

|                 |            |
|-----------------|------------|
| Report Date     | 29.03.2019 |
| Report Currency | EUR        |

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Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

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## 1. OVERVIEW

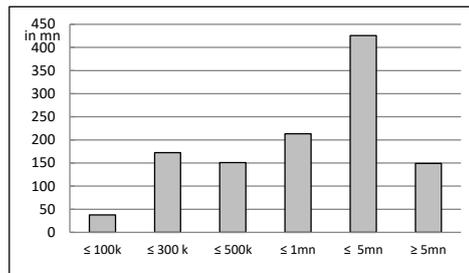
|                                                                                          |         |         |     |
|------------------------------------------------------------------------------------------|---------|---------|-----|
| CRD/ UCITS compliant                                                                     | Ja      |         |     |
| Share of ECB eligible cover assets (in % of total cover pool)                            | n.p.    |         |     |
| Total amount of outstanding issues                                                       | in mn   | 927,2   |     |
| Total amount of cover assets                                                             | in mn   | 1.149,9 |     |
| Rating agencies                                                                          | Moody's | Fitch   | S&P |
| Issuer rating                                                                            | A2      | A-      | 0   |
| Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen                     | Aaa     | 0       | 0   |
| Number of loans                                                                          | 2.599   |         |     |
| Number of borrowers                                                                      | 1.158   |         |     |
| Number of guarantors                                                                     | 240     |         |     |
| Average exposure per borrower                                                            | in mn   | 1,0     |     |
| Average loan amount                                                                      | in mn   | 0,4     |     |
| 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)                                      | 10%     |         |     |
| Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)           | 14%     |         |     |
| Share of bullet loans (% of primary cover pool)                                          | 10%     |         |     |
| Share of loans in foreign currency (% of primary cover pool)                             | 9%      |         |     |
| Share of issues in foreign currency (% of primary cover pool)                            | 0%      |         |     |
| Share of loans with fixed interest rate for longer than 1 year (% of primary cover pool) | 13%     |         |     |
| Nominal over-collateralisation (total cover pool / outstanding issues in %)              | 24%     |         |     |
| Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)  | 17%     |         |     |
| Number of issues                                                                         | 22      |         |     |
| Average issue size                                                                       | in mn   | 42,14   |     |

## 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                       | 210          | 1.652        |
| thereof 0 - 100.000             | 38           | 744          |
| thereof 100.000 - 300.000       | 172          | 908          |
| 300.000 - 5.000.000             | 790          | 931          |
| thereof 300.000 - 500.000       | 151          | 394          |
| thereof 500.000 - 1.000.000     | 213          | 309          |
| thereof 1.000.000 - 5.000.000   | 426          | 228          |
| ≥ 5.000.000                     | 149          | 16           |
| <b>Total</b>                    | <b>1.150</b> | <b>2.599</b> |



### 2.2 Distribution by currencies after cover pool FX derivatives

| FX derivatives               | Volumen |
|------------------------------|---------|
| FX derivatives in cover pool | Nein    |
| nominal of FX derivatives    | 0       |

| Primary cover pool | Volumen      |
|--------------------|--------------|
| in EUR             | 1.051        |
| in CHF             | 99           |
| in USD             | 0            |
| in JPY             | 0            |
| Other              | 0            |
| <b>Total</b>       | <b>1.150</b> |

| Issues       | volume     |
|--------------|------------|
| in EUR       | 927        |
| in CHF       | 0          |
| in USD       | 0          |
| in JPY       | 0          |
| Other        | 0          |
| <b>Total</b> | <b>927</b> |

### 2.3 Regional distribution

| Regional distribution    | volume       | %           |
|--------------------------|--------------|-------------|
| <b>EU member states</b>  | <b>1.150</b> | <b>100%</b> |
| Austria                  | 1.150        | 100%        |
| Belgium                  | 0            | 0%          |
| Bulgaria                 | 0            | 0%          |
| Croatia                  | 0            | 0%          |
| Cyprus                   | 0            | 0%          |
| Czech Republic           | 0            | 0%          |
| Denmark                  | 0            | 0%          |
| Estonia                  | 0            | 0%          |
| Finnland                 | 0            | 0%          |
| France                   | 0            | 0%          |
| Germany                  | 0            | 0%          |
| Greece                   | 0            | 0%          |
| Hungary                  | 0            | 0%          |
| Ireland                  | 0            | 0%          |
| Italy                    | 0            | 0%          |
| Latvia                   | 0            | 0%          |
| Lituania                 | 0            | 0%          |
| Luxembourg               | 0            | 0%          |
| Malta                    | 0            | 0%          |
| Poland                   | 0            | 0%          |
| Portugal                 | 0            | 0%          |
| Romania                  | 0            | 0%          |
| Slovakia                 | 0            | 0%          |
| Slovenia                 | 0            | 0%          |
| Spain                    | 0            | 0%          |
| Sweden                   | 0            | 0%          |
| The Netherlands          | 0            | 0%          |
| UK                       | 0            | 0%          |
| <b>EEA member states</b> | <b>0</b>     | <b>0%</b>   |
| Island                   | 0            | 0%          |
| Liechtenstein            | 0            | 0%          |
| Norway                   | 0            | 0%          |
| <b>other countries</b>   | <b>0</b>     | <b>0%</b>   |
| <b>Switzerland</b>       | <b>0</b>     | <b>0%</b>   |
| <b>Total</b>             | <b>1.150</b> | <b>100%</b> |

