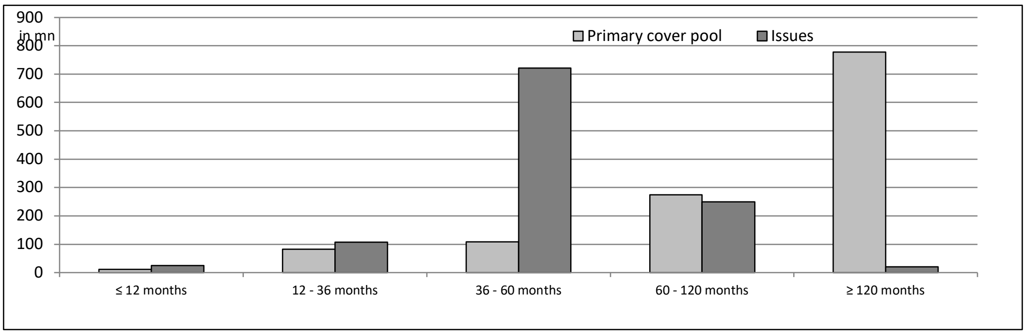
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	6,8
WA residual life (final legal maturity)	13,2
WA residual life of issues (final legal maturity)	4,7

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%
≤ 12 months	12	1%
12 - 36 months	83	7%
36 - 60 months	109	9%
60 - 120 months	275	22%
≥ 120 months	777	62%
Total	**1.256**	**100%**

Issues	volume	%
≤ 12 months	25	2%
12 - 36 months	107	10%
36 - 60 months	722	64%
60 - 120 months	250	22%
≥ 120 months	20	2%
Total	**1.124**	**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	195
Fixed rate, 1 - 2 years	76
Fixed rate, 2 - 5 years	104
Fixed rate, > 5 years	881
Total	**1.256**

Issues	volume
Variable, fixed rate during the year	232
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	622
Fixed rate, > 5 years	270
Total	**1.124**

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	