

Report Date	29.12.2017
Report Currency	EUR

## Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

## 1. OVERVIEW

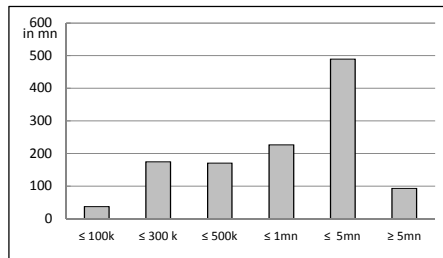
CRD/ UCITS compliant	Ja		
Share of ECB eligible cover assets (in % of total cover pool)	n.p.		
Total amount of outstanding issues	in mn	703,8	
Total amount of cover assets	in mn	1.193,4	
Rating agencies	Moody's	Fitch	S&P
Issuer rating	A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen	Aaa	0	0
Number of loans	2.677		
Number of borrowers	1.181		
Number of guarantors	261		
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)	7%		
Share of 10 largest exposures by borrower/ guarantor (% of primary cover pool)	10%		
Share of bullet loans (% of primary cover pool)	5%		
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)	10%		
Nominal over-collateralisation (total cover pool / outstanding issues in %)	70%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)	62%		
Number of issues	23		
Average issue size	in mn	30,60	

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	213	1.631
thereof 0 - 100.000	38	717
thereof 100.000 - 300.000	175	914
300.000 - 5.000.000	887	1.035
thereof 300.000 - 500.000	171	447
thereof 500.000 - 1.000.000	227	331
thereof 1.000.000 - 5.000.000	490	257
≥ 5.000.000	94	11
<b>Total</b>	<b>1.193</b>	<b>2.677</b>



2.2 Distribution by currencies after cover pool FX derivatives

FX derivatives	volume
FX derivatives in cover pool	no
nominal of FX derivatives	0

Primary cover pool	volume
in EUR	1.080
in CHF	113
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>1.193</b>

Issues	volume
in EUR	704
in CHF	0
in USD	0
in JPY	0
Other	0
<b>Total</b>	<b>704</b>

2.3 Regional distribution

Regional distribution	volume	%
<b>EU member states</b>	<b>1.193</b>	<b>100%</b>
Austria	1.193	100%
Belgium	0	0%
Bulgaria	0	0%
Croatia	0	0%
Cyprus	0	0%
Czech Republic	0	0%
Denmark	0	0%
Estonia	0	0%
Finland	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>
Switzerland	0	0%
<b>Total</b>	<b>1.193</b>	<b>100%</b>

Regional distribution in Austria			
	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	30	3%	3%
Lower Austria	344	29%	29%

Upper Austria	307	26%	26%
Salzburg	39	3%	3%
Tyrol	29	2%	2%
Styria	259	22%	22%
Carinthia	63	5%	5%
Burgenland	41	3%	3%
Vorarlberg	81	7%	7%
<b>Total</b>	<b>1.193</b>	<b>100%</b>	<b>100%</b>

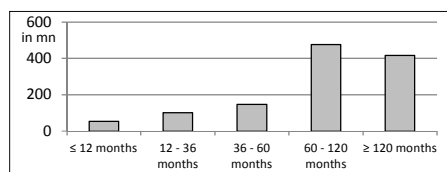
#### 2.4 Distribution by type of borrower/ garantor

Distribution by type of borrower/ garantor	volume	%
Direct claim against sovereign	18	2%
Direct claim against region / federal state	16	1%
Direct claim against municipality	838	70%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	71	6%
Claim with guarantee of municipality	237	20%
Others	13	1%
<b>Total</b>	<b>1.193</b>	<b>100%</b>

#### 2.5 Seasoning

<b>WA seasoning (in years)</b>	<b>8,9</b>
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Seasoning	volume	%
≤ 12 months	53	4%
12 - 36 months	100	8%
36 - 60 months	147	12%
60 - 120 months	476	40%
≥ 120 months	417	35%
<b>Total</b>	<b>1.193</b>	<b>100%</b>



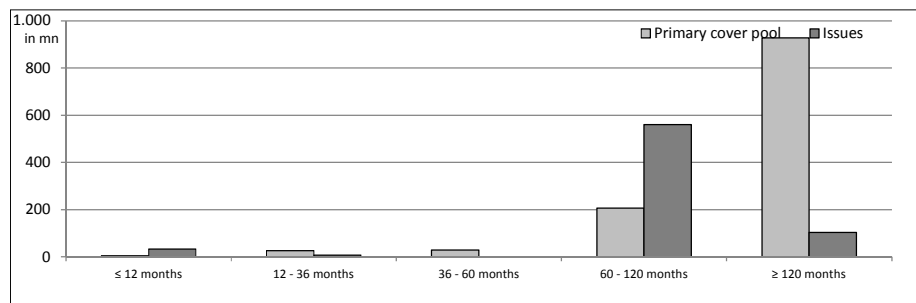
#### 2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractual amortisation)	n.p.
WA residual life (final legal maturity)	15,5
WA residual life of issues (final legal maturity)	9,8

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

Primary cover pool	volume	%
≤ 12 months	4	0%
12 - 36 months	26	2%
36 - 60 months	29	2%
60 - 120 months	206	17%
≥ 120 months	928	78%
<b>Total</b>	<b>1.193</b>	<b>100%</b>

Issues	volume	%
≤ 12 months	33	5%
12 - 36 months	7	1%
36 - 60 months	0	0%
60 - 120 months	560	80%
≥ 120 months	104	15%
<b>Total</b>	<b>704</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	1.071
Fixed rate, 1 - 2 years	1
Fixed rate, 2 - 5 years	16
Fixed rate, > 5 years	105
<b>Total</b>	<b>1.193</b>

Issues	volume
Variable, fixed rate during the year	18
Fixed rate, 1 - 2 years	22
Fixed rate, 2 - 5 years	0
Fixed rate, > 5 years	664
<b>Total</b>	<b>704</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	0
1.000.000 - 5.000.000	0	0
≥ 5.000.000	0	0
<b>Total</b>	<b>0</b>	<b>0</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>