Report Date	31.03.2018
Report Currency	EUR

Public Pfandbrief or Public Covered Bond (fundierte Bankschuldverschreibung)

1. OVERVIEW

		Moody's	Fitch	S&P
CRD/ UCITS compliant		Ja		
Share of ECB eligible cover assets (in % of total cover pool)		n.p.		
Total amount of outstanding issues	in mn	686,3		
Total amount of cover assets	in mn	1.187,0		
Rating agencies		Moody's	Fitch	S&P
Issuer rating		A2	0	0
Rating Covered Bonds/Pfandbriefe/Fundierte Bankschuldverschreibungen		Aaa	0	0
Number of loans		2.672		
Number of borrowers		1.176		
Number of garantors		249		
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/ garantor (% of primary cover pool)		10%		
Share of bullet loans (% of primary cover pool)		6%		
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 %)		73%		
Present value over-collateralisation (PV total cover pool / PV outstanding issues in %)		65%		
Number of issues		22		
Average issue size	in mn	31,19		

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	1.643
thereof 0 - 100.000	37	727
thereof 100.000 - 300.000	175	916
300.000 - 5.000.000	870	1.016
thereof 300.000 - 500.000	167	436
thereof 500.000 - 1.000.000	223	326
thereof 1.000.000 - 5.000.00	481	254
≥ 5.000.000	104	13
Total	**1.187**	**2.672**
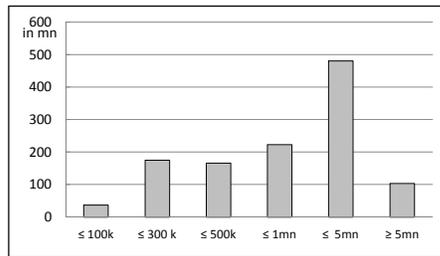
2.2 Distribution by currencies after cover pool FX derivatives

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

Primary cover pool	volume
in EUR	1.077
in CHF	110
in USD	0
in JPY	0
Other	0
Total	**1.187**

Issues	volume
in EUR	686
in CHF	0
in USD	0
in JPY	0
Other	0
Total	**686**

2.3 Regional distribution

Regional distribution	volume	%
EU member states	**1.187**	**100%**
Austria	1.187	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%
Irland	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%
EEA member states	**0**	**0%**
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	**0**	**0%**
Switzerland	**0**	**0%**
Total	**1.187**	**100%**

Regional distribution in Austria	volume	Share in AT	Share in total
Republic of Austria	0	0%	0%
Vienna	30	3%	3%
Lower Austria	336	28%	28%

Upper Austria	308	26%	26%
Salzburg	36	3%	3%
Tyrol	28	2%	2%
Styria	260	22%	22%
Carinthia	64	5%	5%
Burgenland	41	3%	3%
Vorarlberg	84	7%	7%
Total	**1.187**	**100%**	**100%**

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	71%
Claim with guarantee of sovereign	0	0%
Claim with guarantee of region / federal state	70	6%
Claim with guarantee of municipality	231	19%
Others	13	1%
Total	**1.187**	**100%**

2.5 Seasoning

WA seasoning (in years)	9,0

Seasoning	volume	%
≤ 12 months	54	5%
12 - 36 months	81	7%
36 - 60 months	154	13%
60 - 120 months	474	40%
≥ 120 months	424	36%
Total	**1.187**	**100%**
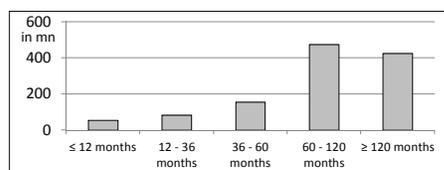
2.6 Distribution by tenor

Distribution by tenor	in years
WA residual life (incl. contractural amortisation)	
	n.p.
WA residual life (final legal maturity)	15,3
WA residual life of issues (final legal maturity)	9,8

Distribution by tenor (final legal maturity)

Primary cover pool	volume	%	Issues	volume	%
≤ 12 months	2	0%	≤ 12 months	15	2%
12 - 36 months	33	3%	12 - 36 months	7	1%
36 - 60 months	26	2%	36 - 60 months	30	4%
60 - 120 months	203	17%	60 - 120 months	530	77%
≥ 120 months	922	78%	≥ 120 months	104	15%
Total	**1.187**	**100%**	**Total**	**686**	**100%**
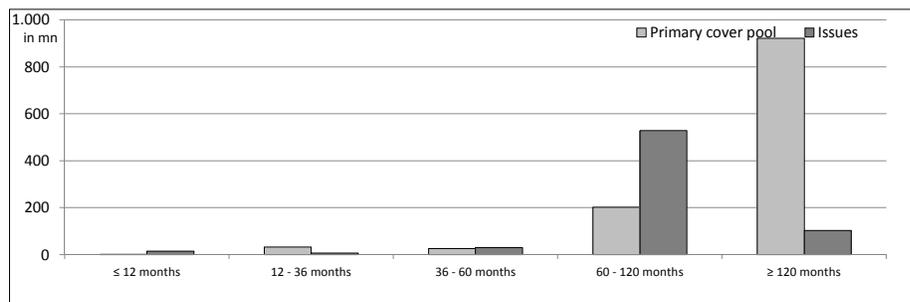
2.7 Distribution by type of interest after cover pool IR derivatives

IR derivatives	
IR derivatives in cover pool	no

Primary cover pool	volume	Issues	volume
Variable, fixed rate during the year	1.063	Variable, fixed rate during the year	15
Fixed rate, 1 - 2 years	2	Fixed rate, 1 - 2 years	7
Fixed rate, 2 - 5 years	15	Fixed rate, 2 - 5 years	30
Fixed rate, > 5 years	107	Fixed rate, > 5 years	634
Total	**1.187**	**Total**	**686**

3. INFORMATION ON ADDITIONAL COVER POOL

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Overview	volume
Cash, deposits	0
Bonds	0
thereof National Bank eligible	0
Total	**0**
Additional cover pool (in % of cover assets)	**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%**
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%
Irland	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%
EEA member states	**0**	**0%**
Island	0	0%
Liechtenstein	0	0%
Norway	0	0%
other countries	**0**	**0%**
Switzerland	**0**	**0%**
Total	**0**	**0%**