| Regional distribution in Austria |        |             |                |
|----------------------------------|--------|-------------|----------------|
|                                  | volume | Share in AT | Share in total |
| Republic of Austria              | 0      | 0%          | 0%             |
| Vienna                           | 23     | 2%          | 2%             |
| Lower Austria                    | 298    | 26%         | 26%            |

|               |              |             |             |
|---------------|--------------|-------------|-------------|
| Upper Austria | 291          | 25%         | 25%         |
| Salzburg      | 34           | 3%          | 3%          |
| Tyrol         | 30           | 3%          | 3%          |
| Styria        | 302          | 26%         | 26%         |
| Carinthia     | 61           | 5%          | 5%          |
| Burgenland    | 37           | 3%          | 3%          |
| Vorarlberg    | 74           | 6%          | 6%          |
| <b>Total</b>  | <b>1.150</b> | <b>100%</b> | <b>100%</b> |

#### 2.4 Distribution by type of borrower/ garantor

| Distribution by type of borrower/ garantor     | volume       | %           |
|------------------------------------------------|--------------|-------------|
| Direct claim against sovereign                 | 18           | 2%          |
| Direct claim against region / federal state    | 8            | 1%          |
| Direct claim against municipality              | 773          | 67%         |
| Claim with guarantee of sovereign              | 0            | 0%          |
| Claim with guarantee of region / federal state | 116          | 10%         |
| Claim with guarantee of municipality           | 224          | 19%         |
| Others                                         | 11           | 1%          |
| <b>Total</b>                                   | <b>1.150</b> | <b>100%</b> |

#### 2.5 Seasoning

|                                |            |
|--------------------------------|------------|
| <b>WA seasoning (in years)</b> | <b>9,6</b> |
|--------------------------------|------------|

| Seasoning       | volume       | %           |
|-----------------|--------------|-------------|
| ≤ 12 months     | 26           | 2%          |
| 12 - 36 months  | 76           | 7%          |
| 36 - 60 months  | 134          | 12%         |
| 60 - 120 months | 457          | 40%         |
| ≥ 120 months    | 457          | 40%         |
| <b>Total</b>    | <b>1.150</b> | <b>100%</b> |

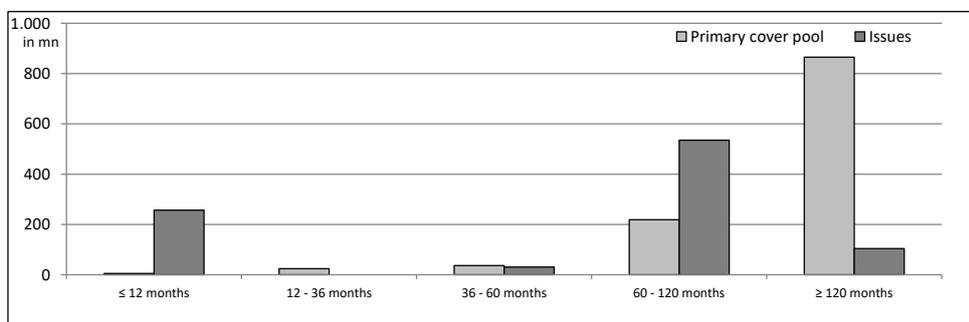
#### 2.6 Distribution by tenor

| Distribution by tenor                             | in years |
|---------------------------------------------------|----------|
| WA residual life (incl. contractual amortisation) | n.p.     |
| WA residual life (final legal maturity)           | 14,5     |
| WA residual life of issues (final legal maturity) | 6,8      |

