



REGULATION OF THE FINANCIAL MARKET AUTHORITY (FMA) ON REPORTING AND NOTIFICATIONS IN RELATION TO THE CREDIT SERVICERS AND CREDIT PURCHASERS ACT (KKG-MMV; KKG-MELDE- UND MITTEILUNGSVERORDNUNG)

KKG REPORTING AND NOTIFICATION REGULATION (KKG-MMV)

Federal Law Gazette II No. 253/2025

Based on Article 2 para. 4 second sentence, Article 15 para. 3 and Article 19 para. 3 of the Credit Servicers and Credit Purchasers Act (KKG; Kreditdienstleister- und Kreditkäufergesetz) published in Federal Law Gazette I No. 6/2025, the following shall be determined by Regulation:

SECTION 1: GENERAL PROVISIONS

PURPOSE

Article 1. This Regulation serves to define the information pursuant to Article 2 para. 2 no. 2 KKG and for determining the contents, specific format, reporting dates and deadlines for the submission of

1. reporting of information based on Article 15 para. 2 KKG, and
2. notifications of information based on Article 19 para. 2 KKG.

CONTENTS OF REPORTING AND NOTIFICATIONS

Article 2. (1) The information pursuant to Article 15 para. 2 KKG shall be formatted by credit institutions pursuant to Article 3 no. 1 KKG (CRR credit institutions),

1. that have their head office in Austria or that are active in Austria via a branch, and
2. that have transferred the creditor's rights under a non-performing credit agreement or the non-performing credit agreement itself to a credit purchaser,

in accordance with the Annex.

(2) The information pursuant to Articles 19 para. 1 and 2 KKG from credit purchasers or, where there are such, their respective representatives pursuant to Article 18 KKG who respectively transfer the creditor's rights from a non-performing credit agreement or the non-performing credit agreement itself, shall be formatted in accordance with the Annex.

(3) The information required pursuant to Article 2 para. 4 no. 2 KKG correspond to the transparency provisions pursuant to Article 7 of Regulation (EU) 2017/2402.

TECHNICAL REPORTING PROVISIONS

Article 3. Unless stated otherwise in the Annex, amounts in euro are to be stated precisely to two decimal places. In so doing, the following digit shall be rounded down if between one and four and rounded up if between five and nine. Positions held in foreign currencies shall be converted into euro using the euro reference rate of the European Central Bank (ECB) as of the reporting date. In the event that an ECB euro reference rate is not available, then the mean rates of exchange for the reporting date shall apply.

REPORTING DATES AND DEADLINES FOR SUBMISSION

Article 4. The reporting date for reporting pursuant to Article 2 para. 1 as well as for notifications pursuant to Article 2 para. 2 is in both instances 30 June and 31 December. The data being submitted shall relate to the half-year prior to the cut-off date. The Annex shall be submitted at the latest by the final day of the month of the second month following the cut-off date in accordance with Article 5.

ELECTRONIC SUBMISSION

Article 5. (1) The reports pursuant to Article 2 para. 1 shall be submitted electronically to the Oesterreichische Nationalbank (OeNB) in a standardised format. This submission shall be required to meet certain minimum requirements defined by the FMA following consultation with the OeNB.

(2) The notifications pursuant to Article 2 para. 2 are to be submitted to the FMA in a standardised format by means of electronic submission (Article 1 para. 1 no. 19 FMA-IPV).

SECTION 2: TRANSITIONAL AND FINAL PROVISIONS

REFERENCES

Article 6. Where references are made to legal acts in this Regulation as well as in Annex, the following shall apply:

1. where reference is made to provisions in the Credit Servicers and Credit Purchasers Act (KKG; Kreditdienstleister- und Kreditkäufergesetz) as published in Federal Law Gazette I No. 6/2025, then it shall apply in the original version;
2. where reference is made to provisions in Regulation (EU) No 575/2013, this relates to Regulation (EU) no. 575/2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012, OJ L 176, 27.06.2023, p. 1, in the version amended by Regulation (EU) 2025/1215, OJ L 2025/1215, 25.06.2025;
3. where reference is made to provisions in Regulation (EU) 2017/2402, this refers to Regulation (EU) 2017/2402 laying down a general framework for securitisation and creating a specific framework for simple, transparent and standardised securitisation, and amending Directives 2009/65/EC, 2009/138/EC and 2011/61/EU and Regulations (EC) No 1060/2009 and (EU) No 648/2012, OJ L 347, 28.12.2017, p. 35, in the version amended in Regulation (EU) 2021/557, OJ L 116, 06.04.2021, p. 1;
4. where reference is made to provisions in FMA Incoming Platform Regulation (FMA-IPV; FMA-Plattformverordnung), published in Federal Law Gazette II no. 184/2010, the respective amended version shall apply.

