EN Bank Kommunalkredit Austria AG

| | |
|---|---|
| Report Date | 30.06.2017 |
| Report Currency | EUR |

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

## 1. OVERVIEW

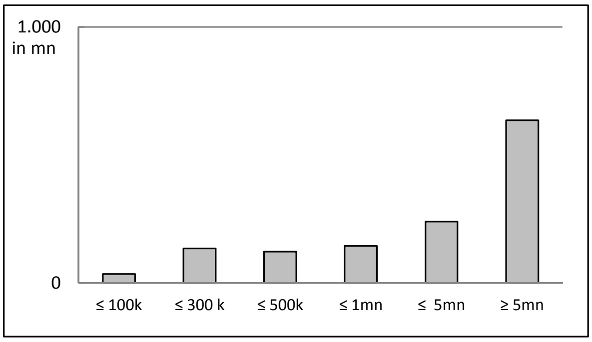
| | | | | |
|---|---|---|---|---|
| CRD/ UCITS compliant | | Ja | | |
| Share of ECB eligible cover assets (in % of total cover pool) | | 27% | | |
| Total amount of outstanding issues | in mn | 743,4 | | |
| Total amount of cover assets | in mn | 1.312,1 | | |
| Rating agencies | Moody's | Fitch | S&P | |
| Issuer rating | NR | NR | NR | |
| Cover pool rating | Baa2 | NR | A | |
| Number of loans | | 2.075 | | |
| Number of borrowers | | 987 | | |
| Number of garantors | | N.A. | | |
| Average exposure per borrower | in mn | 1,3 | | |
| Average loan amount | in mn | 0,6 | | |
| 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) | | 29% | | |
| Share of 10 largest exposures by borrower/ garantor (% of primary cover pool) | | 33% | | |
| Share of bullet loans (% of primary cover pool) | | 10% | | |
| Share of loans in foreign currency (% of primary cover pool) | | 2% | | |
| Share of issues in foreign currency (% of primary cover pool) | | 72% | | |
| Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool) | | 76% | | |
| Nominal over-collateralisation (total cover pool / outstanding issues in %) | | 76% | | |
| Present value over-collateralisation (PV total cover pool / PV outstanding issues in %) | | 75% | | |
| Number of issues | | 6 | | |
| Average issue size | in mn | 123,90 | | |

## 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 | 170 | 1392 |
| thereof 0 - 100.000 | 35 | 673 |
| thereof 100.000 - 300.000 | 135 | 719 |
| 300.000 - 5.000.000 | 507 | 649 |
| thereof 300.000 - 500.000 | 122 | 318 |
| thereof 500.000 - 1.000.000 | 145 | 209 |
| thereof 1.000.000 - 5.000.000 | 240 | 122 |
| ≥ 5.000.000 | 635 | 34 |
| **Total** | **1.312** | **2.075** |




### 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 | 1.281 |
| in CHF | 31 |
| in USD | 0 |
| in JPY | 0 |
| Other | 0 |
| **Total** | **1.312** |

| Issues | volume |
|---|---|
| in EUR | 207 |
| in CHF | 536 |
| in USD | 0 |
| in JPY | 0 |
| Other | 0 |
| **Total** | **743** |

### 2.3 Regional distribution

| Regional distribution | volume | % |
|---|---|---|
| **EU member states** | **1.312** | **100%** |
| Belgien | 0 | 0% |
| Bulgarien | 0 | 0% |
| Dänemark | 0 | 0% |
| Deutschland | 28 | 2% |
| 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 | 1.267 | 97% |
| Polen | 17 | 1% |
| 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** | **1.312** | **100%** |

| Regional distribution in Austria | volume | Share in AT | Share in total |
|---|---|---|---|
| Republic of Austria | 0 | 0% | 0% |
| Vienna | 24 | 2% | 2% |
| Lower Austria | 288 | 23% | 22% |
| Upper Austria | 286 | 23% | 22% |
| Salzburg | 55 | 4% | 4% |
| Tyrol | 54 | 4% | 4% |
| Styria | 180 | 14% | 14% |
| Carinthia | 158 | 12% | 12% |
| Burgenland | 168 | 13% | 13% |
| Vorarlberg | 54 | 4% | 4% |
| **Total** | **1.267** | **100%** | **97%** |

