EN Bank Kommunalkredit Austria AG

Report Date	30.09.2017
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

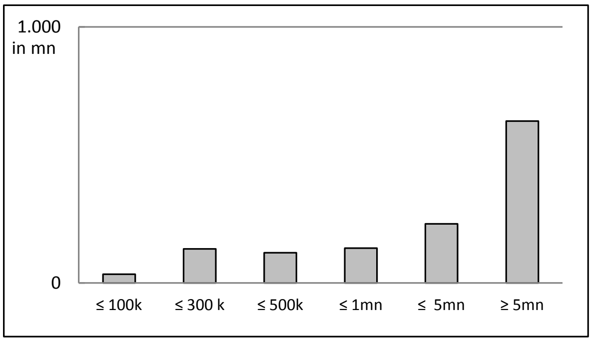
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		27%		
Total amount of outstanding issues	in mn	975,1		
Total amount of cover assets	in mn	1.283,5		
Rating agencies	Moody's	Fitch	S&P	
Issuer rating	NR	NR	NR	
Cover pool rating	Baa1	NR	A	
Number of loans		2.055		
Number of borrowers		985		
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)		30%		
Share of 10 largest exposures by borrower/ garantor (% of primary cover pool)		34%		
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)		48%		
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 %)		32%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		32%		
Number of issues		7		
Average issue size	in mn	139,30		

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	167	1397
thereof 0 - 100.000	34	683
thereof 100.000 - 300.000	133	714
300.000 - 5.000.000	485	624
thereof 300.000 - 500.000	118	309
thereof 500.000 - 1.000.000	136	197
thereof 1.000.000 - 5.000.000	230	118
≥ 5.000.000	632	34
Total	**1.284**	**2.055**



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	1.256
in CHF	28
in USD	0
in JPY	0
Other	0
Total	**1.284**

Issues	volume
in EUR	507
in CHF	468
in USD	0
in JPY	0
Other	0
Total	**975**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.284**	**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	1.239	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	**1.284**	**100%**

Regional distribution in Austria	**volume**	**Share in AT**	**Share in total**
Republic of Austria	0	0%	0%
Vienna	22	2%	2%
Lower Austria	281	23%	22%
Upper Austria	280	23%	22%
Salzburg	53	4%	4%
Tyrol	52	4%	4%
Styria	177	14%	14%
Carinthia	155	12%	12%
Burgenland	167	13%	13%
Vorarlberg	52	4%	4%
Total	**1.239**	**100%**	**97%**

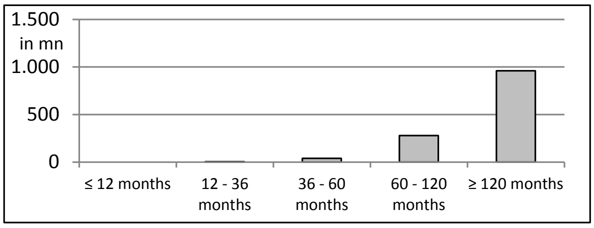
2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	**volume**	**%**
Direct claim against sovereign	0	0%
Direct claim against region / federal state	227	18%
Direct claim against municipality	609	47%
Claim with guarantee of sovereign	36	3%
Claim with guarantee of region / federal state	297	23%
Claim with guarantee of municipality	103	8%
Others	12	1%
Total	**1.284**	**100%**

2.5 Seasoning

WA seasoning (in years)	**13,3**

Seasoning	**volume**	**%**
≤ 12 months	0	0%
12 - 36 months	5	0%
36 - 60 months	39	3%
60 - 120 months	279	22%
≥ 120 months	961	75%
Total	**1.284**	**100%**



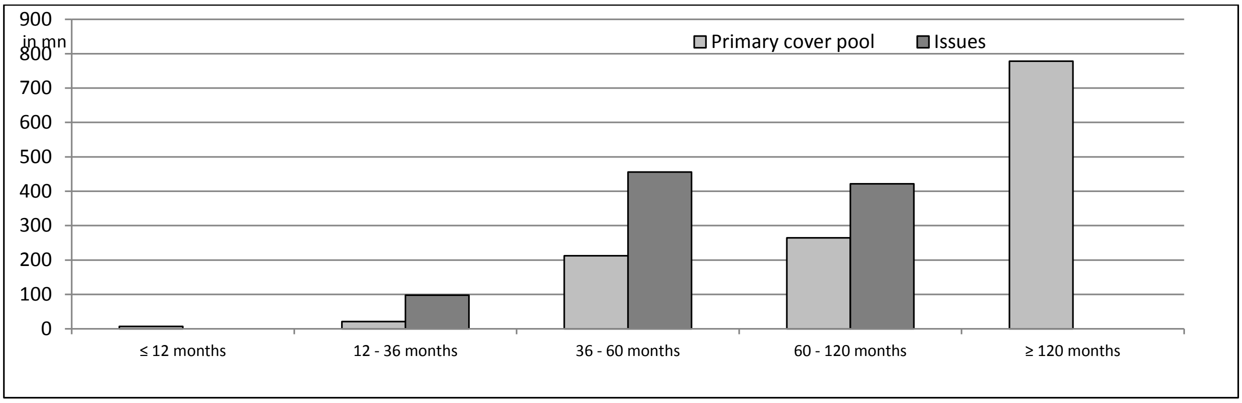
2.6 Distribution by tenor

Distribution by tenor	**in years**
WA residual life (incl. contractural amortisation)	6,4
WA residual life (final legal maturity)	14,3
WA residual life of issues (final legal maturity)	5,7

Distribution by tenor (final legal maturity)

Primary cover pool	**volume**	**%**
≤ 12 months	7	1%
12 - 36 months	21	2%
36 - 60 months	213	17%
60 - 120 months	264	21%
≥ 120 months	779	61%
Total	**1.284**	**100%**

Issues	**volume**	**%**
≤ 12 months	0	0%
12 - 36 months	98	10%
36 - 60 months	456	47%
60 - 120 months	421	43%
≥ 120 months	0	0%
Total	**975**	**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	305
Fixed rate, 1 - 2 years	12
Fixed rate, 2 - 5 years	150
Fixed rate, > 5 years	816
Total	**1.284**

Issues	volume
Variable, fixed rate during the year	207
Fixed rate, 1 - 2 years	0
Fixed rate, 2 - 5 years	554
Fixed rate, > 5 years	214
Total	**975**

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	