ENTRY INTO FORCE

Article 7. This regulation enters into force on 01 December 2025 and shall first apply to reporting and notification obligations with a reporting date of 31 December 2025. By way of derogation from Article 4 third sentence, reporting and notifications for the reporting date of 31 December 2025 shall be required to be submitted by 30 June 2026.

ANNEX TO ARTICLE 2 PARA. 1 KKG-MMV (REPORTING OBLIGATIONS) AND ARTICLE 2 PARA. 2 KKG-MMV (INFORMATION OBLIGATIONS)

STATEMENT PURSUANT TO ARTICLE 15 PARA. 2 AND ARTICLE 19 PARAS. 1 AND 2 OF THE CREDIT SERVICERS AND CREDIT PURCHASERS ACT (KKG; KREDITDIENSTLEISTER- UND KREDITKÄUFERGESETZ)

SECTION A: INFORMATION FOR IDENTIFYING THE CREDIT PURCHASER¹

The following notification is made regarding	<i>[1 – the credit purchaser 2 – the representative of the credit purchaser pursuant to Article 18 KKG]</i>
OeNB identification number	
Legal Entity Identifier (LEI)	

1. Information about legal persons (may be left blank where either the OeNB identification number or the legal entity identifier (LEI) has been supplied, or where details are stated about the natural person in no. 2):

Company name of the credit purchaser		
Commercial Register number (Firmenbuchnummer) / additional information		
Address	PO Box	
	Street / house number / additional address information	
	City	
	Postcode	
Province		

2. Information about natural persons (may be left blank where either the OeNB identification number or the legal entity identifier (LEI) has been supplied, or where details are stated about the legal person in no. 1):

Name	
Date of birth	

¹ Information provided in Section A are to be submitted for each credit purchaser.

Address	Street / house number / additional address information	
	City	
	Postcode	
Province		

3. Alternative information about the credit purchaser or the representative of the credit purchaser pursuant to Article 18 KKG (may be left blank where either the OeNB identification number or the legal entity identifier (LEI) has been supplied, or where details are stated about the legal person in no. 1 or about the natural person in no. 2):

Members of the Management or Administrative Body of the Credit Purchaser	
<i>[Consecutive numbers]</i>	
Name	
Date of birth	
Persons holding qualifying holdings in the credit purchaser pursuant to Article 4 (1) (36) of Regulation (EU) No 575/2013:	
<i>[Consecutive numbers]</i>	
Name	
Date of birth (in the case of natural persons)	
Company name (in the case of legal persons)	

SECTION B: QUANTITATIVE INFORMATION²

The (original) aggregate outstanding balance³ of the creditor's rights under the non-performing credit agreements or of the non-performing credit agreements transferred during the reporting period	<i>[Amount]</i>
Number of creditor's rights under the non-performing credit agreements during the reporting period	<i>[Quantity]</i>
Number of the non-performing credit agreements transferred during the reporting period	<i>[Quantity]</i>
Aggregated outstanding amount³ as of the time of transfer of the transferred rights of the creditors under non-performing credit agreements and the transferred non-performing credit agreements during the reporting period	<i>[Amount]</i>
- of which: credit agreements concluded with consumers	<i>[Amount]</i>
- of which⁴: credit agreements secured by residential immovable property	<i>[Amount]</i>

² The quantitative information contained in Section B are to be submitted on an aggregated basis for all credit purchasers.

³ The outstanding amount relates to the outstanding nominal amount plus interest.

- of which⁴: credit agreements secured by commercial immovable property	<i>[Amount]</i>
- of which⁴: credit agreements secured by collateral other than a real estate lien	<i>[Amount]</i>

⁴ The "of which" amounts relate to the part that is secured in accordance with the internal risk management.