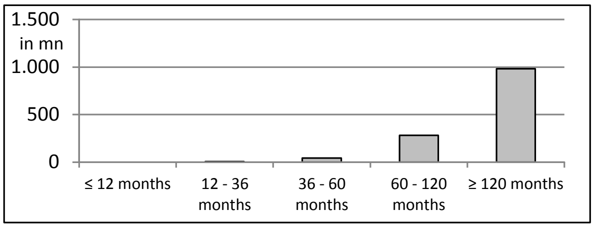
## 2.4 Distribution by type of borrower/ garantor

| Distribution by type of borrower/ garantor | volume | % |
|---|---|---|
| Direct claim against sovereign | 0 | 0% |
| Direct claim against region / federal state | 227 | 17% |
| Direct claim against municipality | 634 | 48% |
| Claim with guarantee of sovereign | 36 | 3% |
| Claim with guarantee of region / federal state | 299 | 23% |
| Claim with guarantee of municipality | 104 | 8% |
| Others | 12 | 1% |
| **Total** | **1.312** | **100%** |

## 2.5 Seasoning

| WA seasoning (in years) | 13,1 |
|---|---|

| Seasoning | volume | % |
|---|---|---|
| ≤ 12 months | 0 | 0% |
| 12 - 36 months | 5 | 0% |
| 36 - 60 months | 43 | 3% |
| 60 - 120 months | 283 | 22% |
| ≥ 120 months | 980 | 75% |
| **Total** | **1.312** | **100%** |



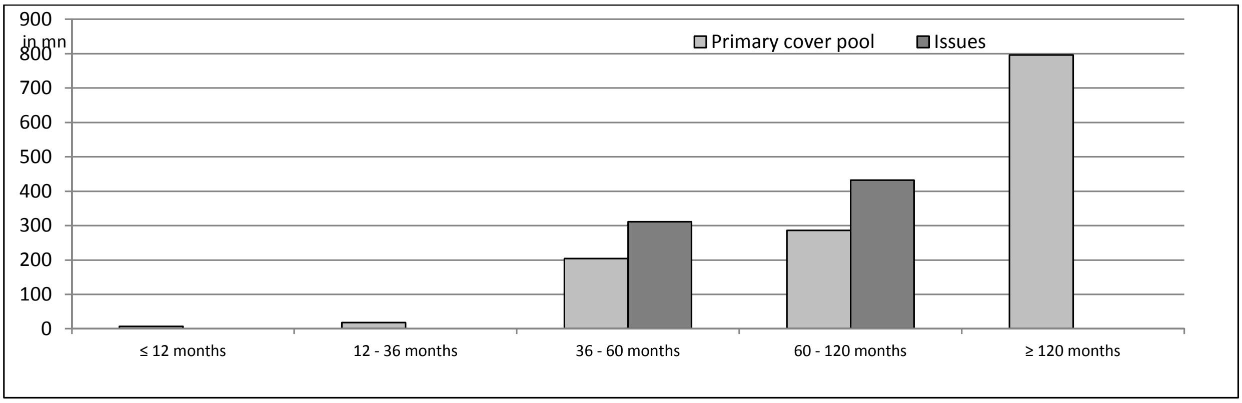

## 2.6 Distribution by tenor

| Distribution by tenor | in years |
|---|---|
| WA residual life (incl. contractural amortisation) | 6,4 |
| WA residual life (final legal maturity) | 14,5 |
| WA residual life of issues (final legal maturity) | 6,5 |

Distribution by tenor (final legal maturity)

| Primary cover pool | volume | % |
|---|---|---|
| ≤ 12 months | 7 | 1% |
| 12 - 36 months | 18 | 1% |
| 36 - 60 months | 204 | 16% |
| 60 - 120 months | 286 | 22% |
| ≥ 120 months | 796 | 61% |
| **Total** | **1.312** | **100%** |

| Issues | volume | % |
|---|---|---|
| ≤ 12 months | 0 | 0% |
| 12 - 36 months | 0 | 0% |
| 36 - 60 months | 312 | 42% |
| 60 - 120 months | 432 | 58% |
| ≥ 120 months | 0 | 0% |
| **Total** | **743** | **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 | 309 |
| Fixed rate, 1 - 2 years | 11 |
| Fixed rate, 2 - 5 years | 138 |
| Fixed rate, > 5 years | 853 |
| **Total** | **1.312** |

| Issues | volume |
|---|---|
| Variable, fixed rate during the year | 207 |
| Fixed rate, 1 - 2 years | 0 |
| Fixed rate, 2 - 5 years | 312 |
| Fixed rate, > 5 years | 225 |
| **Total** | **743** |

## 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 | |