

As Infra Banking Experts, we finance essential infrastructure that boosts energy resilience, fuels economic growth, and accelerates the green transition across the European landscape. We offer tailored financing for infrastructure & energy (I&E) projects, corporates, and acquisitions across the full project life cycle and capital structure.

Partnering with investors, sponsors, and the public sector, we deliver innovative financing solutions with speed and precision. Creating lasting value and improving people's lives.

**Kommunalkredit: INFRA BANKING EXPERTS**

## OUR FOCUS

Lending

Advisory

Asset  
Management

Public  
Finance



## MAJORITY OWNER (80%): ALTOR

Altor is a leading European private equity firm investing in innovative businesses and the green transition. Since inception, the family of Altor funds has raised more than EUR 11bn in total commitments.



### CONTACT

Kommunalkredit Austria AG  
Tuerkenstrasse 9, 1090 Vienna  
+43 1 31631  
info@kommunalkredit.at

## SELECTED REFERENCE PROJECTS



### Energy & Environment

- Refinancing of a renewable power producer | **Iceland**
- Asset Backed Notes for the financing of Water Infrastructure | **Italy**
- Financing of a solar PV plant with a co-located BESS | **Romania**



### Communication & Digitalisation

- Financing the development and operation of data centers | **Germany**
- Financing of a leading data center operator | **Poland**
- Financing of a leading rural FTTH provider | **UK**



### Transport

- Financing of the country's largest airport | **Bulgaria**
- Refinancing of a shadow toll road | **Spain**
- Amend & Extend financing of a port portfolio | **Portugal**



### Social Infrastructure

- Acquisition financing for a diagnostic imaging platform | **Germany & Switzerland**
- Acquisition financing of a leading modular building units' manufacturer | **UK**
- Refinancing a leading private diagnostic imaging provider | **Ireland & Italy**



### Natural Resources

- Financing for world's first large-scale green steel plant | **Sweden**
- Financing the transition into geothermal energy | **UK & Croatia**
- Financing a leading green aluminium producer & smelter in the EU | **France**



### Public Finance

- Financing construction and renovation of public nurseries | **Austria**
- Financing expansion of water supply and wastewater disposal | **Austria**
- Financing municipal housing construction | **Austria**

## PERFORMANCE 2024



**EUR 8.5bn**

New business volume from  
I&E financing since 2020

**EUR >2bn**

in 2024



**EUR 96.3m**

Consolidated profit after tax <sup>1</sup>



**19%**

Return on Equity after tax <sup>1</sup>



**39%**

Cost/income ratio <sup>1</sup>

**BBB→**

S&P Rating

**Prime Status**

ISS ESG Rating



**20.3%**

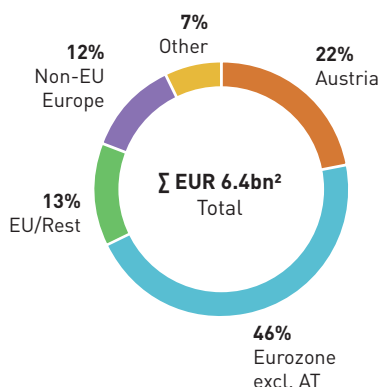
Tier1 Ratio (bank stand-alone)

<sup>1</sup> According to IFRS

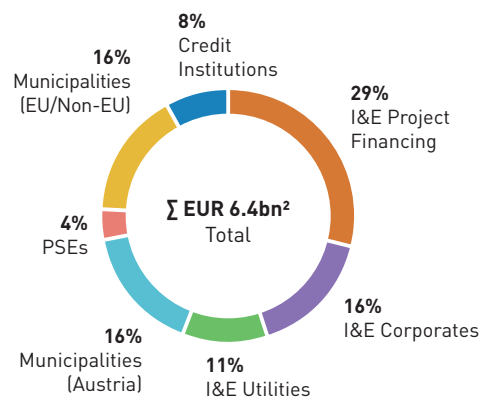
## PORTFOLIO STRUCTURE

Well diversified portfolio with stringent underlying risk/reward balance.

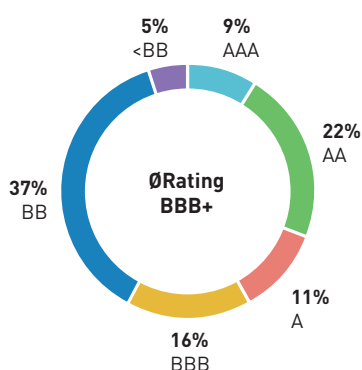
### Total Portfolio by Region



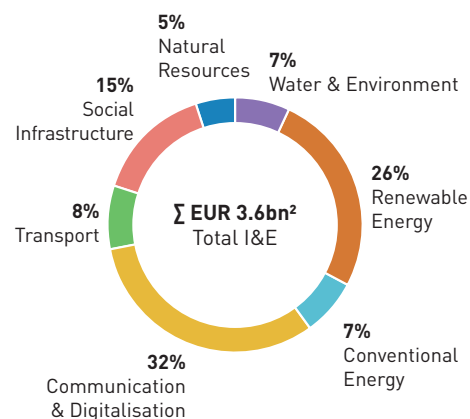
### Total Portfolio by Borrower



### Total Portfolio by Rating



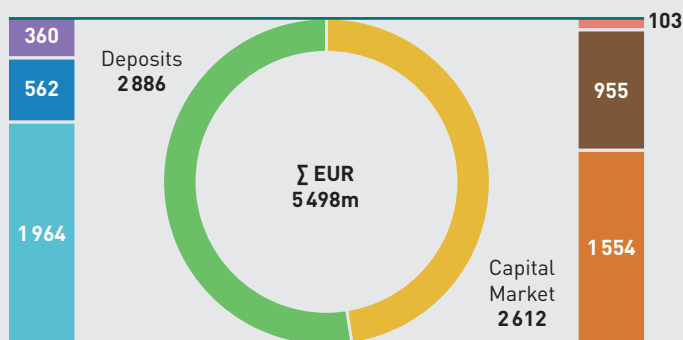
### Infrastructure & Energy (I&E) Portfolio by Sector



As of 31/12/2024  
I&E= Infrastructure & Energy  
<sup>2</sup> Including undrawn lines

## REFINANCING STRUCTURE

Balanced mix of deposits & capital market instruments.  
Broad deposit base from municipalities, institutional and retail clients.



- Institutional deposits
- Municipal deposits
- Retail deposits
- Subordinated incl. AT1
- Senior incl. Promissory notes
- Covered

**LCR  
314%**

**NSFR  
119%**

As of 31/12/2024  
In EURm