

FACT SHEET

KOMMUNAL
KREDIT

Kommunalkredit is a pan-European Infrastructure & Energy bank with a strong focus on Central and Eastern Europe. The bank enables pioneering infrastructure projects that strengthen European resilience, support sustainable growth and accelerate the green and industrial transition.

Kommunalkredit specializes in project finance lending for mid-size projects with complex structures, complemented by advisory services. Since 2020, Kommunalkredit has enabled approximately EUR 12 billion in new Infrastructure and Energy financing.

Kommunalkredit: INFRA BANKING EXPERTS

OUR FOCUS

Lending

Advisory

Asset
Management

Public
Finance



MAJORITY OWNER (80%): ALTOR

The bank's majority shareholder is Altor, a European private equity firm focused on innovation and the green transition, with more than EUR 12 billion raised since its inception.



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SELECTED REFERENCE PROJECTS



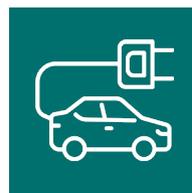
Energy & Environment

- Financing of a battery energy storage project | **Finland**
- Asset backed notes for the financing of water infrastructure | **Italy**
- Advisory & financing of renewable energy portfolio with co-located BESS | **CEE**
- Financing of a municipal solar PV project | **Austria | Public Finance**



Communication & Digitalisation

- Acquisition financing of several colocation data centers | **Netherlands**
- Financing package for an edge colocation data center operator | **France**
- Financing of a rural FTTH provider | **Portugal**
- Financing the roll-out of a rural broadband infrastructure | **Austria | Public Finance**



Transport

- Financing of the country's largest airport | **Bulgaria**
- Acquisition financing of a chemical logistics and distribution business | **Ireland**
- CAPEX facility for the construction of the new cruise terminal | **Italy**
- Financing of municipal road maintenance | **Austria | Public Finance**



Social Infrastructure

- Acquisition financing for a diagnostic imaging platform | **Germany & Switzerland**
- Acquisition financing of a leading modular building units' manufacturer | **UK**
- Financing for a leading specialist care provider | **UK**
- Financing of a regional hospital | **Austria | Public Finance**



EUR 12bn

New business volume from I&E financing since 2020

EUR 2.1bn

New business volume incl. Public Finance in 2025



<40%

Cost/income ratio ¹



17.6%

Tier1 ratio (bank stand-alone)

BBB ↘

S&P Global Ratings
Long-term issuer credit rating

AA+ ↘

S&P Global Ratings
Covered bond rating

BBB+

Average rating of overall portfolio

Prime Status

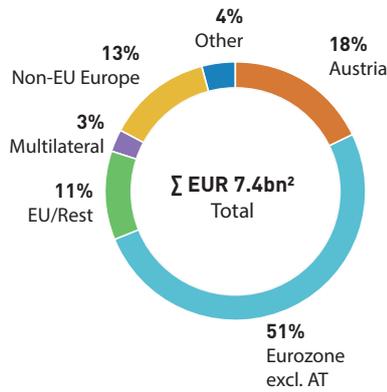
ISS ESG rating

¹ According to IFRS

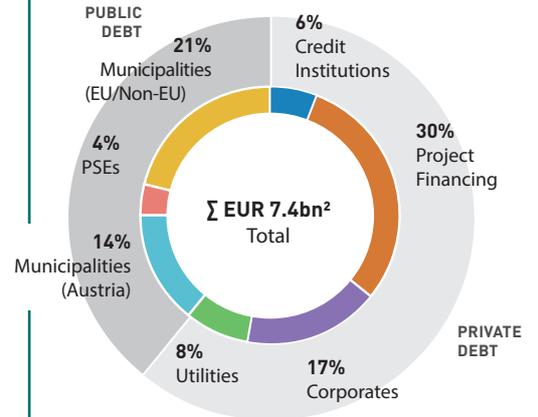
PORTFOLIO STRUCTURE

Well diversified portfolio with stringent underlying risk/reward balance.

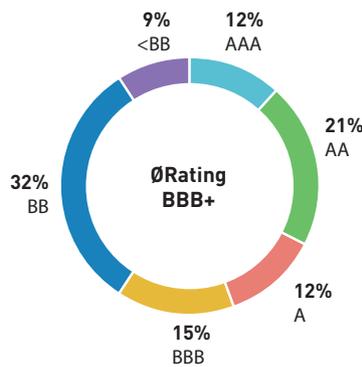
Total Portfolio by Region



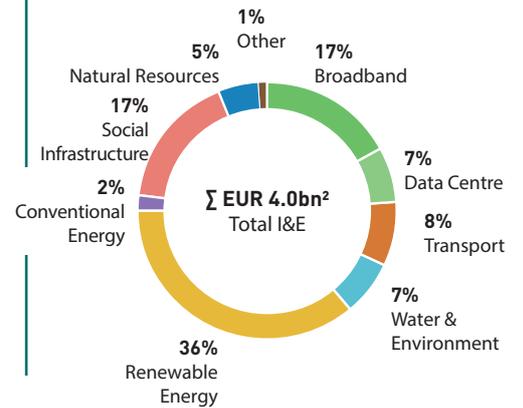
Total Portfolio by Borrower



Total Portfolio by Rating



Private Debt I&E Portfolio³ by Sector



As of 31/12/2025

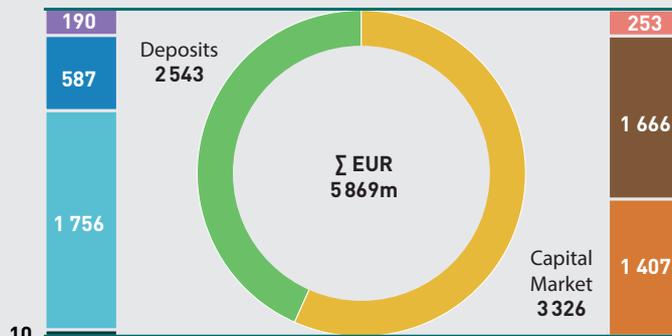
² Including undrawn lines

³ Includes: Project Financing, Corporates and Utilities

REFINANCING STRUCTURE

Balanced mix of deposits & capital market instruments.

Broad deposit base from municipalities, institutional and retail clients.



LCR
344%

NSFR
121%

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

As of 31/12/2025

In EURm