##### Distribution by tenor (final legal maturity)

| Primary cover pool | volume       | %           |
|--------------------|--------------|-------------|
| ≤ 12 months        | 5            | 0%          |
| 12 - 36 months     | 24           | 2%          |
| 36 - 60 months     | 37           | 3%          |
| 60 - 120 months    | 219          | 19%         |
| ≥ 120 months       | 865          | 75%         |
| <b>Total</b>       | <b>1.150</b> | <b>100%</b> |

| Issues          | volume     | %           |
|-----------------|------------|-------------|
| ≤ 12 months     | 257        | 28%         |
| 12 - 36 months  | 0          | 0%          |
| 36 - 60 months  | 31         | 3%          |
| 60 - 120 months | 535        | 58%         |
| ≥ 120 months    | 104        | 11%         |
| <b>Total</b>    | <b>927</b> | <b>100%</b> |



#### 2.7 Distribution by type of interest after cover pool IR derivatives

|                              |    |
|------------------------------|----|
| <b>IR derivatives</b>        |    |
| IR derivatives in cover pool | no |

| Primary cover pool                   | volume       |
|--------------------------------------|--------------|
| Variable, fixed rate during the year | 998          |
| Fixed rate, 1 - 2 years              | 2            |
| Fixed rate, 2 - 5 years              | 8            |
| Fixed rate, > 5 years                | 142          |
| <b>Total</b>                         | <b>1.150</b> |

| Issues                               | volume     |
|--------------------------------------|------------|
| Variable, fixed rate during the year | 257        |
| Fixed rate, 1 - 2 years              | 0          |
| Fixed rate, 2 - 5 years              | 31         |
| Fixed rate, > 5 years                | 639        |
| <b>Total</b>                         | <b>927</b> |

### 3. INFORMATION ON ADDITIONAL COVER POOL

display unit in mn - except "number"

| <b>Overview</b>                                     | <b>volume</b> |
|-----------------------------------------------------|---------------|
| Cash, deposits                                      | 0             |
| Bonds                                               | 0             |
| thereof National Bank eligible                      | 0             |
| <b>Total</b>                                        | <b>0</b>      |
| <b>Additional cover pool (in % of cover assets)</b> | <b>0%</b>     |

| <b>Bonds by volume</b> | <b>volume</b> | <b>number</b> |
|------------------------|---------------|---------------|
| ≤ 1.000.000            | 0             |               |
| 1.000.000 - 5.000.000  | 0             |               |
| ≥ 5.000.000            | 0             | 0             |
| <b>Total</b>           | <b>0</b>      | <b>A-</b>     |

| <b>Additional cover pool by currencies</b> | <b>volume</b> | <b>%</b>  |
|--------------------------------------------|---------------|-----------|
| EUR                                        | 0             | 0%        |
| CHF                                        | 0             | 0%        |
| USD                                        | 0             | 0%        |
| JPY                                        | 0             | 0%        |
| Other currencies                           | 0             | 0%        |
| <b>Total</b>                               | <b>0</b>      | <b>0%</b> |

| <b>Regional distribution of additional cover pool</b> | <b>volume</b> | <b>%</b>  |
|-------------------------------------------------------|---------------|-----------|
| <b>EU member states</b>                               | <b>0</b>      | <b>0%</b> |
| Austria                                               | 0             | 0%        |
| Belgium                                               | 0             | 0%        |
| Bulgaria                                              | 0             | 0%        |
| Croatia                                               | 0             | 0%        |
| Cyprus                                                | 0             | 0%        |
| Czech Republic                                        | 0             | 0%        |
| Denmark                                               | 0             | 0%        |
| Estonia                                               | 0             | 0%        |
| Finnland                                              | 0             | 0%        |
| France                                                | 0             | 0%        |
| Germany                                               | 0             | 0%        |
| Greece                                                | 0             | 0%        |
| Hungary                                               | 0             | 0%        |
| Ireland                                               | 0             | 0%        |
| Italy                                                 | 0             | 0%        |
| Latvia                                                | 0             | 0%        |
| Lituania                                              | 0             | 0%        |
| Luxembourg                                            | 0             | 0%        |
| Malta                                                 | 0             | 0%        |
| Poland                                                | 0             | 0%        |
| Portugal                                              | 0             | 0%        |
| Romania                                               | 0             | 0%        |
| Slovakia                                              | 0             | 0%        |

|                          |          |           |
|--------------------------|----------|-----------|
| Slovenia                 | 0        | 0%        |
| Spain                    | 0        | 0%        |
| Sweden                   | 0        | 0%        |
| The Netherlands          | 0        | 0%        |
| UK                       | 0        | 0%        |
| <b>EEA member states</b> | <b>0</b> | <b>0%</b> |
| Island                   | 0        | 0%        |
| Liechtenstein            | 0        | 0%        |
| Norway                   | 0        | 0%        |
| <b>other countries</b>   | <b>0</b> | <b>0%</b> |
| <b>Switzerland</b>       | <b>0</b> | <b>0%</b> |
| <b>Total</b>             | <b>0</b> | <b>0%</b> |